



Invitation to Bid (ITB)

ITB No. 298

Comprehensive Health Insurance Policy for the Year 2020-2021

Release Date: Wednesday, May 06, 2020
Pre-Bid Meeting: Monday, May 11, 2020
Due Date: Thursday, May 21, 2020
Contracting Entity: Trust for Democratic Education and Accountability (TDEA)

1.0. INTRODUCTION

The Trust for Democratic Education and Accountability (TDEA) was established in October 2008, registered under the Trust Act 1882. One of the objectives of setting up the TDEA was meant to govern the Free and Fair Election Network (FAFEN), which was launched in 2006, and is a coalition of 35 leading civil society organizations. In order to promote and strengthen a democratic and just society that guarantees rights, respect and dignity of all individuals, TDEA strives to strengthen public accountabilities by enhancing capability of citizens' associations to work for civil liberties, improved governance, democracy and peace in Pakistan.

2.0. INSTRUCTIONS TO OFFERORS FOR TWO ENVELOPE SYSTEMS (TECHNICAL AND FINANCIAL PROPOSALS)

- I. **Deadline & Protocol for Submission of Offers:** All offers must be "received" **by courier or by hand** no later than **Thursday, May 21, 2020** not later than **5:00 PM PST**. Late offers will not be accepted.

The bidders shall seal the proposal in **ONE OUTER** and **TWO INNER ENVELOPES**, as detailed below. The outer envelope should clearly state:

"ITB No.298"
Procurement Unit
TDEA-FAFEN
Building No. 1 Street 5 (Off Jasmine Road)
G-7/2, Islamabad

Two inner envelopes shall indicate the name and address of the bidder as well as the type of proposal. First inner sealed envelope shall contain technical proposal while the second inner sealed envelope shall include the financial proposal therein.

- II. **Clarification on Queries:** In case of any query, kindly feel free to send email us at imraan.ashraf@tdea.pk till May 10, 2020. No query will be entertained via email after May 10, 2020. The answers to all queries will be given in pre-bid meeting, to be held via Skype.
- III. **Pre-Bid Meeting:**
TDEA will conduct a pre-bid meeting to answer vendors' queries and questions related to this ITB. The vendors' representatives may attend this meeting via Skype in order to have better understanding of requirements. The vendors attending this meeting should send following information of their representative via email to imraan.ashraf@tdea.pk

Name of Participant:
Designation:
Contact No:
Email Address:
Skype ID:



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Pre-bid meeting will be held on **Monday, May 11, 2020 between 11:30 a.m. to 12:30 p.m.**, via skype due lock down in the country for COVID-19 (Corona virus).

Meeting minutes of pre-bid conference will be published at <https://tdea.pk/rfq/>

IV. Specifications: Section 3 contains the technical specifications/requirements.

V. Quotations: Prices must be quoted on a lump-sum, all-inclusive basis (including insurance, inspections, transportations, taxes, etc). The quoted price should also include **GST/FED** etc., if applicable. Offers must remain valid for not less than **60 days** after the offer deadline.

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

VII. Evaluation and Award:

The award will be made to a responsible offeror whose offer follows the ITB instructions, and is judged to be the most advantageous in terms of the following evaluation criteria. Only those offers will be considered who meet or exceeds the requested specification. In evaluating the offers, the following criteria will be used to assign weight(s):

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

Section	Percentage	Subdivision
(Section – 1)	50%	Technical Proposals
Presentations	20%	(PowerPoint presentation of 15-20 Minutes)
(Section – 2)	30%	Financial Proposals
Total	100% Marks	

Insurance company should have credit rating "AA" or above with PCRA or JCR-VIS. Quotation received from below AA will be disqualified.

TDEA may (a) reject any or all bids, (b) accept other than the lowest cost bid, (c) accept more than one bid, (d) accept alternate bids, (e) accept part of the bid instead of whole and (f) waive informalities and minor irregularities in bids received.

VIII. Terms and Conditions: Issuance of this ITB does not in any way obligate TDEA to award a contract, nor does it commit TDEA to pay for costs incurred in the preparation and submission of an 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.

IX. Delivery: The delivery terms and conditions are firm. Supplier has to deliver the services 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.

X. Invoicing: Upon the acceptance of the contract deliverables described in Section 3, the Vendor shall submit project wise original invoices to the TDEA office, Islamabad for payment. The invoices shall be sent to the following address:

HR Unit, TDEA-FAFEN, Building No 1, Street 5 (Off Jasmine Road), G-7/2, Islamabad.

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



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- Vendor legal name, National Tax Number (NTN), 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 process the payment within fifteen (15) business days, subject the following:
- TDEA receipt of the vendor's invoice.
- TDEA approval of the vendor's deliverables.

Payment will be made in Pakistani Rupees (PKR), paid to the account specified in the vendor's invoice after deduction of taxes as per Govt. rules from the total amount.

3.0. TECHNICAL SPECIFICATIONS

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

Requirements:

I. Coverage / Limit

1. OPD Limit Per Family	<ul style="list-style-type: none"> • 30,000 PKR (OPD facility will be provided through pool amount) • OPD processing fee rate (%) should be mentioned in financial proposal. OPD facility will be provided through pool amount. Intimation of OPD pool expiry should be given 15 business days before the expiry.
2. <u>Maternity:</u>	
Normal Delivery Limit	80,000 PKR (including 3 months pre & postnatal treatment and medicines)
C- Section	150,000 PKR (including 3 months pre & postnatal treatment and medicines)
3. <u>Hospitalization:</u>	
Per person insured/ ailment/ confinement	150,000 PKR
Daily Room & Board Entitlement	10,000 PKR
4. <u>Inpatient Medical Care</u>	350,000 PKR Per Person/ per ailment/ per confinement Insured

II. Other Facilities

1. Detailed description of benefits plan, including hospital care, maternity care, major medical care and OPD.
2. Online tracking system to review status of medical claims and utilization. (separate access for staff and HR team)
3. Direct bill payments on actual basis instead of bench-marking process for claims incurred at non-panel hospitals especially in far-flung areas after verification.
4. Credit OPD facility should be provided in at least 04 reputable hospitals of RWP/ISB. Provide list of hospitals for credit payment under OPD. Provide details of management of Credit OPD facility.
5. 24 hours operational region wise helpline and customer care department.



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6. Coverage of congenital disorders (birth defects etc.)
7. Full coverage of pre-existing diseases (declared and undeclared) at the time of inception without any extra premium.
8. Pre-existing condition should be covered @rate which will be finalized through negotiation before charging. This should be done on case by case basis if addition through endorsements (after policy inception).
9. Pre-existing MAT cases will 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 premium or 30% of C-MAT premium. However, MAT charging is negotiable on case by case basis.
10. Facilitation for newborns will not be charged from MAT limit. However, newborns registration will be done and intimated within 1 week of birth. However, if newborn is registered and requires admission after birth for some problem, it will be charged from IPD limit of newborn. Normal Nursery admission will be charged from MAT limit.
11. Premium payment will be paid on quarterly basis.
12. Recovery of credit OPD bills from all panel hospitals should be made within 15 work days; In case employee leaves the organization.
13. In case of continuous medication (allergy cases, diabetics etc.) 03-06 months old prescriptions should be accepted.
14. Tests/procedures/investigations even though leading to no-disease or diagnosis should not be charged as OPD. Such test/investigations will be covered from IPD.
15. Complete & verified claim should be reimbursed in 15 work days.
16. Designate **well qualified** focal person(s) should be assigned by the insurance company for day to day facilitation, processing of medical claims and deal with other policy matters.

List of staff member with their dependents: (as of May 6, 2020)

S.No.	Gender	Relation	DOB	No of Years	Marital Status
1	F	Self	16 June 1986	33	M
2	M	Spouse	15 May 1984	35	M
3	F	Daughter	29 July 2014	5	U
4	F	Daughter	26 April 2018	2	U
5	F	Self	1 January 1978	42	U
6	M	Self	4 May 1985	34	M
7	F	Spouse	2 March 1982	38	M
8	M	Son	14 May 2016	3	U
9	M	Son	29 April 2018	2	U
10	M	Son	13 October 2012	7	U
11	F	Daughter	7 September 2009	10	U
12	F	Daughter	17 March 2011	9	U
13	M	Self	6 April 1973	47	U
14	M	Self	1 January 1978	42	M
15	F	Spouse	23 July 1982	37	M
16	M	Son	5 May 2011	8	U
17	F	Daughter	3 April 2017	3	U
18	F	Daughter	13 March 2013	7	U
19	M	Self	3 July 1987	32	M
20	F	Spouse	20 September 1986	33	M
21	M	Son	10 June 2017	2	U



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22	M	Son	11 August 2014	5	U
23	F	Self	17 July 1986	33	U
24	F	Self	2 February 1990	30	M
25	M	Spouse	8 October 1985	34	M
26	F	Daughter	12 September 2018	1	U
27	M	Self	3 September 1967	52	M
28	F	Spouse	15 June 1968	51	M
29	M	Son	16 June 2002	17	U
30	M	Son	3 October 1994	25	U
31	M	Son	3 October 1996	23	U
32	F	Daughter	21 May 1992	27	U
33	F	Daughter	21 November 2000	19	U
34	F	Daughter	24 November 1999	20	U
35	M	Self	17 March 1980	40	M
36	F	Spouse	27 December 1991	28	M
37	F	Daughter	23 December 2016	3	U
38	F	Daughter	8 November 2014	5	U
39	F	Self	20 July 1996	23	U
40	M	Self	13 February 1984	36	M
41	F	Spouse	22 May 1988	31	M
42	F	Daughter	3 November 2017	2	U
43	F	Daughter	8 July 2019	0	U
44	M	Self	1 September 1972	47	M
45	F	Spouse	13 December 1980	39	M
46	M	Son	2 September 2008	11	U
47	M	Son	21 February 2016	4	U
48	M	Son	10 November 2006	13	U
49	M	Son	22 August 2004	15	U
50	F	Daughter	8 March 2020	0	U
51	M	Self	1 October 1970	49	M
52	F	Spouse	4 May 1972	47	M
53	M	Self	27 March 1983	37	M
54	F	Spouse	16 February 1990	30	M
55	M	Son	16 August 2016	3	U
56	M	Self	1 July 1988	31	M
57	F	Spouse	20 June 1990	29	M
58	F	Daughter	13 May 2013	6	U
59	F	Daughter	13 May 2013	6	U
60	M	Self	18 February 1980	40	M
61	F	Spouse	1 February 1982	38	M
62	M	Son	3 May 2013	6	U
63	F	Daughter	17 July 2010	9	U
64	M	Self	1 April 1974	46	M
65	F	Spouse	1 January 1976	44	M
66	M	Son	1 January 2002	18	U
67	M	Son	1 January 1994	26	U
68	F	Daughter	1 January 1996	24	U



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69	F	Daughter	1 January 1999	21	U
70	M	Self	20 April 1981	39	M
71	F	Spouse	1 February 1990	30	M
72	M	Son	10 August 2017	2	U
73	F	Daughter	24 November 2014	5	U
74	M	Self	16 January 1985	35	M
75	F	Spouse	1 January 1984	36	M
76	F	Daughter	18 January 2009	11	U
77	F	Daughter	15 November 2016	3	U
78	F	Daughter	2 March 2013	7	U
79	M	Self	1 January 1968	52	M
80	F	Spouse	1 January 1969	51	M
81	M	Son	1 January 1990	30	U
82	M	Son	1 January 1996	24	U
83	M	Son	1 January 2003	17	U
84	M	Son	1 January 2006	14	U
85	M	Son	1 January 1990	30	U
86	M	Son	1 January 1994	26	U
87	F	Daughter	1 January 1999	21	U
88	F	Daughter	1 January 1992	28	U
89	M	Self	14 September 1977	42	M
90	F	Spouse	2 April 1988	32	M
91	F	Daughter	15 September 2013	6	U
92	F	Daughter	27 August 2012	7	U
93	M	Self	10 August 1979	40	M
94	F	Spouse	13 April 1984	36	M
95	M	Son	24 October 2012	7	U
96	F	Daughter	29 March 2016	4	U
97	F	Daughter	23 May 2014	5	U
98	F	Daughter	30 September 2018	1	U
99	M	Self	24 September 1969	50	U
100	M	Self	4 June 1989	30	M
101	F	Spouse	24 January 1994	26	M
102	F	Self	12 February 1982	38	U
103	M	Self	14 July 1977	42	M
104	F	Spouse	1 January 1980	40	M
105	F	Daughter	11 September 2018	1	U
106	M	Self	24 July 1987	32	M
107	F	Spouse	26 October 1991	28	M
108	M	Son	8 June 2017	2	U
109	M	Son	31 March 2015	5	U
110	M	Son	14 December 2013	6	U
111	M	Self	11 April 1977	43	M
112	F	Spouse	11 April 1974	46	M
113	M	Son	2 August 2006	13	U
114	M	Son	30 December 2008	11	U
115	F	Daughter	27 October 2004	15	U



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116	F	Daughter	8 June 2010	9	U
117	M	Self	21 July 1984	35	M
118	F	Spouse	21 September 1985	34	M
119	F	Daughter	5 August 2019	0	U
120	F	Daughter	26 June 2015	4	U
121	F	Daughter	9 April 2017	3	U
122	M	Self	12 April 1985	35	M
123	F	Spouse	27 August 1985	34	M
124	M	Son	27 August 2009	10	U
125	F	Daughter	25 December 2011	8	U
126	M	Self	21 July 1979	40	M
127	F	Spouse	16 July 1981	38	M
128	M	Self	26 December 1979	40	U
129	M	Self	4 October 1966	53	M
130	F	Spouse	17 January 1979	41	M
131	F	Daughter	1 February 2010	10	U
132	M	Self	5 November 1991	28	U
133	F	Self	4 October 1990	29	U
134	F	Self	5 March 1988	32	M
135	M	Spouse	1 June 1986	33	M
136	M	Son	10 January 2018	2	U
137	M	Self	7 July 1989	30	U
138	M	Self	7 March 1984	36	U
139	M	Self	3 May 1988	31	U
140	M	Self	1 December 1992	27	U
141	M	Self	11 August 1986	33	M
142	F	Self	21 July 1988	31	U
143	M	Self	2 February 1985	35	M
144	F	Spouse	26 July 1993	26	M
145	F	Daughter	28 February 2018	2	U
146	M	Self	17 February 1984	36	M
147	F	Spouse	21 September 1991	28	M
148	M	Son	23 August 2018	1	U
149	F	Self	23 March 1979	41	U
150	F	Self	6 October 1990	29	M
151	M	Spouse	31 January 1989	31	M
152	M	Self	13 October 1990	29	U
153	M	Self	23 September 1976	43	M
154	F	Spouse	29 January 1985	35	M
155	M	Son	30 March 2010	10	U
156	M	Son	20 November 2012	7	U
157	M	Son	28 April 2017	3	U
158	M	Self	11 February 1987	33	M
159	F	Spouse	14 June 1995	24	M
160	M	Self	15 February 1984	36	M
161	F	Spouse	3 September 1988	31	M
162	F	Daughter	5 August 2019	0	U



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163	M	Self	17 June 1971	48	M
164	F	Spouse	22 November 1974	45	M
165	M	Son	19 February 2005	15	U
166	F	Daughter	4 November 2007	12	U
167	M	Self	4 September 1983	36	M
168	F	Spouse	3 May 1990	29	M
169	M	Son	11 March 2014	6	U
170	M	Son	15 January 2019	1	U
171	M	Self	1 March 1987	33	M
172	F	Spouse	10 February 1982	38	M
173	M	Son	19 July 2009	10	U
174	F	Daughter	6 August 2012	7	U
175	F	Daughter	15 September 2015	4	U
176	F	Daughter	3 December 2016	3	U
177	M	Self	21 February 1986	34	M
178	F	Spouse	30 January 1982	38	M
179	M	Son	24 September 2014	5	U
180	F	Daughter	11 June 2019	0	U
181	M	Self	26 January 1991	29	U
182	F	Spouse	1 April 1992	28	M
183	F	Self	25 July 1978	41	M
184	M	Spouse	22 July 1977	42	M
185	M	Son	28 June 2013	6	U
186	F	Daughter	23 September 2011	8	U
187	M	Self	4 July 1984	35	U
188	M	Son	2 March 2014	6	U
189	M	Self	1 February 1979	41	M
190	F	Spouse	11 November 1992	27	M
191	M	Son	27 August 2017	2	U
192	M	Self	1 February 1979	41	M
193	F	Spouse	1 November 1989	30	M
194	M	Son	4 August 2011	8	U
195	F	Daughter	26 June 2014	5	U
196	M	Self	12 January 1987	33	M
197	F	Spouse	1 January 1988	32	M
198	M	Self	17 January 1964	56	M
199	F	Spouse	14 October 1974	45	M
200	M	son	30 December 2000	19	U
201	F	Daughter	28 October 2003	16	U
202	F	Self	1 January 1991	29	M
203	M	Spouse	4 October 1984	35	M
204	F	Daughter	14 October 2016	3	U
205	M	Son	22 September 2018	1	U
206	M	Self	21 June 1965	54	M
207	F	Spouse	22 August 1967	52	M
208	M	Son	15 May 2001	18	U
209	M	Son	17 February 2005	15	U



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210	F	Daughter	22 November 1997	22	U
211	M	Self	28 April 1976	44	M
212	F	Spouse	19 December 1975	44	M
213	M	Son	4 July 2008	11	U

Gender Ratio	Numbers	% age
Male	108	50.7%
Female	105	49.3%
Total	213	100%
Relationship Ratio	Numbers	% age
Self	65	30.52
Spouse	47	22.07
Daughter	51	23.94
Son	50	23.47
Total	213	100%

Note: Last year claim history will be provided upon request through email at: imraan.ashraf@tdea.pk

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



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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. 298) for Comprehensive Health Insurance Policy for the Year 2020-2021**

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 60 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