

SIL/HO/PC/2022-0576

31st October, 2022

M/s Crescent Care (Pvt) Limited. Room. 501, 5<sup>th</sup> Floor, Beaumont Plaza, Beaumont Road, Karachi.

Sub: Letter of Award-Third Party Administrator For Health Insurance to Sindh Insurance Limited

Dear Sir,

The Sindh Insurance Limited is pleased to award the subject contract to M/s Crescent Care (Pvt) Limited for the tender reference # SIL/HO/TPA/2022 serial # T00013-21-0014 which was opened on 27<sup>th</sup> May, 2022.

Thanks & Regards

Nadeem Akhter

Head of Procurement Committee

CARERUTILIO

Just

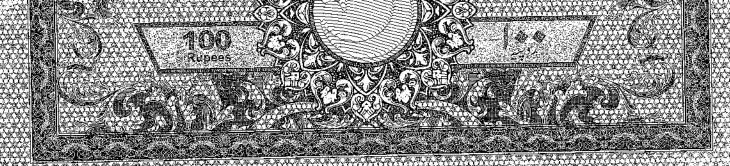
# Third Party Administration

# <u>Services Agreement</u>



Crescent Care (Pvt) Ltd

: //www.crescentcare.ok/ ...\*



ELIC No. 17 . C'O Seat # 34, Shed "A"

\*Χ Court, Karachi Pakistan

17DEC 2022

8. NO. CONTHADRESS B

IRFAN ALI SHAIKH

Leg # 445 KBA

STAMP VENDOR SIGNATURES.

## SERVICES AGREEMENT

THIS SERVICES AGREEMENT ("Services Agreement"), is made and entered into as of this 1st Nov 2022 ("Effective Date"), by and between Crescent Care (Pvt.) Ltd. hereinafter referred to as Crescent Care, a Company incorporated under the Companies Act, 2017 & Third Party Administrator (TPA) for Health Insurance Regulations, 2014 of SECP, and having its registered office at 705, 7th Floor, Progressive Plaza, Beaumont Road, Karachi-75500

And

Sindh Insurance Limited hereinafter referred to as CLIENT and having its registered office at 1<sup>st</sup> floor, Imperial Court Building, Dr. Ziauddin Ahmed Road, Karachi-75530.

#### WITNESSETH

WHEREAS, Crescent Care provides Third Party Administration (TPA) services which includes administration of healthcare and ancillary services for a fee and on terms and conditions more particularly described in this Services Agreement;

WHEREAS, CLIENT desires to engage Crescent Care to provide third party administration services to its customers/covered members on the terms and conditions set forth in this Agreement; and

NOW, THEREFORE, in consideration of mutual covenants contained herein, the parties agree to the following:

## ARTICLE 1 Representations of Crescent Care

1.1 Crescent Care represents that, to the best of its knowledge, as of the effective date of this Agreement, none of the activities to be performed hereunder, will violate any applicable law, regulation, order or rule of any governmental agency or court decision, whether federal, provincial of local.)

## ARTICLE 3 Duties of CLIENT

To permit Grescent Care to perform the Services, CEENT shall perform the following functions:

- 3.1 CLIENT shall provide framework of policies, interpretations, rules, practices & procedures in writing established by CLIENT for the provision of the TPA services by Crescent Care
- 3.2 CLIENT shall provide an authority letter to Crescent Care specifying Crescent Care to be its TPA and responsible for all communications/decision making with the network Providers/Hospitals.

M/S.Crescent Care ("Provider") shall ensure that all claims exceeding RS 300-0007- should separately be investigated, either through personal visit or otherwise. Crescent Care shall ensure that all panel / network hospital have requisite services as declared by hospital in addition, random physical survey of checking of admitted patient shall be conducted by Crescent Care

- 3:3 CLIENT shall intimate covered members about Grescent Care's Customer Service number and educate them about the protocols defined for preauthorization and reimbursement of claims: 17
- 3.4 CLIENT acknowledges that it is solely financially responsible for the payment of all approved claims (hospitalization and reimbursement) and Crescent Care will act as a condult and manage the payments for hospitalizations and reimbursements on behalf of CLIENT.
- 3.5 For instances where payments against claims are being made directly by GLIENT, Classent Gare will be intermed of these payments within three working days via the format mentioned in Exhibit G.
- 3.6 CDENT will be responsible to keep all insurance and claim documents in paper format as per its own document retention policies and practices. Crescent Care will forward all documentation to the CLIENT for this purpose and retain digital copies for archive/back-up purposes.
- 3.7 GLIENT will work with Crescent Care to establish an Electronic Data Interchange link that will ensure ismooth data transfer required to provide TPA services.

## 3.8 Payment of Claims to Providers and Primary Covered

- a. In order to make timely payments to insured members of CHENT and network hospitals. CLIENT shall authorize Crescent Care case to case basis for directly payment of all claims on its behalf.

  Crescent Care will send to CLIENT complete information of claims with original paperwork of hospital bills, patient summary; and treatment summary of patients along with other relevant documentation.
- b. CLIENT shall place a pool amount of Rs. 05 million with Crescent Care which will be used to pay the claims. The pool amount will be replenished back to Rs. 05 million upon 70% utilization within three days of receiving notification from Crescent Care. This pool amount will be revised on an as needed basis depending on the volume, utilization; and services rendered by Crescent Care. The pool shall be reconciled on quarterly basis.
  - CLIENT shall be responsible for the payment of all claims (including without limitation, all gayragents to Network Providers) and covered Persons (reimbursement) and any other party for healthcare services that are incurred before Grescent Care is notified of coverage termination. Crescent Care will be responsible for payments of those claims; which are authorized and processed by Crescent Care after they have been informed as \$100 payments of the second contents of the second care.

LETENT shall be responsible for initial and ongoing verification of covered religions. Engine to cover as content to reinfication of either through addition/or deletion of insured member. This includes but not limited to verification of any of employments to Providers as a result of beliefits paid for persons not eligible for benefits under the provisions of the policy, which are not or otherwise covered in the policy but not conveyed to the sprovider.

## 3:11 Collection of member Health ID cards after Policy termination

CUENT shall be responsible for the collection of member Health ID cards, once Covered Persons are no Nonger eligible for coverage and/or the Policy has terminated

## 3:12 Provision of Documentation Required by Crescent Care

CLIENT agrees to provide Grescent Care with all information and documentation required to perform the sadministrative functions delegated under this Agreement.

3-13 CUENT shall provide specific whiten instructions to Crescent Care for each new type of service requested and added to this Service Agreement and addition of a new Exhibit.

#### ARTICLE 4 Duties of Crescent Care

Crescent Care shall perform the following third party administrator services (the "Services") in accordance with the Service Levels set forthird Exhibit A attached bereto and incorporated berein by reference

4:1 Opescent Care shall perform the following Services for the CLIENT

## 4.1:1 Documents Scanning

Chescent Care will scan all the claims received from the CLIENT and Providers and upload them into ERP system. These documents will be available to the CLIENT for retrieval.

## 4.1.2 Policy Administration Services

## a. Assistance for Issuance of Standard Policy and Endorsement documents

Crescent Care shall assist in the maintenance of an up-to-date database containing details of the Policy Holders and covered persons on the basis of the underwriting data providing by CRENT and other information submitted electronically via Data Shanng Form (Exhibit H) by CRENT Ownership of such data-fully rests with CRENT

## ់ង់: Call Centre Services for Policy Administration

Grescent Care will provide call center services to the covered members of CLIENT for:

- Employee status and individual coverage Basic policy coverage and exclusions
- Status of utilization
  - Pre-Authorization Approval-
  - cAny other matter related thereto



Crescent Care shall respond pre-authorizations request as mentioned in Exhibit A. Preauthorization request will be received on the format given in Exhibit I. The timeline for the aforementioned written feedback will be extended after working hours/public hondays to 24 frours.

 All special facilitation outside the scope of the policy coverage will be entertained after receiving written request from the authorized personnel of GLIENT.

## Medical Management Review

In order to determine whether or not a requested medical treatment is covared under the Health Insurance policy. Crescent Care may use the guidelines and parameters as mentioned in Exhibit B. Based on this medical management review. In addition to the benefit approval review. Crescent Gare may authorize or deny the coverage benefits. A denial of authorization in no way means denial of treatment.

#### Claims Processing

#### Reimbursement Claims

Claims documents for Covered benefits must be submitted by each Covered Person on the Personalized Claim Forms (Exhibit 1). Crescent Care will determine whether benefit is payable imder the plan provisions and eligibility.

In applying the Plan's provisions. Grescent Care will use claim procedures and standards that are developed for benefit of claim determination. CDENT will delegate to Crescent Care the discretion to determine whether a benefit is payable or not in accordance with the policy terms, conditions and exclusions.

. Crescent Care will follow the Turnaround Time (TAT) given in Exhibit C

#### Network Claims:

 Claim payments for healthcare services rendered by Network Providers will be equal to the amounts the Network Rroyders agreed to accept in the contractual arrangements with Crescent Care, governing their participation in the Provider Network.

Crescent Care will evaluate said claims on the basis of documents provided and has the right to reject a claim in case of mismanagement of preauthorization and other discrepancies found in the treatment provided in view of the policy restrictions:

Crescent Care will follow the Turn around Time (TAT) given in Exhibit 6:

#### 4.1.4 Crescent Care Customer Services

Calls will be attended by trained service associates available on a 24x7 basis. These associates will be equipped to imanage all customer/provider queries including but not limited to preauthorization, benefits covered, claims status, complaints, and requirements.

- Service associates will be trained and equipped to transfer the call to the applipriate department and/or personnel when needed:

- Reports Trefated to the Services provided by crescent care reports inclines are
  - r: Preauthorization Detail Report (Approved/Denial/Pending)
  - ii Claims Detail Report showing itemized claims and payment to Network Providers and/or Covered Persons
  - ui Pending Claims Report:
  - W. Claims Aging Report
  - vi Monthly Paid Claim Summary/Detailed Reports
    - icz "Claim Summary by Provider
  - li 🚅 Loss Ratio Report
    - Pool Utilization Report
  - ix : : Disease Trend Report:

The format of all above reports are attached in Exhibit Folh addition to this, any customized reporting a spuried by CIJENT will be make available as/when needed.

## 4.1.6 Training of Client Staff

- As reasonably required by CLIENT, Grescent Cale shall provide training to CLIENT staff for the following
  - Assist CVENT in establishing adequate-connectivity between CUENT's network and Crescent Care ERP
  - Fraining on beneficiary Network & benefit usage, inclusive of general administration and claims transling procedures:
  - . Fraining on theruse of Crescent Care ERR as well as on other facets of the integrated solution a sprovided by Grescent Care under this Agreement
- 4,1.7 «Grescent Care shalls introduce CUENT to its Hospitals/Provider Network for commencement of cashless services. Crescent Care will provide the following information to CUENT:
  - Provide list of all hospitals/Provider Network and discount centers to CUENT.
    - E Provide updated fee Schedules including negotiated discounted rates of Hospitals/Provide Metwork
    - Laboratory network on discounty medicines:
- 4.2 Cres, ent Care shalf maintain the standards set forth in Exhibit A attached hereto and incorporated herein.

#### ARTICLE 5 Compensation

5.1 CELENT shall pay Crescent Care a fee for Services provided hereunder in the amounts determined in a coordance with Exhibit Flattached hereto and incorporated herein by reference (the "Service Fees"). The CELENT shall pay upfiront Service Fees within fifteen days against each business added to the portfolio of CELENT after premium is received against that account by CELENT upon receipt of proper bill. With each uppromption Service Fees, CLIENT shall attach the Premium information in support of the Service Fees payable against the respective account.

quarter.

#### ARTICLE 6 Termination

6.1 CLIENT may terminate this Agreement for cause if Crescent Care materially defaults in the performance of any duty or abligation imposed upon Crescent Care under this Agreement, in the event, Crescent Care shall commit a material default in the performance of any duty or obligation imposed upon: at by this Agreement, CLIENT shall provide Crescent Care with written notice !"Crescent Care Default Notice, I specifying such material default. Crescent Care shall have thirty (30) days from receipt of the Grescent Care Default Notice ("Ofiginal Crescent Care Cure Period") to cure the specified default. provided however that if Crescent Care has commenced to cure the specified default within the Original Gescent Cale Cure Period and the nature of the default requires additional time to cure, then so long as Crescent Care has (i) provided a written plan to/cure the specified default to CUENT and (ii) is diligently prosecuting the cure to completion. Grescent Care shall have up to sixty (60) days after the expiration of the Original Crescent Care Cure Period (the "Extended Crescent Care Cure Period") to complete the cure of the specified default. If CLIENT determines that Crescent Care has not cured the specified default within the Extended Crescent Cate Cyte Period or is not diligently prosecuting the cure to completion CHENT, may terminate this Agreement by providing Crescent Care written notice of termination Grescent Care Termination Notice") in which case, the Agreement will terminate at the end of the extended Crescent Care Cure Period unless Crescent Care has cured the specified default phore to the expiration of the Extended Crescent Case Cure Period. If Crescent Care, cures all defaults described in a Crescent Care Default Notice within either the Oliginal Crescent Care Cute Period of the Extended Grescent Care Cure Period, this Agreement shall not terminate but remain in full force and effect pursuant to its terms. Nothing in this Section shall limit Crescent Care's tight to pursue any available remedies if it disagrees with CHENT sconclusions concerning any claimed Crescent Care default or failure to cure

6.2 Crescent Care may terminate this Agreement for cause if CLIENT materially defaults in the performance of any duly or obligation imposed upon CLIENT under this Agreement In the event CLIEN I shall commit a material default in the performance of any duty or obligation imposed upon it by thi Agreement, Crescent Care shall provide CLIENT with written notice ("Client Default Notice") specifying right material default. ClieNT shall have thirty (30) days from receipt of the Client Default Notice Original Client-Cure Period) to cure the specified default, provided however that it CLENT has commenced to cure the specified default within the Original Client Cure Period and the nature of the default requires additional time to cure, them so long as CLIENT has (i) provided a written plan to cure the specified default to Grescent Care and (ii) is diligently is prosecuting the cure to completion, ELIENT, shall have up to sixty (60) days after the expiration of the Original Glient Cure Period (the Extended CLIENT Sure Period"): to complete the cure of the specified default. If Crescent Care determines that CLIENT has not cared the specified default within the extended Client-Care Remod of it is not diligently prosecuting the cure to completion. Crescent Care may terminate this Agreement by providing CEIENT a written notice of termination ("Client Termination Notice"), in which case, the Agreement will terminate at the end of the Extended Client Cure Period unless CLIENT has cured the specified default prior to the expiration of the Extended Client Cure Period. If CLIENT cures all defaults described in a Client Default. Notice within either the Original Client Gure Period or the Extended Client Cure Period, this Agreement shall not terminate but remain in full force and effect pursuant to its terms. Notwithstanding the foregoing, if CUENT defaults in the payment of Service Fees ("Monetary Default"), CLIENT shall have ten 40) days following its receipt of the Client Default Notice respecting to cure such Monetary Default by tendering payment of the Service Fees due to Crescent Carculf a Monetary Default is not cured in accordance with the foregoing provision. Crescent Care may immediately cease providing Service Translet enemelies it il meretinger. Nothing in this section shall limit GliENT's light to pursue aga disagrees with Crescent Care's conclusions concerning any claimed CLIENT: ure to dure

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and methods constitute proprietary business information on the second care and some the GifENT to any third party without the written consent of Crescent Care.

7. 2 Crescent care acknowledges and agrees, that the CLIENT's written procedures, manuals, software, and methods constitute proprietary business information of the CLIENT and shall not be disclosed by diescent Care to any third party without the written consent of the CLIENT.

#### ARTICLE 8: Independent Contractor

It is muturally undergrood and agreed that at all ties and in all respects in providing Services hereunder. Crescent Care shall be acting and performing as an independent contractor. Nothing in this Agreement establishes of constitutes or should be constituted as establishing or constituting, the parties as a partner or constituting with one another or agents for one another for any purpose whatsoever or renders either party liable for any debts of obligations of the other.

## ARTICLE 9 - Amendments

This Agreement constitutes the entire Agreement of the parties beneto with respect to the subject matter bened sand: there are no oral or, whiten collateral representations, agreements; or understandings, except as provided herein. This Agreement may not be amended, aftered; or modified except by written amended aftered by the parties.

## ARTICLE 10 Notices

All hotices required or permitted hereunder shall be in writing and will be deemed to have been given when delivered by kand, or mailed by certified mail; return-receipt requested, postage prepaid, to the addiess below at sech other address as either party shall specify in a written notice to the other.

aNotice to CLIENT - Faisal Siddiquis

Sindh Insurance Limited

15 Floor, Imperial Court Building.

Drsziauddin Ahmed Road,

:Karachi-74000

aNotice to Crescent Care:

Mr. Muneer Ahmed Khan

Crescent Care (Pvt.) Ltd.

705. 7<sup>th</sup> floor, Progressive Plaza

Beaumont Road:

Karachi--.75500 i

## ARTICLE 11 Terms

This Pagreement shall begin on **November 11, 2022** (the Effective Dates) and juriess terminated earlier pulsuant to this Agreement, shall continue in full force and effect for an initial term of one (01) year. This Agreement shall be renewed for additional renewal terms of three (03) year, unless either party notifies the other party at least minety (90) days proof to the expiration of the initial or renewal term then in effect of party at least minety (90) days proof to the expiration of the initial or renewal term then in effect of party at the notified terms of the initial term plus any follows:



but of or in connection with this Agreement (including, without limitation, any question regarding its existence, validity or termination) between the Parties which cannot be resolved by good faith negotiations, then such dispute or difference will be referred to and finally resolved by arbitration in Pakistan before a two member board of arbitrators. Such arbitration shall be decided pursuant to the Arbitration Act, 1940 or any re-enactment thereof. The Arbitrators will be appointed one by each party and increase of contrary decisions; the mafter shall by referred to umpire which either be appointed by the two arbitrators or by the Court of Law in accordance with the Arbitration Act. The Cost & Expense (see of Arbitrator shall be determined prior to appointment of the Arbitration and is to be shared by parties equally. Time framework will also be fixed for completion of Arbitration. The decision of Arbitration shall be final and bioding on all parties to Arbitration. The decision shall determine the Liability of all the larities separately, payable by the party concerned. The venue of the Arbitration shall be Karachi and the arbitration shall be carried out in English language only.

## ARTICLE 14 Indemnifications: Limitation of Liability

14.1 Either party shall defend and indemnify the other party against any and all claims, losses, costs and expenses, including reasonable attorneys' fees that the affected party may mour as a result of claims in any form by third parties arising from the negligent party's performance of Services heredinder provided.

id. 2. Notwithstanding anything contained in this Agreement. Crescent Care's hability ansing out of the gerformance of Services shall be limited to the Service Eees hereunder.

## ARTICLE 15 Force Majeure

15.1 Neither Party shall be responsible for any delay or failure to perform its obligations hereunder, if such idelay or failure is due to causes beyond its control of without its fault of negligence, including without limitation, strikes, hots, wars fixes, flood, epidemics, quarantine restrictions, freight embargoes unusually severe weather, earthquakes, explosions, acts of God or any public enemy, or acts mandated by any applicable laws, regulation of order (whether valid or invalid) of any governmental body of any other unforesees discumstances.

15.2 The Party seeking to rely on the Force Majeure event shall promptly notify the other Party within seven (7) days of its first occurrence and demonstrate the manner in which continued performance has become impracticable, laiding which such Party shall be prevented from relying on that force majeure event. During the force majeure, the obligations of the Parties in terms of this Agreement shall remain suspended.

## ARTICLE 16 Books and Records

## $16\,\mathrm{IM}$ aintenance of Books and Records

Lack-parry shall maintain such books and records, including but not limited to, payment records, notices, accounting and administrative records, necessary for the proper administration of this Agreement and for all regulatory purposes in electronic format and shall retain all such records for the longer of five (05) wears or the time period required by law, records like copies of cheques / payment supports which shall be teadful available if required by the CHENT.

In case of any special audit, the provider shall be liable to provide of all the record & equired support to

#### 16.3 Regulatory Compliance

Both parties must maintain and comply with all governmental, statutory, and other regulatory consents, licenses, and authorizations necessary or desirable for the conduct of its business perfaining the activities contemplated herein.

## 16.4 Performance Security

The Provider will provide the performance security in the form acceptable to Sindh Insurance Limited for 5% of the contract amount for 90 days from the date of completion of the contract. In case the Vendor does not fulfill its commitments, Sindh Insurance Limited reserves the right to enforce the performance security shall be Rs. 234;500/-

IN WITNESS WHEREOF, the Parties hereto have duly executed and delivered this Agreement.

Signed and delivered by the within named.

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## EXHIBIT - A

## Performance Metrics & Standards

Performance Metrics	Performance Standards
Document Scanning	Within 48 Hours
Health ID Cards Printing	
● Up to 1000	<ul> <li>Within 3 working days</li> </ul>
<b>♦</b> : Up to 5000	<ul> <li>Within 5 working days</li> </ul>
<ul><li>More than 5000</li></ul>	<ul> <li>Within 7 working days</li> </ul>
Enrollments, Changes & Terminations	Within 48 Hours
Average Speed to Answer (ASA) Phone Calls TAT	Within 3 rings/bells
Pre-Authorization Entry in the ERP System	Within 30 minutes
Approval/Rejection/Requirement of Pre-Auth	Within 15 minutes during working hours: Within
	24 hours during non-working hours/holidays
Claims Processing TAT (Panel/Reimbursements)	Standard claims processed within 3 working days
Claims Rejections/Requirements	Within 24-48 hours



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## EXHIBIT - C

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## EXMIBÎT – E

## Management Reports

## A., Loss Ratio Report







## C. Pool Utilization Report

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## EXHIBIT – G

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Policy Wording with benefits and coverage details

i. Data shaning forms/files with covered member details. (except format)

List of general exclusions, with exceptions if any for each policy.

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N MEMORY OF SHAHRED MOHTARMA BENAZER BHE

SINDH INSURANCE

<del></del>		22-Jun-2022						
· · · · · · · · · · · · · · · · · · ·	Bid Evaluaion Report							
Third Party Administrator For Health Insurance								
Procuring Agency	Sindb Insurance Ltd							
Ref no.	SIL/HO/TPA/2022 €							
of Procurement	Single Stage Two Envelopes							
Description	SIL/HO/TPA FOR HEALTH INSURANCE							
Published	SPPRA S.No. T00013-21-0014_Dated May, 11, 2022 &							
ids Document Sold	3							
ids Received	2							
cal Bids Opening Date	27(h May, 2022 11:00 am	······································						
ial Bids Opening Date	27th May, 2022 12:00 pm							
Bids Technically Qualified	2							
ejected	-							

Ne	Company Name	Qualified/Disqualified in Technical / Eligibility Inspection	Cost of Bid Offered	Ranking In terms of Cost	Comparison With Estimated Cost (Rs. 6,000,000/-)	Reason for Acceptance/Rejection	Remarks
	1	2	3	4	5	6	7
1	M/s Crescent Care (Pvt) Limied	Technically qualified	Rs. 4,690,000 /-	1	1 Dalamatha Estimated	Accepted being the qualified & lowest cost bidder	Ac paid Their gand lowest costs bidders
2	M/s Health eConnex (Pvt) Limied	Technically qualified	Rs. 6,300,000 /-	2	Rs. 300,000/- Above the Estimated Cost	Not accepted due to higher cost	
						ļ	

lote:- The bid of M/s Crescent Care (Pvt) Limited is accepted for the tender of Third Party Administrator for Health Insurance Services being the qualified and lowest cost bidder.

## **Procurement Committee Members**

2

1 Mr. Nadeem Akhter

Sindh Insurance Ltd

CFO & Company Secretary

Head of Procurement Committee

Ms. Meher Dinshaw Khory

Sindh Insurance Ltd Head-HR & Admin

Member

3 Muhammad Adnan Shakeel

Sindh Modaraba CFO & Company Secretary Independent Member Signature

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# BIDDERS QUALIFICATION REPORT THIRD PARTY ADMINISTRATOR FOR HEALTH INSURANCE

	THEO PARTY ADM	I I	<u> </u>		KANCE	
S. No	Descriptions	Total Marks	Health e Connex	Crescent Care	Remarks	Mandatory Evidence As Annexures
		20	20		Rs. 100 Million & above	
1	Third Party Administration Health Insurance Premium Portfolio	15			Rs. 50 Million to	Party-wise Insurance Premium Portfolio
		10	·	10	Rs. 99 Million Rs. 10 Million to Rs. 49 Million	Annexure-A
		20	20	20	08 & above	
2	Number of Corporate Health Insurance Clients	15			05 to 07	Corporate Clientele List As Annexure-B
		10	,		02 to 04	
3		10	10	-	05 years & above	
	Experience (Third Party Administration) of Health Insurance	7		-	03 years to 04 years	TPA License issued by SECP As Annexure-C
		5		-	01 year to 02 years	
	Hospitals on Panel	15	15	15	200 & above	
4		10			150 to 199	List of Hospitals on Company's Letterhead As Annexure-D
		7			100 to 149	
5	Numbers of Doctors	10	10	10	03 & above	List of Doctors on Company's Letterhead As Annexure-E
Q		5	:		2	
_		15	15	15	Both	List of Hotline & Call Centre Numbers on
6	24 Hours Hotline & Call Centre Facility	10			Any one	Company's Letterhead As Annexure-F
_		10	10		Rs. 100 Million & above	Auditor's Certificate
7	Paid up Capital	5		5	Rs. 50 Million to 99 Million	or Form-A As Annexure-G
	Total Marks	100	100	75	Both the bidde	ers have technically been qualified

Mr. Nadeem Akhter CFO & Company Secretary Sindh Insurance Limited Mcha Behrana
Ms. Meher Dinshaw Khory

Head HR & Admin
Sindh Insurance Limited

Mr. Muhammad Adnan Shakeel CFO & Company Secretary

CFO & Company Secretary Sindh Modaraba



Mr. Muhammad Adnan Shakeel

## MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

	to or your remaining
TYPE OF PROCUREMENT	ADMIN / IT / CONSULTANT / MEDIA
TENDER NAME	Third Party Administrator for Health Insurance
TYPE OF TENDER	SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE-TWO ENVELOPE
OPENING DATE	27-May-22
OPENING TIME	1100 Hours
ATTENDANCE MEMBER (PC)	Mr. Nadeem Akhter Ms. Meher Dinshaw Khory Mr. Muhammad Adnan Shakeel
ATTENDANCE (REPS. OF BIDDERS)	Faizan  Shenzus  Mousin Roza  Mis Creme Con  Mousin Roza  Mis Henja e Conn  Mis Henja e Conn  Mis Henja
TOTAL BIDS ACCEPTED FOR EVALUATION  TOTAL BIDS REJECTED  REMARKS	Both The bridge one terriary
PROCUREMENT COMMITTEE  Mr. Nadeem Akhter	quisi fre o
Ms. Meher Dinshaw Khory	Moha Behrana



Mr. Muhammad Adnan Shakeel

## MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

	`	ŕ
TYPE OF PROCUREMENT	ADMIN / IT / CONSULTANT / MEDIA	
TENDER NAME	Third Party Administrator for Health	<u>l Insurance</u>
TYPE OF TENDER	SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TV	WO ENVELOPE / TWO STAGE-TWO ENVELOPE
OPENING DATE	27-Мау-22	
OPENING TIME	1200 Hours	
ATTENDANCE MEMBER (PC)	Mr. Nadeem Akhter Ms. Meher Dinshaw Khory Mr. Muhammad Adnan Shakeel	
ATTENDANCE (REPS. OF BIDDERS)	MA. Mousi Mr. M. ovasi Mr. Forzas Mr. Shelizod	M/>- HEATE ECOMENTY  M/> HEATE ECOMENTY  M/> Cresci Con .  M/> Cresci Con .
TOTAL BIDS ACCEPTED FOR EVALUATION TOTAL BIDS REJECTED	<u> </u>	
REMARKS	MIS Cresmi co MIS Hearn eco.	unes (pri) has has
PROCUREMENT COMMITTEE  Mr. Nadeem Akhter	has officer	os W
Ms. Meher Dinshaw Khory	Mehr	Beliana 27/1/22

## **Sindh Insurance Limited**

**TENDANCE SHEET** 

ID OPENING (Technists)

)ate:- 27-May-22

**Third Party Administrator for Health Insureance** 

sQ.	Company Name	Name of Company Representative	Contact No.	Signature
1	Crescent Cale	Faizan Ahmed	0349-2741438	fairfear
2	Crescent Care	J	0333-2118441	Ship
3	Healthe Lowner (PH) Und Mahmanad Orkis	Muhamarad Ovars	0346-2781836	A
4	HEALTH CLONNEX (PUT) LTD	MOHSIN RAZA MAJANI	0332-3089700	MART
5				



## Signature of Procurement Committee

Mr. Nadeem Akhter Head-Procurement Committee

Ms.Meher Dinshaw Khory Member:-

Mr. Muhammad Adnan Shakeel Independent Member Meher Behrana

## **Sindh Insurance Limited**

**ITENDANCE SHEET** 

ID OPENING (FINANCIALS)

)ate:-

27-May-22

## Third Party Administrator for Health Insureance

SO	Company Name	Name of Company Representative	Contact No.	Signature
1	Clercent cale	Faizan Ahmed	0345-2741437	Jenseul
2	Crescent Core Pitte	Shanzaf. Almal	0383-11294	and a
3	Healtha Connece Rot alfal	Muhammad Ovais	0346.2731834	4
4 4	He of the Commen (Od) H.	1. Monson RAZA BAJAN	0332-30897~	ANN 9
5				, and the second



## Signature of Procurement Committee

Mr. Nadeem Akhter Head-Procurement Committee

Ms.Meher Dinshaw Khory Member:-

Mr. Muhammad Adnan Shakeel Independent Member Mehe Behrona

IN MEMORY OF SHAHEED MOHTARMA BENAZIA BHUTTO

# SINDH INSURANCE

# **OPENING OF BIDS**FINANCIAL PROPOSALS

Third Party Administrator for Health Insurance

P 27/05/2022 20/5

Sino	r. Company Name	Total	Signature of Company Representative	Remarks
1	M/s Heath elonner	6,300,00	of Mild	/
	M/s Hearn elonnes	469000	Jan Gurl	- 1
3				
4				
5				
6	<u></u>		/	

## **Procurement Committee Memebers**

1 Mr. Nadeem Akhter

Sindh Insurance Ltd

CFO & Company Secretary

Head Of Procurement Committee

2 Ms. Meher Dinshaw Khory

Sindh Insurance Ltd Head HR & Admin Member

3 Mr. Muhammad Adnan Shakeel

Sindh Mdaroba CFO & Company Secretary Independent Member

Moha Behrana

Demmhile 27/5/22

	AVIOUS AS CO.
	h- The Insurance company/ TPA client(s) undertakes to review and consider the rejected / disrupted / returned claims with in (30) thirty day, after receiving the same from the PROVIDER and if the said claims are again found to be non-payable, the same will be finally sent back to the Hospital by TPA with a covering letter detailing reasons.
Client	Servicing:
a-	Call centre service (09am to 05pm) for claim queries.
b-	Hotline service 24/7 hrs to facilitate patient for panel hospital.

FINANCIAL PROPOSAL OF THIRD PARTY ADMINISTRATOR FOR HEALTH INSURANCE

Maha Behrang 27/m

17

PRICE SCHEDULE
(Applicable for the year

2. In addition to above also include detail of quotations, terms & condition, procedure to avail benefits and

3. The contract may be extended for a period of three years more on the same rates / terms & condition on

Name of Bidder Healthe Connex (Pvt) Utd

The above rates quoted are exclusive of taxes.

Rs. 70,000,000

6300,000/

**Amount of Bid** 

Rate at %

Note

Gross Premium per year

Net Services Charges per year Rs

list of exclusions.

Signature & Stamp of Bidder

Sindh Insurance Limited

mutual understanding.



#### FINANCIAL PROPOSAL FOR HEALTH INSURANCE

## PRICE SCHEDULE (Applicable for the year 2021)

Name of Bidder Crescent Care (Pvt.) Limited

**Amount of Bid** 

Gross Premium per year

Rs. 70.000.000

Rate at %

6.70%

Net Services Charges per year Rs. 4,690,000

Meho Behas 24/1/22

## **Note**

- 1. The above rates quoted are excluding taxes.
- In addition to above also include detail of quotations, terms & condition, procedure to avail benefits and list of exclusions.
- 3. The contract may be extended for a period of three years more on the same rates / terms & condition on mutual understanding.

Signature & Stamp of Bidder