

Tender Document

PROCUREMENT OF GROUP HEALTH INSURANCE

No. GHI 10-2016



CENTRAL POWER PURCHASING AGENCY (GUARANTEE) LIMITED

6th Floor, Shaheed-e-Millat Secretariat
Blue Area, Jinnah Avenue,
Islamabad Pakistan

Tel: +92 51 9213616
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Tender Notice No. HI-2016

TENDER FOR HEALTH INSURANCE

Central Power Purchasing Agency (Guarantee) Limited (CPPA-G) is a newly operationalized Department owned by Government of Pakistan under Ministry of Water and Power.

Sealed tenders (financial and technical proposal) are invited from the SECP approved/registered reputed insurance companies having office(s) at Islamabad/Rawalpindi and Registered with Sales Tax Department, having National Tax Number (NTN) for providing Health Insurance services to the employees of the Company and their families. The Insurance Companies having minimum 5 years; experience in rendering similar services.

Bidding documents, which are containing detailed terms and conditions, procedure for submission of bids, method of procurement, bid security, bid validity, guarantee and rejection of bids etc can be collected from the office of the undersigned by payment of Rs. 1000 (non refundable) in the shape of Pay Order / Demand Draft in the name of Central Power Purchasing Agency Guarantee limited. Bidding documents can also be downloaded from the website of the www.cppag.org.pk, however tender fee of Rs. 1000 (non refundable) should be deposited along with the submission of bidding documents.

The bids prepared in accordance with the instructions in the bidding documents, must reach at the CPPA-G up to **13th October 2016 at 11.00 a.m.** Bids will be opened on the same day at **11.30 a.m** in the office of CPPA-G in the presence of vendors . This advertisement is also available on PPRA website at www.ppra.org.pk. The CPPA-G reserves the right to accept or reject any or all the bids as per PPRA rules.

(Noman Rafiq)
Secretary CPPA-G
6th Floor, Shaheed-e-Millat Secretariat,
Blue Area, Jinnah Avenue,
Islamabad
Tele # 9213619

GROUP HEALTH INSURANCE 2016

1. INTRODUCTION:

Central Power Purchasing Agency (Guarantee) Limited (CPPA-G) is a Company owned by Government of Pakistan under Ministry of Water and Power.

Sealed tenders (financial and technical proposal) are invited from the SECP approved/registered reputed insurance companies having established office(s) at Islamabad and Registered with Sales Tax Department, having National Tax Number (NTN) for providing Group Health Insurance services to the employees of the Company and their families. The Insurance Companies having minimum 5 years; experience in rendering similar services are eligible to submit their bids.

2. Purpose of Tender:

Central Power Purchasing Agency (Guarantee) Limited (CPPA-G) invites tender under single stage two envelopes procedure under PPRA Rules 2004 for providing the services of Group Health Insurance by well reputed insurance companies who qualify eligibility criteria for the Calendar year 2016-17 for the following:

- a. CPPA-G Employees upto 60 Years of age
- b. Parents without any age limits
- c. Spouse without any age limits
- d. Male Children upto 25 years & Female unmarried daughters
- e. Special Children with any nature of permanent disability without any age limits

The scope of services will be based on the following benefits:

- a. In door patient (Hospitalization)
- b. Maternity

3. Mode of Advertisement(s):

As per Rule 12(1&2), this Tender is being placed online at PPRA's website, as well as being advertised in print media.

As per Rule 12(2), this Tender is also placed online at the website of Purchaser. The bidding document carrying all details can be downloaded from website **cppa.pk** and from PPRA's website or collected from the office of the undersigned

4. Type of Open Competitive Bidding:

As per Rule 38(2) (a), Single Stage - Two Envelope Bidding Procedure shall be followed. The said Procedure is reproduced as follows:

- (i) The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals;
- (ii) The envelopes shall be marked as "Financial Proposal" and "Technical Proposal";
- (iii) 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 CPPA-G;

- (iv) CPPA-G 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;
- (v) During the technical evaluation no amendments in the technical proposal shall be permitted;
- (vi) After the evaluation and approval of the technical proposals, CPPA-G shall open the financial proposals of the technically accepted bids, publically at the time, date and venue announced and communicated to the bidders in the advertisement, within the bid validity period;
- (vii) The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders;
- (viii) The lowest evaluated bidder shall be awarded the contract; and
- (ix) The last date for submission of bid(s) is mentioned in the advertisement

5. Task to be performed by the Insurer:

- a. To provide Medical Benefits throughout Pakistan in line with Scope of Work mentioned in the technical proposal;
- b. To coordinate the matters/affairs with any authorized officer of CPPA-G regularly.
- c. The insurer shall reimburse the health claim(s) within 15days (in case of emergency beyond the none approved hospital(s))
- d. Criteria for calculation of premium for additions of employees and/or their dependents during the policy year by clearly mentioning the rates to be charged on additions / deletions.
- e. Criteria of calculation of refund of premium for deletions of employees and/or their dependents during the policy year.
- f. Criteria of calculation of special premium, if any, in cases of employee, dependents, individual with pre-existing condition including pregnancy, high risk individuals, etc.

6. Responsibility of Central Power Purchasing Agency (Guarantee) Limited (CPPA-G):

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

7. Tender Eligibility/Qualification Criteria:

Eligible Bidder/Tender is a Bidder/Tenderer who:

- a. Is registered with SECP as an Insurance Company;
- b. Must be registered with Tax Authorities as per prevailing latest tax laws (only those companies which are validly registered with sales tax and income tax departments and having sound financial strengths can participate);
- c. Has a (AA and above) credit rating by PACRA/JCS-VIS etc.
- d. Has a valid Registration of General Sales Tax (GST) & National Tax Number (NTN);
- e. Has submitted bid for all quoted categories and relevant bid security. Non-compliance of the same shall cause rejection of the bid;
- f. Must be involved in relevant business for at least 5 years;
- g. 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 is mandatory), failing which will cause rejection of the bid;
- h. Has Experience with Government Sector organizations (Companies / Departments)
- i. 24 hours operational helpline and Customer Care Department
- j. Turnaround Time” for Claims settlement should not be more than 15 calendar days in any case.

10. Joint Venture/Consortium:

Joint venture/consortium are not eligible for this tender.

11. Tender Price:

The quoted price shall be:

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

12. 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 Central Power Purchasing Agency (Guarantee) Limited (CPPA-G), Islamabad along with financial proposal; and

- v. Have a minimum validity period of thirty (30) days from the last date for submission of the Tender or until furnishing of the Performance Security, whichever is later.

13. Contract Duration:

The contract duration shall be for a period of **Three (03) years** starting from the date of agreement.

14. 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 Company. 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 Company shall pay the premium verified within thirty (30) days. as per Government Policy, in Pak. Rupees, through cheque after completion of the task;

15. Tender Validity

The Tender shall have a minimum validity period of thirty (30) days from the last date for submission of the Tender. The Company 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.

16. Opening of the Tender:

Tenders (Technical Bids) shall be opened on the date and time mentioned in the advertisement in the presence of the bidders for which they shall ensure their presence without further invitation, as per provision of rule 30 of PPRA Rules, 2004. In case the last date of bid submission falls in / within the official holidays / weekends of the Company, the last date for submission of the bids shall be the next working day.

17. Terms & condition of the Tender

- i. The rates should be in round figure (in paisa's are not acceptable) inclusive of all applicable taxes (Sales Tax etc.);
- 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 (Cheques are not acceptable) in favor of Central Power Purchasing Agency (Guarantee) Limited, Islamabad along with quotation;
- iii. The earnest money of the unsuccessful bidders will be returned within one week of completion of Procurement process whereas earnest money of successful bidder will be returned upon signing of the Contract and payment of insurance premium to the Insurer.
- iv. The participating firms will have to provide G.S.T/NTN number, profile and indicate the standard of rendering services/ task;
- v. The insurer must be approved/registered SECP;
- vi. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
- vi. No. alteration or amendment will be allowed in any case at the time of bid opening;

- vii. All the prices must be quoted in Pak Rupees and should include any taxes applicable, such as GST, income tax, etc;
- viii. The quoted prices shall remain for a period of 30 days;
- ix. CPPA-G has right to increase or decrease the number of staff and their dependents;
- x. Bidders must have established office(s) at Islamabad, which will be inspected by the Company's authorized Officer (if deem necessary);
- xi. The bids/quotations will be enclosed in separate sealed envelopes and for identification purpose, the WORD "TECHNICAL PROPOSAL (along with its brochures) and FINANCIAL PROPOSAL (PART-II) shall be written in BLOCK CAPITAL LETTERS on the respective sealed envelopes;
- xii. Over writing and cutting of any nature in the quotation(s) will not be accepted;
- xiii. Top Three companies scoring maximum marks as per technical evaluation criteria will be qualified for opening of their financial proposal
- xiv. Conditional tenders will not be accepted
- xv. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance
- xvi. CPPA-G reserves the right to accept or reject any or all the quotations as per PPRA rules.

18. SCOPE OF WORK:

- a) Details of Medical Insurance benefits required are mentioned at Annexure "A"
- b) Category-wise details of CPPA-G Employees and their dependents are as under:

Category of Employees/ Dependent	Professional Category "A" (G-6 and above)	Staff Category "B" (G1 to G-6)
Less Than 18 years		
18-29 years		
30-40 years		
41-50 Years		
51-60 years		
61-65 years		
65 and above		
Total		

Data of above referred employees is available in Softcopy as well as hardcopy and can be obtained from the office of undersigned and it will be used for comparison of the bids; However policy premium amount will be calculated on the basis of actual employees and dependents insured from the effective date. The number of employees and dependents may increase or decrease.

- c) Financial Proposal should be submitted as per formats attached at Annexure "B"

20. SCORING CRITERIA FOR TECHNICAL EVALUATION:

Q# 1	Years in Business of Health Insurance	Point
1	5 Years	02
2	5 Years to 10 Years	05
3	More than 10 Years	10

Q #2	Existing Health Insurance Portfolio	Point
1	Less than Rs. 500 Million	03
2	Rs. 501 Million to Rs. 1000 Million	07
3	More than Rs. 1001 Million	10

Q#3	Credit Rating by PACRA/JCS-VIS	Point
1	AA-	03
2	AA	07
3	AA+	10

Q#4	No of Corporate Clients in Health Insurance	Point
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

Q # 5	Paid up Capital of the insurance	Point
1	Less than Rs. 500 Million	03
2	Rs 501 Million to Rs 800 Million	07
3	More than 800 Million	10

Q # 6	No. of Panel Hospitals under credit facility in Rawalpindi/Islamabad	Point
1	Less than 10	03
2	11 to 20	07
3	21 and above	10

Q # 7	No. of Panel Hospitals under credit facility in Pakistan except Rawalpindi/Islamabad	Point
1	Less than 50	03
2	More than 50 and less than 100	07
3	More than 100	10

21. SCORING CRITERIA FOR FINANCIAL EVALUATION:

Insurance Company who will submit the lowest Financial bid will get maximum 30 marks. Marks of Financial bids of remaining Insurance Companies will be calculated on prorata basis of the lowest bidder Insurance Company Financial bid.

22. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL:

- Company Profile
- Certificate of Incorporation with SECP
- NTN & GST Registration certificate
- List of Panel hospitals under credit facility in Pakistan with contact information
- Separate List of Panel Hospitals in Rawalpindi/Islamabad
- List of Doctors & Health Insurance Management Team
- List of complete current corporate clients of health Insurance
- Documentary proves of Experience in Health Insurance
- PACRA/JCR-VIS etc. Rating
- Last Year Audit Reports
- List of at least 3 current clients for reference check with contact information
- Name of Authorized person/Account Manager with full contact information on Letter Head
- Affidavit from insurer that the “Company has never been blacklisted” by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan.
- List of exclusions.
- Processing of all settlements / disbursement of payment of claims must be at Islamabad/Rawalpindi office.

23. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL:

- a. Financial Proposal as per Annexure “B”
- b. Pay Order / Call Deposit @ PKR 2% earnest money in favor of, Central Power Purchasing Agency (Guarantee) Limited.

24. TENDER COMMUNICATION:

All communication regarding this Tender, whether written or oral must be directed exclusively to the following authorized persons(s).

Company Secretary, CPPA-G
6th Floor, Shaheed-e-Millat Secretariat, Islamabad, Pakistan
Tel: 051-9213619 & Fax No.9213617

Any oral communication from or with the authorized persons (s) will be considered un-official and non-binding on CPPA-G. The Insurance should rely only on written statements exchanges with the authorized person of CPPA-G.

25. 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 Company Secretary,
Central Power Purchasing Agency (Guarantee) Limited (CPPA-G)
6th Floor, Shaheed-e-Millat Secretariat, Islamabad, Pakistan
Tel: 051-9213619 & Fax No.9213617



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

First, technical proposal shall be evaluated and financial proposal of only top five bidders will be opened having highest marks in the technical evaluation criteria.

Bidding Documents should reach the office of undersigned on or before the date mentioned in the advertisement

Technical Envelope will be opened on the same day at 11:30 AM in presence of the bidder.

CPPA-G may reject all or any bid subject to relevant provision of PPRA Rules.

26. EVALUATION OF BIDS:

First Technical bids will be opened and CPPA-G will examine the same as per tender documents made by a committee constituted by CPPA-G. Financial proposals of only those bidders will be opened who are top five highest scorers in the technical evaluation criteria.

27. AWARD OF CONTRACT:

The successful bidder will have to sign an Agreement with the CPPA-G and every document submitted in the tender proposal as well as the policy documents.

Annexure “A”

DESCRIPTION / BENEFITS OF HEALTH POLICY:

Hospitalization & Related Benefits (H &R)		
Description	Category-A	Category-B
H&R Limit (Per Person per Year)	Rs.400,000	Rs.200,000
Enhancement in H&R limits in case of accidental injuries	50%	50%
Room charges (per day)	Rs.12,000	Rs.8,000
Per Hospitalization Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days
Per-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days
Maternity Benefits (Per Pregnancy / Per Person)		
Maternity (Normal)	Rs. 50,000	Rs.30,000
Maternity (Complicated)	Rs. 80,000	Rs.60,000
<p>Health insurance will include the following benefits;</p> <ul style="list-style-type: none"> i) All in-hospital accommodation, treatment and services ii) Doctors Visits iii) In-patient treatment / drugs expenses iv) ICU charges v) Charges for all surgical procedures vi) Pre-hospital diagnosis; Provides reimbursement of expenses for diagnosis outside the hospital and can be utilized up to 30 days before admission into the hospital vii) Post hospital follow-up treatment; Provides reimbursement for post hospitalization follow-up and can be utilized up to 30 days after discharge viii) Local ambulance services ix) Day care Surgery x) Diagnostic tests, consultations and Medicines xi) Accidental, Emergency Medical Services xii) Any other medical facility/treatment as per medical insurance policy 		

(Cont.)

(Clarification regarding coverage that must also be ensured)

<p>01</p>	<p><u>HOSPITAL CARE.</u> Required all medical expenses including:</p> <ul style="list-style-type: none"> • Daily room and board charges, operation theater charges, surgeons fees, anesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all Lab test, miscellaneous charges(local road ambulance charges), etc. • The expenses incurred outside the hospital will also covered under Pre and Post Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. • 100% all pre-existing conditions / cases (Disclosed/Undisclosed) • Coverage for New born babies soon after birth if required.
<p>02</p>	<p><u>MAJOR MEDICAL CARE/DREAD DISEASE THROUGH HOSPITALIZATION</u> Required medical treatment includes:</p> <ul style="list-style-type: none"> • Management of acute myocardial infarction(heart attack) • Coronary artery heart by-pass, • Cerebro Vascular Accidents (CVA Stroke) • Management of all type of Malignancies cancer including chemotherapy & radiation, • Management of Renal Failure • Major transplant • Major burns • Liver Cirrhosis • Paralysis • Brain Tumor • Hepatitis "B" & "C" (Interferon Injections)
<p>03</p>	<p><u>MATERNITY CARE:</u> Required medical expenses incurred during childbirth including: Gynecologist fee, labor room/ operation theater charges, anesthetist fee, miscarriage, medicines, diagnostic tests, baby nursing care, circumcision of the baby boy, daily room rent charges, antenatal and postnatal hospitalizations, D&C and D&E , miscellaneous charges. Prenatal nine month & postnatal 30 days.</p>
<p>04</p>	<p><u>SPECIALIZED INVESTIGATIONS:</u></p> <ul style="list-style-type: none"> • Thallium Scan • Angiography • Endoscope and related tests • MRI and related tests • CT Scan, ETT & Echo
<p>05</p>	<p><u>DAY CARE SURGERIES (HOSPITALIZATION)</u></p> <ul style="list-style-type: none"> • Eye surgery, IOL • Treatment of fractures, lacerated wounds & Minor operations • Local road ambulance charges for emergency only • Emergency Dental treatment due to accidental injuries within 48 hours. • Emergency room treatment for accident/non-accident cases



*Annexure “B”

Financial Bids Format Group Health Insurance of CPPA-G Employees

(STRENGTH COVERED (CATEGRT WISE))

Category of Employees/ Dependents	Professional Category “A” (G-6 & Above)	Staff Category “B” (G-1 to G-6)
Less Than 18 years		
18-29 years		
30-40 years		
41-50 Years		
51-60 years		
61-65 years		
65 and above		
Total		

GROSS PREMUM CHARGED (CATEGORY WISE):*

Category of Employees/ Dependents	Professional Category “A” (G-6 & Above)	Staff Category “B” (G-1 to G-6)
Less Than 18 years		
18-29 years		
30-40 years		
41-51 Years		
51-60 years		
61-65 years		
65 and above		
Total		

*Rate quoted above is inclusive of all applicable Taxes, surcharges, stamp duty, admin charges etc.

Authorized Signatory Name: _____

Designation: _____

Signature: _____

Stamp: _____

Date: _____