



JINNAH SINDH MEDICAL UNIVERSITY, KARACHI

NATIONAL COMPETITIVE BIDDING

FOR

**HEALTH INSURANCE (TAKAFUL / WINDOW TAKAFUL)
POLICY 2019 – 2020**

**FOR THE EMPLOYEES OF JINNAH SINDH MEDICAL UNIVERSITY
AND THEIR DEPENDENT FAMILY MEMBERS**

March - 2019

Jinnah Sindh Medical University
Rafiqi H.J. Shaheed Road, Karachi. Postal Code# 75510
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JINNAH SINDH MEDICAL UNIVERSITY KARACHI.

1. INTRODUCTION

JINNAH SINDH MEDICAL UNIVERSITY (JSMU) invites single stage two envelopes tender under SPPRA Rules, 2010 (Amended 2017) for providing the services of Health Insurance (Takaful / Window Takaful) for its employees for a period of twelve (12) months, from well reputed Insurance (Takaful) Companies who qualify the eligibility criteria for the following lives:

- a) Eligible employees of JSMU
- b) Following eligible dependents of the JSMU's eligible employees:
 - i) Spouse
 - ii) Children
 - iii) Parents

The Scope of Services will be based on the following benefits:

- a) In-Patient (Hospitalization)
- b) Maternity
- c) Out-Patient

2. RESPONSIBILITIES OF THE COMPANY

- a) The Company will provide the medical benefits, by way of health insurance (Takaful) cover, to the JSMU's eligible employees and their eligible dependent parents, spouses and children, across Pakistan, under Islamic mode of insurance, i.e., Takaful for a period of one year.
- b) The Company will provide Health Cards to JSMU in duplicate, one to be issued to the respective employees and the other to be maintained by the JSMU.
- c) The Company will ensure that their concerned staff/representatives shall behave properly and friendly with the employees / staff / dependents of JSMU.
- d) The Company will regularly co-ordinate with the Health Insurance Section and Chairman, Medical Expenses Committee, JSMU in respect of day to day matters/affairs.
- e) The Company will settle the JSMU's claims within a maximum period of fifteen (15) days otherwise JSMU will have the right to revoke the payment of quarterly installments.
- f) The Company will submit to JSMU each quarter's expenditure statement within fifteen (15) days of the following month and the annual summarized expenditure statement within fifteen (15) days of the maturity of the Agreement.
- g) The Company will allow the JSMU employees to process their IPD claims of non-panel hospitals for reimbursement, up to 150 days from the date of discharge from the hospital.
- h) The Company will enlist JSMU Diagnostic Laboratory & Blood Bank and JSMU Executive Dental Clinic in its Panel of Hospitals and Laboratories.
- i) The Company will prepare / execute the Takaful Policy in favor of JSMU comprehensively incorporating the terms & conditions of this tender document and will provide the Takaful Policy Document to the JSMU within fifteen (15) days of signing of the Agreement.

3. RESPONSIBILITIES OF THE JSMU

- a) The JSMU will provide the initial data of employees and their dependent family members to the Company within ten (10) days of signing of the Agreement.

- b) The JSMU will bear the cost of Takaful Contribution based on the rates finalized / approved against this tender.
- c) The JSMU will be responsible to pay Takaful Contribution in terms of Clause-8 of this tender document.

4. SCOPE OF SERVICES / MEDICAL BENEFITS

The scope of services / medical benefits covered in the Takaful Policy will include (A) In-Patient (Hospitalization), (B) Maternity, and (C) Outpatient as per following details:

(Amount in Rs.)

<u>Description of Benefits / Coverage</u>	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
<u>A. HOSPITALIZATION BENEFITS:</u>	<u>BPS 20-22</u>	<u>BPS 18-19</u>	<u>BPS 16-17</u>	<u>BPS 01-15</u>
(i) Per Annum Limit Per Insured (For Self, Spouse, Children)	650,000/-	500,000/-	350,000/-	250,000/-
(ii) Per Annum Limit Per Insured (For Parents)	175,000/-	150,000/-	125,000/-	100,000/-
(iii) Daily Room & Boarding Limit	15,000/-	9,000/-	6,000/-	4,000/-
(iv) Complimentary Hospitalization & Accidental Cover: Enhancement of Hospitalization Limit in case of Accidental Injuries, Cancer, Hepatitis B&C Treatment, Kidney Dialysis.	50% of the available Hospitalization Limit			
(v) Coverage of Expenses: Daily Room and Boarding charges; consultation charges; surgical fees; anesthetist's fee; diagnostic investigations; operation theatre charges; blood & oxygen supplies; inpatient medicines; ICU / CCU charges; organ transplant; fracture; local ambulance services etc (excluding non-medical items and medical / non-medical equipment).	COVERED			
(vi) Coverage of Day Care Surgeries / Specialized Investigation / Treatment: Lithotripsy; Endoscopy; Excision Biopsy; Gastroscopy; Partial Mastectomy; Tonsillectomy/Adenoidectomy; Veins/Varicose; Malignant and Non-malignant tumors/ Abscess; Cholecystectomy; Herniorrhaphy; Appendectomy; Cataract Surgery with intra-ocular lenses of premium quality; Angiography; Angioplasty; MRI; CT Scan; Thallium Scan; Cancer treatment including chemotherapy & radiotherapy with pre & post-hospitalization expenses (upto 30 days) up to full hospitalization limit and Treatment of Hepatitis B & C such as, Inj. Interferon therapy/ Tab. Sovaldi along with all combination therapy, consultation & laboratory tests expenses etc., up to full hospitalization limit. All congenital birth defects / illnesses; newly born baby's nursery care charges during mother's hospitalization including incubator facility; miscarriage resulting into D&C or D&E; Cost of circumcision for baby boys upto Rs.3,000/-.				
(vii) Accidental Emergency Treatment: Treatment of all injuries/fractures & lacerated wounds, local road ambulance, accidental dental treatment (outpatient within 48 hours for pain relief) including cardiac emergency.				
(viii) Pre & Post Hospitalization: Outpatient expenses including diagnostic tests, consultation charges and cost of prescribed medicines including surgical dressing and physiotherapy within 30 days prior to or after Hospitalization.				

	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
<u>B. MATERNITY BENEFITS:</u>	<u>BPS 20-22</u>	<u>BPS 18-19</u>	<u>BPS 16-17</u>	<u>BPS 01-15</u>
(i) Per Annum Limit for Normal Delivery				
(ii) Per Annum Limit for Cesarean, Multiple Births, Forced, Forceps & Complicated delivery	45,000/- 50,000/-	35,000/- 55,000/-	30,000/- 50,000/-	25,000/- 40,000/-
(iii) Coverage of Expenses: Follow-up visits of patients during or after pregnancy; Pre & Post Natal expenses; Obstetrician's Fee for delivery & consultation during hospitalization; Mid-wife expenses upto Rs.500/- per day upto the maternity limit (excluding non-medical items and medical / non-medical equipment).	COVERED			
	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
<u>C. OUT PATIENT BENEFITS</u>	<u>BPS 20-22</u>	<u>BPS 18-19</u>	<u>BPS 16-17</u>	<u>BPS 01-15</u>
(i) Limit Per Employee Per Family	28,000/-	26,000/-	23,000/-	20,000/-
(ii) Coverage of Expenses: Physician's or Consultant's fee including Psychiatrist's fee; Prescribed medicines; Prescribed diagnostic tests (excluding minor surgical procedures); Medical emergencies not leading towards hospitalization (excluding non-medical items and medical / non-medical equipment).	COVERED			

Note: Categories of Contract Employees will be based on their holding post / position equivalent to the Regular Post / BPS.

5. ELIGIBILITY CRITERIA OF TAKAFUL COMPANY

- a) Approved from SECP.
- b) Registered with Income Tax and Sales Tax Authorities.
- c) Registered with Sindh Revenue Board.
- d) Companies scoring minimum 80% marks in the technical evaluation criteria will be qualified for financial proposal.
- e) Companies black-listed by any Government Department, shall not be entertained.
- f) Conditional tenders will not be accepted.
- g) Each paper of the tender document has to be stamped and signed by the authorized signatory of the Company.

6. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q#1	Credit Rating by PACRA/JCR-VIS	Points
1	Equal to or Less than A	3
2	A+ to AA	5
3	Above AA	10

Q#2	Paid-up Capital (As on 31.12.2018)	Points
1	Equal to or Less than Rs.2.5 Billion	3
2	More than Rs.2.5 Billion and up to Rs.3.0 Billion	5
3	More than Rs.3.0 Billion	10
Q#3	Overall existing General Insurance Portfolio (As on 31.12.2018)	Points
1	Equal to or Less than 12.0 Billion	3
2	More than Rs.12.0 Billion and up to Rs.18.0 Billion	5
3	More than Rs.18.0 Billion	10
Q#4	Years in Business of Health Insurance (As on 31.12.2018)	Points
1	Equal to or less than 8 years	3
2	More than 8 years and up to 15 years	5
3	More than 15 years	10
Q#5	Existing Health Insurance Portfolio (As on 31.12.2018)	Points
1	Equal to or less than Rs.1.0 Billion	3
2	More than Rs.1.0 Billion and up to Rs.2.0 Billion	5
3	More than Rs.2.0 Billion	10
Q#6	Bank Balances (As on 31.12.2018)	Points
1	Equal to or Less than Rs.7.5 Billion	3
2	More than Rs.7.5 Billion and up to Rs.10.0 Billion	5
3	More than Rs.10.0 Billion	10
Q#7	Number of total lives covered under Health Insurance	Points
1	Up to 200,000	3
2	Between 200,001 to 300,000	5
3	More than 300,000	10
Q#8	Number of Panel Hospitals under credit facility	Points
1	Less than 200	3
2	201 to 300	5
3	More than 300	10
Q#9	Number of Public Sector medical universities / Public Sector medical institutes as client in Sindh Province in Health Insurance	Points
1	Less than 2	3
2	Between 2 to 4	5
3	5 or above	10
Q#10	Availability of full time medical doctor(s) for case management	Points
1	Up to 10	3
2	11 to 20	5
3	More than 20	10

7. OTHER REQUIRED SERVICES

- a) International accidental emergencies/treatments are covered on re-imburements basis and in comparison to AKUH, Karachi rates.
- b) Arrangement of a free Diabetic clinic at main JSMU campus to check diabetes via glucometer for employees only.
- c) Arrangement of an Orientation Session for the JSMU employees regarding their limits / ceilings of Takaful Benefits, procedure / SOP for claim settlement and distribution of brochures among the employees.
- d) The Company will display banners in the JSMU premises containing hotline contact numbers and other relevant information for the guidance / support of the employees.
- e) Flexibility of getting non-panel hospitals on panel.
- f) Flexibility of getting required consultants & diagnostic labs for discount facility.
- g) In case of treatment from Non-Panel Hospital, reasonable and customary charges as in Panel facilities shall be paid. The rates will be benchmarked with the best panel network hospital in the location of treatment taken from non-panel hospital.
- h) All hospital services and supplies should be covered during confinement in the hospital.
- i) No pre-authorization is required by panel hospitals from the Takaful Company for employees of JSMU and their eligible dependents for direct admission in panel hospitals.
- j) **TURNAROUND TIME:**

<u>Sr. #</u>	<u>Description</u>	<u>Working Days</u>
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imburement	10
4	Agreed Management Information System Reports	10
5	Detailed Claims Analysis on Quarterly basis	10

8. PAYMENT OF TAKAFUL CONTRIBUTION

The mode of payment of Takaful Contribution will be as under:

- a) The amount of Takaful Contribution approved by JSMU will be paid by JSMU to the Company in four (4) equal quarterly installments against the respective invoices raised by the Company.
- b) The JSMU will pay to the Company each quarter's Contribution within fifteen (15) days of commencement of the following quarter subject to the settlement of all valid claims of the JSMU and provision of expenditure statement by the Company in respect of all benefits pertaining to the respective quarter.

- c) The JSMU will have the right to revoke payment of the installment of Contribution in case of delay by the Company in settlement of valid submitted claim(s) within a period of fifteen (15) days.
- d) Additional payments of Endorsement Takaful Contribution, if any, as a result of ongoing changes in the data of the employees and their dependent family members, will be made by the JSMU to the Company on quarterly basis against the respective invoices raised by the Company, according to the Takaful Contribution rates as approved by JSMU.

9. PROCEDURE FOR HOSPITALIZATION & CLAIM SETTLEMENT

a) Panel Hospitals

- i) Upon approaching to the Hospital, the Patient will submit photocopies of Health Card and CNIC of the patient (in case of adults) to the Hospital's Management.
- ii) The Hospital will provide credit arrangement for indoor treatment.
- iii) Upon discharge of the Patient, the hospital will send the bill of his/her treatment along with prescription, copies of lab tests, itemized hospital bills, discharge slip and other related documents (if any) etc. to the Company for settlement.

b) Non-Panel Hospitals.

- i) Prior to undertaking the treatment from non-panel hospital, the Patient will inform the Focal Person of the Company about the hospitalization in writing, in a manner to properly identify the Insured patient, except in case of medical emergencies in which case such intimation shall be given at the earliest.
- ii) Upon discharge of the Patient, the JSMU will send the (i) Claim Form, (ii) Discharge Summary, (iii) Itemized Hospital bill, (iv) Doctor's prescriptions, (v) original pharmacy bills, (vi) diagnostic test reports, and (vii) diagnostic test bills to the Company within four weeks of discharge from the hospital.
- iii) The Company shall settle such claims on reimbursement basis within a maximum period of fifteen (15) working days under intimation to the Insurance Section of the JSMU.

c) Out Patient Benefits

- i) After incurring medical expenses covered under Outpatient Benefits, the JSMU will send the (i) Claim Form, (ii) Doctor's prescriptions, (iii) original pharmacy bills, (iv) copies of diagnostic test reports, and (v) diagnostic test bills to the Company.
- ii) The Company shall settle such claims on reimbursement basis within a maximum period of fifteen (15) working days under intimation to the Insurance Section of the JSMU.

- d) The IPD / Maternity / OPD claim(s) being considered by the Company for rejection must be conveyed to the Insurance Section, JSMU (before actually rejecting the same) indicating reasons thereof, e.g. non-verification of pharmacy bills, exhausting of ceiling of the respective benefit, claim not covered under the provisions of Takaful Policy or any other reason, along with supportive evidence, so that the concerned Claimant may be informed, accordingly.

- e) If Claimant approaches the JSMU Medical Expenses Committee contesting the rejection of the claimed bill(s), and the Committee considers and recommends for its re-submission / re-verification, the Company will accept the said bill(s) for the due process of settlement.
- f) If any pharmacy bill submitted by the Claimant is rejected due to any reason, other bills included in the same batch from other Pharmacy of the Claim must be settled.
- g) Processing of claim settlements / disbursement of payments must be carried out by the Company from its Karachi Office.

10. PROFIT SHARING

The Company shall pay to the JSMU a sum equivalent to fifty percent (50%) of the profit, if any (after deduction of Govt. levies and administrative charges of the Company), earned on the Takaful Policy within thirty (30) days of maturity of the Takaful Policy or adjust the same in the next year's Takaful Contribution as the case may be.

11. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- a) The Bidder must not have been barred / blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private sector organization anywhere in Pakistan. (Submission of Undertaking on Rs.100/- legal stamp paper).
- b) Annual audited Accounts of the Company for the last three years, i.e., as on June 30, 2016, June 30, 2017 and June 30, 2018.
- c) Updated Company Profile.
- d) Certificate of Incorporation with SECP.
- e) Valid NTN Certificate.
- f) Valid Registration Certificate of Sindh Revenue Board.
- g) Updated list of Panel hospitals under credit facility in Pakistan with contact information.
- h) List of Doctors & Health Insurance Management Team.
- i) Complete list of current clients in health Insurance.
- j) Copies of Work Orders, Agreements etc. as proof of experience in Health Insurance.
- k) Latest certification of PACRA/ JCR-VIS Rating.
- l) List of at least 3 current clients for reference check with contact information.
- m) Names of Authorized person, Focal Person and Account Manager with full contact information on company's Letter Head.

- n) List of Exclusions in health coverage benefits.
- o) Process Flow Chart for claim re-imburement process of non-panel hospitalization.
- p) Process Flow Chart for credit facility of emergency admission process at panel hospitalization.
- q) Process Flow Chart for credit facility of elective admission process at panel hospitalization.

12. FINANCIAL PROPOSAL

<u>Sr. #</u>	<u>Particulars</u>	<u>Amount (Rs.)</u>
1	Takaful Contribution for In-Patient Benefits	
2	Takaful Contribution for Maternity Benefits	
3	Takaful Contribution for OPD Benefits	
4	Total Takaful Contribution	
5	Additional fee i.e. Admin/FIF/FED/Taxes etc.	
	Gross Takaful Contribution	

The above mentioned Takaful Contribution is based on the following Rates:

Rates of Takaful Contribution

Insured Persons	Age Bracket	Hospitalization				Maternity				OPD			
		Cat-A	Cat-B	Cat-C	Cat-D	Cat-A	Cat-B	Cat-C	Cat-D	Cat-A	Cat-B	Cat-C	Cat-D
Employees	<60												
Female Employees	<45												
Employees	≥60												
Employees	≥65												
Female Spouses	<45												
Spouses	≥45												
	<60												
Spouses	≥60												
Spouses	>65												
Children	<18												
Children	≥18												
Parents	<60												
Parents	≥60												
Parents	≥75												
Parents	≥95												

13. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- a) Detailed workings of the Financial Proposal should be annexed.
- b) Bid security / Earnest money in shape of Pay Order for 3% of total bid amount in favor of Jinnah Sindh Medical University, Karachi must be placed in the Financial Proposal envelope.

14. COMMUNICATION CONTACTS

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

Designation : Procurement Officer
 Address : Planning & Development / Procurement Department, 3rd Floor,
 Jinnah Sindh Medical University (Main Campus), Rafiqi (H.J.) Shaheed
 Road, Karachi. Postal Code # 75510.
 Telephone No. : 99205185 Ext. 1047 & 1048

Any oral communication from or with the authorized person(s) will be considered un-official and non-binding on JSMU. The Company should rely only on written communications made with the authorized person of JSMU.

15. SUBMISSION CRITERIA & SCHEDULE

- a) Two separate sealed envelopes each for technical and financial proposal should be submitted in one sealed envelope marked as Tender Documents and addressed to the above named Officer.
- b) Envelopes shall also bear the word “Confidential” and “Technical Proposal & Financial Proposal” for the respective bid.
 - i) First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score minimum 80% marks in the technical evaluation criteria.
 - ii) Bidding Documents should reach the office of Procurement Officer, JSMU, Karachi before the deadline for bid submission, i.e., 30th March, 2019 at 11.00 AM.
 - iii) Tender will be opened on 30th March, 2019 at 11.30 AM.

16. EVALUATION OF BIDS

Technical bids will be evaluated by the Procurement Committee of JSMU as per Technical Evaluation Criteria given in the Bidding Document. Financial proposals of only those bidders will be opened who secure minimum of 80% marks in the Technical Evaluation.

17. TERM OF CONTRACT

The contract period will be of one (1) year which can be further renewed based on satisfactory performance and mutual consent of the successful Bidder and the JSMU.

18. DETAILS OF LIVES COVERED UNDER TAKAFUL POLICY:

Updated data of the number of Lives of JSMU is attached at Annexure "A".

SUMMARY OF LIVES COVERED

JINNAH SINDH MEDICAL UNIVERSITY					
<u>CATEGORY</u>	<u>EMPLOYEES</u>	<u>SPOUSES</u>	<u>CHILDREN</u>	<u>PARENTS</u>	<u>TOTAL</u>
A	69	53	120	51	293
B	163	134	289	222	808
C	225	138	214	317	894
D	404	267	615	425	1711
TOTAL	861	592	1,238	1,015	3,706

Note:

A Category = BPS from 20 and above

B Category = BPS from 18-19

C Category = BPS from 16-17

D Category = BPS from 01-15