



SPREP

Secretariat of the Pacific Regional
Environment Programme

ANSWERS TO CLARIFICATION QUESTIONS

File: HR_9/2
RFT: 2022/049
Date: 16 September 2022
To: Interested suppliers
Contact: Maraea S. Pogi maraeap@sprep.org
Subject: Request for tenders: **Provision of Worldwide Medical Insurance Cover for SPREP staff and dependants**

Question 1:

2.1 Specifications : statement of requirement.

-

We understand that the new agreement is a 3 years agreement but premiums can be adjusted every 12-month according to the performance. Do you confirm ?

2. Specifications: statement of requirement

- 2.1. SPREP would like to call for tenders from qualified and experienced Insurance Providers who can provide Worldwide Medical Insurance Cover for SPREP staff and dependants. The contract will be for a period of 3 years, subject to a satisfactory review at the end of each 12-month period.

Response:

Yes, basis of which is subject to agreement and discussions to be included in contract agreement.

Question 2:

Could you please also confirm that we can add an exit clause applicable every year?

Response:

Bidders are open to submit proposals.

Question 3:

Scope of work

- In the Scope of work, you request a Business Travel (xiii). Could you please confirm that this is the same cover that you currently have under the Medical plan TOB, or do you require something different? (please see below)


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 Employee Business Trip Assistance	SPREP
Maximum plan benefit	No limit
Assistance Medical repatriation² <ul style="list-style-type: none">• Organisation of the repatriation to your residence country or to the nearest appropriate medical centre²• Expenses for one person accompanying a repatriated person²• Where ongoing treatment is required, we will cover hotel accommodation costs for the insured and for one person accompanying²	Full refund \$2,500 per event \$3,500 per event
Assistance in case of death of the insured <ul style="list-style-type: none">• Repatriation of mortal remains²• Travel costs and hotel accommodation costs of the insured person's family members in the event of the insured person's death	\$11,500 \$2,500

Response:

Business Travel in Scope of Work refers to the same type of cover. Bidders however are open to submit proposals for cover amounts on levels they deem currently appropriate and in line with market practice.

Question 4:

Please advise if you will accept electronic submission by the deadline date, with Hard Copy to follow?

Response:

We accept electronic submissions sent to tenders@sprep.org by deadline due date as outlined in the RFT.

No need to send a hard copy in addition to the electronic submission.

Question 5:

Detailed Claims History and Summary for past 3 years

Response:

The Secretariat is seeking proposals based on good practices in the market.

The Financial Proposal Template provides an outline of what the Secretariat is currently offering and invites bids based around the same areas, including an open invitation to bidders to provide proposals based on their experiences and what they consider to be good practice for international organisations. The following table provides the number of groups in each category, with a total number of lives at around 500. We prefer that proposals provide options for cover and limits either for individuals or based on the following groupings. Details will be shared with selected provider:



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Single	32
Single Parents	13
Couple	10
Family or Group	70
Total	125

Question 6:

List of Insured Members with names, names of insured dependants, date of births and gender.

Response:

Refer to response in (1) above.

Question 7:

Do you require indicative pricing or market quotes, or is this a conceptual tender?

Response:

Bidders are expected to provide quotations based on prices as closest as possible to actual.

Question 8:

Do you require a programme review?

If so, please provide further programme info to allow us to review/provide pricing.

Response:

No, this is not a programme review. This is an open invitation for competitive bids that provide cover for appropriate medical insurance for an international organisation.

Question 9:

What are the drivers for tender/reasons for potential change?

Response:

Existing cover and contract will be expiring soon. In line with the Secretariat procurement policy given nature and level of procurement, it must go through an open competitive tendering process.

Question 10:

What are your main 3-4 risk/insurance concerns?

Response:

- i. Response time especially in emergency and medivac situations
- ii. Dedicated support personnel

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- iii. Appropriate cover
- iv. Understanding of the Pacific region

Question 11:

Do you have any concerns around the current programme?

Response:

We are not able to respond to this question.

Question 12:

Have you experienced any claims that were denied?

Response:

Claims are submitted individually. There have been individual claims denied due to absence of supporting documentation or the claim is not covered in the policy.

Question 13:

Is this a 100% participation program or voluntary?

Response:

The programme is compulsory

Question 14:

Who bears the cost – staff or employer or both? Any contribution percentage?

Response:

Employer

Question 15:

Do you prefer card based or reimbursement-based solution for outpatient benefits?

Response:

Bidders are invited to submit proposals including options they see appropriate for consideration

Question 16:

Do you prefer the same level of cover for both the executives and front-line staffs?

Response:

Bidders are invited to submit proposals including options they see appropriate for consideration



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Question 17:

With relevance to families of staff and management covered - Who pays the premium?

Response:

This is a programme provided by the Employer for employees and their dependants

Question 18:

Are there any insurers in the market that you do not wish to deal with?

Response:

No

Question 19:

What are the main challenges faced on the existing cover?

Response:

We are not able to respond to this question.

Question 20:

How often do you prefer to catch-up for an overall update on the program?

Response:

Formally – quarterly basis

But should be able to catch up regularly as and when issues arise

Question 21:

How is the current service?

Response:

We are not able to respond to this question.

Question 22:

What do you expect from your broker, what can they do better?

Response:

Appropriate advice and support including responsiveness are expected

Question 23:

How is the current claims management?

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Response:

Through an Online Application (App).

Question 24:

What is the current basis of remuneration – fee or brokerage?

Response:

Fees