



BID SOLICITATION DOCUMENT FOR GROUP HEALTH INSURANCE



BID SOLICITATION DOCUMENT

**PROVISION OF SERVICES FOR GROUP
HEALTH INSURANCE**

PROC REF NO: KPITB/18/RFP/014

Last Date/Time for Submission: March 20, 2018 at 03:00 PM

Bid Opening Date/Time: March 20, 2018 at 03:30 PM

**GOVERNMENT OF KHYBER PAKHTUNKHWA
INFORMATION TECHNOLOGY BOARD**

Address: 134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan. Tel: 091-5891516

Website: www.kpitb.gov.pk



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1. INTRODUCTION

Khyber Pakhtunkhwa Information Technology Board (hereinafter referred as 'KPITB'), Government of Khyber Pakhtunkhwa invites sealed bids from income tax and sales tax registered private sector insurance companies and other private sector insurance companies (hereinafter referred as 'Bidder'), for provision of Group Health Insurance.

2. SCOPE OF SERVICES

KPITB intends to provide health coverage to its existing regular employees, future employess, their spouses, dependent children and parents to fully cover hospitalization and administration of Out Patient services.

2.1. TERMS OF REFERENCE (TOR's) SERVICE PROVIDERS

1. The selected insurance company will provide health benefits across the Pakistan.
2. The selected insurance company will not demand for questionnaire for existing and future employees for pre-existing conditions.
3. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation, eye treatment and day care cases of any physical or mental disease/disorder.
4. In case of injuries to the covered lives insured by the Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism shall be covered as per assigned limits.
5. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any KPITB's employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval.
6. 100% Pre-Hospitalization (i.e. Diagnosis, Consultation & Medicines & etc.) up to 30 days (without any limit) will be covered in the assigned limit
7. 100% Post-Hospitalization up-to 30 days (without any Limit) will be covered in the assigned limit.
8. All kind of treatment for removal of kidney/ gallbladder stones etc, (including lithotripsy) shall be settled. Specialized test like Ultrasound, MRI, CT-Scan, etc shall be covered. For this purpose, admission condition shall not apply.



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9. Treatment and diagnostic test for Hepatitis B, C, treatment of Cancer and all kinds of open heart surgeries shall be covered.
10. Accidents, emergencies and trauma cases will be covered in hospitalization even admission required is less than 24 hours.
11. Intra-Ocular lens implants of premium quality and Cataract Surgery/Phaco cover.
12. Ambulance charges should be covered from hospitalization benefit.
13. The Insurance Company shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage shall be given within 30 minutes, to the person or dependents as and when demanded by hospital, so the admitted patients and their dependents should not suffer due to non-availability of full approval or delayed approvals. Every delay beyond 30 minutes will be subject to a penalty of 3% of the premium per head. The penalty will be deducted from the next quarter premium.
14. All the available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
15. Maximum time for settlement of reimbursement claims shall be 10 days. In case of any unjustified delay on the part of Insurance Company, it will be adjustable against performance guarantee. In case, the employee cannot submit documentation requirement within 3 month of intimation or till the expiry of contract whichever is earlier, the case will be considered as finally closed and will not be reconsidered later on any pretext.
16. All kind of coverage & reimbursements shall not be made conditional for settlement of endorsement premium dues.
17. All kind of premium dues shall be settled on quarterly basis. The premium of 2nd quarter shall be paid once the claims of 1st quarter are fully paid, and so on.
18. The premium paid for exiting employees will be refunded by the insurance company at pro-rata basis at the time of exit to the KPITB. Similarly KPITB will pay pro-rate premium for the new employees up to the remaining period of contract.
19. Insurance coverage to neonatal babies shall be provided as per assigned limits of the employee. New born babies will be covered from the date of birth. The maternity cases will be covered from the day one without any waiting. Pre-natal and post natal will be fully covered.
20. All kind of blood tests will be covered in day care surgeries and procedures.



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21. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regards.
22. A non-panel hospital /clinic must comprise all necessary medical/ surgical facilities and standards of billing and record keeping constituting a hospital/ clinic and duly registered with local health authority. A list of black listed hospitals will be shared and updated periodically by the insurance company.
23. Employees of category “A” are to be covered on complimentary executive medical checkup at the hospital of their choice once in year upto the limit of Rs.40,000/- while the employees in category will be covered up to the limit of Rs.20,000/-
24. No person other than the focal person of KPITB will deal and communicate with the insurance company for all matters. KPITB will circulate and inform all the employees accordingly.
25. The period of insurance contract shall be initially for 01 year, further renewable will be on the basis of performance of the insurance company on the same premium.
26. All taxes will be deducted as per federal and provincial government prevailing laws and rules.
27. The IPD health insurance cards shall be provided by the insurance company within 10 working days of insurance of acceptance letter/award of contract provided final updated list of employees and dependents is received from KPITB
28. In case of fake/fraudulent and inflated claim, a formal letter or email would be required from the Insurance Company along with relevant facts/proof. Re-verification and reversal of statements at any later stage will not be acceptable once initial verification has been completed and conveyed to client.
29. All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between KPITB and Insurance Company nominated officials.
30. The insurance company will quote their services charges only for the administration of OPD services. The insurance company will provide the detail of discounts offered on consultations fee, diagnostics, medicines and other OPD services.
31. The employees will be entitled to the OPD limit on monthly accrual basis and the limit will lapse at the end of the year. The insurance will strictly observe the individual limits of employees.
32. The insurance company will provide monthly statement of the utilized OPD funds by 5th every month with the details.



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33. The insurance company will refund the unutilized OPD fund within 30 days of the expiry of the contract.
34. Pre-hospitalization and post hospitalization (30 days each) OPD expenses will not be claimed under the OPD pool.
35. Emergency cases will not be charged to the OPD pool, instead will be covered from hospitalization cover.
36. The insurance company will provide the list of admissible and non-admissible OPD expenses.
37. The insurance company will settle the OPD claims within the 15 days of the submission of the claim.
38. The insurance company will use every mean to verify the genuineness of the claim. Any claim (OPD/IPD) reimbursed by the Insurance company, later found to be fake will be recovered from the insurance company.
39. The insurance company will provide the list of discount lab centers.
40. The exclusion list (hospitalization) will have impact on the technical/financial evaluation process.

2.2 TIME LINES:

- | | |
|--------------------------|--|
| Bids submission deadline | : March 20 th , 2018 03:00 PM |
| Opening of Bids | : March 20 th , 2018 03:30 PM |

2.3 CONTRACTING

The selected bidder shall sign and submit Contract, as per draft to be provided by KPITB, within **seven days** of issuance of Letter of Acceptance.

2.4 DELIVERY / COMPLETION TIME

KPITB requires group health insurance for the period of one year i.e. January 1, 2018 to December 31, 2018.



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3. INSTRUCTIONS TO THE BIDDERS

3.1 GENERAL INSTRUCTIONS:

- a. For this tender, Single Stage Two Envelope based on Least Cost (LC) bidding procedure will be followed for evaluation.
- b. It shall be imperative for each Bidder to familiarize itself with the prevailing socio-economic, political, and legal situation for the execution of contract. KPITB may not be able to entertain any such requests for clarification from the Bidder regarding such aspects. It shall be the responsibility of the Bidder that all factors have been investigated and considered while submitting the Bid and no claim whatsoever including those of financial adjustments to the contract awarded under this Bid Process shall be entertained by the KPITB. Neither any time schedule, nor financial adjustments arising thereof shall be permitted on account of failure by the Bidder.
- c. The Bidder shall be deemed to have satisfied itself fully before Bid submission as to the correctness and sufficiency of its Bids for the contract and price/ cost quoted in the Bid to cover all obligations under this Bid Process.
- d. It shall be clearly understood that the terms & conditions are intended to be strictly enforced. No escalation of cost shall be permitted throughout the period of completion of the contract, except in case of changes in TOR to meet the requirements on ground.
- e. The Bidder shall be fully and completely responsible to provide services to the KPITB.

3.2 LANGUAGE OF THE BID:

The Bid prepared by the Bidder as well as all correspondence and documents relating to the Bid shall be in English only. The supporting documents and printed literature furnished by the Bidder may be in another language, provided they are accompanied by an accurate translation in English duly notarized, in which case, for all purposes of the Bid, the translation shall govern. Bids received without such translation copy shall be rejected.

3.3 BID CURRENCY:

The total bid value shall be considered in PKR only.

3.4 CLARIFICATIONS AND AMENDMENTS:

- a. A prospective Bidder requiring any clarification in this Bid Solicitation Document shall notify the KPITB by letter or by Fax or by email, no later than three working



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days prior to the deadline for the submission of bids prescribed in this bid document.

- b. Clarifications and amendments (if any) so made shall be reflected in the Bid Solicitation Document and shall be notified on the KPITB website. The Bidder shall periodically check the KPITB website for the amendments or corrigendum or any other information. The KPITB shall not make any individual communication and shall not be responsible for any ignorance pleaded by the Bidders.
- c. KPITB shall not be responsible for any misinterpretation of the provisions of this document or on account of the Bidders failure to update the Bid Solicitation Document based on changes/ modifications announced through the website.

3.5 FORCE MAJEURE:

- a) Subject to sub clause (c), in a Force Majeure situation which directly and materially hinders/ hampers the Selected Bidder's ability to perform its obligations under the Contract, the Parties will be excused from performance of their respective obligations under the Contract until the existence/ persistence of the Force Majeure Event.
- b) For purposes of this clause, "Force Majeure" means an event beyond the control of the Selected Bidder and not involving the Selected Bidder's fault or negligence or not reasonably foreseeable. Such events may include, but are not restricted to, acts of God, wars, acts of terrorism, fires, floods, epidemics, quarantine restrictions.
- c) If a Force Majeure situation arises, the selected bidder shall promptly notify the KPITB in writing of such condition and the cause thereof. Unless otherwise directed by the KPITB in writing, the Selected Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- d) If a Force Majeure Event persists for more than three (03) months from the date of the notice under sub clause (c) above, the Selected Bidder may apply to the KPITB seeking termination of the Contract. If the KPITB agrees, the Contract may be terminated.
- e) If a Force Majeure Event persists for more than three (03) months from the date of the notice under the sub clause (c) above, KPITB may at its own absolute discretion terminate the Contract.
- f) In the event of termination under clause (d) or (e), the Selected Bidder shall be entitled to receive such part of the Contract Price as pertains to the Services which have been, as on the date of termination, implemented in accordance with the terms of the Contract. In case, at the time of termination, any action is pending on the part of the Selected Bidder regarding delivery of Services as required under the contract



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which cannot be completed, the KPITB shall be entitled to demand additional sum for such Services to ensure continued provisioning thereof. This shall be without prejudice to any other rights and remedies which KPITB may have under the Contract or under the relevant laws.

3.6 DISPUTES AND CONTROVERSIES/DISPUTE RESOLUTION:

Procuring Entity shall constitute a Committee consisting of odd number of persons with proper powers and authorizations to redress complaints of bidders that may arise prior to issuance of Purchase Order/contract agreement, in accordance with the KPPPRA Rules 2014.

If a bidder is not satisfied with the decision of the committee, he may take recourse to the KPPPRA.

The mere fact of lodging a complaint shall not warrant suspension of procurement process.

Any dispute or difference arising out of the Agreement which cannot be amicably settled between the Parties, shall be finally settled by KPPPRA whose decision will be final and binding on both the parties.

4. BID COST

4.1 COST OF BID:

The Bidders shall bear all costs associated with the preparation and submission of their Bids. The KPITB shall not be responsible or liable to pay/bear any costs associated with the preparation and submission of bids, incurred regardless of the conduct and/ or outcome of the Bidding Process.

4.2 BID SECURITY:

- a) Bid Security, in the shape of a bank draft/pay order (from scheduled bank) shall be drawn in favor of Khyber Pakhtunkhwa Information Technology Board, equal to 2% of the quoted price by the bidder. Bid Security shall be kept sealed in the financial proposal.
- b) The Bid Security in the form of Bank guarantee or Insurance guarantee is not acceptable.
- c) The Bid Security of the unsuccessful Bidders shall be refunded after signing of the contract/issuance of Purchase order to the successful bidder(s).
- d) The Bid Security amount held by the KPITB till it is refunded to the unsuccessful Bidders shall not earn any interest thereof.
- e) Subject to the award of contract, the Bid Security shall be returned to the Selected Bidder against submission of Performance Guarantee of the 10 % of the quoted price by the bidder.



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- f) The Bid Security shall be forfeited by the KPITB, if the Bidder withdraws the Bid during the period of its validity specified in the Bid Solicitation Document or if the Selected Bidder fails to sign the Contract, or the Selected Bidder fails to remit Performance Guarantee within the respective due date.

5. BID SUBMISSION REQUIREMENTS

Bidders should examine all Instructions, Terms and Conditions as given in this Bid Solicitation Document. Failure to furnish information required in the Bid Solicitation Document or submission of Bids not substantially responsive or viable in every respect, shall be at the Bidder's risk and shall result in rejection of the Bid.

The bidders should submit a single package clearly marking the "bid for Group Health Insurance) containing the following.

A Profile

The profile should contain

1. Copy of registration with SECP.
2. NTN and registration with relevant tax authorities.
3. Proof of local office in Peshawar.
4. Undertaking of not being blacklisted.

B Technical Proposal.

Technical Proposal should be separately sealed and clearly marked as technical proposal. The technical proposal should contain:

1. Complete proposal containing the details of proposed coverage, process flows and customer service delivery.
2. List of clients with verifiable reference
3. Copies of previous contracts. Purchase order issued in favor of bidders by government organization. INGOS private companies, Banks etc. for similar services.
4. Latest Audit Report
5. List of panel hospital with contact details
6. List of OPD discount centers
7. List of policy exclusions
8. Proof of online portal

5.1 DETAILS TO BE FURNISHED IN THE PROPOSAL

The Proposal shall be submitted according to the criteria as given in this Bid Solicitation Document, and shall be signed and stamped in all pages. The KPITB shall not be responsible for the errors committed in the Bids by the Bidders.

- a) The blank Bid Solicitation Document in full shall be printed and signed by the authorized person and stamped in all pages and shall be submitted as a token of accepting the conditions.



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- b) The supporting documents to prove Bidder's Eligibility shall be duly signed by the authorized person and stamped in all pages and shall be submitted.
- c) All the required documents according to this Bid Solicitation Document shall be enclosed in the Proposal. No documents shall be allowed to be supplemented/ exchanged after opening of the Bids, unless asked by KPITB for the purpose of clarifications.
- d) All the Price items as asked in the Bid Solicitation Document should be filled in the Financial Proposal format given in this Bid Solicitation Document. The price quoted shall be in Pak Rupees. The Bid shall be liable for rejection if Financial Proposal contains conditional offers or partial offers.
- e) The price quoted by the Bidder shall include cost and expenses on all counts, tools/ techniques/ methodologies, manpower, supervision, administration, overheads etc.
- f) The price quoted by the Bidder shall be kept firm and unchanged for a period specified in this Bid Solicitation Document from the date of opening of the Bids. The Bidder shall keep the price unchanged during the period of Contract including during the period of extension of time, if any. Escalation of price will not be permitted during the said periods or during any period whether extended or not for reasons whatsoever. The Bidders shall particularly take note of this factor before submitting the Bids.
- g) Price quoted by the bidders shall be inclusive of all taxes.

5.2 OUTER ENVELOPE:

Under single stage two envelopes process, all interested bidders are requested to submit their **technical** and **financial** bid in a single sealed package/envelop marked as "**Bid for Provision of Group Health Insurance**" with separate sealed envelopes of **technical** and **financial** bid within. II. The envelopes should have address and contact details of the addressee and the addressor. The "FROM" address and "TO" address shall be written, otherwise Bid will be liable for rejection.

5.3 MODE OF SUBMISSION OF BIDS:

- a) The Bids shall be dropped at the KPITB Head Office (plot # 134, Industrial Estate, Hayatabad, Peshawar) on the due date and time and acknowledgement thereof should be obtained otherwise no claim of the submission of the Bid shall be entertained.
- b) Alternatively, if the Bidder prefers to submit the Bid by post, the Bidder shall use courier service or registered post which provides tracking facility, and ensure that the Bid reaches on the given address on the due date and time. However, KPITB



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shall not be liable or responsible for any postal delay or any other delay or damage/ loss etc. whatsoever.

- c) The Bids received after due date and time or unsealed or incomplete or submitted by Facsimiles (Fax) or email shall be rejected.
- d) Bids delivered by hand to KPITB office must be registered at reception. Unregistered bids will not be considered for further processing.

5.4 MODIFICATION AND WITHDRAWAL OF BIDS:

- a) The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification, including substitution or withdrawal of the bids, is received by the Procuring agency prior to the deadline prescribed for submission of bids.
- b) The Bidder's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of Clause 5.2 & 5.3 of this document, by a signed confirmation copy, postmarked not later than the deadline for submission of bids.
- c) No bid may be modified after the deadline for submission of bids.
- d) No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity specified by the Bidder on the Bid Form.

6. BID OPENING AND SELECTION PROCEDURE

6.1 BID OPENING:

The Bid's envelope shall be opened by the KPITB on the date and time as specified in this solicitation document or any other date announced as corrigendum by KPITB. The Bids shall be opened in the presence of the Bidders who choose to be present.

6.2 BID VALIDITY:

- a) Bids submitted shall remain valid for a period of 90 days from the date of opening of the Bids. If the Bid validity is less than 90 days, the Bid shall be rejected as non-responsive. The Selected Bidder shall extend the Bid validity till the completion of the order.
- b) In exceptional circumstances, KPITB may solicit the Bidders to extend the validity. The Bidder shall extend Bid validity accordingly.



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6.3 INITIAL SCRUTINY:

Initial Bid scrutiny shall be held and the Bids shall be treated as non-responsive, if:

- a) Bid is not submitted as specified in Clause 6 above of the Bid Solicitation Document.
- b) Bid with incomplete information, subjective, conditional offers and partial offers.
- c) Bid submitted without supporting documents to prove eligibility criteria.
- d) Bid not complying with any of the clauses stipulated in the Bid Solicitation Document.
- e) Bid with less validity period.
- f) Bid without Bid Submission Form(s) as required in the Bid Solicitation Document.
- g) Bid smacks of corrupt, fraudulent and collusive practices of the Bidder.
- h) And other mandatory conditions prescribed in this Bid Solicitation Document.

All responsive bids shall be considered for further evaluation. The decision of the competent authority communicated by the KPITB shall be final in this regard.

6.4 SCORING CRITERIA FOR TECHNICAL EVALUATION

A	Years in Business of Health Insurance	Points
1	More than 10 years	10
2	5 year to 10 years	05

1.

B	Total Equity/ Net Worth (Reflected in Audit Reports)	Points
1	More than Rs. 1500 millions	20
2	Rs. 500 million up to Rs. 1499 millions	10
3	Less than Rs. 500 millions	05

C	24/7 Medical Help Line	Points
1	Yes	06
2	NO	00

D	Number of Corporate clients in Health Insurance	Points
1	More than 150	20
2	100 to 149	10



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3	Less than 100	05
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E	JCR-VIS Rating	Points
1	AA+	20
2	AA or AA-	10
3	Less than AA	05

F	Number of Panel Hospitals under credit facility in Peshawar	Points
1	5 and Above	10
2	4 to 5	05
3	Less than 4	03

H	Online portal and claim tracking system	Points
1	Yes	03
2	No	00

G	No of Out Patient discount Centers	Points
1	More than 100	05
2	Less than 100	03

I	Profit Sharing on un utilized Premium at end of policy	Points
1	Highest Share of KPITB	06
2	2 nd Highest Share of KPITB	04
3	3 rd Highest Share of KPITB	02
4	Below	00

Minimum score required for financial bid is 70

6.5 CLARIFICATIONS BY THE KPITB:

When deemed necessary, the KPITB may seek bonafide clarifications on any aspect from the Bidder. However, that shall not entitle the Bidder to change or cause any change in the substance of the Bid or quoted price. During the course of evaluation, the KPITB may seek additional information or historical documents for verification to facilitate decision making. In case, the Bidder fails to comply with the requirements of the KPITB as stated above, such Bids may at the discretion of the KPITB be rejected as non-responsive.



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7. TERMS OF PAYMENT

- a) Payment shall be made by KPITB on successful completion of deliverables on milestone basis as per contract.
- b) No payment shall be made in advance to the Selected Bidder as mobilization advance.
- c) If the quality of service is not as per the TOR mentioned in this bid document and approved by the KPITB committee, KPITB has the right to cancel the Contract. Upon cancellation of the contract, KPITB may award the contract to the second ranked bidder with the consent of the committee.

8. LIQUIDATED DAMAGES

- a) KPITB reserves the right to impose a penalty, at the rate of 0.5% per week not exceeding 10% of the total amount of the contract.

9. GENERAL TERMS AND CONDITIONS

Following general terms & conditions shall apply:-

- a) The bidder shall be registered with Income Tax and Sales Tax Department.
- b) An affidavit to the effect that the firm has not been blacklisted by any Government/ semi-Government/ Autonomous organization.
- c) Incomplete and conditional bids shall not be entertained.
- d) KPITB reserves the right to accept/ reject wholly or partially any tender while assigning reason(s) as per KPPRA Rules.
- e) Validity period of the bids shall be 90 days.
- f) Bids are liable to be rejected if they are not conforming to the terms, conditions and specifications stipulated in this BID SOLICITATION DOCUMENT.
- g) During the examination, evaluation and comparison of the bids, the KPITB, at its sole discretion, may ask the bidder for clarifications of its bid.
- h) If there is a discrepancy between unit price and total price in the submitted bid which is obtained by multiplying the unit price and quantity, the unit price shall prevail and total price shall be corrected. If there is a discrepancy between the words and figures, the amount in words shall prevail. If there is a mistake in



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addition/ totaling, that shall be corrected. If the bidder does not accept the corrected amount of bid, his bid shall be rejected.

- i) KPITB reserves the right at the time of contract award to increase or decrease, by the percentage indicated in the Bid Data Sheet, the volume of services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.
- j) For this tender all updates/ changes shall be communicated through email and also be posted on KPITB website.
- k) All the applicable taxes shall be deducted as per law.

10. CLARIFICATIONS

Queries regarding this BID SOLICITATION DOCUMENT shall be submitted in writing to:

**Director Procurement,
Khyber Pakhtunkhwa Information Technology Board.
E-mail: imran.khan@kpitb.gov.pk**

11. ELIGIBILITY CRITERIA

- a) The service provider must be registered with tax authorities.
- b) Five years minimum experience in the field of health insurance.
- c) The service provider must have insurance rating of at least A+ by PACRA/JCA.
- d) Registered with SECP as insurance company.
- e) Joint venture is not desirable.
- f) All bids are requested to submit their quotation, quoting each and all items mentioned in Financial Proposal
- g) Each service provider can only submit one offer/quote. The quote must remain valid for 90 days and the quoted price shall not be changed due to change in forex rates within validity time of quotation.
- h) The quotation must carry the authorized signatures of the representative of the service provider.
- i) Companies blacklisted by any government department would not be entertained.
- j) Local Office in Peshawar is mandatory.

13. AWARD OF TENDER

For the purpose of award of tender, the Best Evaluated Bid amongst qualified bidders shall be accepted for the award of tender.



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ANNEX-I PRICE SCHEDULE/ BID SHEET

CENSUS DETAILS/DATA OF GROUP	EMPLOYEES' AND DEPENDANTS' BENEFIT PACKAGE AS BELOW	
Total Employees	58	
Spouses	35	
Children	79	
Parents	95	
	267	
PLEASE QUOTE PREMIUM HERE		
BENEFITS	PROPOSED BENEFIT CEILINGS	QUOTE YOUR PREMIUM HERE
Hospitalization Room Rent		
Director/Managing Director	10,000	
Officer Grade & Above	6,500	
Support Grade	3,500	
Limit : Total Room Rent, Hospital/Surgical Expenses Per Confinement/Per Insured (Includes all expenses of hospitalization and day care surgeries and procedures) - Employees, Spouse & Children		
Director/Managing Director	Officer Grade & Above	Support Grade
500,000	400,000	300000
Limit : Total Room Rent, Hospital/Surgical Expenses Per Confinement/Per Insured (Includes all expenses of hospitalization and day care surgeries and procedures) –Parents		
Director/Managing Director	Officer Grade & Above	Support Grade
500,000	400,000	300,000
* Annual Limit for all pregnancy related hospitalization		
Director/Managing Director	Officer Grade & Above	Support Grade
100,000	80,000	50,000
* Cesarean Section / Multiple Births (at no extra cost)		
Director/Managing Director	Officer Grade & Above	Support Grade
150,000	120,000	90,000
PREMIUM DETAILS IN PKR		
GROSS PREMIUM		
F.I.F. & Stamp Duty		



BID SOLICITATION DOCUMENT FOR GROUP HEALTH INSURANCE

Additional Applicable Taxes (if any)		
NET PREMIUM		
Service Charges (%/lumsun fees for OPD Management)		
GEL for complete group to the entire family (for employees and dependants including parents).	4000 per employee per month	
IMPORTANT TERMS		
1- Payment terms: Three months advance, and pro-rated for additions/deletions based on number of months remaining.	<u>3- Maximum Eligibility Age (as given below) for staff and dependants:</u>	-
2- Pre-Existing Conditions: disclosed and undisclosed conditions are 100% covered under Hospitalization for the current group only as per data sheet attached herewith of the current group of employees and dependants.	<u>60 years for Employees & Spouse, 25 years for dependent sons, No age limit for dependent unmarried daughters and for dependant parents.</u>	-
GENERAL TERMS AND CONDITIONS FOR PROPOSED GROUP HEALTH ASSURANCE BENEFITS PACKAGE PLAN FOR KPITB OFFICE STAFF FOR THE PERIOD JANURAY 1, 2018 TO DECEMBER 31, 2018		
<p>1- The underwriting shall be based upon the employee/age, dependants' details of the current group data provided by KPITB Office as per request. KPITB shall not provide health questionnaire forms of the current group of staff members. Health questionnaires shall only be provided by KPITB for new staff and respective dependants that are enrolled later on in the approved medical plan of the selected insurance company.</p>		
<p>2- The quoted premium should be valid for one complete year and shall be charged by the insurance company on pro-rata basis for new staff enrolments/additions to group health policy and subsequently refunded on pro-rata basis for the employees that may leave the KPITB.</p>		
<p>3- KPITB shall deduct tax at source from all payment unless a valid exemption certificate is provided by the selected Health Insurance Company.</p>		
<p>4- All existing and pre-existing conditions of our group of employees and their respective dependants shall be covered without submission of health questionnaires as mentioned above. Quoted premium shall not change with the changes in the number of employees added, based on their ages, benefits and their health status as submitted by the KPITB.</p>		
FOR SUPPLIER USE		
Name: _____		



BID SOLICITATION DOCUMENT FOR GROUP HEALTH INSURANCE

Position: _____

Signature: _____

Stamp: _____

Date: _____



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ANNEX-II: PROPOSAL SUBMISSION FORM

Managing Director,
Khyber Pakhtunkhwa Information Technology Board,
134 Industrial Estate, Hayatabad, Peshawar, KPK, Pakistan.

Sir,

We, the undersigned, offer to provide our service for “Provision of Services for Group Health Insurance”, in accordance with your Bid Solicitation Document, dated _____, and our Proposal. We are hereby submitting our Proposal, which includes the financial proposal sealed in envelope.

We understand you are not bound to accept any Proposal you receive and reserves the right to accept or reject any offer and to annul the bidding process and reject all proposals.

We understand that the decision of evaluating committee shall be final and cannot be challenged on any ground at any forum and the evaluating committee will not be liable for any loss or damage to any party acting in reliance thereon.

We remain,

Yours' sincerely

Authorized Signature:
Name and Title of Signatory:
Name of Firm:
Address:



BID SOLICITATION DOCUMENT FOR GROUP HEALTH INSURANCE

ANNEX-III: COMPLIANCE UNDERTAKING

COMPLIANCE CERTIFICATES/ COMPLIANCE UNDERTAKING

(To be filled by the bidder as part of proposal)

I, Name: _____ CNIC#: _____

Designation: _____ Company Name: _____

have gone through the Terms/Conditions of this BID SOLICITATION DOCUMENT and have found the document in whole as non-biased to any particular vendor or supplier. I hereby undertake and firmly bound myself to abide by/ comply all sections of this BID SOLICITATION DOCUMENT.

We remain,

Yours' sincerely

Authorized Signature:

Name and Title of Signatory:

Name of

Firm:

Address: