Addendum/Corrigendum

To Request for Proposal Document

for

Provision of Health Insurance Services for TransPeshawar

Issued on.: October 06, 2023

- updated list of employees and dependents is received from TPC. The responsibility of timely coverage of dependents and spouse rests entirely on TPC.
- 25. The Service Provider shall ensure the delivery of Insurance Card and complete details about the Panel Hospitals, available facilities at those hospitals, telephone numbers, claim filing process and other relevant information to TPC within 15 days of Date of Commencement.
- 26. All the Health Insurance Cards (In case of new employees or additions/revision cases would be provided within 7 days from the date of submission of information and letter.
- 27. In case of fake/fraudulent and inflated claim, a formal letter or email would be required from the Service Provider along with relevant facts/proof within 15 days. Re-verification and reversal of statements at any later stage will not be acceptable once initial verification has been completed and conveyed to the Service Provider. The TPC will also have the right to reject the inflated amount of the claim only and to charge actual verification charges or 10% of the amount fraudulently claimed, from the individual as a penalty. However actual incurred claim shall be liable to be paid by the Service provider.

All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between TPC and Service Provider nominated officials.

28. Pre-existing condition will be fully covered up to limits for disclosed/ undisclosed.

II. Scope of Services

- a) TPC has 52 employees with a total of 260 lives, subject to increase or decrease, to be insured for hospitalization. The employees of TPC have been distributed in 06 different categories with following coverage:
 - i. Employees of TPC either Male or Female covered with no age restrictions.
 - ii. Dependent Spouse(s) covered. Maternity up to 50 years of age. (Max. 03 birth cases)
 - iii. Dependent Son(s) covered up to 25 years of age.
 - iv. Dependent Daughter(s) covered till marriage.
 - v. Parents covered with no age restrictions.
- b) Currently TPC has presence in Peshawar; however, services will be required all over Pakistan.
- c) The detail of employees and its dependents in all 06 categories shall be provided on request. The number of lives is subject to increase or decrease.
- d) Eligible Medical Expenses (including but not limited) to be covered from ANNUAL HOSPITALIZATION LIMITS shall include Hospitalization & Day Care Treatment as Follows

HOSPITALIZATION	DAY CARE
Daily Room & Board Charges	 Lithotripsy
In-Hospital Consultation Charges	• Endoscopy
Surgical Fee	 Colonoscopy
Diagnostic Investigations	Excision Biopsy
OT Charges	Gastroscopy
Blood & Oxygen Supplies	Partial Mastectomy

- ICU/CCU/SCU/HDU/ NICU (Neonatal Intensive Care Unit) Charges
- Organ Transplant
- Local Ambulance Charges
- Burns
- Stroke/CVA
- Cancer (up to hospitalization limit)
- Pre & Post Hospitalization including OPD, Medicines, Consultation & Diagnostic Tests before & after (30 Days).
- Angioplasty / By-Pass Surgery/Stunts
- Thyroid Dichotomy
- Miscellaneous Hospital Services and Supplies
- Medical/Accidental Emergency Room Treatment leading to Hospitalization.
- Other Operative Procedures.
- Implant with devices

- Tonsillectomy / Adenoidectomy
- Veins / Varicose
- Non-Malignant Tumors/Abscess
- Cholecystectomy
- Herniorrhaphy
- Appendectomy
- Cataract Surgery (eye Lense upto 100k)
- Angiography
- MRI
- CT Scan
- PET Scan
- Bone Scan
- Thallium Scan
- Kidney Dialysis
- Circumcision (to be covered from new born baby's pool)
- Treatment of Cancer (including Radiotherapy/Chemotherapy with pre & post cover) up to full Hospitalization Limits.
- Other day care procedures.
- e) Details of the employees according to their categories covered under the hospitalization coverage are given below:

Details	Details Category									
	Α	В	С	D	E	F				
Employees	3	7	3	10	25	4	52			
Spouse	3	7	3	9	16	4	42			
Child	9	20	8	26	14	9	86			
Parents	5	7	5	16	40	7	80			
TOTAL	20	41	19	61	94	24	260			

f) The categorized hospitalization benefit plan of TPC as under:

		Categories and Annual Entitlements in Rs.						
Sr. #	Benefits / Coverage	Α	В	С	D	Е	F	
1.	Hospitalization (Employees, Parents, Spouses &	1,000,000	800,000	600,000	400,000	300,000	200,000	
	Children)							