

Notice Inviting Tender

“Medical/Health Insurance for USF Employees for FY 22-23”

Tender ID: “USF/TDRS/HR/medical insurance/2022-23/05”

Universal Service Fund (USF) is a Guarantee Limited registered under Section 42 of the Companies Act 2017 (erstwhile the Companies Ordinance, 1984) having its registered office in 3rd Floor, Evacuee Trust Complex, Agha Khan Road, F-5/1, Islamabad, Pakistan

1. USF invites sealed proposals from bidders registered with FBR for the Sales Tax (Relevant Authority) and Income Tax & must be an Active Taxpayer (verifiable through ATL).
2. A Single Stage, Two Envelopes procedure shall be adopted as per Rule 36 (b) of the Public Procurement Rules, 2004.
3. Bid Security equivalent to five (05%) of total bid price, in the shape of a CDR/Demand Draft/Pay Order in the name of ‘Universal Service Fund’, as per Rule 25 of the Rules must be provided in a separate sealed envelope along with the financial proposals. An undertaking in this regard must be attached with technical proposal that five (05%) bid security is attached with financial Proposal.
4. Bids/proposal shall be valid for period of 120 days.
5. A complete set of Bidding Documents can be downloaded by interested bidders from USF & PPRA websites (<http://www.usf.org.pk>) & (<http://www.ppra.org.pk/>)
6. Last date for submission of the proposal will be 27th May 2022 at 11:00 AM and will be opened on the same day at 11:30 AM in the presence of bidders and/or their authorized representatives in the office of undersigned.

Head of Procurement Department
Universal Service Fund
Office no 310-312, 3rd Floor, Evacuee Trust Complex,
Agha Khan Road, F-5/1, Islamabad, Pakistan
Tel: 9212308-09, Fax: 9214261
Email: procurement@usf.org.pk



Universal Service Fund

(A company setup under Section 42 of the Companies Ordinance 1984)

Bidding Document

“Medical/Health Insurance for USF Employees for FY 22-23”

Tender ID: “USF/TDRS/HR/medical insurance/2022-23/05”

Issued at Islamabad

USFCo Office # 310-312, Third Floor, Evacuee Trust Complex, Sector F-5/1, Islamabad Pakistan.	Tel: 051 9212308-09 Fax: 051 9214261 URL: www.usf.org.pk
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1. INTRODUCTION

Universal Service Fund Company (“USF Co”) is a Guarantee Limited incorporated under Section 42 of the repealed Companies Ordinance 1984 (repealed with Companies Act 2017) established by the Government of Pakistan (Ministry of Information Technology & Telecom) in pursuance of Universal Service Fund Rules, 2006 (“USF Rules”) promulgated by Federal Government of Pakistan in exercise of the powers conferred under clause (ab) of Sub Section (2) of Section 57 of the Pakistan Telecommunication (Re-organization) Act, 1996. The primary objective of USF Co is to plan, develop and execute Tele-Communication Network Projects and Services in un-served, under- served and remote areas of Pakistan, mainly through disbursement of subsidy received from the Government of Pakistan.

USF invites sealed bids from well reputed Firm/ Companies for the provision of group health/medical insurance for its employees and their dependents, registered with Federal Board of Revenue (FBR) for Income Tax and Sales Tax (Relevant Authority) as per scope of work detailed under terms of reference (ToR).

2. BIDDING PROCESS

- a. An open, competitive, and transparent bidding process in accordance with Public Procurement Regulatory Authority (PPRA) Ordinance, 2002, Rules, Regulations and Guidelines made thereunder shall be adopted.
- b. A Single Stage, Two Envelopes procedure as per Rule 36 (b) of the Public Procurement Rules, 2004, as amended in 2006 (the “Rules”) shall be adopted.
- c. The bid shall comprise of a single package containing two separate envelopes. Each envelope shall contain separately the **technical proposal** and **financial proposal** and must be properly sealed.
- d. The envelopes shall be sealed separately and marked as **“FINANCIAL PROPOSAL”** and **“TECHNICAL PROPOSAL”** as appropriate in bold and legible letters.
- e. Initially, only the sealed envelope marked **“TECHNICAL PROPOSAL”** shall be opened;
- f. The sealed envelopes marked as **“FINANCIAL PROPOSAL”** shall be retained in the custody of USF without being opened.
- g. USF shall evaluate the submitted technical proposals in accordance with eligibility and evaluation criteria of this document without reference to the price.
- h. After evaluation and approval of the technical proposals, the financial proposals of the technically qualified bidders will be opened at a time, date and venue announced and communicated to bidders in advance.
- i. Bid Security equivalent to five (05%) of total bid price, in the shape of a CDR/Demand Draft/Pay Order in the name of ‘Universal Service Fund’, as per Rule 25 of the Rules must be provided in a separate sealed envelope along with the financial proposals. **An undertaking in this regard must be attached with technical proposal that five (05%) bid security is attached with financial Proposal.**

- j. No financial instrument for bid security or mode of payment for bidding documents shall be acceptable other than specified in clause (i)
- k. USF shall evaluate the technical proposals in a manner prescribed under Section 03 and 05 of this document without reference to the price and shall reject any proposal which does not conform to the specified requirements.
- l. The financial proposal of bids found technically non-responsive shall be returned un-opened to the respective Bidder(s).

3. ELIGIBILITY CRITERIA

Bidders must give compliance to the below mentioned clauses as these are mandatory for being eligible for the bidding process:

Sr.No#	Attributes	Ref. Page no. in proposal
a.	<p>The Bidder can be a Firm/Company. In case of company, Incorporation certificate from Security and Exchange Commission of Pakistan (SECP) with valid NTN.</p> <p>In case of Firm, Form-C issued by registrar of Firms with Valid NTN.</p>	
b.	Valid Registration with FBR for Income Tax purposes and with relevant Tax/Revenue Authority and are on Active Taxpayer List (ATL).	
c.	The Bidder shall provide an undertaking on letter head that the Bidder has not been declared blacklisted by any Government/Semi-Government institutions.	
d.	Only those Firms/Companies can participate in bidding process who have minimum AA and above rated for medical/health insurance by PACRA/JCR-VIS.	
e.	The Bidder must have a minimum five (05) years of similar and verifiable work experience at national level.	
f.	The Bidder shall provide an undertaking on an official letter head with technical proposal that bid security equivalent to five percent (05%) of total quoted amount is attached with financial proposal.	
g.	Bidder must have fully functional office(s) in Islamabad/Rawalpindi.	

h.	Applicants are required to state, in their proposals, the name, title, contact number and email address of the applicant's authorized representative through whom all communication shall be directed until the process has been completed or terminated	

- i. Solution shall be offered in line with provisions outlined in ToRs.
- j. Bidder shall submit a single quote as required in the ToRs. Multiple quotes shall be rejected.
- k. USF shall not entertain incomplete or partial bids.

4. INSTRUCTIONS /GENERAL CONDITIONS

- a. The bidder will be selected after an open, competitive and transparent bidding process.
- b. Proposals shall be submitted in English/Urdu language.
- c. All prices mentioned in the Financial Proposal shall be in Pak Rupees (PKR) **and inclusive of all applicable taxes.**
- d. Each page of the Technical and Financial Proposal shall be signed by an authorized representative of the Bidder. The representative's authorization shall be confirmed by Letter of Authorization on official letter head of the bidder accompanying the proposal.
- e. For clarification on any item of this bidding document, the bidder may send written queries, up till five (05) days before the proposal submission date.
- f. All clarifications will be communicated to the registered Bidders through e-mail.
- g. USF may reject all bids or proposals at any time prior to the acceptance of a bid or proposal.
- h. At any time before the submission of proposals, USF may, for any reason, whether at its own initiative or in response to a clarification requested by Bidder(s), amend the bidding document. Any amendment shall be issued in writing through addendum. However, main source of all such information will be USF website (www.usf.org.pk). The addendum shall be considered part of the RFP/TOR and will be binding on the Bidders
- i. The bidders shall bear all costs associated with the preparation and submission of their respective bids and USF will, in no case, be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- j. Bidders are under obligation to read and understand complete information package/bid documents, USF shall not be responsible towards the Bidders for any of their claim or complaint which may arise as a result of non-reading or misreading the bid documents/information package by Bidders.

- k. USF is the originator of information package/bidding documents, any clarification or interpretation communicated by USF, whether in response of a query or otherwise, shall be deemed final, conclusive and will remain unquestioned.
- l. Most Advantageous Bidder will be issued Letter of Intent (LoI) and it shall submit Letter of Acceptance (LoA). Upon submission of LoA by Most Advantageous Bidder, Contract will be signed for a period of one (01) year, which may be extended with mutual consent for a period decided mutually by the parties.
- m. USF may reject all bids or proposals at any time prior to the acceptance of a bid or proposal. USF shall, upon request, communicate to any Bidder who submitted a bid or proposal, the grounds for its rejection of all bids or proposals, But USF is not required to justify those grounds as per Rule 33 of the Rules.
- n. USF requires that Bidders, observe the highest standard of ethics during the procurement and execution of such contract. In pursuit of this policy, the USF:
 - I. Defines, for the purposes of this provision, the terms set forth below as follows:
 - II. “corrupt practice” is the offering, giving, receiving or soliciting, directly or indirectly, of anything of value to influence improperly the actions of another party;
 - III. “fraudulent practice” is any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a party to obtain a financial or other benefit or to avoid an obligation;
 - IV. “collusive practice” is an arrangement between two or more parties designed to achieve an improper purpose, including to influence improperly the actions of another party;
 - V. “coercive practice” is impairing or harming, or threatening to impair or harm, directly or indirectly, any party or the property of the party to influence improperly the actions of a party;
 - VI. “obstructive practice” is deliberately destroying, falsifying, altering or concealing of evidence material to the investigation or making false statements to investigators in order to materially impede USF investigation into allegations of a corrupt, fraudulent, coercive or collusive practice; and/or threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation.
- o. USF will reject a proposal for award if it determines that the bidder recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive, or coercive practices in competing for the contract in question.
- p. The initial term of the contract shall be one (01) year. **(starting from 1st July 2022 till 30th June 2023)**. However, the parties may extend the term of the contract for a further term as may be mutually agreed between them.
- q. Applicants are required to state, in their proposals, the name, title, contact number and email address of the applicant’s authorized representative through whom all communication shall be directed until the process has been completed or terminated.

- r. Only registered suppliers/service providers who are on Active Taxpayers List (ATL) of FBR are eligible to supply goods/services to the USF. Bids/Proposals/applications of all those bidders/service providers who are not found on ATL on the date of bid opening shall be rejected.
- s. Any proposal received by the USF after the deadline for submission of proposal prescribed in these documents will be returned unopened to such applicant. Delays in the mail or courier, delays of person in transit, or delivery of a proposal to the wrong office shall not be accepted as an excuse for failure to deliver a proposal at the proper place and time. It shall be the applicant's responsibility to determine the manner in which timely delivery of his proposal will be accomplished either in person, by messenger or by mail.
- t. In the event that there is more than one qualified bidder i.e. they have quoted equal prices in financial bid, the tied qualified bidders shall be notified by USF and they will submit revised financial proposals in compliance with the bidding document. The revised bid amount must be either equal to the original submitted bid or less than previous bid amount. The revised financial proposal shall be submitted in a sealed envelope that is securely closed and it is not possible to be opened without visual evidence thereof.
- u. In case, the first most advantageous bidder fails to provide the required services or the USF Procurement Committee is not satisfied from the provided services, USF reserves the right to obtain the services from second most advantageous bidder. In case second most advantageous price bidder fails to provide the required services or the USF Procurement Committee is not satisfied from the provided services, the USF reserves the right to obtain the services from third most advantageous bidder.

5. Evaluation Criteria:

- a) USF will evaluate the proposals on the basis of their compliance with the bidding document and evaluation criteria, and the point system as specified below in Table I.
- b) A proposal shall be rejected during technical evaluation if it does not comply with the bidding document or if it fails to achieve the minimum score as indicated in Table I below:

Table I- Evaluation Criteria

Evaluation Criteria			
S/No	Description	Weight	Reference in Page No.
1	Experience of Firm / Company	20	
	>5 = 6 years 12 Marks		
	>6 = 7 years 14 Marks		
	>7 = 8 years 16 Marks		
	>8 = 9 years 18 Marks		
>9 years 20 Marks			

2	Currently Providing Group Medical/Health Insurance to Firms/Companies 02-05 Clients 05 Marks 06-10 Clients 10 Marks 11-15 Clients 15 Marks >15 Clients 20 Marks (Provide attested list with Technical Proposal)	20	
3	Currently Providing Group Medical/Health Insurance to Embassy/International NGO 02-05 Clients 05 Marks 06-10 Clients 10 Marks 11-15 Clients 15 Marks >15 Clients 20 Marks (Provide attested list with Technical Proposal)	20	
4	Major Hospitals on panel with OPD credit facility in Islamabad and Rawalpindi 5-8 panel 05 Marks 9-12 panel 10 Marks 12-15 panel 15 Marks More than 15 20 Marks (Provide attested list with Technical Proposal)	20	
5	Web portal to access Employees record (10 Marks) (Provide evidence)	10	
6	International Medical coverage for USF employees (10 marks)	10	
Total Marks		100	
Minimum Score Required to Qualify		75%	

- c) A proposal shall be rejected during technical evaluation if it does not comply with the RFP and ToR or if it fails to achieve the minimum score.

6. BID SECURITY / PERFORMANCE GUARANTEE

- a. Bid Security equivalent to five percent (05%) of total quoted price, in the shape of a CDR/Demand Draft/Pay Order in the name of 'Universal Service Fund', as per Rule 25 of the Rules shall be provided in a separate envelope along with the financial proposals. **An undertaking in this regard must be attached with technical proposal that five (05%) bid security is attached with financial Proposal**
- b. Payment of bid security in form other than that is specified at clause 5(a) shall not be entertained and accepted. USF shall return such bids unopened to respective bidders.
- c. Bid Security of Bidders who do not technically qualify shall be returned unopened after result announcement of technical evaluation report.
- d. Bid Security of technically responsive (qualified) Bidders will be released after ten (10) days of the signing of the contract with the successful Bidder.

- e. Performance Guarantee equivalent to ten percent [10%] in shape of Bank Guarantee will be mandatorily submitted by the Most Advantageous Bidder. In case of non-submission by the Most Advantageous Bidder within the stipulated time as mentioned in Letter of Intent (LoI), USF shall proceed accordingly.
- f. The Performance Guarantee submitted by Most Advantageous Bidder shall remain valid for a whole term of the contract from the date of signing of the contract or any other extended period, as the case may be.

7. TECHNICAL PROPOSAL

Technical Proposals to be submitted by the applicants shall be in compliance with the requirements laid down in the bidding document and ToR.

The Technical proposal shall be clearly marked with the following :-

“TECHNICAL PROPOSAL”

The technical proposal shall include;

- a. A covering letter from the head of the Firms / Companies or an authorized representative of the applicant entailing the objectives and the executive summary.
- b. All the documents mentioned in bidding document shall be part of technical proposal except financial proposal & bid security.
- c. Compliance against each clause and sub-clause of Bidding Document and ToR must be attached. Compliance shall be given by signing & stamping each page of bidding document by authorize representative of bidder (Firm/Company)
- d. Additional Information (If Any)

8. FINANCIAL PROPOSAL

The bidder shall submit Financial Proposals in separate sealed envelope. Envelop shall be clearly marked with the following: -

“FINANCIAL PROPOSAL

The Financial Proposal shall include the following;

- a. A lumpsum cost along-with the complete detailed item wise cost breakup shall be provided as given in above table.
- b. The proposal must remain valid for a period of 120 days after the bid submission date
- c. Taxes will be deducted at the time of the payment as per government rules and regulations.
- d. All payments will be subject to the active taxpayer status of the service provider at the time of release of payment. If service providers status is not active on ATL (Sales Tax); no payment shall be made till their status becomes active on ATL (Sales Tax) of FBR.

- e. The service provider shall pay all such taxes, Stamp duty or other duties, fees and other impositions levied under the applicable law, the amount of which is deemed to have been included in the financial bid.
- f. Bidder shall mention the amount in financial proposal, which shall be inclusive of all applicable taxes, levies, duties and fees as per prevailing laws. Any increase or decrease in rate of sales tax (only) applicable at the time of payment, shall be further added or adjusted, as the case may be, in total contract price.
- g. All prices shall be in Pak Rupees and DDP as defined in Incoterms 2020. Any exchange rates fluctuations shall be the responsibility of the bidder and USF shall not give any price escalation.

9. SUBMISSION, OPENING AND RECEIPT OF PROPOSALS

- a. The original proposal (Technical and Financial Proposal) shall be prepared without any interlineations or overwriting.
- b. One original proposal along with “two copies” & “one soft copy” (to be provided in USB) for each Technical and Financial proposal shall be submitted in separate envelopes. Each Technical and Financial Proposal shall be marked “ORIGINAL” and “COPY 1” “COPY 2” as appropriate.
- c. The envelopes shall be marked separately as “Technical Proposal” and the “Financial Proposal” in bold and legible letters to avoid confusion.
- d. Technical and Financial proposals must be delivered at the address given below on or before 11:00 am. (PST), 27th May 2022

Head of Procurement Department

Universal Service Fund,
Office # 310-312, 3rd Floor, Evacuee Trust Complex,
Sector F-5/1, Islamabad, Pakistan
Tel: (92-51) 9212308-09
Fax: (92-51) 9214261
Email: procurement@usf.org.pk

- e. Proposals shall be opened the same day i.e. 11:30 AM. (PST), 27th May 2022 (PST), in presence of all the applicants who chose to be present.

10. AWARD OF CONTRACT

- a. The Bidder with the lowest bid (most advantageous bid), if not in conflict with any other law, rules, regulations or policy of the Federal Government shall be awarded the contract, within the original or extended period of bid validity.
- b. A letter of Intent (LoI) will be issued to the lowest evaluated Most Advantageous Bidder who shall submit Letter of Acceptance (LoA) within period stipulated under LoI. The Bidder, to whom LoI has been issued, will have to submit the Performance Guarantee within prescribed time under LoI.

- c. After submission of the Letter of Acceptance and Performance Guarantee it is expected that the Contract will be signed within minimum possible time after receipt of Performance Guarantee by USF, failing which USF may proceed accordingly.
- d. In case of delay in submission of Performance Guarantee, USF shall have the right to extend the timeline or accept any other instrument till the submission of Performance Guarantee (Bank Guarantee).
- e. The initial term of the contract shall be one year which may be extended for another term as may be mutually agreed between the parties.

11. PAYMENT TERMS:-

The payment shall be made as per following details;

MILESTONE	PAYMENT TRIGGER	PAYMENT DUE
Milestone-1	After Signing of Contract	80%
Milestone-2	After the Completion of the Term of the Contract (01 Year) upon satisfactory performance of the insurer. All Liquated Damages and penalties will be adjusted from this payment.	20%

12. Liquidated Damages:

- a. Delay damages @ 1% per day of the amount of delayed claims.
- b. Delay damages @ 1% per day of partial amount of claims which have been rejected without any solid grounds acceptable to both parties.

Annexure-A

Letter of Application

[Letterhead paper of the Applicant, including full postal address, telephone no., fax no., and e- mail address]

Date:

To,
 Head of Procurement Department
 Universal Service Fund
 Office no 310-312, 3rd Floor, Evacuee Trust Complex,

Sector F-5/1, Islamabad

Dear Sir/Madam,

1. I/we, the undersigned, being duly authorized to represent and act on behalf of (hereinafter “the Applicant”) have reviewed and fully understood all the information provided by USF, the undersigned hereby apply for the “Services” bearing Tender id no. ----.

2. USF and its authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents, and information submitted in connection with this application, and to seek clarification from our bankers and clients regarding any financial and technical aspects. This Letter of Application will also serve as authorization to any individual or authorized representative of any institution referred to in the supporting information, to provide such information deemed necessary and requested by yourselves or the authorized representative to verify statements and information provided in this application, or with regard to the resources, experience, and competence of the Applicant.

3. USF and its authorized representatives may contact the following persons for further information, including General and Managerial Inquiries, Personnel Inquiries, Technical Inquiries, Financial Inquiries, if and when needed.

S#	Name	Designation	Contact Information
1.			
2.			
3.			

4. USF reserves the right to verify any or all the information submitted by the bidder.

5. The undersigned declare that the statements made, and the information provided in the duly completed application are complete, true, and correct in every detail

For and on behalf of	
Signature	
Name	
Designation	

13. Terms of Reference (TOR)

UNIVERSAL SERVICE FUND COMPANY

MEDICAL INSURANCE

1. The Medical Insurance Company shall provide Medical Insurance of USFCo employees for the period from **1st July 2022 till 30th June 2023.**
2. Claims shall be reimbursed as per USFCo's specified limits for each category. Insurance company will strictly adhere to these limits.
3. The limits of OPD shall be available for all types of medical treatment, e.g., Licensed Homeopathic/Allopathic/Hikmat/ Acupuncture etc., without assigning any percentage of limits to any type.
4. The limits of OPD shall also be available for all types of pandemic diseases such as Covid-19 without assigning any percentage of limits to any type.
5. Complete Dental Care (excluding cosmetic procedures) shall also be covered in the OPD limits without assigning any percentage of limits.
6. Vision Care and spectacles (excluding cosmetic procedures) shall also be covered in the OPD limits.
7. Pre-existing maternity cases w.e.f. 1st July 2022 shall also be covered in the Maternity limits.
8. Settlement of Panel hospital credit bills/ expenses on account of any credit facility availed but not covered under the policy or is under the prescribed exclusions of the policy or excess of limit shall be the sole responsibility of the insurance company not USF Company.
9. Any medical limit (OPD+IPD+Maternity) that reaches 100% utilization by the employee should be blocked by the Insurance Company. USF takes no responsibility in excess utilization of those limits.
10. A strong network (200+) and IPD panel hospitals all over the country
11. Physiotherapy coverage shall also be covered in the OPD limits.
12. A single medical claim form shall be submitted for each employee on monthly basis, covering all medical expenses of the employee and his/her all family during the month.
13. All claims shall be settled **within 10 working days** of submission of claims by USFCo.
14. Claims of up-to six months old date shall be entertained, by the Medical Insurance Company.
15. Noncompliance of any clause of the agreement during the term of the contract will result in claim of damages by USFCo. Such damages may include but not limited to:-
 - 15.1. Delay damages @ 1% per day of the amount of delayed claims.
 - 15.2. Delay damages @ 1% per day of partial amount of claims which have been rejected without any solid grounds acceptable to both parties.
16. Payment of premium will be made as follows:-

- 16.1. 80% upfront payment at the time of contract award.
- 16.2. 20% will be paid after end of policy year upon satisfactory performance of the insurance company as per clause 14. Any refunds due to non-claims and/or damages due to non-compliance will be adjusted against this final payment.
17. Gel amount of Rs. 2,500,000/- (two million & five hundred thousand) shall be developed and will be used accordingly on sole discretion of USF Management during the insurance period. Remaining gel amount will be carried forward in next year insurance if the contract is extended for next year with mutual consent.
- 18. Only those insurance companies are eligible who have independent fully functional offices in Islamabad/Rawalpindi, for claim processing and all types of correspondence. Such office shall have representatives who have full authority to take decisions regarding settlement and processing of medical claims. USFCo will not be responsible for correspondence/dealing/settlement with insurance company's offices in any other city.**
19. Medical Insurance company shall provide **monthly** employee wise status of claims and availed limits.
20. Medical Insurance Company shall provide **monthly** employee wise status limit of all OPD expired cases.
21. Medical Insurance Company shall depute a focal person who shall visit USFCo office on **quarterly** basis to resolve routine claim objections/queries of employees. Such person shall also be available for any pre / unscheduled meeting at specific request of USFCo.
- 22. A mandatory compliance statement showing bidder's compliance to all the above shall be submitted along with the bids.**
23. Any amendment in the contract shall be made with the consent of both the parties.

Acceptance of above ToRs:

Authorized signatures: _____

Company

Stamp: _____

Date: _____

Benefits Structure for Medical Insurance of Universal Service Fund Employees.					
Benefites Description	Plans	A	B	C	D
Hospitalization Expense Benefit:					
Room charges per day:		Private Room	Private Room	Semi Private	General Ward
Limit Per Annum/Per Ailment/Per Insured Person : (Total Room Rent, Hospital/Surgical Expenses Per Annum, Per Ailment & Per Insured)		500,000			
Sublimit: Consultation, prescribed Lab Test & Medicines, cover for 60 days before and after the hospitalization, subject to the availability of the basic hospitalization limit					
Day care surgeries and certain specialized investigations in outpatient settings are also covered under the basic hospitalization limit. Examples of day-care surgeries included:					
Intra ocular lens implant	Dialysis, Cataract surgery				
Angiography / Angioplasty	Stitches due to accidents				
Dental Care	Vision Care				
Pre&Post Hospitalization	Diagnostic Tests				
Consultation Charges	Mental Ailment, etc				
Specialized investigations during hospitalization:					
MRIs	CT-Scans				
Thallium Scan	Endoscopy				
Maternity Expense Benefit:					
* Annual Limit for all pregnancy related hospitalization (Pre & Post Pregnancy OPD)		200,000			
* Cesarean Section / Multiple Births (Pre & Post Pregnancy OPD)		250,000			
Major Medical top up layer (Gel)					
Available for major / complicated cases (including but not limited to Dread Diseases) where the insured hospitalization limit exhausts e.g. Maternity, hospitalization, OPD, Special Investigation etc (Cover for Employees, Spouses, Children & Parents)		Rs. 2,500,000/- (Two million & Five Hundred Thousand) For any medical facility on decriction of USF. Remaining gel amount will be carry forward in next year insurance if the contract is extended for next year with mutual consent.			
Out-Patient Expense Benefit :					
Total Annual OP Limit reimbursable to Married Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others) Per Family per Year		130,000	130,000	130,000	130,000
Total Annual OP Limit reimbursable to Single Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others) Per Individual Per Year		60,000	60,000	60,000	60,000

- Category A - OP1 & 2 (Chief Officers)**
Category B - OP-3 & 4 (Sr. Managers, Managers, DMs)
Category C - OP 4 (AM's, Engineers, Officer)
Category D - SP (Drivers, Office Boys & Janitors)

