

**MEHRAN UNIVERSITY OF ENGINEERING AND TECHNOLOGY,  
JAMSHORO.  
U.S.-PAKISTAN CENTER FOR ADVANCED STUDIES IN WATER  
(U.S.PCAS-W)**

**ISO-9001 : 2000 CERTIFIED**



**REQUEST FOR PROPSAL**

**FOR**

**HEALTH INSURANCE OF U.S.PAKISTAN CENTER FOR  
ADVANCED STUDIES IN WATER (USPCAS-W) STAFF**

# Terms of Reference (TOR) for Tender

## **1. INTRODUCTION:**

U.S.Pakistan Center for Advanced Studies in Water (USPCAS-W) is located at the Mehran University of Engineering and Technology (MUET) Jamshoro. USPCAS-W intends to acquire services of well reputed Insurance Companies having registration with SECP, Income Tax and Sales Tax departments for Group Health Insurance facilities for its staff (including their dependents: Parents, Spouse and Children) all the interested firms / parties/ company meeting eligibility criteria are invited to participate. Category-wise details of USPCAS-W Employees and their dependents are as under

### **STRENGTH OF EMPLOYEES**

Employees	49
Spouse	37
Children	77
Parents	67
<b>GRAND TOTAL LIVES</b>	<b>230</b>

The above number of employees may slightly increase or decrease with the passage of time and their age limit crossing 60 years except few cases beyond 60 years but there is no limit of age of dependent parents. Dependents un-employed and unmarried sons & daughters, no age limit of spouse.

## **2. SCOPE OF HEALTH FACILITIES REQUIRED:**

- In-Patient Treatment (Hospitalization) and/or Day Care Treatment;
- Maternity;
- Reimbursement of Out-Patient Treatment (OPD);
- Other Medical Services/Facilities, Diagnostic tests.

## **3. OTHER BENEFITS:**

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
2. Vaccinations and Inoculations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.
3. Accidental injuries including road accident, driving acid burn injuries, poisoning, snake scorpion or other insect bites.
4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
5. The panel hospitals should be well reputed hospitals in Sindh especially in Hyderabad, Karachi and interior of Sindh or other areas of the country.
6. Pre & post admission treatments, tests and doctors' visits for one month.
7. Dermatological diseases etc.
8. Executive Medical/Surgical/Dental Checkup at Agha Khan University Hospital Karachi, including the follow up checkup, investigations in managements of ailments if detected.
9. Diabetic and Dental treatment.

10. Annual limits indicated by the bidder.
11. Room rent.
12. Personal Accident Death (For employees Only)
13. Liver Treatment
14. Ortho Fracture & any emergency.
15. Diagnostic, Laboratory tests at Advance Radiology Centre, Karachi.
16. Reimbursed claims: (a) The reimbursement of claims of employees and their dependents for non panel hospitalizations Sindh and other areas of the country should be entertained (within one month)

**4. DOCUMENTS TO BE SUBMITTED BY THE BIDDER:**

1. Proof of minimum "A" rating with PACRA/JCR-VIS and other documents in support for evaluation criteria.
2. Proposal/bid must be submitted on official letter head on the exactly same format as provided by USPCAS-W.
3. Full name, address of registered office and office receiving the correspondence
4. Detail of branches/sub offices across the country.
5. Name and signature of authorized person for dealing with USPCAS-W and making correspondence on behalf of insurance company.
6. Details of clients to whom the similar facilities/services are being provided and their recommendation letter (if any).
7. List of Hospitals/Laboratories/Diagnostic Centers/Consultants on panel across the country including Jamshoro, Kotri, Hyderabad, Mirpurkhas, Badin, Dadu Larkana, Thatta , Naushehro Feroze and other areas of Sindh.
8. Sales Tax and Income Tax Certificates for the last three years with Sales Tax and NTN numbers
9. Affidavit that the firm/company has never been blacklisted from any Government, Semi Government & Autonomous Body.
10. Any additional information that may be helpful for establishment of qualification.

**5. SECURITY DEPOSIT:**

Successful bidder will have to deposit 5% of supply order amount in the form of Pay Order in favor of Project Director, USPCAS-W, MUET, Jamshoro as Security deposit which will be forfeited in case of breach of TOR /Conditions of the tender bidding agreement. It will however be refunded on successful termination of the medical insurance/health care facilities as per mutual understanding.

**6. MODE OF PAYMENT:**

Agreed amount of premium with grace period for payment by USPCAS-W on quarterly basis through crossed cheque.

**7. PERIOD OF COVERAGE:**

Period of 12 months from the date of procurement of Policy and extendable upto December 2019 year wise through mutual agreement.

**8.** Successful bidder will have to sign integrity pact with USPCAS-W as per SPPRA



<p>Required medical expenses incurred during childbirth include;</p> <p>Gynecologist's fee, Labor room/ operation theatre charges, Anesthetist fee, Miscarriage, Medicines, Diagnostic test, Baby's Nursing Care, Daily Room Rent Charges, pre and postnatal hospitalization, D&amp;C and D&amp;E, Miscellaneous charges, Cesarean Section and complicated deliveries recommended by Specialist.</p> <p>Prenatal and Postnatal OPDs covered</p> <p>Delivery conducted by certified Mid wife at home( Birth certificate issued by NADRA)</p>	
<p>Annual limit for each of parents (without any constraints of number or types of ailments and confinements)</p>	Rs.
<p>50% increase in basic hospitalization limit, if the hospitalization is due to an accident</p>	Yes/No
<p>Daily room rent to be covered from annual limit</p>	Rs.
<p>Specialized investigation to be covered out of annual hospitalization limit</p>	Rs. Or Full cover
<p><b>Dental treatment facility:</b></p>	Rs.
<p>Root canal filling</p> <p>Bridging one tooth (total 25 cases) Accidental cases to be covered from annual hospitalization limit</p>	Rs.
<p>Personal accident cover to employee (death only)</p>	Rs.

**Other benefits:**

1. Circumcision of Baby Boy under local/general anesthesia by qualified Doctor, with treatment of complication, if occurred.
  2. Vaccinations of the children's as suggested by qualified child specialist, with treatment of complications, if occurred.
  3. Accidental injuries including road accident, driving acid burn injuries, poisoning, snake scorpion or other insect bites.
  4. Other diseases for which the qualified medical officer refers the cases for hospitalization under consultant's medical case.
  5. Pre & post admission treatments, tests and doctors' visits for one month including medicine and laboratory Tests.
  6. 10 (ten) Executive checkups of A package and 30 (thirty) Executive checkups of B package (employees and spouse) of Aga Khan university hospital Karachi.
  7. Employee's Accidental Death coverage.
  8. Ortho Fracture & any emergency.
  9. Psychiatric treatment is covered.
  10. Congenital diseases are fully covered.
  11. International treatments are covered on re-imburements and in comparison to AKUH, Karachi rates.
  12. Annual diabetic clinic at campus to check diabetes.
- **The Health Insurance Company will ensure to provide the two numbers of Master ID Cards to the Employees of USPCAS-W, Jamshoro.**
- **The Health Insurance Company will ensure to Reimburse the Bill of Employees admitted in Non Panel Hospitals within 15 days after submission of bills.**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature of authorized representative & stamp