



THE PUNJAB EDUCATIONAL ENDOWMENT FUND, PEEF

TENDER DOCUMENT
OF GROUP HEALTH INSURANCE
For the period September 2019-August 2020

Manager Administration & HR
The Punjab Educational Endowment Fund (PEEF)
Link Wahadat Road, Lahore, Pakistan
Tel: +92-42-99260051-54, Fax: +92-42-99260055,
Email: helpdesk@peef.org.pk

Letter of Invitation

Letter No: _____

Date: _____

To

SUBJECT: LETTER OF INVITATION

1. The Punjab Educational Endowment Fund, PEEF facilitate the Needy and Talented students all over the Punjab and quota base scholarship for other provinces of Pakistan. PEEF invites sealed bid / proposals to provide the following services:

GROUP HEALTH INSURANCE FOR THE EMPLOYEES OF THE PUNJAB EDUCATIONAL ENDOWMENT FUND (PEEF)

Details on the services are provided in the Terms of Reference.

2. PEEF invites bid / proposals for obtaining health insurance coverage for its employees (spouses and Children) from reputed Insurance Companies eligible Insurance Companies (hereinafter referred as the “Insurer”) on Lump Sum Contract basis for the period of one (01) year. More information about the eligibility criteria & services are provided in detailed Terms of Reference. Interested bidders should provide information indicating that they are qualified to perform the services on the prescribed forms given in the TOR documents.

3. The RFP includes the following documents:

- Letter of Invitation
- Instructions to Insurer
- Technical Proposal
- Financial Proposal

4. The Insurer will be selected according to the selection criteria & procedures described in the TOR documents by following “**Single Stage-Single Envelops**” procedure in accordance with the Punjab Procurement Rules 2014 (Amended up to June 2016) under section 38 (1).

5. Interested Group Health Insurance provider may submit their “**Technical Proposal**” and “**Financial Proposal**”, in single sealed envelope (signed & stamped) at the address given below no later than **date: 24th June 2019** before 10:00 AM, proposals will be opened on the same day at 11:00 AM in the presence of the representatives of the companies.

Yours sincerely,

Manager Administration & HR

The Punjab Educational Endowment Fund (PEEF)

Link Wahdat Road, Lahore

Tel: +92-42-99260051-54, Fax: +92-42-99260055,

Email: helpdesk@peef.org.pk,

Instructions to Bidder / Insurers

Definitions

- (a) “Agreement” means the Agreement signed by the Parties.
- (b) “Client” means The Punjab Educational Endowment Fund (PEEF) with which the selected Insurer signs the Agreement for the Services.
- (c) “Insurer” means any legal entity (Company) that may provide or provides the Services to the Client under the Agreement.
- (d) “Day” means calendar day.
- (e) “Government” means the Government of the Punjab and all its associated departments, agencies, autonomous/semi-autonomous bodies, local governments, boards, universities and similar other organizations.
- (f) “Instructions to Insurers” means the document which provides guideline to bidder / Insurers with all information needed to prepare their Proposals.
- (g) “Personnel” means professionals and support staff provided by the Insurer and assigned to perform the Services or any part thereof; “Foreign Personnel” means such professionals and support staff who at the time of being so provided had their domicile outside Pakistan; “Local Personnel” means such professionals and support staff who at the time of being so provided had their domicile inside Pakistan.
- (h) “Proposal” means the Technical Proposal and the Financial Proposal.
- (i) “TOR” means the Terms of Reference to be prepared by the Client for the selection of Insurers, based on the Standard TOR.
- (j) “Services” means the work to be performed by the Insurer pursuant to the Agreement.
- (k) “SRFP” means the Standard Request for Proposals, which must be used by the Client as a guide for the preparation of the TOR.
- (l) “Terms of Reference” (TOR) as which explains the objectives, scope of work, activities, tasks to be performed, respective responsibilities of the Client and the Insurer, and expected results and deliverables of the assignment.

1. Introduction

1.1 The Punjab Educational Endowment Fund “PEEF” invites bid / proposal for the selection of the Insurer / Insurance Company from those who are eligible under the criteria provided in Advertisement & TORs, in accordance with the Least Cost Selection Method (As per PPRA rules amended up to June 2016) “rule 38(1). “Single Stage single Envelope”

1.2 Interested Insurance companies are invited to submit their bids (Technical and Financial) for Insurance services required. The proposals should be submitted in a sealed envelope. The Proposal will be the basis for agreement clarification and ultimately for a signed Agreement with the selected Insurer.

1.3 Insurers should familiarize themselves with assignment conditions and take them into account in preparing their Proposals. Insurers should assign focal person during proposal submission for co-ordination.

1.4 The Client will timely provide, to the Insurers the inputs and facilities specified in TOR, and make available relevant information, at no cost.

1.5 Insurers shall bear all costs associated with the preparation and submission of their proposals and agreement clarification. The Client is not bound to accept any proposal, and reserves the right to cancel the selection process at any time prior to Agreement award, without thereby incurring any liability to the Insurers.

2. SCOPE OF SERVICES

2.1 The health insurance will cover hospitalization (surgical, maternity & specialized 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 dependants (spouse and children). The purpose of this TOR is to provide the same. The selected health insurance shall include the provision of the following:

2.1.1 Medical Insurance Benefits up to combine limit as given in Annex-A.

2.1.2 24 hours operational helpline and Customer Care Department.

2.1.3 Reporting system to provide details of patient admissions, premium and Inpatient claims on “as and when required basis” through online computerized system.

2.1.4 Facility to manage client through personalized health cards.

2.1.5 “Turnaround Time” for Claims settlement should not be more than 20 working days.

2.1.6 New Born Baby should be covered from the day of birth.

2.1.7 The company must have reputable hospitals on its panel in all major cities of Pakistan

2.1.8 100% Pre-Existing Covered (Disclosed & Un-Disclosed) up to combine limit.

2.1.9. 100% Congenital Covered (Disclosed & Un-Disclosed) up to Hospital Combine limit.

2.2 Hospitalization (Employees and their dependants’ Summary):

Category	No. of Employees	No. of Spouses	No of Children	Total
A	1	1	2	4
B	9	9	21	39
C	53	34	53	140
D	22	19	36	77
Total	85	63	112	260

2.2.1 Details of PEEF employees can be obtained on written request from the office of PEEF.

3. Conflict of Interest

3.1 The Government of Punjab policy requires that Insurers provide professional, objective, and impartial advice at any given time, holds the Client's interests paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work.

4. Conflicting activities

4.1 A company that has been engaged by the Client to provide goods, works or services other than Insurance services for a project, and any of its affiliates, shall be subsequently disqualified from providing Insurance services related to those goods, works or services. Conversely, a company hired to provide Insurance services for the preparation or implementation of a project, and any of its affiliates, shall be disqualified from subsequently providing goods or works or services other than Insurance services resulting from or directly related to the company's Insurance services for such preparation or implementation.

5. Conflicting assignments

5.1 An Insurer (including its Personnel and Sub-Insurers) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Insurer to be executed for the same or for another Client.

6. Conflicting relationships

6.1.1 Insurers have an obligation to disclose any situation of actual or potential conflict that impacts their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Insurer or the termination of its Agreement.

7. Unfair Advantage

7.1 If a shortlisted Insurer could derive a competitive advantage from provided Insurance services related to the assignment in question, the Client shall make available all information that would give such Insurer any competitive advantage over competing Insurers to all shortlisted Insurers together with this TOR.

8. Fraud and Corruption

8.1 The Government of Punjab requires Insurers participating in its projects to adhere to the highest ethical standards, both during the selection process and throughout the execution of an agreement. In pursuance of this policy, the Government of Punjab:

8.1.1 Defines, for the purpose of this paragraph, the terms set forth below as follows:

8.1.2 "Corrupt practice" means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process or in agreement execution;

8.1.3 "Fraudulent practice" means a misrepresentation or omission of facts in order to influence a selection process or the execution of an agreement;

8.1.4 "Collusive practices" means a scheme of arrangement between two or more Insurers with or without the knowledge of the Client, designed to establish prices at artificial, noncompetitive levels;

8.1.5 "Coercive practices" means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of an agreement.

8.1.6 Will reject a proposal for award if it determines that the Insurer recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the agreement in question;

8.1.7 Will sanction a Insurer, including declaring the Insurer ineligible, either indefinitely or for a stated period of time, to be awarded a Government of Punjab agreement if at any time it determines that the Insurer has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a Government of Punjab agreement; and

8.1.8 Will have the right to require that a provision be included requiring Insurers to permit the Government of Punjab or the Client to inspect their accounts and records and other documents relating to the submission of

proposals and agreement performance, and have them audited by auditors appointed by the Government of Punjab or by the Client.

8.2 Insurers and their associates shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Government of Punjab in accordance with the above Para. 1.7. Furthermore, the Insurers shall be aware of the provisions on fraud and corruption stated in the specific clauses in the General Conditions of Agreement.

8.3 Insurers shall furnish information on commission and gratuities, if any, paid or to be paid to agents relating to this proposal and during execution of the assignment if the Insurer is awarded the Agreement.

9. Only one Proposal

9.1 Interested Insurers may submit only one proposal. If an Insurer submits or participates in more than one proposal, such proposals shall be disqualified.

10. Proposal Validity

10.1 The Proposals must remain valid for 90 days after the submission date. During this period, Insurers shall maintain the availability of Professional staff nominated in the Proposal. The Client will make its best effort to complete negotiations within this period. As per need, the Client may request Insurers to extend the validity period of their proposals.

Insurers who agree to such extension shall confirm that they maintain the availability of the Professional staff nominated in the Proposal, or in their confirmation of extension of validity of the Proposal, Insurers could submit new staff in replacement, which would be considered in the final evaluation for agreement award. Insurers who do not agree have the right to refuse to extend the validity of their Proposals.

11. Clarification and Amendment of TOR Documents

11.1 Insurers may request a clarification of any of the TOR documents not later than 7 days before the proposal submission date. Any request for clarification must be sent in writing, or by standard electronic means to the Client's address indicated in the tender document. The Client will respond in writing, or by standard electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Insurers.

11.1.2 At any time before the submission of Proposals, the Client may amend the TOR by issuing an addendum in writing or by standard electronic means. The addendum shall be sent to all Insurers and Insurers must bind on them. Insurers shall acknowledge receipt of all amendments. To give Insurers reasonable time in which to take an amendment into account in their Proposals the Client may, if the amendment is substantial, extend the deadline for the submission of Proposals.

12. Preparation of Proposals

12.1 The Proposal, as well as all related correspondence exchanged by the Insurers and the Client, shall be written in the language English.

12.2 In preparing their Proposal, Insurers are expected to examine in detail the documents comprising the TOR. Material deficiencies in providing the information requested may result in rejection of a Proposal.

13. Technical Proposal Format and Content

13.1 The Technical Proposal shall provide the information indicated in the following paras from (a) to (d) using the. A page is considered to be one printed side of A4 or letter size paper.

(a) A brief description of the Insurers' organization and an outline of recent experience of the Insurers (each partner in case of joint venture) on assignments of a similar nature are required. For each assignment, the outline should indicate the names of Sub-Insurers/ Professional staff who participated, duration of the assignment, agreement amount, and Insurer's involvement. Information should be provided only for those assignments for which the Insurer was legally engaged by the Client as a company or as one of the major firms within a joint venture. Assignments completed by individual Professional staff working privately or through other Insurance companies cannot be claimed as the experience of the Insurer, or that of the Insurer's associates, but can be claimed by the

Professional staff themselves in their CVs. Insurers should be prepared to substantiate the claimed experience if so requested by the Client.

(b) Comments and suggestions on the Terms of Reference including workable suggestions that could improve the quality / effectiveness of the assignment; and on requirements for counterpart staff and facilities including: administrative support, office space, local transportation, equipment, data, etc. to be provided by the Client.

(c) In short, Technical Proposal besides all shall contain:

- a. Company's profile.
- b. Brochures and any other supportive documents
- c. List of panel Hospitals all over the Pakistan.
- d. List Customer Care Contact details.
- e. List of coverage services being offered by insurance company.
- f. List of exclusions which are not part of insurance coverage.
- g. Last three year Audited Financial Statements.
- h. Copies of Income Tax and Sales Tax registration certificates (if applicable)
- i. Affidavit (on stamp paper) that the Insurance Company is not blacklisted.
- j. Certificate of incorporation from SECP.
- k. Government Client list with their contact details.
- l. Non-Government client list with contact details.

(d) Following detail may also be provided for each quoted rate:

- a. Criteria of calculation per unit, age and category wise.
- b. Criteria of calculation of premium for additions of employees and/or their dependents during the policy year.
- c. Proposals must be received no later than (24th June 2019 at 10:00 AM). The proposals via courier, postal mail or by hand are acceptable.
- d. A bidder's failure to submit its proposal prior to the deadline will cause the proposal to be disqualified. Late proposals or amendments will not be accepted for evaluation.
- e. Validity of the proposal must be 90 days.
- f. Validity of the contract will be one (01) year only (01-Sep-2019 to 31-Aug-2020).
- g. The Insurance Company will be responsible for the all claims from contract starting date to contract ending date.
- h. Insurance Company shall be responsible to intimate about the expiry of contract before 30 days of the stated period.
- i. Availability of 24/7 customer care contact.

14. Financial Proposals

The financial proposal must be submitted on letterheads, indicating the name of the company. The prospective bidder will furnish Group Health Insurance Premium in PKR including all applicable taxes.

Sr. No.	Description	No. of Lives	Premium Price including all taxes (Rs.)
1.	Group Health Insurance, Employees and their dependants (Spouse and Children's)	260	
Amount in Words:			

Note:

- Bid of insurance provider not covering even a single employee or dependant will be considered non-responsive.
- Insurance Provider shall cover all expenses in case of emergency / injury.
- Insurance provider shall submit agreed rates and terms and conditions with all panel hospitals.
- Successful bidder will be responsible to provide division (Break up) of premium according to age bracket.

15 Taxes

15.1 The Insurer may be subject to local taxes on amounts payable by the Client under the Agreement. All Government applicable taxes will be paid by Insurance provider.

15.2 Commissions and gratuities, if any, paid or to be paid by Insurers and related to the assignment will be listed in the Financial Proposal.

15.4 Bid security amounting to Rs. 50,000/- in form of Demand Draft / Pay Order or bankers Cheque, must be furnished with the Financial Proposal in favor of The Punjab Educational Endowment Fund (PEEF)

Note: Estimated cost for the period of one (01) Year is amounts to 1.5 million.

16. Submissions, Receipt, and Opening of Proposals

16.1 The Bid / proposal (Technical Proposal and Financial Proposal) shall contain no interlineations or overwriting, except as necessary to correct errors made by the Insurers themselves. The person who signed the proposal must initial such corrections.

16.2 An authorized representative of the Insurers shall initial all pages of Technical and Financial Proposals. The authorization shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has been duly authorized to sign.

16.3. The Proposals must be sent to the address/addresses no later than the time and the date.

16.4 Proposals shall be opened in the presence of all bidders (Who prefer to attend) at mentioned time and date.

17. Proposal Evaluations

From the time, when Proposals are being opened and the Agreement is being awarded, the Insurers should not contact the Client on any matter related to its Technical and/or Financial Proposal. Any effort by Insurers to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Agreement may result in the rejection of the Insurers' Proposal.

18. Award of Agreement

The PEEF will award the Contract to the Bidder whose bid has been determined to be substantially responsive to the Bidding Documents and who has claimed the lowest rate, provided that such Bidder has been determined to be eligible.

19. Confidentiality

Information relating to evaluation of Proposals and recommendations concerning awards shall not be disclosed to the Insurers who submitted the Proposals or to other persons not officially concerned with the process, until the publication of the award of Agreement. The undue use by any Insurer of confidential information related to the process may result in the rejection of its Proposal and may be subject to the provisions of the Insurer Selection Guidelines relating to fraud and corruption.

ANNEX-A

Benefit Structure Plan				
Description of Benefits	PEEF			
	Categories			
	A	B	C	D
Medical Combine Limit Per Person Per year	500,000	400,000	350,000	200,000
Pre & Post Hospitalization within 30 days which is directly cause hospitalization	Shall be covered in Hospitalization Limit without being confined Hospital			
Physician Visit (In-Patient) charges.				
Specialist Consultation (In-Patient) charges				
Intensive Care Unit (ICU)				
Surgical Operation Charges				
Operation Theatre charges				
Medicine and other hospital miscellaneous expenses				
Day care Surgeries				
All emergency treatment medical or accidental				
Major Medical				
Treatment of Fracture & Lacerated wounds				
Blood and Oxygen Supplies				
Diagnostic Tests				
Specialized Investigation				
Room Rent	8,000	7,000	6,000	3,000
Maternity Benefits (Normal)				
The maternity Expenses consist of antenatal expenses (Expenses on consultation, lab test, medication etc. before delivery). Delivery Expenses (Expenses on delivery, normal or otherwise) and post-natal expenses (Expenses occurring up to 21 days after and related to the pregnancy).	50,000	40,000	30,000	25,000
Maternity Benefits (Cesarean)				
The maternity Expenses consist of antenatal expenses (Expenses on consultation, lab test, medication etc. before delivery). Delivery Expenses (Expenses on delivery, normal or otherwise) and post-natal expenses (Expenses occurring up to 21 days after and related to the pregnancy).	100,000	90,000	75,000	50,000

Agreement

THIS AGREEMENT (hereinafter called the “Agreement”) made on the ____ day of _____ 20 ____ between The Punjab Educational Endowment Fund, (PEEF) and _____ (hereinafter called the “Insurer”) of the other part.

WHEREAS the PEEF is desires Group Health Insurance services, and _____ interested to perform such services.

Scope of work

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 dependants (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:

1. Medical Insurance Benefits up to combine limit as given in Annex-A.
2. 24 hours operational helpline and Customer Care Department.
3. Reporting system to provide details of patient admissions, premium and Inpatient claims on “as and when required basis” through online computerized system.
4. Facility to manage client through personalized health cards.
5. “Turnaround Time” for Claims settlement should not be more than 20 working days.
6. New Born Baby should be covered from the day of birth.
7. The company must have reputable hospitals on its panel in all major cities of Pakistan
8. 100% Pre-Existing Covered (Disclosed & Un-Disclosed) up to combine limit.
9. 100% Congenital Covered (Disclosed & Un-Disclosed) up to Hospital Combine limit.

NOW this Agreement witnessed as follows:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract hereinafter referred to.
2. The following documents after incorporating addendum, if any except those parts relating to Instructions to Bidders, shall be deemed to form and be read and construed as part of this Agreement, viz:
 - (a) The Letter of Acceptance;
 - (b) Conditions of Contract & Contract Data;
3. Premium payment will be made through crossed cheque to the successful bidder, on annually basis. At start of contract and final settlement will be paid at the end of every year. All taxes are applicable according to Government policy.
4. In case of any dispute before or after the execution of contract, matter will be resolved through mediation, arbitration.

The parties hereto have subscribed their names and put their signatures as agreed.

Signature:- _____

Name:

Designation

Date: _____

On Behalf of **The Punjab Educational Endowment
Fund "PEEF"**

Signature:- _____

Name:

Designation

Date: _____

On behalf of **Health Insurance Company**