

Benefits Structure for Medical Insurance of AU Employees for the year 2027 - PLAN - B							
Benefites Description		Plans		A	B	C	D
Hospitalization Expense Benefit:							
Room charges per day:				Private Room	Semi Private	General Ward	General Ward
Limit Per Annum/Per Insured Person :				200,000			
(Total Room Rent, Hospital/Surgical Expenses Per Annum & Per Insured)							
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)				125,000			
* Cesarean Section / Multiple Births (Pre & Post Pregnancy OPD)				175,000			
Dread disease Pool				1,000,000			
Vision Care and Spectacles shall also be covered in the OPD limits (for A & B category only).				20,000			
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)				80,000	70,000	60,000	50,000
Total Annual OP Limit reimbursable to Single Employee (for all OPD treatments including all health safety related vaccinations e.g. Covid, Typhoid and others)				70,000	55,000	50,000	45,000

Category A - AUA-18 to AUA-22 & AUP-19 to AUP- 21
Category B - AUA-17J to AUA-17S & AUF-17J to AUF-18
Category C - AUA-11 to AUA-16 & AUF-16
Category D - AUA-1 to AUA-10

DETAILS OF PLAN "B"					
S #	Description	Amount .of Premium (Pak in Pak Rupees)			
		Group: A	Group: B	Group: C	Group: D
(a)	Employees				
(b)	Dependent (Spouses & Children)				

NOTE:

1	Total three plans (A, B & C) have been given in BOQs.
2	The bidder shall be required to quote separately against each plan specified in the bidding documents. Air University (AU) reserves the right to select and award against any plan deemed suitable and advantageous after opening and evaluation of the financial proposals.
3	The bidder shall be responsible to quote for all three plans given in the BOQs. Otherwise, the bid will be rejected as non responsive.
4	The bidder shall quoted the total worth of plan in the BOQs. However, details calculations of each plan must be attached with financial proposal is mandatory and summary to be filled in the above given table.
5	AU reserves the right to make necessary adjustment in the plan as per actual available staff before award of contract to Most Advantageous Bidder.

Bidder Signature and Stamp
