

TECHNICAL SPECIFICATIONS

HEALTH INSURANCE FOR EMBASSY PERSONNEL

– LOCAL HIRES For CY 2026

Embassy of the Republic of the Philippines, Islamabad

I. OBJECTIVE

To provide reliable, comprehensive, and high-quality health insurance coverage for all Local Hires of the Embassy of the Republic of the Philippines in Pakistan for Calendar Year 2026, ensuring access to essential medical services, emergency care, hospitalization, and other health-related benefits necessary for employee welfare and efficient Embassy operations.

II. CONTRACT DURATION

The Contract shall commence on **01 January 2026** and shall remain effective until **31 December 2026**, unless earlier terminated in accordance with provisions stipulated herein.

III. ADDRESS OF THE EMBASSY

Philippine Embassy Building Complex
Plots 3, 4, and 5, Diplomatic Enclave
G-5, Islamabad, Pakistan

IV. TECHNICAL SPECIFICATIONS

The Contractor shall provide a health insurance plan that includes, at the minimum:

1. **In-patient and hospitalization benefits**, including room and board, medical testing, surgical services, and other medically necessary procedures.
2. **Out-patient care**, including consultations, diagnostics, and minor procedures.
3. **Emergency health services**, including ambulance and emergency room treatment.
4. **Maternity benefits**, if applicable.
5. **Coverage for prescription medicines**.
6. **Access to reputable hospitals and clinics** in Islamabad and other major Pakistani cities, or reimbursement for accredited out-of-network services.
7. **Clear and efficient claims, reimbursement, and emergency assistance procedures**.

All exclusions, limitations, and special conditions must be clearly disclosed in the bid.

V. CONFIDENTIALITY

1. The Contractor shall ensure that all staff involved in plan administration sign and submit a **Non-Disclosure Agreement (NDA)** prior to the start of the Contract.
2. The Contractor shall safeguard all medical information and Embassy records in accordance with confidentiality and data protection protocols.
3. The Embassy reserves the right to terminate the Contract, **with or without cause**, upon **one (1) month written notice** to the Contractor.