

# Request for Proposal

Group Health Insurance Coverage for FWBL Employees

Published Date: Sunday December 04<sup>th</sup>, 2022

(FWBL\HO\HRD\2022\2)

Proposals Submission Dead Line Date: Sunday, December 18<sup>th</sup>, 2022 at 11:00 AM

Opening of Technical Bid Monday, December 19<sup>th</sup>, 2022 at 11:30 AM

Opening of Financial Bid: Date will be decided Later

## First Women Bank Limited

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## Tender Submission Details

### Submission Deadline

All proposal submissions for responding to this request must be submitted on or before Sunday, December 18<sup>th</sup> 2022 at 11:00 AM in a single sealed envelope containing two separate sealed envelopes distinctly marked as **Technical and Financial Proposal**.

#### Submission will be valid if:

- Responses to RFP are submitted no later than Sunday, December 18<sup>th</sup>, 2022 at 11:00 AM at FWBL, Head Office GF-2 Reception Area, S.T.S.M Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi.
- Bids are submitted in a Single sealed envelope containing two separate sealed envelopes with separate marking “**Technical Proposal**” & “**Financial Proposal**”.
- All separate copies of Proposals and attachments must be provided in a sealed envelope marked as “**Technical Proposal**”

## Submission Timeline & Location

FWBL reserves the right to modify below timeline at any time. Should the due date for proposals be changed, all prospective respondents shall be notified. The proposal must follow as per the following high level schedule.

Milestone	Date & Time
RFP Released	Sunday, December 04 <sup>th</sup> , 2022
RFP Bid Submission Date and Time	Sunday, December 18 <sup>th</sup> , 2022 by 11:00 AM
Opening of Technical Bids	Monday, December 19 <sup>th</sup> , 2022 by 11:30 AM
Opening of Financial Bids	To be decided

As a result of this Request for Proposal, FWBL may do one of the following at its discretion:

1. Award a contract for this Request for Proposal on the basis of prescribed evaluation criteria.
2. Cancel the whole process.

### Submission Questions & Clarifications

You may contact the following person if you have any questions or require clarification on any topics covered in this request for proposal.

#### Contact Person

Name: Ms. Shazia Rashdi  
Designation: Manager Employee Relations  
Phone Number: (021) 111-676-767 Ext: 357

## Introduction

First Women Bank Ltd. a commercial bank caters to women at all levels of economic services and activities such as: - Micro, SME and Corporate, Treasury Operations, Trade and Finance, and Investment Banking thereby enable them to transcend their status from passive beneficiaries to dynamic agents of change.

This Request for Proposal (RFP) solicits proposals from vendors/insurance companies who can provide the group health insurance coverage of FWBL employees (permanent & contractual) along with their dependents (spouse and children) through a renowned 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 medical benefits for the period of one year which may be renewable for further two years (total three years contract renewable annually). This information should include, but not limited to, the history of the organization, its experience, financials, technical capabilities, experience for providing similar health insurance coverage and success stories.

The later sections of the document provide additional information that will allow a vendor to understand the scope of the effort and develop a proposal in the format required by FWBL to fulfill the business and market needs.

## Scope

The purpose of this document is to delineate the requirements for a potential Group Health Insurance service provider to serve/provide health insurance coverage to FWBL staff (permanent & contractual).

- a. To provide hospitalization insurance coverage of all employees (permanent and on bank contract) and their dependents (spouse and children).
- b. Initial health coverage/agreement is for the period of 01 year which may be renewable for further 02 years (total coverage of 03 years) based on the satisfactory performance of the firm and mutual consent of both the parties.
- c. Hospitalization coverage In-patient / Out-patient as per list of medical treatments that must be ensured but not limited to In-patient / Out-patient hospitalization coverage (*please refer List of medical treatments*).
- d. 24/7 availability of customer care for emergencies and dispute resolution through dedicated & recorded lines (UAN / toll free numbers).

## **Instruction for the Bidder**

1. Bidding documents can be obtained from Human Resource Division Department, FWBL Head Office (S.T.S.M. Foundation Building, CL-10/20/2, Beaumont Road, Civil Line, Karachi).
2. Firm's profile should include detail of office, contact numbers and list of clients along with address & their contact numbers.
3. Sealed bids should be dropped in the Tender Box placed at reception area FWBL Head Office, GF-II (detailed address also mentioned above) on or before **Sunday, December 18<sup>th</sup>, 2022 by 11:00 AM.**
4. Technical Bids will be Opened on **Monday, December 19<sup>th</sup>, 2022 by 11:30 AM.** in the presence of the Tender Committee and participating contractors or their representatives who wish to attend. Only one individual per firm/company can attend.
5. Evaluation and scrutiny of submitted documents and bid regarding technical criteria will be done by tender committee. Result of technical criteria is followed by the scrutiny of financial bid of technically qualified bidder(s). Financial documents/bid of un-successful bidders will be returned un-opened.
6. Bidder should be submitted the bid security not exceeding 5% of the bid price.
7. The bid should be valid for a period of 180 days from the date of opening. FWBL will not responsible for any delays in submission of bids sent via mail or courier.
8. The rates quoted by the bidder should be in Pak rupee and shall be inclusive of all admissible taxes, levies imposed by the Government on company letter head. Once tender will be opened bidders cannot change or modify its quoted amount.
9. Proposal shall contain no interlineations or overwriting and submitted accordingly. Any alteration & modification in tender documents will not be allowed.
10. The offers will be scrutinized by the Tender Committee and decision of the committee will be final.
11. The bidders shall bear all costs associated with the bid preparation & submission. FWBL in no case will be responsible for not costs incurred regardless of the conduct or outcome of the bidding process.
12. FWBL sent contract agreement to successful bidder incorporating all terms of agreement between the parties for acceptance. Qualifying/ selected contractor/ bidder will be required to sign a written contract agreement with FWBL to execute the task. Please refer Terms & Conditions of the Services.
13. The tender is also uploaded on PPRA & FWBL web sites: [www.fwbl.com.pk](http://www.fwbl.com.pk) , [www.ppra.org.pk](http://www.ppra.org.pk). FWBL reserves the right to accept/reject any or all bids as per PPRA rules.
14. **Bid Security** : 5% Bid Security must be deposited along with the tender documents in shape of PAY ORDER / DEMAND DRAFT only in the name of First Women Bank Limited.
15. **Security Deposit**: 10% Security Deposit of total amount will be deposited by the party / agency / service provider before signing of Contract Agreement.
16. **Rules, Regulations & Policies**: All rules, regulations and policies will be governed in accordance to the PPRA & FWBL.
17. **Price / Rate**: Price / rate must be quoted in Financial Proposal only and submitted in sealed envelope.
18. **Rights**: FWBL reserve the right to accept or reject all tender(s) or terminate proceedings at any stage in accordance to the rules & regulations framed by PPRA 2004.
19. **Minimum Qualifying Percentage**: is 70% of total marks.

20. **Envelopes:** Separate Envelope of Technical Proposal, Financial Proposal & Bid Security should be further enclosed in Financial Proposal envelope & seal of Company should be affix on opening flaps.
21. If the bidder is unable to deliver the satisfactory health insurance service, then FWBL reserves the right to forfeit the Security Deposit.
22. **Complete Pricing:** The respondent / bidder should mention all the charges in financial bid deem necessary to complete the scope of work, should include all expenses regarding Group Health Insurance.

## Proposal

This is “**SINGLE STAGE TWO ENVELOPE BIDDING PROCEDURE**” as per PPRA rules. The bidders shall submit their proposals in one sealed envelope containing two different separate sealed envelopes marked as “Technical Proposal” and “Financial Proposal” Only Technical envelop will be opened in the presence of bidders and Financial proposal envelops will stay in FWBL custody till the opening of Financial bids.

Financial proposals from bidders that met the technical qualification score will be opened in front of bidders. Final date of opening of Financial Bids which will be communicated to all the bidders in advance.

Further final evaluation reports containing the combination of marks including technical and financials will be published on FWBL website and PPRA as well.

Successful bidder who qualifies with the combined evaluation, a meeting with the FWBL’s management will be held to discuss in details the exact requirements and procedures to be followed in conducting this assignment.

After the finalization of combined evaluation the qualifying bidder will be issued “Letter of Intent” which will be followed by the Service agreement and Service order.

## Eligibility Criteria for Technical Qualification

The bidder MUST comply with the following minimum criteria. The bid document shall be rejected if the vendor fails to meet the following minimum criteria and fails to submit the documentary evidences. .

- The bidder should be **NTN** and **Sales Tax** registered company in Pakistan.
- Bidder or any of its associated Parent / Affiliated / Subsidiary company should not have been blacklisted from participating in any public sector bids / RFPs / tenders.
- Bidder and/or it’s Owners, Directors, or Partners should be not listed in any of the International/Local Sanctions, as required by the local regulator.
- The firms who have dispute with FWBL in the past; they are not allowed to participate.
- Bidder should have 10 years or above experience of handling Health Insurance portfolio in Pakistan. The bidder must have a minimum of Rs. 800 Million annual turnovers. Bidders MUST provide audited financial statements for last 03 years.
- Bidder must have minimum health insurance portfolio of PKR 500 million.

- Must have 05 or more group/corporate client portfolio with minimum 500 employees each.
- The Bidding firm must have experience professionals in key management positions. Please provide details of these persons.
- Minimum number of hospitals for IPD credit facility should be 150 or more in Pakistan.
- Bidders must have an existing 24/7 customer service center available via UAN / toll free number (recorded lines).
- Minimum number of full time doctors (within health insurance department) should be 5 or more. Bidders to provide profile of doctors within the technical proposal.
- Bidder must meet all scope/terms of reference documented in this proposal.

**Bidders must provide documentation with respect to above mentioned eligibility criteria. In case of documents not provided by bidders along with technical proposal, FWBL reserves the rights to reject the proposal from further evaluation.**

### Evaluation Score Criteria for Technical Qualification

- Total marks for Technical Proposal: 100
- Bidder shall not be eligible for technical qualification, if they fail to meet the eligibility criteria.
- Minimum qualifying percentage for entering into financial proposal is 70%. Applicant who secured less than 70% will be disqualified and will not be entered into financial evaluation.

No	Evaluation Factors and Description	Total Marks	Max Marks	Total Marks and Distribution ranking
1.	Years in Health Insurance Business (min 10 years)		15 marks	Firm has 10 or more years existence in health insurance business with documentary evidence.
1.1	10 years	05		
1.2	15 years	10		
1.3	20 years	15		
2	Existing Health Insurance Portfolio (min 500 million)		15 marks	Firm has 500 Million or above health insurance portfolio with documentary evidence.
2.1	500 Million	05		
2.2	700 Million	10		
2.3	950 Million	15		
3	Number of Groups/Clients in Pakistan with coverage of 500 employees each (min 05 groups/clients)		25 marks	Firm has portfolio of 05 or above groups/clients with documentary evidence.
3.1	05 groups / Clients	05		
3.2	10 groups / clients	10		

3.3	15 groups / clients	15		
3.4	25 groups / clients	25		
4	Number of panel hospital under credit facility in Pakistan (min 150 hospitals)		15 marks	List of 150 or above panel hospitals under credit facility in Pakistan.
4.1	150 hospitals or above	05		
4.2	175 hospitals or above	10		
4.3	200 hospitals or above	15		
5	Company should have own Dept. for processing of claims, case management and endorsement management		10 marks	Documentary evidence is required.
5.1	No	00		
5.2	Yes	10		
6	Medical doctors presence in all major cities of Pakistan		15 marks	List of 05 or above medical doctors along with documentary evidence is required.
6.1	05 Doctors	05		
6.2	10 Doctors	10		
	15 Doctors	15		
7	Bid completeness (will be provided upon completeness of process and entire documentation)		05 marks	Given by tender committee (1-5 rating scale)

**Documents/Reports required along with Technical Proposal:**

1. Company / Management Profile.
2. List of complete current clients of health Insurance.
3. List of 05 current clients of similar/greater portfolio for reference check with contact information.
4. Name of Authorized person/Account Manager.
5. Claim forms for In-Patient and Out-Patient.
6. Endorsement forms for Addition, deletion, revision or correction.
7. List of Day-Care Procedures/Surgeries under hospitalization benefits.
8. List of Specialized Investigations under hospitalization benefits.

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Date

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Company Seal & Bidder's Signature

**List of medical treatments that must be ensured but not limited to:****IN-PATIENT HOSPITALIZATION COVERAGE / OUTPATIENT COVERAGE:**

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

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**Turn Around Time (TAT):**

S. No	Description	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	15working days
d.	Duplicate cheque	05 working days
e.	Agreed MIS	05 working days

**Other Required Services:**

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

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 Date

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 Company Seal & Bidder's Signature

<b>Terms &amp; Conditions of Services</b>
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1. **Signing of Contract Agreement:** The company / agency will sign the contract agreement as acknowledgement.
2. **Services Deliverable:** All services must be executed as specified in entitlement / authorization. Non-compliance with this condition renders the services liable to non-acceptance.
3. **Duration:** The period of Execution will identify on Contract Agreement for ONE year extendable up-to further TWO years.
4. **Place of Services:** As specified in the contract agreement unless otherwise informed accordingly.
5. **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.
6. **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).

7. **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.
8. **Termination of Contract:** 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.
9. **Submission of Bills/Invoices:** Invoice / bill & Delivery Advice should be submitted to HR Department.
10. **Arbitration:** In case of any dispute, difference or question which may at time arise between the Bank & the Company here to or any person claiming under them, touching or arising out in respect of the agreement or the service(s) thereof shall be referred to the arbitration and an Arbitrator will be appointed by mutual consent, whose decision and findings will be final and binding on both the parties. The Arbitration proceedings will be governed by the Arbitration Act-1940 and the substantive and procedural law of Pakistan. The venue of arbitration shall be at Karachi
11. **General Sales Tax:** General Sales Tax will be paid on applicable items only by the company/firm/agency.
12. **Government Tax(es), Levi (es) and charges(s):** It will be charged at actual as per SRO.
13. **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.
14. **Stamp Duty:** Stamp duty for Services against total value of Work will be levied accordingly as per stamp duty applicable slab.
  - **Payment Terms:** If the bidder is unable to deliver the satisfactory health insurance service, then FWBL reserves the right to forfeit the Security Deposit.
  - Invoices will be cleared along with necessary documentations.
  - All payments to FWBL staff against their claims shall be made through cross cheque in the Pak Rupees.
  - Taxes will be deducted at source as per government rules at the time of payment.

If the services offered by bidder are not to the satisfaction of the FWBL Management, FWBL Management has the right to cancel the agreement/contract.

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

**Human Resource Division**

**A. Bidders Particulars:**

1. Name of the Firm / Bidder: \_\_\_\_\_
2. Name of the Owner: \_\_\_\_\_
3. Address of the Bidder: \_\_\_\_\_
4. Contact Numbers: \_\_\_\_\_
5. CNIC Number of the Bidder: \_\_\_\_\_

**B. Bid Particulars:**

6. GST Registration Number: \_\_\_\_\_
7. NTN Registration Number: \_\_\_\_\_
8. Cheque, PO, DD Number: \_\_\_\_\_
9. Name of the Bank: \_\_\_\_\_

**C. Bidding Information:**

10. Last Date of Submission of Bid: Sunday, December 18<sup>th</sup>, 2022 at 11:00 AM
11. Date of Technical Opening: Monday, December 19<sup>th</sup>, 2022 at 11:30 AM
12. Date of Financial Bids Opening: Will be decided Later
13. Place of Opening of Bid: FWBL Head Office, GF-2, Reception Area, S.T.S.M.  
Foundation Building, CL-10/20/2, Beaumont Road, Civil  
Lines, Karachi

**D. Undertaking:**

Terms & Conditions prescribed in the Tender Documents are fully understood and expected.  
I/We hereby agree to abide by all and fulfill the terms & conditions of contract.

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Date

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**Company Seal & Bidder's Signature**

**Census Structure (As at November 2022)**

<b>Census Plan Wise</b>					
<b>Description</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>Grand Total</b>
Daughter	24	90	101	77	292
Self	32	108	240	49	429
Son	28	72	115	79	294
Spouse	22	64	108	41	235
<b>Grand Total</b>	<b>106</b>	<b>334</b>	<b>564</b>	<b>246</b>	<b>1250</b>

**(Age & Eligibility Structure)**

<b>Sr #</b>	<b>Description</b>	<b>Age Limit</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.

**FINANCIAL BID:**

Bidders are to provide their financial quotation/bid. Amount in PKR.

Plans	Plan A	Plan B	Plan C	Plan D
<b>Room Entitlement</b>	Executive/VIP/ 45,000	10,000	8,000	6,000
<b>Health Coverage</b>	500,000	400,000	300,000	250,000
<b>Corporate IPD &amp; Maternity Pool (COVID-19)</b>	1,000,000			
<b>Maternity- Normal</b> <i>(minimum limit)</i>	135,000	110,000	100,000	75,000
<b>Maternity- Caesarian</b> <i>(minimum limit)</i>	165,000	150,000	125,000	90,000
<b>Pre and Post Natal Charges</b>	10,000			

Premium should be quoted as follows for each option separately:

S. No	Description	Amount (PKR)
1	Hospitalization Premium	
2	Maternity Premium	
3	<b>TOTAL PREMIUM</b>	
4	Additional fee i.e. Admin/FIF/FED/Taxes etc	
5	<b>GROSS PREMIUM per Year</b>	

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

\_\_\_\_\_

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Date

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Company Seal & Bidder's Signature