

SINDH EDUCATION FOUNDATION GOVT. OF SINDH

TENDER FOR HEALTH INSURANCE # SEF/NO/14-15/13

GROUP HEALTH INSURANCE POLICY FOR SEF EMPLOYEES, TOTAL 1113 (664) EMPLOYEES AND THEIR SPOUSES & CHILDREN.

FINANCIAL EVALUATION.

BID OPEN DATE FEBRUARY, 10TH, 2015.

S.#	DESCRIPTION OF BENEFITS	PLAN-A	PLAN-B	PLAN-C	PLAN-D	TOTAL # OF LIVES COVERED			M/s. United Insurance Co.		M/s. Jubilee Life Insurance		M/s. East & West Life Assurance Company Ltd.		M/s. Adamjee Life Assurance Company Ltd.		M/s. Asia Care Health & Life Insurance Company Ltd.	
						EMPLOYEES	SPOUSE	CHILDREN	Average Premium Rate	Quoted Premium Rate	Average Premium Rate	Quoted Premium Rate	Average Premium Rate	Quoted Premium Rate	Average Premium Rate	Quoted Premium Rate	Average Premium Rate	Quoted Premium Rate
1	Hospital Care limit per Annum (H&R)	700,000	650,000	550,000	450,000	436	240	437	4,717.97	5,251,104	3,669.00	4,084,097	4,924.00	5,480,000	6,260.06	6,967,444	4,360.00	4,862,143
2	Major Medical Care (MMC) per annum	Nil	Nil	Nil	Nil													
3	Daily Room rent limit	14,000	9,000	7,000	5,000													
4	Maternity Care Normal	110,000	70,000	60,000	40,000													
5	Maternity Care C Normal	150,000	100,000	85,000	75,000													
6	Day Care Surgeries: Dialysis, Contract Operation (Cost of 10% included, stitches due to accident, MRI, CT scan, endoscopy from OPD, Thallium)	Covered																
7	Pre-existing condition	350,000	325,000	275,000	225,000													
8	Age limit covered	60 years / upto 64 on roll over																
9	All congenital ailments are covered under the benefits (medical or surgical, gynecological anomalies)	350,000	325,000	275,000	225,000													
10	Pre-hospitalization upto 30 days	26,000	26,000	26,000	26,000													
11	Post-hospitalization upto 30 days	13,000	13,000	13,000	13,000													
Total # of lives covered (existing scenario in December 2014)						1113			4,717.97	5,251,104	3,669	4,084,097	4,924	5,480,000	6,260.06	6,967,444	4,360	4,862,143

PLAN - A Managing Director, Directors.

PLAN - B Deputy Directors, Assistant Directors, Regional Assistant Directors, Sr. Officers, P.Cs etc

PLAN - C Officers, Principals, Teachers, Jr. Officers, Assistants, Secretaries, etc as proscribed by the SEF time to time.

PLAN - D SPO (Workers)

NOTE: In financial evaluation M/s. Jubilee Life Insurance has come up as the lowest bidder, procurement is seeking approval from Purchase Committee Members for onward process to award the contract.

[Signature]
Deputy Director HR

[Signature]
Checked by:

PURCHASE COMMITTEE MEMBERS		
<i>[Signature]</i> Muhammad Ahsan Deputy Director Operations Member of Purchase Committee	<i>[Signature]</i> Nisar Ahmed Banihan Deputy Director MAP Secretary of Purchase Committee	<i>[Signature]</i> Fazal Karim Khatri Director AMTC Chairman of Purchase Committee
Sindh Education Foundation Govt Of Sindh	Sindh Education Foundation Govt Of Sindh	Sindh Education Foundation Govt Of Sindh

Approved By
[Signature]
Asif Khatun
Managing Director
Sindh Education Foundation Govt Of Sindh