

**MEHRAN UNIVERSITY OF ENGINEERING AND TECHNOLOGY,
JAMSHORO.
U.S.-PAKISTAN CENTER FOR ADVANCED STUDIES IN WATER
(U.S.PCAS-W)**

ISO-9001 : 2000 CERTIFIED



**REQUEST FOR PROPSAL
FOR**

**HEALTH INSURANCE OF U.S.PAKISTAN CENTER FOR
ADVANCED STUDIES IN WATER (USPCAS-W) STAFF**



MEHRAN UNIVERSITY OF ENGINEERING &



TECHNOLOGY

No. PM/USPCAS-W/ MUET/JAM/-60

Notice Inviting Tender for the Health Insurance Scheme for the employees of USPCAS-W

U.S.-Pakistan Center for Advanced Studies in Water (USPCAS-W), Mehran University of Engineering & Technology (MUET), Jamshoro invites sealed bids from Reputable Health Insurance Companies having registered with SECP, Income Tax and Sindh Revenue Board to provide Medical / Health Insurance facilities for employees and their dependents of USPCAS-W, Mehran University of Engineering and Technology (MUET), Jamshoro including hospitalization and treatment of all types of ailments to employees and their dependents. The number of employees may vary due to retirement and fresh induction. The bids are invited as per following details.

1. The bids are invited according to Single Stage-Two Envelop procedure and bidders are required to submit their technical and financial proposals sealed in two separate envelopes. The bidders are required to give presentation to the authority of the University to explain their bidding proposals before opening of financial bids of technically successful bidders.
2. The bidding documents and details/TOR can be obtained from the office of Project Director USPCAS-W on payment of Rs.2,000/= (non refundable) in the shape of pay order or bank draft in favor of Project Director (USPCAS-W) on any working day between 09.00 am to 03.00 pm from 21-Jun-2017 to 10-Jul-17 or downloaded from the website of MUET www.mueta.edu.pk, water.mueta.edu.pk at the same cost. This tender is also available at Sindh Public Procurement Regulatory Authority website www.pprasindh.gov.pk
3. The sealed bids should reach the undersigned latest by 11-Jul-17. The technical bids will be opened on the same day by the Health Insurance Committee at 11.00 am at the office of Project Director USPCAS-W, MUET, Jamshoro in the presence of company's representative who may wish to be present.
4. All financial bids shall be accompanied with earnest money @ 2% of the bid amount in the shape of Pay Order/ Bank Draft in the name of Project Director (USPCAS-W) along with the bid.
5. The bidders should have at least 10 years successful experience of same services of any university or large reputed organization in addition to instruction above.

The procuring agency reserves the right to accept/ reject any or all offers as per Sindh Public Procurement Authority Rules and may also cancel this tender as per rule 25 of SPPRA Rules 2010.

**Procurement Manager
USPCAS-W**

Mehran University of Eng. & Tech. Jamshoro,
Phone No. 022-2109148

Email: po.uspcasw@admin.mueta.edu.pk

Terms of Reference (TOR) for Tender

1. INTRODUCTION:

U.S. Pakistan Center for Advanced Studies in Water (USPCAS-W) is located at the Mehran University of Engineering and Technology (MUET) Jamshoro. USPCAS-W intends to acquire services of well reputed Insurance Companies having registration with SECP, Income Tax and Sales Tax departments for Group Health Insurance facilities for its staff (including their dependents: Parents, Spouse and Children) all the interested firms / parties/ company meeting eligibility criteria are invited to participate. Category-wise details of USPCAS-W Employees and their dependents are as under:

STRENGTH OF EMPLOYEES

Particulars	Category-A	Category-B	Category-C	Total
Employees	22	19	12	53
Spouse	18	14	6	38
Children	39	19	20	78
Parents	23	29	18	70
GRAND TOTAL LIVES	102	81	56	239

The above number of employees may slightly increase or decrease with the passage of time and their age limit crossing 60 years except few cases beyond 60 years but there is no limit of age of dependent parents. Dependents un-employed and unmarried sons & daughters, no age limit of spouse.

2. SCOPE OF HEALTH FACILITIES REQUIRED:

- In-Patient Treatment (Hospitalization) and/or Day Care Treatment;
- Maternity;
- Reimbursement of Out-Patient Treatment (OPD);
- Other Medical Services/Facilities, Diagnostic tests.

3. OTHER BENEFITS:

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations and Inoculations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.
3. Accidental injuries including road accident, driving acid burn injuries, poisoning, snake scorpion or other insect bites.
4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
5. The panel hospitals should be well reputed hospitals in Sindh especially in Hyderabad, Karachi and interior of Sindh or other areas of the country.
6. Pre & post admission treatments, tests and doctors' visits for one month.
7. Dermatological diseases etc.
8. Executive Medical/Surgical/Dental Checkup at Agha Khan University Hospital Karachi, including the follow up checkup, investigations in managements of ailments if detected.

9. Diabetic and Dental treatment.
10. Annual limits indicated by the bidder.
11. Room rent.
12. Personal Accident Death (For employees Only)
13. Liver Treatment
14. Ortho Fracture & any emergency.
15. Diagnostic, Laboratory tests at Advance Radiology Centre, Karachi.
16. Reimbursed claims: (a) The reimbursement of claims of employees and their dependents for non panel hospitalizations Sindh and other areas of the country should be entertained (within one month)

4. DOCUMENTS TO BE SUBMITTED BY THE BIDDER:

1. Proof of minimum “AA+” rating with PACRA/JCR-VIS and other documents in support for evaluation criteria.
2. Proposal/bid must be submitted on official letter head on the exactly same format as provided by USPCAS-W.
3. Full name, address of registered office and office receiving the correspondence
4. Detail of branches/sub offices across the country.
5. Name and signature of authorized person for dealing with USPCAS-W and making correspondence on behalf of insurance company.
6. Details of clients to whom the similar facilities/services are being provided and their recommendation letter (if any).
7. List of Hospitals/Laboratories/Diagnostic Centers/Consultants on panel across the country including Jamshoro, Kotri, Hyderabad, Mirpurkhas, Badin, Dadu Larkana, Thatta , Naushehro Feroze and other areas of Sindh.
8. Sales Tax and Income Tax Certificates for the last three years with Sales Tax and NTN numbers
9. Affidavit that the firm/company has never been blacklisted from any Government, Semi Government & Autonomous Body.
10. Any additional information that may be helpful for establishment of qualification.

5. SECURITY DEPOSIT:

Successful bidder will have to deposit 5% of supply order amount in the form of Pay Order in favor of Project Director, USPCAS-W, MUET, Jamshoro as Security deposit which will be forfeited in case of breach of TOR /Conditions of the tender bidding agreement. It will however be refunded on successful termination of the medical insurance/health care facilities as per mutual understanding.

6. MODE OF PAYMENT:

Agreed amount of premium with grace period for payment by USPCAS-W on quarterly basis through crossed cheque.

7. PERIOD OF COVERAGE:

Period of 12 months from the date of procurement of Policy and extendable upto December 2019 year wise through mutual agreement.

8. Successful bidder will have to sign integrity pact with USPCAS-W as per SPPRA

**U.S. Pakistan Center for Advanced Studies in Water (USPCAS-W) MUET,
Jamshoro**

Tender: Medical Health Care Facilities for employees and their dependents of USPCAS-W, Jamshoro for the year .2016-2017

Name of Insurance Company
(Bidder)_____

Gross Premium for 12
Months:_____

Hospitalizations & day care benefits covered as per TOR of U.S. Pakistan Center for Advanced Studies in Water (USPCAS-W) MUET, Jamshoro (Enclosed herewith) as under:

<u>Particulars</u>	<u>Category-A</u>	<u>Category-B</u>	<u>Category-C</u>
<p>Annual limit per insured person (without any constraints of number or types of ailments and confinements)</p> <p>Scope of health facilities required: <u>Hospital Care (Including Surgeries :)</u> Daily room and board charges, operation theatre charges, Surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Blood and Oxygen supplies,</p> <p><u>Medical care for Prolonged/serious ailment:</u> Required full medical treatment for following disease with the hospital;</p> <p>(a) Cancer (including leukemia) (b) Aids (c) Renal diseases/failure, Dialysis and Transplant (d) Heart Disease/ Hypertension (Cardio Vascular Disease) By pass Angioplasty and pace maker installation (e) Diabetes (f) Asthma/ T.B (g) CVA/Stroke/Paralysis (h) Liver diseases with transplant, Chronic Hepatitis B & C with treatment of interferon therapy and PCR tests. (i) Burns injury (j) Rheumatoid/Osteo Arthritis (k) Total knee / Hip replacement. (l) Chronic/inflammatory Bowel Disease (m) Peptic Ulcer (n) Eye, (o) ENT (p) Dental (q) Physiotherapy (r) Dermatological diseases (except cosmetics) (s) Day Care Surgeries and OPD. Any other disease declared by the Specialist/ Consultant as an ailment.</p>	Rs.1,000,000/-	Rs.600,000/-	Rs.400,000/-
<p><u>Specialized investigation and Day Care surgeries</u> Dialysis, MRI, CT SCAN, Thallium scan, ETT, Angiography, Echocardiography, Endoscopy / Colonoscopy, Mammography, Lithotripsy, cataract. Any other investigation or day care surgery advised by consultant/specialist.</p>	<p>Rs.1,000,000/-</p> <p>Corporate Major Medical Limit for the Whole Group.</p>		

Treatment for fractures and lacerated wound and Miscellaneous charges.			
Maternity Care	Rs.70,000/-	Rs.40,000/-	Rs.30,000/-
Required medical expenses incurred during childbirth include;	Rs.120,000/-	Rs.80,000/-	Rs.60,000/-
Gynecologist's fee, Labor room/ operation theatre charges, Anesthetist fee, Miscarriage, Medicines, Diagnostic test, Baby's Nursing Care, Daily Room Rent Charges, pre and postnatal hospitalization, D&C and D&E, Miscellaneous charges, Cesarean Section and complicated deliveries recommended by Specialist. Prenatal and Postnatal OPDs covered Delivery conducted by certified Mid wife at home(Birth certificate issued by NADRA)			
50% increase in basic hospitalization limit, if the hospitalization is due to an accident	Yes/No	Yes/No	Yes/No
Daily room rent to be covered from annual limit	Rs.17,000/-	Rs.10,000/-	Rs.7,000/-
Specialized investigation to be covered out	Rs. Or Full cover	Rs. Or Full cover	Rs. Or Full cover
Dental treatment facility:	Rs.100,000/-	Rs.100,000/-	Rs.100,000/-
Root canal filling Bridging one tooth (total 25 cases) Accidental cases to be covered from annual hospitalization limit	Full Cover	Full Cover	Full Cover

Other benefits:

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.

3. Accidental injuries including road accident, driving acid burn injuries, poisoning, snake scorpion or other insect bites.
 4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
 5. Pre & post admission treatments, tests and doctors' visits for one month including medicine and laboratory Tests.
 6. 20 (twenty) Executive checkups of A package and 50 (fifty) Executive checkups of B package (employees, spouse and dependents) of Aga khan university hospital Karachi.
 7. Ortho Fracture & any emergency.
 8. Psychiatric treatment is covered.
 9. Congenital diseases are fully covered.
 10. International treatments are covered on re-imburements and in comparison to AKUH, Karachi rates.
 11. Annual diabetic clinic at campus to check diabetes.
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- **Pre-Existing Conditions shall be covered for up to 100% of the respective H&R Limits.**
 - **The Health Insurance Company will ensure to provide the two numbers of Master ID Cards to the Employees of USPCAS-W, Jamshoro.**
 - **The Health Insurance Company will ensure to Reimburse the Bill of Employees admitted in Non Panel Hospitals within 15 days after submission of bills.**

Date: _____

Name: _____

Signature of authorized representative & stamp