Page 1 : RFP # CPS/WB/HR/0009/0/20

Target : Locally Employed Staff and their Recognized Dependents in West Bank under the long term agreement (LTA) of one (1) year extendable yearly for additional four (4) years upon UNRWA’s written agreement, if renewal process fails, the service provider commits to extend for (3) more months under the same terms and conditions and the same premium rate.

Annex B : General Conditions of contracts for the provisions of services

B-1 : could you please advise if possible to amend the General conditions of contract for the provision of services?

Answer: NO, any changes must be discussed and agreed with internal consultations between staff and management

B-2 : Termination 14 – Please confirm that UNRWA can terminate the contract at any time but the contractor can terminate the contract only for “Cause”

Answer: Incorrect, according to Annex B – General condition of contract, sections 13 and 14.

Annex D: Service Contract Template.

D-2 : Duration of this agreement : page 24 – please confirm that this service contract is extendable with the same terms and conditions yearly for an additional four (4) years upon UNRWA’s written request doesn’t include the fixed price (premium rate ) for the duration of the extension.

Answer: The premium rate is fixed for the extension period only. The Fixed Price for each extension can be reviewed depending on actual usage analysis and prevailing market forces.

Please confirm the premium rate will be fixed only for 3 months (if renewal process fails to adjust the premium)?

Answer: Confirmed, the 3 months extension will be at the same premium.

Annex E : Terms of Reference (TOR)

E-2 : Please confirm there is no profit when the formula (90% of gross premium – (total claim + G&A fees ) is negative?

Answer: Yes
E-3: Please confirm there is no staff or dependant above 62 years old

Answer: We do have spouses of staff who are above 62 years. This is a very minimal proportion of less than 50 individuals representing 0.0025% of our insured staff and beneficiaries. Reference to Article I, TOB 2020/2021 in exclusions, item #3, age limitation to 70 years of age or older.

E-4: Please provide with the detailed census data over the past 3 years

Answer: Refer to table 2.

E-5: Article 1 TOB 2020-2021 – please confirm this is the current level of coverage

Answer: Dental and Optical were excluded in the current TPA, while in the previous GMIP contract, they were included.

Can we provide a TOB (premiums) in local currency including max limit in local currency?

Answer: No, The base currency is provided for all in the same hard currency to avoid exchange fluctuations in future.

Can you confirm the maximum limit for dental benefit?

Answer: No limit due to limited covered procedure

Please could you clarify “Chronic medications should not considered as a claim?”

Answers: This refers to the 20 NIS that is considered as a co-payment. Staff should be claimed.

E-6: Can we add/ propose additional exclusions?

Answer: No, doing this will distort the comparison to other bidders for the contract.

Annex H: Financial Proposal Template

H-1: Can we submit an offer with a price provided in local currency?

Answer: No, the currency in the current contract is in USD
H-2: Could you please clarify the difference between table N°1 and table N°2 (page 54-55)?
Answer: It is duplicated, please consider table 1 only and ignore both table 2 & table 3.

H-3: Could you please confirm table N°3 is the alternative offer (voluntary offer) to be submitted with some changes in the basic TOB?
Answer: The only table shall be used is table 1, WB does not have extra benefits, only we have one benefit. The extra benefit refers to Jordan Field only.

Annex K: Service Level Agreement and KPI

K-1: Article 1: Hospital accommodation – please confirm that the 1st class accommodation is the preferred class for all insured staff. The previous TOB had the second class accommodation.
Answer: Class B. The second-class accommodation is the basic, if the staff select the first class, he/she should paid 20% of the accommodation.

Annex O: UNRWA GMIP beneficiaries census Data

O-1: Could you please provide the census data per age or per age bracket (0-10) (11-20) (21-30) (31-40) etc?
Answer:

Table 1

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Employee</th>
<th>Spouse</th>
<th>Child</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-10</td>
<td>0</td>
<td>0</td>
<td>4499</td>
<td>4499</td>
</tr>
<tr>
<td>11-20</td>
<td>0</td>
<td>1</td>
<td>4978</td>
<td>4979</td>
</tr>
<tr>
<td>21-30</td>
<td>142</td>
<td>240</td>
<td>1106</td>
<td>1488</td>
</tr>
<tr>
<td>31-40</td>
<td>1072</td>
<td>752</td>
<td>1</td>
<td>1825</td>
</tr>
<tr>
<td>41-50</td>
<td>1347</td>
<td>943</td>
<td>1</td>
<td>2291</td>
</tr>
<tr>
<td>51-60</td>
<td>1077</td>
<td>569</td>
<td>0</td>
<td>1646</td>
</tr>
<tr>
<td>Above 61</td>
<td>0</td>
<td>82</td>
<td>0</td>
<td>82</td>
</tr>
</tbody>
</table>

O-2: Could you please provide the census data per age or per age bracket over the last 3 years?
Answer:

Table 2

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0-10</td>
<td>5,191</td>
<td>5,930</td>
<td>4,525</td>
</tr>
</tbody>
</table>
Annex P : Statistics related to claims

P-1 : Please confirm the loss ratio provided is the gross loss ratio (total claims over total gross premiums)

Answer: It is the gross loss ratio (without Admin fees) as per below table 3

P-2 : Please provide the loss ratio over the loss 3 years

Answer: Refer to Table 3

P-3 : Please provide the detailed claims over the last 3 years

Answer: Refer to table 1

P-4 : Please provide the line by line in and out patient. Answer: Refer to table 3

<table>
<thead>
<tr>
<th>UY</th>
<th>Inpatient</th>
<th>Outpatient</th>
<th>Total</th>
<th>Loss Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016-2017</td>
<td>NIS 5,949,319</td>
<td>NIS 13,511,937</td>
<td>NIS 19,461,256</td>
<td>121.76%</td>
</tr>
<tr>
<td>2017-2018 (10 months 1 July 2017-31 April 2018)</td>
<td>NIS 5,496,854</td>
<td>NIS 9,636,230</td>
<td>NIS 15,133,084</td>
<td>101.9%</td>
</tr>
<tr>
<td>2018-2019</td>
<td>USD 1,411,976</td>
<td>USD 3,542,236</td>
<td>USD 4,954,212</td>
<td>110.1%</td>
</tr>
<tr>
<td>2019-2020 (11 months data 1 May 2019 – 31 March 2020, calculated as at 16 June 2020 utilization report)</td>
<td>USD 1,380,098</td>
<td>USD 3,310,082</td>
<td>USD 4,690,180</td>
<td>110.4%</td>
</tr>
</tbody>
</table>
1. Can you please provide us with the soft copies which needed to be filled and attached??

   Answer: It is not clear what exact document may be required in soft copy version. However all documents are provided in the solicitation document and we cannot re-issue them.

2. What is the difference between table 1 and table 2 In page 52 +53?

   Answer: Table 2 & table 3 are a duplication, please ignore them and consider table 1 only

3. As the proposal consist of big data can we send it by e.mail or via link for Google drive??

   Answer: no for the Financial Proposal, the financial proposal must be in PDF files the rest can be in compressed PDF file (zip files) or google drive, the link to be in the corresponding technical submission email.

   • Noted that in the SLA Annex K the article 14, 17, 24 and 32 are missing.
   • ToR Annex E, need UNRWA to clarify the contradiction between what stated on page 37 and Annex K page 59 related to the coverage of hospitalization in first class rooms.

   The hospitalization class is class B

1- If we would like to offer benefits in excess / better than what is requested in the RFP documents, is that something you would consider positively in your assessment of our offer? Or should we stick to the requirements in the RFP?

   Answer: Please stick to RFP ToR

2- What do you mean by Open System claims (page 39)?

   Answer: Related to Network & Non-Network claims

2- Can you please further clarify Point 11 page 41.

   Answer: Referred to UNRWA clinics doctors, who can treat themselves and their dependents without fees.