

#	Question	Answer
1	Could you kindly clarify the differences between scenario 2 and 3 as both request a copayment of 10% on OP benefits, dental and optical.	The difference is the inclusion of parents in the health insurance; Scenario 2 includes the parents while Scenario 3 does not include them.
2	Please confirm that the difference is the inclusion of parents.	Yes, the difference is the parents' inclusion.
3	Would it be possible to share with us the contract's utilization / loss ratio?	MC will not be able to share the information for confidentiality reasons.
4	Referring to above mention subject , could you please provide us the following information in order to present our proposal :	
4.1	Name of last insurance company	MC will not be able to share the information for confidentiality reasons.
4.2	Expiry Date	Last day for the current insurance agreement is 3-Feb-2021 so the new contract should be effective starting from 4-Feb -2021 for 1 year with possibility for another 1 year extension based on performance and fund availability.
4.3	Active list member	As per Attachment 4 which was shared with all companies who requested it
4.4	Chronic cases (Name of medication + dosage)	As per Attachment 4 which was shared with all companies who requested it
4.5	Number of pregnant cases	As per Attachment 4 which was shared with all companies who requested it
4.6	Claims report experience	MC will not be able to share the information for confidentiality reasons.
5	Reference is made to the attached RFQ, kindly provide us with the following data:	
5.1	Census list (age, class, gender)	As per Attachment 4 which was shared with all companies who requested it
5.2	Utilization report and the period of the report	MC will not be able to share the information for confidentiality reasons.
5.3	List of medical / chronic cases	As per Attachment 4 which was shared with all companies who requested it
5.4	List of pregnancy cases	As per Attachment 4 which was shared with all companies who requested it
6	We believe that there is a typo in attachments 4a1 and 4b1 that were provided to us by your good self as there are two members with the age of 121. Can you please get back to us with the right dates of birth?	The error was corrected and the updated list of the active members was shared again with all companies who requested Attachment 4
7	in respond to your invitation you are kindly asked to provide us with the bellow in order to offer our best and competitive rates:	
7.1	2 previous year's performance.	MC will not be able to share the information for confidentiality reasons
7.2	Any change requested of the current insurance coverage	Usually MC does not change the current insurance coverage during the contract implementation. However, incase of such request, MC will solicit the prices from the contracted company before including any extra benefits in the contract where both parties shall agree upon the additions before the contract amendment.
7.3	Current insurance company	MC will not be able to share the information for confidentiality reasons.
7.4	Confirm if the Parents insurance coverage is mandatory	Yes, for scenario 1 & 2 only as per Attachments 2 (Price Offer Sheet). Please refer to RFP Document where it is mentioned clearly that any company does not adhere to the condition of quoting for the three scenarios will be financially disqualified from the competition.
7.5	Please confirm the time frame dates	Last day for the current insurance agreement is 3-Feb-2021 so the new contract should be effective starting from 4-Feb -2021 for 1 year with possibility for another 1 year extension based on performance and fund availability.

8	Regarding the Tender No: MC-04-2021 and invitation to bid, and per the attachments, please provide us with the following answers in order to provide you with out best quotation available:	
8.1	Current insurance company	MC will not be able to share the information for confidentiality reasons.
8.2	Expiry date	Last day for the current insurance agreement is 3-Feb-2021 so the new contract should be effective starting from 4-Feb -2021 for 1 year with possibility for another 1 year extension based on performance and fund availability.
8.3	List of chronic cases and their cost	As per Attachment 4 which was shared with all companies who requested it
8.4	List of existing pregnancies	As per Attachment 4 which was shared with all companies who requested it
8.5	Utilization report for the last year	MC will not be able to share the information for confidentiality reasons.
9	After studying the documents you have provided, we need the following data in order to proceed;	
9.1	Current insurance company	MC will not be able to share the information for confidentiality reasons.
9.2	Expiry date	Last day for the current insurance agreement is 3-Feb-2021 so the new contract should be effective starting from 4-Feb -2021 for 1 year with possibility for another 1 year extension based on performance and fund availability.
9.3	Census list	As per Attachment 4 which was shared with all companies who requested it
9.4	List of chronic medication with cost	As per Attachment 4 which was shared with all companies who requested it. For the cost of the chronic medication, please note that MC will not be able to share the information.
9.5	List of pregnancies	As per Attachment 4 which was shared with all companies who requested it
9.6	Utilization report	MC will not be able to share the information for confidentiality reasons.
10	Please clarify the difference between scenario 2 and scenario 3 that are requested by your good self, and on what option the parents are requested to be added? Are they insured currently?	The difference is the inclusion of parents in the health insurance; Scenario 2 includes the parents while Scenario 3 does not include them. Please note that the parents are currently insured.
11	Please provide us with the following:	
11.1	Active Members including names, Date of birth, male, female, spouse, married/ single, number of children, ages	As per Attachment 4 which was shared with all companies who requested it
11.2	Number of Pregnancy cases	As per Attachment 4 which was shared with all companies who requested it
11.3	Number of Chronic diseases	As per Attachment 4 which was shared with all companies who requested it
11.4	Previous Medical Insurance Company	MC will not be able to share the information for confidentiality reasons.
11.5	Utilization Report	MC will not be able to share the information for confidentiality reasons.
12	Reference to the medical Tender, please note we need:	
12.1	Monthly cost of medication for the chronic cases or the description	MC will not be able to share the information
12.2	The maximum limit for the medical devise .	Please refer to Attachment 3a - Core Benefits in the tender package
12.3	The inception date	Last day for the current insurance agreement is 3-Feb-2021 so the new contract should be effective starting from 4-Feb -2021 for 1 year with possibility for another 1 year extension based on performance and fund availability.
12.4	The utilization report	MC will not be able to share the information for confidentiality reasons.
12.5	Parents only at the beginning of the contract or are there additions during the validity of the contract	In case of considering scenario 1 or 2 in the resulting contract, the additions of the parent may occur during the period of contract implementation for new hires only. However, the addition of parents is restricted and conditional. MC follows a very specific and strict Internal Policy when it comes to adding parents. This is why we only have 35 parents added on the current contract. MC does not let beneficiaries add their parents until they meet all conditions in its internal policy. And this policy limits the numbers of parents added.