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## Email transmission

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TO: ALL BIDDERS

DATE: 22 August 2017

FAX NO.:

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SUBJECT: Clarification No. 4  
RFP No. 2017-0145 "Provision of Group Medical Insurance Plan"

FROM: Courtney Linley  
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COVER: 4

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Dear BIDDERS,

With reference to the Request for Proposal No. 2017-0145, pertaining to the "Provision of Group Medical Insurance Plan", please find enclosed answers from the Commission in response to questions received from potential bidders.

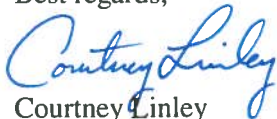
Note that, as a result of these clarifications and for clarity purposes:

- (a) Attachment 6 was added to Terms of Reference (Annex B) and uploaded to the CTBTO website <https://www.ctbto.org/service/procurement/>

Please take these responses into account in the preparation and submission of your Proposal.

We look forward to receiving your proposal by the deadline of 14 September 2017, 17:00 Vienna (Austria) local time.

Best regards,



Courtney Linley

Chief, Procurement Section

**Request for Proposal No. 2017-0145, pertaining to the "Provision of Group Medical Insurance Plan"**

**Clarification No.4**

<b>Questions from Bidders</b>	<b>Answers from the Commission</b>
<p><b><u>Question 1</u></b></p> <p>If you can provide the following documents editable please, that would be greatly appreciated.</p> <p>Attachment A, B and C. Statement of Confirmation Vendor Profile Form</p>	<p>The editable version of the following documents was uploaded to the CTBTO website.</p> <p>Attachment A, B and C Statement of Confirmation Vendor Profile Form</p>
<p><b><u>Question 2</u></b></p> <p>Your clarification response highlights a request for 3 benefit styles of which you will pick one. However, the scheme is an experience-rated scheme, i.e. the claims from last year affect the price of the next year. If the benefit basis is going to change then we need to know what the benefit basis was in order that we can calculate the impact of the change in benefits.</p> <p>Please can you provide the existing benefit basis? The holding insurer will have access to this existing benefit basis and so will know how the proposed changes in benefits are likely to affect the performance of the scheme. If we don't know the current benefit basis then we are unable to calculate the likely changes in claims performance and so are at a disadvantage in terms of pricing the scheme.</p>	<p>Former Terms of Reference were uploaded to the CTBTO website to facilitate the comparison between the current and proposed schemes.</p>
<p><b><u>Question 3</u></b></p> <p>Article 5: excluded risks and special risks: although our standards exclusions are globally quite similar, we also include the following (due to group underwriting guidelines): the consequences of a civil or non-civil war, an insurrection, a riot, an attack, a commotion or acts of terrorism, whatever the place of these events and their protagonists, except if the covered person does not take an active part in such event</p> <p>Can you please advise if this is acceptable as an additional excluded risk?</p>	<p>The Commission might consider accepting the exclusion of war, insurrection and acts of terrorism, provided that these are clearly defined; but it cannot accept such broad terms as "a riot, an attack, a commotion".</p>

<p><b><u>Question 4</u></b></p> <p>Could you confirm that there are no Limits (max cumulated payment /year/insured) for each plan (FMIP, PMIP, TMIP)?</p>	<p>The Commission confirms that there are no limits for each plan.</p>
<p><b><u>Question 5</u></b></p> <p>From the census, could you highlight who will be eligible to Austrian Social Security (WGKK)? Our understanding is that these people will pay same premiums as people at 1st Euro, can you confirm?</p>	<p>All employees are potentially eligible to participate in the Austrian Social Security provided that they meet the eligibility criteria set forth by local law.</p>
<p><b><u>Question 6</u></b></p> <p>Our understanding is that you require 2 offers for each of the 3 plans (FMIP, PMIP, TMIP): one at 1st Euro or \$ and one as top-up of WGKK? Please, could you confirm?</p>	<p>We require one offer for each of the three plans (FMIP, PMIP, TMIP). Within these offers, separate references should be made to those employees who participate in WGKK (top-up option) and those who will only be insured through FMIP, PMIP or TMIP.</p>
<p><b><u>Question 7</u></b></p> <p>Could you confirm coverage is Worldwide based?</p>	<p>Please refer to Question 7 of Clarification No.1.</p>
<p><b><u>Question 8</u></b></p> <p>Do you predict that the 2018 census will be the same as in 2017? If there are some known changes, please, could you share these with us?</p>	<p>Variations in the census are intrinsic to the nature of the organization as the number of employees fluctuates from one year to another.</p> <p>As noted in the Terms of Reference, the Commission will provide a List of Names to the contractor within 30 days of the signature of the contract. This list will include all employees and eligible dependents for which medical insurance is foreseen.</p>
<p><b><u>Question 9</u></b></p> <p>Could we have the split of demography by Origin country and current country locations?</p>	<p>Please refer to Questions 2 and 6 of Clarification No. 1.</p>
<p><b><u>Question 10</u></b></p> <p>Could we have a picture of census @ the following date 01/2014, 01/2015 and 01/2016?</p>	<p>Please refer to Attachment 6 to the Terms of Reference (Annex B).</p>
<p><b><u>Question 11</u></b></p> <p>Could we have the breakdown of claims (so called</p>	<p>Information on claims and census is already provided in the different attachments of the Terms</p>

<p>“lignes à lignes) by beneficiaries and each medical act performed over the 4 last year since 01/2014. Including for each, the country where treatment took place, date of occurrence and date of payment?</p>	<p>of Reference.</p>
<p><b><u>Question 12</u></b></p> <p>Could we have the current rates and their evolution since 01/2014?</p>	<p>The current rates cannot be disclosed.</p>
<p><b><u>Question 13</u></b></p> <p>Could we have the existing TOB as in 2017? Also if there have been some change since 01/2014, could we have the details please?</p>	<p>Kindly refer to answer 2 above.</p>
<p><b><u>Question 14</u></b></p> <p>Who is the current insurer/TPA? Since when?</p>	<p>The current carrier is Cigna International Health Services BVBA since 1996.</p>
<p><b><u>Question 15</u></b></p> <p>Are there some target premiums for each plan?</p>	<p>No.</p>
<p><b><u>Question 16</u></b></p> <p>Could you confirm there is no max age to get the cover?</p>	<p>There are no age limitations to get medical coverage.</p>
<p><b><u>Question 17</u></b></p> <p>What are the process/conditions to be include in “extension coverage plan” when someone is not anymore member of CTBTO? Are they paying same premiums as others?</p>	<p>Kindly refer to section 6.3 of the Terms of Reference. In particular, please note that “<i>The Contractor shall charge the same premium rates for the period of extension for insurance coverage under the same terms and conditions as those of this Contract</i>”, that is, no variation in the premiums will be charged during the period of extension of coverage.</p>
<p><b><u>Question 18</u></b></p> <p>Is there any fund or profit sharing in place? If yes, what is the level (amount) of the fund available? Please provide the past performance of the fund.</p>	<p>No.</p>