



FEDERAL URDU UNIVERSITY OF ARTS, SCIENCE AND TECHNOLOGY KARACHI

TENDER NOTICE HEALTHCARE INSURANCE SERVICE

The Federal Urdu University of Arts, Science and Technology, Karachi invites sealed bids for group Healthcare Insurance Services for its employees, their spouse, their parents & children for a period of 12 months Extendable max up to 1 Years from well-established & reputed insurance companies A+ Rating approved with SECP having NTN and Sales Tax Registration with minimum 05 years' experience in rendering similar services. The details are as under:

S. No.	Description	Bid Security
1	Healthcare Insurance Services	2% of the Bid Price

METHOD OF PROCUREMENT: Single stage two envelope procedure under PPRA rules will be applied for selection of company. The bidder should submit two separate sealed envelopes. One envelope should containing technical proposal & financial proposal, clearly marked technical proposal & financial proposal separately.

TERMS & CONDITIONS:

1. The Tender Fess Rs.8000/- (nonrefundable) must be deposited in **Allied Bank Limited Account # 10011971580014** tittle **FUUAST MAIN ACCOUNT**. The original deposit slip / online deposit receipt must be submitted along with the bid. All the firms registered with E-Pads submit their bids online through E-Pads as well as original bids must be submitted in hard form to the University on or before closing date and time of bids. Complete bidding documents detailed terms and conditions can be obtained from Purchase Section and are available at PPRA Website (<http://eproure.gov.pk>) and FUUAST Website (<http://fuuast.edu.pk>)
2. The Technical Proposal will be closed on 11:00 Hours. 15th January 2026 and will be opened on 11:30 Hours at Treasurer Office of the FUUAST before the procurement committee and the bidders or their authorized representatives who wish to be present. After completion of technical process, financial bids of technically qualified firms will be opened and informed accordingly.
3. The Earnest money/Bid Security at the rate of 2% of bid price should be submitted along with bidding document in shape of Call Deposit/Pay order/Demand Draft issued by any scheduled bank of Pakistan in favor of **Federal Urdu University Arts Sciences & Technology, Karachi**.
4. Bids must be offered on the prescribed bidding documents issued by FUUAST. However additional sheets may be attached, if required. Procuring Agency reserves the right to reject all or any bids. Bid Validity Period is 90 days

Purchase Officer

Federal Urdu University of Arts, Science and Technology
Admin Block, Purchase Office, Gulshan-e-Iqbal, Block-9, Karachi

99244141-5 Ext # 2099

E-mail: purcahse.officer@fuuast.edu.pk

(www.fuuast.edu.pk)



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E-mail: purcahse.officer@fuuast.edu.pk | www.fuuast.edu.pk

PID K 2230/25

Signature A. Azam

FEDERAL URDU UNIVERSITY OF ARTS, SCIENCE AND TECHNOLOGY KARACHI		
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<p>1. The Tender Fee Rs.8000/- (nonrefundable) must be deposited in ALLIED BANK LIMITED ACCOUNT # 10011071500014 TITLE FUJAST MAIN ACCOUNT. The original deposit slip / online deposit receipt must be submitted along with the bid. All the firms registered with E-Pads submit their bids online through E-Pads as well as original bids must be submitted in hard form to the University on or before closing date and time of bids. Complete bidding documents detailed terms and conditions can be obtained from Purchase Section and are available at PPRA Website (http://ppra.gov.pk) and FUJAST Website (http://fujast.edu.pk)</p>		
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A. Z.



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PIU K 2230/25

A. J. Khan

وفاقی اردو یونیورسٹی - کراچی

ٹینڈر فارم بابت ہیلتھ کیئر انشورنس سروس کی خریداری

میں/ہم درج ذیل تفصیل کے مطابق ٹینڈر جمع کر رہے ہیں۔ طلب کردہ ہیلتھ کیئر انشورنس سروس مطلوبہ معیار کے مطابق مقررہ وقت پر ٹینڈر میں دی گئی ہدایات/شرائط کے مطابق فراہم کریں گے۔
منسلکہ: زرعیانہ رقمی روپے بصورت پے آرڈر نمبر بینک کا نام

نمبر شمار	تفصیل	نرخ فی عدد	رقم بمعہ جی ایس ٹی	تعداد ملازمین	میزان	کیفیت
۱	Healthcare Insurance Service			(732)		

میزان

نوٹ: منسلک پے آرڈر 2% رقم

پرچیز آفیسر

دستخط و مہر ٹینڈر دہندہ

نام و پتہ:

فون موبائل:

نیشنل ٹیکس نمبر:

**FEDERAL URDU UNIVERSITY OF ARTS,
SCIENCE AND TECHNOLOGY.KARACHI**



**TENDER DOCUMENT FOR HEALTHCARE INSURANCE
SERVICES 2025-2026**

Name of Department	Purchase / Medical Office
Name of Procuring Agency	FEDERAL URDU UNIVERSITY OF ARTS, SCIENCE AND TECHNOLOGY. Gulshan-e-Iqbal Karachi Pakistan Tel 9244141-9 Website https://fuuast.edu.pk/

Tender Document issued to: _____

Tender Document issued on: _____

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GROUP HEALTH INSURANCE 2025-26

1. **INTRODUCTION:**

1.1. **Purpose of RFP**

Federal Urdu University of Arts, Science and Technology, Karachi invites tender under single stage two envelope procedure of PPPRA Rules (amended up to date) for providing the services of Group Health Insurance care from well reputed insurance companies who qualify eligibility criteria for the Calendar year 2025-2026 for the following lives.

1. Current Employees

2. Eligible following dependents of current employees:

a. Parents

b. Spouse (One)

b. Children (04) – Newly born babies shall be entitled for medical cover subject to total number of children including new born should be equal to or less than (04).

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

1. In Patient + Maternity

2. Out Patient + Investigation + Medicine

1.2 **Task to be performed by the Insurer**

1.2.1. To provide Medical Benefits facilities across Pakistan in line with the Scope of work mentioned in the technical proposal.

1.2.2. To ensure that their concern staff/representative shall cooperate, deal and behave properly and friendly with employees /staff/dependents of **Federal Urdu University of Arts ,Science and Technology, Karachi**

1.2.3. To co-ordinate day to day matters/affairs with the any authorized officer of

1.2.4. **Federal Urdu University of Arts ,Science and Technology, Karachi**
Regularly.

1.2.5. To provide two Health cards, one for employee and one for FUUAST, Karachi.

1.3 **Responsibility of FUUAST**

1.3.1. Federal Urdu University of Arts ,Science and Technology, Karachi

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 be covered.

1.3.2 Federal Urdu University of Arts, Science and Technology, Karachi
, Karachi will bear the cost of premium based on the details provided under the scope of work.



3. SCOPE OF WORK

2.1. The Hospitalization benefit must include the following coverage.

- Employees and spouses are to be covered up to 65 years of age with full insured limits.
- Parents of employees are covered up to 95 years of age.
- Children coverage: Sons are to be covered up to 25 years' age & Daughters till marriage.

2.2. In Patient and Out-Patient Benefit

The in Patient and outpatient benefit must cover all medical expenses incurred up to the specified limit while an insured is hospitalized due to illness, surgery or accident. Eligible medical expenses include:



S. No.	Particulars
1.	<p>Annual Limit per insured family</p> <p>Room rent charges and all other below medical treatments are included in annual limit.</p> <p>Scope of health facilities covered</p> <p>1. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT and etc. including pandemic diseases.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <ol style="list-style-type: none"> Cancer Aids Renal Failure (Kidney failure)/Dialysis and Transplant Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation Diabetes Asthma/TD GVP/Stroke/Paralysis Chronic Hepatitis B & C and Liver Disease Burns Injury (over 25%) Rheumatoid/Arthritis, Oste Arthritis/Total Knee/Hip replacement Chronic Bowel disease like peptic Ulcer Ulcerative Colitis, Crohn's diseases Eye (Including Cataract) Ent and Dental Care Dermatological disease (except cosmetics) Day care (OPD) Any other disease declared by the specialist/consultant as serious/prolonged ailment to the satisfaction of the university including pandemic diseases.

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2.	Annual Limit for the parents (without any constraints of number or types of ailments and Confinements) (charges are included in the annual limit for per insured family).
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit
5.	Maternity Expenses Limit (charges are included in the annual limit). (i) Normal at Hospital (ii) Caesarean at Hospital Note: Maximum three deliveries /three children are allowed including newly born baby.
6.	Dental Treatment Facility (charges are included in the annual limit). (i) Root Canal /Teeth Filling, Scaling, Surgical extraction etc. (ii) Bridging of teeth etc. (iii) Accidental case to be covered from Annual Hospitalization Limit
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)
8.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine

3. REQUIRED STRUCTURE



3.1. Census structure as specified in annexure A

3.2. Benefit Structure as specified in annexure A

3.3. Age & Eligibility Structure as specified in annexure A

4. ELIGIBILITY CRITERIA OF INSURER

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities.
3. Registered with Sindh Board of Revenue. (if Required).
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals:
 - a) Aga Khan University Hospital, Stadium Road, Karachi.(Secondary Hospitals)
 - b) Liaqat National Hospital
 - c) Memon Medical Institute Hospital (MMIH)
 - d) National Medical Centre (NMC)
 - e) Burhani Hospital etc.
5. Companies have to mandatorily provide Service Certificate for at least last five (05) years from hospitals aforementioned hospitals in para 4 in addition to documentary evidence that these hospitals are providing services to the bidder for current year.
6. Companies scoring minimum **75% marks** in the technical evaluation criteria will be qualified for financial proposal.

7. All those insurance companies black listed by any Government Department shall not be entertained.
8. Partial, Incomplete & Conditional bids will not be accepted.
9. Each paper of the tender document has to be stamped and signed by the authorized signatory of the insurance company.

5. SCORING CRITERIA FOR TECHNICAL EVALUATION

Companies fulfilling the mandatory eligibility criteria will be technically evaluated based on following criteria.

Mandatory Requirements:

1. Approved Insurer from SECP
2. Registered with Income Tax and Sales Tax authorities.
3. Registered with Sindh Board of Revenue (if Required).
4. Companies must have following well-reputed hospitals of Karachi in their list of panel hospitals:
 - a) Aga Khan University Hospital, Stadium Road, Karachi.(Secondary Hospitals)
 - b) Liaqat National Hospital
 - c) Memon Medical Institute Hospital (MMIH)
 - d) National Medical Centre (NMC)
 - e) Burhani Hospital
5. Companies have to **mandatorily provide Service Certificate for at least last five (05) years from aforementioned hospitals** in para 4 in addition to documentary evidence that these hospitals are providing services to the bidder for current year.

Technical Evaluation Criteria:

Q # 1	Years in Business of Health Insurance (Provide credible documentary evidence)	Points
1	Less than 5 years	01
2	05 Years to 10 Years	03
3	10 Years to 15 Years	07
4	More than 15 years	10

Q # 2	Existing Health Insurance Portfolio (Provide credible documentary evidence)	Points
1	Less than Rs. 750 Million	01
2	Between Rs. 750 million to Rs. 1 Billion	03
3	Between Rs. 1 Billion to Rs. 2 Billion	07
4	More than Rs. 2 Billion	10

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Q # 3	Credit Rating by PACRA/JCR-VIS (Provide credible documentary evidence)	Points
1	Less than BBB+	01
2	BBB+	03
3	A	07
4	AA & above	10

Q # 4	No. of Corporate Clients in Health Insurance (Provide credible documentary evidence)	Points
1	Less than 50	01
2	Between 50 to 100	03
3	Between 101 to 150	07
4	More than 150	10

Q # 5	No. of Educational Institution in Health Insurance (Provide credible documentary evidence)	Points
1	Up to 10	05
2	More than 10	10

Q # 6	No. of Successfully Completed Contracts for Providing Healthcare Insurance to companies/institutes (Provide credible documentary evidence)	Points
1	Less than 10	03
2	Between 11 to 30	07
3	More than 30	10
Q # 7	No. of Panel Hospitals under credit facility in Karachi (Provide credible documentary evidence)	Points
1	Less than 50	03
2	Between 50 to 100	07
3	More than 100	10

Q #8	No. of Panel Hospitals under credit facility in Sindh except Karachi (Provide credible documentary evidence)	Points
1	Less than 10	03
2	10 to 20	07
3	More than 20	10





Q # 9	Full time medical doctor(s) for case management (Provide details duly signed by authorized person)	Points
1	Up to 3	03
2	3 to 5	07
3	More than 5	10

Q # 10	24/7 UAN Medical Helpline and Dedicated Call Center (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Q # 11	Mobile App/Web source for making claims (Provide details duly signed by authorized person)	Points
1	NO	0
2	YES	05

Note: Minimum Qualifying marks are **75 marks in Technical Evaluation** to qualify for financial opening.

6. TURN AROUND TIME (TAT)

Sr. #	Description	Working Days
1	For policy document and health cards at inception	10
2	Routine health cards for additions, deletions & plan revision	10
3	Claim re-imbursement	12
4	Detailed Claims Analysis on Quarterly basis	10

A. J. [Signature]

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7. OTHER REQUIRED SERVICES:

- 7.1. Declared or un-declared Pre-Existing Conditions (PEC) are fully covered for all lives under all benefits.
- 7.2. Health Questionnaire Forms are not required to declare any medical condition to the insurance company.
- 7.3. Congenital Birth Defects (CBD) should be fully covered under basic hospitalization.
- 7.4. Interferon Therapy & PCR test for Hepatitis B & C should be fully covered under basic hospitalization.
- 7.5. Psychiatric treatments are covered.
- 7.6. Intra-Ocular lens implants of premium quality and Cataract Surgery/Phaco are covered.
- 7.7. Flexibility of getting treatment facility and any required tests from non-panel hospitals followed by re-imburement.
- 7.8. Re-imburement of claims of employees on panel and non-panel hospitals as per their agreed corporate rates.
- 7.9. No deductions or comparison for re-imburement on Pre & Post 30 days related hospitalization claims except non-medical items & medical equipment.
- 7.10. Complimentary 50% enhancement in the available limit of Basis hospitalization in case of **Accidental hospitalization /Cancer treatment**.
- 7.11. All hospital services and supplies should be covered during confinement in the hospital.
- 7.12. No authorization is required from the insurance company for employees of FUUAST, Karachi for panel hospitalization.
- 7.13. No authorization is required from the insurance company for the FUUAST, Karachi employees in non-panel hospital.
- 7.14. Mode of payment for endorsement premium is 100% and billed on quarterly basis.
- 7.15. Number of employees /lives can be increased / decreased from time to time.

8. REQUIRED DOCUMENTS FOR TECHNICAL PROPOSAL

8.1. Company Profile

8.2. Certificate of Incorporation with SECP

- 8.3. NTN Certificate
- 8.4. Registration with Sindh Board of Revenue (if Required)
- 8.5. Documentary evidence for list of mandatory hospitals mentioned in eligibility criteria
- 8.6. Separate List of Panel Hospitals in Karachi and in Sindh
- 8.7. List of Doctors & Health Insurance Management Team
- 8.8. List of complete current clients of health Insurance.
- 8.9. Documentary proof of Experience in Health Insurance.
- 8.10. PACRA/ JCRVIS Rating.
- 8.11. Last Three Years Audit Reports.
- 8.12. List of at least 3 current clients for reference check with contact information.
- 8.13. Name of Authorized person/Account Manager with full contact information on company's Letter Head.
- 8.14. Affidavit from insurer that the "Firm has never been blacklisted"
- 8.15. List of Exclusions.
- 8.16. Processing of all settlements / disbursement of payment of claims must be at Karachi office.
- 8.17. Flow chart for claim re-imbursement process of non-panel hospitalization.
- 8.18. Flow chart for credit facility of emergency admission process at panel hospitalization.
- 8.19. Flow chart for credit facility of elective admission process at panel hospitalization.



09. FINANCIAL PROPOSAL

Premium should be quoted as follows:

Description	Rupees
In Patient + Out Patient Premium	
Admin Surcharge/Other Charges + Govt. Levies (if any)	
Gross Premium	
Net Premium	

10. REQUIRED DOCUMENTS FOR FINANCIAL PROPOSAL

- 10.1. Financial Proposal as per Annexure "C"
- 10.2. Pay Order/Call Deposit for **2% earnest money** in favor of FUUAST, Karachi
- 10.3. Validity for submitted proposal is **90 days**.

RFP COMMUNICATION CONTACTS

All communication regarding this RFP, whether written or oral, must be directed to the following authorized persons(s) and/or any officer nominated by Competent Authority:

Name: Mr. Muhammad ibrahim

Designation: Assistant Treasure

Address: Federal Urdu University of Arts ,Science and Technology, Karachi

Email: purchase@fuuast.edu.pk

- Any oral communication from or with the authorized persons(s) will be considered unofficial and non-binding on **Federal Urdu University of Arts ,Science and Technology, Karachi**. The Insurance Company should rely only on written statements exchanges with the authorized person of **Federal Urdu University of Arts ,Science and Technology, Karachi**



11. BID BOND

- 1.3.2. A bid bond/bid security of **2%** of the total quoted amount in the name of **Federal Urdu University of Arts, Science and Technology, Karachi** In the shape of a Call Deposit/Pay order/Demand Draft/Bank Guarantee must be deposited and placed in the Financial Proposal envelope. Proposal submitted without a bid bond will not be considered.

12. PERFORMANCE SECURITY

The successful bidder must submit within seven (07) days from the date of notification for award of contract, performance security **@10% of the Contract Price** in the form of Call Deposit/Pay order/Demand Draft/bank guarantee from any scheduled bank in Pakistan which shall be held and returned after completion of contract.

13. SUBMISSION CRITERIA & SCHEDULE

- 12.1 The Bid will be submitted electronically through EPADS portal of PPPRA.
- 12.2. First, technical proposal shall be evaluated and financial proposal of only those bidders will be opened who score more than **75% marks** in the technical evaluation criteria.
- 12.3. Bidding Documents should be uploaded on EPADS portal on or before **15th January 2026 by 11:00 Hours.**
- 12.4. Technical Envelope will be opened on the same day at **January 2026 by 11:30 Hours. in Main Building Ground floor Treasurer office Karachi, Karachi** in presence of the procurement committee and the bidders or their authorized representatives who wish to be present.
- 12.5. The Procurement Agency may reject all or any bid subject to relevant provision of PPRA Rules (amended up to date).

14. EVALUATION OF BIDS

Technical envelopes will be opened at the first instance and will be examined as per criteria mentioned in the tender documents prepared by procurement committee constituted by the Competent Authority. Financial proposals of only those bidders will be opened who fulfil the mandatory requirements mentioned in eligibility criteria and minimum criteria of **75% marks** in



The technical evaluation. **Successful bidder(s) will be called for presentation on any intimated date.** Tender will be awarded to **financially most advantageous bid.**

15. TERM OF CONTRACT

The contract period will be of one (01) year but can be further renewed for one (01) more year based on excellent customer services and feedback of employees through the authorized officer.

16. AWARD OF CONTRACT

The Procuring Agency will notify the successful bidder in writing (Letter of Acceptance) that bid has been accepted.

The formal Agreement between the Procuring Agency and the successful bidder duly stamped at rate of **0.35%** (updated from time to time) of bid price stated in Letter of Acceptance shall be made within seven (07) days of the receipt of form of Contract Agreement by the successful bidder from the Procuring Agency.

17. DETAILS OF WORK

- a) Category – wise details of FUUAST Employees & their dependents are mentioned at Annexure “A”
- b) Details of Medical Insurance benefits required are mentioned at Annexure “B”
- c) Financial Proposal is to be quoted at Annexure “C”



Annexure "A"

Category of Employees	Employees	Spouse	Parents	Children	Total
A- (BPS-22)	06				
B- (BPS/19-21)	170				
C- (BPS/ 17-18)	136				
D- (BPS/ 2-16)	420				
Total	732				

The dependents list shall be provided at the time of contract/agreement.

AGE LIMIT	
Employee	Up to 65 Years
Spouse	Up to 65 Years
Parents	Up to 95 Years
Son	25 years
Daughter	Till Marriage

Financial Proposal should be submitted as per formats attached as Annexure "C" (with coverage of Hospitalization).



Annexure "B"

Description / Benefits of Health Policy

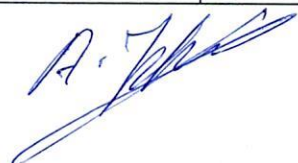
(Amount in Pak Rupees)

S. No.	Particulars	Category A (BPS-22)	Category B (BPS-19 to 21)	Category C (BPS-17 to 18)	Category D (BPS-02 to 16)
1.	<p>Room rent charges and all other below medical treatments are included in annual limit.</p> <p>Scope of health facilities covered</p> <p>2. HOSPITAL CARE (including surgeries) Facilities: Daily Room and Board charges, operation theatre charges, surgeon's fee, Anesthetist's fee, consultant's fee, Medicines and Drugs, Diagnostic Tests (including at Advance Radiology Centre, Karachi), Blood and Oxygen supplies charges, patient's meal charges, Local Road Ambulance charges, Lipid Profile, ETT and etc. including pandemic diseases.</p> <p>2. MEDICAL CARE (Prolong/serious ailments) Following diseases with Hospital Treatment</p> <p>q) Cancer</p> <p>r) Aids</p> <p>s) Renal Failure (Kidney failure)/Dialysis and Transplant</p> <p>t) Hearts Diseases/Hypertension (Cardio Vascular Diseases)/By pass/Angioplasty and Pace Maker Installation</p> <p>u) Diabetes</p> <p>v) Asthma/TD</p> <p>w) GVP/Stroke/Paralysis</p> <p>x) Chronic Hepatitis B & C and Liver Disease</p> <p>y) Burns Injury (over 25%)</p> <p>z) Rheumatoid/Arthritis, Osteoarthritis/Total Knee/Hip replacement</p> <p>aa) Chronic Bowel disease like peptic Ulcer</p> <p>bb) Ulcerative Colitis, Crohn's diseases</p>	<p>Rs. 750,000</p> <p>VIP Room</p>	<p>Rs. 650,000</p> <p>Private Room</p>	<p>Rs. 575,000</p> <p>Semi Private Room</p>	<p>Rs. 460,000</p> <p>General Ward</p>

A. J. Khan

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	cc) Eye (Including Cataract) Ent and Dental Care Dermatological disease (except cosmetics)				
	ee) Day care (OPD) ff) Any other disease declared by the specialist/consultant a s serious/prolonged ailment to the satisfaction of the university including pandemic diseases.				
2.	Annual Limit for the parents (without any constraints of number or types of ailments and confinements) (charges are included in the annual limit for per insured family).	Covered	Covered	Covered	Covered
3.	50% increase in basic hospitalization limit, if the hospitalization is due to an accident.	Yes	Yes	Yes	Yes
4.	Specialized investigation prescribed by Specialists, Physician / Surgeon to be covered out of annual hospitalization limit	Full Cover	Full Cover	Full Cover	Full Cover
5.	Maternity Expenses Limit (charges are included in the annual limit). (iii) Normal at Hospital (iv) Caesarean at Hospital Note: Maximum three deliveries /three children are allowed including newly born baby.	Rs. 60,000 Rs. 120,000	Rs. 50,000 Rs. 100,000	Rs. 45,000 Rs. 80,000	Rs. 45,000 Rs. 80,000
6.	Dental Treatment Facility (charges are included in the annual limit). (iv) Root Canal /Teeth Filling, Scaling, Surgical extraction etc. (v) Bridging of teeth etc. (vi) Accidental case to be covered from Annual Hospitalization Limit	Covered	Covered	Covered	Covered
7.	Circumcision of Baby Boy (to be covered from Annual Hospitalization Limit)	Covered	Covered	Covered	Covered
8.	Ortho Fracture or any emergency visit to OPD + Investigation + Medicine	Covered	Covered	Covered	Covered
9.	Lab Test Recommended by the Doctors	Covered	Covered	Covered	Covered




Emergency Case:

- Proceed to the nearest Hospital, go to Emergency ward. In case a doctor recommends admissions, just present health card to the admission office/Reception Counter/Corporate Office **if no admission required the day care service shall be provided out of annual limit.** In case of non-panel hospital, you can pay cash and then seek for Re-imbursement later on.

Non-Emergency/Planned Procedure/Elective Cases:

- In case of admission on the advice of the consultant/doctor, please inform the insurance company at least (02) days in advance through Pre-Authorization form which is already available with the Network/Panel Hospitals or through email and further proceed as advised by the insurance company within two days.

Documents Required for Claim Re-imbursement:

- Copy NIC and Health Card
- Claim Form duly signed by the Treating Consultant/Surgeon
- Original Itemized Hospital Bill
- Original Payment Receipts
- Prescription for Medicines
- Lab Test Reports
- Birth Certificate (in case of delivery)

Some Standard Exclusions:

- Suicidal attempt and involvement in any illegal, criminal or terrorist activities.
- Infertility, Sterilization or contraception.
- Any professional sports related injuries, Example, sky diving mountaineering, Boxing, Scuba diving etc.
- Sexually transmitted disease.
- Contamination of any Nuclear or Radio activities
- Cosmetic Treatment.
- Eye Glasses, Artificial Limbs, External Prosthesis etc.



Annexure "C"

Description	Premium	Premium	Premium	Premium
	A- (BPS-22)	B- (BPS/19-21)	C- (BPS/17-18)	D- (BPS/2-16)
Hospitalization				
Maternity				
Total				

Description	Rupees
In Patient and Out Patient Premium	
Admin Surcharge/Other Charges + Govt. Levies (if any)	
Gross Premium	
Net Premium	

GRAND TOTAL (Rs.): _____

**Signature of Owner/
 Authorized Representative of Company**

University Procurement Committee






وفاقی اردو یونیورسٹی - کراچی

ٹینڈرفارم بابت ہیلتھ کیئر انشورنس سروس کی خریداری

میں/ہم درج ذیل تفصیل کے مطابق ٹینڈر جمع کر رہے ہیں۔ طلب کردہ ہیلتھ کیئر انشورنس سروس مطلوبہ معیار کے مطابق مقررہ وقت پر ٹینڈر میں دی گئی ہدایات/شرائط کے مطابق فراہم کریں گے۔
منسلک: ذریعہ جانہ رقی روپے بصورت پے آرڈر نمبر بینک کا نام

نمبر شمار	تفصیل	نرخ فی عدد	رقم بمعہ جی ایس ٹی	تعداد ملازمین	میزان	کیفیت
1	Healthcare Insurance Service			(732)		

میزان

نوٹ: منسلک پے آرڈر 2% رقم

پرچیز آفیسر

دستخط و مہر ٹینڈر دہندہ

نام و پتہ:

فون موبائل:

نیشنل ٹیکس نمبر:

جی ایس ٹی نمبر:

P.T.O.