

To: Prospective Bidders

Subject: **Invitation to bid for provision of Health Insurance**

Technology Upgradation and Skill Development Company (TUSDEC), through this Request for Proposal (RFP), intends to invite duly registered insurance companies to participate in the process for selection of a company that can provide health insurance coverage for the employees of TUSDEC and their Spouse & Children.

The RFP specifies eligibility requirements, scope of services, proposal submission time-lines and other necessary information for competitive biddings. For successful participation, all bids must comply with all instructions given in the attached RFP document.

This RFP can also be downloaded from: [www.tusdec.org.pk](http://www.tusdec.org.pk)

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# 1. TUSDEC- Health Insurance Coverage Policy for 2014-15

TUSDEC, (The Company) invites proposals from reputed insurance companies for obtaining health insurance coverage for its employees, spouse & children as per the guidelines described in this RFP.

## 2. TUSDEC

### Introduction

Technology Upgradation and Skill Development Company (TUSDEC) has been established by Ministry of Production, Government of Pakistan to upgrade technology and skill of strategic industrial clusters.

Technology Upgradation and Skill Development Company wishes to arrange medical health insurance cover (inpatient only) for its employees including their dependent (spouse and children only) located at Lahore or anywhere in Pakistan.

## 3. SCOPE OF SERVICES

The health insurance will cover hospitalization (surgical, maternity & special investigations) as negotiated and agreed by both the parties. As part of the Company's policy, the Company is required to arrange comprehensive health insurance for its staff and their spouse & children and purpose of this RFP is to provide the same. The selected health insurance shall include the provision of the following:

- a) Medical Insurance Benefits as given in Annex "A".
- b) Provision of following services:
  - i. Special procedure to handle emergency cases efficiently
  - ii. 24 hours operational helpline and Customer Care Department
  - iii. Reporting system to provide details of patient admissions, premium and Inpatient claims on "as and when required basis" probably computerized system.
  - iv. Facility to manage client through personalized health cards.
  - v. Performance of the Company with previous and present Clients
  - vi. "Turnaround Time" for Claims settlement should not be more than 15 calendar days.
- c) The company must have reputable hospitals on its panel in all major cities of Pakistan
- d) Category-wise data of employees and their dependents is as under:

### Hospitalisation (Employees Limits & Detail):

Category	No of Employees	No of Dependants	
		Spouses	Children
A	01	01	02
B	04	04	07
C	24	18	32
D	25	20	29
E	29	22	52
<b>Total</b>	<b>83</b>	<b>65</b>	<b>122</b>

Total No. of Beneficiaries: 270 (Anticipated)

Category wise Detail of TUSDEC and its Projects employees is Attached as Annex-B)

## 4. INSTRUCTIONS TO BIDDERS

### 4.1 *Bidding Procedure*

- 1) The bidding procedure as given in PPRA Rules i.e. [Single Stage-Single envelope procedure](#), will be followed in this RFP. A single package ‘Technical Proposal’ and ‘Financial Proposal’ may be submitted as a bid for this RFP.
- 2) Proposals must include the complete name and address of bidder’s registered national firm and the name, mailing address, and telephone number of the person the Company should contact regarding the proposal.
- 3) A copy of the certificate of incorporation or charter or an equivalent document for proof of registration of the bidding entity must be attached with the proposal.
- 4) Furthermore, provision of a documentary proof of the competent and authorized signatory on behalf of the entity to enter into contract with the company is mandatory at the time of proposal submission.
- 5) Proposals must confirm that the bidder will comply with all provisions in this RFP.
- 6) Proposals must be signed by a company officer empowered to bind the executing agency. A bidder’s failure to include these items in the proposal may cause the proposal to be determined as non-responsive and the proposal may be rejected.
- 7) Bidders must provide comprehensive narrative statements that illustrate their understanding of the requirements of the Bid.
- 8) Bidders must understand that their qualification for consideration for award of the contract depends upon their ability to deliver all services as illustrated in Section 3 “Scope of Services” and as per Tender Specifications described in Annex-A.
- 9) Proposals submitted against RFP should provide straightforward, concise information that satisfies the requirements of this RFP. Emphasis should be placed on completeness, clarity of content and conformance with given instructions and requirements of this RFP.
- 10) Technical Proposal besides shall contain:
  - i. Company’s profile.
  - ii. Brochures and other quoted documents
  - iii. List of panel Hospitals all over the Pakistan.
  - v. List of regional medical helpline and Customer Care Contact details.
  - vi. List of coverage services being offered by insurance company.
  - vii. List of exclusions which is not part of insurance coverage.
  - viii. Last Audited Financial Statements
  - ix. Copies of Income Tax and Sales Tax registration certificates, if applicable.
  - x. SECP registration certificate, if available.
  - xi. Copy of documents regarding affiliation / representation (subsidiary or merger) of foreign / local company etc., if any
  - xii. List of present clients of Health Insurance with name and contact persons, telephone numbers and addresses with detail of any other additional / exclusive benefits / services which the company deems appropriate of its qualification.
  - xiii. Affidavit (on stamp paper) that the Insurance Company is not blacklisted.

- 11) **Modified Proposals:** Bidders may only submit one proposal for evaluation. Any alternate or modified proposal submitted after due date will not be acceptable. The Company reserves the right to add terms and conditions during contract negotiations.
- 12) Financial Proposal will contain:
1. Quoted rates on each item given in the Scope of Services and Tender Specifications for Provision of TUSDEC Medical Insurance (Annex-A).
  2. The quoted rates shall be inclusive of all taxes clearly mentioning the bid price.
  3. Following detail may also be provided for each quoted rate:
    - a) Criteria of calculation per unit and category wise.
    - b) Criteria of calculation of premium for additions of employees and/or their dependents during the policy year.
  4. Proposals must be received no later than 03:00 P.M. PST on [April 14, 2014](#). Proposals via courier, postal mail or by hand are acceptable.
  5. A bidder's failure to submit its proposal prior to the deadline will cause the proposal to be disqualified. Late proposals or amendments will not be accepted for evaluation.

**4.2 Return Mailing Address, Contact Person, Telephone, Fax Number and deadline for receipt of Proposals**

<p>ATTENTION: <b>General Manager Accounts</b>          Finance Department          TUSDEC          State Cement Corporation Building          Kot Lakhpat          Lahore</p>	<p><b>CONTACT PERSON</b>          Mr. Sajid Saeed Khan  <b>Assistant Manager Accounts</b>          Ph: +92-042-111-000-143 Ext-823          Fax: +92-42-35121658  <b>E-mail: <a href="mailto:sajid.saeed@tusdec.org.pk">sajid.saeed@tusdec.org.pk</a></b></p>
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**4.3 Time Line of Bidding Process:**

S. N	Activity	Dates
1	RFP issue date	28 <sup>th</sup> March 2014
2	Proposal submission dead line	14 <sup>th</sup> April, 2014 (Till 3:00 PM )
3	Opening of BIDs (in presence of applicants, who choose to appear, at State Cement Corporation Building Kot Lakhpat, Lahore	14 <sup>th</sup> April, 2014 (03:30 PM PST)

The table given above represents the Company's best estimate of the schedule that will be followed. If a component of this schedule, such as the opening date, is delayed, the rest of the schedule will be shifted by the same number of days.

**4.4 Payment Terms:**

The policy premium payment will be released on annual basis against an invoice duly submitted by Insurance Company and the premium for subsequent additions and

deletions will be also be cleared on quarterly basis.

Taxes will be deducted as per Law unless otherwise exemption certificate/SRO provided for non-deduction thereof.

All costs associated with the contract must be stated in Pak Rupees. Under no condition will the TUSDEC be liable for the payment of any interest charges or taxes associated with the cost of the contract.

#### **4.5 Right of Rejection**

The Company reserves the right to refrain from making an award if it determines that to be in its best interest. Incomplete proposals will not be entertained and no documents/proposals shall be accepted after due date and time.

The Company reserves the right to reject any or all applications as per PPRA rules.

### **5. BID EVALUATION CRITERIA, CONDITIONS AND PROCESS**

1. Only those bids will be evaluated which will successfully meet the mandatory criteria given as follows:
  - i. Proof of Certificate of Incorporation or Registration or equivalent
  - ii. Proof of NTN Certificate and GST Registration Certificate (if applicable)
  - iii. Affidavit that the Bidder is not insolvent and bankrupt.
  - iv. Affidavit that the Bidder has not been blacklisted or debarred by Public Procurement, Government, Semi-Government, Private, Autonomous body or any other international organization.
  - v. The bidder is at least an A rated Insurance Company.
2. The final score of technical bid will be added to the financial score and final award of contract decision will be based on total of technical score plus financial score.
3. The bidders must demonstrate that they have the capacity to provide health insurance services in timely and efficient manner.
4. Bidders must provide an evidence of their past experience and a proven track record of providing health insurance services.

#### **5.1 Selection - Evaluation Process**

1. An evaluation committee will review in detail all proposals that are received to determine the extent to which they comply with RFP document requirements and as per the following evaluation criteria.

## Evaluation Criteria

Benefits	Company Name		
	A	B	C
<b>Hospitalization to cover:</b> Pre-hospital diagnosis Post hospitalization treatment Clinical tests/check-ups Surgical expenses Operation theater charges Anesthetist fee Consultation charges Room rent Nursing care Day care surgery Ambulance charges from home to hospital and back. Specialized investigations in Outpatient settings, MRI, CT scan, Endoscopy, Thallium Scan, Angiography, Biopsy- x- ray examination, Electro-radiograms.			
<b>Maternity Benefits:</b> Normal delivery Cesarean section and complicated Deliveries			
No of Panel Hospitals			
Coverage of disclosed pre-existing Condition.			
30 Days before and after hospitalization coverage is available.			
Employees Age of Coverage			
Employees Age of Coverage for Maternity benefit.			
Complementary coverage available to whole group.			
Complementary coverage available to whole group.			
<b>Financial Proposal</b> (Separate for TUSDEC and Projects)			

2. Proposals that fail to meet material RFP document requirements may be rejected.
3. Proposals containing false or misleading statements regarding requirement of RFP documents may be rejected.

**Tender Specifications for Provision of TUSDEC Medical Insurance**

Classification of Employees	Limits of Room Rent/Bed Charges	Coverage Limits	Limits of Maternity Cases	
			Normal Delivery	Caesarean Delivery
Category A	8,000	400,000	50,000	70,000
Category B	5,000	350,000	50,000	70,000
Category C	4,500	300,000	50,000	70,000
Category D	4,000	250,000	50,000	70,000
Category E	3,000	200,000	50,000	70,000

**Hospitalisation to cover:**

- Pre-hospital diagnosis
- Post hospitalisation treatment
- Medicine, during and post hospitalization
- Clinical tests/check-ups
- Surgical expenses
- Operation theatre charges
- Anaesthetist fee
- Consultation charges
- Room rent
- Nursing care
- Day care surgery
- Ambulance charges from home to hospital and back
- Specialized investigations in outpatient settings, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Biopsy, X- ray examination, Electro-radiograms.

**Maternity Benefits:**

- Normal delivery
- Caesarean section and complicated deliveries

**Others**

- All disclosed pre-existing conditions are fully covered.
- Complementary coverage of Rs. 50,000/- available to whole group.



**List of Employees for TUSDEC & Projects**

<b>Plan</b>	<b>Date Of Birth</b>	<b>Relation</b>	<b>Subsidiary</b>
<b>B</b>	<b>7/21/1976</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
B	3/1/1980	WIFE	TUSDEC
B	10/24/2010	DAUGHTER	TUSDEC
<b>C</b>	<b>6/11/1981</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
C	11/21/1989	WIFE	TUSDEC
C	9/14/2011	SON	TUSDEC
<b>B</b>	<b>3/18/1977</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
B	12/30/1985	WIFE	TUSDEC
B	7/22/2008	SON	TUSDEC
B	9/20/2011	SON	TUSDEC
<b>E</b>	<b>1/1/1974</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
E	1/1/1982	WIFE	TUSDEC
E	1/1/1998	SON	TUSDEC
E	8/23/2000	SON	TUSDEC
E	1/1/2003	SON	TUSDEC
E	7/29/2005	SON	TUSDEC
E	1/9/2007	DAUGHTER	TUSDEC
<b>E</b>	<b>4/5/1972</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
E	1/1/1970	WIFE	TUSDEC
E	3/16/1999	SON	TUSDEC
E	4/10/2000	DAUGHTER	TUSDEC
E	11/5/2001	SON	TUSDEC
<b>E</b>	<b>7/1/1970</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
E	5/19/1977	WIFE	TUSDEC
E	4/24/1994	SON	TUSDEC
E	4/12/1997	DAUGHTER	TUSDEC
E	9/25/1999	SON	TUSDEC
<b>C</b>	<b>11/5/1984</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
<b>D</b>	<b>8/9/1983</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
D	10/1/1977	HUSBAND	TUSDEC
D	1/11/2008	DAUGHTER	TUSDEC
D	5/16/2011	DAUGHTER	TUSDEC
<b>E</b>	<b>8/14/1982</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>

E	9/16/1988	EMPLOYEE	TUSDEC
E	3/1/1992	WIFE	TUSDEC
D	8/9/1973	EMPLOYEE	TUSDEC
D	5/20/1975	WIFE	TUSDEC
D	2/11/2006	DAUGHTER	TUSDEC
E	1/4/1987	EMPLOYEE	TUSDEC
C	5/17/1976	EMPLOYEE	TUSDEC
C	8/24/1983	WIFE	TUSDEC
C	9/2/2014	DAUGHTER	TUSDEC
D	6/15/1983	EMPLOYEE	TUSDEC
D	12/1/1990	WIFE	TUSDEC
D	10/2/2012	SON	TUSDEC
C	3/6/1986	EMPLOYEE	TUSDEC
C	5/15/1986	WIFE	TUSDEC
C	2/27/2012	DAUGHTER	TUSDEC
D	10/27/1984	EMPLOYEE	TUSDEC
D	10/22/1994	WIFE	TUSDEC
E	5/4/1965	EMPLOYEE	TUSDEC
E	6/27/1982	WIFE	TUSDEC
E	10/12/2001	SON	TUSDEC
E	10/19/2006	DAUGHTER	TUSDEC
E	9/3/2008	SON	TUSDEC
C	11/19/1979	EMPLOYEE	TUSDEC
C	5/24/1987	WIFE	TUSDEC
C	11/5/2011	DAUGHTER	TUSDEC
D	12/20/1982	EMPLOYEE	TUSDEC
D	6/29/1983	WIFE	TUSDEC
D	5/23/2012	SON	TUSDEC
E	1/10/1976	EMPLOYEE	TUSDEC
E	2/3/1986	WIFE	TUSDEC
E	2/3/2009	DAUGHTER	TUSDEC
E	10/24/2011	SON	TUSDEC
E	3/1/1990	EMPLOYEE	TUSDEC
E	1/4/1995	WIFE	TUSDEC
C	10/19/1986	EMPLOYEE	TUSDEC

<b>C</b>	<b>5/8/1983</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
C	2/20/1987	WIFE	TUSDEC
C	1/20/2012	SON	TUSDEC
<b>D</b>	<b>4/2/1980</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
D	11/21/1989	WIFE	TUSDEC
D	1/6/2012	SON	TUSDEC
D	11/3/2013	DAUGHTER	TUSDEC
<b>A</b>	<b>4/13/1972</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
A	2/15/1974	WIFE	TUSDEC
A	7/10/2008	SON	TUSDEC
A	10/31/2009	DAUGHTER	TUSDEC
<b>D</b>	<b>10/13/1986</b>	<b>EMPLOYEE</b>	<b>TUSDEC</b>
D	7/13/1984	WIFE	TUSDEC

### **List of Employees for TUSDEC-NIDA**

<b>Plan</b>	<b>Date Of Birth</b>	<b>Relation</b>	<b>Subsidiary</b>
<b>E</b>	<b>1/1/1975</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
E	1/1/1973	WIFE	NIDA
E	5/12/2008	DAUGHTER	NIDA
E	6/24/2011	SON	NIDA
<b>D</b>	<b>10/15/1981</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	1/20/1984	WIFE	NIDA
D	11/21/2008	DAUGHTER	NIDA
D	5/8/2011	SON	NIDA
D	8/15/2013	DAUGHTER	NIDA
<b>D</b>	<b>10/1/1978</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	11/28/1977	WIFE	NIDA
D	11/15/2008	DAUGHTER	NIDA
<b>E</b>	<b>8/1/1976</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
E	4/1/1985	WIFE	NIDA
E	5/28/2000	SON	NIDA
E	11/27/2002	SON	NIDA
E	11/27/2002	SON	NIDA
E	2/1/2004	SON	NIDA
E	3/16/2008	DAUGHTER	NIDA

C	10/5/1964	EMPLOYEE	NIDA
C	10/6/1978	WIFE	NIDA
C	9/26/2005	DAUGHTER	NIDA
C	7/26/2008	DAUGHTER	NIDA
C	10/23/2010	DAUGHTER	NIDA
D	11/2/1985	EMPLOYEE	NIDA
D	12/4/1982	HUSBAND	NIDA
D	3/22/1987	EMPLOYEE	NIDA
D	1/15/1990	WIFE	NIDA
D	5/24/2013	SON	NIDA
E	9/3/1969	EMPLOYEE	NIDA
E	9/1/1972	WIFE	NIDA
E	4/25/2002	DAUGHTER	NIDA
E	11/13/2004	DAUGHTER	NIDA
E	3/10/2006	SON	NIDA
E	3/21/2009	SON	NIDA
E	1/5/1990	EMPLOYEE	NIDA
E	3/16/1963	EMPLOYEE	NIDA
E	1/1/1964	WIFE	NIDA
E	2/2/1988	DAUGHTER	NIDA
E	6/26/1990	DAUGHTER	NIDA
D	10/17/1979	EMPLOYEE	NIDA
D	5/2/1984	WIFE	NIDA
E	5/10/1982	EMPLOYEE	NIDA
C	12/28/1977	EMPLOYEE	NIDA
C	12/27/1972	WIFE	NIDA
C	5/25/2006	DAUGHTER	NIDA
E	12/25/1983	EMPLOYEE	NIDA
E	4/20/1977	EMPLOYEE	NIDA
E	2/1/1989	WIFE	NIDA
E	5/10/2009	SON	NIDA
E	1/6/2011	SON	NIDA
C	6/12/1983	EMPLOYEE	NIDA
C	10/31/1987	WIFE	NIDA
C	16/9/2013	DAUGHTER	NIDA

<b>C</b>	<b>5/5/1974</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
C	9/2/2005	SON	NIDA
C	4/24/2009	SON	NIDA
C	7/23/1985	WIFE	NIDA
C	6/12/2012	DAUGHTER	NIDA
<b>E</b>	<b>3/8/1987</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
<b>D</b>	<b>9/26/1982</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	1/24/1986	WIFE	NIDA
D	10/6/2009	SON	NIDA
D	10/25/2013	DAUGHTER	NIDA
<b>E</b>	<b>6/15/1988</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
E	1/1/1989	WIFE	NIDA
E	8/6/2010	SON	NIDA
E	8/6/2010	DAUGHTER	NIDA
E	12/6/2012	SON	NIDA
<b>C</b>	<b>4/5/1984</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
C	1/19/1991	WIFE	NIDA
<b>C</b>	<b>5/25/1978</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
C	5/25/1981	WIFE	NIDA
C	9/7/2009	DAUGHTER	NIDA
C	2/13/2011	SON	NIDA
<b>D</b>	<b>12/24/1976</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	8/10/1979	WIFE	NIDA
D	1/29/2008	SON	NIDA
<b>C</b>	<b>11/12/1987</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
C	8/17/1985	WIFE	NIDA
C	1/29/2012	DAUGHTER	NIDA
C	8/24/2013	SON	NIDA
<b>D</b>	<b>3/4/1975</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	10/25/1979	WIFE	NIDA
D	2/18/2005	DAUGHTER	NIDA
D	3/19/2007	DAUGHTER	NIDA
D	7/7/2009	DAUGHTER	NIDA
D	7/2/2011	DAUGHTER	NIDA
D	7/30/2013	DAUGHTER	NIDA
<b>E</b>	<b>5/24/1948</b>	<b>EMPLOYEE</b>	<b>NIDA</b>

E	1/1/1957	WIFE	NIDA
E	7/11/1988	SON	NIDA
<b>D</b>	<b>12/13/1977</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	12/23/1988	WIFE	NIDA
D	1/25/2012	DAUGHTER	NIDA
<b>E</b>	<b>7/1/1987</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
<b>D</b>	<b>1/8/1980</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
<b>C</b>	<b>8/23/1973</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
C	2/8/1975	WIFE	NIDA
C	4/15/2000	DAUGHTER	NIDA
C	6/16/2004	SON	NIDA
C	9/25/2012	SON	NIDA
<b>D</b>	<b>1/18/1977</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	4/21/1984	WIFE	NIDA
D	1/6/2012	SON	NIDA
D	4/27/2013	SON	NIDA
<b>E</b>	<b>2/7/1982</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
E	2/11/1991	WIFE	NIDA
E	2/10/2008	SON	NIDA
E	7/5/2011	SON	NIDA
<b>D</b>	<b>2/23/1973</b>	<b>EMPLOYEE</b>	<b>NIDA</b>
D	3/9/1981	WIFE	NIDA
D	5/19/2010	SON	NIDA
D	6/9/2011	SON	NIDA
D	8/31/2012	DAUGHTER	NIDA

### **List of Employees for TUSDEC-PMU**

<b>Plan</b>	<b>Date Of Birth</b>	<b>Relation</b>	<b>Subsidiary</b>
<b>C</b>	<b>2/10/1975</b>	<b>EMPLOYEE</b>	<b>PMU</b>
C	5/20/1975	WIFE	PMU
C	8/27/1994	DAUGHTER	PMU
C	11/23/1995	DAUGHTER	PMU
C	7/19/2000	DAUGHTER	PMU
C	2/13/2002	DAUGHTER	PMU
C	8/2/2005	DAUGHTER	PMU

<b>B</b>	<b>4/14/1979</b>	<b>EMPLOYEE</b>	<b>PMU</b>
B	9/29/1981	HUSBAND	PMU
B	1/22/2013	DAUGHTER	PMU
<b>C</b>	<b>1/3/1980</b>	<b>EMPLOYEE</b>	<b>PMU</b>
C	1/15/1986	WIFE	PMU
C	7/12/2009	DAUGHTER	PMU
C	9/30/2012	SON	PMU
C	12/24/2013	DAUGHTER	PMU
<b>C</b>	<b>7/8/1983</b>	<b>EMPLOYEE</b>	<b>PMU</b>
<b>E</b>	<b>10/17/1958</b>	<b>EMPLOYEE</b>	<b>PMU</b>
E	1/1/1965	WIFE	PMU
E	4/21/1994	DAUGHTER	PMU
E	8/31/1995	DAUGHTER	PMU
E	8/18/1996	DAUGHTER	PMU
<b>C</b>	<b>7/6/1986</b>	<b>EMPLOYEE</b>	<b>PMU</b>
<b>C</b>	<b>11/15/1984</b>	<b>EMPLOYEE</b>	<b>PMU</b>
C	11/1/1992	WIFE	PMU
C	10/13/2011	SON	PMU

### **List of Employees for TUSDEC-EU TVET Sector**

<b>Plan</b>	<b>Date Of Birth</b>	<b>Relation</b>	<b>Subsidiary</b>
<b>C</b>	<b>8/1/1981</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
C	1/21/1983	WIFE	EU-TVET Sector
C	9/24/2012	DAUGHTER	EU-TVET Sector
<b>D</b>	<b>3/23/1982</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
D	3/9/1993	WIFE	EU-TVET Sector
<b>D</b>	<b>10/19/1975</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
D	5/1/1983	WIFE	EU-TVET Sector
D	4/16/2006	SON	EU-TVET Sector
D	10/7/2009	SON	EU-TVET Sector
D	5/7/2012	DAUGHTER	EU-TVET Sector
<b>E</b>	<b>5/22/1971</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	1/1/1975	WIFE	EU-TVET Sector
E	6/12/2006	SON	EU-TVET Sector
E	5/21/2009	SON	EU-TVET Sector

E	8/31/2013	DAUGHTER	EU-TVET Sector
<b>C</b>	<b>9/23/1988</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>E</b>	<b>4/10/1976</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	3/2/1989	WIFE	EU-TVET Sector
E	1/15/2008	SON	EU-TVET Sector
E	7/19/2011	SON	EU-TVET Sector
<b>C</b>	<b>12/15/1970</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
C	11/14/1972	WIFE	EU-TVET Sector
C	8/11/2004	SON	EU-TVET Sector
C	11/30/2008	SON	EU-TVET Sector
<b>C</b>	<b>2/23/1981</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>E</b>	<b>2/28/1975</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	3/15/1981	WIFE	EU-TVET Sector
E	6/15/2003	DAUGHTER	EU-TVET Sector
E	11/2/2006	SON	EU-TVET Sector
E	6/16/2009	DAUGHTER	EU-TVET Sector
<b>B</b>	<b>3/1/1966</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
B	12/24/1969	WIFE	EU-TVET Sector
B	3/25/1992	DAUGHTER	EU-TVET Sector
B	10/4/1994	DAUGHTER	EU-TVET Sector
B	11/1/2003	DAUGHTER	EU-TVET Sector
<b>E</b>	<b>10/16/1974</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	7/2/1986	WIFE	EU-TVET Sector
E	10/28/2009	DAUGHTER	EU-TVET Sector
<b>D</b>	<b>1/16/1982</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>E</b>	<b>3/12/1984</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	3/4/1987	WIFE	EU-TVET Sector
<b>D</b>	<b>8/30/1989</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>D</b>	<b>10/28/1989</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>D</b>	<b>1/1/1985</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
<b>E</b>	<b>9/11/1971</b>	<b>EMPLOYEE</b>	<b>EU-TVET Sector</b>
E	1/1/1984	WIFE	EU-TVET Sector
E	7/27/2005	SON	EU-TVET Sector
E	11/14/2007	SON	EU-TVET Sector
E	6/22/2012	SON	EU-TVET Sector



