

# PUNJAB SKILLS DEVELOPMENT FUND

## Tender Document

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“Provision of Group Health & Group Insurance Services”

May, 2017



**Submission Date for Sealed Bids: 5th June, 2017 (11:00 am)**

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## **1- Invitation to bids**

PUNJAB SKILLS DEVELOPMENT FUND (PSDF) is a section 42, not-for-profit Company set up under the Companies Ordinance 1984 by the Government of the Punjab. PSDF invites sealed bids / proposals for the provision of group health insurance (for employees and their dependents) and group life insurance (for employees) from tax registered and experienced insurance providing companies/firms. All interested and eligible bidders are requested to go through complete document and provide the required information and documents mentioned in this document.

Technical and financially qualified bidder will be offered a contract of one year which will be extended annually, based on performance for another term or terms. Extension of contract will be on same cost and same terms & conditions if mutually agreed by both parties (bidder and PSDF).

## **2- Instruction to bidders**

The selection of health and life agency/company will base on Quality Cost Based Selection method. PSDF will adopt single stage two envelopes bidding procedure as laid down in Punjab Procurement Regulatory Authority (PPRA) Rule # 38-2 (a).

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 PSDF. The PSDF shall evaluate the technical proposal in the manner prescribed in the section - 7 given in the document, 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 PSDF shall open the financial proposals of the technically accepted bids, publically at a 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 technical and financial proposal will be evaluated on the basis of PSDF evaluation criteria as provided in section 7 and 8 of the document.

This document has different sections carrying information of eligibility, technical and financial evaluation and terms of references to assist potential firms to develop their technical and financial proposals. Bidders those will get minimum 65 marks in technical evaluation will be short-listed for financial bid opening.

Bidder has to provide the preliminary data in technical proposal such as firm’s profile with specific experience of providing health and life services and submit annual financial audit reports, registrations or memberships, NTN certificate, tax return etc.

## **3- Conditions for eligibility**

The successful bidder, fulfilling the following criteria, will be considered as eligible bidder for the bidding process of providing health and life services;

- a) Certificate of Registration / Incorporation (Copy required)
- b) Minimum AA rated by PACRA/JCR-VIS
- c) Minimum 05 years of experience of handling health insurance business
- d) Minimum 75 hospitals on panel throughout the province of Punjab, preferably covering major cities of Punjab (compulsory Lahore and Bahawalpur)
- e) Dealing insured members more than 100,000 (individual & corporate clients, government organizations)
- f) GST, PRA and Income Tax registered company (tax exempted firms will have to provide tax exemption certificate)
- g) Affidavit on stamp paper, declaring that the company is not black listed by any Govt. agency / authority (Original required)
- h) Regular tax payer (copies of tax returns of last three years required)

Kindly fill the annexure – B for above mentioned criteria and also fill the following necessary annexures required for the above qualification criteria and attach the supporting documentary evidences as mentioned in each annexure;

Annex – A:	Organization Information
Annex – B:	Eligibility Response Checklist
Annex – C:	Relevant Experience
Annex – D:	Technical Evaluation Form
Annex – E:	Key Management Staff of Firm
Annex – F:	Scope of Job

And also sign the declaration form at the end of document and attach with your other documents.

#### **4- Scope of job**

Complete scope of job for health and life insurance services is provided as **annexure-F**

#### **5- Terms of Reference for Insurance Company**

To provide 24 hours uninterrupted health and life services, the insurance company will:

- a) Provide coverage up to 60 years old employee including two employees of age more than 60 years.
- b) Prices quoted shall remain valid for a period of 120 days from the closing date of proposal.
- c) Rates quoted should be in Pak. Rs. inclusive of all applicable taxes.
- d) Service provider will be bound to provide the health and life service within 2 days after issuance of work order.
- e) Health and life services are based on 7 working days a week and 24 hours a day during the contract period.

- f) Income tax and 1/5<sup>th</sup> of GST (if applicable) will be deducted in accordance with the provisions of Government Rules amended time to time.
- g) In case of any dispute regarding quantity, quality and specification, the decision of the PSDF shall be final & binding.
- h) Successful firm will be offered a contract of one year which will be extended annually, based on performance. Extension of contract will be on same cost and same terms & conditions if mutually agreed by both parties (bidder and PSDF).
- i) Only short-listed applicants fulfilling the eligibility criteria will be considered for technical and financial proposals. The financial proposal of technically qualified bidder will be opened for further evaluation.
- j) All documents and information received by PSDF from applicants will be treated in strictest confidence.
- k) Documents submitted to PSDF will not be returned.
- l) All expenses related to participation in this tender document shall be borne by the applicants.
- m) Documents shall be submitted in hard copies in a sealed envelope marked as “TECHNICAL PROPOSAL” and “FINANCIAL PROPOSAL” for ‘Provision of Health and life Services’. The envelope containing hard copies of technical proposal and financial proposal shall be received on the postal address given below.
- n) The closing date and time for receipt of technical proposal and financial proposal is 5th June, 2017 (**11:00 a.m.**) and will be publically opened on same day i.e. 5th June, 2017 at 11:30 AM in the conference room PSDF Lahore Office, in the presence of the interested bidders or their representatives who may wish to attend.
- o) Technical and financial proposals received thereafter will not be accepted.
- p) PSDF reserves the right to request submission of additional information from applicants in order to clarify/further understand aspects of technical proposal, if required.
- q) PSDF reserves the right to verify any information provided by the applicants.
- r) Questions about this technical proposal can be made only in writing: a letter or an e-mail and must be asked by or before COB **29<sup>th</sup> May, 2017**. For any other related information please contact the undersigned.

Postal Address

Procurement Department

PUNJAB SKILLS DEVELOPMENT FUND

21-A, H-Block, Dr. Mateen Fatima Road, Gulberg-II, Lahore

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## **6- Technical Proposal evaluation criteria**

This tender document is governed by the procedure approved by PSDF management. The technical proposal of eligible organisations will be evaluated using the scoring guide attached as annexure – D. Score will be awarded on the base of following details;

### **a) Relevant experience of health and life services**

In this section of annexure – D, bidder has to prove the experience of health and life services. Fill the section of form and attached the required copies of work orders or contract which prove mentioned experience.

### **b) Financial capability**

In this chapter bidders should attached the signed financial audit report of the last year. The financial audit report should be prepared by an ICAP/SBP registered audited firm.

### **c) Company**

In this chapter, bidders should mention the following information;

- i. Number and addresses of clients in Pakistan
- ii. Number addresses of branch offices in all cities of Pakistan including AJK
- iii. Names of hospitals on panel (city wise) in Pakistan.
- iv. Details of services offering along with insurance services like payment of claims in bank accounts
- v. Names of banks to whom company is providing health and life services

### **d) Health and life Services Staff**

In this chapter bidders should provide the details including number of health and life services working staff.

### **e) Quality Management**

In this chapter, please provide details of;

- i. Doctors working with in the insurance company
- ii. 24 hours help line for customers

## **7- Financial Proposal**

Submit separate sealed financial proposals for Group Health and Group Life Insurance. Please refer to the scope of job for the preparation of financial proposal. Financial proposal is attached as **annexure – G**.

## 8- Financial Evaluation

The financial proposals of only those technically responsive bidders who will obtain minimum sixty five percent marks will be opened. A combined evaluation of the technical and financial proposals will be carried out by weighting and adding the quality and the cost scores. The weight for quality is eighty percent with twenty percent given to cost and the firm obtaining the highest combined score will be invited for negotiations.

## 9- Type of Contract

The type of contract will be rate contract per employee that includes but not limited to scope of job and terms of references. Initially, PSDF will offer a contract of one year to the successful bidder which may be extended for further term/terms if mutually agreed by both parties (bidders and PSDF). Extension of contract will be on same cost and TORs under Punjab Procurement Regulatory Authority rules 2014.

## 10- Declaration

Kindly provide the declaration as per format provided below at the end of proposal.

I, \_\_\_\_\_ hereby declare that:

- all the information provided in the technical proposal is correct in all manners and respects
- and I am duly authorised by the Governing body/Board/Management to submit this proposal on behalf of "[Click here and type the name of organization]"

Name	
Designation	
Signature	
Date and Place	

## 11- Submission of Bids (Technical and Financial Proposal)

Complete bid containing technical and financial proposal along with CDR; all required information and documentary evidences may be submitted before 11:00 am on 5th June, 2017. Technical proposals will be publically opened on the same day i.e. 5th June, 2017 at 11:30 am in the presence of bidder's representatives who wish to attend it. CDRs of disqualified bidders will be returned after award of contract.

### Call Deposit Receipt (CDR)

CDR of five percent (5%) for the value of the one year quoted total price of one health and life , in the form of pay order or demand draft favouring PUNJAB SKILLS DEVELOPMENT FUND. The CDR should be valid for a period not less than 12 months and enclosed in financial bid. CDR must be enclosed in financial proposal.

**Cover Letter for the Submission of Technical Proposal and Financial Proposal**

[Firm letterhead]

[Date]

To

Chief Executive Officer

[Address mentioned in Data Sheet]

**Re:** Technical Proposal and Financial Proposal in respect of [Insert title of assignment]

Dear Sir,

We offer to provide the Services for [Insert title of assignment] in accordance with your Tender for Proposal dated [Insert Date of Tender advertised]. We hereby submit our technical Proposal and financial proposals including the required documents in a sealed envelope.

We hereby declare that all the information and statements made in these proposals are true and accept that any misinterpretation contained therein may lead to our disqualification. Our proposal is binding upon us and subject to the modifications resulting from contract negotiations. We undertake that we will initiate the services as per the client's request if our proposal is accepted. We understand that you are not bound to accept any or all proposals you receive.

Thank you.

Yours sincerely,

Signature

Name and title of signatory:

**Important Note:** The competent authority may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. PSDF shall upon request communicate to any bidder, the grounds for its rejection of all bids or proposals, but shall not be required to justify those grounds. The bids should be submitted in sealed envelope clearly mentioned “**BID (TECHNICAL & FINANCIAL PROPOSALS) FOR PROVISION OF HEALTH AND LIFE SERVICES**”



**Annexures**

**Annex – A**

<b>Organization Information</b>			
<b>S #</b>	<b>Required Information</b>	<b>Response</b>	
1	Legal name of the organization		
2	Year of Registration / Establishment of the Organisation		
3	National Tax Number		
	General / Punjab Sales Tax Number		
5	What is the legal status of your organisation? Tick the relevant box (one box only). (Attach Copy/Copies of Registration Certificate/s)	Public Sector Organisation	
		Section 42 Company	
		Public Ltd. Company	
		Private Ltd. Company	
		Private Partnership Firm	
		Others (Please specify)	
6	Name and designation of 'Head of Organization'		
7	Mobile:		
	Phone/s:		
	Email:		
	Fax:		
	Address of organization:		
	Website address:		
8	Name and designation of 'Contact Person':		
	Phone/s:		
	Mobile:		
	Email:		
	Fax:		

Eligibility Response Checklist			
Sr. No.	Necessary Eligibility Information	Response/Elaboration	
1	Certificate of Registration / Incorporation (Copy required)		Copies Attached
			Copies Not Attached
			Not applicable. Public sector organisation
2	Regular tax payer Attach copies of tax returns of last three years		Copies Attached
			Copies Not Attached
			Not applicable. Public sector organisation
3	Mention National Tax Number (NTN) or General / Punjab Tax Number (GST) in the name of Organization and provide a copy of registration	National Tax Number (NTN)	
		General / Punjab Sales Tax Number (GST/PSTN)	
4	Certificate of PACRA/JCR-VIS (Copy required)		Copies Attached
			Copies Not Attached
5	List of hospitals on panel in Pakistan		Copies Attached
			Copies Not Attached
6	Has your firm ever blacklisted by any government authority or any bi-lateral/multi-lateral financial institution?  (MUST attach an undertaking by your firm's authorised person with this document)		We solemnly declare that our organization or any member of consortium has never been suspended/debarred or blacklisted.
			Our organization has been blacklisted once or more than once.
	List / Affidavit for the number of insured members more than 100,000 (individual & corporate clients, government organizations) (Copy required)		Copies Attached
			Copies Not Attached

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	Minimum 05 years' experience of providing health and life services to at least 5 major companies in at least 5 major cities of the province. Documentary proof (copies of contract or work order or contact details of clients) should be furnished.		Copies Attached
			Copies Not Attached

<b>Relevant Experience</b>		
<b>Sr. #</b>	<b>Required Information</b>	<b>Response</b> <b>(Please provide exact information with organization name, location/s and duration)</b>  Provide data in sequence given below
1	Name of Organizations with addresses (City)	i.
		ii.
		iii.
		iv.
		v.
2	Start and end dates of providing health and life services (For example – Jan 2005 to September 2013)	i.
		ii.
		iii.
		iv.
		v.
3	Number of employees to whom health and life services provided	i.
		ii.
		iii.
		iv.
		v.

<b>Technical Evaluation Criteria</b>				
<b>S. No.</b>	<b>Descriptions</b>	<b>Total Points</b>	<b>Categorized Points</b>	<b>Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)</b>
<b>1</b>	<b>Experience</b>	<b>15</b>		
	5 years' experience of providing health and life services.		5	Documentary proof (copies of contract or work order or contact details of clients) should be furnished.
	Less than 5 years' experience of providing health and life services.		0	
	Providing health and life services to at least 5 major companies		5	
	Providing health and life services to less than 5 major companies		0	
	Providing health and life services in at least 5 major cities of the province.		5	
	Providing health and life services in less than 5 major cities of the province.		0	
<b>2</b>	<b>Financial Capability</b>	<b>15</b>		
	Annual turnover of health and life company should be greater than 100 million		15	Copy of last financial audit report done by ICAP/SBP registered auditing firm
	If less than 100 million but greater than 50 million		10	
	If less than 50 million but greater than 25 million		7	
	If less than 25 million but greater than 10 million		5	
	If less than 10 million		1	
<b>3</b>	<b>Company</b>			
	Offices in all Provinces including Capital territory and AJ&K. If fulfils the complete description	<b>10</b>		Company profile showing the complete list of offices with addresses and contact details. Or complete list of offices with addresses and contact details, on company letter
	If only in four Provinces		7	
	If only in three Provinces		3	

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	If less than Three		0	head with sign and stamp by authorities
<b>4</b>	Number of clients where firm provides insurance services 50 and above	<b>10</b>		Company profile showing the complete list of clients with addresses and contact details. Or complete list of clients with addresses and contact details, on company letter head with sign and stamp by authorities
	40 and above		7	
	20 and above		3	
	Less than 10		0	
<b>5</b>	Hospitals on panel in Pakistan if more than 150	<b>5</b>		Company profile required
	If more than 100		3	
	If more than 75		1	
	If less than 75		0	
<b>6</b>	Banks on panel, if more than 10	<b>5</b>		
	If more than 5		<b>3</b>	
	If 2 and above		1	
	If only 1 or none		0	
<b>7</b>	If offering service of disbursement of claims into employee's account	<b>5</b>		
<b>8</b>	Insured individuals if more than 200,000	<b>10</b>		on company letter head with sign and stamp by authorities
	If more than 150,000		7	
	If 3 more than 100,000		3	
	If less than 100,000		0	
<b>9</b>	<b>Health and life staff</b>			
	Total number of Employees held with the company in total. Above 100	<b>10</b>		on company letter head with sign and stamp by authorities
	Above 75		7	
	Above 50		5	
	Up to 25		3	
<b>10</b>	<b>Quality Management</b>			
	Doctors working with company, if five or more	<b>10</b>		

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	If three or more		7	Details on company letter head with sign and stamp by authorities
	If two		5	
	If one		0	
	24 hour help line	<b>5</b>		Details on company letter head with sign and stamp by authorities.
	Less than 24 hours		0	
<b>Total Points Awarded</b>				

<b>Key Management Staff of Company</b>				
<b>Sr #</b>	<b>Name of Management Staff</b>	<b>Designation</b>	<b>Area of Expertise</b>	<b>Number of years in company</b>

May like to add more columns



**Scope of Job**

**BENEFITS STRUCTURE**

<b>CATEGORY WISE HOSPITALIZATION BENEFIT LIMIT</b>	<b>A (in Rs.)</b>	<b>B (in Rs.)</b>	<b>C (in Rs.)</b>	<b>D (in Rs.)</b>
Maximum annual limit per insured	750,000	600,000	500,000	300,000
Room and Board limit	20,000	15,000	12,000	5,000
Pre-Hospitalization Diagnostic Tests, Consultation & Medicines (within 30 days prior to Hospitalization)				
Post-Hospitalization Diagnostic Tests, Consultation & Medicine (within 30 days after Hospitalization)				
<ul style="list-style-type: none"> <li>Day care surgeries, Dialysis, MRI, CT Scan, Angiography, Cataract &amp; Endoscopy from OPD; Treatment of fractures &amp; Lacerated wounds; Local road ambulance for emergencies only; Emergency dental treatment due to accidental injuries (within 48 hours of pain relief only)</li> <li>Emergency room treatment for accidental emergencies</li> </ul>	COVERED			
<b>COMPLIMENTARY ACCIDENTAL COVERAGE</b>	The maximum available hospitalization limit under each category will automatically be increased by <u>20%</u> in case of hospitalization due to accidental injuries			
<b>CATEGORY WISE ANNUAL MATERNITY LIMIT</b>	<b>A (in Rs.)</b>	<b>B (in Rs.)</b>	<b>C (in Rs.)</b>	<b>D (in Rs.)</b>
NORMAL (Other than Caesarian / Multiple Births)	150,000	80,000	60,000	25,000
CAESARIAN / MULTIPLE BIRTHS	300,000	160,000	120,000	50,000

- Pre Natal Expenses are covered up to 100% of the Maternity limit.

<b>CATEGORY WISE ANNUAL OUT PATIENT BENEFIT LIMIT</b>	<b>A (in Rs.)</b>	<b>B (in Rs.)</b>	<b>C (in Rs.)</b>	<b>D (in Rs.)</b>

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Per employee per family	110,000	70,000	50,000	20,000
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<b>MAXIMUM AGE LIMIT COVERAGE FOR:</b>	<b>EMPLOYEES</b>	<b>SPOUSES</b>	<b>SON</b>	<b>DAUGHTER</b>
Coverage under hospitalization benefit	70 Years	70 Years*	25 Years	Till marriage
Coverage under maternity benefit	45 Years	45 Years	Not Covered	
Out-patient benefit	Covered			

**1- LIFE INSURANCE**

Commercial proposal for LIFE INSURANCE should contain following and any additional information

1. Coverage of Death due to any Cause.
2. Natural or Sickness Benefits
3. Exclusion – Free Group Life Rider
4. Free cover limit
5. Worldwide coverage
6. Profit sharing
7. Accidental Disability Benefits covered

**BENEFITS STRUCTURE**

<b>CATEGORY</b>	<b>SUM ASSURED PER INSURED</b>	<b>TTD</b>
A (in Rs.)	5,000,000	Maximum one salary per month up to a maximum period of 20 months
B (in Rs.)	3,000,000	
C (in Rs.)	1,500,000	
D (in Rs.)	750,000	

**Financial Proposal**

**Group Health Insurance**

Hospitalization Premium	Maternity Premium	Out Patient Premium	<b>Gross Premium</b>	Admin Surchage	<b>Total Premium</b>	1% Federal Insurance Fee	Stamp Duty	<b>Net Premium @ 112 Lives</b>	Enhancement in Accidental Coverage	Pre/Post Natal Expenses
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**Group Life Insurance**

Sum Insured 32,000,000 For 50 employees	Group Life	Terminal illness	Accidental Death Benefit	Partial Permanent Disability (Accident only)  Total Permanent Disability (Accident only)	Total Permanent Disability (Sickness only)	Temporarily Total Disability (Accident only)	<b>Net Rate Net Premium</b>	Free Cover Limit
<b>Benefit(s)</b>				<b>Premium Rate / 1000 per year</b>				
Group Life & Terminal illness								
Accidental Death Benefit								
Partial Permanent Disability (Accident only)								
Total Permanent Disability (Accident only)								
Total Permanent Disability (Sickness only)								
Temporary Total Disability (Accident only)								