

PUNJAB POPULATION INNOVATION FUND

Tender Document

“Provision of Group Health and Life Insurance Services”

January, 2023



Submission Date for Sealed Bids: 19th January, 2023 (11:00 am)

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1- Invitation to bids

Punjab Population Innovation Fund (PPIF) is a section 42, not-for-profit Company set up under the Companies Ordinance 1984 by the Government of the Punjab. PPIF 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.

2- Instruction to bidders

The selection of health and life agency/company will base on **Least Cost** Based Selection method. PPIF 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 PPIF. The PPIF 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 PPIF shall open the financial proposals of the technically accepted bids, publicly 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 PPIF evaluation criteria as provided in the document.

Bidders those will get minimum 65 marks in technical evaluation will be short-listed for financial bid opening.

Submit separate sealed technical and financial proposals for health and life insurance services.

3- Conditions for eligibility (for Group Health & Life Insurance)

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

- i. Certificate of Registration / Incorporation (Copy required)
- ii. Minimum AA/AA+ rated for health/general insurance and group life insurance or Group of Companies by PACRA/JCR-VIS or International Rating (copy required)
- iii. Minimum 05 years of experience of handling health/life insurance business (copies of work order/experience letter/year wise details of work with clients on signed letter head required)
- iv. PST (if applicable) and Income Tax registered company (tax exempted firms will have to provide tax exemption certificate) copies of certificates required
- v. Regular tax payer (copy of tax return of 2021 required)
- vi. Affidavit of official letterhead mentioning firm/company/group of companies that it will comply with all the terms and conditions/services of PPIF mentioned in Annex-F “Scope of Services”, signed and stamped by authorised person. (for health insurance only)

- vii. Signed affidavit on original legal stamp paper attesting to the facts that: (all the 3 clauses must be mentioned on affidavit)
- i. The organization has not been blacklisted by any government/semi govt. department, autonomous body, agency or any donor agency.
 - ii. That neither is the organization nor any of its employees or officers are engaged in any activity that amounts to breach of security or any activity inconsistent with Pakistan's national interests, or contrary to Government Policy.
 - iii. That the organization is not involved in any money laundering, terrorist financing, weapon smuggling, anti-state activities or has or maintains links with proscribed individuals or organizations.(Original 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 insurance services is provided as annexure-F. Any further information regarding dependents of employees can be collected from Mr. Jawad Khan - Manager Human Resources 0323-3330303 (jawad.khan@ppif.org.pk) through official email during office hours 09:00 AM to 05:00 PM..

5- Terms of Reference for Insurance Company

To provide 24 hours uninterrupted health/Life insurance services, the insurance company will:

- a) Provide the insurance coverage from the agreed period.
- b) Prices quoted shall remain valid for a period of 180 days and for the agreement purpose for a period of 12 months from the closing date of proposal.
- c) Rates quoted should be in Pak. Rs. inclusive of all applicable taxes.
- d) Health services are based on 7 working days a week and 24 hours a day during the contract period.
- e) Claim processing period will be maximum ten (10) working days.
- f) Income tax, PST (if applicable) or any other taxes 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 PPIF shall be final & binding.
- h) 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.

- i) All documents and information received by PPIF from applicants will be treated in strictest confidence.
- j) Documents submitted to PPIF will not be returned.
- k) All expenses related to participation in this tender document shall be borne by the applicants.
- l) Documents shall be submitted in hard copies in a sealed envelope marked as “TECHNICAL PROPOSAL” and “FINANCIAL PROPOSAL” for ‘Provision of Health Insurance Services’. The envelope containing hard copies of technical proposal and financial proposal shall be received on the postal address given below.
- m) PPIF reserves the right to request submission of additional information from applicants in order to clarify/further understand aspects of technical proposal, if required.
- n) PPIF reserves the right to verify any information provided by the applicants.
- o) 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 16th January, 2023. For any other related information please contact the undersigned.

Postal Address

Manager Human Resource

Punjab Population Innovation Fund

125 Abu Bakar Block, New Garden Town, Lahore Pakistan.

Phone: +92-42-99231190-92 (Extension – 108)

Cell: 0323-3330303 F: +92-42-99231123

E-mail: jawad.khan@ppif.org.pk

6- Technical Proposal evaluation criteria

This tender document is governed by the procedure approved by PPIF management as per PPRA Rules 2014. The technical proposal of eligible organisations will be evaluated using the scoring guide attached as annexure – D.

7- Financial Proposal

Submit separate sealed financial proposals for Group Health and 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. Lowest offered bid will be considered for contract offer.

9- Type of Contract

The type of contract will be rate contract per beneficiary that includes but not limited to scope of job and terms of references. Initially, PPIF 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 PPIF). Extension of contract will be on same cost and TORs under Punjab Procurement Regulatory Authority rules 2014. Life insurance contract amount may change if number of employee changes but unit/premium rate for calculation of life insurance amount will remain same.

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)

Submit separate proposals for Group Health and Group Life Insurance (if applying for both). Complete bid containing technical and financial proposal along with CDR/pay order/DD of Rs. 51,000/- for health insurance (3% of estimated budget of Rs.1.7 million) and Rs. 7,500/- for life insurance (3% of estimated budget of Rs.250,000) all required information and documentary evidences may be submitted before 11:00 am on 19th January, 2023. Technical proposals will be publicly opened on the same day i.e. 19th January, 2023 at 11:30 am in the presence of bidder’s representatives who wish to attend it. Technical and financial proposals received thereafter will not be accepted. CDRs/pay order/DD of disqualified bidders will be returned after award of contract. Estimated budget is inclusive of all applicable taxes.

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. PPIF 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 Insurance Services**”.

One person one bid.- (1) In any procurement, one person may submit one bid and if one person submits more than one bids, the procuring agency shall reject all such bids.

Annexures

Annex – A

Organization Information			
S #	Required Information	Response	
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 copy of tax returns of 2021		Copies Attached
			Copies Not Attached
			Not applicable. Public sector organisation
3	Mention National Tax Number (NTN) or Punjab Tax Number (PST) in the name of Organization and provide a copy of registration	National Tax Number (NTN)	
		Punjab Sales Tax Number (PSTN)	
4	Certificate of PACRA/JCR-VIS or International Rating (Copy required)		Copies Attached
			Copies Not Attached
5	Affidavit mentioning the three clauses as per eligibility criteria and signed by firm/company authorized person		We solemnly declare that we abide by all three conditions
			Our organization has been blacklisted once or more than once.
6	Minimum 05 years' experience of providing group health and life insurance services. Documentary proof (copies of contract or work order or contact details of clients along with policy year) should be furnished.		Copies Attached
			Copies Not Attached

Relevant Experience		
Sr. #	Required Information	Response (Please provide exact information with organization name, location/s and duration) 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 2015 to June 2022)	i.
		ii.
		iii.
		iv.
		v.
3	Number of employees to whom health services provided	i.
		ii.
		iii.
		iv.
		v.

Documentary proof of all the experience is required as per mentioned requirement.

Annex – D

Technical Evaluation Criteria for Group Health Insurance				
S. No.	Descriptions	Total Points	Categorized Points	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)
1	Experience	30		
	Providing health services, If more than 15 years	15		Documentary proof (copies of contract or work order or contact details of clients along with policy year on signed letterhead should be furnished.
	If 11-15 years		10	
	If 5 - 10 years		5	
	Currently providing health services, If more than 15 companies	15		
	If 11-15 companies		10	
	If 6-10 companies		7	
	If 2-5 companies		5	
	If less than 2 companies		0	
2	Financial Capability	20		
	Annual turnover of health a company should be greater than 200 million	20		Copy of 2021 financial audit report done by ICAP/SBP registered auditing firm
	If less than 200 million but greater than 150 million		15	
	If less than 150 million but greater than 100 million		10	
	If less than 100 million but greater than 50 million		5	
	If less than 50 million		1	
3	Company	50		
3-a	Number of clients where firm provided insurance services 150 and above	15		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
	25 and above		10	
	10 and above		5	
	Less than 10		0	
3-b	Hospitals on panel in Punjab if more than 100	15		Company profile required or information on company

	If more than 75		10	letter head with sign and stamp by authorities
	If more than 50		5	
	If less than 25		0	
3-c	Banks on panel, if more than 10	5		Company profile required or information on company letter head with sign and stamp by authorities
	If more than 5		3	
	If 2 and above		1	
	If only 1 or none		0	
3-d	Insured individuals if more than 200,000	10		
	If more than 100,000		7	
	If more than 50,000		3	
	If less than 50,000		0	
3-e	Doctors working with company, if five or more	5		Details on company letter head with sign and stamp by authorities
	If two or more		3	
	If 1		1	
Total Points Awarded			100	

Technical Evaluation Criteria for Group Life Insurance				
S. No.	Descriptions	Total Points	Categorized Points	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)
1	Experience	50		
	Providing Life insurance services, If more than 15 years	25		Documentary proof (copies of contract or work order or contact details of clients along with policy year on signed letterhead should be furnished.
	If 11-15 years		15	
	If 5 - 10 years		10	
	Currently providing Life insurance services, If more than 15 companies	25		
	If 11-15 companies		15	

	If 6-10 companies		10	
	If 2-5 companies		5	
	If less than 2 companies		0	
2	Financial Capability	20		
	Annual turnover of health a company should be greater than 200 million	20		Copy of last financial audit report done by ICAP/SBP registered auditing firm
	If less than 200 million but greater than 150 million		15	
	If less than 150 million but greater than 100 million		10	
	If less than 100 million but greater than 50 million		5	
	If less than 50 million		1	
3	Company	30		
3-a	Number of clients where firm provided life insurance services 150 and above	15		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
	25 and above		10	
	10 and above		5	
	Less than 10		0	
3-b	Banks on panel, if more than 10	5		Company profile required or information on company letter head with sign and stamp by authorities
	If more than 5		3	
	If 2 and above		1	
	If only 1 or none		0	
3-c	Insured individuals for life if more than 200,000	10		
	If more than 100,000		7	
	If more than 50,000		3	
	If less than 50,000		0	
Total Points Awarded		100		

Annex – E

Key Management Staff of Company				
Sr #	Name of Management Staff	Designation	Area of Expertise	Number of years in company

May like to add more columns

Scope of Services

MEDICAL INSURANCE FACILITY

To provide medical coverage and assistance in overcoming any health issues of employee, spouse, and children, PPIF will provide medical insurance facility to the employees and immediate family members of the employee. The medical insurance facility will cover Hospitalization and Maternity. Following are the details of the insurance policy.

IPD FACILITY FOR PPIF EMPLOYEES

S. No.	Position Title	IPD / Hospitalization	Maternity Coverage
1	Chief Executive Officer	1,200,000	80,000 – 160,000
2	General Manager / CFO	1,000,000	80,000 – 160,000
3	Manager	800,000	80,000 – 160,000
4	Assistant Manager	600,000	60,000 – 120,000
5	Associate	600,000	60,000 – 120,000
6	Staff (Skilled and Un-Skilled)	400,000	25,000 – 50,000

IPD FACILITY FOR PPIF EMPLOYEES **DEPENDENTS PARENTS**

PPIF will also provide medical facility through insurance to the dependent parents of the employee. The medical facility will cover IPD/Hospitalization. Following are the details of the IPD/Hospitalization policy:

S. No.	Position Title	IPD / Hospitalization
1	Chief Executive Officer	1,200,000
2	General Manager / CFO	1,000,000
3	Manager	800,000
4	Assistant Manager	600,000
5	Associate	600,000
6	Staff (Skilled and Un-Skilled)	400,000

Group Health Benefit Structure for Employee, Spouse, Children & Parents:

The health insurance will cover hospitalization (surgical, maternity & special investigations) as negotiated and agreed by both the parties. As part of the Company's policy, the Company is required to arrange comprehensive health insurance for its staff and their dependents (spouse, children and/or parents). The purpose of this TOR is to provide the same. The selected health insurance shall include the provision of the following:

- Medical Insurance Benefits up to combine limit as given in Annex-F.
- 24 hours' operational helpline and Customer Care Department.
- Reporting system to provide details of patient admissions, premium and Inpatient claims on "as and when required basis" through online computerized system.
- Facility to manage client through personalized health cards.
- "Turnaround Time" for Claims settlement should not be more than 10 working days.
- New Born Baby should be covered from the day of birth.
- The company must have reputable hospitals on its panel in all major cities of Punjab
- 50% Pre-Existing Covered up to Hospitalization limit (Inclusive of Parents' pre-existing conditions).
- 50% Congenital Covered up to Hospitalization limit.
- 50% Hepatitis B & C Covered up to Hospitalization limit.
- Pre-Hospitalization (i.e. Consultation, Labs & Medicines & etc.) up to 270 days since conceive.
- Post-Hospitalization (i.e. Consultation, Labs & Medicines & etc.) up-to 30 days
- Mentioned Maternity Medical Limits shall be considered minimum and maternity medical facility / maternity medical claim reimbursement shall be paid on actual basis otherwise the minimum maternity medical limits shall be applied.
- If the maternity medical expenses occurs more than the mentioned minimum maternity limits than actual claim shall be paid / facility shall be provided through panel hospitals.
- Circumcision of newly born baby (boy) shall also be covered from total medical coverage rather maternity medical limit.
- All Pre-& Post Natal covered subject to limits.
- Day-care Surgeries and treatments & Specialized Investigation shall be covered in inpatient settings
- Chemotherapy, Radiotherapy, Amputations, Dialysis, Lithotripsy (Kidney Stone) Cataract Surgery, MRI, CT Scan, Endoscopy, Gastroscopy, Colonoscopy, Thallium Scan, Barium Meal, Barium Enema, ECHO, EEG, EMG, Stress test, Angiography, PET Scan, mammography, Carotid Doppler, HAULTER'S Monitoring, Dilation & Curettage (D&C), Inj Avastin, Inj Lucentis, Dental Treatment due to accidental injuries within 48 hours (for pain relief only).
- RFA Procedure (Radio Frequency Ablation, for abnormal electrical, conductivity of Heart)
- Painful/infected in grown toe nail (IGTN)
- Infected cases (Abscess/cyst) Incision / drainage Tonsillectomy
- Adenoidectomy
- Treatment of Varicose Veins
- Cataract Surgery (Cost of IOL included)
- Cubial Tunnel Syndrome Surgery & Carpel Tunnel Syndrome Surgery
- Painful Lipoma (Cosmetic removal is not covered)
- Painful Planter warts
- Carpel Tunnel Syndrome Surgery/ daycare orthopedic procedures such as POP
- Back slabs

- Cubital Tunnel Syndrome Surgery
- All medically necessary eye procedures under LA, e.g. Pterygium (blurring vision),
- Nasolacrimal duct blockage, Chalazion, painful internal, external hordeolum etc.
- Any eye disorder leading towards vision impairment e.g. retinal detachment, Peri retinal membrane, Keratoconus
- Painful Sebaceous Cyst
- USG guided Abscess drainage/Biopsy
- Abscess drainage/Biopsy
- Painful Ganglion
- Endoscopic Ultrasound procedure
- RFA Procedure (Radio Frequency Ablation, for abnormal electrical conductivity of Heart)
- Any emergency treatment within 72 hours
- COVID – 19 Treatment
- Prosthesis

Total Insured Persons along with Parent are 156

Total Insured Employees Persons are 32

Total Insured Parents Persons are 46

Total Insured Spouses Persons are 23

Total Insured Children Persons are 55

BREAK UP OF INSURED PERSONS

Designation	PLAN	Number of Employees	Spouses	Number of Children	Number of Parents
General Manager	A	2	2	7	3
Manager	A	4	4	11	0
Assistant Manager	B	1	1	6	2
Associate	B	15	9	12	28
Staff	C	10	7	19	13
Total		32	23	55	46

CATEGORY-WISE BREAK UP

CATEGORY	PLAN	Number of Employees	Spouses	Number of Children	Number of Parents
A	A	6	6	18	3

PUNJAB POPULATION INNOVATION FUND

B	B	16	10	18	30
C	C	10	7	19	13
Total		32	23	55	46

Financial Proposal

Group Health Insurance (including Dependents) IPD

Hospitalization Premium	Maternity Premium	Gross Premium	Admin Surcharge	Total Premium	1% Federal Insurance Fee	Stamp Duty	Net Premium	Enhancement in Accidental Coverage	Pre/Post Natal Expenses

Financial Proposal for Group Life Insurance

Benefit(s)	Premium Rate / 1000 per year
Group Life & Terminal illness	
Accidental Death Benefit	
Partial Permanent Disability (Accident only)	
Total Permanent Disability (Accident only)	
Total Permanent Disability (Sickness only)	

Note: Separate financial proposals in sealed envelop if applying for both services