

Name of Work: Medical Insurance for WSSP Staff FY 2023
MINUTES FOR PRE-BID MEETING

Date:	December 20th, 2023	Time:	03:30 Pm
Venue:	Conference Room WSSP	Chair:	Manager Procurement

Other participants were;

- 1. Manager Procurement.**
- 2. AM HR**
- 3. Representatives of Firms**

The Pre-bid meeting was started with recitation from the Holy Quran.

1. The chair welcomed all the participants and briefly explained the bidding process for the appointment of Insurance Company in order to cover Medical Insurance of all WSSP employees as per coverage mentioned in RFP documents.(Annexure-A).
2. In Pre-Bid meeting it was informed that the following points were discussed for clarification. It will be followed in letter and spirit by the bidders including other points mentioned in RFP and will be considered as part and parcel of the Contract.
3. It was clarified that the treatment other than panel hospital should not be restricted. Where the submitted bills shall be reimbursed by the Insurance Co. within the stipulated time.
4. In pre and post hospitalization, physiotherapy (if prescribed) shall be covered for 30 days.
5. The sample card / Additional card must be provided with limits for clear understanding of hospital / employees.
6. The Pre and Post hospitalization should be 100% covered upto the available limits.
7. Bidders will be required to provide all benefits / riders as mentioned in Scope of Coverage's, else if any of the benefits is / are missing the bidder shall be declared as non-responsive even if they quoted lowest rate and contract will be awarded to second lowest.
8. It is mandatory to mention on health card that **Medical and accidental Emergencies are covered** in short stay without leading towards admission of patient. Sample of the card / Alternative must be provided by the companies along the bid document
9. All requirements pertaining to the claims shall be intimated to the WSSP Management within 7 Working days by the Insurance Company, if they fail to intimate requirement than Insurance Company is liable to reimburse claim up to 100% otherwise the amount will be deducted from their performance security, as per RFP point No. H.
10. The reimbursement of claims (non-panel hospitals) should be entrained within 10 working days, in case of un-necessary delays penalty upto 10% of on the total contract price may be imposed.
11. All Medical instruments as per Doctor's prescription and installed inside the body will be covered under IPD Coverage (For Example Knee replacement, stunt, heart chip, eye lens etc.)
12. Pre-Existing conditions and By Birth Defects (Disclosed/Undisclosed) will be covered 100% for all lives WSSP up to Hospitalization Limit.

13. All medical prescription by the doctors related to maternity will be covered i-e ensured.
14. WSSP will pay advance Premium at the beginning of each quarter after accessing the performance of the Insurance Company in respect of Health Services provided, claim settlements etc. and in case of poor performance the contract may be terminated.
15. All the participating bidders were informed that the Evidence with the evaluation criteria is must without evidence / support documents the marks shall be assigned, and bidder shall be considered as non-responsive and they must certify the Genuine of the supportive documents.
16. The successful bidder will be required to provide Performance Guarantees upto 8% of the total quoted price for the period of One Year in shape of Bank Guarantee within 15 days after award of contract. This will be released after satisfactory completion of the Health Insurance Contract.

The meeting was ended with vote for thanks from Chair to all participants.

Manager Procurement.