

Tender Document

COMPREHENSIVE GROUP HEALTH INSURANCE

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

Quaid-e-Azam Thermal Power (Pvt.) Limited (QATPL) invites sealed bids from financially sound authorized firms /organizations for provision of Group Health Insurance FY 2022-23 to its employees. The initial period of insurance cover will be for one year which may be extended on same terms, conditions, and rates after mutual agreement of both parties and satisfactory performance of the Insurance Firm, for next year maximum of three terms i.e., FY 2023-24, FY 2024-25.

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 No's of 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 Tender Document, salient features of benefits, list of employees and their dependents and other terms and conditions.

Address: First Floor 7-C/1, Gulberg III, Lahore.

➤ **Bid**

QATPL will follow Single Stage One 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/-.
7. Bid Security of 2% of the estimated price i.e. PKR. 4,283,131/- in the form of CDR / Bank Guarantee / Demand Draft / Pay Order in favor of Quaid-e-Azam Thermal Power (Pvt) Ltd.
8. **Financial proposal:-**

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

**1. BENEFITS STRUCTURE
(Without Parents Coverage)**

CATEGORY WISE HOSPITALIZATION RELATED LIMIT	A CEO/COO	B Chiefs / GMs / Company Secretary, CIA / Dy. CFO	C Managers	D Deputy Managers / Asst Managers	E Officers (Assistants, Receptionist)	F Other Staff (DEO, Dispatch Rider, Dispatcher, Naib Qasid, Janitor, Driver 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	450,000	400,000	350,000
Enhancement in Maximum Annual Limits in case of accidental injuries should be 100%.						
Room & Board (per day)	59,000	33,000	30,000	25,000	22,000	17,000
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 Dialysis, MRI, CT scan, Angiography, Cataract & Endoscopy from OPD; Treatment of fractures & Lacerated wounds; Local Road ambulance; Emergency dental treatment due to accidental injuries (within 48 hours of pain relief only), Emergency room treatment for accidental emergencies	100 % COVERED UPTO HOSPITAL RELATED LIMIT					
Congenital diseases and Hepatitis (B+C), Pre-existing Conditions,	50% OF HOSPITAL RELATED LIMIT COVERED					
Maternity Benefits for Normal Delivery (Other than Caesarian/ Multiple Births)	500,000	300,000	240,000	180,000	140,000	120,000
Maternity Benefits for complicated Delivery (Caesarian/ Multiple Births)	600,000	400,000	340,000	300,000	180,000	160,000
Pre and post Natal will be covered 100% as per maternity limits available.						

MAXIMUM AGE LIMIT COVERAGE FOR	Employees (in Years)	Spouses (in Years)	Son (in Years)	Daughter (in Years)
Coverage under hospitalization benefit	65	65	25	Till Marriage
Coverage under maternity benefit	50	50	Not Covered	

- 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.
- No amount will be deducted in reimbursement of claims in case of panel and non-panel hospitals.
- 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 and satisfactory performance of the Insurance Firm, for next year maximum of three terms i.e., FY 2023-24, FY 2024-25.
- QATPL has right to increase or decrease the number of Staff depending upon new induction or deduction.
- In case of medical necessary legal procedures related to pregnancy i.e. abortions / DNC's / DNE's on medical grounds will be covered up to the limits stated in Maternity Benefits for Normal Delivery.
- Multiple pregnancies of one spouse in a year should be considered and will be covered up to the limit stated in maternity.
- Complications arise due to any reason during or after maternity will be covered from available Maternity limit and then from hospitalization limit (After the exhaustion of Maternity limit)

Procurement Procedure

- The sealed bids along with Bid Security must be delivered to General Manager Admin & HR, QATPL, 7-C/1, Gulberg III, Lahore till **10.03.2022** before **03:00 PM** and will be publicly opened on the same date i.e. **10.03.2022** at **03:30 PM** in the conference room of QATPL, Lahore Head Office, in the presence of the interested bidders or their authorized representatives who may wish to attend.
- Bids received 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 pro-rata basis as per agreed / accepted bidding rates.**

- QATPL 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** in 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.
- The bids should be submitted in sealed envelope clearly mentioned “COMPREHENSIVE GROUP HEALTH INSURANCE”

(Usman Saeed)
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