



# SHAHEED MOHTARMA BENAZIR BHUTTO

## CERTIFICATE

It is certified that in compliance of Rule-48 of SPP Rule 2010 (Amended Up to Date), Even when only one bid is submitted, the bidden process may be considered valid, if the bid was advertised in accordance with rules, and prices are comparable to (PC-I cost or Financial Estimates or) the prices or rates of the last awarded contracts or the market prices.

**PPMS ID:** T00518-22-0008

**Tender Name:** **PROVISION OF HEALTH TAKAFUL SERVICES**

**Tender Reference:** PROC/SMBBIT/(OSR-005)/2022-23

**PROF. DR. DR. SADIQA AFTAB**  
**Chairperson - PC**

HOD ICU & Anesthesiology Department,  
SMBB Institute of Trauma, Karachi  
Department Of Anesthesia & ICU  
SMBB Institute Of Trauma  
Dow University Of Health Sciences

**DR. YOUSUF MEMON**  
**Member - PC**

HOD Interventional Radiology,  
Shaheed Mohtarma Benazir Bhutto  
Institute of Trauma, Karachi  
Consultant and Head of  
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**PROF. DR. SHAHRIYAR GHAZANFAR**  
**Member - PC**

Professor of Surgery,  
Dow University Health Sciences, Karachi  
Professor Shahriyar Ghazanfar  
MRCS Ed. FCPS  
Department of Surgery  
Dow Medical College, Karachi  
Dow University of Health Sciences  
Karachi

**MR. MUHAMMAD IBRAHIM MEMON**  
**Member - PC**

Deputy Secretary (PM&I),  
Health Department, Govt. of Sindh

**MR. BLAL IDREES**  
**Member - PC**

Manager  
Supply Chain Management,  
SMBB Institute of Trauma, Karachi  
MANAGER  
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**MR. HAMMAD HUSSAIN**  
**Member - PC**

Bio-Medical Engineer,  
SMBB Institute of Trauma, Karachi

**MR. MUHAMMAD FAHEEM**  
**Member - PC**

Pharmacist,  
SMBB Institute of Trauma, Karachi



# SHAHEED MOHTARMA BENAZIR BHUTTO INSTITUTE OF TRAUMA, KARACHI

## COMPARATIVE STATEMENT

PPMS ID #

T00518-22-0008

TENDER REFERENCE #

PROC/SMBBIT/(OSR-005)/2022-23

DATE & TIME OPENING OF PROPOSAL:

02-05-2023 AT 11:30 AM

TENDER TITLE:

PROVISION OF HEALTH TAKAFUL SERVICES

Company Name		M/s. Jubilee General Insurance Company Ltd.	
PBS (Participants Benefit Schedule)			
Benefits Description			
Description of Takaful Benefits	Plan A (TPS 1 – 7)	Plan B (TPS 8 – 22)	
Hospital Care Benefit Limit(Per Annum/Per Person)	Rs.350,000	Rs.200,000	
Enhancement in H&R limits in case of accidental injuries	50%	50%	
Room & Board (per day)	Rs.6,000	Rs.3,500	
Per Hospitalization			
Pre-Hospitalization Sub Limit (Diagnosis,Consultation, & Medicines)	30 Days	30 Days	
Post-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	
Day-care Surgeries & Specialized Investigations in Outpatient Setting Including but not limited to:	COVERED		
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 Year)			
Normal Delivery	Rs.70,000	Rs.50,000	
Complicated Delivery	Rs.100,000	Rs.70,000	
Pre & Post Natal Expenses Are Covered Up to 100% of Normal	Rs.70,000	Rs.50,000	
Maternity Limit, Subject to its availability			
Eligibility :			
All full time Pakistani employees, Actively at work up to 65 years of age with their dependents			
Spouses are covered up to 65 years of age Son are covered up to 25 years of age			
No age limit for Unmarried daughter			
Rs. 0	Plan "A"		
	Plan "B"		

Professor Shahriyar Ghezanfar  
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Dow University of Health Sciences  
Karachi

MANAGER  
SINERGY CHAIN MANAGEMENT  
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### PROVISION OF HEALTH TAKAFUL SERVICES

All the rates are assumed on the basis of resident country as Pakistan			
Plan Wise Census Information			
	Plan A (TPS 1 - 7)	Plan B (TPS 8-22)	TOTAL
Total Number of Participant ( for ages <= 65)	479	2010	2489
Total Number of Employees	241	982	1223
Total Number of Spouses	96	425	521
Total Number of Chidren	142	603	745

#### Notes:

- \* In Case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- \* Eligibility definition for the 2 plans has to be provided before policy confirmation.
- \* Pre-existing conditons shall be covered for up to 100% of the respective H&R limits.
- \* Congenital conditons shall be covered for up to 100% of the respective H&R limits.
- \* Medical emergencies are covered.
- \* Pre-existing pregnancies are covered.
- \* COVID - 19 related covered expenses will be excluded for the non-vaccinated individuals, over the age of 18.
- \* for detailed exclusions / limitation, please refer to the participants member document.

Total H & R Contribution	Rs.	5,740,461
Total Maternity Contribution	Rs.	4,649,406
Gross Contribution	Rs.	10,389,867
1% F.I.F + 0.06% Stamp Duty	Rs.	110,133

Total Contribution Payable	Rs.	10,500,000
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TENDER TITLE: PROVISION OF HEALTH TAKAFUL SERVICES

Company Name **M/s. Jubilee General Insurance Company Ltd.**

H & R Contribution Details						
AGE BAND	Plan A (TPS 1-7)			Plan B (TPS 8 -22)		
	No. Of Participant	Rates	Premium	No. Of Participant	Rates	Premium
0-17	137	3,163	433,302	600	2,274	1,364,119
18-29	77	2,290	176,333	579	1,646	953,130
30-39	198	3,036	601,124	757	2,182	1,652,058
40-49	54	4,192	226,378	72	3,014	216,972
50-59	9	7,079	63,711	2	5,089	10,177
60-64	3	10,379	31,128	0	7,459	-
65	1	12,028	12,028	0	8,646	-
<b>Total</b>	<b>479</b>		<b>1,544,004</b>	<b>2010</b>		<b>4,196,457</b>
<b>Total H &amp; R Contribution</b>	<b>Rs.</b>			<b>5,740,461</b>		

Maternity Contribution Details						
AGE BAND	Plan A (TPS 1-7)			Plan B (TPS 8 -22)		
	No. Of Participant	Rates	Premium	No. Of Participant	Rates	Premium
Upto 25	0	21,088	-	99	14,855	1,470,660
26-30	14	16,027	224,375	141	11,290	1,591,884
31-35	36	9,803	352,923	106	6,906	732,032
36-40	24	4,284	102,813	53	3,018	159,940
41-45	9	603	5,430	22	425	9,350
46-50	0	388	-	0	274	-
<b>Total</b>	<b>83</b>		<b>685,540</b>	<b>421</b>		<b>3,963,866</b>
<b>Total Maternity Contribution</b>	<b>Rs.</b>			<b>4,649,406</b>		

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