



**TENDER DOCUMENT**  
**FOR ACQUISITION OF GROUP HEALTH INSURANCE SERVICES FOR**  
**ELIGIBLE NUST EMPLOYEES**  
**NATIONAL UNIVERSITY OF SCIENCES & TECHNOLOGY (NUST)**  
**NUST H-12 CAMPUS ISLAMABAD**

Tender No: 0972/A104/LP/157547

Date: 2 Feb 2026

1. Sealed bids are invited from Reputable firms/ companies duly registered with SECP/FBR, having NTN & Sales Tax registration for **Provision of Group Health Insurance Services to NUST Employees.**
2. **Submission of Bids.** Single Stage-Two Envelope procedure through EPADS.
3. **Eligibility Criteria:** The bidder must:
  - a. Have completed all codal formalities required to operate Pan-Pakistan as Group Health Insurer.
  - b. Be active tax payer on FBR list
  - c. Never been Black listed; Affidavit on stamp paper.
  - d. No current litigation; Affidavit on stamp paper.
  - e. Duly accredited by PACRA/JCS-VIS.
  - f. Have AA++ and above rating.
  - g. Submit the bid through E-PADS only.
4. **Vendor Specific Mandatory Terms of Reference (ToRs)**
  - a. **Employees Data:** attached as Annex-A.
  - b. **Services Scope**
    - (1) In-Patient (IPD), Accidental / other emergencies, and maternity coverage.
    - (2) Cashless medical services through network of efficient hospitals and diagnostic centers through out the country.
    - (3) Maintaining dedicated helpline and online claim tracking system.
    - (4) Mobile App for each insuree.
    - (5) Conducting in-situ orientation sessions for insured employees.
    - (6) Submitting periodic utilization and performance reports.
    - (7) Timely settlements of claims (within 7x working days).
  - c. **Health Benefits Sought**
    - (1) Pre- Hospitalization (Diagnosis, Consultancy & Medicines) & post-hospitalization (Follows-up) expenses i.e 15 and 45 days each for Pre and Post hospitalization.
    - (2) IPD (Hospitalization, surgeries, interferon therapy (hepatitis B&C), specialist consultations and day care surgeries).
    - (3) ICU/CCU Coverage.
    - (4) Maternity Normal: Rs. 75,000 C-Section: Rs. 150,000.
    - (5) Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).
  - d. **Coverage Requirements**
    - (1) Eligible Beneficiaries: Faculty & Contractual Officers – (Civilians) and their eligible family members.
    - (2) Coverage limit: Rs. 400,000 per person per annum.
    - (3) Room Limit: Rs. 15,000 per day
    - (4) Sons: Age limit 23 years or Married before age limit.

- (5) Daughters – Un-married
- (6) Management of reserve pool to cover IPD expenses (rate of service charges will be considered during Financial Bids opening) of complicated cases exceeding the insurance limit, subject to approval by the NUST.
- e. **Confidentiality.** All data and information shared by the organization shall remain confidential and shall not be disclosed to any third party without prior written consent of NUST.
- f. **Documents to be Attached:**
  - (1) Executive Summary of Company Profile Containing necessary details required to ascertain Company's capacity to undertake the assignment.
  - (2) Detailed Insurance Plan with Premium Quote.
  - (3) List of Panel Hospitals/ Diagnostic centers with Authentication certificates.
  - (4) Duly audited Financial Reports for the last 2x years.
  - (5) Refundable bid security worth Rs. 100,000 (Pay Order / Demand Draft Favoring NUST).
  - (6) Performance Guarantee 1% of annual premium claimed (Pay Order) by successful bidder.
  - (7) List of current clients availing group health services with duration.
  - (8) PACRA/JCS-VIS Rating.
  - (9) List of Exclusion, "if any".

5. **Instructions for Suppliers (Be Noted Carefully):**

- a. Incomplete bid in any aspect will be rejected.
- b. Bid(s) may be rejected **if the Premium quote is unclear, incomplete, ambiguous, conditional or not totaled.**
- c. **Penalty for delays:** To be decided by NUST in view of prevalent factors.
- d. **NUST reserves the right to (i)** Increase/decrease the scope of services while placing award of contract. **(ii)** reject any bids or procurement process. **(iii)** Make clarifications during contract period etc. any time, as per rules.
- e. Representatives of bidders are allowed to witness opening of tenders, without conferring any privilege.
- f. **Contract Agreement** shall be signed with successful bidder(s) as per NUST policy and Provision of **Rs.100 stamp paper** shall be the provided by successful bidder. Initial contract period will be 1x Year which may be extended upto maximum 3x Years.
- g. **Late submission of bids** cannot be uploaded therefore upload bid within stipulated period.
- h. Information regarding subject should not be communicated to un-authorized person(s).
- i. In case of dispute, **decision of Pro-Rector (P&R)**, NUST shall be final and binding on both the parties. Firms will to ensure that the "End of Sale" and "End-of-Life" (EOL) are not being quoted / provided.
- j. Bid openings may be postponed due to unavoidable circumstances, including public holidays, leave, or official commitments of the President or members of the Purchase Committee. In such cases, the bid opening will be rescheduled to the next working day.
- k. **Payment** will be made after deduction of Income Tax and part of Sales Tax by NUST, as per Govt rules. It is vendor's responsibility to be on Active Tax Payers list of FBR. *Payment schedule to be provided by Fin Dte.*
- l. **Bidding Documents processing fee** must be provided physically in original at the time of technical bid opening in the shape of Pay Order / Bank Draft of **Rs. 5,000/- (non-refundable)** in favor of NUST SGI Account.
- m. Bid must be **valid** for at least **90 days** after the opening date of tender.

- n. Bidder to ensure submission of documents as per details provided in Annex-B (on Company Letter Head).
6. **Pre-bid Meeting:** A Pre-Bid meeting will be held at 1100 hrs on 17 Feb 2026 for any clarification/technical queries representatives in **P&LP Directorate Conference Room, Near NT Park, NUST H-12 Campus, Islamabad.**
7. Financial Quotations: - Format attached as **Annex-C.**
8. **Bid Opening:** The e-bids must be submitted through E-PADS by 23 Feb 2026 before 1000 hrs. Electronic Bids will be opened on the same day at 1030 hrs in the presence of Local Purchase Committee (LPC) and firm representatives in **P&LP Directorate Conference Room, Near NT Park, NUST H-12 Campus, Islamabad.**



A/Director P&LP  
(Muhammad Maalik)  
(Telephone: 051-90851649)

**AGE GROUP WISE SUMMARY OF ELIGIBLE FACULTY & OFFICERS ON CONTRACT AND THEIR FAMILIES**

Age Groups	Active Faculty & Officers on Contract					NCLS&C Teachers and Officers					Grand Total
	Employee	Spouse	Daughter	Son	Total	Employee	Spouse	Daughter	Son	Total	
30 & below	228	172	919	968	2287	22	6	37	32	97	2384
31 - 40 Yrs	607	482	2	-	1091	36	22	-	-	58	1149
41 - 50 Yrs	433	259	-	-	692	15	13	-	-	28	720
51 - 60 Yrs	70	52	-	-	122	6	4	-	-	10	132
61 - 65 Yrs	16	7	-	-	23	-	-	-	-	0	23
65 & above	7	7	-	-	14	-	-	-	-	0	14
<b>Total</b>	<b>1361</b>	<b>979</b>	<b>921</b>	<b>968</b>	<b>4229</b>	<b>79</b>	<b>45</b>	<b>37</b>	<b>32</b>	<b>193</b>	<b>4422</b>

**FOR ACQUISITION OF GROUP HEALTH INSURANCE SERVICES FOR NUST EMPLOYEES  
(ATTACHMENT ON EPADS)**

Ensure that you have provided the following documents, labelled and referred correctly. Please highlight the relevant information in the attached document.

S/No.	Required Documents (ONE COPY ONLY)	Attached? ☑/☒	Placed At
1.	NTN certificate	<input type="checkbox"/>	
2.	Sales Tax certificate	<input type="checkbox"/>	
3.	ISO Certification		
4.	GST Deposit record	<input type="checkbox"/>	
5.	No Blacklisting	<input type="checkbox"/>	
6.	No litigation Affidavit		
7.	Executive Summary of Company Profile Containing necessary details required to ascertain Company's capacity to undertake the assignment.	<input type="checkbox"/>	
8.	Detailed Insurance Plan with Premium Quote.	<input type="checkbox"/>	
9.	List of Panel Hospitals/ Diagnostic centers with Authentication certificates.	<input type="checkbox"/>	
10.	Refundable bid security worth Rs. 100,000 (Pay Order / Demand Draft Favouring of NUST).	<input type="checkbox"/>	
11.	Duly audited financial reports for the last 2x years.	<input type="checkbox"/>	
12.	List of current clients availing group health services with duration.	<input type="checkbox"/>	
13.	PACRA/JCS-VIS Rating duly verified	<input type="checkbox"/>	
14.	List of Exclusion, "if any".	<input type="checkbox"/>	
15.	Bid is valid for at least <b>90 days</b>	<input type="checkbox"/>	X
16.	Premium quote in Pak Rupees PKR	<input type="checkbox"/>	
17.	Firm must possess a registered PTCL number under its name	<input type="checkbox"/>	
18.	<b>Last 3 x month utility bills</b> , duly paid, of the office accommodation of the company/firm.		

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Date: \_\_\_\_\_



Company Name

**GROUP HEALTHCARE INSURANCE PROPOSAL FOR  
NATIONAL UNIVERSITY OF SCIENCES AND TECHNOLOGY**

Benefits Description	
	Plan
H&R Limits (Per Person / Per Year)	
Room & Board (per day)	
Per Hospitalization	
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	
Post-Hospitalization Sub Limit (Follow-Ups)	
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to: Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	

Maternity Benefits (Per Pregnancy / Per Person)	
Normal Delivery	
Complicated Delivery	

All the rates are assumed on the basis of resident country as Pakistan

Plan Wise Census Information	
	Plan
Total Number of Participant (for ages <=65)	
Total Number of Employees	
Total Number of Spouses	
Total Number of Children	

**Notes:**

- \* In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid/reimbursed.
- \* Eligibility Definition for the plans has to be provided before Policy Confirmation.
- \* Pre-existing Conditions shall be covered for up to 100% of the respective H&R Limits.
- \* Congenital conditions shall be covered for up to 100% of available H&R Limits.
- \* Interferon therapy for Hepatitis B&C Patients shall be covered for up to 100% of the respective H&R Limits.
- \* Medical emergencies are covered.
- \* Maternity and its related benefits are not covered under H&R benefit.
- \* For detailed Exclusions / Limitation, please refer to the policy document.

Total H & R Premium
Total Maternity Premium
<b>Total Premium Payable</b>

Validity of Proposal until: \_\_\_\_\_

*Company Name*  
**GROUP HEALTHCARE INSURANCE PROPOSAL FOR  
 NATIONAL UNIVERSITY OF SCIENCES AND TECHNOLOGY**

**Premium Calculation**

<i>H &amp; R Premium Details</i>			
Age Groups	No. Of Participant	Rates	Premium
30 & below			
31 - 40 Yrs			
41 - 50 Yrs			
51 - 60 Yrs			
61 - 65 Yrs			
65 & above			
<b>Total</b>			

**Total H & R Premium**

<i>Maternity Premium Details</i>		
Procedure	Rates	Premium
Normal Delivery		
C Section		
<b>Total</b>		

**Total Maternity Premium** Rs.

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**Total Premium Payable**

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Rs.

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## Technical Evaluation - Group Health Insurance Policy

Description		
Sr #	Assessment Criteria	Maximum Marks
1	Numbers of Years the firm has been Functional	5
2	Credit Rating by PACRA (Above A++)	10
3	ISO Certification	10
4	Audited Financial Statements (Last 2 years)	10
5	Health Insurance Portfolio (Rs. 300 million or above)	10
6	Claim Payout Ratio (Latest Available Financial Statement)	10
7	Client List	10
8	Panel Hospitals in Islamabad/Rawalpindi/Multan/Lahore/Peshawar/Quetta/Karachi	10
9	Complementary Coverage	10
10	Special Features (Web portal, online claims, tracking, reports, data security, etc.)	15
	Total	100
	<b>Minimum Qualifying Score:</b> <b>Result:</b> Qualify / Not Qualify for Financial Bidding (Tick One)	70

**Notes:**

- i. Technical proposals shall be evaluated on the above criteria.
- ii. All claims must be supported with documentary evidence.