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UAN No. 111-111-888

**Dated: 03-10-2022**

**Tender Notice No. H&AI/PO/24/2022.**

**Tender Notice for Hiring the Services of Medical Second Opinion Digital Platform (Firm)**

State Life Insurance Corporation of Pakistan a reputable one of the largest life and health insurance companies providing life and health covers to around 160 million Pakistani, desires to hire services of Medical Second Opinion Digital Platform (Firm) who are registered with respective registration body & active taxpayers. The Firms have adequate relevant experience and technical capabilities in rendering medical Second Opinion (MSO) and Independent Medical Examination (IME).

**Tender Document**

**1. SCOPE OF WORK:**

Medical Second Opinion helps insurance companies in healthcare cost containment by providing healthcare solutions such as insurance medical opinion and independent medical examination (IME). Through these services, claim managers can make better-informed decisions, on whether or not to approve the claims. Whenever a claim is deemed to be dubious, the claim manager can request a medical opinion from the specialists for clarification on the treatment procedure.

The scope of work includes, providing Medical Second Opinion (MSO) through an online platform to patients in the most efficient and easiest way possible, and aims to help to State Life of health business, in making medical decisions with confidence.

The MSO services must be fast and easy access to for senior medical specialists with a user-friendly web portal to overcome geographical constraints.

The MSO should be easily requested through the web portal, just uploading all the relevant medical documents and completing the necessary questionnaire, and an opinion should be provided in less than 72 hours for the following areas of specialties but not limited to these. The technology platform must be integrated with an industry-leading medical image viewer which enables specialists to view medical images such as MRI, CT Scan, X-ray, and Ultrasound in lossless quality.

Allergy & Immunology	Genetics	Psychology
Cardiology	Hematology/Oncology	Pulmonology
Dermatology	Infectious Disease	Radiology
Endocrinology	Nephrology	Reumatology
ENT	Neurology	Urology
Pediatric	Obstetrics & Gynecology	Weight Management
Gastroenterology	Ophthalmology	Orthopedic Surgery
Hepatology	Psychiatry	

## **2. BID SUBMISSION:**

- a. The bids shall be submitted in sealed envelope addressed to State Life Insurance Corporation of Pakistan by **24<sup>th</sup> October 2022** on or before **3:00 PM**. All quotes/bids will be opened on the same day at **3:30 PM** in the presence of the representatives of the bidders who wish to attend. No bids will be accepted after this date & time under any circumstances.
- b. The services will be hired according to PPRA Single stage – two envelop procedure as enumerated below:
  - i) The bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the Financial Proposal and Technical Proposal.
  - ii) The envelopes shall be marked as “FINANCIAL PROPOSAL” and “TECHNICAL PROPOSAL” in bold and legible letters to avoid confusion.
  - iii) The Financial Proposal will contain the cost of Consultancy Services.
  - iv) Bid earnest money in the shape of pay order/bank draft in favour of Pakistan Industrial Development Corporation, attached separately with the Financial Proposal.
  - v) Technical part must contain complete Technical Details and Documents as desired by this tender.

## **3. SEALING AND MARKING OF BIDS:**

The Proposals shall be submitted in sealed envelopes marked as under:

**“Departmental Head  
(General Services)”  
“2<sup>nd</sup> Floor, State Life Building No.9,  
Dr. Ziauddin Ahmed Road, Karachi.”  
Phone No: +92 21 99204521**

The Envelopes shall also bear the word "Confidential" and following identifications: -

**Tender Notice # H&AI/PO/24/2022.  
FOR HIRING THE SERVICES OF MEDICAL SECOND OPINION  
DIGITAL PLATFORM (FIRM)**

**i. CONTACT DETAILS:**

Contact Person: Departmental Head (GS)  
Address: STATE LIFE INSURANCE CORPORATION OF PAKISTAN  
2<sup>nd</sup> Floor, State Life building No.9, Dr. Ziauddin Ahmed Road,  
Karachi.  
Phone No:+92 21 99204521 Fax No: +92 21 99204577  
Contact Time: Monday to Friday 09:00a.m to 5:00p.m

**ii. EARNEST MONEY:**

- a. Pay order/demand draft of Rs. 50,000 in the name of State Life Insurance Corporation of Pakistan shall accompany the financial proposal as Bid Security /Earnest money.
- b. Earnest Money of unsuccessful bidders shall be returned upon signing of the contract with the successful bidder.
- c. Earnest money of successful bidder shall be converted in to performance guarantee and shall be returned after successful completion of job. In case of failure to complete the job successfully, the Security deposit may be forfeited by the Company.
- d. The bid/proposal without earnest money or for lesser amount will not be entertained and rejected straightaway.

**4. TERM OF ASSIGNMENT/ DURATION:**

The term of contract period is one year that can be renewed on satisfactory performance on the same terms and conditions with mutual consents.

**5. PROPRIETARY RIGHTS:**

All documents prepared by the consultancy firm shall become and remain the sole property of the State Life. The firm shall not, during the term of contract or after expiration, disclose any proprietary or confidential information relating to the services, or the State Life business or operations.

**6. EVALUATION OF BIDS:**

The bids will be opened and SLIC will examine the same for technical & financial evaluation as per Tender Document by a committee constituted by SLIC Management.

**7. ELIGIBILITY:**

The firm must be registered with SECP and FBR

**8. BID TECHNICAL EVALUATION CRITERIA**

The contract will be awarded from the qualifying tenders on the basis of the most economically advantageous tender by applying the following evaluation criteria:

**Technical Qualifying Total Marks: 70.**

<b>S #</b>	<b>Description</b>	<b>Total Marks</b>	<b>(Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)</b>
<b>1</b>	The Digital Plate form ( Firm) is required to be reputable in the relevant field with at least <b>5 years'</b> international experience of medical Second Opinion	<b>20</b>	Provide Evidence through (Presentation in hardcopy or share the link)
<b>2</b>	The Local firm is required to be at least one years' experience of medical second opinion	<b>10</b>	One year financial report
<b>3</b>	Network of International medical specialist (Doctors) of 1000 + Doctors of 500	<b>10</b> <b>05</b>	Complete list of network of specialist with Qualification and their geographical location.
<b>4</b>	The firm should cater at least 50 specialities	<b>10</b>	Complete list of speciality.

<b>5</b>	The firm having network of Pakistani medical specialist 100-200 50-99	<b>10</b> <b>05</b>	Complete list of network of specialist with Qualification and their geographical location.
<b>6</b>	The firm have its own registered office in Pakistan	<b>10</b>	Provide Evidence on company letter head showing the address of the company.
<b>7</b>	The firm have in house certified clinician (Medical Doctor) available 24/7 10 Numbers 05 Number 03 Number	<b>10</b> <b>05</b> <b>03</b>	Complete list of staff on company letter head with sign and stamp by authorities and their CVs
<b>8</b>	Number of corporate clients 10 Number of Corporate clients 05 Numbers of Corporate clients	<b>10</b> <b>05</b>	Documentary proof (copies of previously signed contract or work order or Service Order) received from Clients to be furnished.
<b>9</b>	Accessibility and Transfer of Knowledge Complete guides and helping material to use the service. Services should be accessible from website and mobile application	<b>10</b>	Soft and hard copy of transfer of knowledge documents
	Total	<b>100</b>	

#### **9. TECHNICAL SHORT LISTING CRITERIA:**

All prospective bidders are hereby informed that following criteria will be considered for short listing the Bidders. Consequently, only short listed bidders will be considered for next stage.

**Note:** In order to qualify for the financial Bid, bidders will be required to obtain a minimum marks 70 out of 100.

**10. THE BIDDER MUST SUBMIT THE FOLLOWING DOCUMENTS:**

- i. Organization Profile including name, registered address, telephone, fax number(s), e-mail address of Head Office and branch offices, year of establishment, etc.
- ii. Copies of Sales Tax registration certificates.
- iii. Copies of Income Tax registration certificates.
- iv. SECP registration certificate.
- v. Latest Annual Tax Returns filed with FBR.
- vi. Bank Certificate of financial stability.
- vii. The participating companies are required to submit undertaking on affidavit that it is not black listed by any firm or government department.
- viii. List of existing clients in the Public and Private sectors & detail of services.
- ix. Details of International Affiliation (if any)

**11. FINANCIAL PROPOSAL:**

The bidder has to quote rate in Pak Rupees cost per opinion/examination / The financial bid must be submitted on the following format. Financial quotation should be inclusive all sort of taxes

<b>S#</b>	<b>Description</b>	<b>Quoted Rates</b>
01	Corporate Second Opinion	PKR.----- per opinion
02	Independent Medical Examination	PKR.----- per Examination

**12. EVALUATION AND SCORING OF FINANCIAL PROPOSAL**

Evaluation of the financial proposals submitted by respondents whose technical proposals have technically been qualified for the assignment shall be done in accordance to the following process:

**Step1:** All the eligible financial proposals would be opened and scrutinized for any anomaly or discrepancy which may lead to the proposal being non-responsive as per the terms and conditions cited in the RFP for the assignment.

**Step 2:** All financial proposal found to be in order shall be enlisted in the prescribed Financial Evaluation sheet.

**Step 3:** The lowest evaluated financial proposal will be treated as qualified for entering into an agreement for the assignment after negotiations.

**13. TERMS AND CONDITIONS:**

- a. SLIC may annul the bidding process and reject all bids or proposals at any time prior to award of Contract. PIDC shall upon request communicate to any supplier or contractor who submitted a bid or proposal, the grounds for its rejection of bid or proposal, but is not required to justify those grounds.
- b. Participants are required to mention all taxes and GST separately.
- c. Bid/Proposal must be duly filled in, stamped and signed by authorized representative of the bidder.
- d. Bidder shall agree to all terms & conditions as incorporated in tender document.
- e. Conditional & incomplete tenders shall be rejected.
- f. The Earnest Money Deposit may be forfeited, if a bidder withdraws his bid during the period of bid validity.
- g. The bid shall remain valid for **90 days** after the date of bid opening.
- h. To assist the examination, evaluation and comparison of bids, SLIC may at its discretion, ask the bidder for clarification of its bid.
- i. In case, the day of bid submission is declared Holiday by Govt. of Pakistan, the next working day will be treated as day for submission of bids. There will be no change in the timings.
- j. Offers are liable to be rejected if the bidder fails to comply with the qualification criteria and there is any deviation from instructions as laid down in the bid document.
- k. SLIC reserves the right to accept/reject/divide/amend the order as per its requirements, as per PPRA rules.

**Terms and Conditions Accepted by Bidder**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Date \_\_\_\_\_

Seal \_\_\_\_\_