

Pre-Bid Meeting Minutes

GROUP HEALTH INSURANCE/TAKAFUL (Non-Consultancy Services)

National

Single Stage-Two Envelope

May 12, 2026 02:00 PM

Pakistan Institute of Development Economics (Pakistan Institute of Development Economics (PIDE)), Assistant Registrar

Quaid-i-Azam University Campus

Phone: +92-324-585-0806, Email: imran.qureish@pide.org.pk

Meeting Details

Date & Time	Monday, May 11, 2026 11:00 AM
Location	PIDE, Quaid-i-Azam University Campus

Minutes of Meeting

PRE-BID MEETING MINUTES

Tender Title: GROUP HEALTH INSURANCE/TAKAFUL

Date: May 11, 2026

Time: 11:00 AM

Venue: Office of the Chairman Purchase Committee, PIDE

Attendees:

- Bidders/Vendors
 1. State Life Insurance
 2. United Insurance
 3. Adam Jee Insurance
- PIDE Procurement Committee Members

1. **EMPLOYEE DATA & CLAIM HISTORY:**

The bidders requested for the Employee Data and Claim History of employees for the last year. The required data will be shared via email to all the bidders and also placed on PIDE website.

2. **OPD FACILITY AS REFUNDABLE (ASO) OR NON-REFUNDABLE:**

The bidders inquired whether the OPD facility should be quoted as refundable or non-refundable. In response, it is clarified that all bidders are required to submit their proposals for both options, i.e., OPD with refundable (ASO) and OPD with non-refundable.

3. **AGE LIMIT FOR PARENTS:**

The bidders inquired whether any maximum age limit has been prescribed for parents under the scope of the tender.

In response, the Procuring Agency clarified that there is no age limit applicable for parents. It was further reiterated that the actual ages of the parents have already been included in the data shared with all bidders to ensure transparency and facilitate accurate proposal preparation.

4. **OPD COVERAGE BASIS (REIMBURSEMENT VS PANEL HOSPITALS):**

The bidders inquired whether the OPD coverage should be on a reimbursement basis or restricted to panel hospitals.

In response, the Procuring Agency clarified that OPD services shall be provided on a reimbursement basis.

5. **DENTAL TREATMENT:**

The bidders inquired whether dental treatments (Root Canal, Tooth Extraction) mentioned in the tender document are to be covered under IPD or OPD, as such treatments are generally not included under IPD.

In response, the Procuring Agency clarified that bidders are required to submit their proposals clearly indicating whether the said dental treatment services will be covered under OPD or IPD.

6. **PERFORMANCE SECURITY:**

The bidders inquired about the performance security. In response, the Procuring Agency clarified that no separate performance security shall be required to be submitted by the successful bidder. However, 10% of the total bid amount shall be retained from the total payable amount. The retained 10% shall be released at the end of the Medical Health Insurance contract period.

7. **MEDICAL TREATMENT AND REIMBURSEMENT POLICY:**

The Procuring Agency clarified the bidders that employees can avail treatment from non-panel hospitals and shall be entitled to claim reimbursement from the insurance company within the approved limits as per the terms and conditions of the contract.

8. **ENHANCEMENT IN H&R LIMITS IN CASE OF ACCIDENTAL INJURIES / MAJOR MEDICAL CARE:**

The vendors sought clarification regarding the following two provisions, noting that both columns referenced “accidental injuries”:

- Enhancement in H&R limits in case of accidental injuries: Covered 50% enhancement in In-Patient Medical Claim (IMC) limit in case of RTA injuries.
- Enhancement in H&R limits in case of accidental injuries: Major Medical Care 50% increase in In-Patient Medical Claim (IMC) limit.

In response, the Procuring Agency clarified that both provisions are distinct and should be read as follows:

- Enhancement in H&R limits in case of accidental injuries: Covered 50% enhancement in In-Patient Medical Claim (IMC) limit in case of RTA injuries.
- Enhancement in H&R limits in case of Major Medical Care: Major Medical Care provides a 50% increase in the In-Patient Medical Claim (IMC) limit.

Major Medical Care includes:

1. Management of acute myocardial infarction (Heart Attack)
2. Coronary Artery By-Pass Grafting and Coronary Angioplasties.
3. Management of all types of Malignancies (Cancer).
4. Cerebro Vascular Accidents (CVA-Stroke).
5. Management of Renal Failure (Kidney Failure).
6. Renal and Other Major Organ Transplants.
7. Major Burns.
8. Multiple Sclerosis.
9. Chronic Hepatitis B & C.
10. Aortic Aneurysms.
11. Rheumatic Heart Disease.
12. Paralysis.
13. Parkinson 's disease.

14. Muscular Dystrophy.
15. Alzheimer 's disease.
16. Myasthenia Gravis.
17. Syringomyelia.
18. Motor Neuron Disease.
19. Total Blindness.
20. Pulmonary Embolism.
21. Thalassemia Major.
22. Knee Replacement.
23. Multiple Complicated Fractures.
24. Hip Bone Replacement.

9. **SUBMISSION OF UNIT/INDIVIDUAL IPD RATE SHEET:**

The Procuring Agency clarified all bidders to submit the detailed unit/individual IPD rate sheet, on gender basis and age basis, clearly indicating the applicable premiums for each category to facilitate proper evaluation and comparison of the financial proposals.

10. **INSURANCE COVERAGE PERIOD:**

The insurance coverage shall commence on 01 July, 2026 and remain valid up to 30 June, 2027.

11. **BID SECURITY:**

The vendors also sought clarification regarding the bid security, specifically whether it should be provided as a percentage or a fixed amount.

In response, the Procuring Agency clarified that the bid security shall be a fixed amount of Rs. 625,000/- in the form of a Call Deposit Receipt (CDR).

