

SUMMARY OF BID

S.#	NAME OF ITEM	
1	AMOUNT OF BID	
	TOTAL AMOUNT OF BID IN RS.	

In words _____

Name: _____

Signature: _____

Seal: _____

Address: _____

Telephone #: _____

PROPOSAL /BIDS FOR GROUP MEDICAL INSURANCE / HEALTH CARE FACILITIE

Terms of Reference (TOR) for Tender

STRENGTH OF EMPLOYEES	Category - A EXECUTIVES BPS-17 TO BPS-22	Category-B MANAGEMENT BPS-01 TO BPS-16
Employees	450	985
Spouse	343	755
Children	863	2114
Parents	367	905
Total	2023	4759

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 Sons and unmarried Daughters, no age limit of spouse.**

1. Scope of Health Facilities required:

Hospital Care (Including Surgeries:)

Required medical facilities include:

Daily room and board charges, operation theatre charges, surgeon fee, Anesthetist fee, consultant's fee, Medicines and drugs, Blood and Oxygen supplies,

Medical care for Prolonged/serious ailment:

Required full medical treatment for following disease with the hospital;

(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.

Specialized investigation and Day Care surgeries

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.

Treatment for fractures and lacerated wound and Miscellaneous charges.

Maternity Care (No age limit)

Required medical expenses incurred during childbirth include;

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, Césarean 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)

2. Pre & Post Hospitalization

Diagnosis Tests, Consultation Charges & Prescribed Medicine with 30 days prior or after Hospitalization.

3. 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. 10 (ten) Executive checkups of A package and 30 (thirty) Executive checkups of B package (employees and spouse) of Aga Khan university hospital Karachi.
7. Employee's Accidental Death coverage.
8. Ortho Fracture & any emergency.
9. Psychiatric treatment is covered.
10. Congenital diseases are fully covered.
11. International treatment are covered on re-imburements and in comparison to AKUH, Karachi rates.
12. Annual diabetic clinic at campus to check diabetes.
13. Special pool of Rs.----- in addition to the prescribed limits for insured person with the approval of competent authority , LUMHS which will be conveyed by the Registrar/Director Finance LUMHS to the successful bidder, as and when required.

4. Documents to be submitted by the Bidder:

1. Proof of minimum "A" 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 LUMHS.
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 authorize person for dealing with LUMHS 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 Karachi, Jamshoro, Kotri, Hyderabad, Mirpurkhas, Badin, Dadu Larkana, Thatta , Naushehro Feroz and other areas of Sindh. The panel hospitals should be well reputed specially in Hyderabad, Karachi and interior of Sindh or other area of country.
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 and there is no litigation against Insurance Company.

10. Experience of corporate / Organizations in Health Insurance.
11. List of MBBS / BDS Doctors / Specialist preferably in Hyderabad, Jamshoro and Karachi
12. Any additional information that may be helpful for establishment of qualification.
13. Any conditional bidding or bidding un-accompanied by earnest money or without payment of tender fee will not be considered in the bidding process.

5. Reimbursement

The reimbursement of claims of employees and their dependents for non panel hospitalizations in Sindh and other areas of the country should be entertained within 15 fifteen days.

6. Security Deposit

Successful bidder will have to deposit 5% of supply order amount in the form of Pay Order in favour of LUMHS 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.

7. Mode of payment

Agreed amount of premium with grace period for payment by LUMHS on quarterly basis through crossed cheque

8. Period of Coverage

Period of 12 months and extendable for one year through mutual agreement

Successful bidder will have to sign integrity pact with LUMHS as per SPPRA.

Liaquat University of Medical & Health Sciences, Jamshoro.

Tender: Medical Health Care Facilities for employees and their dependents of LUMHS, Jamshoro for the year 2015-2016.

Name of Insurance company
(Bidder) _____

Gross Premium for 12
Months: _____

Hospitalizations & day care benefits covered as per TOR of Liaquat University of Medical & Health Sciences, Jamshoro (Enclosed herewith) as under:

<u>Particulars</u>	<u>Category of employees "A"</u>	<u>Category of Employees "B"</u>
<p>Annual limit per insured person except parents (without any constraints of number or types of ailments and confinements)</p> <p>Scope of health facilities required:</p> <p><u>Hospital Care (Including Surgeries :)</u></p> <p>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></p> <p>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</p>	Rs.	Rs.

as an ailment.		
Specialized investigation and Day Care surgeries 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. Treatment for fractures and lacerated wound and Miscellaneous charges.	Rs.	Rs.
Maternity Care Required medical expenses incurred during childbirth include; 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)	Rs.	Rs.
Annual limit for each of parents (without any constraints of number or types of ailments and confinements)	Rs.	Rs.
50% increase in basic hospitalization limit, if the hospitalization is due to an accident	Yes/No	Yes/No
Daily room rent to be covered from annual limit	Rs.	Rs.
Specialized investigation to be covered out of annual hospitalization limit	Rs. Or Full cover	
Dental treatment facility: Root canal filling Bridging one tooth (total 25 cases) Accidental cases to be covered from annual hospitalization limit	Rs. Rs. Rs.	Rs. Rs. Rs.
Personal accident cover to employee (death only)	Rs.	Rs.

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. 10 (ten) Executive checkups of A package and 30 (thirty) Executive checkups of B package (employees and spouse) of Aga Khan university hospital Karachi.
7. Employee's Accidental Death coverage.
8. Ortho Fracture & any emergency.
9. Psychiatric treatment is covered.
10. Congenital diseases are fully covered.
11. International treatments are covered on re-imburements and in comparison to AKUH, Karachi rates.
12. Annual diabetic clinic at campus to check diabetes.

- The Health Insurance Company will ensure to provide the two numbers of Master ID Cards to the Employees of LUMHS, 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

EVALUATION CRITERIA

Valid Rating with PACRA/JCR-VIS	20 marks
Relevant experience in health insurance coverage. 1-6 years = 10 marks 7-10 years = 10+10 = 20 marks	20 marks
Personal capabilities Medical staff = 05 marks Managerial staff = 05 marks	10 marks
Number of reputable Hospitals on panel in Hyderabad/Karachi	10 marks
Financial soundness (evidence of case in hand, credit and current bank statement one mark for each Rs.2.00 million)	20 marks
Previous standing of performance in market	10 marks
List of reputable clients	10 marks

NOTE:

- Bidders will have to produce bonafide documentary evidence in support of above evaluation criteria to obtain the required marks.
- Minimum 70 marks should be achieved by the bidder for technical qualification.



**LIAQUAT UNIVERSITY
OF MEDICAL & HEALTH SCIENCES
JAMSHORO, SINDH, PAKISTAN**

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Doc #: LUMHS/REG/2752/161
Issue Date: 28/01/2015

ORDER

In partial modification of this University Order No. LUMHS/REG/-363/69, dated 06-01-2015, the Vice Chancellor has been pleased to re-constitute Tender Committee for Health Insurance Scheme of Employees of this University for the Year 2015 consisting of following faculty members/officers.

- | | | |
|------|---|------------------|
| 1. | Prof. Muhammad Akbar Nizamani
Professor/Chairman, Department of Paediatrics | Convener |
| 2. | Mr. Hadi Bux Abro
Director Finance | Member |
| 3. | Dr. Zafar Ali Seenharo
Demonstrator/Lecturer
Department of Forensic Medicine & Toxicology | Member |
| ✓ 4. | Mr. Azharuddin Shaikh
Purchase & Store Officer,
LUMHS, Jamshoro | Member |
| 5. | Mr. Mian Ahmed Ali Pasha,
Incharge Purchase & Store Officer,
University of Sindh, Jamshoro | Co-opted Member |
| 6. | Mr. Mushtaque Panhwar,
Purchase & Store Officer,
Mehran University of Engineering & Technology,
Jamshoro | Co-opted Member |
| 7. | Dr. Saroop Bhatia
Deputy Registrar (Dental) | Member/Secretary |

The Terms of References are as under:

1. The Committee will prepare and float the advertisement for inviting Tender of the Health Insurance of Employees for the Year 2015
2. To open the Technical/Financial Bills in their presence and prepare the Comparative Statement for the approved form the Competent Authority
3. The Committee will monitor the working of the Health Insurance Company during the Year 2015

M. Muhammad
28.1.15
(MUHAMMAD SALEH RAJAR)
REGISTRAR

LIAQUAT UNIVERSITY OF MEDICAL &
HEALTH SCIENCES, JAMSHORO.

Copy to the:-

1. Prof. Muhammad Akbar Nizamani, Professor/Chairman, Department of Paediatrics
2. Registrar, University of Sindh, Jamshoro
3. Registrar, Mehran University of Engineering & Technology, Jamshoro
4. Mr Hadi Bux Abro, Director Finance
5. Dr. Zafar Ali Seenharo, Demonstrator/Lecturer, Department of Forensic Medicine & Toxicology
6. Mr Azharuddin Shaikh, Purchase & Store Officer
7. Dr. Saroop Bhatia, Deputy Registrar (Dental)
8. Mr Mian Ahmed Ali Pasha, Incharge Purchase & Store Officer University of Sindh Jamshoro