



Request for Proposal (RFP)
for Health Insurance of
DHA Bahawalpur Employees

HUMAN RESOURCE DIRECTORATE DHA BAHAWALPUR

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Letter of Invitation (Request for Proposal)

1. Defence Housing Authority (DHA), Bahawalpur invites proposals from renowned companies for providing a comprehensive group health insurance plan for its employees. The purpose of this RFP is to solicit market competitive proposals that will provide our employees with access to quality healthcare services at an affordable cost.
2. The estimated number of lives (employees & dependants) to be insured is as under:

Ser No.	Subject	Estimated Strength
1.	Employees	500-800
2.	Dependants	3500 - 4000

A further age wise details of above data can be shared later, however, actual number of employees will be insured as per the actual working strength at the time of signing of agreement. The Period of contract shall be for the duration of 1-2 years from the Effective Date of the agreement. We are open to receive proposals from well reputed Insurance Companies which are registered / licensed with SECP. The interested companies are requested to give their market competitive prices with best services.

3. Proposal Procedure will be based on Quality and Cost Based Selection method and is open to all the eligible companies. The Contract will be awarded to the Most Advantageous Company attaining the highest combined weighted technical and financial score according to the criteria outlined in the RFP Document.
4. A well compiled proposal, with all requisite documents must be forwarded via email (hr.hi@dhabahawalpur.com) before **11th March, 2024**. Any Proposal received late due to any reason whatsoever will be rejected.



Instructions to the Companies

1. **Eligibility Criteria:** Company must qualify the following requirements for further assessment:
 1. **Nationality:** Company must be incorporated or setup in Pakistan as evidenced by its Certificate of Incorporation & valid license to transact insurance business with SECP (Proof is required).
 2. **Registration:** Valid NTN (appearing in Active Taxpayer List (ATL) / Income Tax.
 3. **Experience:** Minimum Ten (10) years of experience in providing Health Insurance Services is required (documentary evidence is required).
 4. **Rating:** Minimum AA or above PACRA / JCR-VIS Rating which should not be more than one (01) year old.
 5. **Specific Experience:** Having atleast three (03) Corporate Clients.
 6. **Panel Hospitals:** Having atleast 200 well reputed Panel Hospitals / Health Facilities across Pakistan. Panel Hospitals should be providing following facilities:
 - a. Inpatient facilities (Surgical & Medical)
 - b. 24 / 7 nursing services
 - c. Equipped with diagnostic services & ICU
 - d. Cataract Surgery
 - e. Maternity Home / Mother & Child Health Care Centre (providing inpatient facilities towards Normal Vaginal Delivery, Forceps Delivery, Caesarean Section and equipped with diagnostic services & ICU)
 - f. 24 / 7 fully functional Medical Call Centre.
- (Surgery shouldn't be mandatory for IPD coverage)



7. **Non-Panel Hospitals:** No permission for non-panel institution is required. Best available standards should be availed by employee within the described IPD limit.
8. **Claim Reimbursement:** Each claim should be reimbursed within 7-8 working days. (Including date of receiving claim batch)
8. **Non-blacklisting / Non-debarment:** Affirmation / Proof from the CEO / CFO / Company Secretary of the Insurer signed and stamped through notary public stating therein that the “Firm has never been black listed by any Government organization / agency / Authority / Department / any court of Law.” All those insurance companies black-listed by any Government organization / agency / department/ any court of Law, shall not be eligible for providing Group Health Insurance services.

Note:- It must be noted that the company shall meet eligibility criteria as above otherwise it shall be declared ineligible and will not be further evaluated. DHAB reserves the right to cross-verify or call further information/ documents, if deemed necessary, to ensure reliability of information and capability of company.

Summary of Benefits

1. OPD Coverage for DHAB Emps
2. Hospitalization Benefits - IPD: Insurance provider company is bound to entertain newly enrolled emps (in all aspects including entry medical test) in DHAB right after commencement of this policy once introduced. At least once a year, each DHAB emp will go through basic medical test from IPD limit. IPD expense surgical and miscellaneous hospital expenses described below:
 - a. Daily Room and Boarding Charges
 - b. Intensive Care Unit (ICU) Charges
 - c. Physician’s Visit (In-Patient) Charges
 - d. Specialist Consultation (In-Patient) Charges
 - e. Surgical Operation Charges



3. Miscellaneous Hospital Expenses: The Benefits available if an Insured Member is confined in a Hospital for In-Patient Treatment:
 - a. Drugs, dressings and medicines prescribed by the attending Physician
 - b. Laboratory examinations and other diagnostic procedures
 - c. Physiotherapy
 - d. Intravenous injections and solutions
 - e. Administration of blood and blood plasma, including the cost of blood and blood plasma and any fluids administered during surgery
 - f. General nursing services
 - g. Patient meals
 - h. Such other charges approved in writing by the employer.
4. Pre-Hospitalization tests must be covered through IPD limit (whether patient go through surgery or get treated from medicine)
5. Day-care Procedure Charges
6. Pre-admission Diagnostic Testing and Post-hospitalization Consultation Charges
7. Coverage of Ambulance Charges
8. In case of death of any insured person, company will pay maximum up to Rs. 25,000 - 30,000/- for miscellaneous expenses or burial charges
9. Emergency Accidental Dental Treatment
10. Investigative Procedures:
 - a. Diagnostic Endoscopy Procedure
 - b. Magnetic Resonance Imaging (MRI)
 - c. Computed Tomography (CT) Scans
 - d. Nuclear Scan
 - e. Angiographies
 - f. ERCP
 - g. Thallium Scan
 - h. Pet Scan
 - i. EEG
 - j. EMG
 - k. ETT
 - l. Echocardiography / Stress Echo
 - m. Mammography
 - n. OCT



- o. FFA
- p. Bone Scan
- q. Renal Scan
- r. Thyroid Scan
- s. All Type of Biopsies
- t. Barium Studies
- u. Dexa (DXA) Scan/Bone Densitometry
- v. Intravenous Pyelography
- w. Fibro Scan
- x. Nerve Conduction Studies
- y. 24 Hours Ambulatory Holter Monitoring
- z. Ambulatory Polysomnography & 24 Hours Esophageal pH Monitoring