



TENDER DOCUMENTS

FOR

PROVISION OF GROUP HEALTH

INSURANCE TO AIR

UNIVERSITY EMPLOYEES

SECTOR E-9, ISLAMABAD

2023

INVITATION TO TENDER

ADDRESS

Director A&S
Admin Block
Air University, Sector E-9, Islamabad
Tele No: 051-9153236

Date: Nov, 2022
Tender Reference:
IBD/AU/HR/09/2023

1. Air University Islamabad invites sealed tenders based on "single stage two envelope bid procedure (Technical and Financial In separate sealed envelopes)" from GST registered Firms experiences in the health insurance field.
2. A complete set of Tender Documents may be purchased by interested eligible tenders on submission of a written application to the Director A&S Air University and upon cash payment of a non-refundable fee of rupee three thousand only (Rs. 3000/-)
3. All tenders, accompanied by Draft amounting to Rs 300,000 from a scheduled bank in favor of "Air University" must be delivered to Director A&S, Admin Block, Air university on or before 18th November, 2022 latest 1000 Hrs (closing time).
4. Tenders will be opened in the same day at 1100 Hrs in the presence of Tenders' representatives who choose to attend.
5. Air University reserves the right to reject all the bids prior to acceptance of the bid.

INSTRUCTION TO TENDERERS

A. GENERAL

The management of Air University desired to provide Group Health Insurance to its employees.

1 Scope of Tender & Source of Funds

1.1 Scope of Tender

Air University desires to receive tenders for the provision of group Health insurance for Its employee's summarize in the Tendering Data.

1.2 Source of Funds

Air University has arranged funds from its own resources.

2. Eligible Tenders

2.1 Tendering is open to all firms and persons meeting the following requirements:

- a) Firms providing group Health Insurance.
- b) Never been black listed by any Govt. department.' Affidavit to this effect shall be furnished.
- c) The firm should have at least PCRA rating A++ or above.
- d) The company should have registered with SEPC having active status in FBR.

3. Instructions for Bidding & Cost of Tendering

3.1 The bidders, in addition to the information mentioned in advertisement are required to submit the requisite detail in the form of following Performa.

- (a) Details of Group Health Insurance. Provided since July 2012. These details are to be filled in the proforma attached as **Appendix 'A'**
- (b) Details regarding on-going **GROUP HEALTH Insurance being provided** are to be filled in the proforma attached as **Appendix 'B'**
- (c) List of paneled Hospitals filled In the proforma attached at **Appendix 'C'**

3.2 The tenderers shall bear all costs associated with the preparation and submission of tender and the Air University will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.

4 Contents of Tender Documents (Single Stage -Two Envelope Procedure)

4.1 Each bid shall comprise two separate envelopes. Each envelope shall contain separately the Technical proposal and Financial proposal.

- a) The envelope shall be marked as “TECHNICAL PROPOSAL” and “FINANCIAL PROPOSAL” in bold and legible letters to avoid confusion.
- b) The envelope marked as “Technical Proposal” shall contain
 - i. Details of Group Health Insurance provided since 1st July, 2012. These details are to be filled in the proforma attached as Appendix ‘A’ (page 7)
 - ii. Detail regarding on-going group health insurance being provided are to be filled in the Performa attached as Appendix ‘B’ (page 08)
 - iii. List of paneled hospital be filled in the proforma attached at Appendix ‘C’ (Page 9).
 - iv. Affidavit that firm is neither black listed nor indulged in litigation with any Government Department.
 - v. Details/documentary evidence pertaining to the assessment criteria given in technical Evaluation Yard stick (Page 10).

vi. Selection Criteria (Quality and Cost):-

- The Selection of the consultant would be carried out on quality & cost based criteria (weightage of Technical (70%) and Financial bidding (30%)). The yard stick for short listing of bidders is attached on Page 10 to this ToRs.
- Firms that obtain 70 and above marks would be considered to be eligible for financial opening.

c) The envelope marked as “Financial Proposal” shall contain following duly signed "documents.

- | | | |
|------|-------------------------------|-----------------|
| i. | Detail of AU Employees | Page No 12 |
| ii. | Group wise Plan A, B&C | Page No 13 - 15 |
| iii. | Terms & Conditions | Page No 16 - 17 |
| iv. | Amount of Premium Plan A, B&C | Page No 18 - 20 |
| v. | Contact Information | Page No 21-22 |

- d) Initially, only the envelope marked as "Technical Proposal" shall be opened on 18th November, 2022 at 1100hrs.
- e) Any Proposal not conforming to specified requisites and /or does not qualify as per the yard stick will be rejected. Only those financial bids will be opened who obtain 70% marks in technical Bid Evaluation.
- f) The envelope marked as "Financial Proposal" shall be kept closed and retained in the custody of Air University.
- g) Depending on the premium financial quotation and AU budget availability, any plan from A, B & C would be adopted.
- h) Air University Reserves the right to verify any on-going/completed project.

5. Clarification of Tender Documents

- 5.1 A Prospective tenderer requiring any clarification(s) in respect of the tender Documents may notify to Directorate of A&S in writing. The mentioned AU officer will respond to any request for clarification through email or through telephone, which is received well before (approximate 05 working days or more) the deadline for submission of bids. Copies of AU response will be forwarded to all prospective Tenderers.

6. Amendment of tender Documents

- 6.1 At any time prior to the deadline for submission of tenders, the Air University may, for any reason, whether at his own initiative or in response to a clarification requested by a prospective tenderer, modify the tender Documents by issuing addendum.
- 6.2 Any addendum thus issued shall be part of tender Document pursuant to Sub- Clause 6.1 hereof, and shall be communicated in writing through mail or email to all purchasers of the Tender Documents. Prospective tenderers shall acknowledge receipt of each addendum in writing to the Air University.
- 6.3 To afford prospective tenderers reasonable time to take an addendum into account in preparing their tenders, the Air University may at its discretion extend the deadline for submission of tenders.

7. Language of Tender

- 7.1 The tender prepared by the tenderer and all correspondence and documents relating to the tender, exchanged by the tenderer and the Air University shall be written in the English language, provided that any printed literature furnished by the tenderer may be written in another language so long as accompanied by an English translation of its pertinent passages in which case, for purposes of interpretation of the Tender, the English translation shall govern.

TECHNICAL PROPOSAL

i	Company Profile	To be submitted by the 'insurance firm
ii	Details of Group Health insurance provided since 1 st July, 2012	Appendix 'A'
iii	Details regarding on-going projects	Appendix 'B'
iv	List of paneled Hospitals	Appendix 'C'
v	Detail/documentary evidence pertaining to the assessment criteria given in Technical Evaluation Yard Stick	Appendix 'D'
vi	Affidavit that firm is neither black listed nor indulged in litigation with any Government Department.	To be submitted by the insurance firm
vii	Earnest Money in the shape of a Demand Draft/Pay order amounting to Rupees Two Hundred Thousand (Rs 300,000/-) (Refundable) from a scheduled bank in favor of "Air University, Islamabad"	To be submitted by the insurance firm

**GROUP HEALTH INSURANCE PROVIDED SINCE JULY,
2012**

S.No	Annual Premium received by the firm	Dept/Agency for whom the Group Insurance was provided	Controlling Officer/Client	Phone No of Controlling Officer/Client

Note 1 : Raising of this form is mandatory. Non-compliance would lead to technical disqualification.

Note 2: The Employer reserves the right to verify above stated details and disqualify the firm at any stage before awarding the contract on providing unauthentic information.

Certificate: I hereby certify that the above details have been read, understood, filled properly & signed as authentic information:-

Authorized Signature, Name & Official Seal of the Bidder: _____

GROUP HEALTH INSURANCE: IN PROGRESS

Annual Premium received by the firm	Dept./Agency for whom the Group Insurance was provided	Controlling Officer/Client	Phone No of Controlling Officer/Client	Commencement Date	Completion Date

Note 1: Raising of this form is mandatory. Non-compliance would lead to technical disqualification.

Note 2: The Employer reserves the right to verify above stated details and disqualify the firm at any stage before awarding the contract on providing unauthentic information.

Certificate: I hereby certify that the above details have been read, understood, filled properly & signed as authentic information:-

Authorized Signature, Name & Official Seal of the Bidder: _____

Appendix 'C'

Name	City	Address	Controlling Officer of Hospital	Phone No of Controlling Officer/Hospital

Note 1 : Raising of this form is mandatory. Non-compliance would lead to technical disqualification.

Note 2: The Employer reserves the right to verify above stated details and disqualify the firm at any stage before awarding the contract on providing unauthentic information.

Certificate: I hereby certify that the above details have been read, understood, filled properly & signed as authentic information:-

Authorized Signature, Name & Official Seal of the Bidder: _____

TECHNICAL EVALUATION OF INSURANCE COMPANY FOR GROUP INSURANCE POLICY

(YARD STICKS)		
Sr #	ASSESSMENTS / CRITERIA	Maximum Points
1	Numbers of Years the firm has been established	5
2	Credit Rating by PACRA	5
3	ISO Certification	5
4	Financial stability	15
	a. Audited Financial Statements (Last 3 years)	
	b. Income Tax Return (Last 3 years)	
	c. Bank statements (Jul 21- June 22)	
5	Health Insurance Portfolio	5
	300 million or more	
	Less than 300 million	
6	Claim payout /ratio latest available financial statement	10
7	Client List	10
8	List of Panel Hospitals in Islamabad/Rawalpindi/Multan/Attock/Lahore/Peshawer/Quetta/ Karachi	10
9	Any complementary coverage	20
10	Any special feature including web portal services, online claims submission, settlement, tracking & history, notifications, integrated reports, data security/confidentiality	15
	Total	100
	Qualify I Not Qualify for Financial Bidding (tick one)	

Note: -

- i) Technical Proposals will be evaluated on the basis of above given yard stick and minimum score for selection /opening of Financial Bids is 70.
- ii) Above points should be supported by documentary evidence, wherever possible

FINANCIAL PROPOSAL

i)	Instruction to bidders	To be submitted by Insurance firm
ii)	Detail of AU Employees	Page No 12
iii)	Group wise Financial Coverage (To be provided by Insurance/ Takaful Firm)	Page No 13 - 15
iv)	Terms & Conditions	Page No 16 - 17
v)	Amount of Premium	Page No 18 - 20 (To be quoted by the Insurance Firm)
vi)	Contract Information	Page No 21 – 22

DETAIL OF AIR UNIVERSITY EMPLOYEES

S#	Description	Group: A	Group: B	Group: C	Group: D	Total
1	Employees	18	170	259	282	729
2	Spouses	16	125	175	224	540
3	Children	41	231	310	607	1189
	Total	75	526	744	1113	2458

Note: None of Employees mentioned above is to facilitate the bidders in calculation of their offer (List is attached)

Date _____

Signature _____

Name _____

Designation _____

Company Name _____

Company Address: _____

Company Stamp _____

GROUPWISE FINANCIAL COVERAGE

(To be provided by Insurance / Takaful Firm)

OPTION A

Benefits Structure for Medical Insurance of AU Employees.					
Benefits Description	Category				
	A	B	C	D	
Hospitalization Expense Benefit:					
Room charges per day:	Private Room	Semi Private	General Ward	General Ward	
<u>Limit Per Annum/Per Insured Person :</u> (Total Room Rent, Hospital/Surgical Expenses Per Annum & Per Insured)					
<u>Sublimit:</u> Consultation, prescribed Lab Test & Medicines, cover for 60 days before and after the hospitalization, subject to the availability of the basic hospitalization limit					
<u>Day care surgeries</u> and certain <u>specialized investigations</u> in outpatient settings are also covered under the basic hospitalization limit. Examples of day-care surgeries included:					
Intra ocular lens implant	Dialysis, Cataract surgery			150,000	
Angiography / Angioplasty	Stitches due to accidents				
Dental Care	Vision Care				
Pre & Post Hospitalization	Diagnostic Tests				
Consultation Charges	Mental Ailment, etc				
Specialized investigations during hospitalization:					
MRIs	CT-Scans				
Thallium Scan	Endoscopy				
Maternity Expense Benefit:					
* Annual Limit for all pregnancy related hospitalization (Pre & Post Pregnancy OPD)					
75,000					
* Cesarean Section / Multiple Births (Pre & Post Pregnancy OPD)					
150,000					
Out-Patient Expense Benefit :					
Total Annual OP Limit reimbursable to Married Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)	80,000	60,000	50,000	40,000	
Total Annual OP Limit reimbursable to Single Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)	40,000	35,000	30,000	25,000	

Company Name _____

Company Stamp _____

GROUPWISE FINANCIAL COVERAGE

(To be provided by Insurance / Takaful Firm)

OPTION B

Benefits Structure for Medical Insurance of AU Employees.						
Benefits Description	Category					
	A	B	C	D		
Hospitalization Expense Benefit:						
Room charges per day:	Private Room	Semi Private	General Ward	General Ward		
<p>Limit Per Annum/Per Insured Person : (Total Room Rent, Hospital/Surgical Expenses Per Annum & Per Insured)</p> <p>Sublimit: Consultation, prescribed Lab Test & Medicines, cover for 60 days before and after the hospitalization, subject to the availability of the basic hospitalization limit</p> <p>Day care surgeries and certain specialized investigations in outpatient settings are also covered under the basic hospitalization limit. Examples of day-care surgeries included:</p>						
Intra ocular lens implant	Dialysis, Cataract surgery		100,000			
Angiography / Angioplasty	Stitches due to accidents					
Dental Care	Vision Care					
Pre & Post Hospitalization	Diagnostic Tests					
Consultation Charges	Mental Ailment, etc					
Specialized investigations during hospitalization:						
MRIs	CT-Scans					
Thallium Scan	Endoscopy					
Maternity Expense Benefit:						
* Annual Limit for all pregnancy related hospitalization (Pre & Post Pregnancy OPD)	75,000					
* Cesarean Section / Multiple Births (Pre & Post Pregnancy OPD)	100,000					
Out-Patient Expense Benefit :						
Total Annual OP Limit reimbursable to Married Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)	60,000	50,000	45,000	35,000		
Total Annual OP Limit reimbursable to Single Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)	40,000	35,000	30,000	25,000		

Company Name _____

Company Stamp _____

GROUPWISE FINANCIAL COVERAGE

(To be provided by Insurance / Takaful Firm)

OPTION C

BENEFITS / COVERS:	CATEGORY			
	Plan C			
	A	B	C	D
Hospitalization:				
Room Rent / Day	10,000	6,000	3,500	1,000
Per Person / Annum	150,000	100,000	90,000	60,000
Maternity:				
Normal Delivery	-	35,000	30,000	30,000
Cesarean Section	-	40,000	40,000	35,000
Out-Patient:				
Per Single Annual (OPD)	50,000	40,000	30,000	25,000
Per Family Annual (OPD)	40,000	30,000	25,000	20,000
Dental Care	-	-	-	-

Company Name _____

Company Stamp _____

TERMS & CONDITIONS

MEDICAL INSURANCE

MEDICAL INSURANCE

1. The Medical Insurance Company shall provide Medical Insurance of AU employees for the period from **1st Jan 2023 till 31st December 2023** which is **extendable for further three years** on annual basis only on satisfactory performance of insurance company and by mutual consent of both the parties and on annual profit sharing basis.
2. The Insurance company shall pay in advance an amount of Rs 500,000/- (Rupees Five hundred thousand only) as security deposit at the time of signing contract agreement. This amount will be refunded at the time of conclusion of agreement after clearing all The Insurance company shall pay in advance an amount of Rs 500,000/- (Rupees Five hundred thousand only) as security deposit at the time of signing contract agreement. This amount will be refunded at the time of conclusion of agreement after clearing all the liabilities, if any.
3. Claims shall be reimbursed as per AU's specified limits for each category. Insurance company will strictly adhere to these limits and AU shall not be responsible in case of excess of limit.
4. The limits of OPD shall be available for all types of medical treatment, e.g., Licensed Homeopathic/Allopathic/Hikmat/ Acupuncture etc, without assigning any percentage of limits to any type.
5. The limits of OPD shall also be available for all types of pandemic diseases such as Covid-19 without assigning any percentage of limits to any type.
6. Complete Dental Care (excluding cosmetic procedures) shall also be covered in the OPD limits without assigning any percentage of limits.
7. New born baby will be considered as separate family member for any treatment.
8. Any physical disorder or disease emerged due to an accident shall be covered in medical insurance.
9. Vision Care (excluding cosmetic procedures) shall also be covered in the OPD limits.
10. Pre-existing maternity and other diseases cases w.e.f. 1st Jan 2023 shall also be covered in their respective Medical limits.
11. Settlement of Panel hospital credit bills/ expenses on account of any credit facility availed but not covered under the policy or is under the prescribed exclusions of the policy or excess of limit shall be the sole responsibility of the insurance company not Air University.
12. Physiotherapy coverage shall also be covered in the OPD limits.
13. A single medical claim form shall be submitted for each employee on weekly basis, covering all medical expenses of the employee and his/her all family during the month.
14. All claims shall be settled **within 10 working days** of submission of claims by AU.
15. Claims of up-to six months old date shall be entertained, by the Medical Insurance Company.

16. Noncompliance of any clause of the agreement during the term of the contract will result in claim of damages by AU. Such damages may adjusted from advance security deposit include but not limited to:-

16.1. Delay damages @ 1% per day of the amount of delayed claims.

16.2. Delay damages @ 1% per day of partial amount of claims which have been rejected without any solid grounds acceptable to both parties.

17. Payment of premium will be made as follows:-

Policy/Participant contribution/premium **shall be paid** on **Quarterly basis**, however contribution/premium of addition and deletion will be settled **half yearly**. Premium will be paid four equal installments.

18. Medical Insurance company shall provide quarterly employee wise status of claims and availed limits.

19. The premium for additional lives shall be charge quarterly (bases on the rates as quoted at start of the contract) and limits (IPD/OPD) shall be available accordingly.

20. In case an employee leaves Air University then his/her premium will be reimbursed to AU or can be readjusted against any new addition.

21. Medical Insurance Company shall provide monthly employee wise status limit of all OPD expired cases.

22. Only those insurance companies are eligible who have independent fully functional offices in Islamabad/Rawalpindi, for claim processing and all types of correspondence. Such office shall have representatives who have full authority to take decisions regarding settlement and processing of medical claims. AU will not be responsible for correspondence/dealing/settlement with insurance company's offices in any other city.

23. Medical Insurance Company shall depute a focal person who shall visit AU office on quarterly basis to resolve routine claim objections/queries of employees. Such person shall also be available for any pre / unscheduled meeting at specific request of AU.

24. ***The bids must be submitted with an obligatory compliance statement confirming the bidder's compliance with all of the aforementioned requirements. This Terms of Reference agreement shall prevail over any contradictions with the Insurance Company's policy.***

25. Any amendment in the contract shall be made with the consent of both the parties.

Acceptance of above ToRs:

Authorized signatures: _____

Company Stamp: _____

Date: _____

AMOUNT OF PREMIUM OPTION - A

(To be quoted by the bidder)

S #	Description	Amount .of Premium (Pak Rs.)			
		Group: A	Group: B	Group: C	Group: D
(a)	Employees				
(b)	Spouses				
(c)	Children				

Date _____

Signature _____

Name _____

Designation _____

Company Name _____

Company Address _____

Company Stamp _____

AMOUNT OF PREMIUM OPTION - B

(To be quoted by the bidder)

S #	Description	Amount .of Premium (Pak Rs.)			
		Group: A	Group: B	Group: C	Group: D
(a)	Employees				
(b)	Spouses				
(c)	Children				

Date _____

Signature _____

Name _____

Designation _____

Company Name _____

Company Address _____

Company Stamp _____

AMOUNT OF PREMIUM OPTION - C

(To be quoted by the bidder)

S #	Description	Amount .of Premium (Pak Rs.)			
		Group: A	Group: B	Group: C	Group: D
(a)	Employees				
(b)	Spouses				
(c)	Children				

Date _____

Signature _____

Name _____

Designation _____

Company Name _____

Company Address _____

Company Stamp _____

CONTRACT INFORMATION

- 1 Name of Employer
Vice Chancellor, Air University
Brief Description of Works
Provision of Group Health Insurance to Air University Employees
- 2 Air University's address:
Air University, Sector E-9, PAF complex,
Islamabad
Tel: 92-51-9262557-9
Fax: 92-51-9260158
- 3 Tender shall be quoted in Pak Rupees.
- 4 The tenderer has the financial and technical capability necessary to perform the given yard stick.
- 5 Amount of Tender Security
Pak Rupees Two Hundred Thousand Only (Rs. 300,000/-) (Refundable)
- 6 Period of Tender Validity
60 days
- 7 Period of Health Insurance Coverage
One Year: 1st Jan, 2022 to 31st Dec,
2022
(Further Extendable on performance of insurance Company)
- 8 Format of the Tender to be submitted
TECHNICAL OFFER and COMMERCIAL OFFER signed, stamped and sealed separately.
- 9 (a) Employer's Address for the purpose of Tender Submission

Director A&S
Admin Block
Air University, Sector E-9, PAF Complex, Islamabad
Tel: 92-51-9153295

(b) Name and Identification Number of the Contract

Tender for contract No: IBD/AU/HR/09/2023

Works: Provision of Group Health Insurance to Air University Employees

(c) Warning

DO NOT OPEN BEFORE 11:00 AM 18th November, 2021

- 10 Deadline for submission of Tenders
1000 AM on 18th November, 2022

- 11 Venue, Time, and Date of Tender
Opening Venue: Admin Block
Air University, PAF complex, E-9, Islamabad
Time: 11:00 AM
Date: 18th November, 2021

- 12 Responsiveness of Tenders
 - (i) The Tender is valid till required period
 - (ii) Tender prices are firm during currency of contract. It is a fixed price Tender.
 - (iii) Completion period offered is within specified limits.