



SINDH HEALTH CARE COMMISSION

Quality Care for All

TENDER FOR HEALTH INSURANCE FY 2025-26

Sindh Healthcare Commission (SHCC) has been established by Govt, of Sindh under Sindh Healthcare Commission Act 2013, to improve the quality of healthcare services and ban quackery in the Province of Sindh in all its forms and manifestations.

SHCC is looking for reputable firms (Insurance Companies) registered with SECP for Health Insurance of SHCC Employees and their dependents.

Tender Description	Tender No.	Bidding Procedure	Tender Sale	Tender Submission (Date/Time)	Tender/Bid Opening Date/ time/place (Technical)
Health Insurance for SHCC Employees & their Dependents FY 2025-26	HCC/ DHR&A/ Health insurance /007	Single Stage Two Envelopes as per SPPRA Rules via E-PADS Portal	Starts: April 30, 2025 Ends: 10 am May 19, 2025	May 19, 2025 On or before 11:00am	May 19, 2025 on 11:30am at SHCC Office, 2nd Floor, Block C, FTC Building, Shara e Faisal, Karachi.

Tender documents may be collected on any working day (during office hours) on submission of a written request on company's letterhead from the following address on payment of Rs. 3,000/- (Non-Refundable), through pay order in the name of "Sindh Healthcare Commission" also downloaded from SPPRA & SHCC website www.shcc.org.pk

The bids shall be submitted through E-PADS system by SPPRA. Submission of sealed envelope of Bid Security 2% of the total bid cost in shape of pay order in the name of Sindh Healthcare Commission is mandatory. No tender will be accepted without Bid Security & such tender(s) will be rejected on the spot.

SHCC may reject any bid subject to relevant provision of SPP rules 2010 amended 2023 and may cancel the bidding process at any time prior of acceptance of bid or proposal as per rule 25(i) said rules.

Eligibility Criteria:

- Registered with Security Exchange Commission of Pakistan (SECP)
- Companies must have expertise / capabilities of 10 years
- Registered in all tax departments (FBR & SRB)

Address for submission/ opening of Tender Documents is as under:

Director HR and Administration
Sindh Healthcare Commission

2nd Floor, Block C, FTC Building, Shahrah-e-Faisal, Karachi

Phone: 021-38656000

email: shr&a@shcc.org.pk

WORK FOR SINDH
www.iwork4sindh.com
JOB PORTAL BY
INFORMATION DEPARTMENT



INF/KRY/1371/25



SINDH HEALTHCARE COMMISSION

Quality Care for All

NOTIFICATION CONSTITUTION OF PROCUREMENT COMMITTEE

No: 1584-A/SHCC/CEO/2024

Dated: 19th September, 2024

1. The CEO has been pleased to appoint below mentioned members to procurement committee, which is being constituted for tender preparation, opening, bid evaluation and to recommend award of work to successful bidder as per SPPRA Rule-07 & 08 Act 2009 with rules 2010 (amended 2020), for Sindh Healthcare Commission (FY 2024-25) against the rule 52 of The Commission Regulation 2017.

a. **Dr. Altaf Hussain Khawaja**
Director Licensing & Accreditation
Sindh Healthcare Commission

Chairman

b. **Majid Khan**
Assistant Director Monitoring & Evaluation
Sindh Healthcare Commission

Member

c. **Dr. Tahir Hussain**
Assistant Professor
Dawood University of Engineering & Technology

External Member

2. **Function of Procurement committee and shall be responsible for:**
 - i. Preparing and/or Reviewing bidding documents
 - ii. Carrying out technical as well as financial evaluation of the bids.
 - iii. Preparing evaluation report as provided in SPPRA rule 45.
 - iv. Making recommendations for the award of contract to the competent authority; and
 - v. Perform any other function ancillary and incidental to the above.

Dr. Ahson Qavi Siddiqi
Chief Executive Officer
Sindh HealthCare Commission

Copy to:

- 1 Dr. Altaf Hussain Khawaja, Director L&A, SHCC
- 2 Dr. Tahir Hussain, Director FAD, DUET
- 3 Mr. Majid Khan, Assistant Director M&E, SHCC
- 4 Office File
- 5 PA to CEO

HEAD OFFICE: 2nd Floor, Block C, FTC Building, Shahrah-e-Faisal, Karachi.

Tel: 021-38656000 | UAN: 021-111-117-422 | TOLL FREE HELPLINE: 0800-07422 | Fax: 021-3865000 | Email: info@shcc.org.pk

HYDERABAD
Bungalow No. A-51,
Unit No 3, Latifabad,
Auto Bhan, Hyderabad
Ph: 022-3623080

SHAHEED BENAZIRABAD
1st Floor, Abdullah Aljaz Chamber,
Kutchery Road, Near Askari Bank,
Nawabshah. Ph: 024-4360414

MIRPURKHAS
Bungalow No. 100, Hussain
Town Behind National Bank,
Mirpurkhas Ph: 0233-920236

KHAIRPUR MIRS
Talpur Colony, DHO Office,
Khairpur
Ph: 0243-9280136

SUKKUR
Bungalow No. A-177, Sindhi
Co-Operative Housing Society,
Airport Road, Sukkur
Ph: 0715-823300

GHOTKI
D.C Complex District Ghotki
@Mirpur Mathello.

LARKANA
Bungalow No. A-32,
Sachal Colony, Larkana
Ph: 074-4752084



TENDER DOCUMENT

NATIONAL COMPETITIVE BIDDING

FOR

HEALTH INSURANCE

**FOR THE EMPLOYEES OF SHCC AND THEIR DEPENDENT
FAMILY MEMBERS**

Tender No. SHCC/ DHR&A/HealthInsurance/007

SINDH HEALTHCARE COMMISSION

**2ND FLOOR, BLOCK-C FTC BUILDING
SHARA-E- FAISAL KARACHI**

TENDER FOR HEALTH INSURANCE

Sindh Healthcare Commission (SHCC) has been established by Govt. of Sindh under Sindh Healthcare Commission Act 2013, to improve the quality of healthcare services and ban quackery in the Province of Sindh in all its forms and manifestations.

SHCC is looking for reputable firms (Insurance Companies) registered with SECP for Health Insurance of SHCC Employees and their dependents.

Tender Description	Tender No.	Bidding Procedure	Tender Sale	Tender Submission (Date/Time)	Tender/Bid Opening Date/time/place (Technical)
Health Insurance for SHCC Employees & their Dependents	SHCC/ DHR&A/ HealthInsurance/ 007	Single Stage Two Envelopes as per SPPRA Rules	Starts: April 30, 2025 Ends: May 19, 2025 (10 am)	May 19, 2025 On or before 11:00am via E-PADS portal	May 19, 2025 on 11:30am at SHCC Office, 2 nd Floor, Block C, FTC Building, Shahra e Faisal, Karachi.

<p>Tender documents may be collected on any working day (during office hours) on submission of a written request on company's letterhead from the following address on payment of Rs. 3,000/- (Non-Refundable), through pay order in the name of "Sindh Healthcare Commission" also downloaded from SPPRA & SHCC website www.shcc.org.pk</p> <p>The bids shall be submitted through E-PADS system by SPPRA as well as in hard copy at SHCC office. Attachment of Bid Security 2% of the total bid cost as a pay order in the name of Sindh Healthcare Commission with the FINANCIAL PROPOSAL is mandatory. No tender will be accepted without Bid Security & such tender(s) will be rejected on the spot.</p> <p>SHCC may reject any bid subject to relevant provision of SPP rules 2010 amended 2023 and may cancel the bidding process at any time prior of acceptance of bid or proposal as per rule 25(i) said rules.</p>	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> Registered with Security Exchange Commission of Pakistan (SECP) Companies must have expertise / capabilities of 10 years Registered in all tax departments (FBR & SRB) <p>Address for submission/ opening of Tender Documents is as under:</p> <p>Director HR and Administration Sindh Healthcare Commission 2nd Floor, Block C, FTC Building, Shahrah-e-Faisal, Karachi Phone: 021-38656000 email: shr@a@shcc.org.pk</p>
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1. INTRODUCTION

SINDH HEALTHCARE COMMISSION invites single stage two envelope tender under SPPRA Rules, 2010 (Amended 2023) for providing the services of Health Insurance for its employees and dependents from well reputed Insurance Companies who qualify the eligibility criteria for the following lives:

- a) Eligible employees of SHCC
- b) Following eligible dependents of the SHCC's eligible employees:
 - i) Employees
 - ii) Spouse
 - iii) Children
 - iv) Parents

The Scope of Services will be based on the following benefits:

- a) In-Patient (Hospitalization)
- b) Maternity
- c) Out-Patient
- d) Emergency

INVITATION TO BID

Sindh Healthcare Commission (hereinafter referred to as Purchaser), invites sealed bids from eligible bidders for “HEALTH INSURANCE FOR THE EMPLOYEES OF SHCC AND THEIR DEPENDENT FAMILY MEMBERS”.

1. Tender Bids in sealed envelopes as per guidelines and information provided in this document are required. Interested bidders applying for bids should submit bids at SPPRA E-PADS portal as per Single Stage Two Envelope Procedure of SPP Rules 2010. The interested bidder must have valid NTN, GST, SRB registration certificates as a precondition for their eligibility for participation in the bidding process.
2. Bidding for individual items or bids not meeting the required specification will be rejected as non-responsive.
3. All bids received will be opened and evaluated in the manner prescribed in the evaluation criteria of bidding document.
4. Interested eligible bidders may obtain further information on the bid and collect the bidding documents from the office of Sindh Healthcare Commission, 2nd Floor, Block-C, FTC Building, Shara-e-Faisal, Karachi, from the date of advertisement during office Hours, i.e. from 9:00 am to 5:00 pm on payment of document fee of Rs. 3,000/- in the form of Pay order/Demand Draft in favor of Sindh Healthcare Commission. This bidding document can also be downloaded from the website of SHCC & SPPRA, i.e. in which case document fee required in the specified format must be submitted along with the Earnest money before the submission time of bid. Only the bids submitted with the document fee or proof of payment thereof will be considered as eligible for participation in the bidding process.
5. All bids must be submitted through the E-PADS portal by SPPRA must be accompanied by an earnest money/bid security of two percent (2%) of total bid amount, in the form of pay order/demand draft in the name of Sindh Healthcare Commission as well as Earnest Money/ Bid Security in a sealed envelope (in original) at the SHCC office. Bid without earnest money/bid security of required amount and prescribed form shall be rejected.
6. Sindh Healthcare Commission (SHCC) will not be responsible for any costs or expenses incurred by bidders in connection with the preparation or delivery of bids.
7. The Bid prices are fixed during currency of contract and under no circumstance shall any contractor be entitled to claim enhanced rates for any item in this contract.
8. The Procuring Agency shall have right of rejecting the tender as per Sindh Public Procurement Rules 2010.
9. All quoted prices must include all applicable taxes, such as General Sales Tax, Income Tax, Provincial Sales Tax and/or etc. If not specifically mentioned in the bid, then it will be presumed that the prices include all the taxes. Purchaser will not be responsible and would not pay any additional amount in case of changes in tax rate by the Government of Sindh or Government of Pakistan.
10. Rights and obligations of the procuring agency and the contractor shall be governed by General and Special conditions of contract signed between the procuring agency and the contractor.

11. The following shall result in blacklisting of suppliers, contractors, individually or collectively as part of consortium:
 - (a) Conviction for fraud, corruption, criminal misappropriation, theft, forgery, bribery or any other criminal offence;
 - (b) Involvement in corrupt and fraudulent practices while obtaining or attempting to obtain a procurement contract;
 - (c) Final decision by a court or tribunal of competent jurisdiction that the contractor or supplier is guilty of tax evasion;
 - (d) Willful failure to perform in accordance with the terms of one or more than one contract;
 - (e) Failure to remedy underperforming contracts, as identified by the procuring agency, where underperforming is due to the fault of the contractor or supplier.
 - (f) Failure to complete the contract within the stipulated time period will invoke penalty of 0.05% of the total cost per day upto 10%. In addition to that, Performance Guarantee (CDR) amount will be forfeited and the company will not be allowed to participate in future tenders as well.
12. An interested bidder, who has obtained bidding documents, may request for clarification of contents of the bidding documents in writing, and procuring agency shall respond to such queries in writing within three calendar days, provided they are received at least five calendar days prior to the date of opening of bids. A copy of each clarification letter shall also be upload on SPPRA Website for information of interested bidders.

Director HR and Admin
Sindh Healthcare Commission
Karachi – Sindh

2. ELIGIBILITY CRITERIA OF INSURANCE COMPANY (supported documents must attached)

- a) Approved from SECP.
- b) Registered with Income Tax and Sales Tax Authorities.
- c) Registered with Sindh Revenue Board.
- d) Companies scoring minimum 70% marks in the technical evaluation criteria will be qualified for financial proposal.
- e) Companies black-listed by any Government Department, shall not be entertained.
- f) Conditional tenders will not be accepted.
- g) Each paper of the tender document has to be stamped and signed by the authorized signatory of the Company.

3. SCORING CRITERIA FOR TECHNICAL EVALUATION

Q#1	Credit Rating by PACRA/JCR-VIS	Points
1	Equal to or Less than A	3
2	A+ to AA	5
3	AA++	10
Q#2	Overall existing Health Insurance Portfolio (As on 31.12.2024)	Points
1	Equal to or less than Rs. 5.0 Billion	3
2	More than Rs. 5.0 Billion and up to Rs. 10.0 Billion	5
3	More than Rs. 10.0 Billion	10
Q#3	Years in Business of Health Insurance (As on 31.12.2024)	Points
1	Equal to or less than 10 years	3
2	More than 10 years and up to 20 years	5
3	More than 20 years	10
Q#4	Equity & Reserves (As on 31.12.2024)	Points
1	Equal to or Less than Rs. 7.5 Billion	3
2	More than Rs.7.5 Billion and up to Rs.10.0 Billion	5
3	More than Rs.10.0 Billion	10
Q#5	Number of total lives covered under Health Insurance	Points
1	Up to 500,000	3
2	Between 500,001 to 1,000,000	5
3	More than 1,000,000	10
Q#6	Number of Panel Hospitals under credit facility across Pakistan	Points
1	Less than 300	3
2	301 to 500	5
3	More than 500	10
Q#7	Corporate Clients each having 10,000 active lives or 2,000 active card holders	Points
1	Less than 5	3
2	Between 5 to 9	5
3	10 or above	10
Q#8	Availability of full-time medical doctor(s) for case management on payroll (salary slip evidence to be attached)	Points
1	Up to 50	3
2	50 to 100	5
3	More than 100	10
Q#9	Call Centre 24/7 with medical staff	Points
1	24/7 Call Centre without medical staff	5
2	24/7 Call Centre with medical staff	10
Q#10	No. of Panel Hospitals in Each Division of Sindh	Points
1	Less than 2	3
2	2 to 4	5
3	More than 4	10

4. RESPONSIBILITIES OF THE COMPANY

- a) The Company will provide the medical benefits, by way of health insurance cover, to the SHCC's eligible employees and their eligible dependent parents, spouses and children, across Pakistan, for a period of one-year extendable subject to performance.
- b) The Company will provide Health Cards to SHCC in duplicate, one to be issued to the respective employees and the other to be maintained by the SHCC.
- c) The Company will ensure that their concerned staff/representatives shall behave properly and friendly with the employees / staff / dependents of SHCC.
- d) The Company will regularly co-ordinate with the Health Insurance Section and Chairman, Medical Expenses Committee, SHCC in respect of day to day matters/affairs.
- e) The Company will settle the SHCC's claims within a maximum period of fifteen (15) days otherwise SHCC will have the right to revoke the payment of quarterly installments.
- f) The Company will submit to SHCC each quarter's expenditure statement within fifteen (15) days of the following month and the annual summarized expenditure statement within fifteen (15) days of the maturity of the Agreement.
- g) The Company will allow the SHCC employees to process their IPD claims of non-panel hospitals for reimbursement, up to 90 days from the date of discharge from the hospital.
- h) The Company will enlist Diagnostic Laboratory & Blood Bank and Executive Dental Clinic in its Panel of Hospitals and Laboratories.
- i) The Company will prepare / execute the Insurance Policy in favor of SHCC comprehensively incorporating the terms & conditions of this tender document and will provide the Insurance Policy Document to the SHCC within fifteen (15) days of signing of the Agreement.

5. RESPONSIBILITIES OF THE SHCC

- a) The SHCC will provide the initial data of employees and their dependent family members to the Company within five (05) days of tender advertisement.
- b) The SHCC will bear the cost of Insurance Contribution based on the rates finalized / approved against this tender.
- c) The SHCC will be responsible to pay Insurance Contribution in terms of Clause-8 of this tender document.

6. SCOPE OF SERVICES / MEDICAL BENEFITS

The scope of services / medical benefits covered in the Insurance Policy will include (A) In-Patient (Hospitalization), (B) Maternity, and (C) Outpatient as per following details:

(Amount in Rs.)

Description of Benefits / Coverage	Category A	Category B	Category C	Category D
A. HOSPITALIZATION BENEFITS:				
(i) Per Annum Limit Per Insured (For Self, Spouse, Children & Parents)	See Annexure -A			
(ii) Daily Room & Boarding Limit				
(iv) Complimentary Hospitalization & Accidental Cover: Enhancement of Hospitalization Limit in case of Accidental Injuries, Cancer, Infectious Diseases, Neurological diseases etc.	50% of the available Hospitalization Limit			
(v) Coverage of Expenses: Daily Room and Boarding charges; consultation charges; surgical fees; anesthetist's fee; diagnostic investigations; operation theatre charges; blood & oxygen supplies; inpatient medicines; ICU / CCU charges; organ transplant; fracture; local ambulance services etc (excluding non-medical items and medical / non-medical equipment).	COVERED			
(vi) Coverage of Day Care Surgeries / Specialized Investigation / Treatment: Lithotripsy; Endoscopy; Cataract, MRI Scan, C.T Scan, Angiography Cancer treatment etc.				
(vii) Accidental Emergency Treatment: Treatment of all type of emergency including RTA, any home incident, cardiac, neurological event etc.				
(viii) Pre & Post Hospitalization: Outpatient expenses including diagnostic tests, consultation charges and cost of prescribed medicines including surgical dressing and physiotherapy within 30 days prior to or after Hospitalization.				

	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
B. MATERNITY BENEFITS:				
(i) Per Annum Limit for Normal Delivery (ii) Per Annum Limit for Cesarean, Multiple Births, Forced, Forceps & Complicated delivery	See Annexure -A			
(iii) Coverage of Expenses: Follow-up visits of patients during or after pregnancy; Pre & Post Natal expenses; Obstetrician's Fee for delivery & consultation during hospitalization; Mid-wife expenses up to the maternity limit (excluding non-medical items and medical / non-medical equipment).	COVERED			
	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category D</u>
C. OUT PATIENT BENEFITS				
(i) Limit Per Employee Per Family	PKR 100,000/-	PKR 85,000/-	PKR 70,000/-	PKR 55,000/-
(ii) Coverage of Expenses: Physician's or Consultant's fee including Psychiatrist's fee; Prescribed medicines; Prescribed diagnostic tests (excluding minor surgical procedures); Medical emergencies not leading towards hospitalization (excluding non-medical items and medical / non-medical equipment).	COVERED			

7. OTHER REQUIRED SERVICES

- a) International accidental or other emergencies/treatments are covered on re-imbursements basis and in comparison, to AKUH, Karachi rates.
- b) Arrangement of a free Diabetic clinic at main SHCC office to check diabetes via glucometer for employees only.
- c) Arrangement of an Orientation Session for the SHCC employees regarding their limits / ceilings of Insurance Benefits, procedure / SOP for claim settlement and distribution of brochures among the employees.
- d) The Company will display banners in the SHCC premises containing hotline contact numbers and other relevant information for the guidance / support of the employees.
- e) Flexibility of getting non-panel hospitals on panel with mutual consensus of SHCC and Insurance Company.
- f) Flexibility of getting required consultants & diagnostic labs for discount facility.
- g) All hospital services and supplies should be covered during confinement in the hospital.
- h) No pre-authorization is required by panel hospitals from the Insurance Company for employees of SHCC and their eligible dependents for direct admission in panel hospitals.

i) TURNAROUND TIME:

<u>Sr. #</u>	<u>Description</u>	<u>Working Days</u>
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imbursement	10
4	Agreed Management Information System Reports	10
5	Detailed Claims Analysis on Quarterly basis	10

8. PAYMENT OF INSURANCE CONTRIBUTION

The mode of payment of Insurance Contribution will be as under:

- a) The amount of Insurance Contribution approved by SHCC will be paid by SHCC to the Company in four (4) equal quarterly installments against the respective invoices raised by the Company.
- b) The SHCC will pay to the Company each quarter's Contribution within fifteen (15) days of commencement of the following quarter subject to the settlement of all valid claims of the SHCC and provision of expenditure statement by the Company in respect of all benefits pertaining to the respective quarter.
- c) The SHCC will have the right to revoke payment of the installment of Contribution in case of delay by the Company in settlement of valid submitted claim(s) within a period of fifteen (15) days.
- d) Additional payments of Endorsement Insurance Contribution, if any, as a result of ongoing changes in the data of the employees and their dependent family members, will be made by the SHCC to the Company on quarterly basis against the respective invoices raised by the Company, according to the Insurance Contribution rates as approved by SHCC.

9. PROCEDURE FOR HOSPITALIZATION & CLAIM SETTLEMENT

- a) Panel Hospitals
 - i) Upon approaching to the Hospital, the Patient will present Health Card and CNIC of the patient (in case of adults) to the Hospital's Management.
 - ii) The Hospital will provide credit arrangement for indoor treatment.
 - iii) Upon discharge of the Patient, the hospital will send the bill of his/her treatment along with prescription, copies of lab tests, itemized hospital bills, discharge slip and other related documents (if any) etc. to the Company for settlement.
- b) Non-Panel Hospitals (In case of an emergency).
 - i) Prior to undertaking the treatment from non-panel hospital, the Patient/ Employee of SHCC will inform the Focal Person of the Company about the hospitalization in writing, in a manner to properly identify the Insured patient, except in case of medical emergencies in which case such intimation shall be given at the earliest.
 - ii) Upon discharge of the Patient, the SHCC will send the (i) Claim Form, (ii) Discharge Summary, (iii) Itemized Hospital bill, (iv) Doctor's prescriptions, (v) original pharmacy bills, (vi) diagnostic test reports, and (vii) diagnostic test bills to the Company within six weeks of discharge from the hospital.
 - iii) The Company shall settle such claims on reimbursement basis within a maximum period of fifteen (15) days under intimation to the Insurance Section of the SHCC.

c) Out Patient Benefits

- i) After incurring medical expenses covered under Outpatient Benefits, the SHCC will send the (i) Claim Form, (ii) Doctor's prescriptions, (iii) original pharmacy bills, (iv) copies of diagnostic test reports, and (v) diagnostic test bills to the Company.
 - ii) The Company shall settle such claims on reimbursement basis within a maximum period of ten (10) days under intimation to the Insurance Section of the SHCC.
- d) The IPD / Maternity / OPD claim(s) being considered by the Company for rejection must be conveyed to the Insurance Section, SHCC (before actually rejecting the same) indicating reasons thereof, e.g. non-verification of pharmacy bills, exhausting of ceiling of the respective benefit, claim not covered under the provisions of Insurance Policy or any other reason, along with supportive evidence, so that the concerned Claimant may be informed, accordingly.
- e) If Claimant approaches the SHCC Medical Expenses Committee contesting the rejection of the claimed bill(s), and the Committee considers and recommends for its re-resubmission / re-verification, the Company will accept the said bill(s) for the due process of settlement.
- f) If any pharmacy bill submitted by the Claimant is rejected due to any reason, other bills included in the same batch from other Pharmacy of the Claim must be settled.
- g) Processing of claim settlements / disbursement of payments must be carried out by the Company from its Karachi Office.

10. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

- a) The Bidder must not have been barred / blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private sector organization anywhere in Pakistan. (Submission of Undertaking on Rs.100/- legal stamp paper).
- b) Annual audited Accounts of the Company for the last three years, i.e., as on June 30, 2022, June 30, 2023 and June 30, 2024.
- c) Updated Company Profile.
- d) Certificate of Incorporation with SECP.
- e) Valid NTN Certificate.
- f) Valid Registration Certificate of Sindh Revenue Board.
- g) Updated list of Panel hospitals under credit facility in Pakistan.
- h) List of Doctors & Health Insurance Management Team.
- i) Complete list of current clients in health Insurance.
- j) Copies of Work Orders, Agreements etc. (At least 10) as proof of experience in Health Insurance.
- k) Latest certification of PACRA/ JCR-VIS Rating.
- l) List of at least 5 current clients for reference check with contact information.
- m) Names of Authorized person, Focal Person and Account Manager with full contact information on company's Letter Head. List of Exclusions in health coverage benefits.
- n) Process Flow Chart for claim re-imbursement process of non-panel hospitalization.
- o) Process Flow Chart for credit facility of emergency admission process at panel hospitalization.
- p) Process Flow Chart for credit facility of elective admission process at panel hospitalization.

11. FINANCIAL PROPOSAL

<u>Sr. #</u>	<u>Particulars</u>	<u>Amount (Rs.)</u>
1	Insurance Contribution for In-Patient Benefits	
2	Insurance Contribution for Maternity Benefits	
3	Insurance Contribution for OPD Benefits	
4	Insurance Contribution for Emergency	
5	Total Insurance Contribution	
6	Additional fee i.e. Admin/FIF/FED/Taxes etc.	
	Gross Insurance Contribution	

Note: SHCC has right to increase or decrease the number of Staff depending upon new induction or deduction of Current no. of employees.

12. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- a) Detailed workings of the Financial Proposal should be annexed.
- b) Bid security / Earnest money in shape of Pay Order for 2% of total bid amount in favor of Sindh Healthcare Commission must be placed in a sealed envelope and submitted before end of submission time.

13. COMMUNICATION CONTACTS

All communications regarding this tender, whether written or oral, must be directed exclusively to the following authorized person(s):

Primary Contact

Assistant Director (P&L)
Sindh Healthcare Commission, Block C- 2nd floor FTC Building,
Shahrah-e-Faisal, Karachi, Phone #021-38656000; Email: ad.pl@shcc.org.pk

Secondary Contact

Director (HR & Admin)
Sindh Healthcare Commission, Block C- 2nd floor FTC Building,
Shahrah-e-Faisal, Karachi, Phone #021-38656000; Email: dir&a@shcc.org.pk

Any oral communication from or with the authorized person(s) will be considered un-official and non-binding on SHCC. The Company should rely only on written communications made with the authorized person of SHCC.

14. SUBMISSION CRITERIA & SCHEDULE

- a) Envelope shall also bear the word “Confidential” and “**Earnest Money/ Security Deposit**” for the respective bid.
 - i) First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score minimum 70% marks in the technical evaluation criteria.
 - ii) Sealed EM should reach the office of AD Procurement, SHCC, Karachi before the deadline for bid submission, i.e., 19 May, 2025 at 1100 hours.
 - iii) Tender will be opened on 19 May, 2025 at 1130 hours.

15. EVALUATION OF BIDS

Technical bids will be evaluated by the Procurement Committee of SHCC as per Technical Evaluation Criteria given in the Bidding Document. Financial proposals of only those bidders will be opened who secure minimum of 70% marks in the Technical Evaluation. The bid found to be “**Most Advantageous Bid**” or best evaluated bid shall be accepted. SPPRA Rule 46(2)(i).

16. TERM OF CONTRACT

The contract period will be of one (1) year which can be further renewed based on satisfactory performance and mutual consent of the successful Bidder and the SHCC.

17. DETAILS OF EMPLOYEES COVERED UNDER HEALTH INSURANCE POLICY:

Is attached at Annexure "A".

SUMMARY OF COVERED

Category	Annual Limit (each Employee + dependent)	Room Limit	Maternity/ Normal	Maternity/ Cesar
A	PKR 1,000,000	40,000/day	170,000/-	200,000/-
B	PKR 800,000	30,000/day	150,000/-	180,000/-
C	PKR 600,000	20,000/day	100,000/-	150,000/-
D	PKR 400,000	10,000/day	80,000/-	120,000/-

<u>SINDH HEALTHCARE COMMISSION</u>	
<u>CATEGORY</u>	<u>EMPLOYEES</u>
A (CEO & Director)	8
B (Deputy Director / Assistant Director)	70
C (Assistant/ Officer)	52
D (Driver/ Naib Qasid / Security Guard/ Sanitary Worker)	58
TOTAL	188

BID DATA

- a. Name & Address of Procuring Agency: Sindh Healthcare Commission
2nd Floor, Block C, FTC Building
Shara e Faisal, Karachi
- b. Brief Description of Procurement: Health Insurance for SHCC Employees & Their
Dependent Family Members
- c. Tender Document Fee: PKR 3,000/-
- d. Amount of Bid Security/ Earnest Money: 2%
- e. Period of Bid Validity: 90 days
- f. Amount of Performance Security: 10%
- g. Issuance of Tender: 30-04-2025 up-to 19-05-2025 (till 10:00 AM)
- h. Deadline of Bid Submission: 19-05-2025 (11:00 AM)
- i. Date & Time of Bid Opening: 19-05-2025 (11:30 AM)
- j. Venue of Bid Opening: Meeting Room, Sindh Healthcare Commission
2nd Floor, Block C, FTC Building
Shara e Faisal, Karachi
- k. Liquidated Damages: 0.05% contract price per day upto 10%
- l. Stamp Duty: 0.35% or notified by the Govt. of Sindh, will
be paid by the successful bidder
- m. Deposit Receipt No.: _____
- Date: _____
- Amount: _____

BID FORM

To:

Director HR & Administration,
Sindh Healthcare Commission,
Block C- 2nd floor FTC Building,
Shahrah-e-Faisal, Karachi.

We, the undersigned, declare that:

- (a) We have examined and have no reservations to the Bidding Document, including Addenda, if any.
- (b) We offer to provide the “SERVICES” for the SHCC in conformity with the Bidding Documents;
- (c) The total price of our Bid, excluding any discounts offered in item (d) below is:
- (d) The discounts offered and the methodology for their application is:
- (e) Our Bid shall be valid for a period of 90 days from the date fixed for the bid submission deadline in accordance with the Bidding Document, and it shall remain binding upon us and may be accepted at any time before the expiration of that period;
- (f) If our Bid is accepted, we commit to obtain a Performance Security in the amount of 5% of the value of the contract for the due performance of the Contract;
- (h) We are not participating, as Bidders, in more than one Bid in this bidding process, other than alternative/revised offers in accordance with the Bidding Document and or relevant laws;
- (i) Our firm, its affiliates or subsidiaries, including any subcontractors or suppliers for any part of the Contract, has not been declared ineligible by the SHCC or the Government of Sindh;
- (j) The following commissions, gratuities, or fees have been paid or are to be paid with respect to the bidding process or execution of the Contract:

Name of Recipient Address Reason Amount

- (k) We understand that this Bid, together with your written acceptance thereof included in your notification of award, shall constitute a binding contract between us, until a formal Contract is prepared and executed.
- (l) We understand that you are not bound to accept the lowest evaluated bid or any other bid that you may receive.
- (m) We agree to permit the SHCC or its representative to inspect our accounts and records and other documents relating to the bid submission and to have them audited by auditors appointed by the Bank, or such other sums as may be ascertained in accordance with the Price Schedule attached hereto and made part of this Bid.

- (n) We undertake, if our above stated individual Bids for any or more items are accepted, we shall be bound to complete the work in accordance with the Contract Execution Schedule provided in the Schedule-A conditions of the Contract to Bid.
- (o) If our individual Bids for any one or more items are accepted, we shall deposit 5% Performance Security in the shape of Bank Guarantee or CDR to the SHCC, for due performance of the Contract.
- (p) We agree to abide by this Bid for the period of ninety (90) days from the date fixed for bid opening pursuant to Clause 21 of the Instructions to Bidders, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
- (q) Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof in your Notification of Contract Award, shall constitute a binding Contract between us.
- (r) We do hereby declare that the Bid is made without any collusion, comparison of figures or arrangement with any other bidder for the Works.
- (s) We understand that you are not bound to accept the lowest-priced or any Bid that you may receive.
- (t) We understand that all the Appendices/Schedules/Documents attached hereto form part of this Bid and further declare that we have completely read and understood the same, the contents whereof shall be binding on us.

Name

In the capacity of

Signed

Duly authorized to sign the Bid for and on behalf of

Witness:

Name: _____

Signature: _____

Address: _____

Occupation: _____

Date _____

On Stamp paper of relevant value

AFFIDAVIT

Integrity Pact

We _(Name of the bidder / supplier)_ being the first duly sworn on oath submit, that Mr. / Ms. _____ (if participating through agent / representative) is the agent / representative duly authorized by _(Name of the bidder company)_ hereinafter called the Bidder to submit the attached bid to the _(Name of the Purchaser)_. Affiant further states that the said M/s (Bidding Firm/Company Name) has not paid, given or donate or agreed to pay, given or donate to any line officer or employee of the _(Name of the Purchaser)_ any money or thing of value, either directly or indirectly, for special consideration in the letting of the contract, or for giving undue advantage to any of the bidder in the bidding and in the evaluation and selection of the bidder for contract or for refraining from properly and thoroughly maintaining projects implementations, reporting violation of the contract specification or other forms of non-compliance.

Signature & Stamp

Subscribed and sworn to me this _____ day of _____ 20____

Notary Public