



## AUDIT OVERSIGHT BOARD

**T# 01/23-24**

### **Request for Proposals Group Health Insurance**

The Audit Oversight Board invites sealed bids from the service providers based in Islamabad registered with Federal Board of Revenue/Respective Revenue Boards for Income Tax and who are on Active Taxpayers List of the Federal Board of Revenue/Provincial / Islamabad Capital Territory tax authorities regarding tax for group health insurance for a term of three years.

Interested service providers may get bidding documents containing detailed terms and conditions, method of procurement, procedure for submission of bids, bid validity, opening of bid, terms of reference, evaluation criteria and clarification/rejection of bids etc. for the abovementioned requirement from the undersigned free of cost and can also download the same from [www.aob.gov.pk](http://www.aob.gov.pk)

The bids prepared in accordance with the instructions in the bidding documents, must reach the undersigned on or before **May 23, 2023** by 1100 am and will be opened on the same day at 1130 am.

In case of any queries relating to the aforementioned, the HR & Administration Department may be contacted on Telephone No. +92 (51) 9100 381 or by sending an email at [info@aob.gov.pk](mailto:info@aob.gov.pk) during office hours (Monday to Friday excluding public holidays)

HR & Administration Manager  
Audit Oversight Board  
1407, 14th floor, ISE Towers, 55-B Jinnah Avenue  
Blue Area, Islamabad

## Terms and Conditions for Bids and Service Providers

1. Tender Identification Number: **TENDER # 01/23-24**
2. The Procurement Agency is:

### **Audit Oversight Board**

1407, 14th floor, ISE Towers, 55-B Jinnah Avenue Islamabad

3. The Audit Oversight Board invites sealed bids from service providers registered with the Federal Board of Revenue/Respective Revenue Boards for Income Tax and who are on the Active Taxpayers List of the Federal Board of Revenue/Relevant Tax Authority for:

### **Group Health Insurance**

#### **SINGLE STAGE TWO ENVELOPE METHOD**

4. Bids shall comprise a single package containing TWO separate envelopes. Each envelope shall contain separately the Financial Bid and the Technical Bid. The two envelopes shall be clearly marked as “**FINANCIAL BID**” and “**TECHNICAL BID**” in bold and legible letters.
5. Initially, only the envelope marked as “**TECHNICAL BID**” shall be opened publicly. The envelope marked as “**FINANCIAL BID**” shall be retained.
6. After the evaluation and approval of the technical bid, only financial bids of the technically accepted bids will be opened at a time, date and venue announced and communicated to the bidders in advance.
7. Only registered service providers who are on the Active Taxpayers List of FBR are eligible to provide services to the AOB. **Bids of all those bidders who are inactive on the Active Taxpayers List on the date of bid opening shall be rejected.**
8. Relevant details of the invitation may be obtained from the undersigned personally or by visiting the AOB website: [www.aob.gov.pk](http://www.aob.gov.pk)
9. The bid validity period shall be 150 days.
10. AOB reserves the right to reject all bids and cancel this invitation to bid at any stage of the bidding process.
11. It is of utmost importance that all bids should be submitted very carefully, and the instructions set forth above must be carefully complied with, failing which the offer will be ignored and/or rejected.
12. The language of the bid is English and alternative bids shall not be considered.

13. The amount of the bid shall be in Pak rupees, however, for the purposes of comparison of bids quoted in different currencies, the price shall be converted into a single currency specified in the bidding documents. The rate of exchange shall be the selling rate, prevailing on the date of opening of bids specified in the bidding documents, as notified by the State Bank of Pakistan on that day.
14. The prices quoted shall correspond to 100% of the requirements specified. The prices quoted by the service providers shall not be adjustable. Changes or revisions in rates after the opening of the bids will not be entertained at any stage of the process and may disqualify the original offer.
15. The rates must be quoted strictly in accordance with the bidding document.
16. Detail of applicable taxes and whether taxes included or not in the quoted price and breakup of quoted price shall be clearly mentioned.
17. Service Charges in percentage terms and exclusive of applicable sales tax rate, quoted by the bidder shall be considered for evaluation.
18. In case applicable taxes have neither been included in the quoted price nor mentioned whether quoted amount is inclusive or exclusive of such taxes, then quoted amount will be considered to be inclusive of all taxes and selected service provider will have to provide the required services/equipment, if selected and declared as the lowest evaluated service provider.
19. Free of cost benefits (if any) offered by the bidder shall be part of the bid.
20. The quantities/strength/requirements required may vary according to AOB's requirements.
21. The interested companies/firms must have a regular business address, telephone number and email address and must provide proof of their existence in the particular business.
22. Bids shall be evaluated as per the evaluation criteria prescribed in the bidding documents.
23. Tax shall be deducted/withheld as per applicable sales tax and income tax law. If selected service provider is not in the Active Taxpayers List at the time of payment, then his payment shall be stopped till he files his mandatory returns and appears on the Active Taxpayers List of FBR.
24. The bidders do not have an option of submitting their bids electronically.
25. Telegraphic and conditional bids will not be accepted.
26. Unsealed bids will not be received, and all such bids shall be rejected.
27. AOB shall disqualify any service provider if it finds at any time that the information submitted by the service provider is false and materially inaccurate.
28. Clarification if any on the requirement may be obtained from: [info@aob.gov.pk](mailto:info@aob.gov.pk)
29. The place of bid destination is: **Audit Oversight Board**, 1407, 14th floor, ISE Towers, Islamabad.

30. The envelopes shall bear the following additional identification marks:

**Bid for: Group Health Insurance**

**Bidder Name: XYZ**

**Attention: HR & Administration Manager**  
Audit Oversight Board  
1407, 14th floor, ISE Towers, 55-B Jinnah Avenue, Islamabad.

31. The deadline for the submission of bids is:

**Date: May 23, 2023**  
**Time: 1100 Hrs.**

32. The bid opening shall take place at:

Audit Oversight Board  
1407, 14th floor, ISE Towers, 55-B Jinnah Avenue,  
Islamabad.  
**Date: May 23, 2023**  
**Time: 1130 am.**

33. A statement “**Not to be opened before 1130 am, May 23, 2023**” shall be clearly mentioned in legible writing on the top of the sealed bid.

34. The bids received after the due date and time will not be entertained.

35. Rates quoted must be valid for one year.

36. Annexures details are given below:

1.	Scope of work	<b>Annex “A”</b>
2.	Detail of employees and eligible dependents	<b>Annex “B”</b>
3.	Evaluation Criteria	<b>Annex “C”</b>
4.	Documentary Evidence Form	<b>Annex “D”</b>
5.	Format for Financial bids	<b>Annex “E”</b>

*If the above terms and conditions are acceptable then bids must be submitted well in time and according to the requirements.*

**SCOPE OF WORK**

i. **Detail of employees and their dependents:**

<b>Description</b>	<b>TOTAL</b>
Number of Employees	16
Number of spouses	13
Children	16

ii. **Detail of benefits:**

<b>Description</b>	<b>Rs.</b>
<b>Hospital Care:</b> <i>Total hospital care, surgical and miscellaneous expenses inclusive of daily room rent charges per annum per insured</i>	500,000
<b>Daily room and board sub-limit</b>	14,000
<b>Maternity – Normal</b>	107,000
<b>Maternity – C Section</b>	241,000
<b>OPD</b>	500,000

\* OPD shall be required with 'no administrative charge' basis by the Health Insurance Service provider.

\* OPD shall be replenished by AOB as and when required during the term of the policy.

**LIST OF EMPLOYEES AND ELIGIBLE DEPENDENTS**

<b>Plan</b>	<b>Description</b>	<b>Date Of Birth</b>	<b>Relation</b>	<b>Gender</b>	<b>Marital Status</b>
<b>1</b>	<b>Employee</b>	<b>20-Apr-89</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	28-Jul-88	WIFE	FEMALE	MARRIED
	Dependent	9-Dec-20	SON	MALE	UNMARRIED
<b>2</b>	<b>Employee</b>	<b>24-Jul-90</b>	<b>OWN SELF</b>	<b>FEMALE</b>	<b>UNMARRIED</b>
<b>3</b>	<b>Employee</b>	<b>21-Dec-87</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	5-Mar-95	WIFE	FEMALE	MARRIED
	Dependent	28-Oct-22	DAUGHTER	FEMALE	UNMARRIED
<b>4</b>	<b>Employee</b>	<b>21-Feb-85</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	18-Jan-87	WIFE	FEMALE	MARRIED
	Dependent	2-Jan-18	SON	MALE	UNMARRIED
<b>5</b>	<b>Employee</b>	<b>5-Dec-78</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	31-Aug-81	WIFE	FEMALE	MARRIED
	Dependent	10-Jul-08	SON	MALE	UNMARRIED
	Dependent	29-Jan-12	SON	MALE	UNMARRIED
	Dependent	23-Apr-19	DAUGHTER	FEMALE	UNMARRIED
<b>6</b>	<b>Employee</b>	<b>17-Feb-92</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	27-Sep-96	WIFE	FEMALE	MARRIED
	Dependent	14-Apr-19	DAUGHTER	FEMALE	UNMARRIED
	Dependent	17-Oct-21	DAUGHTER	FEMALE	UNMARRIED
<b>7</b>	<b>Employee</b>	<b>12-Aug-88</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	15-May-92	WIFE	FEMALE	MARRIED
	Dependent	10-Nov-19	DAUGHTER	FEMALE	UNMARRIED
	Dependent	5-June-22	DAUGHTER	FEMALE	UNMARRIED
<b>8</b>	<b>Employee</b>	<b>3-Sep-94</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>UNMARRIED</b>
<b>9</b>	<b>Employee</b>	<b>6-Aug-89</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>UNMARRIED</b>
	Dependent	17-Aug-98	WIFE	FEMALE	MARRIED
<b>10</b>	<b>Employee</b>	<b>15-Jun-56</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	17-Mar-60	WIFE	FEMALE	MARRIED
<b>11</b>	<b>Employee</b>	<b>3-May-95</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	29-Apr-93	WIFE	FEMALE	MARRIED
	Dependent	21-Apr-23	SON	MALE	UNMARRIED
<b>12</b>	<b>Employee</b>	<b>30-Oct-90</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	6-Sep-91	WIFE	FEMALE	MARRIED
	Dependent	19-Mar-21	SON	MALE	UNMARRIED
	Dependent	19-Mar-21	DAUGHTER	FEMALE	UNMARRIED
	Dependent	19-Mar-21	DAUGHTER	FEMALE	UNMARRIED
<b>13</b>	<b>Employee</b>	<b>2-Feb-91</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	9-May-95	WIFE	FEMALE	MARRIED
	Dependent	25-Jan-21	SON	MALE	UNMARRIED
<b>14</b>	<b>Employee</b>	<b>5-Aug-91</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>UNMARRIED</b>
<b>15</b>	<b>Employee</b>	<b>25-July-97</b>	<b>OWN SELF</b>	<b>MALE</b>	<b>MARRIED</b>
	Dependent	9-May-95	WIFE	FEMALE	MARRIED
	Dependent	25-Jan-21	SON	MALE	UNMARRIED

<b>16</b>	<b>Employee</b>	1-April-47	OWNSELF	MALE	MARRIED
	Dependent	1950	WIFE	FEMALE	MARRIED

## EVALUATION CRITERIA

Please duly fill and sign stamp the following form and attach the necessary evidence

<b>Q No. 1</b>	<b>Years in Business of Health Insurance/Takaful</b>	<b>Point(s)</b>
1	Less than 5 Years	01
2	5 Years to 10 Years	05
3	More than 10 Years	10

<b>Q No. 2</b>	<b>Existing Health Insurance Portfolio</b>	<b>Point(s)</b>
1	Less than Rs. 750 Million	07
2	More than Rs. 750 Million	10

<b>Q No. 3</b>	<b>Credit Rating by PACRA/JCS-VIS</b>	<b>Point(s)</b>
1	Less than A+	01
2	A + to AA	05
3	AA + and above	10

<b>Q No. 4</b>	<b>Credit Rating by any international rating agency</b>	<b>Point(s)</b>
1	Less than A+	01
2	A + to AA	05
3	AA + and above	10

<b>Q No. 5</b>	<b>No of Corporate Clients in Health Insurance</b>	<b>Point(s)</b>
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

<b>Q No. 6</b>	<b>Paid up Capital of the insurance company</b>	<b>Point(s)</b>
1	Up to Rs. 500 Million	03
2	Rs 501 Million to Rs 800 Million	05
3	More than 800 Million	10

<b>Q No. 7</b>	<b>No. of Panel Hospitals facility in Rawalpindi/Islamabad</b>	<b>Point(s)</b>
1	Up to 10	03
2	More than 10	10

<b>Q No. 8</b>	<b>No. of Panel Hospitals in Pakistan</b>	<b>Point(s)</b>
1	Up to 50	03
2	More than 50 and less than 100	07
3	More than 100	10

<b>TOTAL</b>		
<b>SIGN AND STAMP</b>		



**DOCUMENTARY EVIDENCE**

Name of the Bidder: \_\_\_\_\_

Bid against Reference No: \_\_\_\_\_

Date of opening of Bid: \_\_\_\_\_

Documentary evidence for determining eligibility of the bidders & evaluation of bids. Bidders should only initial against those requirements that they are attaching with this document. Bidders are advised to attach all supporting documents with this form in the order of the requirement.

<b>S#</b>	<b>Required Documentation</b>	<b>Signature of Bidder</b>
1	NTN Certificate	
2	On Active Taxpayers List of FBR	
3	Registration/Incorporation/Business Certificate	
4	Original Bidding documents duly signed/stamped	

NAME OF ORGANIZATION  
ADDRESS  
CONTACT NUMBERS

Manager HR & Administration  
Audit Oversight Board  
1407, 14<sup>th</sup> floor, ISE Towers  
55-Jinnah Avenue, Islamabad

Date

**SUBJECT: FINANCIAL BID FOR GROUP HEALTH INSURANCE FOR THE FY 2023-24**

Sr. No	Description	Amount (PRK)
1	Hospitalization Premium (FY 2023-24)	
2	OPD Pool of AOB (not consumed is returnable)	1,000,000/-
3	OPD admin service charge (if any)	
4	Maternity Premium	
Total		

Age limit	
Coverage of pre-existing conditions	<ul style="list-style-type: none"> <li>- No coverage</li> <li>- 10%</li> <li>- 50%</li> <li>- 100%</li> </ul>

\_\_\_\_\_  
Name  
Designation  
Contact Number Mobile  
Contact Number Office  
Email address