



To: Prospective Bidders

Subject: **Invitation to bid for provision of Health Insurance**

The National ICT R&D Fund, through this Request for Proposal (RFP), intends to invite duly registered insurance companies to participate in the process for selection of a company that can provide health insurance coverage for the staff members of National ICT R&D Fund and their Spouse & Children.

The RFP specifies eligibility requirements, bidding formats, 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 document.

This RFP can also be downloaded from: www.ictrdf.org.pk/

Table of Contents

1.	NATIONAL ICT R&D Fund- Health Insurance Coverage Policy from 01 September 2013 to June 30 th , 2014.....	3
2.	NATIONAL ICT R&D FUND	3
3.	SCOPE OF SERVICES	3
4.	INSTRUCTIONS TO BIDDERS	4
4.1.	Bidding Procedure	4
4.2.	Return Mailing Address, Contact Person, Telephone, Fax Number and deadline for receipt of Proposals.....	6
4.3.	Time Line of Bidding Process:	7
4.4.	Form of Contract:.....	7
4.5.	Payment Terms:	7
4.6.	Right of Rejection	7
5.	BID EVALUATION CRITERIA, CONDITIONS AND PROCESS.....	8
5.1.	Selection - Evaluation Process.....	8
6.	BID SECURITIES	9
	ANNEXURES	10

1. NATIONAL ICT R&D Fund- Health Insurance Coverage Policy from 01 September 2013 to June 30th, 2014

National ICT R&D Fund, (The Company) invites proposals from reputed insurance companies for obtaining health insurance coverage for its employees, spouse & children as per the guidelines described in this RFP.

2. NATIONAL ICT R&D FUND

Introduction

Pakistan has witnessed a phenomenal growth in its telecom & IT industry. The Government of Pakistan has mandated that a certain percentage of gross revenue generated by all telecom service providers be allocated to development and research of information and communication technologies with the vision *to transform Pakistan's economy into a knowledge based economy by promoting efficient, sustainable and effective ICT initiatives through synergic development of industrial and academic resources*. To achieve this vision National ICT R&D Fund has been created. This vision is being realized by pursuing the following goals at National ICT R&D Fund:

1. To provide an enabling environment that facilitates deployment and utilization of ICT education for HR capacity building and enhanced national productivity;
2. To cultivate industry-academia partnership by funding concrete development and research initiatives;
3. To facilitate industrial demand focused HR capacity building and R&D capabilities in the country and promoting ICT related educational programs and activities;
4. To use ICT as a tool for upward mobility of economically challenged citizens of the country;
5. To help develop knowledge based ICT industry for delivery of value-added ICT products and services;
6. To facilitate research and development in those sections of ICT that enhances quality of life for citizens of Pakistan.

3. SCOPE OF SERVICES

As part of the Company's policy, the Company is required to arrange comprehensive health insurance for its staff and their spouse & children and purpose of this RFP is to provide the same. The selected health insurance shall include the provision of the following:

- a) Medical Insurance Benefits as given in Annex "A" & "B".
- b) Provision of following services:
 - i. Special procedure to handle emergency cases efficiently

- ii. 24 hours operational helpline and Customer Care Department
 - iii. Reporting system to provide details of patient admissions, premium and Inpatient claims on “as and when required basis” probably computerized system.
 - iv. Facility to manage client through personalized health cards.
 - v. Performance of the Company with previous and present Clients
 - vi. “Turnaround Time” for Claims settlement should not be more than 20 calendar days.
- c) The company must have reputable hospitals on its panel in all major cities of Pakistan but specially at Islamabad/Rawalpindi e.g Shifa International, Maroof, Ali Medical Center etc. The bidder will be bound to add hospitals in the list as per requirement of National ICT R&D Fund all over the Pakistan.
- d) Category-wise data of employees and their dependents is as under:

CAT	EMPLOYEES	SPOUSES	CHILDRENS
A	03	03	07
B	39	32	51
C	09	06	07
TOTAL	51	41	65
Grand Total		157 (as of July 30, 2013)	

Category “A” means: CEO, CFO, GMs

Category “B” means: Managers, Deputy Manager, Assistant Managers

Category “C” means: Office Assistants & Support Staff

4. INSTRUCTIONS TO BIDDERS

4.1. Bidding Procedure

- i. The bidding procedure as given in clause 36(b) of the PPRA Rules i.e. Single Stage-two envelope procedure, will be followed in this RFP. A single package containing two separate envelopes clearly marked ‘Technical Proposal’ and ‘Financial Proposal’ may be submitted as a bid for this RFP.
- ii. Proposals must include the complete name and address of bidder’s registered national firm and the name, mailing address, and telephone number of the person the Company should contact regarding the proposal.
- iii. A certified 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.
- iv. 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.
- v. Proposals must confirm that the bidder will comply with all provisions in this RFP.

- vi. 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.
- vii. Bidders must provide comprehensive narrative statements that illustrate their understanding of the requirements of the Bid.
- viii. 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".
- ix. 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.
- x. Financial proposal should be submitted as per formats attached at Annex. "C".
- xi. Technical proposal should be submitted as per formats attached at Annex "D".
- xii. Technical Proposal besides duly filled in format given at Annex "D" shall contain:
 - a) Company's profile.
 - b) Brochures and other quoted documents
 - c) List of panel Hospitals all over the Pakistan and especially in Islamabad/Rawalpindi.
 - d) List of specialist medical consultants in Islamabad/Rawalpindi.
 - e) List of regional medical helpline and Customer Care Contact details.
 - f) List of coverage services being offered by insurance company.
 - g) List of exclusions which is not part of insurance coverage.
 - h) Last Audited Financial Statements
 - i) Copies of Income Tax and Sales Tax registration certificates, if applicable.
 - j) SECP registration certificate, if available.
 - k) Demand draft/Pay Order amounting Rs. 50,000/- as Earnest Money crossed in favour of "National ICT R&D Fund".
 - l) Copy of documents regarding affiliation / representation (subsidiary or merger) of foreign / local company etc., if any
 - m) History of litigation, if any, during last three years regarding health insurance.
 - n) List of present clients of Health Insurance with name and contact persons, telephone numbers and addresses with detail of any other additional / exclusive benefits / services which the company deems appropriate of its qualification.
 - o) Affidavit (on stamp paper) that the Insurance Company is neither blacklisted nor in litigation with any of its clients and if there is any litigation the bidder will be bound to disclose the same with nature thereof.
- xiii. **Required Review:** Questions and concerns regarding this RFP must be made in writing and received by the concerned officer mentioned below at least ten working days before the proposal submission deadline.
- xiv. **Amendments:** If an amendment is issued, it will be inculcated at all locations where the RFP was originally placed.

- xv. **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.
- xvi. Financial Proposal will contain:
1. Quoted rates on each item given in the Scope of Services and Annexures therein.
 2. The quoted rates shall be inclusive of all taxes clearly mentioning the bid price.
 3. 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.
 4. Criteria of calculation of refund of premium for deletions of employees and/or their dependents during the policy year.
 5. Criteria of calculation of special premium, if any, in cases of employee, dependents, individual with pre-existing condition including pregnancy, high risk individuals, etc.
 6. Proposals must be received no later than 03:00 P.M. PST on September 02, 2013. Proposals via courier, postal mail or by hand are acceptable. A softcopy (word document) must be submitted with the actual proposal.
 7. Filling up of information data forms as annexed with this RFP document is mandatory.
 8. 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.

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

ATTENTION: **Ms. NELOFAR ARSHAD**
ADMINISTRATION OFFICE
NATIONAL ICT R&D FUND
SERVICE NAME: "HEALTH INSURANCE COVERAGE"
6TH FLOOR, HBL TOWER
JINNAH AVENUE, BLUE AREA
ISLAMABAD

CONTACT PERSON

Ms. NELOFAR ARSHAD

MANAGER ADMINISTRATION

Ph: +92-51-9215360-4 Ext: 104

Fax: +92-51-9215366

E-mail: nelofar.arshad@ictrdf.org.pk

4.3. Time Line of Bidding Process:

S. No	Activity	Dates
1	RFP issue date	16 th August, 2013
2	Proposal submission dead line	02 nd September, 2013 (Till 3:00 PM)
3	Opening of Technical Proposals (in front of applicants, who choose to appear, at 6 th Floor, HBL Tower, Jinnah Avenue, Blue Area, Islamabad)	02 nd September, 2013 (03:30 PM PST) <i>Applicants may contact Manager Administration for queries</i>

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. Form of Contract:

A sample provisional draft contract between the Company and the successful bidder is placed at Annex "E". The successful bidder would be required to sign the same besides any other legal documents deemed to be required for successful provision of the desired services.

4.5. Payment Terms:

The policy premium payment will be released on bi-annual basis against an invoice duly submitted by Insurance 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 R&D Fund be liable for the payment of any interest charges or taxes associated with the cost of the contract.

4.6. 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.

5. BID EVALUATION CRITERIA, CONDITIONS AND PROCESS

1. Only those bids will be evaluated which will successfully meet the mandatory criteria given as follows:
 - a. Proof of Certificate of Incorporation or Registration or equivalent
 - b. Proof of NTN Certificate and GST Registration Certificate (*if applicable*)
 - c. Affidavit that the Bidder is not insolvent and bankrupt.
 - d. Affidavit that the Bidder has not been blacklisted or debarred by Public Procurement, Government, Semi-Government, Private, Autonomous body or any other international organization.
 - e. The bidder is at least an A rated Insurance Company. “-A” and below rated Insurance Companies will not be included.

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

Proposal	Weight
Technical	70%
Financial	30%
Total	100%

3. Technical evaluation criteria can be seen at Annexure D.
4. The bids scoring less than 60% marks in the Technical Evaluation will be rejected and their financial bid envelope will be returned unopened.
5. 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.
6. The bidders must demonstrate that they have the capacity to provide health insurance services in timely and efficient manner.
7. Bidders must provide an evidence of their past experience and a proven track record of providing health insurance services.

5.1. Selection - Evaluation Process

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.
2. Proposals that fail to meet material RFP document requirements may be rejected.
3. Proposals containing false or misleading statements regarding requirement of RFP documents may be rejected.
4. Financial/Bid Price will be checked only if a proposal is determined to be otherwise qualified.

6. BID SECURITIES

1. The Bidder shall furnish as part of his Technical bid, a Demand draft/Pay Order amounting Rs. 50,000/- as Earnest Money crossed in favour of “National ICT R&D Fund.” Any Technical bid not accompanied by full Earnest Money shall be rejected without any right of appeal. In case of cancellation of Purchase Order as default of the Supplier the earnest money shall be forfeited in favour of National ICT R&D Fund.
2. The successful bidder will be required to provide bank guarantee/pay order of Rs. 100,000/- in the format placed at Annex F; in favour of “National ICT R&D Fund” as Performance Bond.

ANNEXURES

DISCRIPTION/BENEFITS OF HEALTH POLICY

Period from 01-09-2013 to 30-06-2014

1. EXPENSES – HOSPITALIZATION SERVICES	Cat. A	Cat. B	Cat. C
Room <i>(Use Shifa International Hospital as benchmark)</i>	Private	Private if available or Semi Private	Ward, where available
Hospitalization	400,000/- per employee per year	300,000/- per employee per year	250,000/- per employee per year
Major Medical Care/Dread Disease inclusive of pre-existing conditions	30% of amount mentioned above against hospitalization.		
2. CORPORATE POOL (ASO)* For consultancy/treatment, medication & Lab Tests.	50,000/- per employee per year	40,000/- per employee per year	30,000/- per employee per year
3. EXPENSES - MATERNITY			
Normal (1 month pre & post visits)	45,000	45,000	30,000
Cesarean (1 month pre & post visits)	70,000	70,000	50,000
4. CORPORATE POOL (ASO)* For consultancy/treatment, medication & Lab Tests.	2,000,000/- <i>Utilization on Company discretion</i>		
5. GEL FOR SERVICES*	500,000		

* Company may revise these ceilings upwards anytime during the contract, should it deem necessary.

Details of coverage that must be ensured

01	<p>HOSPITAL CARE. Required all medical expenses including:</p> <ul style="list-style-type: none"> • 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. • The expenses incurred outside the hospital will also covered under Pre and Post Hospitalization of 30 days each for same disease irrespective checkups from different Doctor's/hospitals including diagnostic tests, consultation & medicines. • All pre-existing cases (Disclosed/Undisclosed). • New born babies. • Bidders to provide complete list of coverage being offered under Hospital Care provided by Health Insurance Company.
02	<p>MAJOR MEDICAL CARE/DREAD DISEASE.</p> <ul style="list-style-type: none"> • Bidders to provide complete list of diseases being offered under major medical care/dread disease by Health Insurance Company.
03	<p>MATERNITY CARE</p> <ul style="list-style-type: none"> • Bidders to provide complete list of coverage being offered under Maternity Care provided by Health Insurance Company. •
04	<p>SPECIALIZED INVESTIGATIONS:</p> <ul style="list-style-type: none"> • Bidders to provide complete list of specialized investigations being offered under Hospital Care provided by Health Insurance Company.
05	<p>DAY CARE SURGERIES (HOSPITALIZATION)</p> <ul style="list-style-type: none"> • Bidders to provide complete list of day care surgeries being offered under Hospital Care provided by Health Insurance Company.
06	<p>All non-panel hospitalization claims must be reimbursed within 20 calendar days.</p>

Annex-C**Financial Bid Form -Group Health Insurance of National ICT R&D Fund
Employees From 01-09-13 to 30-06-2014****STRENGTH COVERED (CATEGORY WISE)**

	A	B	C	TOTAL
Self				
Spouse				
Child				
TOTAL				

GROSS PREMIUM CHARGED (CATEGORY WISE)

	A	B	C	TOTAL
Self				
Spouse				
Child				
TOTAL				

Total Gross premium (Hospital)			
Gross premium (GEL)			
Gross premium (Corporate Pool)			
Admin Surcharge			
Total Gross Premium			
FIF @ 1%			
Stamp Duty			
Other Taxes (if any)			
Net Premium			

Authorized Signatory

Name _____

Designation _____

Signature _____

Stamp _____

Date _____

Annex D

	Technical Criteria	Weightage	Bidder Response
I.	<u>Corporate profile/Number of years the firm has been in practice in Pakistan</u>	30%	-
II.	<u>Credit Rating</u>		-
III.	<u>International Group Company</u>		-
IV.	<u>Reinsurance Treaty</u>		-
V.	<u>Net Equity</u>	30%	-
VII.	<u>Coverage offered (attach list)</u>		-
VIII.	<u>Cash & Bank Balance</u>		-
XI.	<u>Paid up Capital</u>		-
X.	<u>Claim payout ratio (latest available financial statement)</u>	20%	-
XI.	<u>Client base (Provide figures & attach list)</u>		-
XII.	<u>Number of Branches (Provide figures & attach list)</u>	20%	-
XIII.	<u>Number of Panel Hospitals (Provide figures & attach list)</u>		-

* This form should be completely filled by the bidder.

Annex E

AGREEMENT FOR PROCUREMENT OF GROUP HEALTH INSURANCE

This Agreement for procurement of group health insurance services “(Agreement)” is entered into this *[Insert Commencement Date of the Agreement]* (“Commencement Date”), by and between:

National ICT R&D Fund, a company set-up under section 42 of the Companies Ordinance, 1984 having its principal place of business located at 6th Floor, HBL Tower, Jinnah Avenue, Blue Area, Islamabad (“Company”)

AND

[Insert Insurance Company’s Name] (“Insurance Company”) having its principal place of business located at *[Insert Insurance Company’s Address]*. Both Company and Insurance Company may hereinafter be collectively referred as “Parties” and each individually as a “Party”.

WHEREAS, Company wishes to acquire Insurance Company’s services, as set forth in detail herein, and Insurance Company agrees to provide such services on the terms and conditions herein contained.

NOW, THEREFORE, PARTIES hereby agree as follows:

- 1. Services**
 - (i) Insurance Company shall provide such services as specified in Clause 3 entitled “Scope of Services,” of Request For Proposal (RFP) which is, in its entirety, hereby made an integral part of this Agreement (“Services”).
 - (ii) Insurance Company shall submit to Company such reports, in the form and within the timelines specified by Company, as mentioned in Clause 3-b-iii of RFP.
- 2. Term**

Insurance Company shall provide Services during the period commencing from September 1, 2013 and continuing through June 30, 2014, or any such other period as may subsequently be agreed, in writing, between Parties (“Term”).

3. Payment**A. Ceiling**

For Services rendered under this Agreement, Company shall pay Insurance Company an agreed premium amount of Rs. *[insert amount of premium]* which shall include all of Insurance Company's costs as well as any tax obligation(s) that may be imposed on Insurance Company as a consequence of this Agreement.

B. Schedule of Payments

- (i) The policy premium payments will be released on bi-annual basis against an invoice duly submitted by Insurance Company and the premium for subsequent additions and deletions will also be cleared on quarterly basis.
- (ii) Taxes will be deducted by Company in accordance with the provisions of Income Tax Ordinance, 2001 unless an exemption certificate/SRO etc. provided for non-deduction.
- (iii) Company will not be liable for payment of any interest charges or taxes associated with the cost of this Agreement.

4. Performance Standards

Insurance Company undertakes to provide Services with the highest standards of professional and ethical competence and integrity. Insurance Company hereby undertakes to promptly replace any employees/focal persons assigned under this Agreement that Company considers unsatisfactory.

5. Confidentiality

Insurance Company shall not, during Term of this Agreement and for a period of two years following its termination/expiration etc., disclose any proprietary or confidential information relating to Services, this Agreement or Company's business operations without prior written consent of Company.

6. Assignment

Insurance Company shall not assign this Agreement or sub-contract any portion of it without Company's prior written consent thereof.

7. Governing Law

This Agreement shall be governed by, and its provisions be construed in accordance with the laws of Islamic Republic of Pakistan.

8. Dispute Resolution

Any dispute arising out of or related to this Agreement, or any of its amendments, shall be first settled through good faith bilateral negotiations between Parties, failing which, by reference to

arbitrators, one to be appointed by each Party to the dispute, and in case of disagreement amongst the arbitrators so appointed, to the arbitration of an umpire who shall be appointed by the said arbitrators before entering the reference. The venue of arbitration shall be Islamabad or any other city in Pakistan to be mutually agreed between Parties. Arbitration proceedings, as mentioned in this section, shall be governed by the Arbitration Act, 1940 and any rules framed thereunder.

9. Termination of Agreement

Both Parties may terminate this Agreement at any time, with or without cause, by serving upon other at least (30) days' prior written notice to terminate. Insurance Company shall continue to remain bound by Section 5 ("Confidentiality") even after termination of this Agreement.

10. Entire Agreement

This Agreement supersedes and replaces any oral or written communications heretofore made amongst Parties relating to the subject matter hereof. This Agreement constitutes the entire agreement between Parties, and no other verbal or written communications shall be deemed to be a part of this Agreement (including an oral modification supported by new consideration), unless evidenced by written agreement of Parties subsequent to the date of execution hereof.

IN WITNESS WHEREOF Parties hereto have executed this Agreement on the day, month and year first written above.

Company:

By:

Title:

CNIC: _____-_____-__

Date: ___/___/2013

Insurance Company:

By:

Title:

CNIC: _____-_____-__

Date: ___/___/2013

Witnesses:

1. _____

CNIC: _____-_____-__

2. _____

CNIC: _____-_____-__

Annex F

Form of Bank Guarantee

TO: NATIONAL ICT R&D FUND
6TH FLOOR, HBL TOWER
JINNAH AVENUE, BLUE AREA
ISLAMABAD

Health Insurance Coverage

Gentlemen:

In accordance with the provisions of Clause 6 (2) of the above-mentioned RFP, *[name and address of Insurance Company]* shall deposit with National ICT R&D Fund a bank guarantee to guarantee their proper and faithful performance under the said provisions of the Contract in an amount of Rs. 100,000 (One Hundred Thousand Only).

We, the *[bank or financial institution]*, as instructed by the *[name of Insurance Company]*, agree unconditionally and irrevocably to guarantee as primary obligor and not as Surety merely, the payment to National ICT R&D Fund on its first demand without whatsoever right of objection on our part and without consulting the *[name of Insurance Company]*, in the amount not exceeding Rs. 100,000 (One Hundred Thousand Only).

We further agree that no change or addition to or other modification of the terms of the Contract which may be made between National ICT R&D Fund and the *[name of Insurance Company]*, shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition or modification.

This guarantee shall remain valid and in full effect from the date of the first payment under the Contract to *[name of Insurance Company]* until 3 months after the expiry of the contract term as given in contract.

Yours truly,

Signature and Seal

Name of Bank/Financial Institution

Address

Date