MEMORANDUM FOR ALL INTERESTED PARTIES

From: Sarah Kahnt, Contracting Officer
Date: Wednesday April 25, 2017.

Subject: Responses to request for information in response to RFP SBN15017R0001 for Direct Health and Life Insurance for LE Staff.

The following questions have been submitted by the interested parties:

Q1: “We appreciate you have provided claims information for the past 3 years as estimating the next years claims is the major objective all insurance companies face when developing rates to quote. You have provided information on the size of the group, 174 employees, 115 spouses and 500 dependent children. Could you tell us what these numbers were at June 30, 2016, 2015 and 2014? This information will help us understand the reason for the 9% increase from June 30, 2014 to 2015 and the 34% increase in claims from June 30, 2015 to 2016”.

R: See below:

<table>
<thead>
<tr>
<th>Type</th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
<th>2013</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>153</td>
<td>143</td>
<td>143</td>
<td>137</td>
<td>136</td>
<td>135</td>
</tr>
<tr>
<td>Single</td>
<td>15</td>
<td>17</td>
<td>17</td>
<td>12</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Dependents</td>
<td>490</td>
<td>482</td>
<td>479</td>
<td>477</td>
<td>471</td>
<td>443</td>
</tr>
</tbody>
</table>

Q2: “Please confirm the claims information you provided in Exhibit C represents medical and dental claims only. If this is true please lets us know the same information for Life and disability claims for the 3 years period?”

R: No. The Exhibit C represents:

- Hospitalization
- Professional Services and Treatment
- Prescription drugs and medicines
- HIV/AIDS for employees
- Obstetrical care
Hearings aids
Optical care
Dental care
Psychiatrical care
Medical expenses incurred out of Country
Transportation for out of Country treatment

Please be informed that Embassy Cotonou has no records for Life and Disability claims for the last 3 years period. These are new benefits.

Q3: “We would like to know if you have been informed of Catastrophic cases presented last year, such as: Hemodynamics, Open Heart Surgery, Orthopedic Mayor Surgeries, Organ Transplant, Traumatic Accident, Cancer and Oncology Cases (Radio and Chemotherapy), and hospitalizations with more than 10 days?”.

R: No.

Q4: “Does this solicitation number SLI600-17-R-0001 contain requirements similar to the current contract of the US Embassy Monrovia?”

R: Cotonou has only access to solicitation number SBN15017R0001.

Q5: “Have there been any claims in excess of $10,000 within the last year? If yes please indicate the number and amounts of such claims.

A: Yes, 4 cases, 2016 through March 2017. The amounts are:

26,847,787 XOF
10,616,157 XOF
12,362,012 XOF
6,238,170 XOF

Q6: “Are their dependent children to be covered who are studying outside the country? If yes please provide the country and number of dependent children studying there.

R: Children studying abroad as of 04/24/2017.

<table>
<thead>
<tr>
<th>Country</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada</td>
<td>1</td>
</tr>
<tr>
<td>France</td>
<td>4</td>
</tr>
<tr>
<td>Senegal</td>
<td>3</td>
</tr>
<tr>
<td>Togo</td>
<td>1</td>
</tr>
</tbody>
</table>
Q7: “Do the Price tables in Section B include the employees listed under Exhibit B & C (ORE Employees Rider)?

R: No.

Q8; “Section B2.3 lists the number of employees as 176 (20+156) whereas the total number of employees listed in Section J, Exhibit A is 174. If the employees listed under Exhibit B (ORE Employees Rider) are included, the total would be 177 (174 + 3). Please clarify the discrepancy.”

R: Two new positions are being hired. Use the numbers in section B.

Q9: “Please provide employee census/statistics as well as statistics for others who need life insurance coverage (including ORE staff) - Section J currently does not have this. Please provide this census (preferably in an excel file) that includes age, gender, nationality etc. See attached Excel file for your use. Date of Birth is NOT required, age is sufficient. It is standard practice in the insurance industry (and in other Department of State insurance solicitations) to provide this information to ensure equal/fair opportunity for all offerors in an open solicitation.”

R: Section J, Exhibit A, Table 1 provides information on employees.

Q10: “Premium history for life & health insurance for the current year and last 5 years - 2017 (till now), 2016, 2015, 2014, 2013, and 2012. It is standard practice in the insurance industry (and in other Department of State insurance solicitations) to provide this information to ensure equal/fair opportunity for all offerors in an open solicitation.”

R: For health insurance only, bi-weekly basis:

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>11,720</td>
<td>11,720</td>
<td>11,720</td>
<td>10,730</td>
<td>11,294</td>
</tr>
<tr>
<td>Family</td>
<td>35,434</td>
<td>33,434</td>
<td>33,434</td>
<td>33,650</td>
<td>35,421</td>
</tr>
</tbody>
</table>

11: “Did the Premium history for life & health insurance above include the VAT? If it did then what % VAT was included in the historical health premiums?

R: No VAT included.

Q12: “Advise if 2017 HEALTH and life benefits schedule being requested in SBN150-17-R-0001 is the same as the benefit schedule currently in place; and if not, advise us on the differences.

R: “No. There was no Life insurance. Below are the list of benefits and percentage for contract in place:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Reimbursement percentage per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitalization</td>
<td>100- 90%</td>
</tr>
<tr>
<td>Professional Services and Treatment</td>
<td>90%</td>
</tr>
</tbody>
</table>
Prescription drugs and medicines | 90%
---|---
HIV/AIDS | 100% up to $10,000
Obstetrical care | 90%
Physical treatment | 90%
Hearing aids | 90%
Optical care | 90%
Dental care | 90%
Psychiatrical care | 90%
Medical expenses incurred out of country | Reimbursement at same percentage rate and subject to the same annual maximum limit as for expenses incurred in country
Transportation out of country treatment | 80%
Annual maximum limit | 8,000,000 XOF per covered individual, HIV/AIDS not included

Q13: “Are any major illnesses (Hemodynamics, Open Heart Surgery, Orthopedic Major Surgeries, Organ Transplant, Traumatic Accident, Cancer and Oncology Cases) being treated? If Yes, please provide the number of instances for each major illness (we do not need the names or identification, we just need to know the number of instances for each major illness to assess the risk).”

R: Yes, 1 case of bronchitis over-infected pulmonary embolism and pulmonary arterial hypertension.

Q14: “Are there any persons who are currently hospitalized? If Yes, please provide number (we do not need the names or identification, we just need to know the total number of people hospitalized to assess the risk)”

R: No.

Q15: “Are there any pregnant employees/spouses. If Yes, please provide number (please note we are not seeking protected private information, we do not need the names or identification, we just need to know the total number of people who are pregnant to assess the risk to price accordingly).

R: Our estimate as of today is 6.

Q16: “Are there any HIV/AIDS cases. If Yes, please provide number (please note we are not seeking protected private information, we do not need the names or identification; we just need to know the total number of people who are currently being treated for HIV/AIDS to assess the risk and price accordingly).

R: Information not available.
Q17: “Please advise whether any of the persons covered are required to carry firearms and if so, please indicate them appropriately in Exhibit A or in the census.”

R: No.

Q18: “Are any persons not actively at work? If Yes, please let us know the total number (please note we are not seeking protected private information, we do not need the names or identification; we just need to know the total number of people who are not actively at work to assess the risk and price accordingly).”

R: Yes, 2.

Q19: “Are there any Disabled Lives? If Yes, indicate in Exhibit A or just let us know the total number (please note we are not seeking protected private information, we do not need the names or identification; we just need to know the total number of disabled people to assess the risk and price accordingly).”

R: No

Q20: Does the rate of 112,900 XOF for one set of lenses/frame or two sets for 18 months?

R: 100% coverage for frame up to 70,000. 80% coverage of lenses, limited to two lenses per patient every 18 months up to 112,900 XOF. (see C.1.1.8 of the solicitation)

Q21: Does the cost for transportation for medical evacuation included in 13,800,000 XOF?

R: Yes, see the last sentence in C.1.1.12.

Q22: “Is the number of covered children limited to 6?

R: See solicitation C.1.3.3, Dependent Coverage, second paragraph last sentence.

Q23: What is the age limit for handicapped Child?

R: See solicitation C.1.3.3, Dependent Coverage, second paragraph.

Q24: “Can Embassy increase the limit under C.1.1.13 Catastrophic Conditions?

R: No.

Q25: “Can Embassy provide the detailed list of salary for each covered employee?”

R: No.
Q32: “Can we submit proposal for health and life services or on only one insurance plan?”

**R: See solicitation Section L.1.**

Q33: Can the proposal be submitted in French?”

**R: No.**

Q34: “Is the document available in Word version?”

**R: No.**

Q35: Is the Economic Price Adjustment clause applicable for the fourth option Year?

**R: Yes**

Q36: Expiration date of the current contract?

**R: June 30, 2017**

Thank you,

Sarah Kahnt,
Contracting Officer