



## **Tender notice**



### **REQUEST FOR PROPOSAL (RFP) FOR HIRING OF HEALTH INSURANCE COMPANY FOR THE EMPLOYEES OF FEDERAL GOVERNMENT EMPLOYEES HOUSING FOUNDATION**

#### **Invitation to Bid**

1. Federal Government Employees Housing Foundation invites sealed bids from renowned Insurance Companies having License of Securities Exchange Commission of Pakistan (SECP) duly registered with Income Tax, Sales Tax department on Active Tax payer List (ATL) of Federal Board of Revenue (FBR) and having preferable 'AA' rating from PACRA or JCR-VIS for comprehensive health insurance of employees of Federal Government Employees Housing Foundation and their families including parents.
2. The bids, prepared in accordance with the instruction contained in the bidding documents, must reach to under mentioned address on or before 11:00am 5 March, 2019. Technical and Financial bids shall be opened on the same day at 11:30 am.
3. Copy of Bidding document can be obtained (free of cost) from the undersigned on any official working day or may be downloaded from [www.fgehf.gov.pk](http://www.fgehf.gov.pk) and [www.ppra.org.pk](http://www.ppra.org.pk)
4. The Authority may reject any or all bids at any time prior to the acceptance of bid or proposal in terms of Rule 33 of PPRA Rules, 2004.

**(DIRECTOR-ADMN)  
FEDERAL GOVERNMENT EMPLOYEES HOUSING FOUNDATION,  
10-MAUVE AREA, G-10/4, ISLAMABAD  
051-9106075**

# REQUEST FOR PROPOSAL (RFP)

For

**“HIRING INSURANCE/TAKAFUL COMPANY FOR HEALTH  
INSURANCE BENEFITS”**

Issued as on: \_\_\_\_\_ 2019

Due Date : \_\_\_\_\_ 2019



February 2019

**FEDERAL GOVERNMENT EMPLOYEES HOUSING  
FOUNDATION (FGEHF)**

**GOVERNMENT OF PAKISTAN**

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# Request For Proposal for Group Health Insurance/Takaful

## **Context and Background**

FGE Housing Foundation, through this Request for Proposal (RFP), intends to invite duly registered dedicated Islamic insurance/takaful companies to participate in the process for selection of a company that can provide health insurance coverage for the employees of FGE Housing Foundation and their Parents, Spouses & Children. The RFP specifies eligibility requirements, scope of services, proposal submission timelines and other necessary information for competitive biddings. For successful participation, all bids must comply with all instructions given in the attached RFP documents.

### **1. FGE Housing Foundation- Health Takaful/Insurance Coverage Policy for 2019-20**

FGE Housing Foundation, (The Company) invites proposals from reputed Takaful Companies for obtaining health insurance coverage for its employees, spouses & children, as per the guidelines described in this RFP.

### **2. FGE Housing Foundation Introduction**

The FGE Housing Foundation is an autonomous body incorporated under the companies Ordinance, 1984 (XLVII of 1984) and that company is limited by Guarantee. The FGEHF aims to provide the quality, safety and efficiency of healthcare service delivery to all its employees.

### **3. SCOPE OF SERVICES**

The health insurance will cover hospitalization (surgical, maternity & special investigations) as negotiated and agreed by both the parties. As part of the Company's policy, the Company is required to arrange comprehensive health insurance for its staff and their spouse & children and the purpose of this RFP is to provide the same. The selected health insurance shall include the provision of the following:

- 3.1 Medical Insurance Benefits as given in Annex "A & B"
- 3.2 Provision of following services:

- 3.2.1- Special procedure to handle emergency cases efficiently
- 3.2.2- 24 hours operational helpline and Customer Care Department
- 3.2.3- Reporting system to provide details of patient admissions, premium and Inpatient claims on “as and when required basis” through online computerized system.
- 3.2.4- Facility to manage client through personalized health cards.
- 3.2.5- Performance of the Company with previous and present Clients
- 3.2.6- “Turnaround Time” for Claims settlement should not be more than 15 working days.
- 3.2.7- New Born Baby should be covered from the day of birth.

3.3 The company must have reputable hospitals on its panel in all major cities of Pakistan

**Hospitalization (Employees Limits & Detail):**

|                               |                              |
|-------------------------------|------------------------------|
| Total No. of Beneficiaries:   | 1700 (Anticipated)           |
| Employees maximum age =       | Life time (after retirement) |
| Parents maximum age =         | 90 Years                     |
| Spouses maximum age =         | 60 Years                     |
| Male Children maximum age =   | 24 Years                     |
| Female Children maximum age = | till marriage                |

Category wise Detail of FGE Housing Foundation employees is Attached as Annex-C

**4. INSTRUCTIONS TO BIDDERS**

**4.1 Bidding Procedure**

4.1.1 The bidding procedure as given in PPRA Rules i.e. Single Stage-Two Envelope Procedure, will be followed in this RFP. A single package having separate ‘Technical Proposal’ and ‘Financial Proposal’ may be submitted as a bid for this RFP.

4.1.2 After evaluating the technical proposals, financial proposals will be opened of those bidders, who have been qualified in technical proposal criteria.

4.1.3 Proposals must include the complete name and address of bidder’s registered firm and the name, mailing address, and telephone number of the person the Company should contact regarding the proposal.

4.1.4 A copy of the certificate of incorporation or charter or an equivalent document for proof of registration of the bidding entity must be attached with the proposal.

4.1.5 Furthermore, provision of a documentary proof of the competent and authorized signatory on behalf of the entity to enter into contract with the company is mandatory at the time of proposal submission.

4.1.6 Proposals must confirm that the bidder will comply with all provisions in this RFP.

4.1.7 Proposals must be signed by a company officer empowered to bind the executing agency. A bidder's failure to include these items in the proposal may cause the proposal to be determined as non-responsive and the proposal may be rejected.

4.1.8 Bidders must provide comprehensive narrative statements that illustrate their understanding of the requirements of the Bid.

4.1.9 Bidders must understand that their qualification for consideration for award of the contract depends upon their ability to deliver all services as illustrated in Section 3 "Scope of Services" and as per Tender Specifications.

4.1.10 Proposals submitted against RFP should provide straightforward, concise information that satisfies the requirements of this RFP. Emphasis should be placed on completeness, clarity of content and conformance with given instructions and requirements of this RFP.

**4.1.11 Technical Proposal besides shall contain:**

- i. Company's profile.
- ii. Brochures and any other supportive documents
- iii. List of panel Hospitals all over the Pakistan.
- iv. List of regional medical helpline and Customer Care Contact details.
- v. List of coverage services being offered by insurance company.
- vi. List of exclusions which are not part of insurance coverage.
- vii. Last three year Audited Financial Statements (Insurance Company's minimum gross premium till last year should not be less than 5 billion rupees and must be reflecting in audited financial report)
- viii. Copies of Income Tax and Sales Tax registration certificates (if applicable)
- ix. SECP registration certificate.
- x. Affidavit (on stamp paper) that the Insurance Company is not blacklisted.

- xi. Certificate of incorporation from SECP.
- xii. Live demonstration of online claim handling system.
- xiii. Government Client list with their contact details.
- xiv. Non-Government client list with contact details.

**4.1.12 Modified Proposals:**

Bidders may only submit one proposal for evaluation. Any alternate or modified proposal submitted after due date will not be acceptable. The Company reserves the right to add terms and conditions during contract negotiations.

**4.1.13 Financial Proposal will contain:**

- a. Quoted rates on each item given in the Scope of Services and Tender Specifications for Provision of Medical Insurance (Annex-A & B).
- b. Copy of Pay Order/DD of bid security (1% of the quotation price)
- c. The quoted rates shall be inclusive of all taxes clearly mentioning the bid price and duly signed by the authorized company representative.

**4.1.14 Following detail may also be provided for each quoted rate:**

- a) Criteria of calculation per unit and category wise.
- b) Criteria of calculation of premium for additions of employees and/or their dependents during the policy year.
- c) Proposals must be received no later than given date on tender. The proposals via courier, postal mail or by hand are acceptable.
- d) A bidder's failure to submit its proposal prior to the deadline will cause the proposal to be disqualified. Late proposals or amendments will not be accepted for evaluation.
- e) Validity of the proposal must be 90 days.
- f) Validity of the contract will be one year only, and can be extended further based on quality services and satisfaction of the management/employees of FGE Housing Foundation.
- g) The Insurance Company will be responsible for the all claims from contract starting date to contract ending date.
- h) Insurance Company shall be responsible to intimate about the expiry of 01 year contract before 30 days of the stated period.

4.1.15 In case of any dispute of conflict between the FGE Housing Foundation & Islamic Insurance/Takaful Company, the same will be solved through arbitration, duly appointed/nominated by both parties mutually. The decision of the arbitration will be final and both parties will be responsible for the compliance of the decision.

#### **4.2 Return Mailing Address, Contact Person, Telephone, Fax Number and deadline for receipt of Proposals**

The Assistant Director  
Federal Government Employees Housing Foundation, 10 Mouve Area, G-10/4, Islamabad.  
Telephone: 051-9106075, Email: bhatti.rafaqat786@gmail.com

#### **4.3 Time Line of Bidding Process:**

| <b>S. N</b> | <b>Activity</b>   | <b>Dates</b>             |
|-------------|---|--------------------------|
| 1           | RFP issue date  | (20-Feb-2019)            |
| 2           | Proposal submission dead line   | (05-Mar-2019 – 05:00 PM) |
| 3           | Opening of Technical BIDs (in presence of applicants, who choose to appear) | (05-Mar-2019 – 05:00 PM) |

The table given above represents the Company's best estimate of the schedule that will be followed. If a component of this schedule, such as the opening date, is delayed, the rest of the schedule will be shifted by the same number of days.

#### **4.4 Payment Terms**

The policy premium payment will be released on Annual basis against an invoice duly submitted by Insurance/takaful Company and the premium for subsequent additions and deletions will be also be cleared on quarterly basis.

Taxes will be deducted as per Law unless otherwise exemption certificate/SRO provided for non-deduction thereof.

All costs associated with the contract must be stated in Pak Rupees. Under no condition will the FGE Housing Foundation be liable for the payment of any interest charges or taxes associated with the cost of the contract.

#### **4.5 Right of Rejection**

The Company reserves the right to refrain from making an award if it determines that to be in its best interest. Incomplete proposals will not be entertained and no documents/proposals shall be accepted after due date and time.

The Company reserves the right to reject any or all applications as per PPRA rules.



## TECHNICAL BID EVALUATION CRITERIA, CONDITIONS AND PROCESS

**1. Only those bids will be evaluated which will successfully meet the mandatory criteria given in technical proposal as follows:**

- i. Company profile.
- ii. The Insurance Company should be One/Single company (not group of companies), providing Group Health services for not less than 8 years.
- iii. Proof of credit rating, minimum "A" by PACRA/JCR-VIS.
- iv. List and criteria for Panel Hospitals in all major cities of Pakistan.
- v. List and criteria for OPD discount centers in all major cities of Pakistan.
- vi. List of 24/7 regionally located medical help lines, offices and Customer Care Contact details separately for all major cities of Pakistan.
- vii. List of coverage services being offered by insurance company.
- viii. List of exclusions which are not part of policy/coverage.
- ix. Last three year Audited Financial Statements.
- x. Copies of Income Tax and Sales Tax registration certificates.
- xi. Copy of Certificate of Incorporation or Registration or equivalent.
- xii. List of minimum 10 clients with name and contact persons, telephone numbers and addresses
- xiii. List of lost clients in past 01 years.
- xiv. Certificate on company letterhead for the assurance of data security and confidentiality.
- xv. Brochures and other quoted documents
- xvi. Affidavit (on stamp paper) that the Bidder has not been blacklisted or debarred by Public Procurement, Government, Semi-Government, Private, Autonomous body or any other international organization.
- xvii. Detail of any other additional/extra benefits not mentioned in the tender.

xvii. Bid Security at 1% of quoted price in shape of PO/DD in favor of FGE Housing Foundation with financial proposal.

Xvii: Insurance Company's minimum gross premium till last year should be not less than 5 billion rupees and must be reflecting in audited financial report.

Note: A bidder's failure to include these items in the proposal may cause the proposal to be determined as non-responsive and the proposal may be rejected. FGE Housing Foundation has a right to ask for any documentary evidence for provision of information related to the RFP. In case the Insurance Company fails to provide the required information, the management of FGE Housing Foundation has a right to deduct the marks accordingly.

2. The final assignment award will be on the basis of combined technical and financial score in the following manner:

| <b>Proposal</b> | <b>Weight</b> |
|-----------------|---------------|
| Technical       | 80%           |
| Financial       | 20%           |
| Total           | 100%          |

2. The final score of technical bid will be added to the financial score and final award of contract decision will be based on total of technical score plus financial score.

4. The bidders must demonstrate the following:  
Demonstrate web portal facility for claims tracking.

5. The bidders must demonstrate that they have the capacity to provide health insurance services in timely and efficient manner.

## **5. Selection - Evaluation Process**

5.1 An evaluation committee will review in detail all proposals that are received to determine the extent to which they comply with RFP document requirements

5.2 Technical proposal that fails to meet material RFP document requirement may be rejected.

5.3 Proposals containing false or misleading statements regarding requirement of RFP documents may be rejected.

5.4 Only those companies financial proposals will be opened which qualify in technical evaluation

**Annexure - A**

**Tender Specifications for Provision of Medical Insurance**

Category A: BPS 17to 20 & above

Category B: BPS 01 to 16

| Category | Daily Room Rent | Hospital Care Limit | Major Medical Limit | Maternity Normal/Caesaria |
|----------|-----------------|---------------------|---------------------|---------------------------|
| A        | 20,000          | 500,000             | 500,000             | 200,000 / 250,000         |
| B        | 15,000          | 400,000             | 500,000             | 150,000 / 200,000         |

|   |
|---|
| <b>Comprehensive ASO Corporate OPD Pool for Whole Group</b> |
| Unlimited   |

**Hospitalization to cover:**

- Pre-hospitalization
- Post hospitalization
- Medicine, during and post hospitalization
- Clinical tests/check-ups
- Surgical expenses
- Operation theatre charges
- Anesthetist fee
- Consultation charges
- Room rent
- Nursing care
- Day care surgery
- Ambulance charges from home to hospital
- Specialized investigations and procedures in outpatient settings, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Dialyses etc.

**Maternity Benefits:**

- Normal delivery
- Caesarean delivery/multiple births

**Special Terms:**

Disclosed Pre-Existing Conditions cover upto total hospitalization limit for employees, parent, spouses & Children

Disclosed/Un-Disclosed Pre-Existing Maternity Cover

**Annexure - B**

**Details of coverage that must be ensured**

|   |   |
|---|---|
| 1 | <p><b>HOSPITAL CARE.</b><br/>                 Required all medical expenses including:<br/>                 * Daily room and board charges, operation theater charges, surgeons fees, anesthetist fee, consultant's fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, all Lab test, miscellaneous charges(local road ambulance charges), etc.<br/>                 * The expenses incurred outside the hospital will also covered under comprehensive Pre and Post Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation &amp; medicines.<br/>                 * New born babies coverage.<br/>                 * Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company.</p> |
| 2 | <p><b>MAJOR MEDICAL CARE/DREAD DISEASE.</b><br/>                 * Bidders to provide complete list of diseases being offered under major medical care by Health Insurance Company.</p>   |
| 3 | <p><b>MATERNITY CARE</b><br/>                 * Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company.</p>   |
| 4 | <p><b>SPECIALIZED INVESTIGATIONS:</b><br/>                 * Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.</p>   |
| 5 | <p><b>DAY CARE SURGERIES (HOSPITALIZATION)</b><br/>                 * Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.</p>  |
| 6 | <p>All non-panel hospitalization claims must be reimbursed within 15 working days</p>   |

**Annexure - C**

**Employee & Family Data**

| <b>Evaluation Criteria (Technical)</b>                               |  | <b>Marks</b>    | <b>Evaluation Criteria</b> | <b>Marks Obtained</b> |
|--|--|-----------------|----------------------------|-----------------------|
| <b>List of coverage services being offered by insurance company.</b> |  | <b>40</b>       | <b>Scale</b>               |                       |
| 1  | Hospitalization Limits as per tender specification.                                    | 5               | Yes/No                     |                       |
| 2  | Maternity Benefits Limits as per tender specification                                  | 5               | Yes/No                     |                       |
| 3  | Accidental Emergency coverage  | 5               | Yes/No                     |                       |
| 4  | Day care Surgeries coverage  | 5               | Yes/No                     |                       |
| 5  | Specialized Investigation mentioned in RFP   | 5               | Yes/No                     |                       |
|  | Cover of Disclosed PEC Conditions For Employees, Spouses & Children till Major Medical | 5               | Yes/No                     |                       |
|  | Cover of Disclosed PEC Conditions For Parents till Major Medical (age 90 Years)        | 5               | Yes/No                     |                       |
|  | Coverage of pre-existing maternities   | 5               | Yes/No                     |                       |
| <b>Reporting system based online portal (Live)</b>                   |  | <b>Total 3</b>  | <b>Scale</b>               |                       |
| 1  | Online Tracking of Claims  | 1               | Yes/No                     |                       |
| 2  | Details of patient admissions and updation of Inpatient claims                         | 1               | Yes/No                     |                       |
| 3  | Live Demonstration Data security/confidentiality features                              | 1               | Yes/No                     |                       |
| <b>Others</b>  |  | <b>Total 25</b> | <b>Scale</b>               |                       |
| 1  | 8 Years of experience of underwriting health insurance business in Pakistan            | 1               | Yes/No                     |                       |
| 1  | Underwriting health insurance experience more than 8 years in Pakistan                 | 2               | Yes/No                     |                       |
| 2  | No. of Panel hospitals in Pakistan (Above 200)   | 1               |                            |                       |
| 3  | No. of Panel hospitals above 200 in Pakistan   | 2               |                            |                       |
| 4  | 24 Hour Hotline Service  | 1               |                            |                       |
| 5  | Experience of more than 3000 lives coverage  | 2               |                            |                       |
| 6  | List Govt. Clients/Autonomous Bodies   | 2               |                            |                       |
| 7  | Company Rating, minimum "A"  | 1               | Yes/No                     |                       |
| 8  | No. of OPD discount centers in all major cities of Pakistan.                           | 3               | 151-199=1                  |                       |

|    |  |  |              |  |
|----|--|--|--------------|--|
| 9  | Comprehensive 30 Days before and after hospitalization coverage availability | 2  | Yes/No       |  |
| 10 | Covered member Minimum and maximum age of coverage (As per RFP)              | 2  | Yes/No       |  |
| 11 | Turnaround time of claim settlement Max. 15 working days                     | 2  | Yes/No       |  |
| 12 | NTN Registered   | 1  | Yes/No       |  |
| 13 | Clients List   | 1  | Yes/No       |  |
| 15 | Declaration of the stamp paper   | 1  | Yes/No       |  |
| 16 | Last 3 years audited financial reports                                       | 1  | Yes/No       |  |
|    | <b>Extra Health Benefits other than mentioned in RFP</b>                     | <b>Total 12</b>                            | <b>Scale</b> |  |
| 1  | 2 Points for each additional benefit   | Max.12                                     |              |  |
|    | <b>Evaluation Criteria (Financial)</b>                                       | <b>Marks</b>                               |              |  |
| 1  | Accumulated Price of Proposal  | <b>Total 20</b>                            |              |  |
|    | Lowest Bidder  | 20   |              |  |
|    | 2nd Lowest   | Pecentile Difference<br>from Lowest Bidder |              |  |
|    | 3rd Lowest   | Pecentile Difference<br>from Lowest Bidder |              |  |
|    | 4th Lowest   | Pecentile Difference<br>from Lowest Bidder |              |  |
|    | 5th Lowest   | Pecentile Difference<br>from Lowest Bidder |              |  |
|    | Respectively   | Respectively                               |              |  |
|    |  | <b>Total 20</b>                            |              |  |
|    | <b>Grand Total</b>   | <b>100</b>                                 |              |  |