



# GOVERNMENT OF PAKISTAN

## ISLAMABAD HEALTHCARE REGULATORY AUTHORITY (IHRA)

2nd & 3rd Floor, DMLC Building (PRCS), H-8/2, Islamabad.



# Notice Inviting Tender

## Medical/Health Insurance for Islamabad Healthcare Regulatory Authority (IHRA) Employees

1. Islamabad Healthcare Regulatory Authority (IHRA) invites sealed proposals from bidders registered with FBR for the Sales Tax and Income Tax & must be an Active Taxpayer (verifiable through ATL).
2. A Single Stage, Two Envelopes procedure shall be adopted as per Rule 36 (b) of the Public Procurement Rules, 2004.
3. Bid Security equivalent to five percent (05%) of total quoted price, in the shape of a CDR/Demand Draft/Pay Order in the name of 'Islamabad Healthcare Regulatory Authority (IHRA)', as per Rule 25 of the Rules shall be provided in a separate envelope along with the financial proposal for each applying lot.
4. Bids/proposal shall be valid for period of 90 days.
5. A complete set of Bidding Documents can be downloaded by interested bidders from ISLAMABAD HEALTHCARE REGULATORY AUTHORITY (IHRA) & PPRA websites (<http://www.ihra.gov.pk>) & (<http://www.ppra.org.pk>). Submission of bids through EPAD is a mandatory requirement.
6. Last date for submission of the proposal will be **21-May-2025 at 2:00 PM** and will be opened on the same day at **2:30 PM** in the presence of bidders and/or their authorized representatives in the office of undersigned.

**Islamabad Healthcare Regulatory Authority (IHRA)**

2nd & 3rd Floor, IHRA, PRCS Building, Sufi Tabassum Road, H-8 Islamabad.

Tel: 051-9199-902 Email: [procurement@ihra.gov.pk](mailto:procurement@ihra.gov.pk)

PID(I) 7447/24



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#### **Procuring Agency**

**Islamabad Healthcare Regulatory Authority (IHRA).**

2<sup>nd</sup> & 3<sup>rd</sup> Floor, IHRA,

PRCS Building, Sufi

Tabassum Road, H-8

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**Islamabad Healthcare Regulatory Authority (IHRA)**  
2<sup>nd</sup> & 3<sup>rd</sup> Floor, DMLC Building (PRCS) Sufi Tabassum Road, H-8/2  
**Islamabad**

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## **Bidding Document**

### **Medical/Health Insurance for Islamabad Healthcare Regulatory Authority (IHRA) Employees**

**Issued at Islamabad**

<b>IHRA Islamabad Pakistan</b>	<b>Tel: 051-91999-02 URL: <a href="http://www.ihra.gov.pk">www.ihra.gov.pk</a></b>
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## 1. INTRODUCTION

The Islamabad Healthcare Regulatory Authority (IHRA), an autonomous health regulatory body was enacted under the Islamabad Health Regulation Act, of 2018, and started its functions in March 2020. IHRA aims to improve the quality, efficiency, and safety of healthcare services delivery by adopting evidence-based regulatory standards for the registration and licensing of healthcare establishments, health professionals & equipment, and developing and enforcing minimum standards of safety for patients, healthcare professionals, and other staff in healthcare establishments (both in public and private) in the Islamabad Capital Territory. To achieve the objectives of the Authority, the IHRA has gradually expanded its functions, formulated its policies and Standard Operating Procedures (SOPs), and hired its staff.

IHRA invites sealed bids from well reputed Firm/ Companies for the provision of health/medical insurance for its employees and their dependents, registered with the Federal Board of Revenue (FBR) for Income Tax and Sales Tax (Relevant Authority) as per the scope of work detailed under terms of reference (ToR).

## 2. BIDDING PROCESS

- a. An open, competitive, and transparent bidding process in accordance with Public Procurement Regulatory Authority (PPRA) Ordinance, 2002, Rules, Regulations and Guidelines made thereunder shall be adopted.
- b. A Single Stage, one Envelope procedures shall be adopted as per Rule 36 (a) of the Public Procurement Rules, 2004. (Hereinafter referred to as “Rules”)
- c. The bid/proposal to be submitted, shall comprise of a **single package** containing two separate envelopes comprising both the **technical proposal** and the **financial proposal**.
- d. The envelopes shall be sealed separately and marked as “**FINANCIAL PROPOSAL**” and “**TECHNICAL PROPOSAL**” as appropriate in bold and legible letters.
- e. A bid security in the form of a CDR/Pay Order/Demand Draft, in the name of ‘Islamabad Healthcare Regulatory Authority (IHRA)’, of value 5% OF Contract Price must be attached **in a separate envelope**.
- f. No financial instrument for bid security or mode of payment for bidding documents shall be acceptable other than specified in clause (e)

## 3. ELIGIBILITY CRITERIA

Bidders must give compliance to the below mentioned clauses as these are mandatory for being eligible for the bidding process.

Sr.No#	Attributes	Ref. Page no. in proposal
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a.	<p>The Bidder can be a Firm/Company.</p> <p>In the case of a company, submit a copy of the incorporation certificate issued from the Security and Exchange Commission of Pakistan (SECP) with a valid NTN.</p> <p>In the case of the Firm, submit a copy of Form-C issued by the office of the registrar of Firms with Valid NTN.</p>	
b.	Valid Registration with FBR for Income Tax purposes and with the relevant Tax/Revenue Authority for Sales Tax purposes and must be on Active Taxpayer List (ATL).	
c.	The Bidder shall provide an undertaking on letterhead that the Bidder has not been declared blacklisted by any Government/Semi-Government institutions.	
d.	<p><b>Minimum of seven (07) major hospitals and two (2) labs with advanced medical tests and imaging services on the panel with OPD credit facilities in Islamabad and Rawalpindi.</b></p> <p><i>Note: Provide an attested/verifiable list with Technical Proposal) The Health Insurance Firms/Companies shall also provide POC for each Hospital for verification Purposes. The proposal shall be rejected if the bidder failed to provide such requirements.</i></p>	
e.	Only those Health Insurance Firms/Companies can participate in the bidding process who have minimum <b>AA+ and above</b> rating for medical/health insurance by PACRA/JCR-VIS. Latest certification issued by the relevant agency shall be attached. Outdated	

#### **4. INSTRUCTIONS /GENERAL CONDITIONS**

- a. The bidder will be selected after an open, competitive and transparent bidding process.
- b. Proposals shall be submitted in English language.
- c. All prices mentioned in the Financial Proposal shall be in Pak Rupees (PKR) **and inclusive of all applicable taxes.**
- d. Each page of the Technical and Financial Proposal shall be signed by an authorized representative of the Bidder. The representative's authorization shall be confirmed by Letter of Authorization on official letter head of the bidder along with CNIC's of both the person authorizing and the authorized representative.
- e. For clarification on any item of this bidding document, the bidder may send written queries, up till five (05) working days before the proposal submission date.
- f. All clarifications will be communicated to the registered Bidders through e-mail.
- g. IHRA may reject all bids or proposals at any time prior to the acceptance of a bid or proposal.

- h. The bidders shall bear all costs associated with the preparation and submission of their respective bids and IHRA will, in no case, be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- i. Bidders must submit bid / quote against exact medical insurance services as mentioned in ToRs.
- j. Bidders are under obligation to read and understand complete information package/bid documents, IHRA shall not be responsible towards the Bidders for any of their claim or complaint which may arise as a result of non-reading or misreading the bid documents/information package by Bidders.
- k. IHRA is the originator of information package/bidding documents, any clarification or interpretation communicated by IHRA, whether in response of a query or otherwise, shall be deemed final, conclusive and will remain unquestioned.
- l. Most Advantageous Bidder will be issued Letter of Intent (LoI) and bidder shall submit Letter of Acceptance (LoA). Upon submission of LoA by Most Advantageous Bidder, a formal Medical/Health Insurance Contract / policy will be signed for a period of one (01) year which will be extended further.
- m. IHRA requires that Bidders, observe the highest standard of ethics during the procurement and process and period of execution of such contract. In pursuit of this policy, the IHRA:
  - I. Defines, for the purposes of this provision, the terms set forth below as follows:
  - II. “corrupt practice” is the offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
  - III. “fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
  - IV. “collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
  - V. “coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
  - VI. “obstructive practice” is deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede IHRA investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
- n. Only registered suppliers/service providers who are on the Active Taxpayers List (ATL) of FBR are eligible to supply goods/services to the IHRA. Bids/Proposals/applications of all those bidders/service providers who are not found on ATL on the date of bid/proposal/application opening shall be rejected or the bidders who are not registered with Sales Tax.
- o. Any proposal received by the IHRA after the deadline for submission of proposal prescribed in these documents will be returned unopened to such applicant. Delays in the mail or courier, delays of person in transit, or delivery of a proposal to the wrong office shall not be accepted as an excuse for failure to deliver a proposal at the proper place and time. It shall be the applicant’s responsibility to determine the manner in which timely delivery of his proposal will be accomplished either in person, by messenger or by mail.
- p. In the event that there is more than one qualified bidder i.e. they have quoted equal prices in

financial bid, the tied qualified bidders shall be notified by IHRA and they will submit revised financial proposals in compliance with the bidding document. The revised bid amount must be either equal to the original submitted bid or less than previous bid amount. The revised financial proposal shall be submitted in a sealed envelope that is securely closed and shall be opened in the presence of Authorized Representative of the bidder.

- q. In case, the first most advantageous bidder fails to provide the required services, or the IHRA administration/management is not satisfied with the quality of services provided, IHRA reserves the right to terminate the Contract of the Service Provider as per Contractual Clauses (to be mentioned in the Contract). Moreover, IHRA reserves the right to retender the process for hiring a new vendor or may offer the contract to the second most advantageous bid in the initial bidding process.

## **5. BID SECURITY / PERFORMANCE GUARANTEE**

- a. A bid security in the form of a CDR/Pay Order/Demand Draft, in the name of 'Islamabad Healthcare Regulatory Authority (IHRA)' of the value of 5% of contract price must be attached with proposals as per Rule 25 of PPRA must be provided in a separate sealed envelope along with the Technical proposals.
- b. Payment of bid security in form other than that is specified at clause 5(a) shall not be entertained and accepted. IHRA shall return such bids unopened to respective bidders.
- c. Bid Security of Bidders who do not technically qualify shall be returned unopened after result announcement of final evaluation report.
- d. Bid Security of technically responsive (qualified) Bidders will be released after ten (10) days of the signing of the contract with the successful Bidder.
- e. Performance Guarantee equivalent to ten (10%) of the total value of Medical/Health Insurance Contract / Policy in shape of Bank Guarantee will be mandatorily submitted by the Most Advantageous Bidder. In case of non-submission by the Most Advantageous Bidder within the stipulated time as mentioned in Letter of Intent (LoI), IHRA shall proceed accordingly.
- f. The Performance Guarantee submitted by Most Advantageous Bidder shall remain valid till the whole term of the Medical/Health Insurance Contract / Policy and shall be released after the successful completion of the said Contract / Policy.

## **6. TECHNICAL PROPOSAL**

Technical Proposals to be submitted by the applicants shall be in compliance with the requirements laid down in the bidding document and ToR.

- i. Technical Evaluation Criteria

<b>Technical Evaluation Criteria</b>		
<b>S/No</b>	<b>Description</b>	<b>Marks</b>
1	<b>Experience of Firm / Company</b>	20
	>5 =6 years    12 Marks	
	>6 =7 years    14 Marks	
	>7 =8 years    16 Marks	

	>8 =9 years    18 Marks >9 years        20 Marks	
2	<b>Currently Providing Group Medical/Health Insurance to Firms/Companies</b> 02-05 Clients    05 Marks 05-10 Clients    10 Marks 10-15 Clients    15 Marks >15 Clients      20 Marks <b>(Provide list with Technical Proposal)</b>	20
3	<b>Hospitals on panel with OPD &amp; IPD credit facility in Pakistan</b> =>10   <=20    05 Marks =>21   <=30    10 Marks =>31   <=40    15 Marks >40      20 Marks <b>(Provide list with Technical Proposal)</b>	20
4	<b>AA+ rated Company for medical/health insurance by PACRA/JCR-VIS</b> AA+            20 Marks Any below rating: 0 Marks <b>(Provide list with Technical Proposal)</b>	20
5	<b>Financial Capability (Annual Turnover in Millions)</b> =>10   <=20    05 Marks =>21   <=30    10 Marks =>31   <=40    15 Marks >40      20 Marks	10
6	<b>Any Special features/complementary services offered by Insurance company have monetary value and which are free of cost and have no financial impact on bid price</b> If Yes =        10 Marks No    =        : 0 Marks	10
<b>Total Marks</b>		<b>100</b>

The Technical proposal shall be clearly marked with the following :-

***“TECHNICAL PROPOSAL”***

The technical proposal shall include;

- a. A covering letter from the head of the Firms / Companies or an authorized representative of the applicant entailing the objectives and the executive summary.
- b. The following documentation will be provided as part of the technical proposal:
  - i. Brief description of the Firm / Company
  - ii. All documents mentioned in this bidding document shall be attached with technical proposal.
- c. Compliance against each clause and sub-clause of Bidding Document and ToR must be attached.
- d. Additional Information (If Any)

**7. FINANCIAL PROPOSAL**

The bidder shall submit Financial Proposals in separate sealed envelope. Envelop shall be clearly marked with the following: -

***“FINANCIAL PROPOSAL***

The Financial Proposal shall include the following;

- a. A lump sum premium of the required Medical/Health insurance services inclusive of all applicable taxes shall be provided.
- b. The proposal must remain valid for a period of 90 days after the submission date.
- c. Taxes will be deducted at the time of the payment as per government rules and regulations.
- d. All payments will be subject to the active taxpayer status of the service provider at the time of the release of payment. If the Service provider's status is not active on ATL or deregistered or blacklisted by FBR; no payment shall be made till the resolution of their status.
- e. The service provider shall pay all such taxes, Stamp duty or other duties, fees and other impositions levied under the applicable law, the amount of which is deemed to have been included in the financial bid.

**8. SUBMISSION, OPENING AND RECEIPT OF PROPOSALS**

- a. The original proposal (Technical and Financial Proposal) shall be prepared without any interlineations or overwriting.
- b. Two printed copies & one soft copy (to be provided in USB) for each Technical and Financial proposal shall be submitted in separate envelopes. Each Technical and Financial Proposal shall be marked “ORIGINAL” and/or “COPY” as appropriate. Submission of bid through E-PADS

is also mandatory and no bid shall be accepted if not applied through E-PADS.

- c. The envelopes shall be marked separately as “Technical Proposal” and the “Financial Proposal” in bold and legible letters to avoid confusion.
- d. Technical and Financial proposals must be delivered at the address given below on or before 2:00 p.m. (PST), 21<sup>ST</sup> May 2025.

**Procuring Agency**

**Islamabad Healthcare Regulatory Authority (IHRA).**

2<sup>nd</sup> & 3<sup>rd</sup> Floor, IHRA, PRCS Building, Sufi Tabassum Road, H-8 Islamabad.

Tel: 051-9199-902

Email: procurement@ihra.gov.pk

- e. Proposals shall be opened on the same day i.e. 2:30 p.m. (PST), 21<sup>st</sup> May 2025 (PST), in presence of all the applicants who choose to be present.

**9. AWARD OF CONTRACT**

- a. The most advantageous bid, if not in conflict with any other law, rules, regulations or policy of the Federal Government shall be awarded the contract, within the original or extended period of bid validity.
- b. A letter of Intent (LoI) will be issued to the lowest evaluated Most Advantageous Bidder who shall submit Letter of Acceptance (LoA) within period stipulated under LoI.
- c. After the submission of LOA the successful bidder shall furnish the Performance Guarantee after the acceptance of LOA. However, the contract shall be signed between the parties as per the guidelines provided in Rules 35 of PPRA Rules (2004 as amended till date).
- d. The initial term of the contract shall be one year which may be extended for another term as may be mutually agreed between the parties.

**10. PAYMENT TERMS:-**

- i. Payment of premium will be made as follows:-
  - a. **80% upfront payment** at the time of contract award.
  - b. **20%** will be paid after end of policy year upon satisfactory performance of the insurance company as per clause xvii. Any refunds due to non-claims and/or damages due to non-compliance will be adjusted against this final payment.

**11. Penalty Terms**

- i. Noncompliance of any clause of the agreement during the term of the contract will result in claim of damages by IHRA. Such damages may include but not limited to:-
  - c. **Delay damages @ 1% per day** of the amount of delayed claims.
  - d. **Delay damages @ 1% per day** of partial amount of claims which have been rejected without any solid grounds acceptable to both parties.

**12. Terms of Reference / Scope of Work:**

- i. The Medical Insurance Company shall provide Medical Insurance of IHRA employees for the period from 1st July 2025 till 30th June 2026 which is extendable for further period on annual basis only on satisfactory performance of insurance company and by mutual consent of both the parties and on annual profit-sharing basis.
- ii. Medical Insurance companies participating in this Tender, shall provide information as required in “**Basic Information Form**”, **Annex-B** along-with the bid.
- iii. Claims shall be reimbursed as per IHRA’s specified limits for each category. Insurance company will strictly adhere to these limits and IHRA shall not be responsible in case of excess of limit.
- iv. The limits of OPD shall be available for all types of medical treatment, e.g., Licensed Homeopathic/Allopathic/Hikmat/ Acupuncture etc, without assigning any percentage of limits to any type.
- v. The limits of OPD shall also be available for all types of pandemic diseases such as Covid-19 without assigning any percentage of limits to any type.
- vi. Complete Dental Care (excluding cosmetic procedures) shall also be covered in the OPD limits without assigning any percentage of limits.
- vii. New born baby will be considered as separate family member for any treatment.
- viii. Any physical disorder or disease emerged due to an accident shall be covered in medical insurance.
- ix. Vision Care (excluding cosmetic procedures) shall also be covered in the OPD limits.
- x. Pre-existing maternity and other diseases cases w.e.f. 1st Jul 2025 shall also be covered in their respective Medical limits.
- xi. Settlement of Panel hospital credit bills/ expenses on account of any credit facility availed but not covered under the policy or is under the prescribed exclusions of the policy or excess of limit shall be the sole responsibility of the insurance company not Islamabad Healthcare Regulatory Authority (IHRA).
- xii. Physiotherapy and psychiatric treatments shall also be covered in the OPD limits.
- xiii. A single medical claim form shall be submitted for each employee on Monthly basis, covering all medical expenses of the employee and his/her all family during the month.
- xiv. All claims shall be settled **within 10 working days** of submission of claims by IHRA.
- xv. Claims of up-to six months old date shall be entertained, by the Medical Insurance Company.
- xvi. Noncompliance of any clause of the agreement during the term of the contract will result in claim of damages by IHRA. Such damages may include but not limited to:-
  - e. **Delay damages @ 1% per day** of the amount of delayed claims.
  - f. **Delay damages @ 1% per day** of partial amount of claims which have been rejected without any solid grounds acceptable to both parties.
- xvii. Payment of premium will be made as follows:-
  - g. **80% upfront payment** at the time of contract award.
  - h. **20%** will be paid after end of policy year upon satisfactory performance of the insurance company as per clause xvii. Any refunds due to non-claims and/or damages due to non-compliance will be adjusted against this final

payment.

- xviii. Medical Insurance company shall provide quarterly employee wise status of claims and availed limits.
- xix. The premium for additional lives shall be charged on Quarterly basis (bases on the rates as quoted at start of the contract) and limits (IPD/OPD) shall be available accordingly.
- xx. In case an employee leaves IHRA without using medical insurance facility (zero claim) then his/her premium will be reimbursed to IHRA or can be readjusted against any new addition or annual premium.
- xxi. Medical Insurance Company shall provide monthly employee wise status limit of all OPD expired cases.
- xxii. Only those insurance companies are eligible who have independent fully functional offices in Islamabad/Rawalpindi, for claim processing and all types of correspondence. Such office shall have representatives who have full authority to take decisions regarding settlement and processing of medical claims. IHRA will not be responsible for correspondence/dealing/settlement with insurance company's offices in any other city.
- xxiii. Medical Insurance Company shall depute a focal person who shall visit IHRA office on quarterly basis to resolve routine claim objections/queries of employees. Such person shall also be available for any pre / unscheduled meeting at specific request of IHRA.
- xxiv. The bids must be submitted with an obligatory compliance statement confirming the bidder's compliance with all of the aforementioned requirements. This Terms of Reference agreement shall prevail over any contradictions with the Insurance Company's policy.
- xxv. Any amendment in the contract shall be made with the consent of both the parties.

Acceptance of above ToRs:

Authorized signatures: \_\_\_\_\_

Company Stamp: \_\_\_\_\_

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

Benefits Structure for Medical Insurance of IHRA Employees for the year 2025-26 – (without Parents)																			
Benefits Description		Plans	A	B	C														
Hospitalization Expense Benefit:																			
<p><b>Room charges per day:</b> <b>Limit Per Annum/Per Insured Person (life):</b> (Total Room Rent, Hospital/Surgical Expenses Per Annum &amp; Per Insured) <b>Sublimit:</b> Consultation, prescribed Lab Test &amp; Medicines, cover for 60 days before and after the hospitalization, subject to the availability of the basic hospitalization limit</p> <p><b>Day care surgeries</b> and certain <b>specialized investigations</b> in outpatient settings are also covered under the basic hospitalization limit. Examples of day-care surgeries included:</p> <table><tr><td>Intra ocular lens implant</td><td>Dialysis, Cataract surgery</td></tr><tr><td>Angiography / Angioplasty</td><td>Stitches due to accidents</td></tr><tr><td>Dental Care</td><td>Vision Care</td></tr><tr><td>Pre &amp; Post Hospitalization</td><td>Diagnostic Tests</td></tr><tr><td>Consultation Charges</td><td>Mental Ailment, etc</td></tr></table> <p>Specialized investigations during hospitalization:</p> <table><tr><td>MRIs</td><td>CT-Scans</td></tr><tr><td>Thallium Scan</td><td>Endoscopy</td></tr></table>		Intra ocular lens implant	Dialysis, Cataract surgery	Angiography / Angioplasty	Stitches due to accidents	Dental Care	Vision Care	Pre & Post Hospitalization	Diagnostic Tests	Consultation Charges	Mental Ailment, etc	MRIs	CT-Scans	Thallium Scan	Endoscopy		Private Room	Semi Private	General Ward
		Intra ocular lens implant	Dialysis, Cataract surgery																
		Angiography / Angioplasty	Stitches due to accidents																
		Dental Care	Vision Care																
		Pre & Post Hospitalization	Diagnostic Tests																
		Consultation Charges	Mental Ailment, etc																
		MRIs	CT-Scans																
		Thallium Scan	Endoscopy																
		500,000																	
Maternity Expense Benefit:																			
* Annual Limit for all pregnancy related hospitalization (Pre & Post Pregnancy OPD)				150,000															
* Cesarean Section / Multiple Births (Pre & Post Pregnancy OPD)				250,000															
Vision Care and Spectacles shall also be covered in the OPD limits (for A & B category only).				25,000															
Out-Patient Expense Benefit:																			
Total Annual OP Limit reimbursable to <b>Married Employee</b> (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)		200,000		150,000	100,000														
Total Annual OP Limit reimbursable to <b>Single Employee</b> (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)		90,000		80,000	70,000														
Major Medical top up layer (Gel) to cover limit expired/other cases																			
Available for major / complicated cases (including but not limited to Dread Diseases) where the insured hospitalization limit exhausts e.g. Maternity, IPD, OPD, Special Investigation etc (Cover for Employees, Spouses, Children & Parents)		Rs. 1,000,000/- (One million) For any medical facility on discretion of IHRA. Remaining gel amount will be carry forward in next year insurance if the contract is extended for next year with mutual consent.																	

**BASIC INFORMATION FORM**

	Other requirement	Desired Description	YES/NO
1	Location of office for independent claim submission and settlement.	Islamabad/ Rawalpindi based	
2	Minimum AA+ rated for medical/health insurance by PACRA/JCR-VIS (Please attached evidence. In case of NO answer, company is not eligible to participate in tender process)	YES / NO	
3	Maximum medical claim reimbursement / settlement period.	10 working days	
4	Maximum medical claim submission period.	06 months	
5	Age limit of Employee.	65 years	
6	Age limit of children, spouse & parents.	30 year for Son- no age limit for Unmarried Daughter – 65 years for Spouse	
7	List down/attach prescribed exclusions of the policy.	Please attach list	
8	Pre-natal and Post-natal maternity coverage.	Maternity	
9	Hospitalization Credit facility in Pakistan (provide numbers and names of hospitals:  Rawalpindi /Islamabad Karachi Lahore Peshawar Quetta	Please attach details of hospitals	
10	Calculation of medical insurance premium of additions/change of category cases	Quarterly basis (from the date of enrollment with respect to his/her quarterly prorated medical limits)	
11	Pre-Existing Ailments coverage facility.	Required	
12	Health Card / Certificate etc facility.	Health Card	
13	Any Special features/complementary services offered by Insurance company which are free of cost and could be considered as value addition to their bid	Please list down	

**Employees Catagoreis:**

Category A - OG-1 to OG-3

Category B - OG-4 to OG-6

Category C - SP-1 to SP-3

## **Affidavit**

I ----- son of ----- CNIC----- resident of ----- do here by Solemnly affirm and declare that I have participated in the Tender Medical/Health Insurance for IHRA Employees. I further declare that my Company/Firm ..... have never been blacklisted from Government/Semi-government organizations.

Deponent

The above name deponent do here by affirms and declares at ..... on ..... day..... of ..... 2025 that the contents of above-mentioned affidavit are true and correct to the best of my knowledge and belief and nothing has been concealed there from.

## **FORM OF CONTRACT AGREEMENT**

THIS AGREEMENT is made at **Islamabad** on the \_\_ day of \_\_ 2025, between Islamabad Healthcare Regulatory Authority (IHRA), (hereinafter called —**the Purchaser -1**) of the one part and \_\_\_\_\_ of \_\_\_\_\_ (hereinafter called —**the Supplier-2**) of the other part: (hereinafter also referred to collectively as the “Parties” and individually as a “Party”).

WHEREAS the Purchaser invited bids for certain goods and ancillary services, viz., for \_\_\_\_\_ and has accepted a bid by the Supplier for supply of following goods and services in the sum of **Rs.** \_\_\_\_\_/- (**Rupees** \_\_\_\_\_ only) (hereinafter called —**the Contract Price**).

### **NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:**

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - i. Request For Proposal (RFP)/Bidding Documents
    - a. Specifications /Requirements
    - b. Supplier ‘s Bid (Bid Form & Price Schedule submitted by the bidder)
    - c. Performance Security
    - d. General conditions
3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of this Agreement.
4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by this Agreement.

IN WITNESS whereof the Parties hereto have caused this Agreement to be executed in accordance with the respective laws the day and year first above written.

Signed, sealed, delivered by the (for the Purchaser)

**Witness 1:**

**Witness 2:**

Signed, sealed, delivered by the (for the Supplier)

**Witness 1:**

**Witness 2:**

## Integrity Pact

The Pre-Qualified Bidders will be required to submit the below text on stamp paper after filling in the details and duly signed as well as stamped, as part of their RFP Proposal.

**DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC**  
**PAYABLE BY THE SUPPLIER OF GOODS, SERVICES & WORK IN CONTRACTS**  
(To be filled by the bidder as a part of technical proposal)

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

Dated: \_\_\_\_\_

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

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

\_\_\_\_\_ hereby declare that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business partner.

Without limiting the generality of the forgoing, \_\_\_\_\_ represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or 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 nature 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 consultant fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatever from GoP, except that which has been expressly declared pursuant hereto.

\_\_\_\_\_ 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 GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

\_\_\_\_\_ accept 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 GoP under any law, contract or other instrument, be voidable at the option of GoP. Notwithstanding any rights and remedies exercised by GoP in this regard, \_\_\_\_\_ agrees to identify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by \_\_\_\_\_ as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever from GoP.

[Buyer]

[Seller / Supplier]