

Tender Document

COMPREHENSIVE GROUP HEALTH INSURANCE



Punjab Thermal Power (Pvt.) Limited

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Punjab Thermal Power (Pvt.) Limited invites sealed bids from financially sound authorized firms /organizations for provision of GROUP HEALTH INSURANCE FY 2022-2023 to its employees. The period of insurance cover will be of one year which may be extended on same terms, conditions and rates after mutual agreement of both parties.

The insurance companies fulfilling following criteria may participate in the bidding process.

- Minimum AA rated by PACRA/JCR-VIS.
- Providing Group Health Insurance to the employees of at least 20 well reputed National or International Companies.
- Dealing insured members more than 100,000 (individual & corporate clients, government organizations).
- GST and Income Tax registered company (tax exempted firms will have to provide tax exemption certificate).

Only authorized representatives of insurance companies having authority letter in their favour issued by their Head Office /Competent person can collect the details as per address given below. The details include salient features of benefits, list of employees and their dependents.

The insurance company can obtain details and terms and conditions from First Floor **7-C/1, Gulberg III, Lahore.**

➤ **Bid**

PTPL will follow Single Stage Single Envelope bidding process as provided in Punjab Procurement Rules, 2014 (“**PPRA Rules, 2014**”). The bid shall comprise of documentary proof of the following along-with Financial Proposal:-

1. Company rating evidence by PACRA/JCR.VIS.
2. Proof of company as legal entity.
3. List of present clients.
4. Copies of certificates for Income or Sales Tax registration or exemption to the Company.
5. Affidavit indicating that company is not blacklisted by any government, semi government or autonomous body.
6. Agreement containing Terms and Conditions for provision of Group Health Services (draft attached at Annex-A) on a stamp paper of Rs 100/-.

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7. The estimated price of said bidding is PKR 4000,000/- and bid security is PKR 15,000/- in form of Call Deposit Receipt (CDR) in favor of Punjab Thermal Power (Pvt) Ltd.

8. **Financial proposal:-**

Financial proposal for GROUP HEALTH INSURANCE should be based on following;

**1. BENEFITS STRUCTURE
(With Out Parents Coverage)**

Limits pertains for year 2022-23 in accordance with CPI- June 2022.

CATEGORY WISE HOSPITALIZATION RELATED LIMIT	A	B	C	D	E	F
	CEO/COO	CFO/CTO/CMO/CLO/G Ms/ Comp.Secy /Dy.CFO/CIA	Managers	Dy. Managers /Asst. Managers	Officers (Assistants/ Store Officer/Rece ptionist/MT Os	Other Staff Data (Entry Operator, Dispatcher, /Dispatch Rider/Naib Qasid/ Drivers etc)
	(in Rs.)	(in Rs.)	(in Rs.)	(in Rs.)	(in Rs.)	(in Rs.)
Max. Annual Limit (Per Person / Per Year)	600,000	550,000	500,000	500,000	450,000	400,000
Enhancement in Maximum Annual Limits in case of accidental injuries should be 100%.						
Room & Board (per day)	71,567	40,029	36,390	30,325	26,686	20,621
Pre-Hospitalization Diagnostic Tests, Consultation and Medicines (within 30 days prior to Hospitalization)						
Post-Hospitalization Diagnostic Tests, Consultation & Medicine (within 30 days after Hospitalization)						
Daycare Surgeries & Specialized Investigations In Outpatient Settings	100%					
Dialysis, MRI, CT Scan, Angiography, Cataract & Endoscopy from OPD; Treatment of fractures & Lacerated wounds; Local road ambulance for emergencies only; Emergency dental treatment due to accidental injuries (within 48 hours of pain relief only), Emergency room treatment for accidental emergencies	COVERED UPTO HOSPITAL RELATED LIMIT					
Congenital diseases, Hepatitis (B+C), and Pre-existing Conditions,	20% OF HOSPITAL RELATED LIMIT COVERED					
Maternity Benefits for Normal Delivery (Other than Caesarian/ Multiple Births)	606,500	363,900	291,120	218,340	169,820	145,560
Maternity Benefits for complicated Delivery	727,800	485,200	412,420	363,900	218,340	194,080
Pre and post Natal will be covered 100% as per maternity limits available						

MAXIMUM AGE LIMIT COVERAGE FOR	Son (in Years)	Daughter (in Years)
Coverage under hospitalization benefit	25	Till Marriage

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- 100 % Medical claim up to the limits mentioned in Benefit structure table must be paid.
- Worldwide coverage should be provided.
- Only authorized representatives of insurance companies having authority letter in their favor issued by their Head Office can collect the list of employees and their dependents.
- Prices quoted shall remain valid for a period of 12 months from the signing of Agreement.
- The insurance company will be bound to provide the service immediately after signing of Agreement. Services contract will be for a period of 12 months subject to extension on same terms, conditions and rates upon mutual agreement of both parties upon mutual agreement of both parties.
- PTPL has right to increase or decrease the number of Staff depending upon new induction or deduction.

Procurement Procedure

- The sealed bids (marked bid title on envelope) along with CDR must be delivered to GM Admin & HR, PTPL, 7-C/1, Gulberg III, Lahore till **02-09-222** before **11:00 AM** and will be publically opened on the same date i.e. **02-09-2022** at **11:30 AM** in the conference room of PTPL, Lahore Head Office, 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 in the bids will be allowed in any case at the time of bid opening.
- Service providers shall submit their best possible lowest prices with their bids. No negotiations will be done.
- **Rates must be quoted as Per Person per Year no further loading during the year will be acceptable.**
- **All addition and deletion of employees will be charged on prorata basis as per agreed / accepted bidding rates.**
- PTPL will not be responsible for any cost or expenses incurred by bidders in connection with preparation or delivery of bids.
- All prices must be quoted in the proforma attached with Tender Document at **Annex-B**. Moreover, Pak Rupees and should include any Taxes applicable, such as GST, Income Tax, etc. If not specifically mentioned in the Quotation, it will be presumed that the prices include all the taxes. Any subsequent change in tax regime would be adjusted accordingly.
- The competent authority may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. The procuring agency 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 Bid/Proposal must have a minimum validity period of ninety (90) days from the last date/opening date of Bid submission.
- Short Health Questioner form will not be entertained.

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- The bids should be submitted in sealed envelope clearly mentioned “TENDER FOR COMPREHENSIVE GROUP HEALTH INSURANCE”

(Malik Afzal Ayub)

GM Admin & HR

Punjab Thermal Power Pvt. Ltd.

Ground Floor, 7/C-1, Gulberg III, Lahore.

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