

Expression of Interest

CUI Medical Insurance Services (2023-24)

for

CUI Lahore, CUI Sahiwal & CUI Vehari Campuses



**COMSATS University Islamabad (CUI), Lahore
Campus**

Defence Road, Off Raiwind Road, Lahore



Expression of Interest

COMSATS University Islamabad (CUI),
Lahore, Sahiwal & Vehari Campuses
Medical Insurance Policy 2023-24

COMSATS University Islamabad (CUI), Lahore Campus, a public sector University of Ministry of Science & Technology (MoST) invites Expression of Interest (EOI) from reputed insurance companies, registered with Income Tax/Sales Tax departments and who are also on Active Taxpayer List (ATL) of FBR (I.T & GST) for "Provision of Medical Insurance Services is required for CUI Employees Serving at Lahore, Sahiwal & Vehari Campuses."

- 2) Selection procedure will be based upon "**Single Stage-Two Envelope**" bidding method as prescribed under PPRA's rules.
- 3) The Bids must be accompanied with a minimum earnest money of **Rs.1,100,000 (1.1 Million)** in the form of Bank Draft /Bank Guarantee in favor of COMSATS University Islamabad, Lahore Campus (**FTN/NTN: 9013701-9**).
- 4) Tender documents containing necessary details, selection criteria & qualification can be obtained free of cost via email request to **miqureshi@cuilahore.edu.pk** from Company's official email address by providing the following information:
Name of representative, Company Name, Mobile Number
- 5) No bid will be accepted after the closing time.
- 6) Bids shall be submitted along with tender document's fee in the form of Pay Order / Demand Draft amounting **Rs. 2500/- (non refundable)** for each tender. No bid shall be accepted without tender document fee and after the closing date/time.
- 7) Sealed bids **Separate Financial & Technical Envelopes** must reach office of the undersigned, at the latest by **May 29, 2023** by **1400 hours**. The technical bids will be opened in presence of the bidders who choose to attend, half hour after the closing time in the "**Main Conference Room of PhD Faculty Block, COMSATS University Islamabad, Lahore Campus.**"



Muhammad Imran Qureshi Deputy Registrar, Procurement
COMSATS University Islamabad (CUI), Lahore Campus
(A public sector University of Ministry of Science & Technology)

Defence Road, Off, Raiwind Road, Lahore

Ph: 042-111-001-007 (Ext: 875, 863), 042-99204779

"SAY NO TO DRUGS"

www.comsats.edu.pk

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Part: A General Terms and Conditions

Instruction to Bidders

1. All pages of bidding documents are mandatory to be signed / stamped, meaning thereby bidder agrees to our terms & conditions mentioned herein, failing which the bid may be rejected.
2. Any addition, deletion or modification of any clause of the procurement terms & conditions/BoQs of COMSATS University Islamabad (CUI), Lahore Campus by any vendor will not be acceptable and may lead to rejection of the bid.
3. Only reputed insurance companies, having experience minimum 10 years in Medical/ Health Insurance relevant experience, registered with Income Tax/Sales Tax departments and are on Active Taxpayers List (ATL) of FBR, are eligible to participate in tender.
4. Please submit the rates on our prescribed BoQs Form with complete terms and conditions signed & stamped, otherwise the bid (s) may be rejected.
5. The bid proposal should be in Pak Rupees inclusive of all applicable taxes.
6. All prices should be valid for at least One Year. Withdrawal or any modification of the original offer within the validity period shall entitle CUI- Lahore to forfeit the earnest money in favor of the CUI- Lahore and / or put a ban on such vendor participation in tenders / works.
7. The contract will be executed and managed in satisfactory conditions up to the entire satisfaction of CUI, Lahore Campus.
6. The bid should be submitted in a sealed envelope up to **May 29, 2023** on or before 1400hrs and will be opened on the same date at 1430hrs in the presence of available bidders. In case of any holiday is announced by the Govt. OR any unforeseeable circumstances that prevent the tender from being opened on the date announced (Force Majure Situation), the tenders will be opened on the very next working day. Timing will remain as mentioned in the tender notice.
8. It is the sole responsibility of the Company to comply with the applicable laws, be national or international.
9. COMSATS University Islamabad, Lahore Campus reserves the rights to accept or reject the bid if;
 - a. Received without earnest money
 - b. Received later than the date and time fixed for tender submission
 - c. The tender is unsigned/ unstamped
 - d. The offer is ambiguous
 - e. The offer is conditional
 - f. The offer is from a firm, which is black listed by any Govt. Office.
 - g. The offer is received by telephone/telex/fax/telegram.
 - h. Any unsigned / ambiguous erasing, cutting / overwriting etc. is made.
 - i. Termination of Contract on Unsatisfactory grounds.
 - j. Rates are not quoted on our BoQs
 - k. Multiple rates of a premium may also lead to the rejection of bid / item.

Tender Fee & Earnest Money/CDR

10. Documents along with Pay Order / Demand Draft amounting to **Rs.2,500/-** as a tender documents fee (Non-Refundable) shall be submitted in favor of COMSATS University Islamabad, Lahore to the address given below. No proposal/bid will be accepted without tender documents' fee.

11. The bidder is required to furnish in form of Bank deposit/ CDR / Pay order of amounting to **Rs.1,100,000/- (rupees one million and one hundred thousand) as Earnest Money/CDR** crossed in favor of “COMSATS University Islamabad, Lahore Campus”, which shall be released after the successful completion of work / supply on submission of written request on firm / company letterhead. Any bid not accompanied by Earnest Money shall be rejected without any right of appeal.
12. Kindly attach the Tender fee with Technical Bid and Earnest money / CDR with Financial Bid. (FTN/NTN # 9013701-9 for Tender Fee & CDR.)

Performance Security:

13. CUI, Lahore Campus will withhold 10% of the total premium amount as performance security and will be released at the end of successful fulfillment of the contract.
14. Failure of the successful Bidder to comply with the requirement shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event CUI may make the award to the next lowest evaluated Bidder or call for new bids.
15. The performance security shall remain with procuring agency till the satisfactory completion of assignment.

Premium Cost & Payments:

16. Premium will be calculated on yearly basis; however, paid to the Insurance company, in advance, for every 06 months. 10% of the premium payments shall be withheld as a performance security and released on written request by the Insurance Company.
17. Payment against endorsement premium (employee/dependents added during the year), special facilitation shall be settled and paid at the end of the year.
18. Applicable Income tax and GST will be deducted at source/as per rules. In case of exemption, please mention and attach the proper documentation duly verified from the concerned tax authorities/FBR; however, CUI will be final authority to accept or reject the exemption certificate. In case of rejection, CUI will deduct all applicable taxes as per tax rate. CUI will provide a certificate of tax deduction and the vendor may claim refunds from Tax Authorities/FBR.

Procedure of Open Competitive Bidding

19. COMSATS University Islamabad, Lahore Campus, will follow **Single Stage Two Envelope Procedure** as per the PPRA rule 36(b);
 - a. The bid shall comprise a single package containing two separate envelopes. Each envelope shall contain separately the financial proposal and the technical proposal;
 - b. The envelopes shall be marked as “FINANCIAL PROPOSAL” and “TECHNICAL PROPOSAL” in bold and legible letters to avoid confusion;
 - c. Initially, only the envelope marked “TECHNICAL PROPOSAL” shall be opened;
 - d. The envelope marked as “FINANCIAL PROPOSAL” shall be retained in the custody of the procuring agency without being opened;

- e. The procuring agency shall evaluate the technical proposal in a manner prescribed in advance, without reference to the price and reject any proposal which does not conform to the specified requirements;
- f. During the technical evaluation no amendments in the technical proposal shall be permitted;
- g. The financial proposals of bids shall be opened publicly at a time, date and venue announced and communicated to the bidders in advance;
- h. After the evaluation and approval of the technical proposal the procuring agency, shall at a time within the bid validity period, publicly open the financial proposals of the technically accepted bids only. The financial proposal of bids found technically nonresponsive shall be returned unopened to the respective bidders; and
- i. The bid found to be the lowest evaluated bid shall be accepted.

Sealing and Marking of Bids:

- 20. The bid shall be sealed in outer envelope and shall be addressed to the CUI contact person, as below; and must bear the title of procurement “CUI MEDICAL INSURANCE SERVICES 2023-24”.

Deputy Registrar Procurement,
Purchase Office, COMSATS University Islamabad, Lahore Campus
Defence Road, Off Raiwind Road, Lahore.
Tel: 042-111-001-007 (Ext: 875, 863), 042-99204779

- 21. If the outer envelope is not sealed and marked as required, CUI will assume no responsibility for the bid’s misplacement or premature opening.
- 22. The Bidder shall seal the inner bid in envelopes, duly marking the envelopes as “FINANCIAL BID” & “TECHNICAL PROPOSAL” & “BID SECURITY”.
- 23. The inner envelopes shall also indicate the name and address of the Bidder to enable the bid to be returned unopened in case it is declared “late” or “technically dis-qualified”.

Contract Duration & Extension:

- 24. This contract would be valid for one year, from July 01, 2023 to June 30, 2024 and renewable for further two years (on annual basis) on the same terms & conditions, premium rates and with the consent of both the parties, subject to satisfactory performance, to be evaluated and decided by CUI. After getting consent from the Insurance company, CUI will be the final authority to decide the extension of the contract.

Notification of Evaluation Reports:

- 25. The Bid Evaluation report (Technical) will be notified to all the participating bidders by email address provided in the bidding document. The Bid Evaluation report (Financial/ Final) will be notified to the technically qualified bidders by email address provided in the bidding document in addition to uploading at PPRA website.

Technical Evaluation Criteria

Marks on the technical grounds shall be calculated on the following parameters. Relevant documentary proof in support of the information provided against each parameter must be attached with Technical bid as annexure

Sr. #	Description	Max. Marks	Please fill below information	Documentary Proof (Annexure)	
1	PACRA Rating	AA++ & above = 30 AA+ = 20 AA = 10 A++ = 5	30	<u> </u> Rating	Annex "A"
2	Number of Active Clients / Valid contract as per May 2023 in Medical Insurance; (a) Companies having 50 or more clients with a minimum of 300 employees covered = 10 marks (b) Companies with less than 50 Clients = $\frac{\text{Co.'s Clients}}{50 \text{ Clients}} \times 10$ Marks <i>As proof, provision of copies of contract is mandatory. Confidential information may be redacted /concealed, if required.</i>	10	<u> </u> Nos. of Clients	Annex "B"	
3	Number of 150+ bed panel hospitals in Lahore	0.5 point for having each 150+ bed hospital in Lahore	10	<u> </u> Nos. of Hospital	Annex "C"
4	Number of panel hospitals in District Sahiwal & Okara	1 point for having each panel hospital	05	<u> </u> Nos. of Hospital	Annex "D"
5	Number of panel hospitals in District Vehari	1 point for having each panel hospital	05	<u> </u> Nos. of Hospital	Annex "E"
6	Average Amount of IPD claims & reimbursement claims paid in last 3 years (in Million) (<i>Round-off to nearest million</i>) (a) Companies having 500 M & above IPD & reimbursement Claims each = 10 Marks each (b) Companies with less than 500 M IPD Claims = $\text{IPD Claims} / 500 * 10$ Marks (c) Companies with less than 500 M reimbursement Claims = $\text{reimbursement Claims} / 500 * 10$ Marks <i>Complete IPD & reimbursement claim record is mandatory. Confidential/ personal information may be concealed, if required.</i>	20	<u> </u> Amount of IPD Claims	Annex "F"	
			<u> </u> Amount of Reimbursement Claims	Annex "G"	
Total		80 Marks			

Note:

- A minimum of 80% Marks in the above is mandatory for technical qualification.

- ii. Only reputed insurance companies, having minimum 10 years in Medical/ health Insurance relevant experience, registered with Income Tax/Sales Tax departments and are on Active Taxpayers List (ATL) of FBR, are eligible to participate in tender.
- iii. Availability of Web Portal for Medical Insurance Clients is Mandatory.
- iv. 24/7 Medical Call Center / Customer support is Mandatory (*Provide the customer support contact numbers, to be verified by CUI*)

Bid Evaluation Criteria and award of contract:

1. After opening of bids, CUI, Lahore Campus will examine and ensure that the submitted bids are complete in all respects along with required documentary proofs as per tender document.
2. Technical Evaluation of the received bids shall be made strictly as per above technical evaluation criteria.
3. Financial bids of the companies who secure minimum qualifying marks i.e. 80% against the technical parameters shall be opened on the date and time as informed by CUI Lahore campus.
4. Contract will be awarded to the bidder with lowest quoted bid price /cost, after qualifying technical evaluation and meeting all tender terms and conditions and other requirements mentioned in the tender document.
5. In case of tie in rates, the bidder securing highest technical score will be awarded the contract. However, in case of tie in both technical score and quoted rates, CUI will award the contract to the bidder having the most IPD & reimbursement claims paid in last 3 years.
6. In case lowest evaluated bidder refuses or fails to accept the offer within the deadline, the earnest money will be confiscated AND a ban from business with CUI for a period specified by CUI will be imposed. The Work Order may be offered to the next lowest evaluated bidder.

Declaration Form:

(THIS FORM IS TO BE PROVIDED WITH THE TECHNICAL BID)

All the terms & conditions have been carefully read and understood and are hereby unconditionally accepted and it is declared that:

I understand that by inserting any condition in my bid consciously or unconsciously will AUTOMATICALLY disqualify me from the bidding process.

All the information furnished by me/us here-in is correct to the best of my knowledge and belief.

I / We have no objection if enquiries are made about the work listed by me/us in the accompanying sheets /annexure.

I / We agree that the decision of committee(s) in selection will be final and binding to me/ us.

I / We have read the instructions appended to the proforma and I/we understand that if any false information in the documents is noticed at a later stage the committee is at liberty to act in a manner it feels deemed fit, which may include Penalty AND/OR Confiscation of Earnest Money AND/OR Blacklisting for future tendering with CUI AND/OR Bar from business with CUI for a period as deemed appropriate depending on nature of offence.

Tender No.	
Name of Firm/ Company	
Year of Establishment	
Name of Owner/Authorized agent	
Office Address	
GST No.	
NTN.	
Valid Telephone No.	
Valid E-mail (For All Official Correspondence)	
Signature & Stamp (Authorized Representative)	

Tender Acceptance Form

(THIS FORM IS TO BE PROVIDED WITH THE TECHNICAL BID)

The above mentioned terms & conditions have been carefully read and are hereby unconditionally accepted.

Sr. #	Factors	Description
1	Name of the Organization / Contractor	
2	Date of Establishment	
3	Corporate Status	
4	Owner / Proprietor / MD / CE Name	
5	CNIC No.	
6	Mailing Street Address	
7	Contact No(s).	
8	Cell No(s).	
9	Helpline No(s).	
10	Fax No(s).	
11	Email Address	
12	NTN No.	
13	GST No.	

Signature
(Authorized
Representative)

Stamp

List of Health Insurance Clients

Sr. #	Clients / Organization Served (with minimum 300 employees each)	Concerned Officer(s) of Client / Organization	Contact / Cell No.	Email

- Overall repute of the bidder shall be checked, /cross verified from major clients and panel hospitals
- Use extra sheet in the same format if required.

Signature
(Authorized Representative) _____

Stamp _____

Part: B: Contract Terms and Conditions

Legal binding

1. This contract, when signed by **COMSATS University Islamabad (Lahore Campus)** situated _____ (Hereafter referred to as **CUI** in this contract) and _____ Insurance Company (Hereafter referred to as **Insurance Company** in this contract) and will come into force from **July 01, 2023 and valid till June 30, 2024** and cancels all other prior contracts, agreement, written or verbal, if any. No other document/contract or agreements will be signed or considered or referred to for settlement of medical cases.
2. Coverage will be given to employee(s)/Ex-employee(s) & their dependent(s) which includes Spouse, Children & Parents. No age limit restriction will apply to members. For simplification, hereafter, both Employee and Ex-Employee will be referred to as Employee in this contract. The coverage will start immediately from the time of written intimation (email or letter) to the Insurance company.
3. For the number of employee(s) to be added during the year, the premium will be charged as premium rate per person in the relevant category.

Coverage Limits/Benefits

Coverage Limits & Benefits

SN	Coverage	Category-wise Coverage Limits (In Pak Rupees)				
		E	A	B	C	D
1.	Hospitalization limit (IPD) <i>(Per insured per AILMENT)</i>	210,000	165,000	132,000	110,000	91,300
2.	Maternity Limit <i>(Normal/Caesarian)</i>	120,000	96,800	79,200	62,700	50,600
3.	Dread Disease Limit <i>(Per insured per ANNUM)</i>	900,000	726,000	616,000	495,000	374,000
4.	Room Limit <i>(Within overall insurance limit)</i>	Private Room	Private Room	Room /Special Ward	Room/Special / General Ward	Room/Special/ General Ward
		30,000	25,000	20,000	15,000	10,000
5.	Accidental Coverage	50% enhancement in the IPD Limit				

4. CUI will pay premium for each employee and their dependents for which he/she will get coverage for the same. Insurance Company will not object to the fact that the employee is getting insurance benefits from other sources such as Health Card, insured by other insurance

company. However, an employee/dependent in CUI will be given single insurance coverage limit by Insurance Company.

5. All the lives insured under the policy shall be given full indoor-patient medical coverage (including pre-existing, congenital, special investigation, eye treatment, IPD, Dread Disease and maternity coverage) of any physical or mental disease/disorder.
6. All payments related to IPD, maternity, dread disease & reimbursement claims shall be made by the Insurance Company. Coverage includes surgeon fees, doctor fees, nursing charges, hospital/clinic registration charges, anesthesia charges, medicine charges, surgery charges, gown or room/ward/operation theater charges, dress charges etc., medical tests, treatment and hospital stay, as prescribed.
7. IPD also includes one-month pre & one-month post hospitalization benefits such as medication, tests and doctor fees within the overall coverage limit.

General Clauses

8. In case of promotion of employees, where change of category has occurred, CUI will, through written request along with proof of promotion, communicate the change of category and pay the difference of the premium between the categories.
9. Cases shall not be refused by Insurance Company due to the non-availability of PMDC No. Furthermore, cases shall also not be refused by giving the reason that “General Practitioner is not authorized to do the treatment.”
10. Insurance Company is bound to pay IPD/Maternity/Dread Disease coverage and reimbursements without the condition of time lapse.
11. Insurance Company shall ensure that all kinds of valid approvals to panel hospitals in respect of insurance coverage shall be given as demanded by hospital and well in time.
12. Insurance Company shall ensure that deficiencies, if any, on the reimbursement claims are intimated to the concerned focal person in one go within 15 days’ time and the settlement of claim is made within maximum of 30 days’ time.
13. In case of deficiencies of the documents, Insurance Company shall only withhold the claimed amount relating to the deficiency, the rest of the claim shall be settled. The withheld amount shall be settled after the provision of the required documents.
14. Regular meetings between Insurance Company nominated representative and focal person of CUI shall be held on quarterly basis or as and when required, to settle the disputed issues.
15. New/Fresh coverage limit will be given to the employee/dependents for the same ailment after a gap of 30 days from the date of discharge from hospital.
16. No prior approval from Insurance Company shall be required to avail non-panel hospital facilities, hence no deductions shall be made in this regard. However, in case the employee avail Panel hospital facility on cash payment; the reimbursement will be paid by the Insurance Company as per their policy with the right to make legitimate deductions, but not more than 5% of the total bill.

17. Only the focal person of CUI will deal and communicate with Insurance Company for reimbursement, claims, approval, objections etc.
18. The Health Insurance cards shall be provided by Insurance Company within 7 working days after provision of the updated list of employees and their dependent(s) to Insurance Company. However, in case of non-issuance of card, Insurance Company shall facilitate the insured employee/dependent(s) as per the list provided by CUI at the start or intimated by CUI from time to time. If a family member is erroneously placed under different Folio Number, CUI will certify and correct the data. Health insurance coverage will be extended/given to the member and will not be denied.
19. LAMA (Leave Against Medical Advice)/ Discharged from hospital on the wish of the patient would not restrict the patient's right of reimbursement of the treatment he/she has already been given in hospital. However, in this case, patient will pay in cash and the reimbursement will be paid by the Insurance Company as per their policy with the right to make legitimate deductions, but not more than 5% of the total bill.
20. Treatment of multiple ailments in single confinement/admission will be covered under multiple coverage. Coverage will be extended per ailment and not per confinement.
21. The coverage will be for the medical treatment of the ailment regardless of the cause of the ailment.
22. In case of fake/ fraudulent claim is found by the Insurance Company, a formal letter/email would be required from Insurance Company along with relevant facts/ proof for verification/vetting by CUI. After vetting, the company will have the right to reject the claim.
23. Claim reports (for hospitalization & reimbursements) would be required from Insurance Company on monthly basis, on request or available on web portal. A separate account for all units/campus would be maintained on the Web Portal separately.
24. In case of injuries to the covered lives insured by Insurance Company due to Military or Air Force, Police or security forces operations or due to terrorism, shall be covered as per assigned limits.
25. One-month Pre & one-moth Post hospitalization benefits shall be paid/reimbursed by the Insurance Company within the overall coverage limit. These include doctor visit fee, tests, medicines, bandage etc.
26. The Insurance Company shall be bound to extend coverage limit or make reimbursement, for cases where the attending specialist doctor or doctor on duty, has in writing, has advised admission to the patient except exclusions.
27. Open Reduction Internal Fixation (ORIF) will be covered as IPD.
28. PCR Test/HRCT test will be considered/acceptable/reimbursed as recommended for initiating the treatment.
29. Angiography shall also be covered in IPD.

30. Lab tests which are not available within Pakistan may be conducted from outside of Pakistan through Pakistan registered laboratories and will be reimbursed subject to the fact that these tests are not conducted/available in Pakistan.
31. In case the lab tests could have been conducted in Pakistan, the amount of these tests will be paid according to the charges of the local lab.
32. As per Govt. of Pakistan, DRAP (Drug Regulatory Authority of Pakistan) approved medicine will be reimbursed/covered only.
33. Indoor dental treatment/planned treatment is not covered; however, in case of accident the dental treatment will be covered.
34. All kinds of treatments for removal of kidney/ gallbladder stones etc. (including all type of lithotripsy) are covered in IPD Limit. Percutaneous Nephrolithotomy (PCNL), Nephrostomy/ Nephropathy are also covered as IPD.
35. Treatment of organs through laser will be allowed under IPD/DD, as the case may be.

Eye Treatment

36. Eye treatment Cataract surgery will be treated as IPD with the full category-wise insurance limits. In case of reimbursement of eye treatment, the maximum cost of Lens would be **Rs.30,000/- per lens** and reimbursement for all other expenses would be as per actual bills. Each eye will be treated as a separate ailment/treatment.

Day Care

37. Day Care surgeries will also be covered and treated regardless of LA/GA. “A patient who is admitted for operation on a planned basis and who nonetheless requires facilities for recovery”. Doctor fee, medical tests will be covered and payable; further, the stay period, if required and advised by the doctor will be covered. The following day care surgeries/procedures are included:

- CV Line /CVP Line
- Band ligations for piles
- RF ablation of ectopic foci in heart
- Excision biopsies/Needle Biopsies from breast and Thyroid and other body
- Foreign body removals from throat, nose and ear
- Closed reduction of fractures
- Dressings for extensive burns 20% or more

Accidental Coverage

38. In case of Road Traffic Accidents (RTA) or Off-Road accidents, the IPD limit will be enhanced by 50%. Any damage/injury WILL BE COVERED (including bone fracture/breakage, dental treatment, stitching, bandage emergency treatment, hospital stays, medical tests etc.).
 - a) Accident is defined as “Accident means an unexpected, unusual and specific event and injury, external or internal. “On-Road Accident” means Road Traffic Accident (RTA)

and “Off-Road Accident” means all those accidents not involving RTA like falling from the roof, ladder, stairs, slipping, sports injuries, dog bite etc.

39. If patient goes to emergency for treatment under accident (off-road or on-road) and the treatment is split into sessions, the patient will still be entitled to the 50% additional IPD limit. e.g., in case of accident, patient is treatment in emergency room and is advised discharge on that day but is advised tests/treatment/surgery in the proceeding time but upto 14 days; the complete treatment will be covered in IPD with 50% enhancement of accidental coverage.

Specialized tests

40. Specialized tests like MRI, CT-Angio , CT-Scans (All type included), DEXA Scan, PET Scan, Thyroid scans/test, Thallium Scan, mammography, Endoscopy, Colonoscopy, Fundoscopy, Barium Meal, Barium Enema, E.T.T, E.M.G, N.C.S, E.E.G will be reimbursed/paid. However, doctor prescription, test reports and fee receipt/invoices will be required for reimbursement.
41. Biopsy (if positive will be covered) along with the treatment. However, in case of surgery, the biopsy (negative) will also be covered and reimbursed.
42. PCR Test (if positive will be covered) along with the treatment.
43. Rapid Antigen Tests in case of admission will be covered.

Emergency Coverage

44. Retention of patient for control of blood pressure, control of diabetes, presented with SOB (sign of breathlessness) and treated with oxygen/nebulization, wound stitching, stomach wash due to accidental poisoning, bone fracture & X-Ray charges, Angina pain (+ve findings on ECG) in emergency room are all allowed and is covered under IPD limit (fees, tests, medication, hospital stay/emergency room stay included).

Maternity, Gynecology and Baby Care

45. Neonatal Babies is considered as a new life and the insurance coverage to neonatal babies shall immediately be assigned as a separate life and will be assigned IPD/Dread Decease Limits of the parent.
- a) Any ailment/disease/complication/admission of the new-born baby shall be treated as per prescribed IPD/dread disease limits irrespective of the fact that the insurance card has not been made/issue.
- b) Nursery care for the baby, Charges for Phototherapy for Neonatal Jaundice, hypoglycemia, IV fluids and Transient Tachypnoea of Newborn (TTN) will also be covered from IPD.
46. Ultrasound facility, tests, consultation charges/fee & medicine would be allowed during maternity period with no time bound (within the policy year) and circumcision of baby boy will also be covered up to Rs.10,000/- (within the same policy year **OR** birth year). The ultrasound

facility, tests, consultation charges/fee & medicine and circumcision fee will be within the overall maternity limits.

47. In case of extension of contract, full maternity limits will be renewed.
48. Gynecology related matters, other than maternity, shall be settled/covered from IPD limit subject to admission; however, medicine and treatment for fertility or oophorectomy (birth-control) will not be covered, however removal of Cyst, oophorectomy (cancerous case) will be covered in IPD.
49. Any indoor treatment of the parent (mother) will not be deducted from the Maternity limit such as Jaundice of mother before birth/during pregnancy, Hypertension, treatment of high BP or high Sugar etc. and will be treated separately from IPD of the mother.

Room Coverage

50. Room Charges/Limits mentioned in this document specifically means the room charges as per the entitlement/category-wise limit defined under “**Coverage Limits/Benefits**”.
51. The Heating and Cooling charges, gowns, bed sheets, consultant/specialist/doctor/nurse visit, drips and all other allied facilities are considered as included in the Room Charges. Standard facilities such as drinking water & meals (for patients only) etc. will be included in the room charges and shall be covered.
52. Coverage also includes short stays in Emergency or during maternity stay and will be paid within the entitlement limit subject to the coverage/entitlement of the treatment.
53. Epidemic Test & Treatments (such as Dengue Treatment, Corona Virus and other epidemic declared by Govt. of Pakistan) will be covered as IPD.

Dread Disease Coverage

54. The prescribed limit of this coverage is valid for one policy year, each expense to be debited to the respective account. i.e., the coverage per insured person is per year, and not per ailment or confinement. Payment under this clause shall continue until the dread disease benefit limit is exhausted ***without the condition of being admitted***. The preventive medication for cancer, hepatitis, epilepsy will also be covered subject to doctor prescription and relevant tests which will be required every 6 months. The patient will need to produce a fresh prescription and relevant tests every 6 months for reimbursement.
55. In cases where doctor recommends/prescribe medication for a longer period, medicine for a maximum period of 6 months/end of policy can be purchased and will be reimbursed. In case of change in medication before 6 months, a deduction of the difference in the new bill will be made for the remaining months. A fresh prescription, relevant tests will be required for further reimbursement. In case of extension in contract, the medicine will be paid on the same prescription, if under 6 months.

56. The dread disease benefit limit shall apply only to expenses arising from any one or a combination of dread diseases that the insured may acquire during the period or has from before while the insured person is covered under this clause.
57. For Hepatitis B and C treatments, the expenses (including pre & post diagnosis test) of only recognized treatments are covered.
58. For Hepatitis B & C, the tests (initial for diagnosis purpose, if positive, against which the treatment initiated and two post-tests after the treatment, whether +ve or -ve) shall also be valid and covered including F3-F2 Tests.
59. The Insurance company shall pay for expenses of hospitalization and pre/post hospitalization of an insured person, in connection with treatment of a dread disease named and defined as under.
 - a) Heart Attack/Cardiac Arrest/ Acute Myocardial Infarction / Coronary Artery Bypass Grafting (CABG), Bypass Surgeries for Coronary Artery Disease or Arteriosclerosis including cost of pacemaker, Open Heart Surgeries, Heart Valve Replacement, Angioplasty.
 - b) Cost of Angioplasty Stents is covered.
 - c) No restriction on the number of stents.
 - d) Stroke / Cerebrovascular Accident (C.V.A) / Paralysis / Paraplegia
 - e) Respiratory Distress Syndrome (RDS) in newborn
 - f) Patient on Ventilator, treatment will be paid from dread disease limit.
 - g) Cancer
 - h) Pneumonia treatment in hospital.
 - i) Tumors (Malignant or Benign)
 - j) Renal failure including Dialysis.
 - k) Major Organ Transplant such as, Kidney, Lung(s), Liver, Heart, Bone marrow. Cost of organ and donor expense not included.
 - l) Major Burns, over 20% body surface area
 - m) Multiple Sclerosis
 - n) Laminectomy
 - o) Knee & Hip Implants (replacement or removal both covered)
 - p) Hepatitis B & C treatment, one +ve pre-test and two +ve OR -ve post tests
 - q) Tuberculosis
 - r) HIV-AIDS
 - s) Major Head Trauma
 - t) Lung Disease
 - u) Liver Disease
 - v) Epilepsy

Exclusions

In case of any conflict of any treatment/procedure in the overall contract and “*exclusions*” section; the treatment/procedure will be considered as covered/reimbursable.

60. Any modality of medical treatment/investigation/procedure other than proven and recommended by allopathic system of health care.

61. OPD base investigations and admissions for workup except Specialized Investigations are not covered.
62. Cosmetics, termed as medicines.
63. Food supplements and Vitamin preparations
64. Baby Milk formulae
65. Blood charges and organ charges
66. Scientifically un-proven products/procedures
67. Elective tubal ligation / vasectomy
68. Tests & Procedures/treatment for fertilization like artificial insemination / test tube baby, and contraceptive measures
69. Active immunization other than covered by EPI.
70. Medical checkups and vaccination for business or leisure travel, hajj/umrah, or visa purpose
71. Elective health care screenings / routine medical checkup.
72. Liposuction, cosmetic surgeries and procedures.
73. All kinds of medical equipment & appliances e.g., glucometer, B.P apparatus, thermometer, pulse oximeter, nebulizer, Oxygen concentrator, dispenser & cylinder, spectacle frames, wheelchair, crutches, walker, stretcher, air mattress, and contact lens (for cosmetics purposes).
74. Laser and cross linkage treatment for refractive error.
75. Suicidal attempts, drug and alcohol/ narcotics use/abuse and criminal or subversive involvement and resulting directly from self-inflicted wound, domestic violence/family injuries will not be entitled for treatment.
76. Alternative, Complimentary, Integrative, Herbal, Hikmat, Homeopath, Natural Are Not Covered, New Age, Religious, Holistic & Folk Medicine are not covered even if made by a qualified medical doctor/specialist. Common examples include Acupuncture, Applied Kinesiology, Therapeutic Aromatherapy, Ayurveda, Bioenergetic & Unani Biofeedback Therapy, Chinese Medicine, Chiropractic Care, Craniosacral Therapy, Enzyme Therapy, Gemstone/Crystal/Chakra Therapy, Heating Pads, Herbal Therapy, Hijama/Cupping Therapy, Iridology, Karate, KKT, Magnetic Field Therapy, Play therapy, Faith Healing, Massage, Meditation, Mind/Body & Music Therapies, Naturopathic Therapy, Orthomolecular Therapy, Ozone Therapy, Reflexology, Shiatsu, Tai Chai, Therapeutic Touch/massages and Yoga, etc.

Dispute Resolution

77. Matters not covered specifically here within this document, or dispute if any, will be settled mutually and amicably between CUI and Insurance Company.
78. In case of any dispute case remains, CUI will hold performance security until the resolution of the cases.

Signatures

79. Subsequent to all codal formalities and approval, the health insurance contract 2023-24 is being officially signed between **COMSATS University Islamabad (Lahore Campus)** and Insurance Company on _____.

Focal Person for
CUI (LHR)

Representative for
Insurance Company

Authorized person:
(Mr.)

Authorized person:
(Mr.)

Countersigned

(Mr.)

Plan Coverage and employee data

1. The insurance policy is required for 03 campuses of COMSATS University Islamabad located in Lahore, Sahiwal and Vehari only. The employees of these campuses of CUI have been distributed in following different categories.
2. The detail of employees and dependents in following categories is as following. The number of lives is subject to increase or decrease.

Data of Employees Entitled for Health Insurance 2023-24, CUI-Lahore Campus

Sr. No.	Scale	Category	COMSATS Lahore				
			No. of Employees	Number of Dependents			
				Spouse	Children	Parents	Total
1	OG - IV OG - III	A	99	88	228	117	532
2	OG - II OG - I RA	B	373	320	611	491	1,795
Sub Total			472	408	839	608	2,327
3	SG - IV SG - III	C	98	86	164	121	469
4	SG - II SG - I	D	349	316	858	376	1,899
Sub Total			447	402	1,022	497	2,368
GRAND TOTAL			919	810	1,861	1,105	4,695

Data of Employees Entitled for Health Insurance 2023-24, CUI-Sahiwal Campus

Sr. No.	Scale	Category	COMSATS SAHIWAL				Total
			No. of Employees	Number of Dependents			
				Spouse	Children	Parents	
1	OG - IV OG - III	A	18	15	40	22	95
2	OG - II OG - I	B	150	134	219	198	701
Sub Total			168	149	259	220	796

3	SG - IV SG - III	C	53	46	118	66	283
4	SG - II SG - I	D	184	173	472	185	1,014
Sub Total			237	219	590	251	1,297

GRAND TOTAL			405	368	849	471	2,093
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Data of Employees Entitled for Health Insurance 2023-24, CUI-Vehari Campus

Sr. No.	Scale	Category	COMSATS Vehari				
			No. of Employees	Number of Dependents			
				Spouse	Children	Parents	Total
1	OG - IV OG - III	A	22	21	46	29	118
2	OG - II OG - I	B	120	105	179	180	584
Sub Total			142	126	225	209	702

3	SG - IV SG - III	C	41	38	78	59	216
4	SG - II SG - I	D	139	128	349	158	774
Sub Total			180	166	427	217	990

GRAND TOTAL			322	292	652	426	1,692
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COMBINED Data of Employees Entitled for Health Insurance 2023-24 for CUI-Lahore, Sahiwal & Vehari

Sr. No.	SCALE	CATEGORY	DETAIL				
			No. of Employees	Number of Dependents			
				Spouse	Children	Parents	Total
1	OG - IV OG - III	A	139	124	314	168	745
2	OG - II OG - I RA	B	643	559	1,009	869	3,080
Sub Total			782	683	1,323	1,037	3,825
3	SG - IV SG - III	C	192	170	360	246	968
4	SG - II SG - I	D	672	617	1,679	719	3,687
Sub Total			864	787	2,039	965	4,655
GRAND TOTAL			1,646	1,470	3,362	2,002	8,480

FINANCIAL PROPOSAL (Page 1 of 2)

(Price to be mention only in Financial Proposal in a separate sealed envelope, as per PPRA rule)

Ref No: _____
Date: _____

NTN: _____
GST: _____

Premium Rate PER PERSON for each category:

	E	A	B	C	D	Total
Employees						
Spouse						
Children						
Parents						
Total						

Total Premium for each category:

The total category-wise premium may be calculated by multiplying total lives by category-wise unit premium rate.

	E	A	B	C	D	Total
Employees						
Spouse						
Children						
Parents						
Total						

The premium rate per person will be fixed throughout the contract period.

Name & Signature of authorized Person with date: _____

Official Seal:

FINANCIAL PROPOSAL (Page 2 of 2)

(Price to be mention only in Financial Proposal in a separate sealed envelope)

Ref No: _____
Date: _____

NTN: _____
GST: _____

Total Premium amount:

Total Premium for all categories	
Admin Charges	
ASC Charges	
USC Charges	
Stamp Duty	
Any Other	
Total Premium (Inclusive of all charges/duties)	

- The bid is submitted without any conditions of age and restriction.
- The premium rate per person will be fixed throughout the contract period.
- All the terms and conditions provided by COMSATS University Islamabad, Lahore campus are acceptable.
- Coverage will be as per the rates, terms and conditions of the CUI contract.

Name of authorized Person: _____

Official Contact Number
(For future correspondence:) _____

Date: _____

Signature _____

Official Company Seal: _____

Integrity Pact:

DECLARATION OF FEES, COMMISSIONS AND BROKERAGE ETC. PAYABLE BY THE SERVICE PROVIDERS/CONTRACTORS OF SERVICES, SERVICES & WORKS

Contract Number: 3740

Dated: _____

Contract Value: _____

Contract Title: _____

[Name of Supplier] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Pakistan or any administrative subdivision or agency thereof or any other entity owned or controlled by it (GoP) through any corrupt business practice.

Without limiting the generality of the foregoing, [Name of Supplier] represents and warrants that it has fully declared the brokerage, commission, fees etc. paid or payable to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or including the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from Govt. of Pakistan, except that which has been expressly declared pursuant hereto.

[Name of Supplier] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoP and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

[Name of Supplier] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other right and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoP.

Notwithstanding any rights and remedies exercised by GoP in this regard, [Name of Supplier] agrees to indemnify GoP for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoP in an amount equivalent to ten times the sum of any commission, gratification, bribe, finder's fee or kickback given by [Name of Supplier] as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP.

Signature & Stamp of Bidder

Declaration of Ultimate Beneficial Owners

As per law, the successful bidder will provide the detail of beneficial owner(s) on the prescribed performa. Failing to provide the data of beneficial owner(s) will dis-qualify the bidder for contract.

Declaration of Ultimate Beneficial Owners Information for Public Procurement Contracts

under SRO 592(1)/2022 dated 10th May 2022

1. Name:
2. Father's Name/Spouse's Name
3. CNIC/NICOP/Passport No.
4. Nationality:
5. Residential Address:
6. Email Address:
7. Date on which shareholding, control or interest acquired in the business:
8. In case of indirect shareholding, control or interest being exercised through intermediary companies, entries or other legal persons or legal arrangements in the chain of ownership or control, following additional particulars to be provided:

1	2	3	4	5	6	7	8	9	10
Name	Legal form (Company/ Limited liability partnership/ Association of Persons/ Single Member Company/ Partnership Firm/Trust/ Any other individual, body corporate (to be specified))	Date of incorporation/ registration	Name of registering authority	Business address	Country	Percentage of shareholding, control or interest of BO in the legal person or legal arrangement	Percentage of shareholding, control or interest of legal person or legal arrangement	Percentage of shareholding, control or legal person or legal arrangement in the Company	Identify of natural person who ultimately owns or controls the legal person or arrangement

9. Information about the Board of Directors (details shall be provided regarding number of shares in the capital of the company as set opposite respective names).

1	2	3	4	5	6	7	8
Name & surname (In Block Letters)	CNIC No. (In case of foreigner, Passport No.)	Father's/Husband's Name in Full	Current Nationality	Any other Nationality(ies)	Occupation	Residential address in full or the registered/ principal office address for subscribers other than natural person	Number of shares taken by cash subscription (in figures and words)
Total numbers of shares taken (in figures and words)							

10. Any other information incidental to or relevant to Beneficial owner(s).

Name and Signature

(Person authorized to issue notice on behalf of the company)