

**TERMS OF REFERENCE (TOR) FOR MEDICAL INSURANCE  
OF PIEDMC EMPLOYEES**

**COVERING LIMITS WILL BE AS PER DETAIL MENTIONED BELOW**

Category	LIMITS OF BENEFITS					
	Daily Room & Board (Sub-limit)	HOSPITALIZATION		MATERNITY		
		Inpatient Medical Cover	Major Medical Cover	Normal/ Assisted Forceps Delivery	Caesarean/ Multiple Births / Ectopic Pregnancy	Legal Abortion/ D&E / D&C
A	8,000	80,000	220,000	25,000	50,000	25,000
B	4,000	60,000	190,000	20,000	40,000	20,000
C	2,500	40,000	160,000	15,000	30,000	15,000
D	2,000	30,000	120,000	12,000	24,000	12,000

**DETAILS OF TOTAL LIVES FOR EACH CATEGORY**

Sr. #	Category	Employees	PARENTS	Spouses/Husbands	Children Sons & Daughters	Total Numbers of life
1	A	12	7	12	25	56
2	B	77	92	69	164	402
3	C	48	61	41	67	217
4.	D	111	102	97	263	573
<b>Total</b>		<b>248</b>	<b>262</b>	<b>219</b>	<b>519</b>	<b>1248</b>

**Period of health cover: 01-11-2021 to 31-10-2022 (Renewable)**

Following services are required to be provided / covered.

- Pre-existing conditions of existing employees as well as new joiners during the year of contract
- Congenital Conditions
- Hepatitis B & C coverage
- Accidental emergencies
- Comprehensive Pre & Post hospitalization benefits for 30 days
- Specialized Investigation and Day Care Surgeries:

- Caesarean / Multiple Births / Ectopic pregnancy
- Miscarriage and legal abortion / D&C, D&E
- Mid wife expenses
- Circumcision of newly born boys
- Pre & Post Natal Benefits.

**Note:**

1. Quotation is required to be submitted on letterhead as per above mentioned details duly signed and stamped by authorized officer.
2. List of penal hospital should be attached with quotations.
3. For collection of data, the interested companies may contact PIEDMC Head Office with request on their letterhead through their representative. PIEDMC will provide data to the authorized representative on '*first come, first served*' i.e. data will be provided to the company once only and to the representative first approaching PIEDMC.
4. Bid Security in the form of Bank Guarantee / CDR amounting to Rs. 60,000/- (which is 2% of the estimated cost) in favour of PIEDMC, issued by a scheduled Bank in Pakistan, must be attached with the quotation, failing which quotation will be rejected.
5. All employees including their dependents must be covered and rates must be quoted by covering all lives (1248 nos of lives).