



PAKISTAN INSTITUTE OF DEVELOPMENT ECONOMICS

Quaid-i-Azam University Campus, Islamabad, Pakistan

Phone: 051-9248089, 9248051

TENDER NOTICE NO. GS/T/12/2024

(Category – V)

TENDER DOCUMENT

FOR

**GROUP HEALTH
INSURANCE/TAKAFUL**





PAKISTAN INSTITUTE OF DEVELOPMENT ECONOMICS

Quaid-i-Azam University Campus, Islamabad, Pakistan
Phone:051-9248089, 9248051

Tender Notice No. GS/12/20224

TENDER FOR HEALTH INSURANCE

The Pakistan Institute of Development Economics (PIDE) is a degree awarding specialized Institution in teaching and research in Economics and related social sciences.

2. Sealed tenders (financial and technical proposal) are invited from the SECP approved/registered reputed Takaful/ insurance companies having office(s) at Islamabad/Rawalpindi and Registered with Sales Tax Department, having National Tax Number (NTN) for providing Health Takaful/Insurance services to the employees of the Institute and their families. The Takaful/Insurance Companies having minimum 5 years; experience in rendering similar services.

3. Bidding documents, which are containing detailed terms and conditions, procedure for submission of bids, method of procurement, bid security, bid validity, guarantee and rejection of bids etc. are available for the interested bidders at PIDE, Quaid-i- University Campus, Islamabad. The price of bidding documents is Rs.2000.00 (non-refundable), shape of pay order/ bank draft on account of Pakistan Institute of Development Economics (PIDE), Islamabad. Bidding documents can also be downloaded from the website of the Institute www.pide.org.pk.

4. The bids prepared in accordance with the instructions in the bidding documents, must reach at the PIDE up to **March 19, 2024** at 10.30 a.m. Bids will be opened the same day at 11.00 a.m. in the office of the Chairman Purchase Committee PIDE in the presence of vendors. This advertisement is also available on PPRA website at www.ppra.org.pk. The Institute reserves the right to accept or reject any or all the bids as per PPRA rules.

(Dr. Arshad Hussain Hashmi)
Registrar, PIDE
Quaid-i-Azam University Campus,
Islamabad
Tele # 9248051,051-9248089



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GENERAL PRO-FORMA FOR TENDER SUBMISSION (to be filled by Bidder/firm)	
Bid/ proposal submitted for	
Firm/ Company Name	
Address: (Head office)	
Address: Office(s) in Islamabad/ Rawalpindi	
Contact Number	
Email address	
Owner(s) Name	
NTN/GST Number	
PEC Registration Number (in case of Civil work)	
Work Experience in relevant field/ Category (in Years)	
Previous reputation/work completion certificates / evidence submitted	Yes / No
Tender document Fee Submitted	Yes / No (Rs. _____)
Earnest Money/Bid Security Submitted	Yes / No (Rs. _____) %age _____ (If required)
Submission of undertaking that, firm has not been blacklisted by any Organization/establishment etc.	Yes / No
Last date for tender submission (October 2, 2023)	Submitted on: _____ / _____ /2024



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GROUP HEALTH TAKAFUL/INSURANCE 2024

1. INTRODUCTION:

The Pakistan Institute of Development Economics (PIDE) is a degree awarding specialized Institution in teaching and research in Economics and related social sciences.

Sealed tenders (financial and technical proposal) are invited from the SECP approved/registered reputed Takaful/ insurance companies having established office(s) at Islamabad/Rawalpindi and Registered with Sales Tax Department, having National Tax Number (NTN) for providing Group Health Takaful/Insurance services to the employees /pensioners of the Institute and their families. The Takaful/Insurance Companies having minimum 5 years; experience in rendering similar services.

2. Purpose of Tender:

Pakistan Institute of Development Economics (PIDE) invites single stage two envelopes tender under PPRA Rules for providing the services of Group Health Takaful/Insurance from well reputed insurance companies who qualify eligibility criteria for the following:

- a. Current Employees
- b. Eligible dependents of employees:
- c. PIDE Pensioners

The scope of Services will be based on the following benefits:

- a. Indoor patient facility (hospitalization)
- b. Maternity facility
- c. Laboratory test
- d. Dental facility

3. Mode of Advertisement(s):

As per Rule 12(1&2), this Tender is being placed online at PPRA's website, as well as being advertised in print media.

As per Rule 12(2), this Tender is also placed online at the website of Purchasing agency. The bidding document carrying all details can be downloaded from website **pide.org.pk** and from PPRA's website for information only. Bidding documents can also be downloaded from the website of the Institute **www.pide.org.pk**, by depositing an amount of **Rs.2000/-**(non-refundable), shape of pay order/ bank draft on account of Pakistan Institute of Development Economics (PIDE), Islamabad.



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4. Type of Open Competitive Bidding:

As per Rule 38(2) (a), **Single Stage - Two Envelope Bidding** Procedure shall be followed. The said Procedure is reproduced as follows:

- (i) The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals;
- (ii) The envelopes shall be marked as "Financial Proposal" and "Technical Proposal";
- (iii) In the first instance, the "Technical Proposal" shall be opened and the envelope marked as "Financial Proposal" shall be retained unopened in the custody of the procuring agency;
- (iv) The procuring agency shall evaluate the technical proposal in the manner prescribed in advance, without reference to the price and shall reject any proposal which does not conform to the specified requirements;
- (v) During the technical evaluation no amendments in the technical proposal shall be permitted;
- (vi) After the evaluation and approval of the technical proposals, the procuring agency shall open the financial proposals of the technically accepted bids, publicly at the time, date and venue announced and communicated to the bidders in advance, within the bid validity period;
- (vii) The financial bids found technically nonresponsive shall be returned un-opened to the respective bidders;
- (viii) The lowest evaluated bidder shall be awarded the contract; and
- (ix) The last date for submission of bid(s) is March 19, 2024 at 10:30 am which will be opened the same day at 11.00 am in the presence of venders or their representative.

5. Task to be performed by the Takaful/Insurer:

- a. To provide Medical Benefits throughout Pakistan in line with Scope of Work mentioned in the technical proposal;
- b. To insure that their concern staff/representative shall behave properly and in a friendly manner with employees /staff/dependents of the Institute; and
- c. To coordinate the matters/affairs with any authorized officer of PIDE regularly.



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- d. The insurer shall reimburse the health claim(s) within 15 days (in case of emergency beyond none approved hospital(s).

6. Responsibility of Pakistan Institute of Development Economics (PIDE):

- a. PIDE will provide the scope of work outlining the number of employees and their dependents to be insured along with their required benefit structure and additional benefits to cover; and
- b. PIDE will bear the cost of premium based on the details provided under the scope of work.

7. Tender Eligibility/Qualification Criteria:

Eligible Bidder/Tenderer is a Bidder/Tenderer who:

- a. Has approved/ registered with SECP;
- b. Must be registered with Tax Authorities and having valid registration of Sales Tax and Income Tax and also having sound financial strengths can participate;
- c. Has submitted bid for all quoted categories and relevant bid security. Non-compliance of the same shall cause rejection of the bid;
- d. Must have minimum A rating.
- e. Must be involved in relevant business for last 5 years;
- f. Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or Autonomous body or Private Sector Organization anywhere in Pakistan (submission of undertaking on legal stamp paper is mandatory), failing which will cause rejection of the bid;
- g. Have the required relevant qualified personnel and enough strength to fulfill the requirement of assignment;
- h. "Eligible" is defined as any country or region that is allowed to do business in Pakistan by the law of Government of Pakistan; and
- i. Has Experience with Government Sector (Similar nature of Projects).

8. Joint Venture/Consortium:

Joint venture/consortium are not eligible for this tender.

9. Tender Price:



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The quoted price shall be:

- i. In Pak Rupees;
- ii. Inclusive of all Government applicable taxes; and
- iii. Where no premium is entered against any category(s), the premium of that category shall be deemed to be free of, and no separate payment shall be made for that category(s).

10. **Bid Security:**

The Tenderer shall furnish the Bid Security (Earnest Money) as under:

- i. For a sum equivalent to 2.5% of the total Tender Price;
- ii. Denominated in Pak Rupees;
- iii. As part of financial bid envelop, failing which will cause rejection of bid;
- iv. In the form of Demand Draft/Pay Order/Call Deposit Receipt in favour of Pakistan Institute of Development Economics (PIDE), Islamabad along with financial proposal; and
- v. Have a minimum validity period of thirty (30) days from the last date for submission of the Tender or until furnishing of the Performance Security, whichever is later.

11. **Performance Security:**

The successful Insurer shall furnish Performance Security as under:

- i. Within fourteen (14) days of the receipt of the Acceptance Letter from the Institute;
- ii. In the form of a Pay Order issued by a scheduled bank operating in Islamabad/Rawalpindi;
- iii. For a sum equivalent to 10% of the total value of the premium; and
- iv. Denominated in Pak Rupees.

12. **Contract Duration:**

The contract duration shall be for a period of one (01) year starting from the date of agreement.

13. **Mode of Payment:**

The Insurer shall be providing all necessary supporting documents along with invoice.

- i. The Insurer shall submit an Application for Payment of premium to the Institute. The



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Application for payment shall: be accompanied by such invoices, receipts or other documentary evidence as the Insurer may require; state the amount claimed; and set forth in detail. In the order of the Price Schedule, particulars of the Services and subsequent to the period covered by the last proceeding Payment; if any

- ii. The Institute shall pay the premium verified within thirty (30) days. as per Government Policy, in Pak. Rupees, through treasury cheque after completion of the task;

14. Tender Validity

The Tender shall have a minimum validity period of thirty (30) days from the last date for submission of the Tender. The Institute may solicit the Tenderer's consent to an extension of the validity period of the Tender. The request and the response thereto shall be made in writing.

15. Opening of the Tender:

Tenders (Technical Bids) shall be opened at 11:00 am on the last date of submission of bids i.e. March 19, 2024, in the presence of the vendors for which they shall ensure their presence without further invitation, as per provision of rule 30 of PPRA Rules, 2014. In case the last date of bid submission falls in / within the official holidays / weekends of the Institute, the last date for submission of the bids shall be the next working day.

16. Terms & condition of the Tender

- i. The Insurance company(s) should be provided Group Health Takaful/ Insurance profile and current client list.
- ii. The rates should be in round figure (in paisa's are not acceptable) inclusive of all applicable taxes (Sales Tax etc.).
- iii. The tenderers shall have to deposit @ Rs.2.5% of the total value of the bid as earnest money in the form of Pay Order/Demand Draft only (Cheques are not acceptable) in favor of Pakistan Institute of Development Economics, Islamabad along with quotation;
- iv. The earnest money will remain with the PIDE till the completion of the service providing period etc. It will be forfeited, if the firm fails to provide the services during the specified period and to provides unsatisfactory services;
- v. The participating firms will have to provide G.S.T/NTN number, company profile for health Takaful insurance and indicate the standard of rendering services/ task;
- vi. The participating firm(s) shall have to provide the claim settlement ratio/ claim ratio.
- vii. The insurer must be approved/registered SECP;
- viii. Bid(s) received after due date shall not be entertained and will be returned to the bidder(s);
- ix. No. alteration or amendment will be allowed in any case at the time of bid opening;



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- x. All the prices must be quoted in Pak Rupees and should include all applicable taxes, such as GST, income tax, etc;
- xi. The quoted prices shall remain valid for a period of 30 days;
- xii. The PIDE has right to increase or decrease the number of staff and their dependents;
- xiii. The vendors must have established office(s) at Islamabad / Rawalpindi, which will be inspected by the Institute's authorized Officer (if deemed necessary);
- xiv. The bids/quotations will be enclosed in separate sealed envelopes and for identification purpose, the WORD "TECHNICAL QUOTATION/PROPOSAL WITH OUT PRICE (along with its brochures) and FINANCIAL QUOTATION/PROPOSAL (PART-II) WITH PRICE shall be written in BLOCK CAPITAL LETTERS on the respective sealed envelopes;
- xv. Over writing and cutting of any nature in the quotation(s) will not be accepted;
- xvi. The Institute reserves the right to accept or reject any or all the quotations as per PPRA rules.

SCOPE OF WORK:

- a) Details of Medical Insurance benefits required are mentioned at Annexure "A"
- b) Category-wise details of PIDE Employees/Pensioner and their dependents are as under:

Category of Employees / Dependents Age Wise	Category "A" (BPS 19-Above)	Category "B" (BPS 16-18)	Category "C" (BPS 10-15)	Category "D" (BPS 1-9)	Total
1-10	28	42	32	108	212
11-20	37	32	25	99	193
21-30	06	26	04	46	82
31-40	18	53	25	73	169
41-50	32	24	14	52	122
51-60	16	21	5	34	76
61-70	08	10	8	29	55
71- above	12	12	10	17	51
Grand Total	157	220	125	458	960

- c) Financial Proposal should be submitted as per formats attached at Annexure" B"



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ELIGIBILITY CRITERIA OF INSURER:

- Approved/registered Insurer/Takaful from SECP
- Registered with Income Tax and Sales Tax authorities
- Companies scoring 40 or above marks as per technical evaluation criteria will be qualified for opening of their financial proposal
- Has not been blacklisted by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory), failing which will cause rejection of the bid;
- Conditional tenders will not be accepted.
- Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company



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17. SCORING CRITERIA FOR TECHNICAL EVALUATION:

Q# 1	Years in Business of Health Insurance/Takaful	Point
1	5 Years to 10 Years	05
2	More than 10 Years	10

Q #2	Existing Health Insurance Portfolio	Point
1	Less than Rs. 750 Million	07
2	More than Rs. 750 Million	10

Q#3	Credit Rating by PACRA/JCS-VIS	Point
1	A to AA	05
2	AA + and above	10

Q#4	No of Corporate Clients in Health Insurance having at least 300 employees	Point
1	Less than 30	03
2	30 to 50	07
3	More than 50	10

Q # 5	Paid up Capital of the insurance company	Point
1	Up to Rs. 500 Million	03
2	Rs 501 Million to Rs 800 Million	05
3	More than 800 Million	10

Q #6	No. of Panel Hospitals under credit facility in Rawalpindi/Islamabad	Point
1	Up to 10	05
2	More than 10	10

Q # 7	No. of Panel Hospitals under credit facility in Pakistan except Rawalpindi/Islamabad	Point
1	Up to 50	03
2	More than 50 and less than 100	07
3	More than 100	10



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18. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL:

- Company Profile (Health Insurance Takaful)
- Certificate of Incorporation with SECP
- NTN/ Registration certificate
- List of Panel hospitals under credit facility in Pakistan with contact information
- Separate List of Panel Hospitals in Rawalpindi/Islamabad
- List of Doctors & Health Insurance Management Team
- List of complete current clients of health/Takaful Insurance
- Details of claim settlement ratio/claim ratio
- Documentary proof of Experience in Health Insurance.
- PACRA/JCRVIS Rating
- Last two-Year Audit Reports
- List of at least 3 current clients for reference check with contact information
- Name of Authorized person/Account Manager with full contact information on company's Letter Head
- Affidavit from insurer that the "Firm has never been blacklisted" by any of Provincial or Federal Government Department, Agency, Organization or autonomous body or Private Sector Organization anywhere in Pakistan (Submission of undertaking on legal stamp paper is mandatory),
- List of Exclusions.
- Processing of all settlements / disbursement of payment of claims must be at Islamabad/Rawalpindi office.
- Technical proposal should be containing following and any additional information. Provide the copies of documents against each query given below. Absence of any documentary proof shall lead to the dis-qualification of technical proposal and hence from bidding process.

19. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL:

- a. Financial Proposal as per Annexure "B"
- b. Pay Order / Call Deposit @ PKR 2.5% earnest money in favor of, Pakistan Institute of Development Economics (PIDE).



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20. TENDER COMMUNICATION CONTACTS:

All communication regarding this Tender, whether written or oral must be directed exclusively to the following authorized persons(s).

Name: **Dr. Arshad Hussain Hashmi**

Designation: Registrar, PIDE

Quaid-i-Azam University Campus, Islamabad, Pakistan

Tel: 051-9248051 & Fax No.9248065

Any oral communication from or with the authorized persons (s) will be considered un-official and non-binding on PIDE. The Insurance/Takaful Company(s) should rely only on written statements exchanges with the authorized person of PIDE.

21. BID BOND:

A bid bond of 2.5% of the total amount quoted in the name of Pakistan Institute of Development Economics (PIDE) in shape of a Pay Order/Call deposit must be deposited and place in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

22. SUBMISSION CRITERIA & SCHEDULE:

The bid shall be a single package consisting of two separate envelopes, containing separately the financial and the technical proposals, marked as Tender Documents and addressed to as under:

The Registrar,

Pakistan Institute of Development Economics (PIDE)

Envelopes should be marked the word (“Confidential”) and “Technical Proposal & Financial Proposal” for the respective bid.

First, technical proposal shall be evaluated and financial proposal of only Qualified bidders will be opened having marks 40 or above in the technical evaluation criteria.

Bidding Documents should reach the office of The Registrar, PIDE on or before March 19 , 2024 by 10:30 am.

Technical Envelope will be opened on the same day at 11:00 am in presence of the bidder.

The Procurement Agency may reject all or any bid subject to relevant provision of PPRA Rules.



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23. EVALUATION OF BIDS:

First Technical bids will be opened and PIDE will examine the same as per tender documents made by a committee constituted by PIDE. Financial proposals of only those bidders will be opened who have secured 40 marks or above in the technical evaluation criteria. Successful bidders(s) will be called for presentation on any intimated date if required. Bidders who do not qualify cannot challenge the findings of evaluation or ask for reasons thereof.

24. TERM OF CONTRACT:

The contract period will be of one year but can be further renewed after one year with mutual consent on the basis of excellent customer services and feedback of employees through the authorized officer.

25. AWARD OF CONTRACT:

The successful bidder will have to sign an Agreement on stamp paper with the PIDE and every document submitted in the tender proposal as well as the policy documents.



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Annexure “A”

DESCRIPTION / BENEFITS OF HEALTH POLICY: (SCOPE OF SERVICES)

The scope of services will be based on the following benefits:

- In-Patient Treatment (Hospitalization) and/or Day Care Treatment.
- Other Medical Services/Facilities/Investigative Procedures.

IN PATIENT TREATMENT (HOSPITALIZATION & DAY CARE) BENEFITS

The In Patient (hospitalization and day care) benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident.



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Proposal I

Hospitalization & Related Benefits (H &R)				
Description	A	B	C	D
H&R Limit (Per Person per Year)	Rs.1,000,000	Rs.800,000	Rs.600,000	Rs.500,000
Enhancement in H&R limits in case of accidental injuries	50%	50%	50%	50%
Room & Board (per day)	Rs.25,000	Rs.20,000	Rs.15,000	Rs.10,000
Per Hospitalization				
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days	30 Days	30 Days
Per-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to:	COVERED			
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).				
Maternity Benefits (Per Pregnancy / Per Person)				
Maternity (Normal)	Rs.150,000	Rs.100,000	Rs.80,000	Rs. 80,000
Maternity (Complicated)	Rs.250,000	Rs.200,000	Rs.150,000	Rs.150,000



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Proposal II

Hospitalization & Related Benefits (H &R)				
Description	A	B	C	D
H&R Limit (Per Person per Year)	Rs.800,000	Rs.600,000	Rs.500,000	Rs.400,000
Enhancement in H&R limits in case of accidental injuries	50%	50%	50%	50%
Room & Board (per day)	Rs.20,000	Rs.15,000	Rs.10,000	Rs.75,00
Per Hospitalization				
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days	30 Days	30 Days
Per-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to:	COVERED			
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).				
Maternity Benefits (Per Pregnancy / Per Person)				
Maternity (Normal)	Rs.100,000	Rs.80,000	Rs.70,000	Rs.70,000
Maternity (Complicated)	Rs.200,000	Rs.150,000	Rs.120,000	Rs.120,000



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Proposal III

Hospitalization & Related Benefits (H &R)				
Description	A	B	C	D
H&R Limit (Per Person per Year)	Rs.650,000	Rs.500,000	Rs.350,000	Rs.250,000
Enhancement in H&R limits in case of accidental injuries	50%	50%	50%	50%
Room & Board (per day)	Rs.15,000	Rs.8,000	Rs.4,000	Rs.2,500
Per Hospitalization				
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days	30 Days	30 Days
Per-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to:	COVERED			
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).				
Maternity Benefits (Per Pregnancy / Per Person)				
Maternity (Normal)	Rs.71,000	Rs.43,200	Rs.43,200	Rs.35,000
Maternity (Complicated)	Rs.141,290	Rs.78,192	Rs.78,192	Rs.50,050



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PAYMENT OF BENEFITS

- a. All the benefits will be provided by the service provider/company as per the agreement. The Insured Member is bound to acquire the benefits with limitations as prescribed in the agreement.
- b. The Benefits under this Policy are always subject to the terms and provisions of this Policy and to the limits and sub-limits indicated in agreement.
- c. Satisfactory proof of Claim must be submitted in accordance with agreement in all cases and the Company may use an independent administrator to settle Claims on its behalf.
- d. All charges must be necessarily incurred and be wholly and exclusively for the purpose of treatment that is Medically Necessary, as determined under the agreement and whose decision in this regard shall be binding.

SUMMARY OF BENEFITS

Hospitalization Benefits

These include surgical and miscellaneous hospital expenses described below:

a. **Daily Room and Boarding Charges**

The Company will pay the charges actually incurred for the eligible class of Hospital accommodation for In-Patient Treatment of a covered Disability but not more than the maximum amount per day as set forth in the Benefits Table



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b. **Intensive Care Unit (ICU) Charges**

If whilst being confined to a Hospital for In-Patient Treatment and on the recommendation of a Physician, an Insured Member needs to be admitted to the intensive care unit (or another unit for a similar purposes however denominated) the Company will pay the charges actually incurred for the Insured Member's accommodation in the intensive care unit, but for not more than the maximum number of days for each Policy-Period as set forth in the Benefits Table.

c. **Physician's Visit (In-Patient) Charges**

The charges for professional attendance and Treatment by a Physician while the Insured Member is in Hospital as an In-Patient.

d. **Specialist Consultation (In-Patient) Charges**

The charges for professional attendance and Treatment by a Specialist, upon the recommendation of a Physician, while the Insured Member is in Hospital as an In- Patient.

e. **Surgical Operation Charges**

The Benefits payable if a surgical operation is performed on the Insured Member. These charges can be for:

a) the charges made by a Surgeon in connection with the surgical operation, including preoperative investigations and preparation of the Insured Member, the operative procedure and the post-operative care rendered by the Surgeon while the Insured Member is in Hospital.

b) the charges made by an Anaesthetist in connection with the surgical operation or examination requiring general anaesthesia including pre-operative and post-operative visits, the administration of the anaesthesia and the administration of fluids and/or blood incidental to the anaesthesia or surgery;

c) use of the operating theatre, Treatment room and equipment; and

d) such other charges approved in writing by the Employer.

f. **Miscellaneous Hospital Expenses**

The Benefits available if an Insured Member is confined in a Hospital for In-Patient Treatment:

a) drugs, dressings and medicines prescribed by the attending Physician;

b) laboratory examinations and other diagnostic procedures;

c) physiotherapy;

d) intravenous injections and solutions;



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- e) administration of blood and blood plasma, including the cost of blood and blood plasma and any fluids administered during surgery;
- f) general nursing services;
- g) Patient meals; and
- h) such other charges approved in writing by the Employer.

g. **Day-care Procedure Charges**

The total of the Day-care Procedure charges incurred for and in relation with a surgical procedure that is performed without the Insured Member being confined as an In- Patient,

h. **Pre-admission Diagnostic Testing and Post-hospitalization Consultation Charges**

These are charges connected to a period of Hospitalization and are for the same or a related Disability.

a). Pre-admission Diagnostic Testing charges are the expenses for diagnostic and laboratory examinations, on the basis of which admission of the Insured Member in Hospital is considered necessary and admission actually occurs.

b) Post-Hospitalisation Consultation charges are the expenses for consultation with the same Physician or Surgeon that treated the Insured Member during hospitalization.

Pre-admission Diagnostic Testing and Post-Hospitalization Consultation expenses covered by the Company are restricted by the following conditions:

a) Admission to Hospital as an In-Patient or Day-care patient must take place while this Policy is in force;

b) Pre-admission Diagnostic Testing charges must be incurred after the Effective Date of this Policy, and must immediately precede admission in Hospital by no more than the number of days specified; and

c) Post-hospitalization consultation charges must be incurred immediately following discharge from the Hospital and within the number of days specified.

i. **Ambulance Cover (Within the Same City)**

These are the expenses incurred for the use of a road ambulance for the transportation of the Insured Member to or between Hospitals (within the Same City) in the course of a medical emergency.

j. **Emergency Accidental Outpatient Cover**

These are the expenses that relates to first emergency Treatment of an Accident, undertaken in an emergency room or casualty ward of a hospital or any other facility that is appropriate for the medical services provided. Treatment must be taken within forty-eight (48) hours of the Accident.



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in order to be eligible for cover.

k. Emergency Accidental Dental Treatment

These are the expenses that relate to the first emergency Treatment necessary to relieve pain only as the result of an Accident and for which Treatment is provided within forty-eight (48) hours following the Accident.

ELIGIBLE MEDICAL COVER HOSPITALIZATION, DAY CARE, SPECIALIZED INVESTIGATIONS OUTPATIENT COVER

HOSPITALIZATION	DAY CARE
Daily Room and Board Charges; In-Hospital Consultations Charges; Surgical Fees; Anesthetist's Fee; Diagnostic Investigations; Operation Theatre Charges; Blood & Oxygen Supplies; In-Patient medicines Expenses; ICU / CCU / SCU Charges; Organ Transplant; Burns; Stroke/CVA; Local Ambulance Services; Pre & Post-hospitalization Out-Patient fully covered (as at para 5.5 above); Expenses, such as; Consultation Charges, cost of Prescribed medicines and Diagnostic Tests before & after (30-Days) subject to para 5.5 above; Angioplasty/By-Pass/Open Heart Surgery including Pacemakers / Batteries Thyroidectomy; Epidemic Disease COVID-19 up to full hospitalization limit including other relevant lab Tests; Other Operative Procedures	Lithotripsy; Endoscopy; Excision Biopsy; Gastroscopy; Partial Mastectomy; Tonsillectomy/ Adenoidectomy; Veins/Varicose; Non-malignant tumors/Abscess procedure; Cholecystectomy; Herniorrhaphy; Appendectomy; Cataract & other Eyes Surgeries (excl LASC surgery); Angiography; MRI; CT Scan; Thallium Scan; Radiotherapy; Colonoscopy; Hydrocele; Piles / Fistula; Prostate surgery; Sinus surgery, Septoplasty; Liver aspiration; Sclerotherapy; Kidney Dialysis; Treatment of Cancer (including Chemotherapy, oral chemotherapy with Pre & Post-Hospitalization Expenses of Chemotherapy) up to full hospitalization limit; Medicines, investigations, injections related to Treatment of Hepatitis A, B, C & E such as, Inj. Interferon therapy/ Tab. Sovaldior equivalent



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	along with all combination therapy, consultation & laboratory test such as PCR/LFT) up to full Hospitalization Limit; Treatment of all injuries/Fractures and lacerated wounds (out-patient within 24-Hours). Accidental Dental treatment (Out-Patient within 48-Hours for pain relief only). Other Operative Procedures.
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INVESTIGATIVE PROCEDURES

These are the expenses that are Medically Necessary to arrive at a diagnosis or to facilitate Treatment and only if required by a Physician or Specialist, this Policy will pay for the following investigative procedures:

- a) Magnetic Resonance Imaging (MRI)
- b) Computed Tomography (CT) Scans
- c) Thallium Scan
- d) Pet Scan
- e) EEG
- f) EMG
- g) ETT
- h) Echocardiography / Stress Echo
- i) Mammography
- j) OCT
- k) FFA
- l) Bone Scan
- m) Renal Scan
- n) Thyroid Scan
- o) All Type of Biopsies
- p) Barium Studies
- q) DEXA Scan/Bone Densitometry
- r) Intravenous Pyelography
- s) Fibro Scan
- t) Nerve Conduction Studies
- u) 24 Hours Ambulatory Holter Monitoring
- v) Ambulatory Polysomnography
- w) 24 Hours Esophageal pH Monitoring

OTHER INCLUSION

- a. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization;



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- b. Interferon/ Sovaladi or equivalent along with all combination therapy with & PCR and other relevant lab tests for COVID-19, Hepatitis B & C should be fully covered under basic hospitalization limit;
- c. Maternity Cover
 - a) Follow-up visits of patients during or after pregnancy;
 - b) Normal/Caesarean/Multiple Birth/Force/Complicated;
 - c) Pre & Post Natal Expenses are to be covered up to the maternity limit (after Delivery);
 - d) Obstetrician's Fee for delivery & Consultation during hospitalization;
 - e) Coverage of congenital birth defect/illness under all benefits;
 - f) Newly born babies are to be covered from very 1st day of birth;
 - g) New born baby's nursery care charges during mother's hospitalization, including incubator facility;
 - h) Miscarriage resulting into D&C or D&E payable from normal maternity limit once in a year.



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***Annexure “B”**

Financial Bids Format Group Health Insurance of PIDE Employees

STRENGTH COVERED (CATEGORY WISE)

Grade Category	Employees	Spouse	Daughter	Son	Parents	Pensioner	Total
“A” (BPS 19-Above)	40	32	31	41	13	39	196
“B” (BPS 16-18)	75	44	43	48	39	52	301
“C” (BPS 10-15)	22	22	35	26	21	13	139
“D” (BPS 01-09)	96	85	123	110	59	42	514
Grand Total	233	183	232	225	132	146	1151

GROSS PREMUM CHARGED (CATEGORY WISE):*

Category of Employees / Dependents Age Wise	Category “A” (BPS 19-Above)	Category “B” (BPS 16-18)	Category “C” (BPS 10-15)	Category “D” (BPS 1-9)	Total
1-10	28	42	32	108	212
11-20	37	32	25	99	193
21-30	06	26	04	46	82
31-40	18	53	25	73	169
41-50	32	24	14	52	122
51-60	16	21	5	34	76
61-70	08	10	8	29	55
71 above	12	12	10	17	51
Grand Total	157	220	125	458	960

*Rate quoted above is inclusive of all applicable Taxes, surcharges, stamp duty, admin charges etc.

Authorized Signatory Name: _____

Designation: _____

Signature: _____

Stamp: _____

Date: _____