

PAKISTAN REVENUE AUTOMATION (PVT) LIMITED

TENDER DOCUMENT P-04/2024

GROUP HEALTH INSURANCE OF PRAL EMPLOYEES FOR THE PERIOD
FROM
JULY 01, 2024 TO JUNE 30, 2025

May 2024



Online (e-bid) shall be submitted only at e-PAK Acquisition & Disposal System (EPADS), on or before 11:00 AM, 07th June 2024.

Incase of any query, please contact Phone: (+92) 51-9259353

Or visit

Admin & HR Department (Procurement Wing)

Pakistan Revenue Automation (Private) Limited,
Software Technology Park, 2nd Floor, Service Road (North), Sector I-9/3, Islamabad.

Email: at procurement@pral.com.pk

Website: pral.com.pk



CONTENTS

1) Invitation to Bid:	2
2) Instructions to Bidders:	2
3) Conditions for Eligibility:	3
4) Scope of the Work:	4
5) General or Special Conditions of Tender	11
6) Form of Contract:	11
7) Delivery Timelines	12
8) Technical Evaluation Criteria	12
9) Financial Evaluation Criteria	12
10) Performance Security	13
11) Pre-Bid Meeting	13
12) Submission of Bids (Technical and Financial Proposal): -	13
Annex – A (Organization Information)	14
Annex – B (Eligibility Criteria Check List)	15
Annex – C (Relevant Experience)	16
Annex – D (Technical Evaluation Criteria)	17
Annex – E (Key Management Staff of the Company)	19
Annex – F (Financial Proposal)	20
Annex – G (Penalty Clauses & Payment Terms)	22
Annex – H (Declaration)	23
Annex – I (Cover Letter)	24



1) Invitation to Bid:

Pakistan Revenue Automation (Private) Limited (acronym – PRAL). PRAL is a private limited Company registered under section 32 of the companies ordinance, 1984 (XLVII of 1984). PRAL is working with federal and provincial tax and revenue agencies to provide wide variety of tax and revenue collection automation solutions, since its incorporation in June, 1994. Online (e-bids/proposals) are invited from bidders for the **Group Health Insurance of PRAL Employees for the Period from July 01, 2024 to June 30, 2025**. All interested and eligible bidders are requested to go through the tender document and provide relevant required information and supporting documents mentioned in this document.

2) Instructions to Bidders:

The selection of a company/firm will be based on **Quality and Cost Method**, through **Single Stage Two Envelope** bidding procedure. The Bidder is expected to examine all instruction forms, terms and conditions of the bidding documents. Failure to furnish all information required by the bidding documents and/or to submit a bid not substantially responsive to the bidding documents will be at the bidder's risk, which may result in rejection of bid.

- 2.1 The PDF copy of the technical and financial proposals/bids along with the bid security shall only be submitted online on EPADS, no hardcopy shall be entertained.
- 2.2 In the first instance, the "Technical bid/Proposal" shall be opened for technical evaluation and the "Financial Proposal" shall remain unopened in the system.
- 2.3 PRAL shall evaluate the Technical Proposal in a manner prescribed in section-8 given in the document, without reference to the price and condition PRAL shall reject any proposal which does not conform to specified requirements.
- 2.4 During the technical evaluation, no amendments in Technical Proposal shall be permitted.
- 2.5 After evaluation of the technical proposals, PRAL shall open the financial proposals of the technically responsive bids online, and shall communicate the date, time & venue through system in advance, within the bid validity period.
- 2.6 The financial bids whose technical bids declared non-responsive, shall not be opened.
- 2.7 The Technical and Financial Proposals will be evaluated based on PRAL's evaluation criteria as provided in section-08 and 09 of this document.
- 2.8 The bid shall remain valid for the period of 90 days from the date of bid opening.
- 2.9 This document has different sections carrying information of eligibility, technical evaluation criteria, scope of work and conditions of tender etc. to assist the potential bidders to develop their technical proposals.
- 2.10 Minimum passing marks are 70 in technical evaluation, along with a compulsion to obtain full marks in Serial # 3 of Annexure-D, shall be considered as technically qualified.
- 2.11 PRAL reserves the right to request submission of additional information from the bidders to clarify/further understand aspects of technical proposal, if required. PRAL also reserves the right to verify any information provided by the bidder.
- 2.12 PRAL has the right to visit business premises to verify the information shared in tender documents. Bidder presenting information intentionally incorrectly or fraudulently will be disqualified.



- 2.13 PRAL reserves the right to award or not to award the contract and bidders who fail to submit complete and attach all the relevant documents shall be disqualified. No bid shall be accepted in hardcopy.
- 2.14 Bidders to strictly ensure that their bidding documents are submitted before the closing time and date of the tender, else the system will not accept the bids after the closing time.
- 2.15 Questions about the bidding document can be made only in writing through EPADS or Email: at procurement@pral.com.pk and must be asked on or before COB May 27, 2024.
- 2.16 Although adequate thought has been given in the drafting of this document, errors such as typos may occur for which PRAL will not be responsible.
- 2.17 Companies/Firms cannot apply by forming a consortium (both local or international firms/Companies).
- 2.18 In case the bid opening day falls on a public holiday, the next working day shall be considered as the opening day for the same.
- 2.19 In case, of any disruption observed on the day of bid opening due to any reason related to server/internet connectivity, the next working day shall be considered as the opening day for the same.
- 2.20 The bid should be signed, stamped and readable.
- 2.21 The financial bid/proposal should not be disclosed in the technical proposal/bid, else the bid shall be disqualified.
- 2.22 The Procuring Agency, at its discretion, may extend "Deadline for Submission of Bids". In such case, all rights and obligations of the Procuring Agency and Bidders previously subject to the deadline shall thereafter be subject to the extended deadline.
- 2.23 The bidder should be a registered supplier on the e-Pak Acquisition & Disposal System (EPADS) to participate in the subject tender. To register electronically suppliers can visit <https://eprocure.gov.pk/#/supplier/registration>.
- 2.24 The scanned copy of the Bid Security to be uploaded along with the online bid and the hardcopy of the bid security and original copy of the Affidavit shall only be submitted at below mentioned address on or before 11:00 AM 7th June-2024.

Admin & HR Department (Procurement Wing)

Pakistan Revenue Automation (Private) Limited,
Software Technology Park, 2nd Floor, Service Road (North), Sector I-9/3, Islamabad.

3) Conditions for Eligibility:

The bidders, fulfilling the following criteria, will be considered eligible for the bidding process.

- 3.1 Evidence of the bidding firm/company's registration/Incorporation is required (Copy of certificate of incorporation/company registration certificate is required).
- 3.2 Have National Tax Number (NTN) and GST/ PST (if applicable) in the name of Organization (Provide a copy of registration).
- 3.3 Should be active taxpayer on the date of submitting the bid. (Status report must be provided).
- 3.4 Affidavit on stamp paper, declaring that the bidding company/Firm is not blacklisted by any Telco/FMCG/autonomous body/government/semi government or any organization. (Affidavit on stamp paper original signed & stamped).
- 3.5 Non-Life, General Insurance Companies are eligible to participate, (Share the documentary evidence).



3.6 Credit rating of the Company should be Minimum “AA+, or above” from PACRA/JCR-VIS (Rating below AA+ will not be eligible), (Share the credit rating of your company with documentary evidence/Proof).

If a bidder fails to provide above mentioned information using “Eligibility Criteria Checklist” (Annexure B), they shall be dis-qualified and declared ineligible from the bidding process and its technical evaluation will not be carried out.

4) Scope of the Work:

The following scope of work identifies the duties and responsibilities that the qualifying Company/Firm shall deliver upon, by working closely with the Human Resource Department of PRAL:

4.1 Scope of Work/Services:

01	<p><u>HOSPITALIZATION CARE:</u></p> <p>Required all medical expenses including:</p> <ul style="list-style-type: none"> • Daily room and board charges/registration charges, • ICU charges, • Operation theater charges, • Physician’s/Surgeon charges. Visiting Surgeon, • Surgical Operation charges including pre-operative investigations & preparation, Anesthetist fee, consultant’s fee, medicines and drugs, diagnostic tests, blood and oxygen supplies, screw/rod & supplies required during surgery. Removal screw/rod including necessary expense. • Miscellaneous charges: drugs, dressings and medicines prescribed by the attending physician, (2) intravenous injections and solutions (3) laboratory examinations and other diagnostic procedures (4) administration of blood plasma, including the cost of blood and blood plasma and any fluids administered during surgery (5) general nursing services and (6) local road ambulance charges and, (7) Meal/extra meal charges, non-medical stuff/items for patient only like tissue papers, gloves, pampers etc. & tax on payment. • Pre & Post Hospitalization expenses: The expenses incurred before and after hospital admission will also cover 30 days each for same disease irrespective checkups from different Doctor’s/hospitals including diagnostic tests, consultation & medicines. • Multiple surgeries/procedures during one hospitalization will be allowed within relevant (IP/DD) limit. • All pre-existing cases (Disclosed/Undisclosed) without any additional charges. • Coverage for Newborn babies soon after birth (if required). • Congenital/birth defects coverage for all insured members including newborn baby. • Coverage of auto immune diseases if hospitalization required. • Mental health disease, inpatient treatment.
02	<p><u>MAJOR MEDICAL CARE/DREAD DISEASE:</u></p> <p>Dread Disease Limit includes all kinds of treatment “all consultations, investigation, hospitalization and medicine expenses, payment of diagnostic tests/SI for diagnosis purposes, all kind of therapy. All drugs (registered/unregistered) prescribed by a treating doctor/surgeon for the treatment of DD, including for preventive treatment/medicines, investigation etc. will be reimbursed from the DD Limit. The following major diseases will be covered under Dread Disease Limit:</p>



	<ol style="list-style-type: none"> 1. Management of acute myocardial infarction/heart attack/Cardiac Attest/Coronary Artery Bypass Grafting (CABG)/Open heart surgeries, Heart Valve Replacement, Angioplasty including the cost of stent(s), PDA device & Percutaneous Trans-Mitral Commissurotomy or PTMC or Balloon Mitral Valvotomy or BMV. 2. Pacemaker (instrument, installation and treatment) 3. All type of angioplasty. 4. Corona Treatment (IP/OPD Treatment/injections/tablets etc.) 5. Cerebro-Vascular Accidents (CVA Stroke) 6. Management of all type of Malignancies (Cancer & Tumors) 7. Management of Renal Failure (Kidney failure) including dialysis 8. Major Organ Transplant such as Kidney, Liver, Lung(s), Heart, Bone marrow, cost of organ and donor not included. 10. Major burns 11. HIV Aids Complex 12. Multiple Sclerosis/Paralysis 13. Liver Cirrhosis 14. Hepatitis "B" & "C", (Injection/tablet) 15. Chronic lung disease (ILD) / (UIP CIP IPF) 16. Chronic liver disease 17. Paralysis
<p>03</p>	<p>MATERNITY CARE:</p> <p>All medical expenses incurred from day first of pregnancy to childbirth including:</p> <ul style="list-style-type: none"> ➤ Gynecologist fee, labour room/ operation theatre charges & Anesthetist fee, cost of epidural, blood cross match, IVF-C injection etc. ➤ Fee/charges of visiting Gynecologist. ➤ Miscarriage, medicines, diagnostic tests, baby nursing care, circumcision of baby boy, daily room rent charges, antenatal and postnatal, D&C and D&E, miscellaneous charges. ➤ Antenatal nine month & postnatal 30 days. Antenatal nine-month expense will reimburse regularly during pregnancy before delivery with all necessary medicines & vitamins/supplements etc. ➤ Charges made by a physician or licensed midwife for delivery. ➤ D&C not related to the maternity will be covered under the hospitalization benefit. ➤ Coverage of more than one case in a policy year such as normal delivery, C/Section or D&C within annual maternity limit.
<p>04</p>	<p>SPECIALIZED INVESTIGATIONS:</p> <p>IPD Policy's standard specialized investigations coverage includes, but is not limited to:</p> <p>❖ Scopes - All types including but not limited to:</p> <ul style="list-style-type: none"> • Gastroscopy • Endoscopy • Bronchoscopy • Colonoscopy <p>❖ Scans - All types including but not limited to:</p> <ul style="list-style-type: none"> • MRI • CT Scan • Thyroid Scan • Renal Scan • Thallium Scan • PET Scan



	<ul style="list-style-type: none"> • Bone Scan (only for cancer pts) • Carotid Doppler • Barium Meal • Barium Enema • CT Angio • Dexa Scan ❖ Conduction Studies <ul style="list-style-type: none"> • NCS/EMG • EEG ❖ Graphic Studies: <ul style="list-style-type: none"> • Coronary Angiography • Mammography • Doppler Sonography ❖ ETT ❖ EEG ❖ Echo/Stress Echo ❖ Holter Monitoring ❖ OCT ❖ FFA ❖ COVID Test (HRCT/PCR) ❖ Ultrasound
05	<p><u>DAY CARE CASES / SURGERIES (HOSPITALIZATION):</u></p> <ol style="list-style-type: none"> 1. Emergency room treatment/short stay in emergency room for any kind of disease. 2. Cataract surgeries (Including IOL) as per recommendation of treating surgeon including medicines etc. charges. (IOL quality as per surgeon's recommendation). 3. Glaucoma surgery/treatment coverage. 4. Laser corrective procedure for errors of refraction (LASIK, Femto Lasik (Lasik ReLEx SMILE Procedure etc.) 5. Pre/post charges of all kinds of eye surgeries. 6. All types of eye injections like Avastin, Lucentis etc. 7. CXL, YAG AND PRP LASER for eye conditions 8. All medically necessary eye procedures under local anesthesia (LA), e.g. Pterygium (blurring vision), Nasolacrimal duct blockage. 9. Chalazion, painful internal, external hordeolum etc. 10. Any eye disorder leading towards vision impairment e.g. retinal detachment, peri retinal membrane, keratoconus, squint surgery. 11. All types of injections for arthritis/joint pain, PRP, Spinal pain treatment & Orthopedic pain Management etc. 12. Circumcision for minor child up to age of seven (07) years. 13. Painful Sebaceous Cyst 14. USG guided Abscess drainage/Biopsy 15. Painful Ganglion 16. Endoscopic Ultrasound procedure 17. Dialysis 18. Lithotripsy (for kidney stones) 19. Chemotherapy 20. Radiotherapy 21. Painful/infected in grown toe nail (IGTN) 22. Infected cases (Abscess/cyst) Incision/drainage 23. Painful Lipoma, and painful planter warts



	<p>24. Carpel Tunnel Syndrome Surgery/day-care orthopedic procedures such as POP Back slabs</p> <p>25. Cubital Tunnel Syndrome Surgery</p> <p>26. Treatment of fractures, lacerated wounds & Minor operations</p> <p>27. Emergency Dental treatment due to accidental injuries within 48 hours.</p> <p>28. Emergency room treatment for accident/non-accident cases e.g. minor ailments, first-aid & dressing etc.</p> <p>29. Excision of all type of biopsies e.g. breast and Thyroid and other cancers</p> <p>30. Dressings for extensive burns</p> <p>31. Hemorrhoid laser procedure</p> <p>32. Band ligations for piles.</p> <p>33. Foreign body removals from throat.</p> <p>34. RFA procedure (Radio Frequency Ablation) for abnormal electrical conductivity of heart.</p> <p>35. Dog bite treatment including injection.</p>
06	<p><u>Outdoor Patient</u></p> <p>Required all medical expenses of OPD including:</p> <ol style="list-style-type: none"> 1. All kind of consultation fee, medicines, diagnostic tests, lab tests, X-ray, Covid Vaccination etc. as prescribed by treating doctor/surgeon/specialist (registered/unregistered) will be payable from OPD Limit including checkups of different diseases. 2. Consultation fee written on prescription. 3. Mental health treatment. 4. All types of therapies charges like physiotherapy, speech therapy etc. 5. All medicated lotions/creams/spray etc. as well as medicines for skin/acne, allergy diseases. 6. Dental treatment covered as per actual up to 70% of the OPD limit, including dental consultation fee, Medicines and drugs & acute medical disease of gums, extractions, RCTs, Scaling and filling. 7. Preventive cure vaccination for adults & children. 8. Homeopaths and Hakeem (PKR 3,000/- per week within OPD Limit). 9. Eyesight testing, consultation fee.

4.2 Scope of work/services

Additional scope of services required:

- 1) 100% coverage for parents in the policy for hospitalization, Major Medical/dread Disease limit and other applicable limits for insured members.
- 2) The insurance company shall not ask for the reason of availing treatment at non-panel hospital. All kind of admissions/treatment at non-panel hospital shall be allowed without prior approval. No deductions shall be made from reimbursement cases of non-panel hospital due to comparison of rates with panel hospital.
- 3) Insurance company shall not refuse any admission request from panel hospital recommended by treating specialist/surgeon/physician or any qualified doctor and also approve well in time (not more than 30 minutes) without any kind of requirement from patient. This will be applicable on all admission cases emergency admissions & elective.
- 4) The insurance company shall ensure that all kind of approvals to panel hospitals in respect of insurance coverage shall be given in as demanded by hospital and well in time, so the admitted patient and their dependents should not suffer due to non-availability of full approvals or delayed approvals.
- 5) Admissions for control of blood pressure and diabetes are also allowed and covered.
- 6) All the available limits as per coverage plan shall be printed on insurance/health cards for



information and record of the employees and health cards shall be provided within 15 working days after issuance of acceptance letter. However, in case of non-issuance of health cards at the time of inception of policy the insurance company shall facilitate the insured persons as per list provided.

- 7) The insurance company shall ensure that all kind of objections shall be intimated to concerned focal person timely. Once the objection has been replied in the form of documentary evidence or information or clarified verbally (if required) it will be settled without further delay and objection. In such cases response time is 15 days.
- 8) The insurance company shall be responsible to provide list of pending reimbursement claims to the focal person on monthly basis. Meetings shall be held on quarterly basis between the insurance company representative and focal person to settle the disputed claims/issues.
- 9) New born babies (healthy and non-healthy), born during the policy period will be considered covered by insurance company automatically from their date of birth and full separate insurance limit will be issued as per policy. Insurance company will approve treatment required at any panel hospital after birth.
- 10) In case of emergency, a non-insured shall not be refused for addition and treatment.
- 11) Insurance company is bound to facilitate if admission recommended by treating doctor for any kind of biopsy & scopey.
- 12) Implant related surgeries and treatment will be covered up to respective Hospitalization limit.
- 13) For regular medications being taken by patients with conditions like high blood pressure, diabetes, heart disease etc., a copy of the prescription will be acceptable for the reimbursement of claim.
- 14) There will be no time limit for submitting claims, claims can be submitted at any time during the policy period.
- 15) Gynecology related matters, other than maternity shall be settled/covered from other relevant Limit.
- 16) All kind of Eye surgeries, including but not limited to Cataract surgeries (IOL), LASIK, ReLEx SMILE Procedure etc. will be treated as per recommendation of treating surgeon/physician, including pre & post-surgery treatment/consultation, medicines, lab test etc. IOL cost will be approved as recommended by treating doctor/surgeon.
- 17) Detailed note/notes of treating doctor will not be demanded by the insurance company for reimbursement of claims.
- 18) Reimbursement of claims would not be delayed/withheld due to the reason "Panel Bill Awaited".
- 19) For all kinds of dread disease, the tests whether positive or negative (initial for diagnosis purpose, against which the treatment initiated and test after the treatment) shall also be covered from DD Limit.
- 20) In case of fake / fraudulent inflated claim reported by insurance company, a formal letter or email would be required alongwith relevant facts/proof duly signed & stamped from relevant hospital/clinic on their letterhead. However, actual incurred claim shall be liable to be paid by the insurance company.
- 21) Gynecologist and/or obstetrician will be eligible for C-Section.
- 22) Treatment of a married female employee/spouse other than maternity care, relevant limit



- of the same will be used, such as IP/Dread Disease/Specialized Investigation /OPD.
- 23) IVF C injections will be covered / reimbursed under the maternity limit only after the female employee/spouse becomes pregnant.
 - 24) Treatment/investigation for secondary infertility is payable from OPD limit.
 - 25) Insurance company shall not hold the reimbursement of claims due to required justification for treatment/procedure or “medical necessity”.
 - 26) Diagnosis/doctor’s notes for prescribed medicines will not be mandatory.
 - 27) Antibiotics will be allowed from OPD limit as prescribed by doctor.
 - 28) All treatment methods including KKT Treatment etc. will be covered from OPD/IP limit (as per requirement).
 - 29) Congenital birth defects are covered for all insured & newborn babies.
 - 30) Specialized investigation shall be payable including required medication/injections etc.
 - 31) Premium for addition/deletion will be paid after closing of policy period.
 - 32) Treatment from a visiting surgeon will be permitted at the panel hospital for all applicable benefits and will be adjusted or paid as appropriate.
 - 33) No additional premium/ loading will be allowed other than per person premium decided for the addition of any new family or family member during policy year including parents, spouse & newborn baby.
 - 34) Premium for newborn baby will be charged on prorata basis without any loading.
 - 35) Addition & deletion of employees and family members will be charged & refunded at prorata basis and per person basis (Per day calculation) applicable on IPD & OPD separately. Refund premium is subject to no claim. In case of only dependent deletion during policy year, premium will be refunded on pro rate subject to no claim.
 - 36) Addition & deletion dates will be communicated by PRAL and will be acceptable by the insurance company without any further documentary requirement.
 - 37) Disclosed/undisclosed all pre-existing conditions will be covered for all existing insured members and new entrants during policy year including newborn babies, from all benefits, i.e. Hospitalization limit, Dread Disease limit, maternity limit, SI limit, OPD limit & GEL/Pool limit.
 - 38) Insured member means Employee, spouse, children & parents.
 - 39) Premium rate/unit rate for each category shall be an employee, spouse, children & parents.
 - 40) PMDC/NCT etc. number of doctor(s) is not mandatory for re-imburement of any claim.
 - 41) Online system (Portal) for Checking details of PRAL claims detail i.e. utilization of OPD claims and Inpatient claims on “as and when required basis” through web portal for PRAL Management and also have mobile app (preferably) for employee’s use to track remaining insurance limit & claim status.
 - 42) Special procedure i.e. instant facilitation to handle emergency cases efficiently.
 - 43) 24 / 7 operational helpline and Customer Care Department supported by preferably minimum two (02) qualified doctors.
 - 44) Facility to manage client through personalized health cards.
 - 45) “Turnaround Time” for Claims settlement should not be more than 20 calendar days.
 - 46) All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably.



4.3 Description/Benefits of Health Policy Period From 01-07-2024 To 30-06-2025

Description	Cat. A	Cat. B	Cat. C
Room Rent (Per day)	22,694	18,301	10,981
Total days	15	15	15
Hospitalization Limit (Per family).	805,255	658,845	519,756
Maternity: Normal Delivery/D&C/D&E	143,482	108,343	72,473
Maternity: C – Section (Multiple Births)	278,179	212,295	139,090
OPD (Per family)	65,885	46,851	32,210
Dread Disease (Per family)	1,390,895	1,163,960	929,704
Specialized Investigations (Per Family)	87,846	67,349	48,315
GEL(POOL) MULTIPLE IPD/DD/Maternity/OPD/SI)	3,000,000		

4.4 Category-Wise Detail of PRAL Employees and their Dependents (Including Parents) is as Under.

Row Labels	A	B	C	Grand Total
Self	93	373	377	843
Spouse	91	306	314	711
Parent	104	481	505	1090
Child	236	700	693	1629
Grand Total	524	1860	1889	4273

1. Data of above referred employees is available in Soft as well as hardcopy and can be obtained during office hours or requesting at email nadeem.anwar@pral.com.pk which will be used for comparison of the bids; However, policy premium amount will be calculated on the basis of actual employees and dependents insured w.e.f. 1st July 2024. The number of employees and dependents may increase or decrease.
2. Proposal should be submitted as per formats attached at Annex. “F” (with coverage of dread diseases of employees as well as their dependents including Parents with no age limit).

4.5 Scope of Work/Services:

a. **Service Level Agreement:**

1. Response time for the admission cases at panel hospitals will be 30 minutes.
2. “Turnaround Time” for claims settlement should not be more than 20 calendar days.
3. Employee’s survey will be conducted by PRAL HR on a monthly basis to gauge the quality of services being given to PRAL employees by the insurance company in case of admission either for IP/Maternity/Dread Disease at Panel Hospitals as well as in reimbursement of OPD claims.



b. The Quality parameters are as follows:

The Quality Parameters are as follow:	Highly Satisfied (4)	Satisfied (3)	Neutral (2)	Dissatisfied (1)	Very Dissatisfied (0)
a. Response of the Insurance Company/its representative to address the queries raised by PRAL Employees					
b. Behavior of insurance company's staff with PRAL employees					
c. Reimbursement of Employees claim within 20 calendar days					

c. Penalty Clauses:

The following penalties may be imposed in case of delays in completing the deliverables mentioned in the scope of Services mentioned in the bidding document:

1. If the aggregated score of 03 months for the services being given, comes out to be less than 70%, then the insurance company shall be charged with a penalty that may range from 0.5% to 2% of quarterly invoice value and a warning letter shall be issued to improve the services.
2. The penalty amount applicable on 4th Quarter, shall be adjusted from the amount retained as security deposit.
3. If no improvement has seen even after three (03) consecutive warning letters, the contract shall be terminated without issuing any further notice.

4.6 Additional Documents Required from Bidders:

- a. Company's profile
- b. Brochures and other related documents.
- c. List of panel Hospitals all over the Pakistan
- d. List of present clients of Group Health Insurance with name and contact persons, cell/telephone numbers and addresses
- e. Name of preferably two doctors from Help line & customer care department
- f. Detail of any other additional / exclusive benefits / services which the company deems appropriate of its qualification.

5. General or Special Conditions of Tender

The successful bidder shall agree to the following terms to provide Services to PRAL:

- a. All documents and information received by PRAL from bidders will be treated in strictest confidence.
- b. All expenses related to participation in this bidding document shall be borne by the bidder.



6. Form of Contract:

- 6.1 The successful bidder shall sign and execute the standard contract of PRAL including any general conditions on the terms and conditions specified therein. Any amendment to the standard contract shall be made with mutual consent of both parties.
- 6.2 Successful bidder will sign a contract and will provide the services as per the Scope of work mentioned in the bidding document, after issuance of the Purchase order/Service Order/Contract.
- 6.3 The duration of the contract shall be 01 year; however, it can further be extended up to 2 years, based on the satisfactory performance of the bidder with the mutual consent of both parties on the same terms & conditions.
- 6.4 Both the parties reserve the right to terminate the agreement at any point in time by assigning any reasons with written one (01) month notice.
- 6.5 In case of any dispute regarding services the decision of the PRAL shall be final & binding.
- 6.6 The competent authority may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. PRAL shall upon request communicate to any bidder the grounds for its rejection of all bids or proposals but shall not be required to justify those grounds.
- 6.7 All taxes will be deducted in accordance with the applicable laws.
- 6.8 The bid shall remain valid for the period of 90 days from the date of bid opening.
- 6.9 In case the selected bidder fails to deliver the services as per the Scope of work/services, the bank guarantee of the bidder will be forfeited, and the contract may be terminated.

7. Delivery Timelines

Timelines for the delivery of Services & re-imburement of claims are mentioned in the Scope of services.

8. Technical Evaluation Criteria

This document is governed by the procedure approved by PRAL management. The technical proposal of eligible organizations will be evaluated against the requirements specified in the “Annexure-D”.

9. Financial Evaluation Criteria

The financial proposals of only eligible & technically responsive bidders will be opened in the presence of all the bidders who participated in the tender. All bids shall be opened by the evaluation committee publicly online in the presence of the bidders or their representatives who may choose to be present at the time and place announced prior to the bidding. The chairperson or member of the evaluation committee shall read aloud the unit price as well as the bid amount if any and shall record the minutes of the bid opening. All bidders shall sign an attendance sheet at the time of bid opening.

Please provide information regarding Financials in **Annexure – F”**.



10. Performance Security

- a. Upon signing of this Agreement, the Service Provider shall provide a performance guarantee equivalent to 15% of the first quarterly instalment of the payment, issued by the renowned scheduled bank for the contract period to be offered (the "Guarantee/bidder"). The Guarantee shall be valid until expiry of the Initial Term of the Agreement, following which it shall be released by PRAL. In case the bidder fails to provide the Bank Guarantee, 15% of the first quarterly instalment payment shall be retained by PRAL (the "Retention Money"). The Retention Money shall be released by PRAL in favour of the Service Provider upon expiry of the Initial Term.
- b. The bid security shall be returned after submission of performance guarantee by the bidder or after the amount retained by the PRAL from the 1st quarter installment.
- c. The performance guarantee/security will be returned after completion of the Contract.

11. Pre-Bid Meeting

A pre-bid meeting will be held on May 28, 2024 at 11:00 AM at PRAL Office i.e. Software Technology Park, 2nd Floor, Service Road (North), Sector I-9/3, Islamabad for clarification of any query from the potential bidders.

12. Submission of Bids (Technical and Financial Proposal): -

The complete bid containing the Technical and Financial proposals along with Bid Security shall only be submitted online in PDF format on EPADS, no hardcopy shall be entertained. Only the bid security and original copy of the Affidavit shall be submitted in hardcopy at the given address in the bidding document on or before 11:00 AM 07th June-2024. Technical proposals will be opened online on the same day i.e., 11:30 AM 07th June 2024 at PRAL Head Office Islamabad in the presence of bidder's representatives who wish to attend it. The bidder who fails to submit the hardcopy of bid security on or before the closing date & time on the given address shall be disqualified from the bidding process. The Bid Security of the disqualified bidders will be returned after awarding the business to the successful bidder.

12.1 Bid Security

Bid Security amounting to rupees 1,600,000/-PKR in the form of pay order or demand draft favoring Pakistan Revenue Automation Pvt Ltd shall be submitted along with the financial bid. The Bid Security should be valid for a period not less than 6 months.

- a. Any bid not secured by "Bid Security" shall be considered as rejected.
- b. if "Bid Security" is found less than Rs. 1,600,000/-, the bid shall be considered as rejected at any stage.

12.2 Cover Letter for the Submission of Technical Proposal

A cover letter as specified in **Annexure I** shall be submitted with the proposal.

Note: Please provide the required Information/Response to all Annexure mentioned in this document and mark them while submitting the bid.



Annexures

Annex – A (Organization Information)

Organization Information		
S #	Required Information	Response
1	Legal name of the organization	
2	Year of Registration / Establishment of the Organization	
3	National Tax Number	
4	General / Punjab Sales Tax Number	
5	What is the legal status of your organization? Tick the relevant box (one box only). (Attach Copy/Copies of Registration Certificate/s)	Public Sector Organization
		Section 42 Company
		Public Ltd. Company
		Private Ltd. Company
		Private Partnership Firm
	Other	
6	Name and designation of 'Head of Organization'	
	Mobile:	
	Phone/s:	
	Email:	
7	Name and designation of 'Contact Person':	
	Phone/s:	
	Mobile:	
	Email:	
8	Address of organization	



Annex – B (Eligibility Criteria Check List)

Eligibility Check List				
Sr. No.	Eligibility Criteria Details	Evidence/Proof Required	Attached Supporting Documents/Proof and mark Yes/No	
			Yes	No
1	Evidence of the bidding firm/company's registration/incorporation	Copy of certificate of incorporation/company registration	<input type="checkbox"/>	<input type="checkbox"/>
2	Provide National Tax Number (NTN) and GST/ PST, (if applicable) in the name of Organization	Copy of registration	<input type="checkbox"/>	<input type="checkbox"/>
3	Should be active taxpayer on the date of submitting the bid.	Status report must be provided	<input type="checkbox"/>	<input type="checkbox"/>
4	Affidavit on stamp paper, declaring that company is not blacklisted by any Telco/FMCG/autonomous body/government/semi government or any organization.	Affidavit on stamp paper original signed & stamped	<input type="checkbox"/>	<input type="checkbox"/>
5	Non-Life, General Insurance Companies are eligible to participate	Share the documentary evidence	<input type="checkbox"/>	<input type="checkbox"/>
6	Credit rating of the Company should be Minimum "AA+, or above" from PACRA/JCR-VIS (Rating below AA+ will not be eligible)	Share the credit rating of your company with documentary evidence/Proof	<input type="checkbox"/>	<input type="checkbox"/>



Annex – C (Relevant Experience)

Relevant Experience		
Sr. #	Required Information of the Clients	Response (Please provide exact information with Clients organization name, location/s and duration) Provide data in sequence given below
1	Details of the Clients to whom Similar Services are provided	
	Name of Clients Organization(s) along with the following details:	i.
	I. Company Name	ii.
	II. Addresses, email address, Phone #, website	
III. Contact person	iii.	
IV. Start and end dates of Services (For example – Jan 2009 to July 2021)		



Annex – D (Technical Evaluation Criteria)

TECHNICAL EVALUATION CRITERIA				
Sr #	Descriptions	Total Points	Scoring Points	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)
1	Client Portfolio	20		
	Provided Similar nature of Services to more than 08 local/international/multinational clients including public sector or private sector organizations having more than 500 employees along with dependents insured		20	Documentary proof: (Purchase/Service order/ copies of contract with contract details of clients should be furnished along with certificate of satisfaction from each client. *Multiple projects with same client will be counted as one.
	Provided Similar nature of Services to more than 06 but less than or equal to 08 local/international/multinational clients including public sector or private sector organizations having more than 500 employees along with dependents insured		15	
	Provided Similar nature of Services to more than 04 but less than or equal to 06 local/international/multinational clients including public sector or private sector organizations having more than 500 employees along with dependents insured		10	
	Provided Similar nature of Services to more than 02 but less than or equal to 04 local/international/multinational clients including public sector or private sector organizations having more than 500 employees along with dependents insured		05	
2	Relevant Experience	15		
	Experience of more than or equal to 10 years for providing similar nature of Services to local or international or multinational clients i.e. (Telco/FMCG/autonomous body/government/semi government or any organization)		15	Documentary proof: (Purchase/Service order/ copies of contract with contract details of clients should be furnished. *Multiple projects with same client will be counted as one.
	Experience of less than 10 years but more than or equal to 06 years for providing similar nature of Services to local or international or multinational clients i.e. (Telco/FMCG/autonomous body/government/semi government or any organization)		10	
	Experience of less than 06 years but more than or equal to 03 years for providing similar nature of Services to local or international or multinational clients i.e.		05	



	(Telco/FMCG/autonomous body/government/semi government or any organization)			
3	Compliance to the Scope of work/Services mentioned in the bidding document	30		
	100 % Compliance to the Scope of services mentioned in the bidding document		30	A Confirmation on company's letterhead is required
4	Presence of the Bidding Company/Firm in Major Cities of Pakistan for Support Services	15		
	Offices in Lahore, Karachi & Islamabad		15	Written confirmation on letterhead is required for presence of the bidding company/firm in Major Cities of Pakistan with required support Services. 05 Marks will be given for each city, else zero
5	Financial Turnover	20		
	Annual turnover /revenue of the company is greater than or equal to 350 million (PKRs)		20	Documentary proof required (tax returns or financial audited report from registered firm/company for the year 2022-2023 or latest)
	Annual turnover /revenue of the company is less than 350 million (PKRs) but greater than or equal to 300 million (PKRs)		15	
	Annual turnover /revenue of the company is less than 300 million (PKRs) but greater than or equal to 250 million (PKRs)		10	
Total Technical Evaluation Score		100		

*Please mark/flag the supporting documents shared for technical qualification scoring.

*If the quoted item is below the required requirements/specification, the Bid shall stand non-Responsive



Annex – E (Key Management Staff of the Company)

Please attach CVs for your Key Management Staff

Key Management Staff of Company					
Sr #	Name of Management Staff	Designation	Qualification	Area of Expertise	Number of years in company



Annex – F (Financial Proposal)

FINANCIAL BID FORMAT

GROUP HEALTH INSURANCE OF PRAL EMPLOYEES (INCLUDING GEL (MULTIPLE) FROM 01-07-2024 TO 30-06-2025.

STRENGTH COVERED (CATEGORY WISE)

	A	B	C	TOTAL
Self	93	373	377	843
Spouse	91	306	314	711
Child	104	481	505	1090
Parents	236	700	693	1629
TOTAL	524	1860	1889	4273

GROSS PREMIUM CHARGED FOR OPD/IP & DD, MATERNITY & S.I (CATEGORY WISE)

	A	B	C	TOTAL in PKR
Self				
Spouse				
Child				
Parents				
OPD				
TOTAL				

Total Gross premium (Hospital + OPD)		
Gross premium (GEL)		
Admin Surcharge		
Total Gross Premium in PKR		
FIF @ 1%		
Stamp Duty		
Other Taxes (if any)		
Net Premium in PKR		

(OPD & GEL premium should be mentioned separately)



Bidder to share Additional information along with financial bid for addition/deletion:

- Criteria of calculation per unit and category wise.
- Criteria of calculation of premium for additions of employees and/or their dependents during the policy year by clearly mentioning the rates to be charged on additions/deletions.
- Criteria for calculation of refund of premium for deletions of employees and/or their dependents during the policy year.
- Criteria of calculation of special premium, if any, in cases of employee, dependents, individual with pre-existing condition including pregnancy, high risk individuals, etc.

Business award Criteria:

The business shall be awarded to the bidder whose financial bid found lowest among the technically qualified bidders.

Note:

1. Responsibility to include all and correct taxes is that of the bidders.
2. Prices should be in Pak Rupee only.

Authorized Signatory

Name _____

Designation _____

Signature _____

Stamp _____

Date _____



Annex-G (Penalty Clauses & Payment Terms)

1. Payment of the policy premium shall be made quarterly in advance.
2. Premium for subsequent additions and deletions will be cleared at the end of the policy period.
3. All the payments shall be made in PKR after applying all applicable taxes.
4. Prices will be inclusive of all applicable taxes.
5. All payments shall made in Pak Rupees.



Annex – H (Declaration)

I, _____ hereby declare that:

- all the information provided in the technical proposal is correct in all manners and respects.
- and I am duly authorized by the Governing body/Board/Management to submit this proposal on behalf of "[Click here and type the name of organization]"

Name: -	
Designation: -	
Signatures: -	
Date and Place: -	



Annex – I (Cover Letter)

BIDDING FORM

Tender No. P-04/2024

Pakistan Revenue Automation (Pvt.) Limited, Islamabad.

Gentlemen,

1. Having examined the conditions to Tender and Specifications of Tender P-04/2024 the receipt of which is hereby acknowledged we, the undersigned, offer to provide Health insurance services in conformity with terms and conditions and detail mentioned in Tender for the sum of Rs. _____ (Rupees _____) or such other sums as may be ascertained in accordance with the said Conditions.
2. If our Bid is accepted, we shall provide the services as per detail given in the Tender Documents w.e.f. 1st July 2024.
3. We agree to abide by the terms and conditions of the Tender for the period of _____ from the date fixed for receiving the same and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
4. Until a formal Purchase order(s) is placed, this Bid, together with your written acceptance thereof, shall constitute a binding contract between us.
5. We understand that you are not bound to inform us the rejection of our bid or to give any reasons therefore.

Dated this _____ day of _____ 2024 _____

Signature _____ in the capacity of _____ duly authorized to sign Tender for and on behalf of _____

_____ (NAME OF FIRM IN BLOCK CAPITALS)

Complete address:

Fax No. _____ Telephone No. _____

(SIGNATURES) Witness: - 1. _____ 2. _____

(SIGNATURES)

Witness: -

1. _____