

QUAID E AZAM SOLAR POWER (PVT) LTD.



Quaid-e-Azam Solar Power (Pvt.) Limited

TENDER DOCUMENT

for

GROUP HEALTH INSURANCE 2023-2024

Office: 3rd Floor, 83-A E/1, Main Boulevard, Gulberg III, Lahore
Phone: 042-35790363-5, Fax: 042-35790366

INVITATION FOR BIDS

Quaid e Azam Solar Power (Pvt) Ltd. (QASPL) invites technical and financial bids in separate sealed envelopes (Single stage two envelop) from Corporate bodies/Companies/organizations (hereafter referred to as "Insurance Companies") for provision of GROUP HEALTH INSURANCE 2023-2024 for its employees and their dependents (spouse and children), employed at Head Office, Lahore and Site Office, Bahawalpur. The period of insurance cover will be one year.

INITIAL SCREENING

The insurance companies must fulfil the following initial screening criteria failing which, their bids will be considered non-responsive.

S.No.	DOCUMENTS REQUIRED	PROOF ATTACHED (Y/N)
1	Minimum AA+ rating by PACRA/JCR-VIS	
2	Registration with PRA and FBR	
3	Certificate of Registration from SECP to carry on Health Insurance business	
4	CDR of Bid Security (to be attached with technical proposal)	
5	Duly attested affidavit on stamp paper by the Oath Commissioner indicating that company is not blacklisted by any government, semi government or autonomous body	

TECHNICAL PROPOSAL

The technical proposal shall include the following information:-

S.No.	DOCUMENTS REQUIRED	PROOF ATTACHED (Y/N)
1	Minimum 75 hospitals on panel throughout the province of Punjab, preferably covering major cities of Punjab (compulsory Lahore and Bahawalpur)	
2	Declaration on letter head with sign and stamp that more than 100,000 members are insured with the health insurance company in total as (individual or corporate clients or government organizations) throughout Pakistan.	
3	Total professional experience with minimum 5 years of work experience with government, semi government and autonomous bodies mentioning assignment description, client, location, duration (start and finish dates), approximate value of services in handling health insurance business.	
4	Complete organizational portfolio, organogram and addresses of offices in the province	
5	Market share proof on letter head	
6	List of present clients and also provide the performance certificates from the previous insured customers	
7	Claim settlement to premium ratio	
8	List of policy exclusions	
9	Time period for settlement of health claims	
10	ISO Certified	

Note: Only authorized representatives of insurance companies having authority letter in their favor (issued by their Head Office) can collect the information regarding detail of salient features of the benefits, list of employees and their dependents, from the given address or by sending a request via email at hr@qasolar.com.

Evaluation Criteria for Group Health Insurance

Description	Total Marks (70)
Panel Hospital List	10
75-100	5
101-125	8
126+	10
Insured Members	10
100,000-125,000	5
125,001-150,000	8
150,000+	10
Professional Experience	10
5-8	5
9-11	8
12+	10
ISO Certification	10
No	0
Yes	10
Market Share	10
10%-20%	5
21%-30%	8
31%+	10
Claim settlement to premium ratio	10
40-50	5
51-60	8
61+	10
Time period to settle claims	10
16-20 days	5
11-15 days	8
8-10 days	10

The minimum technical required scores 65%. Financial bid of technically qualified firms shall be opened and bidder shall be selected on least cost base method.

FINANCIAL PROPOSAL

Financial proposal for Health Insurance should be based on following information:

Benefits Structure:

CATEGORY WISE HOSPITALIZATION BENEFIT LIMIT	A (PKR)	B (PKR)	C (PKR)	D (PKR)
Maximum annual limit per insured	500,000	400,000	325,000	250,000
Room and Board limit	15,000	10,000	8000	5000
<ul style="list-style-type: none"> ▪ Day care surgeries and treatments, Dialysis, MRI, CT Scan, Angiography, Cardiac surgeries and treatment, Cataract & Endoscopy from OPD; Treatment of fractures & Lacerated wounds; Local road ambulance, Dental & Skin Treatment etc. 				

<ul style="list-style-type: none"> ▪ For emergencies only; Emergency dental treatment due to accidental injuries (within 48 hours of pain relief only) ▪ Emergency room, ward or department treatment for technical emergencies 	COVERED			
Complimentary Accidental Coverage	The maximum available hospitalization limit under each category will automatically be increased by 100% in case of hospitalization due to accidental injuries.			
Category Wise Annual Maternity Limit	A (Rs.)	B (Rs.)	C (Rs.)	D (Rs.)
Normal (Other Than Caesarian /Multiple Births)	150,000	150,000	150,000	100,000
Caesarian / Multiple Births	200,000	150,000	150,000	100,000

Mandatory Requirements:

1. Dialysis and related medicines will be reimbursed fully in case of Panel and non-panel hospitals.
2. Treatment of Cancer: Chemotherapy, Radiotherapy, Surgery & related tests including medicines.
3. Pre-existing coverage up to 100% of Hospitalization Limit (discloses or undisclosed).
4. Pre and post-natal 100% covered.
5. In case of accident hospitalization limit enhanced up to 50%.p to 100% of Hospitalization Limit.
6. Congenital Treatment covered up to 100% of Hospitalization Limit.
7. New Born to be covered from day one.
8. Employee age till 65 years.
9. Interferon Therapy for Hepatitis B & C should be fully covered under basic hospitalization.
10. Ambulance charges should be covered from hospitalization benefit.
11. Circumcision charges max up to Rs.8,000/-.
12. Awareness sessions at QAS for all employees.

In case the hospital/clinic is not on panel, in case of an emergency including child birth, the employee will pay from his/her pocket and the insurer shall reimburse full claim of employee up to his/her entitlement subject to submission of actual receipts/bills. Such reimbursement shall be carried out as soon as possible but not later than one month from the date of claim submitted.

Specialized Investigation:

Following specialized investigations needs to be covered under the standard policy:

- a) PET scan
- b) Angiography
- c) Thallium Scan d. Endoscopy
- d) Colonoscopy
- e) MRI
- f) CT Scan
- g) EEG
- h) ECG
- i) EMG
- j) ETT I. ECHOCARDIOGRAPHY / STRESS ECHO
- k) MAMMOGRAPHY
- l) OCT
- m) FFA
- n) BONE SCAN

- o) RENAL SCAN
- p) THYROID SCAN
- q) ALL TYPE OF BIOPSIES
- r) BARIUM STUDIES
- s) DEXA SCAN/BONE DENSITOMETRY
- t) INTRAVENOUS PYELOGRAPHY
- u) FIBRO SCAN
- v) NERVE CONDUCTION STUDIES
- w) HOURS AMBULATORY HOLTER MONITORING
- x) ALL OTHER ULTRASOUNDS AND SCANS

TERMS AND CONDITIONS

- Single stage two envelop bidding shall be the mode of procurement as per the Punjab Procurement Rules, 2014.
- The bids should be submitted in sealed envelope clearly mentioned “**TENDER NOTICE FOR PROVISION OF GROUP HEALTH INSURANCE 2023-2024**”.
- The bids shall remain valid for 90 days from the date of opening of bids and the prices quoted by the bidder shall remain valid for at least 12 months from the date of signing the contract/agreement.
- Rates quotes should be in Pak. Rupees inclusive of all applicable taxes (to be indicated separately). If not specifically mentioned in the Bid, it will be presumed that the prices are tax inclusive.
- The insurance company will be bound to provide the service within 7 days of signing of the contract.
- The contract will be for a period of 12 months subject to extension with mutual consent of parties.
- QA Solar has the right to increase or decrease the number of staff depending upon new induction or deduction.
- Bids/proposals must be accompanied by Call Deposit Receipt (CDR) amounting to **Rs. 84,000/-** (4% of the estimated cost of the project) in the form of pay order or demand draft favoring **Quaid e Azam Solar Power (Pvt) Ltd.**
- The CDR of the successful bidder shall be considered valid for at least 6 months.
- The sealed bids (marked bid title on envelope) along with CDR must be delivered to **Manager Human Resource, Quaid e Azam Solar Power (Pvt) Ltd, 3rd Floor, 83-A E/1, Main Boulevard, Gulberg III, Lahore** by or before **1430 hours** on **7th March, 2023**. The same will be publically opened at **1500 hours** in the presence of the interested bidders or their authorized representatives who may wish to attend.
- Late received bids after due time will be rejected and returned to the bidders unopened. No alteration or amendment will be allowed after bid submission.
- QA Solar will not be responsible for any cost or expenses incurred by bidders in connection with preparation or delivery of bids.
- The payment of premium for the 12 months shall be made in two equal installments i.e. 1st at the time of signing the contract and 2nd after 6 months of 1st installment.
- Tenders received through any other mode / addressed to any other person will not be entertained.

Important Note: QA Solar may reject all of the bids/offers at any time prior to the acceptance of a bid/offer, in accordance with Punjab Procurement Rules 2014.