

# **TENDER FORM**

## **Technical Proposal**

**Tender Ref # (FWBL\HO\HRD\YR\2019)**

**Group Health Insurance Coverage for FWBL Employees**

**Date of Issue : December 28, 2018**  
**Last Date of Submission : January 11, 2019 (2:30 pm)**  
**Date of Technical Proposal Opening : January 11, 2019 (3:00 pm)**

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HR Division

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Stamp & Signature of Bidder

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## **1. Introduction & Instructions**

Dear Tenderer:

- a. The First Women Bank Limited (FWBL) intends to outsource the Hospitalization Insurance Coverage of our full time (bank contract & permanent) employees and their dependents through a renowned & prestigious health insurance company, with the objective to ensure that employees receive quality health care through a wider panel of hospitals without any reduction in their currently available medical benefits for the period of one year which may be renewable up to three years based on performance of the firm and mutual consent of both the parties. We are interested to hire Group Health Insurance Coverage for FWBL employees from your esteemed agency.
- b. The tender is based on "Single Stage Two Envelops" procedure Financial Proposal(s) & Technical Proposal(s).
- c. You are requested to fill in the attached Tender Forms and attach firm / agency profile with complete financials along with the Tender Documents to evaluate the firm / agency financial standings. Incomplete documentation or information will be treated as null and void (rejected/cancelled).
- d. The last date to submit the Tender Document in sealed envelope in January 11, 2019 by 2:30pm in the Office of the Human Resource Division, FWBL, Head Office. The Technical Proposal will be opened on the same day at 3:00 pm in the presence of representatives who may care to attend. The Financial Proposal of technically qualified agencies will be opened on January 14, 2019 at 3:00 pm.
- e. Kindly submit a Pay Order / Demand Draft of 5% of the offered amount, the Earnest Money, issued in favor of the FWBL.
- f. Security Deposit 10% of total amount will be provided by the party before award of Work Order / signing of Contract Agreement.
- g. FWBL expects that aspirant Group Health Insurance Companies should furnish all the required documents to ensure transparency in presentation. The Tender Form is necessary to be sign & stamp on each page. Moreover, the required supporting document of insurance company to be attached as per the "required documents for financial proposal mention at point 3".
- h. It is of utmost important to type the Tender Form or fill it with an ink. Do not leave any column/item blank. If information required is not relevant, write 'Doesn't Apply/Doesn't Arise'. In case, more space is required to explain the required information in any item/column, you may attach another paper specifying the item/column number to be explained.

FWBL reserve the right to accept or reject any or all bids or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA rule.

For further information in respect to any aspect about tender, please contact, Human Resource Division on 021-35657684 -89 (ext:314, 316).

Thank you.

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## **2. Evaluation Criteria- Technical Qualifications Criterion**

- a. Maximum marks for Technical Proposal:80  
b. Minimum qualifying percentage for entering in financial proposal is 75%. Applicant who secured less than 75% will be categorically disqualified for further process.

### **1- Years in Business of Health Insurance in Pakistan:**

*Note: Please provide supporting documents.*

- i. Minimum 5 years : \_\_\_\_\_ 05 Marks  
ii. More than 5 years: \_\_\_\_\_ 10 Marks

### **2- Existing Health Insurance Portfolio:**

*Note: Please provide supporting documents.*

- i. Rs. 200 Million – Rs. 300 Million: \_\_\_\_\_ 05 Marks  
ii. Rs. 301 Million – Rs. 400 Million: \_\_\_\_\_ 07 Marks  
iii. More than Rs. 400 Million: \_\_\_\_\_ 10 Marks

### **3- Number of Corporate Clients in Health Insurance in Pakistan:**

*Note: Please provide supporting documents.*

- i. 100 – 125 : \_\_\_\_\_ 05 Marks  
ii. 126 - 150: \_\_\_\_\_ 07 Marks  
iii. More than 150: \_\_\_\_\_ 10 Marks

### **4- Number of Panel Hospitals under credit facility in Pakistan**

*Note: Please provide supporting documents.*

- i. 150 - 175: \_\_\_\_\_ 05 Marks  
ii. 176 - 200: \_\_\_\_\_ 07 Marks  
iii. More than 200: \_\_\_\_\_ 10 Marks

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**5- Online Web Portal for Claim Utilization**

*Note: Please provide supporting documents.*

i. No: \_\_\_\_\_ Zero Marks

ii. Yes: \_\_\_\_\_ 10 Marks

**6- Online Web Portal for Limit utilization**

*Note: Please provide supporting documents.*

i. No: \_\_\_\_\_ Zero Marks

ii. Yes: \_\_\_\_\_ 10 Marks

**7- 24/7 help-line for customer & medical services**

*Note: Please provide supporting documents.*

iii. No: \_\_\_\_\_ Zero Marks

iv. Yes: \_\_\_\_\_ 10 Marks

**8- Number of full time medical doctors in health insurance department**

*Note: Please provide supporting documents.*

i. 5 - 7: \_\_\_\_\_ 05 Marks

ii. 8 - 12: \_\_\_\_\_ 07 Marks

iii. More than 12: \_\_\_\_\_ 10 Marks

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### **3. ELIGIBILITY CRITERIA**

1. Minimum 5 years of experience in the business of Health Insurance in Pakistan
2. Minimum existing portfolio of Health Insurance of Rs. 400 Million
3. Minimum number of group/corporate clients of Health Insurance is 100
4. Minimum number of hospitals for IPD credit facility in Pakistan is 150
5. The insurance company should have its own departments for the processing of claims management, case management, endorsement management, web portal, medical helpline
6. Presence of medical doctors in all major cities of Pakistan
7. Companies scoring more than 75% marks in the Technical Evaluation will be qualified for Financial Proposal
8. Only Technical Proposal qualified companies in the financial bid will be called for final presentation.

### **4. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL**

- 1.1. List of complete current clients of health Insurance
- 1.2. List of 5 current clients of similar/greater portfolio for reference check with contact information
- 1.3. List of Panel Hospitals under credit facility in Pakistan with contact information
- 1.4. Name of Authorized person/Account Manager
- 1.5. Claim forms for In-Patient and Out-Patient
- 1.6. Endorsement forms for Addition, deletion, revision or correction
- 1.7. List of Day-Care Procedures/Surgeries under hospitalization benefit
- 1.8. List of Specialized Investigations under hospitalization benefit

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**List of medical treatments that must be ensured but not limited to:**

**IN-PATIENT HOSPITALIZATION COVERAGE / OUTPATIENT COVERAGE- (FOR OPTION 1 ONLY):**

**Any treatment required during the in-patient hospitalization including the following but not limited to:**

- Daily Room & Board charges including meals of patients
- ICU, CCU & NCU charges
- Specialist (consultation) charges / RMO charges / Nursing Charges / ER charges / Recovery room charges
- Surgeon / Operation Fee
- Anesthetist fee / Anesthetist charges
- Operation Theater Charges / Rehabilitation Charges
- Medicines & Drugs, and Surgical Supplies during the hospitalization
- Vaccines or other therapeutic substances, and Implants declared essential for the recovery of the patient as prescribed/recommended by the attending physician during hospitalization.
- Blood & Oxygen
- Ventilators and Allied Services
- Kidney Dialysis / Blood Transfusion.
- Cancer Treatment (Chemo / Radio therapy)
- Daycare surgeries / Investigations
- All investigations including lab tests, Radiology, ultrasounds, etc., required during the hospitalization
- Specialized Investigations MRI, CT scan, Thallium scan, Angiography, Endoscopies & Biopsies, even if prescribed as OPD
- Organ Transplant (excl. cost of organ)
- Fractures and Lacerated Wounds
- Miscellaneous charges including Local road ambulance charges
- Medical Emergencies leading towards hospitalization
- Congenital Birth Defects for newly born & current children
- Pre 30 & post 30 days OPD expenses related to hospitalization

Overseas Accidental / Medical emergencies to be reimbursed as per benchmark of AKUH

**All diseases including following but not limited to:**

- Management of acute myocardial infarction (heart attack),
- Coronary artery heart by-pass
- Cerebro Vascular Accidents (CVA Stroke)
- Management of all type of Malignancies cancer including chemotherapy, radiotherapy
- Management of Renal Failure, including Dialysis
- Major transplant
- Major burns
- Liver Cirrhosis
- Paralysis

- Brain Tumor
- Hepatitis “B” & “C”
- Thalassaemia
- Cataract surgery
- Diagnostic D&Cs

**MATERNITY COVERAGE:**

- Gynecologist’s fee
- Labor Room/ Operation Theater charges
- Anesthetist fee
- Miscarriage (After coverage of 2 children)
- Medicines
- Diagnostic tests
- Baby’s Nursing Care
- Epidural & Circumcision charges
- Daily room rent charges & patient meals charges
- Normal deliveries, complicated deliveries
- Childbirth from Cesarean Section
- Charges for baby’s nursing care / incubator
- Antenatal and postnatal hospitalizations
- Miscarriages resulting into D&C
- Carried D&E or any other procedure required in case of life saving purpose
- Pre natal nine month & post natal 30 days

**EXCLUSIONS:**

- (a) Planned Overseas treatment
- (b) Charges for phone calls, attendant/guest meals during hospitalization and private nursing etc will not be admissible.
- (c) Expenses pertaining to any cosmetic treatment will not be admissible.
- (d) Facilities availed in excess of room entitlement will be borne by the employee
- (e) Tests or treatment related to contraception or sterilization is not admissible.
- (f) Expenses incurred as an organ donor are inadmissible.
- (g) Dental examinations, x-rays, extractions / surgical extractions, fillings and general dental care except emergency dental treatment due to accidental injuries within 48 hours for pain relief only.
- (h) Any medical instrument/device as prescribed at the time of discharge for patient recovery e.g. Nebulizer Device, Sugar test device, etc., are not covered.
- (i) Self-inflicted injury including attempt at suicide, abuse of alcohol, drug addiction or abuse, sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related to conditions or diseases.
- (j) Infertility, fertility or menopause related treatments
- (k) Experimental, unproven or unregistered treatment
- (l) Dentistry
- (m) Professional sports
- (n) War or natural calamity



- |                           |
|---------------------------|
| (o) Corrective Surgery    |
| (p) Gender re-assignment  |
| (q) Treatment for obesity |

**5. TURN AROUND TIME (TAT)**

- |  |                 |
|--|-----------------|
| a. For policy document and health cards                          | 15 working days |
| b. Routine health cards for additions, deletions & plan revision | 10 working days |
| c. Claim re-imburement   | 15 working days |
| d. Duplicate cheque  | 5 working days  |
| e. Agreed MIS  | 5 working days  |

**6. OTHER REQUIRED SERVICES:**

- Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits
- Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- Flexibility of getting non-panel hospitals on panel
- No deductions or comparison for re-imburement on panel or non-panel hospitalization or OPD
- Complimentary 50% enhancement in the hospitalization limit in case of accidental hospitalization
- No pre-authorization is required from the insurance company directly by the FWBL/employee of FWBL
- Ambulance charges should be covered from hospitalization benefit
- Premium to be calculated on pro-rata basis for endorsements
- Mode of payment for policy premium is 100% and annual
- Mode of payment for endorsement premium is 100% and billed on monthly basis
- Profit Sharing arrangement on 20% admin fee on claims and 50:50 sharing on annual basis
- Awareness sessions at FWBL Head Office.

**7. REQUEST FOR PROPOSAL (RFP) COMMUNICATION CONTACTS**

All communication regarding this RFP, whether written (preferably) or oral, must be directed exclusively to the following authorized person(s):

**Name:** \_\_\_\_\_  
**Designation:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**Tel:** \_\_\_\_\_  
**Fax:** \_\_\_\_\_  
**Email:** \_\_\_\_\_

Any oral communication from or with the authorized person(s) will be considered un-official and non-binding on FWBL. The Insurance Company should rely only on written statements issued by the FWBL or the authorized person(s).

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## **8. Terms & Conditions of Services**

- (i) **Signing of Contract Agreement:** The company / agency will sign the contract agreement as acknowledgement.
- (ii) **Services Deliverable:** All services must be executed as specified in entitlement / authorization. Non-compliance with this condition renders the services liable to non-acceptance.
- (iii) **Duration:** The period of Execution will identify on Contract Agreement for ONE year extendable up-to THREE years.
- (iv) **Place of Services:** As specified in the contract agreement unless otherwise informed accordingly.
- (v) **Poor Performance:** Penalty 2% of the total amount will be imposed per month for which the company/agency failed to deliver as per standard or in accordance to the entitlement / authorization.
- (vi) **Service Execution:** Competent Authority reserves the right to change/alter/remove/reduce/enhance services without assigning any reason and the agency / company will abide the instruction(s).
- (vii) **Condition of Services:** The services in all respect with the requirement of the contract agreement and must be in acceptable format otherwise they will be liable to rejection.
- (viii) **Delivery of Services:** Before discharge of patient the authorized personnel of the FWBL will sign the receipt with stamp on Discharge Advice / Certificate.
- (ix) **Rejection of Services:** We reserve the right to cancel any or all the services if it is not in accordance with our specification or if the execution of services is delayed.
- (x) **Termination:** That upon termination of this agreement the agency shall be permitted to withdraw all its liabilities, liens, dues, devices, equipment and manpower which may have been placed at anywhere from the time to time.
- (xii) **Advance Payment:** Advance Payment subject to Bank Guarantee.
- (xi) **Submission of Bills/Invoices:** Invoice / bill & Delivery Advice should be submitted to Finance Department.
- (xv) **Arbitration:** In case of any dispute, difference or and question which may at any time arise between the parties hereto or any person under them, arising out in respect of this letter of intent or this subject matter thereof shall be referred to the FWBL and CEO of the company/agency for arbitration/settling of the dispute, failing which the decision of the court law in the jurisdiction of Karachi binding to the parties under Arbitration Act 1940
- (xvi) **Earnest Money:** 5% Earnest Money must be deposited along with the Tender Form in shape of PAY ORDER / DEMAND DRAFT only in the name of Institute of Business Administration, Karachi.
- (xvii) **Security Deposit:** 10% Security Deposit of total amount will be deposited by the party / agency / service provider before signing of Contract Agreement.

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- (xviii) **Rules, Regulations & Policies:** All rules, regulations and policies will be governed in accordance to the PPRA & FWBL.
- (xix) **Price / Rate:** Price / rate must be quoted in Financial Proposal only and submitted in sealed envelope.
- (xx) **General Sales Tax:** General Sales Tax will be paid on applicable items only by the company/firm/agency.
- (xxi) **Government Tax(es), levi(es) and charges(s):** It will be charged at actual as per SRO.
- (xxii) **Validity of Bid:** Validity is for ninety (90) days.
- (xxiii) **Rights:** FWBL reserve the right to accept or reject any or all tender(s) or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA 2004.
- (xxiv) **Company Profile:** Company Profile be attached with this document.
- (xxv) **Submission of Documents:** Last date for tender submission is January 11, 2019 till 2:30pm
- (xxvi) **Opening of Technical Tender:** Technical Tender will be opened on same day on 03:00 pm at above mentioned address.
- (xxvii) **Financial Proposal:** Financial Proposal(s) of Technically qualified firm(s) will be opened on January 14, 2019 at 3:00 pm.
- (xxviii) **Minimum Qualifying Percentage:** is 75%
- (xxix) **Envelopes:** Separate Envelope of Technical Proposal, Financial Proposal & Earnest Money should be further enclosed in an envelope & seal of Company should be affix on opening flaps.
- (xxx) **Taxes:** All Government taxes (including Income tax and stamp duty), levies and charges will be charged as per applicable rates / denomination of Purchase / Work Order.
- (xxxi) **Stamp Duty:** Stamp duty of 0.3% for Services against total value of Work will be levied accordingly.

**Note: This Terms & Conditions is integral part of contract agreement besides other clauses / articles.**

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**9. Integrity Pact**

Declaration of Charges, Fees, Commission, Taxes, Levies etc payable by the company/firm/agency for Outsource Hospitalization Insurance Services;

M/s \_\_\_\_\_, the Health Insurance Services hereby declares that:

- (a) Its intention not to obtain the procurement work of any Contract, right, interest, privilege, or other obligation or benefit from the FWBL or any administrative or financial offices thereof or any other department under the control of the FWBL through any corrupt practice(s).
- (b) Without limiting the generality of the forgoing the company/firm/agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the FWBL directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service contract or order or other obligations whatsoever from the FWBL, except that which has been expressly declared pursuant hereto.
- (c) The company/firm/agency/ accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to degrade the purpose of declaration, representation and warranty. It agrees that any contract/order obtained aforesaid shall without prejudice to any other right & remedies available to the FWBL under any law, contract, or other instrument, be stand void at the discretion of the FWBL.
- (d) Notwithstanding any right and remedies exercised by the FWBL in this regard, company/firm/agency agrees to indemnify the FWBL for any loss or damage incurred by it on account of its corrupt business practice & further pay compensation to the FWBL in any amount equivalent to the loss of any commission, gratification, bribe, gifts, kickback given by the company/firm/supplier/agency/service provider as aforesaid for the purpose of obtaining or inducing procurement/work/service or other obligation or benefit in whatsoever from the FWBL.

**Note:**

**This integrity pact is mandatory requirement other than auxiliary services / works.**

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It is hereby certified that the terms and conditions have been read, agreed upon and signed.

M/s \_\_\_\_\_

Contact Person \_\_\_\_\_

Address \_\_\_\_\_

Tel # \_\_\_\_\_ Fax \_\_\_\_\_

Mobile \_\_\_\_\_ email \_\_\_\_\_

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HR Division

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**TENDER FORM**

**(Financial Proposal)**

**Tender Ref # (FWBL\HO\HRD\YR\2019)**

**Group Health Insurance Coverage for FWBL Employees**

**Date of Issue : December 28, 2018**  
**Last Date of Submission : January 11, 2019 (2:30pm)**  
**Date of Financial Proposal Opening : January 14, 2019 (3:00pm)**

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6. Integrity Pact..... Page 24

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## **1. Introduction & Instructions**

Dear Tenderer:

- a. The First Women Bank Limited (FWBL) intends to outsource the Group Health Insurance Coverage of our full time (bank contract & permanent) employees and their dependents through a renowned & prestigious health insurance company, with the objective to ensure that employees receive quality health care through a wider panel of hospitals without any reduction in their currently available medical benefits for the period of one year which may be renewable up to three years based on performance of the firm and mutual consent of both the parties. We are interested to hire Group Health Insurance Coverage for FWBL employees from your esteemed agency.
- b. The tender is based on "Single Stage Two Envelops" procedure Financial Proposal(s) & Technical Proposal(s).
- c. You are requested to fill in the attached Tender Forms and attach firm / agency profile with complete financials along with the Tender Documents to evaluate the firm / agency financial standings. Incomplete documentation or information will be treated as null and void (rejected/cancelled).
- d. The last date to submit the Tender Document in sealed envelope in January 11, 2019 by 2:30pm in the Office of the Human Resource Division, FWBL, Head Office. The Technical Proposal will be opened on the same day at 3:00 pm in the presence of representatives who may care to attend. The Financial Proposal of technically qualified agencies will be opened on January 14, 2019 at 3:00 pm.
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- f. Security Deposit 10% of total amount will be provided by the party before award of Work Order / signing of Contract Agreement.
- g. FWBL expects that aspirant Group Health Insurance Companies should furnish all the required documents to ensure transparency in presentation. The Tender Form is necessary to be sign & stamp on each page. Moreover, the required supporting document of insurance company to be attached as per the "required documents for financial proposal mention at point 3".
- h. It is of utmost important to type the Tender Form or fill it with an ink. Do not leave any column/item blank. If information required is not relevant, write 'Doesn't Apply/Doesn't Arise'. In case, more space is required to explain the required information in any item/column, you may attach another paper specifying the item/column number to be explained.

FWBL reserve the right to accept or reject any or all bids or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA rule.

For further information in respect to any aspect about tender, please contact, Human Resource Division on 021-35657684 -89 (ext:314, 316).

Thank you.

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**2. TENDER FORM**  
**Medical/ Health Insurance Coverage**

**Annual Charges**

**Entitlement Limits**

**OPTION # 1**

<b>Plans</b>	<b>Plan A</b>	<b>Plan B</b>	<b>Plan C</b>	<b>Plan D</b>
<b>Room Entitlement</b>	Executive/VIP	7,000	4,000	5,000
<b>Health Coverage</b>	400,000	300,000	250,000	200,000
<b>Corporate IPD &amp; Maternity Pool</b>	1,000,000			
<b>Maternity- Normal</b> <i>(minimum limit)</i>	65,000	60,000	55,000	40,000
<b>Maternity- Caesarian</b> <i>(minimum limit)</i>	75,000	65,000	60,000	50,000
Including: Medical Tests and consultation fee for OPD - Limits as per grades are negotiable				

**OPTION # 1**

Premium should be quoted as follows for each option separately:

<b>Sr #</b>	<b>Description</b>	<b>Premium (RS)</b>
1	Hospitalization Premium	
2	Maternity Premium	
3	OPD: medical tests and consultation fee premium	
4	TOTAL PREMIUM	
5	Additional fee i.e. Admin/FIF/FED/Taxes etc	
<b>6</b>	<b>GROSS PREMIUM per Year</b>	

**Gross Premium (in words)** \_\_\_\_\_

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**Annual Charges**

**Entitlement Limits**

**OPTION # 2**

Plans	Plan A	Plan B	Plan C	Plan D
<b>Room Entitlement</b>	Executive/VIP	7,000	4,000	5,000
<b>Health Coverage</b>	400,000	300,000	250,000	200,000
<b>Corporate IPD &amp; Maternity Pool</b>	1,000,000			
<b>Maternity- Normal</b> <i>(minimum limit)</i>	65,000	60,000	55,000	40,000
<b>Maternity- Caesarian</b> <i>(minimum limit)</i>	75,000	65,000	60,000	50,000

**OPTION # 2**

Premium should be quoted as follows for each option separately:

Sr #	Description	Premium (RS)
1	Hospitalization Premium	
2	Maternity Premium	
3	TOTAL PREMIUM	
4	Additional fee i.e. Admin/FIF/FED/Taxes etc	
5	<b>GROSS PREMIUM per Year</b>	

*Gross Premium (in words)* \_\_\_\_\_

\_\_\_\_\_

**Census Structure**

	Plan A	Plan B	Plan C	Plan D
<b>Employees</b>	12	87	270	86
<b>Spouses</b>	6	43	115	55
<b>Children</b>	32	155	257	216
<b>Total</b>	<b>50</b>	<b>285</b>	<b>927</b>	<b>357</b>

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**Annexure 'C'**  
**(Age & Eligibility Structure)**

<b>Sr #</b>	<b>Description</b>	<b>Age Limit</b>	<b>Remarks</b>
1	Full time Employees	60 year	
2	Spouse	65 year	
3	Dependent Son	25 year	
4	Dependent Daughter	No age limited but coverage till get married	
6	Maternity cases	45 years for female life	

Electronic copy of the detailed census in MS Excel format will be provided separately.

**3. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL**

1. Last year audited financial statements
2. List of Board of Directors
3. List of Management Team
4. Name of Authorized person/Account Manager
5. Profit Sharing Statement
6. Certificate of Incorporation with SECP
7. NTN Certificate
8. Pay order of 5% as Earnest Money in favor of First Women Bank Limited.
9. Validity for submitted proposal is 90 days
10. Affidavit from the CFO/Company Secretary that the "Firm has never been blacklisted"

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#### 4. Service Charges

The service Charges of Contractor M/s \_\_\_\_\_ will remain unchanged for 12 months wherever they are employed or if the number of staff is changed. These are as follows:

<b>A. Health Insurance Charges</b>				
<b>S#</b>	<b>Employees</b>	<b>Emp. Strength</b>	<b>Unit Charges *</b>	<b>Total Charges</b>
			<b>Per head</b>	
01.	Full Time Employees			
02.	Dependents (including spouse & children)			
<b>Total</b>				

\*Must provide the detailed calculation sheet of Per Head / Unit Charges of both categories.

**Required Coverage Benefits:**  
**(Full medical coverage up to the Entitled Limits)**

- a) In-patient hospitalization and any treatments required during hospitalization, in emergency and non-emergency cases (with no waiting period between illnesses required for further hospitalization).
- b) OPD Tests and OPD consultations (In case premium is quoted for option 1 only)
- c) Treatment of all diseases/illnesses including Dread / Chronic diseases and disclosed and undisclosed pre-existing diseases / illnesses (fully covered up to the entitled limits), **except** diseases/ treatment/ procedures as mentioned in **Exclusion** section.
- d) Newborn babies are to be covered from the day they born as dependent insured.
- e) Reimbursement of hospitalization expenses, in case of non-panel hospital at actual without any deduction or cost comparison
- f) Facilitation of cashless medical treatment for employees & their eligible dependents beyond the entitled limit (with prior approval of FWBL); difference to be claimed from FWBL; this facility will not be applicable for reimbursement of pre & post hospitalization expenses.
- g) Entitlement limits (as per Option 1 & 2 above) with no break-up of coverage amount in terms of H&R Limits and Major Medical.
- h) Quotes are required for both the mentioned options, FWBL reserves the right of selecting any option or even limit can be revised upward in case of maternity coverage.

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## 5. Terms & Conditions of Services

- (j) **Signing of Contract Agreement:** The company / agency will sign the contract agreement as acknowledgement.
- (ii) **Services Deliverable:** All services must be executed as specified in entitlement / authorization. Non-compliance with this condition renders the services liable to non-acceptance.
- (iii) **Duration:** The period of Execution will identify on Contract Agreement for ONE year extendable up to THREE years.
- (iv) **Place of Services:** As specified in the contract agreement unless otherwise informed accordingly.
- (v) **Poor Performance:** Penalty 2% of the total amount will be imposed per month for which the company/agency failed to deliver as per standard or in accordance to the entitlement / authorization.
- (vi) **Service Execution:** Competent Authority reserves the right to change/alter/remove/reduce/enhance services without assigning any reason and the agency / company will abide the instruction(s).
- (vii) **Condition of Services:** The services in all respect with the requirement of the contract agreement and must be in acceptable format otherwise they will be liable to rejection.
- (viii) **Delivery of Services:** Before discharge of patient the concerned employee of FWBL will sign the receipt on Discharge Advice / Certificate.
- (ix) **Rejection of Services:** FWBL reserves the right to cancel any or all the services if it is not in accordance with our specification or if the execution of services is delayed.
- (x) **Termination:** That upon termination of this agreement the agency shall be permitted to withdraw all its liabilities, liens, dues, devices, equipment and manpower which may have been placed at anywhere from the time to time.
- (xii) **Advance Payment:** Advance Payment subject to Bank Guarantee.
- (xi) **Submission of Bills/Invoices:** Invoice / bill & Delivery Advice should be submitted to Finance Department.
- (xxxii) **Arbitration:** In case of any dispute, difference or and question which may at any time arise between the parties hereto or any person under them, arising out in respect of this letter of intent or this subject matter thereof shall be referred to the Registrar of the FWBL and CEO of the company/agency for arbitration/settling of the dispute, failing which the decision of the court law in the jurisdiction of Karachi binding to the parties under Arbitration Act 1940.
- (xxxiii) **Earnest Money:** 5% Earnest Money must be deposited along with the Tender Form in shape of PAY ORDER / DEMAND DRAFT only in the name of First Women Bank Limited, Karachi.

- (xxxiv) **Security Deposit:** 10% Security Deposit of total amount will be deposited by the party / agency / service provider before signing of Contract Agreement.
- (xxxv) **Rules, Regulations & Policies:** All rules, regulations and policies will be governed in accordance to the PPRA & FWBL.
- (xxxvi) **Price / Rate:** Price / rate must be quoted in Financial Proposal only and submitted in sealed envelope.
- (xxxvii) **General Sales Tax:** General Sales Tax will be paid on applicable items only by the company/firm/agency.
- (xxxviii) **Government tax(es), lev(y/ies) and charges(s):** It will be charged at actual as per SRO.
- (xxxix) **Validity of Bid:** Validity is for ninety (90) days.
- (xl) **Rights:** FWBL reserve the right to accept or reject any or all tender(s) or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA.
- (xli) **Company Profile:** Company Profile should be attached with this document.
- (xlii) **Tender Document:** Tender Document available at the Office of Manager Purchase, FWBL Main Campus, University Road, Karachi.
- (xliii) **Submission of Documents:** Last date for tender submission is January 14, 2019 up to 2:30pm.
- (xliv) **Opening of Financial Tender:** Financial Proposal(s) of Technically qualified firm(s) will be opened on January 15, 2019 on 03:00 pm at FWBL Head Office Karachi.
- (xlv) **Minimum Qualifying Percentage:** is 75%
- (xlvi) **Envelopes:** Separate Envelope of Technical Proposal, Financial Proposal & Earnest Money should be further enclosed in an envelope & seal of Company should be affix on opening flaps.
- (xlvii) **Taxes:** All Government taxes (including Income tax and stamp duty), levies and charges will be charged as per applicable rates / denomination of Purchase / Work Order.
- (xlviii) **Stamp Duty:** Stamp duty of 0.3% for Services against total value of Work will be levied accordingly.

**Note:**

**This Terms & Conditions is integral part of contract agreement besides other clauses / articles.**

**6. Integrity Pact**

Declaration of Charges, Fees, Commission, Taxes, Levies etc payable by the company/firm/agency for Outsource Health Insurance Services;

M/s \_\_\_\_\_, the Health Insurance Services hereby declares that:

- (e) Its intention is not to obtain the procurement work of any Contract, right, interest, privilege, or other obligation or benefit from the FWBL or any administrative or financial offices thereof or any other department under the control of the FWBL through any corrupt practice(s).
- (f) Without limiting the generality of the forgoing the company/firm/agency represents and warrants that it has fully declared the charges, fees, commission, taxes, levies etc, paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within the FWBL directly or indirectly through any means any commission, gratification, bribe, gifts, kickback whether described as consultation fee or otherwise, with the object of obtaining or including the procurement or service contract or order or other obligations whatsoever from the FWBL, except that which has been expressly declared pursuant hereto.
- (g) The company/firm/agency/ accepts full responsibility and strict liability for making any false declaration/statement, not making full disclosure, misrepresenting facts or taking any action likely to degrade the purpose of declaration, representation and warranty. It agrees that any contract/order obtained aforesaid shall without prejudice to any other right & remedies available to the FWBL under any law, contract, or other instrument, be stand void at the discretion of the FWBL.
- (h) Notwithstanding any right and remedies exercised by the FWBL in this regard, company/firm/agency agrees to indemnify the FWBL for any loss or damage incurred by it on account of its corrupt business practice & further pay compensation to the FWBL in any amount equivalent to the loss of any commission, gratification, bribe, gifts, kickback given by the company/firm/supplier/agency/service provider as aforesaid for the purpose of obtaining or inducing procurement/work/service or other obligation or benefit in whatsoever from the FWBL.

**Note:**

**This integrity pact is mandatory requirement other than auxiliary services / works.**

\_\_\_\_\_  
HR Division

\_\_\_\_\_  
Stamp & Signature of Bidder



It is hereby certified that the terms and conditions have been read, agreed upon and signed.

M/s \_\_\_\_\_

Contact Person \_\_\_\_\_

Address \_\_\_\_\_

Tel # \_\_\_\_\_ Fax# \_\_\_\_\_

Mobile # \_\_\_\_\_ Email \_\_\_\_\_

\_\_\_\_\_  
HR Division

\_\_\_\_\_  
Stamp & Signature of Bidder