

# SINDH AGRICULTURE UNIVERSITY TANDOJAM

NO. SAU-HRM./ 1551

/of 2026

Dated:02-05-2026

## **CIRCULAR:**

In continuation to Circular No. HRM./1419/of 2026 dated:09.04.2026 and on the recommendations of the SAU–Health Management Committee, it is hereby informed that a **Group Health Insurance Facilitation Arrangement** has been executed with **M/s TPL Insurance Limited**, for provision of **Indoor Hospitalization Services**, effective for the period **01 May 2026 to 30 April 2027**.

### **1. Nature of Scheme:**

- The scheme is **purely self-contributory and voluntary**.
- The University acts **only as Facilitator/Guarantor** for administrative coordination.
- **No public funds are involved**, and all contributions shall be borne by the members.

### **2. Contribution Structure:**

Contribution shall be **deducted from salary/pension on monthly basis effective from May 2026**, category-wise at the rates mentioned hereunder.

<b>Sr #</b>	<b>Category</b>	<b>Employees</b>	<b>Revised Rate</b>
01	Executive	Employees and pensioners (up to 65 years) in BPS-16 and above	Rs.5500/ per month
02	Management	Employees and pensioners (up to 65 years) in BPS-01 to 15	Rs.3000/per month

### **3. Eligibility:**

The following shall be eligible, subject to enrolment for the current policy year:

- Employees and pensioners (up to 65 years)
- Spouse(s) (up to 65 years)
- Son(s) (up to 24 years)
- Unmarried daughter(s)
- Parent(s) (up to 85 years)

### **4. Coverage:**

The scheme provides **Indoor Hospitalization coverage**, including:

- Hospitalization & Day Care
- Emergency & Accident Coverage
- Maternity Benefits
- Pre & Post Hospitalization
- Specialized treatments (as per policy limits)

Detailed coverage, limits, and co-payment structure are available at: <https://sau.edu.pk/create-your-website-with-blocks/health-insurance/>

## 5. Panel Hospitals

Treatment may be availed on **cashless basis** at panel hospitals of M/s TPL Insurance. Updated list is available at: <https://sau.edu.pk/create-your-website-with-blocks/health-insurance/>

## 6. Procedure for Availing Facility

- Health Insurance Cards shall be issued to enrolled members and their dependents.
- The card and CNIC must be produced at the hospital at the time of admission.
- Eligible expenses shall be settled directly by the insurance company with the hospital.
- Any non-admissible expenses shall be borne by the member.

## 7. Non-Panel / Emergency Treatment

- Members are advised to prefer **panel hospitals**.
- In case of emergency admission in a non-panel hospital:
- The insurance company must be informed within 24 hours
- Claims shall be processed on reimbursement basis subject to policy terms

## 8. Co-Payment (Important)

- **40% Co-Pay** applicable at: AKUH Karachi, South City, OMI, Dr. Ziauddin
- **30% Co-Pay** applicable at: Hashim Medical Centre Hyderabad

## 9. Claims Submission

Complete claim form along with supporting documents (discharge summary, bills, receipts, lab reports, etc.) must be submitted within **15 days** of hospitalization.

## 10. Help & Support

TPL Insurance Helpline: **UAN (021-111-000-301)** may be used for any assistance and help.

## 11. Important Clarification

- The University shall not bear any financial liability for claims or services.
- All insurance obligations, claim settlement, and service delivery shall remain the sole responsibility of M/s TPL Insurance Limited.

All Deans/Directors/Chairpersons/Sectional Heads are requested to **circulate this information widely** among staff for awareness and compliance.

  
DIRECTOR-HRM

*Copy to all concerned*