

## REQUEST FOR PROPOSAL FOR HIRING OF FIRM FOR HEALTH INSURANCE

### 1. Introduction:

WWF-Pakistan under Competitive Bidding (“NCB”) has a requirement for the services Provider to provide services for the for the Provision of Group Health Insurance.

### 2. Submission of Bids:

Bidder shall submit the Technical and Financial Proposal in Single Sealed Envelope Having Clearly mentioned following:

- Title of Procurement Health Insurance
- Purchaser Address as mentioned in 2.3

2.1 Only one rate should be quoted for the item, and a bidder must avoid giving any alternate quote.

2.2 Quotation must be typed or written in indelible ink and should be signed by an authorized representative. Without a signature on Form of Quotation, the quotation shall not be considered further. All pages of the submitted quotation(s) where entries or amendments have been made, should be signed or initialed by the person signing the quotation.

2.3 A bidder shall submit Price Quotation, on their letterhead, duly signed, stamped by hand on Sealed envelope. The quotation should be addressed and delivered to the following official named official at the address mentioned underneath:

**Name: Assad Ullah**  
**Designation: Head of Procurement & Consultancies**  
Purchaser’s Address : World Wide Fund for Nature,  
Inside Ali Institute of Education, Ferozpur Road  
Lahore  
P.O Box 5180  
Email : [assadullah@wwf.org.pk](mailto:assadullah@wwf.org.pk)

**For any queries, please write To: [sasghar@wwf.org.pk](mailto:sasghar@wwf.org.pk) Cc: [assadullah@wwf.org.pk](mailto:assadullah@wwf.org.pk) and [mnoon@wwf.org.pk](mailto:mnoon@wwf.org.pk)**

2.4. The quotation(s) should reach to authorize official, at the address indicated hereinabove, by or before **17<sup>th</sup> June 2026.**

**3. Requirements:**

The Bidder should have a proper business address and office/shop besides complying with the following eligibility requirements through documentary evidence, to be submitted along with their Quotation:

- a. Registration with Income Tax Department.
- b. Registration with Sales Tax Department.
- c. Must possess a minimum Insurer Financial Strength Rating (IFSR) of AA+ (Double A Plus) or above assigned by PACRA, VIS Credit Rating Company Limited, or any other SECP-recognized credit rating agency. The latest rating report shall be submitted with the proposal.
- d. Must be involved in relevant business for at least 8 years;
- e. Has not been blacklisted by any of NGO, International Agency, Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan (submission of undertaking is mandatory), failing which will cause rejection of the bid;
- f. 24/7 operational helpline and Customer Care Department is mandatory.
- g. Must have established office(s) at Lahore, Islamabad and Karachi, which will be inspected by the authorized officer (s), if deemed necessary.
- h. The bidder shall maintain an active nationwide cashless hospital network, including South, Central, North and specifically KP and GB Region. The bidder shall submit a complete city-wise list of panel hospitals along with the proposal. WWF reserves the right to evaluate the adequacy of the hospital network and reject proposals where network coverage is considered insufficient.

**4. Additional Documentations:**

Following additional documents are required and would be used for **Technical/ Financial Evaluation:**

- a. Signed/Stamped copy of this RFP
- b. Technical proposal of as per Technical Specification/TORs at **Annex-A**
- c. Financial proposal with unit rates and total cost of work (Cost must be exclusive of all taxes) as per **Annex-B**
- d. Company Profile
- e. Details of Brand/Leaflets/Broachers (If Any)

**5. Validity of Bids:**

Bids shall remain valid for a period of at least **60 days** from the date of submission of the quotation, which may be extended based on mutual discussion. A bid valid for a shorter period may be Consider as nonresponsive.

**6. Purchaser Right:**

6.1 WWF-Pakistan reserves the right to accept or reject any bid based upon evaluations and past experience and also annul the bidding process and reject all bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder(s). The Purchaser shall inform the affected Bidder(s) of the grounds for the Purchaser's action, if so requested, but the Purchaser shall not be required to justify the grounds.

6.2 WWF-Pakistan also reserve the Right to May or May not Negotiate with the lowest Quoted Bidder. The negotiations can be conducted only on the requirements/quality of services offered.

6.3 Bidders meeting the mandatory eligibility requirements shall be considered for technical and financial evaluation.

6.4 WWF-Pakistan reserves the right to invite shortlisted bidders for a presentation, demonstration, clarification meeting, or negotiation session before finalization of the award.

6.5 Any bidder, if found engaged in corrupt or fraudulent practices including collusion/polling will be declared ineligible either indefinitely or for a stated period.

6.6 WWF-Pakistan also reserves the right to increase, decrease, delete or modify quantity to be delivered before the issuance of "Purchase/Supply Order" to the "Lowest Evaluated Bidder."

Regards,

**Procurement Department**  
WWF-Pakistan  
Head Office Lahore

Technical Details

Total Employee Covered

Total No. Of Employees Covered:	440
Total No. Of Spouses Covered:	314
Total No. Of Children Covered:	755
Total Number of Parents:	164
Total No. Covered:	1673

Category Wise Lives

Category	Total Lives
A+	2
A	116
B	981
C	36
D	538

**Employee complete list will be provided Upon Request**

- i. Number of employees may be increased/decreased from time to time which will be conveyed to the successful Service Provider for incorporating the change, accordingly.
- ii. The price shall include all applicable taxes.
- iii. Price shall remain same throughout the contract.
- iv. **Category-wise employees' details (soft copy) will be sent on the email to the authorized representative of the Bidder (Insurer).**
- v. The Insurer shall calculate the policy premium based on actual employees and dependents to be insured from the effective date. The number of employees and dependents may increase or decrease due to resignation, termination, redundancies, new hiring / replacement and/or increase or decrease in the strength of the employees. The insurer shall cover in the proposal as to how they shall cover such changes in the policy and the related explanations shall be agreed and made part of the agreement.
- vi. Total Price shall be amended on Addition/Deletion of Employees on Pro-Rata Basis time to time or Quarterly and can be adjusted with the invoice submitted for every Quarter and total calculation of addition/Deletion shall be shared by the services provider to the WWF-Pakistan along with Invoice.

**Financial Proposal Summary Format:**

Item	Cost (Pak. Rs.)	
	Year I	Total Premium
No of Persons/Lives to be ensured		
Taxes (GST)		
Total Cost of Premium (Incl. Taxes i.e. GST)		
Annual Premium per person/beneficiary inclusive of taxes (GST) (Employee/Dependent)		

**Required Benefits:**

<b>(Rates Per Family Member)</b>			
Category	Hospital Care, Surgical & Misc. Expenses Annum per Insured		
	Option # 1	Option # 2	Option # 3
<b>A+</b>	350,000	370,000	400,000
<b>A</b>	280,000	310,000	330,000
<b>B</b>	280,000	310,000	330,000
<b>C</b>	210,000	240,000	280,000
<b>D</b>	210,000	240,000	280,000
<b>Daily Room &amp; Board sub limit</b>			
<b>A+</b>	35,000	37,000	40,000
<b>A</b>	23,800	27,000	30,000
<b>B</b>	12,600	14,000	16,000
<b>C</b>	9,800	10,500	11,500
<b>D</b>	7,000	8,500	10,000
<b>Normal /Forceps Delivery</b>			
<b>A+</b>	168,000	170,000	180,000
<b>A</b>	98,000	120,000	140,000
<b>B</b>	84,000	110,000	130,000

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<b>C</b>	70,000	80,000	100,000
<b>D</b>	49,000	60,000	80,000
<b>Caesarean</b>			
<b>A+</b>	336,000	340,000	360,000
<b>A</b>	252,000	275,000	300,000
<b>B</b>	182,000	210,000	240,000
<b>C</b>	168,000	180,000	200,000
<b>D</b>	126,000	140,000	160,000
<b>Major Medical Care</b>			
<b>A+</b>	1,400,000	1,500,000	1,600,000
<b>A</b>	588,000	750,000	1,000,000
<b>B</b>	455,000	550,000	600,000
<b>C</b>	399,000	450,000	500,000
<b>D</b>	357,000	400,000	450,000
<b>Total Medical</b>			
<b>A+</b>	1,750,000	1,870,000	2,000,000
<b>A</b>	868,000	1,060,000	1,330,000
<b>B</b>	735,000	860,000	930,000
<b>C</b>	609,000	690,000	780,000
<b>D</b>	567,000	640,000	730,000

<b>Benefits [For Parents]</b>			
<b>Hospital Care, Surgical &amp; Misc. Expenses Annum per Insured</b>			
<b>Category</b>	<b>Option # 1</b>	<b>Option # 2</b>	<b>Option # 3</b>
<b>A</b>	280,000	300,000	350,000
<b>B</b>	280,000	300,000	350,000
<b>C</b>	210,000	250,000	300,000
<b>D</b>	210,000	250,000	300,000
<b>Daily Room &amp; Board sub limit</b>		-	-
<b>A</b>	23,800	27,000	30,000
<b>B</b>	12,600	14,000	16,000
<b>C</b>	9,800	10,500	11,500
<b>D</b>	7,000	8,500	10,000

**Other Benefits:**

Other Benefits shall also be Inclusive in addition to above:

- Online Application for Employee personal Health Insurance Details/HR Portals through Mobile/Web Based Application
- Complimentary Executive Checkup as per HR Recommendation.
  - 2x up to 65,000/-
  - 6x up to 45,000/-

**Proposed Additional Health Insurance Policy Inclusions:**

- **Congenital and By-Birth Diseases** – Covered on actual basis subject to overall sum insured.
- **Day Care Procedures** – All types of specialized investigation including but not limited to: MRI / CT-Scan / Thallium Scan / Angiography / Endoscopy/Echo/ Echo Cardiography/ Bronchoscopy, Colonoscopy, Thyroid Scan, Renal Scan, PET Scan, Bone Scan, All types of biopsies, all types of CT-Scans are covered. & Covid-19 tests.
- **All types of day care surgeries including but not limited to:** Dialysis / Treatment of fractures, Lacerated Wounds , Solvadi / Interferon Therapy of Hepatitis 'B' and 'C', Gastroscopy, Carotid Doppler, Barium Meal & Swallow & Enema, CT Angio, NCS/EMG, EEG, Coronary Angiography, Mammography, ETT, Holter Monitoring, Echo/Stress Echo, All types of biopsies, OCT, FFA, Radiotherapy, Chemotherapy, Lithotripsy, RFA Procedures, Painful Ganglion, USG guided Abscess drainage/biopsy, Painful Sebaceous cyst, Painful/Infected Ingrown Toe Nail (IGTN) Under LA, Infected

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cases (Abscess/cyst) Incision/drainage Under LA, Painful lipoma Under LA, painful planter warts Under LA, carpal tunnel syndrome surgery/day-care orthopedic procedures such as POP back slabs, cubital tunnel syndrome surgery, Injection Avastin/Lucentis, All medically necessary eye procedures under LA, an eye disorder leading towards vision impairment, painful internal/external hordeolum.

- **Hepatitis B & C** – Treatment covered on actual basis subject to overall sum insured.
- **Visiting Surgeon Fee:** Visiting doctor fee should be reimbursed after comparison with most expensive hospital on the insurance company's panel in that city.
- **Medical Emergency (Short Stay)** – Admissible on a credit basis, without restriction to panel hospitals or life-threatening conditions, for clinically managed and medically necessary treatment.
- **Premium Structure** – To be applied according to age-wise bands.
- **Deletion of Members** – Deletion of members shall be processed on a prorated basis for each individual member, irrespective of whether a claim has been availed. In the event of a claim, only the claim amount incurred by the concerned member shall be deducted.
- **Addition of Employees** – Allowed on a prorata basis throughout the policy year.
- **Change in Benefit plan:** The insurance company shall update or modify the benefit plan based on the information provided by the HR focal person.
- **Customer Satisfaction** – Ensured through prompt and efficient support services. 24/7 Customer satisfaction throughout the policy year.
- **Maternity Benefit** – Gynecologist's fee / Consultant fee / Surgeon fee / Assistant fee, Daily room charges & patient meals charges, Labor Room / Operation Theatre charges, ICU, CCU, Nursery Care & NICU charges, Anti-D, Anaesthetist fee, Incubator charges, Miscarriages resulting into D&C (Dilation and curettage), Carried D&E or any other procedure required in case of life saving purpose, Pre-natal nine months & post-natal 45 days fully covered from above defined maternity limit.
- 100% Pre/Post-natal coverage from the date of conceiving, up to the limits of maternity coverage of the insured person.  
Secondary Conditions brought about by Pregnancy including but not limited to such as Backache, High BP, Vaginal Bleeding, Nausea & Vomiting etc requiring Hospitalization.
- **Newborn Coverage** – Coverage starts from the date of birth and time covered on actual basis subject to overall sum insured.
- **Circumcision Expense** – Covered up to PKR 15,000.
- **Pre & Post-Hospitalization Expenses** – Covered up to the available limit [30 Days before & after hospitalization].
- **Eye Procedures / Eye Injections / Cataract Surgery:** All eye-related procedures requiring either general or local anesthesia are covered under the policy. Cataract

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surgery is covered on an actual cost basis, subject to the overall sum insured limit. Additionally, all medically prescribed eye injections and doses are covered.

- **Implants** – Pacemakers, Stents, Orthopedic implants, Artificial joints, Meshes, Surgical hardware 100% coverage included.
- **Skin Grafting after Burns / Accidents** – Included in the policy coverage on actual basis subject to overall sum insured.
- **Procedures under Local Anesthesia:** Covered under the policy.
- **Multiple Approvals-** Allowance for two simultaneous approvals for the same patient.
- **Major Medical Coverage:** Coverage shall include, but not be limited to, the treatment and management of angioplasty, CABG, stroke, dialysis, major organ transplantation, major burns, Hepatitis B & C, dengue fever, and other eligible medical conditions as per the policy terms and conditions.

**Note:**

- WWF-Pakistan reserves the right to select any one of the options mentioned in benefits table above.
- **Any Additional facilities** provided by the company shall be a plus point on overall technical Proposal which would help WWF-Pakistan to reserve right for selection.
- **Claim Rejection Justification:** All claim rejections, partial settlements, qualified medical practitioners, or deferred approvals must be communicated in writing, citing the specific policy clause or exclusion relied upon. Medical rejections shall be supported by the insurer's qualified medical reviewer. WWF reserves the right to request reconsideration of disputed cases.
- Any claim shall not be rejected solely due to the absence of a single supporting document where the treatment, hospitalization, diagnosis, and related expenses are otherwise substantiated by available medical records and hospital documentation.
- **Hospital Intimation:** Once a case has been duly intimated by the hospital, the insurance company shall not decline the claim solely based on post-intimation review.
- **Lost or Misplaced Insurance Cards:** No additional charges shall be applied for the replacement of lost or misplaced insurance cards.
- **Policy Jacket:** It will be submitted with all the other documents at the time of bid submission.
- **Turnaround Time:** Claims settlement should not be more than 15 Working days in any case.

- **RFP Requirements:** Any reduction in benefits limits, alteration of coverage scope, or introduction of exclusion not expressly defined in the RFP shall not be applicable and shall be deemed overridden by the RFP terms and conditions.
- **Policy briefing:** Selected bidder shall share presentation/orientation regarding policy and brief WWF-Pakistan HR team and employees at the start of the policy implementation or during the policy period, where deemed necessary.

**Payment Terms:**

Following Payment, the terms shall be followed:

- a. Quarterly Advance Payments shall be made after reconciliation of Employee List Quarterly.
- b. The Contracts request(s) for payment shall be made to the WWF-Pakistan in writing, accompanied by an invoice, and delivery challans/Inspection Reports describing, as appropriate, the Equipment delivered upon the fulfillment of other obligations stipulated in the Contract.
- c. The currency of payment is Pak. Rupees.
- d. All Taxes shall be Deducted as per the Laws of Government of Pakistan
- e. If any Exemption on Taxes. Exemption Letter shall be provided along with the Financial Proposal.

**Duration of Contract;**

- Initial Duration of the Contract is 1 Year Which may be extended up to 2 Years based on Service Provider Performance and Mutual Agreement between both Parties by Signing Addendums (Cost adjustment and Time Extension) but based on Final Discretion of the WWF-Pakistan.
- Performance of the Service provider shall be evaluated as per WWF-Pakistan's prescribed performance evaluation after 6 month/1 Year and WWF-Pakistan Reserve the Right to terminate the contract prior to completion of Duration of agreement based on Companies Performance.