

**KHWAJA FAREED UNIVERSITY OF ENGINEERING &
INFORMATION TECHNOLOGY, RAHIM YAR KHAN**



**KHWAJA FAREED
UEIT
RAHIM YAR KHAN**

Tender Document

**Procurement of Services for
GROUP HEALTH INSURANCE**

Khwaja Fareed University of Engineering & Information Technology
Abu Dhabi Road, Rahim Yar Khan
☎ +92 (68) 5882400

1. INTRODUCTION:

The Khwaja Fareed University of Engineering & Information Technology (KFUEIT) Rahim Yar Khan, situated on Abu Dhabi Road Rahim Yar Khan, a beautiful and state of the art campus of KFUEIT is spread over 275 acres and is equipped with all modern facilities. KFUEIT embarked upon a tremendous growth track and started elevating the ladder every year. The vibrant leadership of the Vice Chancellor along with his energetic team left no stone unturned in achieving targets of decades in just few months not only in terms of physical infrastructure but in academic excellence as well.

Sealed tenders (Financial and Technical proposals) are invited from approved/registered and reputed insurance companies registered with Sales Tax Department, having National Tax Number (NTN), for providing Group Health Insurance services to 550 employees and 12,500 students of KFUEIT. The Insurance Companies should have 07-years' experience in rendering similar services.

2. PURPOSE OF TENDER:

Khwaja Fareed University of Engineering & Information Technology Rahim Yar Khan invites single stage two envelopes tender under PPRA Rules for providing the services of Group Health Insurance from well reputed insurance companies for the following:

- a. 550 Employees of KFUEIT RYK
- b. 12,500 students of KFUEIT RYK

3. TYPE OF OPEN COMPETITIVE BIDDING:

Single Stage - Two Envelope Bidding Procedure shall be followed. The said Procedure is reproduced as follows:

The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals;

The envelopes shall be marked as "**Financial Proposal**" and "**Technical Proposal**";

In the first instance, the "Technical Proposal" shall be opened and the envelope marked as "Financial Proposal" shall be retained unopened in the custody of the procuring agency;

The procuring agency shall evaluate the technical proposal in the manner prescribed in advance, without reference to the price and shall reject any proposal which does not conform to the specified requirements;

During the technical evaluation no amendments in the technical proposal shall be permitted;

After the evaluation and approval of the technical proposals, the procuring agency shall open the financial proposals of the technically accepted bids, publicly at the time, date and venue announced and communicated to the bidders in advance, within the bid validity period;

The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders;

The lowest evaluated bidder shall be awarded the contract; and

The last date for submission of bid(s) is May 18, 2021 at 12.00 PM which will be opened at a time and date conveyed in the tender notice.

4. TASKS TO BE PERFORMED BY THE INSURER:

- a. To provide Life Insurance & Health Insurance Coverage to 550 KFUEIT employees and their and 12,500 KFUEIT Students.
- b. To provide health cards to the employees and students of the University.
- c. To establish an office along with dispensary at KFUEIT Premises to provide first aid and other services to KFUEIT Employees and students.
- d. To prepare a scheme of term Assurance whereby the lives and health of 550 employees & all other future employments and 12,500 Students of KFUEIT and all other future enrolments are to be insured; and
- e. To coordinate the matters/affairs with any authorized officer of KFUEIT regularly.

5. RESPONSIBILITIES OF KFUEIT:

- a. KFUEIT will provide the scope of work outlining the number of employees to be insured along with their required benefit structure and additional benefits to cover; and
- b. KFUEIT will bear the cost of premium based on the details provided under the scope of work.

6. TENDER ELIGIBILITY/QUALIFICATION CRITERIA:

Eligible Bidder/Tenderer is a Bidder/Tenderer who:

- a. Has approved/ registered with Government (Federal or Provincial);
- b. Must be registered with Tax Authorities and having valid registration of Sales Tax and Income Tax and also having sound financial strengths can participate;
- c. Has submitted bid for all quoted categories and relevant bid security. Non-compliance of the same shall cause rejection of the bid;
- d. Must be involved in relevant business for last 7 years;
- e. Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan (submission of undertaking on legal stamp paper is mandatory), failing which will cause rejection of the bid;
- f. Have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment;
- g. Has Experience preferably with Government Sector (Similar nature of Projects).

7. TENDER PRICE:

The quoted price shall be:

- i. In Pak Rupees;
- ii. Inclusive of all Government applicable taxes; and
- iii. Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

8. BID SECURITY:

The Tenderer shall furnish the Bid Security (Earnest Money) as under:

- i. For a sum equivalent to 2% of the total Tender Price;
- ii. Denominated in Pak Rupees;
- iii. As part of financial bid envelop, failing which will cause rejection of bid;
- iv. In the form of Demand Draft/Pay Order/Call Deposit Receipt in favour of Khwaja Fareed University of Engineering and Information Technology, Rahim Yar Khan along with financial proposal; and
- v. Have a minimum validity period of ninety (90) days from the last date for submission of the Tender or until furnishing of the Performance Security, whichever is later.

9. PERFORMANCE SECURITY:

The successful Insurer shall furnish Performance Security as under:

- i. Within Thirty (30) days of the receipt of the Acceptance Letter from the Agency;
- ii. In the form of a Pay Order issued by a scheduled bank operating in Rahim Yar Khan;
- iii. For a sum equivalent to 10% of the total value of the premium; and
- iv. Denominated in Pak Rupees.

10. CONTRACT DURATION:

The contract duration shall be for a period of one (01) year starting from date of agreement and it may be renewed for further periods on the Terms and Conditions mutually agreed upon by the concerned parties.

11. MODE OF PAYMENT:

The Insurer shall be providing all necessary supporting documents along with invoice:

- i. The Insurer shall submit an Application for Payment of premium to the University. The Application for payment shall: be accompanied by such invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail. In the order of the Price Schedule, particulars of the Services and subsequent to the period covered by the last proceeding Payment; if any
- ii. The University will pay the premium verified within Forty-Five (45) days as per Government Policy, in Pak. Rupees, through treasury cheque after completion of the task;

12. TENDER VALIDITY:

The Tender shall have a minimum validity period of ninety (90) days from the last date for submission of the Tender. The University may solicit the Tenderer's consent to

an extension of the validity period of the Tender. The request and the response thereto shall be made in writing.

13. OPENING OF THE TENDER:

Tenders (Technical Bids) shall be opened at a time and date mentioned in the Tender Notice in the presence of representatives of bidders which they shall ensure their presence as per provisions of PPRA Rules. In case, the last date of bid submission falls in / within the official holidays, the last date for submission of the bids shall be the next working day.

14. TERMS & CONDITIONS OF THE TENDER:

- I. The Insurance company(s) should be provided Group Health Insurance profile and current client list.
- II. The tenderers shall have to deposit @ Rs.2% of the total value of the bid as earnest money in the form of Pay Order/Demand Draft only (Cheque is not acceptable) in favor of **Khwaja Fareed University of Engineering & Information Technology Rahim Yar Khan** along with quotation;
- III. The earnest money will remain with the Khwaja Fareed University of Engineering & Information Technology Rahim Yar Khan till the completion of the service providing period etc. It will be forfeited, if the firm fails to provide the services during the specified period and to provides unsatisfactory services;
- IV. The participating firms will have to provide G.S.T/NTN number, company profile for Life insurance service & Health Insurance service and indicate the standard of rendering services/ task;
- V. The participating firm(s) / Companies shall have to provide the claim settlement ratio/ claim ratio.
- VI. The insurer must be approved/registered with Government (Federal or Provincial);
- VII. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
- VIII. No alteration or amendment will be allowed in any case at the time of bid opening;
- IX. The quoted prices shall remain valid for a period of 90 days;
- X. The KFUEIT RYK has right to increase or decrease the number of staff and students to be insured from insurer;
- XI. The vendors must have established office(s) at Rahim Yar Khan, which will be inspected by the University authorized Officer (if deemed necessary);
- XII. The bids/quotations will be enclosed in separate sealed envelopes and for identification purpose, the WORD "**TECHNICAL QUOTATION/PROPOSAL WITH OUT PRICE** (along with its brochures) and **FINANCIAL QUOTATION/PROPOSAL (PART-II) WITH PRICE** shall be written in BLOCK CAPITAL LETTERS on the

- respective sealed envelopes;
- XIII. Over writing and cutting of any nature in the quotation(s) will not be accepted;
- XIV. The expressions used but not defined in these documents shall have the same meanings as are assigned to them in PPRA Rules Punjab.
- XV. The procuring Agency i.e. **KFUEIT RYK** reserves the right to declare disqualified a firm company if it finds, at any time, that the information submitted was found false and materially inaccurate.
- XVI. No bidder shall be allowed to other or modify his bids after the bids have been opened. However, KFUEIT RYK may seek and accept clarification to the bid, in writing that do not change the substance of the bid.
- XVII. Period of payment of **Death Claim** and **Medical reimbursement claim** should be within 15 to 30 days after receipt of the claim **(shall be provided as an affidavit on company letter head)**.
- XVIII. Bidder should quote their firm and final rates both in words as well as in figures.
- XIX. Erasing / outing / crossing etc. if any, appearing in the offer must be properly signed by the person signing the tender, Moreover, all pages of the tender must also be properly signed, offers with any over-writing shall in no circumstances be accepted.
- XX. No incomplete, supplementary or revised offer shall be accepted after opening of the tender.
- XXI. If the acceptance of tender issued during the validity period of the offer is not accepted by the insurer, the Earnest Money shall be forfeited.
- XXII. In case the offer is withdrawn, amended or revised during the validity period of the offer, the Earnest Money is liable to be forfeited.
- XXIII. In case the contractor fails to execute the contract strictly in accordance with the Terms and Conditions laid down in the contract, the security deposited by him forfeited and the next tender will be floated at his risk and cost.
- XXIV. Payment of premium will be made on quarterly basis.
- XXV. In case of new appointment(s) / or resignation from KFUEIT RYK service or missing of name of any of KFUEIT RYK employee(s) in inadvertently in the list of employees of KFUEIT RYK the same would be intimated at any stage, after award of the contract to the successful company, and the list would stand updated / corrected accordingly, without any change in the other Terms and Conditions. Further, appointment letter / promotion order of officers / officials will be the final documentary evidence with regard to grant of benefits of Group Health Insurance as mentioned in the tender document.
- XXVI. All the clauses related to the payment of death claims and Medical Reimbursement claims of KFUEIT RYK employees mentioned here in the tender document, will also be a part of the contract which will be made with

the successful bidder.

XXVII. **Group Health Insurance:** The lives cover under Health Insurance will be of followings:

- a. Current and future employees
- b. Parents
- c. Spouses
- d. Children's

Note: The coverage begins immediately after signing of contract and all current employees and their dependents shall be insured immediately after signing of contract.

XXVIII. **Structure for Medical Benefits**

Description of Benefits / Plan per insured per annum	BPS 19 & above in PKR	BPS-17 - 18	BPS 05-16	BPS 01-04 & students
Hospital Care	200,000	150,000	125,000	100,000
Major Medical Care	300,000	250,000	200,000	100,000
Maternity Care C-Section	100000	80,000	60000	50,000
Normal Delivery Charges on production of Birth Certificate	50,000	40,000	30,000	20,000
Daily Room / Board Sub Limit	7,000	5,000	4,000	2,000
Outpatient care per individual	40000 per year	30000 per year	20000 per year	10000 per year
Mid Wife (Dai Delivery) on production of Birth Certificate	10000/-			
Pre-Hospitalization Diagnostic Tests, Consultation & Medicines (within 30 days prior to hospitalization) Post-Hospitalization Diagnostic Tests, Consultation & Medicine (within 30 days after hospitalization)	Covered			
Day care surgeries and treatments, Specialized Investigation / Diagnostics: Dialysis, MRI, CT Scan, PET Scan, Angiography, Angioplasty Cardiac surgeries and treatment, Echocardiography, ETT, Cataract & Endoscopy; Treatment of fractures & Lacerated wounds with or without hospitalization. Emergency dental & Skin treatment due to accidental injuries (within 48 hours for pain relief only). Emergency room treatment for accidental emergencies.				

- Pre-existing conditions are fully covered with no requirement for filling in forms or making declarations.
 - Congenital Birth Defects shall be covered for all insured members under Hospital Care & Major Medical Care limits.
 - Pre/post-natal OPD expense shall be payable up to available maternity care limit.
 - Medicines, consultation and investigations for Hepatitis B & C shall be covered under Hospital Care benefit for all insured lives.
- Coverage shall be till 65 Years for employees, spouses irrespective of age, 25 Years for Sons and unmarried daughters.
 - Outpatient care will be reimbursed semiannually after production and verification of bills from University Medical Officer without any condition for usual illness i.e fever, Diarrhea, malaria and etc.
 - In case of exhaust / end / finish of hospital care limit, the major medical care limit will automatically be started and become the part of hospital care limit.
- Limits are on per individual basis.

Description of the Benefits

1. Hospital Care This product covers medical expenses incurred up to the specified limit while an insured person is hospitalized due to illness, Surgery or accident. Agreed Medical expenses include:

- Total Hospital, Surgical & Misc. expenses inclusive of Daily Room Rent Charges.
- Pre-Admission Out-patient expenses (Within 30 days prior to Hospitalization)
- Post Hospitalization Out-patient expenses (Within 30 days after Hospitalization)
- Day Care Surgeries, Dialysis, MRI, CT Scan, PET Scan, Endoscopy from OPD;
- Treatment of Fractures & Lacerated Wounds; Local Road Ambulance for Emergencies only.
- Medicines, consultation and investigations for Hepatitis B & C shall be covered under Hospital Care benefit for all insured lives.
- Emergency Dental treatment due to Accidental Injuries (Within 48 hours for pain relief only).

- Any additional benefits defined in Health Insurance policy / bid.

2. Maternity Care Annual Maternity Care Limit • Gynecologist's fee

- Labor Room/Operation theatre charges
- Anesthetist fee
- Miscarriage
- Medicines
- Diagnostic tests
- Baby's Nursing care
- Circumcision and Miscellaneous charges
- C-Section/Multiple Births
- Any additional benefits defined in Health Insurance policy / bid

3. Major Medical Care

This product covers medical expenses incurred up to the specified limit while an insured person is hospitalized due to illness, Surgery or accident.

Agreed Medical expenses include:

HOSPITALIZATION

- Daily room and board charges
- Operation theater charges
- Surgeons Fee • Anesthetist Fee
- Consultant's Fee
- Medicines and drugs
- Diagnostic tests
- Blood and Oxygen supplies
- MRI, CT Scans, PET Scan, Angiography, Endoscopy, Thallium Scan under Out-patient setting
- Out Patient medical Procedures including Kidney dialysis and chemo and radiotherapy for cancer.
- Day care surgical procedures
- First aid treatment for accidents
- In addition, the following expenses incurred outside the hospital are also covered provided they lead to hospitalization:
 - Cost of consultation, medication and investigations are carried out on an out-patient basis within 30 days prior to a scheduled hospitalization.
 - Post hospitalization consultation fee, medication and investigations within 60 days of discharge from the hospital.

XXIX. In case of reimbursement, actual amount of claim up to actual or employee limit will be paid by the Insurance Company; No deduction in claim amount can be made with the reasons like "Paid as per charges in our network hospital" etc.

XXX. The claim of any existing employee or its dependent will not be rejected on

the basis that he/she was not registered prior to submission of claim/Hospitalization. If any of our employee or dependent remains unregistered with insurance company due to some reason (like error in data submission) he/she will be considered insured by default however necessary documents will be provided as proof later on (like employment letter, birth certificate or Nikahnama etc.)

Quoted Monthly Premium

Categories	BPS	Employees	Dependents including parents	Estimated Monthly Premium including all taxes in PKR	Estimated Monthly Premium including all taxes in PKR
"A"	20 & Above	08	750	1000	
"B"	19	105		1000	
"C"	18	91	900	750	
"D"	17	56		750	
"E"	16	17	750	400	
"F"	11-15	61		400	
"G"	05-10	66		200	
"H"	01-04	147	850	200	
Total		550	3250		
Only Students without their dependents are allowed for Health Insurance and Life Insurance		12500		50	

15. SCOPE OF WORK:

- i. Age / Group Wise details of employees and students are mentioned at Annex (A).
- ii. Details of the officers / officials with their respective scales and along with dependents and students are mentioned at Annex (B).
- iii. The given information may be treated as tentative data.

16. ELIGIBILITY CRITERIA OF INSURER:

- Approved/ credible Insurer, preferably with a AAA credit ranking and registered with Government (Federal or Provincial)
- Registered with Income Tax and Sales Tax authorities
- Top Three companies scoring maximum marks or 70% marks obtained as per technical evaluation criteria will be qualified for opening of their financial proposal as per decision of the committee.
- Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory), failing which will cause rejection of the bid;
- Conditional tenders will not be accepted.
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company
- Must have 07 years' experience in the relevant field.

17. ELIGIBILITY CRITERIA OF INSURER:

- Company Profile
- Certificate of Registration
- NTN/ Registration certificate
- List of complete current clients to whom Group Health Insurance was provided.
- Details of claim settlement ratio/claim ratio
- Documentary proof of Experience in Group Health Insurance
- Must have sound financial background and preferably "+AAA" credit ranking issued by IFSR / PACRA / JCR VIS.
- List of at least 3 current clients for reference check with contact information
- Name of Authorized person/Account Manager with full contact information on company's Letter Head
- Affidavit from insurer that the "**Firm has never been blacklisted**" by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory)
- Minimum 75 hospitals on panel throughout the province of Punjab &

Islamabad, preferably covering major cities i.e. Divisional Head Quarter of Punjab.

- Experience of dealing minimum 03 corporate health insurance Clients having more than 4,000 employees insured each client (Documentary evidences in the shape of True copy of Policy or Agreement / P.O must be attached wherein number of employees insured mentioned clearly).
- Certificate of undertaking for turnaround time for claims settlement of within 15 days. 8. Bid security as demanded in the invitation to bid / advertisement, in the form of CDR / DD / PO / Banker's cheque in favor of KFUEIT, RYK. The firm fulfilling all requirements of initial screening will be technically evaluated as per Evaluation criteria based on above points. Minimum score for technical qualification is 70% or three top firms of technically qualified will be eligible for financial evaluation as decided by the committee.

Technical Evaluation Criteria

Sr.	Evaluation Criteria	Scoring Criteria	Total Marks												
01	Experience of the firm in terms of years (minimum 07 years)	If minimum requirement is met, 10 marks shall be awarded and 05 marks for each additional year up to the maximum of 4 years.	30												
02	PACRA/JCR VIS Rating	<table border="1"> <tr> <td>Less Than A+</td> <td>0 Marks (Not Eligible)</td> </tr> <tr> <td>Minimum A+</td> <td>10 Marks</td> </tr> <tr> <td>AA-</td> <td>20 Marks</td> </tr> <tr> <td>AA</td> <td>30 Marks</td> </tr> <tr> <td>AA+</td> <td>40 Marks</td> </tr> <tr> <td>AAA & Above</td> <td>50 Marks</td> </tr> </table>	Less Than A+	0 Marks (Not Eligible)	Minimum A+	10 Marks	AA-	20 Marks	AA	30 Marks	AA+	40 Marks	AAA & Above	50 Marks	50
Less Than A+	0 Marks (Not Eligible)														
Minimum A+	10 Marks														
AA-	20 Marks														
AA	30 Marks														
AA+	40 Marks														
AAA & Above	50 Marks														
03	Number of Empaneled Hospitals/Network in Pakistan	<table border="1"> <tr> <td>Below 50</td> <td>0 Marks</td> </tr> <tr> <td>50 to 99</td> <td>5 Marks</td> </tr> <tr> <td>100 to 149</td> <td>10 Marks</td> </tr> <tr> <td>150 to 199</td> <td>15 Marks</td> </tr> <tr> <td>200 & Above</td> <td>20 Marks</td> </tr> </table>	Below 50	0 Marks	50 to 99	5 Marks	100 to 149	10 Marks	150 to 199	15 Marks	200 & Above	20 Marks	20		
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50 to 99	5 Marks														
100 to 149	10 Marks														
150 to 199	15 Marks														
200 & Above	20 Marks														

Participated companies who **scored 70 out of 100 or three topper companies in term of score** shall be termed as technically qualified and participate in financial

opening.

18. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL:

- Financial Proposal as per Annexure "A & B"
- Pay Order / Call Deposit @ PKR 2% earnest money in favor of Khwaja Fareed University of Engineering and Information Technology, Rahim Yar Khan.

19. BID BOND:

A bid bond of 2% of the total amount quoted in the name of Khwaja Fareed University of Engineering & Information Technology Rahim Yar Khan in shape of a Pay Order/Call deposit must be deposited and placed in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

20. SUBMISSION CRITERIA & SCHEDULE:

Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as Tender Documents and addressed to as under:

The Addl. Registrar

Khwaja Fareed University of Engineering & Information Technology
Rahim Yar Khan

Envelopes should be marked the word ("Confidential") and "Technical Proposal & Financial Proposal" for the respective bid.

The Procurement Agency i.e. KFUEIT RYK may reject all or any bid subject to relevant provision of PPRA Rules.

21. EVALUATION OF BIDS:

First Technical bids will be opened and KFUEIT RYK, will examine the same as per tender documents made by a committee constituted by KFUEIT RYK, Financial proposals of only those bidders will be opened who are top three highest scorers in the technical evaluation criteria. Successful bidder(s) will be called for presentation on any intimated date. Bidders who do not qualify cannot challenge the findings of evaluation or ask for reasons thereof.

22. AWARD OF CONTRACT:

The successful bidder will have to sign an Agreement on stamp paper with the Khwaja Fareed University of Engineering & Information Technology Rahim Yar Khan and every document submitted in the tender proposal as well as the policy documents.



Annexure "A"

STRENGTH COVERED (AGE-WISE)

550 Employees divided by different age groups:

Categories	Age Group	Strength
"A"	20-35	200
"B"	36-50	275
"C"	51-65	75
Total	-	550

This may be treated as tentative data

12500 students divided by different age groups:

Categories	Age Group	Strength
"A" BS Students	18-25	10000
"B" MS and PhD Students	26-45	2500
Total	-	12500

This may be treated as tentative data



Annexure "B"

STRENGTH COVERED for Group Health Insurance (CATEGORY-WISE)

550 Employees and their dependents divided by their respective pay scales:

Categories	BPS	Employees	Dependents including parents
"A"	20 & Above	08	750
"B"	19	105	
"C"	18	91	900
"D"	17	56	
"E"	16	17	
"F"	11-15	61	750
"G"	05-10	66	
"H"	01-04	147	850
Total		550	3250
Only Students without their dependents are allowed for Health Insurance and Life Insurance			12500

Financial Bid Form for Group Health Insurance

Quoted Monthly Premium

Categories	BPS	Employees	Dependents including parents	Estimated Monthly Premium including all taxes in PKR	Estimated Monthly Premium including all taxes in PKR
"A"	20 & Above	08	750	1000	
"B"	19	105		1000	
"C"	18	91	900	750	
"D"	17	56		750	
"E"	16	17	750	400	
"F"	11-15	61		400	
"G"	05-10	66		200	
"H"	01-04	147	850	200	
Total		550	3250		
Only Students without their dependents are allowed for Health Insurance and Life Insurance		12500		50	