

HIRING OF GROUP HEALTH INSURANCE SERVICES FOR EMPLOYEES OF PKLI & RC (Year 2021-22)

PRO/75/2021

TECHNICAL SPECIFICATIONS/ SCOPE OF WORK

The scope of work would be as follows:

The lives covered under the 'Group Health Insurance Cover' will be following:

- Current and Upcoming Staff, As Per their Pro-Rated Tenures of Service
- Following categories of dependents of employees will be eligible for coverage:
 - Spouse(s)
 - Children

Details of Health Insurance Plans for PKLI&RC's Staff

Hospitalization Expense Benefit				
Plan	Designation	Outpatient Benefit Limit	Hospitalization Entitlement, Per Person/ Per Year/ Per Confinement	Per Day Room Charges
A	Grade 10 and Above	Rs. 25,000,000/- (limit can be enhanced depending upon the utilization) (unutilised amount is refundable to PKLI)	Rs. 400,000/-	Rs. 20,000/-
B	Grades 7, 8 and 9		Rs. 250,000/-	Rs. 15,000/-
C	Grades 5 and 6		Rs. 175,000/-	Rs. 10,000/-
D	Grades 3 and 4		Rs. 150,000/-	Rs. 8,000/-
E	Grades 1 and 2		Rs. 125,000/-	Rs. 6,000/-
100% increase in Limit Per Confinement for Hospitalization if the Injuries are due to an Accident.				

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Sr. No	Category Wise Hospitalization Benefit Limit	Coverage
1.	Pre-Hospitalization Coverage include Diagnostic Tests, Consultation and Medicines (Within 30 days Prior to Hospitalization).	Covered
2.	Post-Hospitalization Coverage include Follow-Up Consultation, Tests and Medicines (Within 30 days After the Hospitalization, subject to the availability of the basic hospitalization limit).	
3.	<ul style="list-style-type: none"> • Day Care Surgeries/ Procedures may be covered under the hospitalization limit and these may include Lithotripsy, Cataract Operation (Cost of IOL Included), Endoscopy, Angiography, Dialysis, Gastroscopy, Dilation and Curettage, Partial Mastectomy, Tonsillectomy/ Adenoidectomy, Veins/ Varicose (cutting operation), Treatment of fractures & Lacerated wounds, Non-Malignant Tumors / Abscess, Cholecystectomy, Endoscopy from OPD, Refractive Surgeries like Lasik, Hernioplasty etc and Appendectomy etc. • Local Road Ambulance for Emergencies etc. • Specialized Investigations may be covered under the hospitalization limit and these may include MRI, CT Scan, PET Scan, Nuclear Medicine Scans, EEGs and ECGs. • Emergency Room Treatment for Accidental Emergencies etc. • Pre-Existing Chronic Diseases i.e Hypertension and Diabetes etc. 	

Maternity Expense Benefits (up to 40 year of age)			
Plans	Designation	Annual Limit for All Pregnancy Related Hospitalization	Caesarean Section/ Multiple Births (at no extra cost)
A&B	Grades 7, 8, 9 and above	Rs. 110,000/-	Rs. 150,000/-
C	Grades 5 and 6	Rs. 100,000/-	Rs. 130,000/-
D	Grades 3 and 4	Rs. 90,000/-	Rs. 120,000/-
E	Grades 1 and 2	Rs. 50,000/-	Rs. 70,000/-

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Miscarriage, Legal Abortion and Prenatal and Postnatal Expenses are Covered Up To 100% of Normal Maternity Limit, Subject to Availability.

Health Benefits Structure

For PKLI&RC's Employees, their Spouse(s) and Children:

- Annual Corporate Medical Expense Benefit (IPD Pool) Limit Rs. 2,000,000/- (unutilised amount is refundable to PKLI) in order to pay for expenses once insured individuals exceed the hospitalization limit.
- Annual Corporate Out-Patient Expense Benefit (OPD Pool) Limit Rs. 25,000,000/- (limit can be enhance depending upon the utilization) (unutilised amounts refundable to PKLI).
- 100% Enhancement in Hospitalization Limit in cases of accidents/ Accidental Injuries.
- All Pre-Existing (Disclosed & Un-Disclosed) Conditions shall be covered up to 100% under the hospitalization expense benefits.
- Hepatitis B & C shall be covered up to 100% of the Hospitalization Expense Benefit.
- PCR Test shall be covered under Hepatitis B & C.
- Treatment of COVID-19 and its Vaccine etc.
- Interferon therapy for Hepatitis B & C are covered up to 100% under Hospitalization Expense Benefit, subject to its availability.
- Congenital Treatment shall be covered up to 100% of Hospitalization Expense Benefit.
- All additions & deletions shall be settled on pro rate basis which shall be already fixed ignoring all diseases.
- In case of deletion of an employee, the insurance company will be bound to refund Hospitalization & Maternity Premium to PKLI, if it has already been paid by PKLI.
- Pre-Existing Pregnancies are covered under the above-mentioned limits.
- Maternity shall be covered from day one (without any waiting period).
- New-Born babies are to be covered from day one.
- Employees up to 60 years age, sons till 25 years and daughters till marriage are to be covered.
- The bidder shall submit the detailed list of Lab discount centres all over Pakistan.
- Pre/ Post Coverage Details:
 - 100% Pre-Hospitalization (i.e., Diagnosis, Consultation and Medicines etc.) up to 30 days (up to the total limit).
 - 100% Post-Hospitalization up to 30 days (up to the total limit).

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- 100% Prenatal and Postnatal Expenses Covered (up to the total limit).

Hospital Care

- All hospital expenses incurred on any of the diagnostics, medical & surgical treatment will be covered in the premium not limited to the below mentioned except the exclusion list as per annexure A,
- Pre-Hospitalization Diagnostic Tests, Consultations and Medicines up to 30 days before Hospital Confinement.
- Post-Hospitalization Diagnostic Tests, Consultations and Medicines up to 30 days after Hospital Confinement.
- Day Care Surgeries/ Procedures, for example Lithotripsy, Endoscopy, Angiography, Dialysis, Gastroscopy, Dilation and Curettage, Partial Mastectomy, Tonsillectomy/ Adenoidectomy, Veins/ Varicose (cutting operation), Non-Malignant Tumors / Abscess, Cholecystectomy, Herniography and Appendectomy etc.)
- Suturing a Wound.
- Reduction of Dislocation.
- Stiches Due to Accidents.
- Specialized Investigations (MRI, CT Scan, PET Scan, Thallium Scan, EEGs and ECGs).
- Radiotherapy.
- Treatment of Fractures & Lacerated wounds.
- Local Road Ambulance for Emergencies only.
- Emergency Dental treatment in case of Accidental Injuries (within 48 hours for pain relief only).
- Dental procedure (non-cosmetic).
- Refractive eye surgeries.

Medical Expenses will include:

- Daily room and Boarding Charges.
- Intensive Care Unit (ICU) Charges.
- Operation Theatre Charges.
- Surgeon's Fee.
- Anesthetist's Fee.
- In-Hospital Consultation.
- Ventilators and Allied Services.
- Physician's Fees during Hospitalization.
- Diagnostic tests and Medicine Expenses During Hospitalization.
- Blood and Oxygen Supplies.
- Specialized Investigations (MRI, CT Scan, PET Scan, Thallium Scan).
- Rental of Wheelchair and Hospital Bed etc.

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- Angioplasty.
- Myocardial Infarction.
- Coronary Artery Disease Requiring Surgery.
- Artificial Limbs and Eyes.
- Stroke.
- Infraction of brain tissue.
- Intra-Cranial and/or Subarachnoid Hemorrhage.
- Embolism from an Extra Cranial Source.
- Traumatic Injuries such as Fractures and Lacerated Wounds.
- Emergency Dental Treatment due to accidental injuries (within 48 hours for pain relief only).
- Accidental Emergency Treatment (within 48 hours).
- Miscellaneous charges (Patient's Meals, Local Road Ambulance Charges, etc).

Major Medical Care

- Heart By-Pass Surgery.
- Hip Bone Replacement.
- Kidney Dialysis.
- Cancer (Including leukemia and Lymphomas - Includes Chemotherapy).
- Laparoscopic surgeries
- Organ Transplant.
- Renal Failure.
- Knee Replacement etc.

Maternity Benefits

- Hospital charges including Daily Room and Board charges, Labor Room/ Operation Theatre charges, Gynecologist's Fee, Anesthetist's Fee, Prescribed Medicines used and Diagnostic Tests During Hospital Stay.
- Prenatal and Postnatal Outpatient treatment charges
- Cost of circumcision for babies
- Baby's Nursing Care while the mother is in hospital.
- Maternity/ Obstetric Surgeries including Elective LSCS.

Outpatient Care

- General Practitioner's Consultation Charges.
- Specialist Consultations.
- Prescribed Medicines and Treatments.
- Laboratory and X-Rays Tests and Examinations.

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- ECG, EMG and EEG Examinations and other Diagnostic Tests.
- ETT, ECHO, Holter monitoring
- Physiotherapy.
- Homeopathic medicine (treatment) prescribed from registered homeopathic doctors will also be reimbursed from OPD Limit.
- Cost of Eye Testing (Cost of Frames/ Lenses not covered).

Other Requirements

- Non-utilized OPD and IPD Pool Limit will be reimbursed to the PKLI & RC separately in the form of cheques with the deduction of maximum 5% as a management charges of the remaining amount.
- PKLI has right to increase or decrease the number of Staff depending upon new induction or deduction. Current no. of employees, spouses and children detail is attached as Appendix-A
- 'Fixed Rates' shall be quoted for hospitalization limits and no 'Loading/ Enhancement' should be affected during the year.
- The bidder shall submit the detailed list of Lab discount centers all over Pakistan.
- No 'Questionnaire Form etc' shall be applicable on PKLI&RC's staff at the beginning and/or end of medical treatments.
- In case of deletion of an employee, the insurance company will be bound to refund Hospitalization & Maternity Premium to PKLI, if it has already been paid by PKLI.
- 'Provided Quotation' must be According to the actual data provided by PKLI staff.
- Provide 'Medical Benefits' across Pakistan in line with the 'Scope of Work/ Services' mentioned in the technical proposal.
- Ensure that insurer's concerned staff/ representative shall provide world class customer services and will remain friendly towards employees, staff and dependents of PKLI & RC.
- Regularly Co-ordinate all the relevant matters/ affairs with the authorized officer(s) of PKLI & RC.
- Provide Health Cards: One for the employee and Another for dependents.
- Provide dedicated helpline for 24/7 round-the-clock support.
- Processing/ Reimbursement of insurance claims in short turn-around time, preferably within 10 working days or less.
- Payment of the Reimbursement of Insurance Claims to PKLI's staff (wherever needed), preferably by 'Direct Credit' of individual's bank account number in above mentioned turn-around time.
- The Insurance Company must have 'Head Office' or 'Regional/ Branch Office' in Lahore and must have good representation across Pakistan.

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- The insurance company must have/bring PKLI & RC onto its approved panel of healthcare institutions.
- Contract will be valid for one year.

Appendix-A (Tentative data for insurance)

SUMMARY						
Description	Plan A	Plan B	Plan C	Plan D	Plan E	Total
Total No. Of Insured	44	529	1096	785	985	3439
Total No. Of Employees	10	146	443	336	379	1314
Total No. Of Spouse	9	128	250	179	195	761
Total No. Of Children's	25	255	403	270	411	1364

Payment

Payments will be released as below,

1. Payment will be released on quarterly basis.
2. First quarter payment will be given as advance.
3. Second, third and fourth quarter payment will be released on quarterly basis after adjustment of addition and deletion if any upon submission of the invoice verified by the HR Department.

Liquidated damages for failure / delay in rendering the services

If the Contractor fails / delays in performance of any of the obligations, under the Contract, deduction as liquidated damages of a sum of money @ 0.2% of the Contract Price which is attributable to such part of the services, in consequence of the failure / delay, provided that the amount so deducted shall not exceed, in the aggregate, 10% of the Contract Price.

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TECHNICAL PROPOSAL:

Technical proposal should include following;

Tender will be floated with 3 years period. Contract will be awarded for first year and renewable every year considering the availability of budget.

Eligibility Criteria:

- Knock Down Criteria/ Mandatory Documents. The firms not fulfilling the mandatory requirements will be technically disqualified and financial bid of those firms will not be opened. (sign stamped documents of all relevant evidence to be attached)

Evaluation Criteria: -

- The financial bid of only those bidders will be opened who qualify the evaluation criteria. Minimum passing marks to technically qualify are 70 marks out of 100 marks.

Eligibility Criteria: -

Knock Down Criteria / Mandatory Documents

Sr. #	Knock Down Criteria/ Mandatory Documents to be attached with proposal (please attach evidence)	Attached
1	Certificate of Company/Firm Registration/Incorporation under the laws of Pakistan	
2	Minimum "AA/AA+/AAA" rated by PACRA/JCR-VIS	
3	An undertaking (as per attached format) must be provided on Judicial Stamp paper (Rs. 100/-) that the participating company is not blacklisted in any Government /Semi Government Organization. Through this Supplier/Vendor shall also certify that they have no case/litigation pending in any court of law in Pakistan	
4	Minimum 05 years of experience of handling health insurance business	
5	Firm must be registered with relevant tax authorities (NTN, PRA/GST) certificates to be attached.	
6	Last years (2018-19) audited financial statements	
7	Technical Proposal Submission Form	
8	Acceptance of all ToR's / Scope of Work mention in the bidding documents – Annexure A	

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9	Authority letter in the name of authorised representative from the firm	
10	Copy of CNIC of the representative	
11	RFP purchase request and fee	
12	All pages of the original Technical and Financial Proposal and any supporting documents shall be signed and stamped by the same authorized representative of the Insurance Company who signs the Proposal.	
13	Bid Security as per RFP	
14	Technical and Financial Proposal properly sealed	

Technical proposal should contain following and any additional information. Supporting documents shall be signed and stamped by the same authorized representative of the Insurance Company who signs the Proposal.

- A brief description of the organization
- Complete organizational portfolio with offices in the province
- Experience with government, semi government and autonomous bodies (attach evidence of contracts etc.)
- Total professional experience
- Certified list of panel hospitals in the province
- List of present clients
- Performance certificates from the clients
- Time period for settlement of health insurance claims (IPD and OPD)
- The Least Cost Method will be applied. Among technically qualified bidders, the bidder who will quote the lowest cost will be considered. The contract will be awarded to the lowest evaluated bidder.

Evaluation Criteria:-

The financial bid of only those bidders will be opened who qualify the evaluation criteria. Minimum passing marks to technically qualify are 70 marks out of 100 marks.

Sr. No.	Evaluation Criteria	Marks
1	Experience in Health Insurance in Pakistan (attach Purchase Order/Work Order/Contract)	
	05 years --- 07 years	5
	08 years --- 10 years	10
	More than 10 years	15
2	PACRA or JCR-VIS Rating (attach evidence)	
	AA rating	5

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	AA+ rating	10
	AAA rating	15
3	Number of panel hospitals in Pakistan	
	Less than 149 hospitals	4
	Between 150 to 199 hospitals	7
	More than 200 hospitals	10
4	Annual Turnover (health insurance premium received) (attach 2018-19 audited financial accounts)	
	10 million to 49 million	4
	50 million to 999 million	7
	100 Million above	10
5	Customer Services 24/7	
	No	0
	Yes	10
6	Time period (days) to claim settlements IPD and OPD (attach affidavit)	
	More than 10 days	0
	Within 10 working days	10
7	Contract for Group Health Insurance (attach evidence)	
	Contract(s) with Non-Governmental Organizations	5
	Contract(s) with Governmental Departments	10
8	ISO Certification	
	No	0
	Yes	10
9	Bring PKLI & RC on its approved panel list of hospitals (attach affidavit)	
	Not on approved panel list	0
	On approved panel list	10

Annexure A

The policy comes with certain exclusions and accordingly expenses arising out of, but not limited to, the following are excluded:

- Any Pre- Existing conditions, beyond the extent of cover agreed by the Company in writing.
- Any Treatment not recommended by a legally licensed Physician or which is not medically necessary.
- Routine physical check-ups, rest cures, services including immunization.
- Treatment of mental illness, psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol,

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drug addiction or its abuse.

- Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
 - Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy ' and ' Excimer Laser '. Treatment of Obesity, weight reduction/enhancement.
 - Cosmetic/plastic surgery, unless medically necessitated due to accidental injuries occurring while the Insured was covered under the scheme.
 - Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
 - Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
 - Any increase in the expenses incurred for the treatment on account of the Insured being admitted to a more expensive room than allowed by his daily room rent limit.
 - Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
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