

# UNIVERSITY OF TURBAT



**TENDER 2026-27**

**TENDER DOCUMENT FOR HEALTHCARE  
INSURANCE SERVICES 2026-27**

**UNIVERSITY OF TURBAT**

**BIDDING DOCUMENT**  
**FOR PROVISION OF HEALTH INSURANCE SERVICES**

**University of Turbat (UoT)**

**1. INTRODUCTION**

1.1 The University of Turbat (UoT) is a public sector university established in 2012 under an Act of the Government of Balochistan.

1.2 The University provides undergraduate and postgraduate education in social sciences, natural sciences, management sciences, and emerging technologies.

1.3 UoT intends to procure comprehensive Group Health Insurance Services for its employees and eligible dependents for a period of twelve (12) months, in accordance with applicable PPRA Rules (as amended).

**2. SCOPE OF WORK AND BENEFITS STRUCTURE**

**2.1 Contract Duration**

The Insurance Company shall provide Group Health Insurance Services to the University of Turbat (UoT) for a period of twelve (12) months from the date of commencement of coverage.

UoT reserves the right to extend the contract for an additional period on the same rates, terms, and conditions, subject to mutual agreement.

**2.2 Covered Population**

Insurance coverage shall apply to the following employees and eligible dependents:

**2.2.1 Number of Covered Lives**

<b>Category</b>	<b>BPS 17–22</b>	<b>BPS 11–16</b>	<b>BPS 1–10</b>
Employees	116	46	81
Spouses	89	30	67
Children	179	40	147

UoT may increase or decrease the number of insured persons during the contract period. Additions and deletions shall be adjusted on a pro-rata basis at the same quoted rates.

### 2.3 Eligibility of Dependents

- a. Spouse(s): No age limit
- b. Sons: Up to 25 years of age
- c. Daughters: Until marriage
- d. Employees: No age restriction

Newborn children shall be covered from the date of birth upon notification.

### 2.4 Annual Coverage Limits

#### 2.4.1 Hospitalization & Room Limits (Per Person Per Annum)

<b>Benefit</b>	<b>BPS 17–22</b>	<b>BPS 11–16</b>	<b>BPS 1–10</b>
Annual Hospitalization Limit	500,000	420,000	320,000
Accidental Injury Enhancement	100%	100%	100%
Room & Board (Per Day)	18,000	10,000	8,000

In case of accidental injury, the applicable annual hospitalization limit shall be doubled.

#### 2.4.2 Out-Patient (OPD) Annual Limits

<b>Category</b>	<b>BPS 17–22</b>	<b>BPS 11–16</b>	<b>BPS 1–10</b>
OPD Limit (Per Family Per Annum)	25,000	20,000	15,000

All OPD claims shall be adjusted within these annual limits.

### 2.5 Hospitalization Coverage

The Annual Hospitalization Limit shall cover medically necessary expenses including, but not limited to:

- Room and Board Charges
- In-Hospital Consultations
- Surgeon and Anesthetist Fees

- Operation Theatre Charges
- Diagnostic Investigations
- Blood and Oxygen Supplies
- ICU / CCU / SCU / HDU Charges
- Organ Transplant
- Burns (Electrical, Chemical, Thermal)
- Stroke / CVA Treatment
- Cardiac Catheterization / Angioplasty / By-Pass Surgery
- Thyroidectomy (Partial or Total)
- Miscellaneous Hospital Services and Supplies
- Emergency Room Treatment leading to admission
- Congenital Birth Defects (Fully Covered)
- Psychiatric Treatment
- Thalassemia and Related Hematological Disorders
- Pre-existing Conditions (Declared or Undeclared)
- Pre- and Post-Hospitalization expenses (30 days before and 30 days after admission)

All such expenses shall be payable from the Annual Hospitalization Limit.

## **2.6 Day Care Procedures**

The following procedures shall be covered without the requirement of 24-hour hospitalization, provided they are medically necessary:

- Lithotripsy and Laser Procedures
- Endoscopic Procedures (Gastroscopy, Colonoscopy, Laparoscopy, Bronchoscopy) with Biopsy / Histopathology
- Excision Biopsy
- Lumpectomy / Incision & Drainage
- Tonsillectomy / Adenoidectomy / ENT Procedures
- Varicose Vein Procedures
- Non-malignant Tumor / Cyst / Abscess Excision
- Laparoscopic Procedures / ERCP / MRCP
- Cataract and Ophthalmic Surgeries
- Angiographies
- Advanced Diagnostic Tests (CT, MRI, PET, HRCT, MRA, MRV, Doppler)
- Cancer Treatment including Chemotherapy and Radiotherapy
- Treatment of Hepatitis B & C
- Minor Urological Procedures
- Hemodialysis
- Dental Procedures requiring medical intervention
- Blood Screening, Transfusion, Plasmapheresis

Day care expenses shall be adjusted against the Annual Hospitalization Limit.

## 2.7 Emergency Room Treatment (Without Admission)

The following conditions shall be reimbursable without hospital admission, subject to the stated maximum limits and adjusted against the Annual Hospitalization Limit:

Condition	Maximum Reimbursement (PKR)
Renal or Biliary Colic	Up to 10,000
IV Treatment for Dehydration	Up to 10,000
High-Grade Fever requiring IV Medication	Up to 10,000
Chest Pain Management	Up to 10,000
Severe Lacerations (Stitching)	Up to 10,000
Acute Bronchial Asthma	Up to 10,000
Epileptic Fits	Up to 15,000
Fracture Management (POP)	Up to 15,000
Hyperglycemic / Hypertensive Crisis	Up to 15,000
Poisoning / Overdose	Up to 15,000
Head Injury Observation	Up to 20,000
Upper GI Bleeding	Up to 20,000

## 2.8 Maternity Coverage

Maternity benefits shall be available within the following limits:

Benefit	BPS 17–22	BPS 11–16	BPS 1–10
Normal Delivery	140,000	110,000	90,000
Complicated Delivery / C-Section	240,000	190,000	150,000

The maternity limit shall include:

- Hospitalization
- Pre- and Post-Natal Care
- Delivery Charges
- Medications
- Diagnostics
- Newborn Care including nursery, phototherapy, circumcision, and vaccinations

Newborn coverage shall commence from Day One and shall be adjusted within applicable limits.

## 2.9 Out-Patient (OPD) Coverage

OPD coverage shall include:

- Physician and Consultant Visits
- Prescribed Medicines
- Diagnostic Tests and Imaging
- Psychiatric Consultation
- Chronic Disease Management
- Vaccinations
- Antenatal and Postnatal Follow-up
- Dental Treatment
- Preventive Screening
- Alternative / Complementary Medicine Consultations

All OPD expenses shall be payable within the applicable OPD Annual Limit stated in Section 2.4.2.

## **2.10 General Coverage Conditions**

- a. All coverage shall be provided on cashless basis at panel hospitals and on reimbursement basis at non-panel hospitals.
- b. No waiting period shall apply to pre-existing conditions.
- c. All limits stated are per person per annum unless otherwise specified.
- d. All claims shall be processed in accordance with the timelines specified in the Contract.

2.11 OPD Clarification: The OPD benefit shall be treated as an individual annual limit per insured person as specified under Section 2.4.2. It shall not be operated as a pooled limit.

2.12 Organ Transplant Coverage: Organ transplant expenses shall include recipient expenses as well as medically necessary donor expenses, including pre-operative evaluation, hospitalization, surgery, and post-operative care.

2.13 Dental Coverage Clarification: Routine dental treatment (consultation, scaling, fillings, basic procedures) shall fall under OPD limits. Surgical dental procedures requiring hospitalization shall be covered under the Annual Hospitalization Limit.

2.14 No Proportional Deduction Clause: No proportional deduction shall be applied in case the insured opts for a room category exceeding the prescribed room rent limit. Only the room rent difference, if any, shall be payable by the insured.

2.15 Network Coverage Requirement: The Insurance Company shall maintain an adequate nationwide hospital network, including but not limited to Turbat, Panjgur, Pasni, Gwadar, Quetta, Karachi, and other major cities of Pakistan.

In the event that the Insurance Company does not currently have a panel hospital operating under credit facility arrangements in Turbat, Panjgur, Pasni, and Gwadar, the successful bidder shall ensure empanelment of at least one reputable hospital in each of these locations no later than one (01) month prior to the signing of the contract agreement.

Documentary evidence of empanelment, including signed hospital agreements confirming credit facility arrangements, shall be submitted to UoT for verification.

Any removal, suspension, or replacement of major panel hospitals during the contract period shall require prior written notice to UoT. Such changes shall not adversely affect service accessibility to beneficiaries. The Insurance Company shall ensure uninterrupted coverage and credit facility services at all times.

2.16 Exclusions Disclosure: The Insurance Company shall clearly disclose all exclusions in its proposal. Any exclusion not expressly stated in the proposal shall not be enforceable after award of contract.

2.17 Cashless Authorization Timeline: Authorization for hospitalization must be issued within six (6) hours of complete intimation. Emergency cases shall receive immediate verbal approval followed by written confirmation within twelve (12) hours.

2.18 Claim Rejection Protocol: No claim shall be rejected without written justification citing specific policy clause. UoT shall have the right to seek review within seven (7) working days.

2.19 Data Confidentiality: The Insurance Company shall maintain strict confidentiality of medical and personal data of insured persons and shall not share data without written consent of UoT.

2.20 Service Level Agreement (SLA): Cashless approval within 6 hours; reimbursement claim processing within 10 working days; payment of approved claims within 15 working days; issuance of health cards within 10 days.

2.21 Premium Adjustment Mechanism: Additions or deletions of insured lives during the contract period shall be adjusted on pro-rata basis at quoted rates without administrative loading.

2.22 Continuity of Coverage: The Insurance Company shall remain liable for claims incurred during the policy period even if reported after expiry or transition of insurer.

2.23 Tie-Breaking Mechanism: In case of equal cumulative scores, higher technical score shall prevail. If still tied, lower financial bid shall prevail.

2.24 Termination for Convenience: UoT may terminate the contract for convenience by giving thirty (30) days written notice. Premium for unused period shall be refunded on pro-rata basis.

2.25 Regulatory Compliance: The Insurance Company must maintain valid SECP license, required solvency margins, and regulatory compliance throughout the contract period.

### **3. OBTAINING BIDDING DOCUMENT**

3.1 The Bidding Document may be downloaded from:

- UoT Official Website

- PPRA EPADS Portal

3.2 A non-refundable fee of Rs. 5,000 shall be submitted in the form of Pay Order in favor of University of Turbat.

#### **4. BIDDING PROCEDURE**

4.1 The procurement shall follow the **Single Stage – Two Envelope Procedure** under PPRA Rules (as amended).

4.2 Technical and Financial Proposals shall be submitted separately through EPADS.

#### **5. INSTRUCTIONS TO BIDDERS**

5.1 Bidders shall carefully examine all instructions, conditions, and specifications.

5.2 Bids must be complete, properly signed, stamped, and free from overwriting.

5.3 Conditional, incomplete, late, or telegraphic bids shall be rejected.

5.4 Bid Security shall be enclosed with the Financial Proposal only.

5.5 Rates shall be quoted in Pakistani Rupees, inclusive of all applicable taxes.

#### **6. MANDATORY DOCUMENTS**

The following documents must be submitted with the Technical Proposal:

- 6.1 Signed Bidding Document
- 6.2 NTN and Sales Tax Registration
- 6.3 SECP Incorporation Certificate
- 6.4 Audited Financial Statements (Last 3 Years)
- 6.5 Credit Rating (Minimum AA by PACRA / JCR-VIS)
- 6.6 List of Panel Hospitals nationwide
- 6.7 Corporate Client List with evidence
- 6.8 Net Worth not less than Rs. 0.5 Billion
- 6.9 Affidavit of Non-Blacklisting
- 6.10 Details of Full-Time Doctors (Case Management)
- 6.11 24/7 Medical Call Center Details

Failure to provide any mandatory document shall result in disqualification.

## **7. ELIGIBILITY CRITERIA**

- 7.1 Valid SECP Registration
- 7.2 Active Taxpayer Status
- 7.3 Minimum Credit Rating of “AA”
- 7.4 At least one full-time doctor in Claims Department
- 7.5 Compliance with all terms of this document

## **8. BID VALIDITY**

8.1 Bids shall remain valid for ninety (90) days from the date of opening of Technical Proposals.

## **9. EVALUATION OF BIDS**

### **9.1 Evaluation Method**

The contract shall be awarded on the **Most Advantageous Bid** basis, with:

- Technical Weightage: 75%
- Financial Weightage: 25%

Minimum qualifying technical score: **75%**

## 9.2 Technical Evaluation Criteria (Total: 100 Marks)

Technical Score = (Obtained Marks × 0.75)

S#	Evaluation Parameters/Sub-parameters	Maximum Points
<b>1.</b>	<b>Number of Years in the Business of providing Health Insurance Services. (Credible documentary evidence must be provided)</b>	<b>Max. 15</b>
1.1	20 years or above	<b>15</b>
1.2	15 to 20 years	<b>10</b>
1.3	Less than 15 years	<b>05</b>
<b>2.</b>	<b>Paid up Capital</b>	<b>Max. 10</b>
2.1	PKR 2000 Million and above	<b>10</b>
2.2	PKR 1000 Million and above	<b>05</b>
2.3	Less than PKR 1000 Million	<b>03</b>
<b>3.</b>	<b>Total Number of Panel Hospitals under credit facility in Pakistan. (Credible documentary evidence must be</b>	<b>Max. 15</b>
3.1	200 and above	<b>15</b>
3.2	100 and above	<b>10</b>
3.3	Less than 100	<b>05</b>
<b>4.</b>	<b>Number of Full-Time Doctors for Case Management in Medical &amp; Department (Provide details duly signed by authorized person)</b>	<b>Max. 20</b>
4.1	20 or above	<b>20</b>
4.2	15 or above	<b>10</b>
4.3	Less than 15	<b>06</b>
<b>5.</b>	<b>PACRAMCR-VIS Rating — MANDATORY REQUIREMENT</b>	<b>Max. 15</b>
5.1	AAA or above Rating	<b>15</b>
5.2	AA+ Rating	<b>10</b>
5.3	AA Rating	<b>05</b>
<b>6.</b>	<b>Annual Gross Premium (31<sup>st</sup> Dec, 2024 or latest)</b>	<b>Max. 15</b>
6.1	Above 20 billion	<b>15</b>
6.2	Above 15 billion	<b>10</b>
6.3	Below 15 billion	<b>05</b>
<b>7.</b>	<b>Existing Health Insurance Portfolio of Insurance Company (31<sup>st</sup> Dec, 2024 or latest)</b>	<b>Max. 10</b>
7.1	Above 2.5 billion	<b>10</b>
7.2	Above 2.25 billion	<b>05</b>
7.3	Below 2.25 billion	<b>03</b>
<b>TOTAL POINTS</b>		<b>100</b>

Technical Score = (Obtained Marks × 0.75)

### 9.3 Financial Evaluation

Financial Score =  
(Lowest Quoted Price ÷ Bidder's Quoted Price) × 25

Final Score = Technical Score + Financial Score

The bidder with the highest cumulative score shall be recommended for award.

#### Example Evaluation of Two Bidders

##### Assumptions

Item	Firm A	Firm B
Technical Marks (out of 100)	82	74
Financial Bid (PKR)	18,500,000	17,000,000

Lowest quoted price = **PKR 17,000,000 (Firm B)**

##### Step 1: Technical Score

**Firm A**  
=  $82 \times 0.75$   
= **61.50**

**Firm B**  
=  $74 \times 0.75$   
= **55.50**

##### Step 2: Financial Score

Formula:  
(Lowest Quoted Price ÷ Bidder's Quoted Price) × 25

**Firm A**  
=  $(17,000,000 \div 18,500,000) \times 25$   
=  $0.9189 \times 25$   
= **22.97**

**Firm B**

$$= (17,000,000 \div 17,000,000) \times 25$$

$$= 1 \times 25$$

$$= \mathbf{25.00}$$

**Step 3: Final Score**

<b>Firm</b>	<b>Technical Score</b>	<b>Financial Score</b>	<b>Final Score</b>
Firm A	61.50	22.97	<b>84.47</b>
Firm B	55.50	25.00	<b>80.50</b>

**10. AWARD OF CONTRACT**

10.1 The contract shall be awarded to the bidder obtaining the highest combined score.

10.2 UoT reserves the right to cancel the process under applicable PPRA Rules.

**11. CONTRACT PERIOD**

11.1 Initial term: 12 months.

11.2 Extension may be granted for an additional 12 months on mutual agreement at the same rates.

**12. BID SECURITY & PERFORMANCE GUARANTEE**

12.1 Bid Security: Minimum 2% of total bid value.

12.2 Performance Guarantee: 5% of contract value.

12.3 Performance Guarantee shall remain valid 90 days beyond contract expiry.

12.4 Failure to provide satisfactory services may result in forfeiture.

**13. CLAIM PROCESSING**

13.1 Claims must be processed within one (1) working day.

13.2 Payment of valid claims shall be made within fifteen (15) working days.

13.3 Delay penalties: 1% of quarterly premium per delay, up to one full quarterly premium.

## **14. PAYMENT TERMS**

14.1 Premium shall be paid quarterly.

14.2 Invoice must include:

- Original Invoice
- Signed Contract Copy
- Insured List
- Claims Report (Paid / Pending)

## **15. PROFIT SHARING**

15.1 Surplus premium shall be shared 50:50 after deduction of 10% administrative charges.

15.2 Unutilized OPD Pool shall be refunded 100% to UoT.

## **16. TERMINATION**

16.1 UoT may terminate the contract for unsatisfactory performance.

16.2 Performance Guarantee may be forfeited in case of breach.

## **17. ARBITRATION**

17.1 Disputes shall first be resolved amicably.

17.2 Failing settlement, arbitration shall be conducted under Pakistani Arbitration Law.

17.3 Venue: Turbat, Pakistan.

## **18. APPLICABLE LAW**

18.1 The contract shall be governed by the Laws of Pakistan.

18.2 Courts of Turbat, Pakistan shall have exclusive jurisdiction.

## FINANCIAL BID FORM / PRICE SCHEDULE

*(Group Health Insurance Services)*

### 1. Proposed Premium Rates (Per Employee Per Annum)

#### 1.1 Hospitalization Coverage (Including Day Care & Emergency)

Category	Annual Hospitalization Limit (PKR)	Premium per Employee (PKR)	No. of Employees	Total Premium (PKR)
BPS 17–22	500,000		384	
BPS 11–16	420,000		116	
BPS 1–10	320,000		295	

#### Note:

- Accidental Injury Enhancement (100%) included.
- Pre-existing conditions included.
- Day care procedures included.
- Emergency Room (without admission) detailed at 2.7 is included within hospitalization limit.

#### 1.2 OPD Coverage (Per Family Per Annum)

Category	OPD Limit (PKR)	Premium per Family (PKR)	No. of Families	Total Premium (PKR)
BPS 17–22	25,000		116	
BPS 11–16	20,000		46	
BPS 1–10	15,000		81	

#### 1.3 Maternity Coverage

Category	Normal Delivery Limit	C-Section Limit	Premium per Eligible Family (PKR)	No. of Eligible Families	Total Premium (PKR)
BPS 17–22	140,000	240,000		85	
BPS 11–16	110,000	190,000		30	
BPS 1–10	90,000	150,000		66	

### 2. Summary of Financial Proposal

Description	Amount (PKR)
Total Hospitalization Premium	
Total OPD Premium Including 10% Admin Charges	
Total Maternity Premium	
<b>Gross Premium</b>	
Less: Discount (if any)	
<b>Net Premium</b>	
Sales Tax / FED (if applicable)	
<b>Grand Total Payable</b>	

### 3. Premium Payment Terms

- Premium quoted is valid for: \_\_\_\_\_ months
- Payment Mode: \_\_\_\_\_

### 4. Declaration by Contractor

We hereby confirm that:

- The quoted premium includes all benefits as detailed in Sections 2.4 to 2.9.
- There are no hidden charges.
- Coverage includes pre-existing conditions (declared or undeclared).
- All claims shall be settled as per policy terms without additional loading during policy year.

Authorized Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Company Seal: \_\_\_\_\_

Date: \_\_\_\_\_

**AGE BAND & BREAKUP OF QUOTED PREMIUM**

*(To be submitted on Official Company Letterhead duly  
Signed & Stamp*

**H & R Premium Details**

**Plan A**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
0-17	160		
18-29	35		
30-39	113		
40-49	69		
50-59	7		
60-64	0		
65	0		
<b>Total</b>	<b>384</b>		

**Plan B**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
0-17	40		
18-29	13		
30-39	52		
40-49	11		
50-59	0		
60-64	0		
65	0		
<b>Total</b>	<b>116</b>		

**Plan C**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
0-17	132		
18-29	58		
30-39	61		
40-49	41		
50-59	3		
60-64	0		
65	0		
<b>Total</b>	<b>295</b>		

**Total H & R Premium**

Rs. ....

**Maternity Premium Details**

**Plan A**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
Up to 25	4		
26-30	20		
31-35	27		
36-40	23		
41-45	11		
<b>Total</b>	<b>85</b>		

**Plan B**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
Up to 25	4		
26-30	10		
31-35	9		
36-40	5		
41-45	2		
<b>Total</b>	<b>30</b>		

**Plan C**

<b>Age Band</b>	<b>No. of Insured</b>	<b>Rate (Rs.)</b>	<b>Premium (Rs.)</b>
Up to 25	14		
26-30	19		
31-35	7		
36-40	23		
41-45	3		
<b>Total</b>	<b>66</b>		

**Total Maternity Premium**

Rs. ....

## INTEGRITY PACT

### DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC. PAYABLE BY THE SUPPLIERS/CONTRACTORS/CONSULTANTS.

Contract Number: \_\_\_\_\_ Contract Value: \_\_\_\_\_

Contract Title: \_\_\_\_\_

**[Name of Supplier/Contractor/Consultant]** hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Balochistan (GoB) or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoB) through any corrupt business practice.

Without limiting the generality of the foregoing, **[Name of Supplier/ Contractor/ Consultant]** represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from Procuring Agency (PA), except that which has been expressly declared pursuant hereto.

**[Name of Supplier/Contractor/Consultant]** certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with PA and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

**[Name of Supplier/Contractor/Consultant]** accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to PA under any law, contract or other instrument, be voidable at the option of PA.

Notwithstanding any rights and remedies exercised by PA in this regard, **[Name of Supplier/Contractor/Consultant]** agrees to indemnify PA for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to PA in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback

given by **[Name of Supplier/Contractor/Consultant]** as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit, in whatsoever form, from PA.

[Procuring Agency]	[Supplier /Contractor/Consultant]
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Date: