

Clarifications and responses related to RFP/2017/017

With reference to the aforementioned tender, please find our questions below.

1. Can you please provide a copy of the required Service Level Agreement or would you like us to propose our own Service Level Agreement?

Response: Please provide your own SLA through the RFP submission.

2. For how many years have you been insured with your current insurers?

Response: for 6 years

3. Please can you confirm the start date of the policy. It was communicated during the call that the start date was 1st February 2018 and this appears to be reflected on the Daman claims report. However the Cigna claims reports that have been provided appear to suggest a January start date is this is the period the reports are run from

Response: it is 1st February

4. Please can you provide a full census listing showing country of location (if UAE please confirm Emirate that the visa is issued), category of employee (plan A, B or C), date of birth, nationality, status (employee or dependent)

Response: the attached list contains the information that is available to share with you (we added the nationality). For UAE visa, you can consider that the majority are Abu Dhabi visa holders. The category of employee Plan A, B or C was provided. Attached again (please see the tabs).

5. Please provide a detailed claims analysis from your current insurers for the current year (showing claims to the end of July for the Daman report as currently it only shows up to end of April so there is not a lot of data to go on. We will also require current year claims from Cigna as the report provided appear to only run from 1st January 2016 to 11th January 2016. Also, please provide for the previous 2 years (showing the full and final claims) and please confirm the average number of lives/members for each of the years?

Response: The Daman report that was shared with you is for 2016-2017 and first quarter 2017. The report represents the recurrent utilization of IRENA and the standard usage of the policy. Also, the report from Cigna is actually from January 2016 to Nov 2016. Both reports are the latest that we have received. The average number of members is similar to the figures that were provided in the RFP.

6. Please confirm if the claims figure is on Paid or Incurred basis for both the Daman and the Cigna reports?

Response: the claims figure is on paid basis.

7. Does the claims figure include Evacuation and Repatriation claims?

Response: we did not have any cases.

8. Please provide details of the high claimants (claims over USD\$10K) for the current and the historical years, including condition, value, prognosis and advise if the claims are On-going or Complete

Response: we do not provide this information. We consider this as confidential.

9. Please provide details by treatment country for the current and the historical years and which section they relate to.

Response: we cannot provide this information. We consider this as confidential.

10. Have there been any table of benefit changes in the previous years? If yes, please confirm the details of the changes so we may review this in line with the claims data provided.

Response: these are the same benefits as those we had for the last years. Co-payment was introduced for physician consultation in 2014. This year we are also reducing the ceiling costs for a few benefits as a cost containment measure.

11. Details if the table of benefit (TOB) stated in the RFP is the same as the current TOB? If no, please specify the differences in the TOB.

Response: the current SOB that we have is slightly different from the SOB stated in the current RFP. Please refer to the explanation above under point no 10.

12. Please confirm if you are exempt from the forthcoming VAT due to commence in the UAE 1st Jan 2018 as suggested on the recent conference call.

Response: IRENA is exempt.

13. Please confirm if you are exempt from local UAE insurance regulation (currently in Abu Dhabi and Dubai you need to show proof of compliant DHA and HAAD health insurance when applying for or renewing a visa). Often IGO's have exemption from these regulations but we will require your confirmation on this.

Response: we are in compliance with HAAD.

14. Will there be any local broker involvement and if so please confirm the percentage of commission and confirm the name of the broker?

Response: no

15. Please provide the Table of Benefits for Assistance. Currently no details about benefits requested have been disclosed in the RFP document. Usually the Table of Benefits would show exactly what is covered under assistance but it is not specified here.

Response: please clarify what is meant by "Table of Benefits for Assistance".

16. Is there a profit share scheme in the current plan?

Response: yes, we do.

17. Is there a claim fund in the current plan? If yes, what is the amount of the fund currently?

Response: we do not have a fund

18. Any other relevant information that might be considered relevant in the determination of the premium, eg. Voluntary schemes, change in the underwriting terms, etc.

Response: no other information is available.

Questions and responses in September

1) We understand from Article XIII of IRENA's Statutes that the Agency shall have international legal personality and benefits from related privileges and immunities. In that regard could you please confirm whether the Agency can contract directly with a non UAE based Insurer.

Response: one of the criteria for selecting an entity should be their ability for direct billing in UAE, due to the large number staff located at HQ. Thus, as long as a selected entity can set up a direct billing arrangement with a wide network in UAE, we would accept.

2) On the clarifications received on 27th August, the following question has been raised by IRENA:

17. Is there a claim fund in the current plan? If yes, what is the amount of the fund currently?

Response: please clarify what is meant by "claim fund"

Kindly note that the claims fund is the amount set aside for the future payment of claims.

Response: we do not have such a fund.

3) Can you please provide the Table of benefits that the Bonn-Germany staff insured with CIGNA currently enjoy?

Response: It is the same that is included under plan A and B.

4) In the Schedule of Benefits, Section 3 SOB, regarding the following requirement:
IRENA Plan A, Visiting Doctors fee Benefit, 100% covered

Please note that in the benefits we offer, visiting doctors are not considered to be any different than a resident one. However, please clarify if this is a requirement for a Home Doctors visit benefit instead.

Response: correct. It is not Home Doctors visit.

5) Please confirm what benefits will need to be included under the dental plan?

Response: Following services are covered under plan A:

a) X-Rays, Anesthesia, assistance; b) Extractions; c) Amalgam / Composite Fillings; d) Root Canal Treatments; e) Consultations; f) Surgical Interventions/Dental surgery; g) Bridgework, Crowns, Periodontist, Orthodontics, Dentures; h) Tooth Scaling; i) Gum Treatment; j) Prescribed Drugs for the above-mentioned services (covered as part of Outpatient Pharmaceuticals)

Response: Following services are covered under plan B and C:

a) X-Rays, Anesthesia, assistance; b) Extractions; c) Amalgam / Composite Fillings; d) Root Canal Treatments; e) Consultations f) Prescribed Drugs for the above-mentioned services (covered as part of Outpatient Pharmaceuticals).

6) The persons to be covered under this insurance policy are exempted from local UAE regulation regarding mandatory health insurance cover and therefore not required to hold a DHA or HAAD compliant policy

Response: We are exempted from UAE regulations, however, compliance to DHA or HAAD is needed for residency / visa purposes.

7) The insurance premiums are exempted from local taxes

Response: we are exempted from local taxes.

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