

**Name of Work: Medical Insurance for WSSP Staff FY 2024**  
**MINUTES FOR PRE-BID MEETING**

<b>Date:</b>	<b>December 27<sup>th</sup>, 2023</b>	<b>Time:</b>	<b>03:00 Pm</b>
<b>Venue:</b>	<b>Conference Room WSSP</b>	<b>Chair:</b>	<b>Manager Procurement</b>

**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 and (Annexure-A).
2. In pre-bid meeting it was informed that all points that were discussed shall be followed in letter and spirit by the bidders including all other points / clauses mentioned in RFP and will be considered as part and parcel of the Contract.
3. The Contract will be implemented and effective from 1st January 2024 and all the claims shall be entertained from 1<sup>st</sup> January 2024.
4. In evaluation criteria CMH as a "Mandatory" hospital is hereby relaxed on the request of participating bidders.
5. It is clarified that Maximum 85 Nos of Executive checkups shall be honored out of total 592 lives mentioned in BOQ by the Insurance Company.
6. The treatment other than panel hospitals should not be restricted. Where the submitted bills shall be reimbursed by the Insurance Co. within the stipulated time frame.
7. In pre and post hospitalization, physiotherapy etc. (if prescribed) shall be covered for minimum of 30 days.
8. The sample card / additional card must be provided with limits for clear understanding of hospital / employees (sample card to be attached with proposal).
9. 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.
10. All requirements pertaining to the claims shall be intimated to the WSSP Management within 7 to 10 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.
11. The reimbursement of claims (non-panel hospitals) should be entrained within 15 working days, in case of un-necessary delays penalty upto 10% of on the total contract price may be imposed.
12. All the medical implants as per Doctor's prescription / requirement of procedure will be covered under IPD Coverage (For Example Knee replacement, stunt, heart chip, eye lens etc.)

13. 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. In case of poor performance, the contract may be terminated. The release of next quarter advance may be kept pending till previous quarter clearance of claims.
14. All the participating bidders were informed that the evidence with the evaluation criteria is must. Without evidence / support documents the marks shall be assigned. The bidder shall be considered as non-responsive and they must certify the Genuine of the supportive documents.
15. 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.
16. The list of individuals with DOB shared with all participating bidders via email provided.

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

**Manager Procurement.**