



Invitation to Bid (ITB)

ITB No. 114

Comprehensive Health Insurance Policy for the Year 2016-17

Release Date: Sunday 15, May 2016

For: TDEA

Contractor: Trust for Democratic Education and Accountability (TDEA)

Funded by: TDEA

1.0. INTRODUCTION

The Trust for Democratic Education and Accountability (TDEA) was registered under the Trust Act 1882 in October 2008 to govern Free and Fair Election Network (FAFEN) which was established in 2006, and is a coalition of 42 leading civil society organizations, working to strengthen all forms of democratic accountabilities in Pakistan.

With its primary mandate to observe elections and seek reforms to improve the quality of elections, TDEA-FAFEN implement robust programs in-between elections related to monitoring parliamentary affairs, connecting constituents to their elected representatives, monitoring the performance of public and elected institutions and advocating governance reforms. FAFEN is also monitoring political and electoral violence, peace activities and promoting active citizenry through ongoing civic education activities across the country.



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2.0. INSTRUCTIONS TO OFFERORS

- I. **Offer Deadline:** The offers should be sent to following address on or before **3rd June, 2016 by 4:00 pm**

Building No 1, Street 5 (Off Jasmine Road), G 7/2, Islamabad. Pakistan

Please mark "**Invitation to Bid (ITB No. 114) for Comprehensive Health Insurance Policy for the Year 2016-17**" on the sealed envelope. All pages of the ITB must be stamped and signed by the supplier/ Service Provider. Offer received after this time will not be considered.

- II. **Clarification on Queries:** In case of any query, kindly feel free to email us at imraan.ashraf@tdea.pk before COB May 25, 2016.

To address the queries regarding ITB clarification, please send request for meeting through email at imraan.ashraf@tdea.pk. Pre Bid meeting will be conducted on **May 26, 2016 at 11:00 am**. No queries will be entertained after May 26, 2016.

- III. **Specifications:** Section 3 contains the technical specifications/requirements.

- IV. **Quotations:** Prices must be quoted on a lump-sum, all-inclusive basis (including: insurance, inspections, transportations, verifications, taxes, etc.). The quoted price should be **with GST** (If Applicable). Offers must remain valid for not less than 30 days after the offer deadline.

- V. **Negotiations:** TDEA reserves the right to conduct negotiations and/or request clarifications prior to awarding a contract.

- VI. **Evaluation and Award:**

Only Bids complying with general terms and conditions and Specifications will be considered for Evaluation. The financial evaluation will be done to compare the prices between different bids submitted.

The award will be made to a responsible offeror whose offer follows the ITB instructions, meets the original requirements and is judged to be the most advantageous in terms of the following evaluation criteria. In judging the offers, the following criteria will be used:

- **(100%) Based on the below information presented in the offer**

Section	Percentage	Subdivision
(Section – 1)	20%	Credit Rating of Company
(Section – 2)	40%	Technical Specifications
(Section – 3)	40%	Total Premium Amount in PKR



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- VII. Terms and Conditions:** Issuance of this ITB does not in any way obligate TDEA to award a purchase order, nor does it commit TDEA to pay for costs incurred in the preparation and submission of a offer. This solicitation is subject to TDEA's standard terms and conditions. Any resultant award or lease will be governed by these terms and conditions.
- VIII. Delivery:** The delivery terms and conditions are firm. Supplier has to deliver the items ordered by TDEA against the defined time period. The delivery estimate presented in an offer in response to this ITB must be upheld in the performance of any resulting contract.
- IX. Invoicing:** Upon the acceptance of the contract deliverables described in Section 3, the Subcontractor shall submit an original invoice to the TDEA office, Islamabad for payment. The invoice shall be sent to the following address: Building No 1, Street 5 (Off Jasmine Road), G 7/2, Islamabad.

To constitute a proper invoice, the Subcontractor's invoice must include the following information and/or attached documentation. This information will assist in making timely payments to the Subcontractor:

- Subcontractor legal name, NTN number, invoice date, and invoice number.
- Deliverable(s) number, description of approved deliverable(s), and corresponding fixed price(s).
- Bank account information to which payment shall be sent and method of payment.
The TDEA office will pay the Subcontractor's invoice within thirty (30) business days after both
- TDEA approval of the Subcontractor's deliverables.
- TDEA receipt of the Subcontractor's invoice.

Payment will be made in Pakistani Rupees (PKR), paid to the account specified in the Subcontractor's invoice, and **withholding Tax will be deducted** from the total amount.



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3.0. TECHNICAL SPECIFICATIONS

Section 3 contains the technical specifications and requirements of the services. For technical specification and requirement line item are listed hereunder.

Specifications for Comprehensive Health Insurance for the year 2016-2017	TDEA Requirement	Vendor's Response (Yes/No) If "Yes" relevant document to be submitted
1. Detailed description of Benefits plan, including Hospital Care, Maternity Care, Major Medical Care and OPD.	This is a mandatory requirement	
2. Medical claim reimbursement processing time in days after completion of required documents.	This is a mandatory requirement	
3. Online tracking system to review status of medical claims and utilization.	This is a mandatory requirement	
4. Direct Bill payments instead of bench-marking process for claims incurred at non-panel hospitals especially in far-flung areas.	This is a mandatory requirement	
5. Coverage of congenital disorders (birth defects etc.)	This is a mandatory requirement	
6. Full coverage of pre-existing diseases (Declared and undeclared) at the time of inception without any extra premium.	This is a mandatory requirement	
7. Pre-existing condition should be covered fully if addition through endorsements (after policy inception), premium at agreed rate should be charged.	This is a mandatory requirement	
8. Complementary/additional Services (If yes provide detail list)	This is a must requirement	
9. Credit payment in OPD (Provide list of Hospitals)	This is a mandatory requirement	
10. At least 2 medical doctors permanently placed at Rawalpindi / Islamabad to attend medical emergency and hospital admission for counseling and support of TDEA employees.	This is a mandatory requirement	
11. Company profile, date of establishment and organizational structure. (Provide copy of documents)	This is a mandatory requirement	
12. Should have A+ or above credit rating with PCRA or International rating	20 Marks (This is a mandatory requirement)	



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13. 24 hours operational region wise help line and customer care department.	This is a mandatory requirement	
14. Company must have reputable hospitals on its panel in all major cities.	This is a mandatory requirement	
15. Regular project-wise reporting on quarterly basis for premium payments.	This is a must requirement	
16. Regular project-wise reporting should be done at the end of every month for OPD and IPD claims.	This is a must requirement	
17. Policy presentation will be required periodically from Focal Person	This is a mandatory requirement	
18. Top 5 x companies will present PowerPoint presentation (20-30 Minutes) of their policy to TDEA. For presentation emails will be sent to top 5 companies.	This is a mandatory requirement	
19. Client list	This is a mandatory requirement	
20. Premium should be reimbursed if there are no IPD claims	This is a mandatory requirement	
21. Addition and coverage of members should be accepted for 02 months back-date.	This is a mandatory requirement	
22. Tentative additions of employees under probation must be entertained.	This is a mandatory requirement	
23. Pre-existing MAT cases should be covered completely at the time of inception of policy, however, additions of pre-existing MAT cases during the year should be charged no more than 20% of N-MAT or 30% of C-MAT.	This is a mandatory requirement	
24. OPD processing fee rate should be agreed before inception of policy.	This is a mandatory requirement	
25. Premium payment will be paid on quarterly basis.	This is a mandatory requirement	
26. Facilitation for new born's will not be done from MAT limit.	This is a mandatory requirement	
27. Recovery of credit OPD bills from all panel hospitals should be made within 15 days; In case employee leaves the organization.	This is a mandatory requirement	
28. Credit OPD facility should be provided in at least 04 reputable hospitals of RWP/ISB.	This is a must requirement.	
29. In case of continuous medication (allergy cases, diabetics etc.) 03-06 months old invoices should be accepted.	This is a mandatory requirement	
30. Investigations leading to no-disease or diagnosis should not be charged as OPD and categorized as special investigation.	This is a must requirement.	



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Note: All interested companies are required to complete the above table, duly signed and stamped and submit it with relevant technical documents.

Details of Health Insurance

1. OPD Limit Per Family	20,000 PKR
2. <u>Maternity:</u>	
Normal Delivery Limit	50,000 PKR
C- Section	90,000 PKR
3. Daily Room & Board Entitlement	6,500 PKR
4. <u>Major Medical Care</u>	3,50,000 PKR Per Person Insured
Hospitalization Care	1,50,000 PKR Per Person Insured
Injuries Hospitalization/ Special Investigations	75,000 PKR Per Person Insured

S. NO	GENDER	RELATION	DOB	Age (As on June 30, 2016)
1	M	Self	4-Dec-71	44
2	F	Spouse	9-May-85	31
3	M	Son	1-Mar-15	1
4	F	Daughter	12-Sep-07	8
5	F	Daughter	4-Apr-09	7
6	F	Daughter	5-Nov-10	5
7	M	Self	6-Mar-80	36
8	F	Spouse	10-Feb-84	32
9	M	Son	21-Aug-14	1
10	M	Self	12-Nov-75	40
11	F	Spouse	2-Mar-75	41
12	M	Self	13-Feb-84	32
13	F	Self	8-Jun-83	33
14	M	Spouse	1-Jan-78	38
15	F	Daughter	7-Jul-11	4
16	M	Self	1-Sep-72	43
17	F	Spouse	13-Dec-80	35



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18	M	Son	22-Aug-04	11
19	M	Son	10-Nov-06	9
20	M	Son	2-Sep-08	7
21	M	Son	21-Feb-16	1
22	M	Self	1-Oct-70	45
23	F	Spouse	4-May-72	44
24	M	Self	17-Feb-84	32
25	M	Self	27-Mar-83	33
26	F	Spouse	16-Feb-90	26
27	M	Self	11-Jan-83	33
28	F	Spouse	23-Mar-94	22
29	M	Son	9-Feb-15	1
30	M	Self	1-Jul-88	27
31	F	Spouse	1-Jan-89	27
32	F	Daughter	20-Jun-08	8
33	F	Daughter	13-May-13	3
34	M	Self	18-Feb-80	36
35	F	Spouse	1-Feb-82	34
36	M	Son	1-May-13	3
37	F	Daughter	17-Jul-10	5
38	M	Self	21-Jun-65	51
39	F	Spouse	22-Aug-67	48
40	M	Son	15-Jun-01	15
41	M	Son	17-Feb-05	11
42	F	Daughter	22-Nov-97	18
43	M	Self	1-Apr-74	42
44	F	Spouse	1-Jan-76	40
45	M	Son	1-Jan-02	14
46	M	Son	1-Jan-94	22
47	F	Daughter	1-Jan-96	20
48	F	Daughter	1-Jan-99	17
49	M	Self	25-Dec-84	31
50	F	Spouse	1-Oct-84	31
51	F	Daughter	3-Sep-11	4
52	F	Daughter	29-Oct-13	2
53	F	Daughter	25-Nov-08	7
54	M	Self	20-Apr-81	35
55	F	Spouse	1-Feb-90	26
56	F	Daughter	26-Dec-14	1
57	M	Self	3-Aug-77	38



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58	F	Spouse	22-Jul-86	29
59	M	Son	27-Nov-08	7
60	M	Son	11-Nov-11	4
61	M	Self	4-Sep-83	32
62	F	Spouse	3-May-90	26
63	M	Son	11-Mar-14	2
64	M	Self	30-Apr-87	29
65	M	Self	1-Mar-87	29
66	F	Spouse	10-Feb-82	34
67	M	Son	19-Jul-09	6
68	F	Daughter	6-Aug-12	3
69	F	Daughter	15-Sep-15	1
70	M	Self	18-Apr-78	38
71	M	Self	21-Feb-86	30
72	F	Spouse	30-Jan-82	34
73	M	Son	24-Sep-14	1
74	M	Self	7-Mar-84	32
75	M	Self	31-Jul-84	31
76	F	Spouse	1-Jan-89	27
77	F	Daughter	5-Jan-14	2
78	M	Self	16-Jan-85	31
79	F	Spouse	1-Jan-84	32
80	F	Daughter	18-Jan-09	7
81	F	Daughter	2-Mar-13	3
82	M	Self	1-Jan-68	48
83	F	Spouse	1-Jan-69	47
84	M	Son	1-Jan-90	26
85	M	Son	1-Jan-96	20
86	M	Son	1-Jan-03	13
87	M	Son	1-Jan-06	10
88	M	Son	1-Jan-90	26
89	M	Son	1-Jan-94	22
90	F	Daughter	1-Jan-99	17
91	F	Daughter	1-Jan-92	24
92	M	Self	14-Sep-77	38
93	F	Spouse	2-Apr-88	28
94	F	Daughter	15-Sep-13	2
95	F	Daughter	27-Aug-12	3
96	F	Self	3-Jul-90	25
97	M	Self	1-Apr-85	31



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98	M	Self	10-Aug-79	36
99	F	Spouse	13-Apr-84	32
100	M	Son	24-Oct-12	3
101	F	Daughter	23-May-14	2
102	F	Daughter	29-Mar-16	1
103	M	Self	24-Sep-84	31
104	F	Spouse	25-Dec-87	28
105	F	Self	24-Sep-78	37
106	M	Spouse	24-Sep-77	38
107	M	Son	24-Sep-13	2
108	F	Daughter	24-Sep-11	4
109	M	Self	24-Sep-69	46
110	M	Self	13-Dec-88	27
111	F	Self	9-Mar-85	31
112	M	Spouse	30-May-74	42
113	M	Self	6-Apr-89	27
114	F	Self	20-Mar-86	30
115	M	Self	25-Dec-84	31
116	F	Spouse	30-May-82	34
117	F	Daughter	15-Feb-15	1
118	F	Self	1-Jul-91	24
119	F	Self	17-Jun-86	30
120	F	Self	27-Aug-84	31
121	M	Spouse	5-Aug-84	31
122	F	Daughter	6-Oct-14	1
123	M	Self	21-Aug-74	41
124	F	Spouse	3-Apr-82	34
125	M	Son	9-May-07	9
126	F	Daughter	15-Oct-12	3
127	M	Son	2-Jul-15	1
128	F	Self	29-Nov-82	33
129	M	Spouse	21-Sep-81	34
130	M	Son	16-Jun-13	3
131	F	Self	4-Jan-92	24
132	F	Self	12-Aug-91	24
133	M	Self	1-Jan-64	52
134	F	Spouse	1-Jan-66	50
135	F	Daughter	1-Jan-90	26
136	F	Daughter	1-Jan-92	24
137	M	Son	1-Jan-94	22



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138	M	Son	1-Jan-95	21
139	M	Son	1-Jan-06	10
140	M	Self	1-Jan-75	41
141	F	Spouse	1-Jan-92	24
142	M	Son	1-Jan-11	5
143	M	Son	1-Jan-13	3
144	M	Son	2-May-16	1
145	M	Self	15-Oct-89	26
146	F	Spouse	15-Jul-90	25
147	M	Self	26-Jan-91	25
148	M	Self	2-Jan-89	27
149	F	Spouse	27-Jul-89	26
150	M	Son	18-Apr-15	1
151	M	Self	30-Jan-76	40
152	F	Spouse	26-Nov-77	38
153	F	Daughter	11-Dec-05	10
154	F	Daughter	31-Aug-09	6
155	M	Self	4-Nov-77	38
156	F	Spouse	1-May-74	42
157	F	Daughter	27-Oct-04	11
158	F	Daughter	6-Aug-10	5
159	M	Son	8-Feb-06	10
160	M	Son	30-Dec-08	7
161	M	Self	24-Jul-87	28
162	F	Spouse	26-Oct-91	24
163	M	Son	14-Dec-13	2
164	M	Son	31-Mar-15	1
165	M	Self	12-Nov-83	32
166	F	Spouse	21-Dec-87	28
167	M	Son	31-Jul-11	4
168	M	Son	7-Jul-13	2
169	M	Self	15-Dec-72	43
170	F	Spouse	1-Jan-76	40
171	M	Son	22-Feb-99	17
172	F	Daughter	30-Jul-03	12
173	F	Daughter	2-Oct-05	10
174	M	Self	12-Apr-85	31
175	F	Spouse	27-Aug-85	30



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176	M	Son	27-Aug-09	6
177	F	Daughter	25-Dec-11	4
178	M	Self	21-Jul-79	36
179	F	Spouse	16-Jul-81	34
180	M	Self	7-Nov-82	33
181	F	Spouse	30-Apr-85	31
182	M	Son	3-Mar-10	6
183	F	Daughter	1-Oct-12	3
184	M	Self	1-Feb-81	35
185	F	Spouse	16-May-90	26
186	F	Daughter	27-Feb-15	1
187	F	Self	16-Jun-86	30
188	M	Spouse	15-May-84	32
189	F	Daughter	29-Jul-14	1
190	M	Self	28-Jun-75	41
191	F	Spouse	11-Aug-82	33
192	M	Son	7-Feb-03	13
193	M	Son	8-Apr-06	10
194	M	Son	27-May-08	8
195	M	Self	1-Aug-86	29
196	F	Spouse	23-Nov-91	24
197	F	Self	1-Jan-78	38
198	M	Self	15-Apr-75	41
199	F	Spouse	16-Feb-83	33
200	M	Son	4-May-02	14
201	M	Son	12-Dec-08	7
202	F	Daughter	9-Sep-03	12
203	F	Self	20-Aug-84	31
204	M	Self	12-Jan-76	40
205	F	Spouse	29-Apr-74	42
206	M	Son	5-Sep-04	11
207	M	Son	25-Dec-13	2
208	F	Daughter	26-Jul-06	9
209	M	Self	5-Apr-85	31
210	F	Spouse	2-Mar-82	34
211	M	Son	13-Oct-12	3
212	F	Daughter	7-Sep-09	6
213	F	Daughter	17-Mar-11	5
214	M	Self	5-Apr-86	30
215	F	Spouse	5-Jun-88	28



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216	F	Self	4-Apr-72	44
217	M	Spouse	30-Dec-67	48
218	M	Son	8-Jun-02	14
219	F	Daughter	28-Jun-99	17
220	M	Self	4-Dec-81	34
221	F	Spouse	9-Jan-88	28
222	F	Daughter	17-Mar-13	3
223	F	Self	5-Mar-88	28
224	M	Self	30-May-83	33
225	F	Spouse	18-Sep-85	30
226	M	Son	6-Sep-15	1
227	M	Self	1-Dec-87	28
228	F	Spouse	1-Jan-88	28
229	M	Self	16-Mar-75	41
230	F	Spouse	20-Apr-80	36
231	M	Son	8-Dec-07	8
232	F	Daughter	6-Aug-01	14
233	F	Daughter	3-Feb-05	11
234	F	Daughter	8-Dec-07	8
235	M	Self	15-Jan-85	31
236	F	Spouse	11-Jan-90	26
237	F	Daughter	3-Jun-15	1
238	M	Self	7-Apr-84	32
239	M	Self	1-Feb-77	39
240	F	Spouse	1-Jan-86	30
241	M	Son	20-Feb-99	17
242	F	Daughter	10-May-02	14
243	F	Daughter	5-Jul-04	11
244	F	Self	3-Jan-86	30
245	M	Spouse	19-Mar-79	37
246	F	Daughter	21-May-14	2
247	M	Self	15-Dec-74	41
248	F	Spouse	13-Jan-88	28
249	F	Daughter	13-Sep-12	3
250	M	Son	17-Jun-14	2
251	M	Self	11-Sep-69	46
252	F	Spouse	28-Feb-77	39
253	M	Son	12-Feb-02	14
254	M	Son	31-Jan-07	9
255	F	Daughter	18-Aug-98	17



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256	M	Self	17-May-79	37
257	F	Spouse	1-Jan-83	33
258	M	Son	6-May-04	12
259	M	Son	11-Jun-13	3
260	F	Daughter	15-Jan-02	14
261	M	Self	14-Mar-78	38
262	F	Spouse	12-Feb-82	34
263	M	Son	1-Jun-09	7
264	M	Self	10-Apr-82	34
265	F	Spouse	16-Sep-89	26
266	F	Daughter	6-Jan-14	2
267	M	Son	7-Aug-15	1
268	M	Self	2-Jan-79	37
269	F	Spouse	1-Nov-88	27
270	M	Son	4-Aug-11	4
271	F	Daughter	21-Jul-14	1
272	M	Self	2-Feb-86	30
273	F	Spouse	15-Apr-87	29
274	M	Self	6-Apr-73	43
275	F	Self	23-Oct-76	39
276	M	Spouse	23-May-71	45
277	M	Son	28-Oct-05	10
278	M	Son	28-May-09	7
279	M	Self	2-Feb-79	37
280	M	Self	21-Nov-78	37
281	F	Spouse	21-May-85	31
282	M	Self	1-Jan-78	38
283	F	Spouse	23-Jul-82	33
284	M	Son	5-May-11	5
285	F	Daughter	13-Mar-13	3
286	M	Self	31-Aug-58	57
287	M	Spouse	23-Nov-68	47
288	F	Daughter	9-Jan-91	25
289	M	Son	3-Mar-93	23
290	M	Son	11-Nov-05	10
291	F	Self	1-Jan-91	25
292	M	Spouse	10-Apr-84	32
293	M	Self	30-Jun-80	36
294	F	Spouse	22-Apr-87	29



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295	F	Daughter	16-Aug-10	5
296	M	Self	7-Mar-87	29
297	F	Spouse	20-Sep-86	29
298	M	Son	11-Aug-14	1
299	M	Self	24-Sep-88	27
300	F	Self	12-Jan-86	30
301	M	Self	9-Mar-67	49
302	F	Spouse	15-Jun-68	48
303	F	Daughter	21-May-92	24
304	F	Son	10-Mar-94	22
305	M	Son	10-Mar-96	20
306	F	Daughter	24-Nov-99	16
307	F	Daughter	21-Nov-00	15
308	M	Son	16-Jun-02	14
309	M	Self	17-Mar-80	36
310	F	Spouse	27-Oct-91	24
311	F	Daughter	11-Aug-14	1
312	M	Self	5-May-83	33
313	M	Self	7-Mar-89	27
314	M	Self	12-Mar-85	31
315	F	Self	2-Feb-89	27
316	M	Self	17-May-82	34
317	F	Spouse	17-Feb-85	31
318	F	Daughter	5-Oct-15	1
319	M	Self	7-Sep-82	33
320	M	Self	29-Jun-83	33
321	M	Self	29-Jun-85	31
322	M	Self	3-Mar-81	35
323	F	Spouse	20-Jun-87	29
324	M	Son	11-Mar-13	3
325	M	Son	11-Mar-13	3
326	M	Self	31-May-74	42
327	F	Spouse	18-Nov-73	42
328	F	Self	13-Sep-82	33
329	F	Self	20-Jun-88	28
330	M	Self	28-Sep-85	30
331	F	Spouse	15-Aug-90	25
332	M	Self	9-Mar-82	34



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333	F	Spouse	30-Aug-86	29
334	M	Son	18-Oct-11	4
335	F	Daughter	18-Jan-14	2
336	M	Self	1-Jan-57	59
337	F	Spouse	3-Oct-51	64
338	F	Daughter	17-Jul-86	29
339	M	Son	26-Feb-91	25
340	F	Self	6-Jun-86	30
341	M	Self	30-Sep-86	29

Gender Ratio

Gender	Count
Males	178
Females	163
Total	341

Age Ratio

Age group	Count
Infant-18	128
19-30	84
31-50	124
Above 50	5
Total	341

Relationship Ratio

Relation	Count
Employee	115
Spouse	80
Daughter	69
Son	77
Total	341



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4.0. Offer Summary

Business name: _____

Address: _____

Registration status: _____

NTN number: _____

Owner's name: _____

CNIC number: _____

Telephone #: _____

E-Mail Address: _____

Does the business have an active bank account? *(Circle one)* YES NO

Offerors are requested to complete the above table regarding pricing (inclusive of delivery price)



Invitation to Bid (ITB)

ITB No. 114

Comprehensive Health Insurance Policy for the Year 2016-17

5.0. Letter of Submission

The following letter must be completed and submitted with any offer:

To: Trust for Democratic Education and Accountability (TDEA)

Attention: Procurement Unit

Reference: **Invitation to Bid (ITB No. 114) for Comprehensive Health Insurance Policy for the Year 2016-17**

To Whom It May Concern:

I hereby present the enclosed ITB in response to the above-referenced ITB.

I hereby acknowledge and agree to all of the terms and conditions, special provisions, and instructions included in the above referenced ITB. I further certify that the business named below—as well as the business' principal officers and all commodities/services offered in response to this ITB—are eligible to participate in this procurement under the terms and conditions of this solicitation and under TDEA regulations.

I certify the following: "The business named below, to the best of my current knowledge, did not provide, within the previous ten years, and will take all reasonable steps to ensure that it does not and will not knowingly provide, material support or resources to any individual or entity that commits, attempts to commit, advocates, facilitates, or participates in terrorist acts, or has committed, attempted to commit, facilitated, or participated in terrorist or unlawful acts."

The prices quoted in this offer are valid for 30 days.

I hereby certify that the enclosed representations, certifications, and other statements are accurate, current, and complete, to the best of my knowledge.

Business name

Name and title of authorized representative

CNIC Number

Signature and Date