

HEALTH INSURANCE FOR SCCI & EXPO EMPLOYEES

Request for Proposal



Sharjah Chamber of Commerce & Industry

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Statement of Confidentiality

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The addressee also acknowledges that information shared here within is the intellectual property of Sharjah Chamber of Commerce & Industry and is subject to a disclosure agreement as recognized by the copyright and intellectual property protection regulations.

1. Introduction

This document represents the Request for Proposal (RFP) for Health Insurance for Sharjah Chamber of Commerce & Industry (SCCI) & EXPO. The objective of this proposal is to provide health insurance for all the employees of SCCI & EXPO.

2. About Sharjah Chamber of Commerce & Industry (SCCI)

Sharjah Chamber of Commerce & Industry- (SCCI) was established in order to effectively and vitally participate in the organization of economic life and the prosperity of its trade, industry and professions sectors on all levels and in cooperation with the concerned establishments and bodies and local departments. The chamber is keen to include in its membership all the companies and establishments practicing economic activity in the emirate whether it is trade, industries or professions. It follows the economic and civilization development witnessed by United Arab Emirates a matter that naturally requires change on the different services and activities of the chamber.

3. Scope

3.1 Types of Insurance

Our Requirement is divided into 4 Categories – VIP, Plan A, Plan B and Plan C.

legend	description
CAT VIP/80Ded/NoMat/Dental	No Maternity, With Dental, AED 80 Deduction
CAT VIP/80Ded/Mat/Dental	With Maternity, With Dental, AED 80 Deduction
Cat A/100Ded/NoMat/NoDental	No Maternity, No Dental, AED 100 Deduction
Cat A/100Ded/Mat/NoDental	With Maternity, No Dental, AED 100 Deduction
Cat B/80Ded/NoMat/NoDental	No Maternity, No Dental, AED 80 Deduction
Cat B/80Ded/Mat/NoDental	With Maternity, No Dental, AED 80 Deduction
Cat C/25Ded/NoMat/NoDental	No Maternity, No Dental, AED 25 Deduction
Cat C/25Ded/Mat/NoDental	With Maternity, No Dental, AED 25 Deduction

Note:

Dental Cover is only up to AED 3,500 per person per year for the VIP Category.

Vaccinations are covered for all categories - AED 100 per Vaccination.

Physiotherapy covered with former approvals.

Category C medicine cover is AED 3,000 per person per year.

The list of Hospitals, Pharmacies and services to be covered are available in a separate Excel File.

3.2 Employee Count Age Groups

The below provides the current statistics of the employee count, age group and the insurance type.

3.2.1 SCCI

Category	Age Groups												Total
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-59	60-65	66+	
CAT VIP/80Ded/NoMat/Dental	6	3				3	2	3	5	3			25
CAT VIP/80Ded/Mat/Dental						1		1	2				4
Cat A/100Ded/NoMat/NoDental	101	39	20	18	17	18	12	9	9	2	3	2	250
Cat A/100Ded/Mat/NoDental			1	8	7	11	17	12	6	4	1	1	68
Cat B/80Ded/NoMat/NoDental	16	3		1	3	2	5	4	4	2	2	2	44
Cat B/80Ded/Mat/NoDental				1	3	2	3	2	3		1		15
Cat C/25Ded/NoMat/NoDental	16	2		1	5	2	7	7	3	3	2		48
Cat C/25Ded/Mat/NoDental					3	1	4		1				9
Grand Total												463	

3.2.2 Expo

Category	Age Groups												Total
	0-15	16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-59	60-65	66+	
CAT VIP/80Ded/NoMat/Dental	4	1					2						7
CAT VIP/80Ded/Mat/Dental							1						1
Cat A/100Ded/NoMat/NoDental	7	1	1		2	1	1	1			1		15
Cat A/100Ded/Mat/NoDental					3	1	2						6
Cat B/80Ded/NoMat/NoDental	2			2	2	7	9	1	2	1	1		27
Cat B/80Ded/Mat/NoDental				1		2		1	1		2		7
Cat C/25Ded/NoMat/NoDental			1		2	2	2	1	2	1	1		12
Cat C/25Ded/Mat/NoDental													0
Grand Total												75	

4. Health Insurance Claims Record

Loss Ratio of SHARJAH CHAMBER OF COMMERCE & INDUSTRY

	Total
Loss Ratio	101%
Claim Amount	2,894,129
Population	530

Population - Population who are exposed to risk during an insurance period (time-weighted membership).
The above figures are calculated as of 31-May-22]

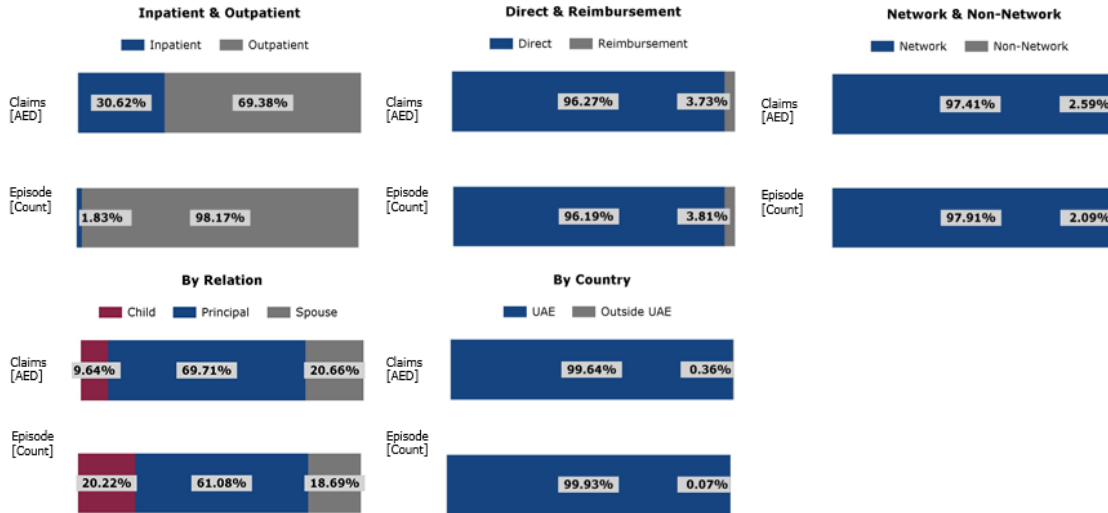
Company Name: **SCCI & Expo**

Underwriting Year: 2021

Policy Group ID:

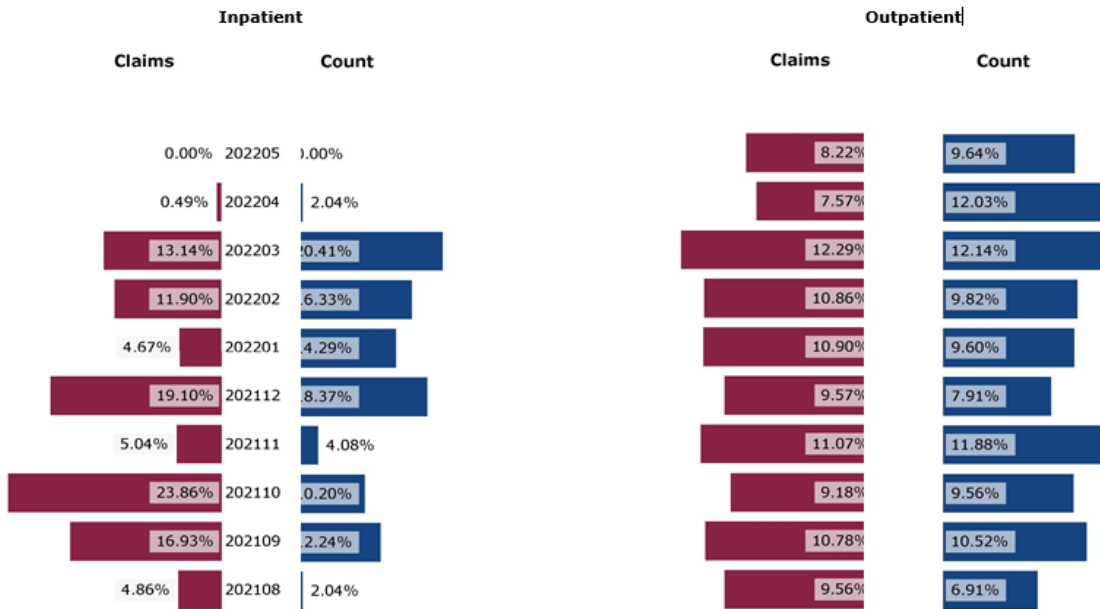
Claims reported date: 31-May-22

Breakdown of Claims and Episodes



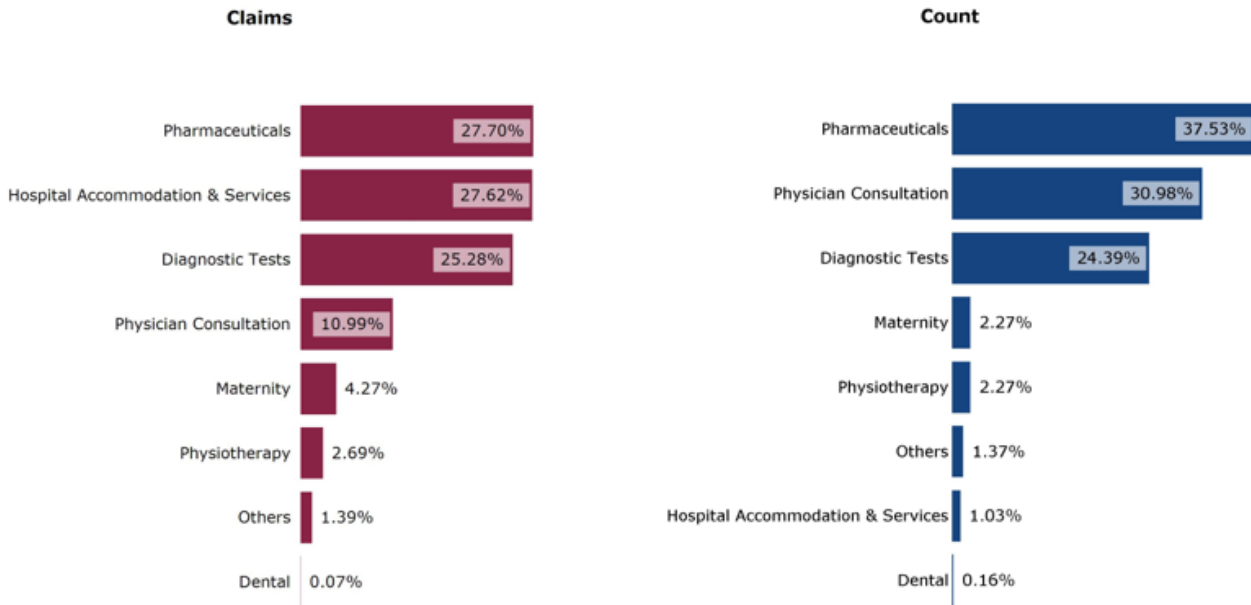
Direct Claims are those directly received from providers; Reimbursement Claims are those received from members. Principal is the staff member insured by the policy. Dependents are split further into child and spouse (normally) under their sponsorship.

Monthly Split of Claims and Episodes: By Inpatient and Outpatient



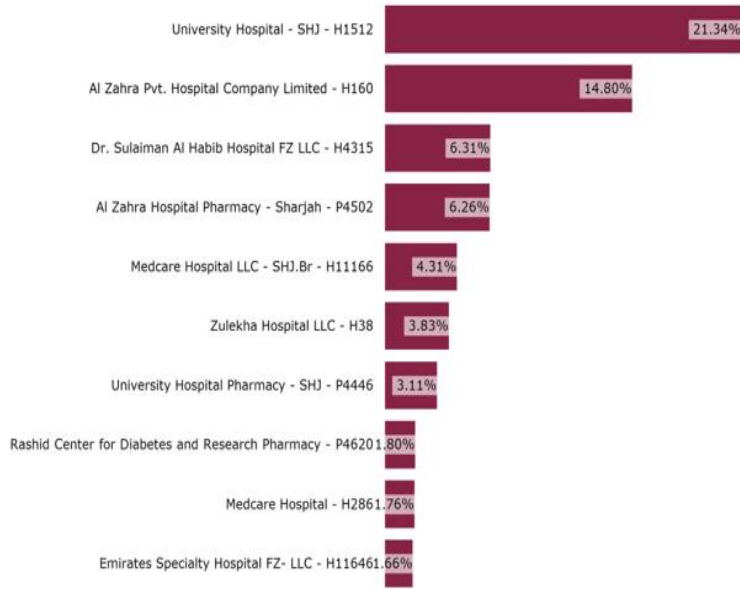
The Inpatient and Outpatient chart illustrates the medical costs for the associated services provided along with the frequency of visits per month.

Claims distribution by Service Group



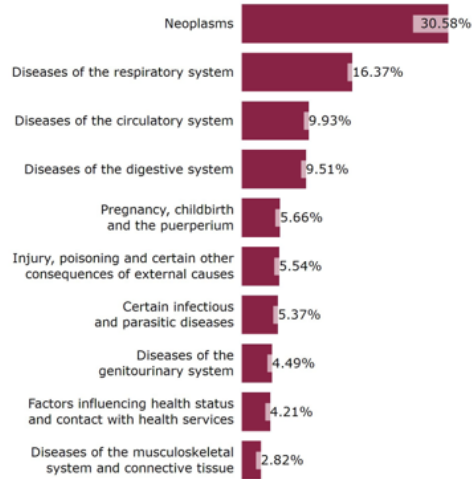
This illustrates the distribution of Claims and Episodes by Service Group.

Claims By Top 10 Providers

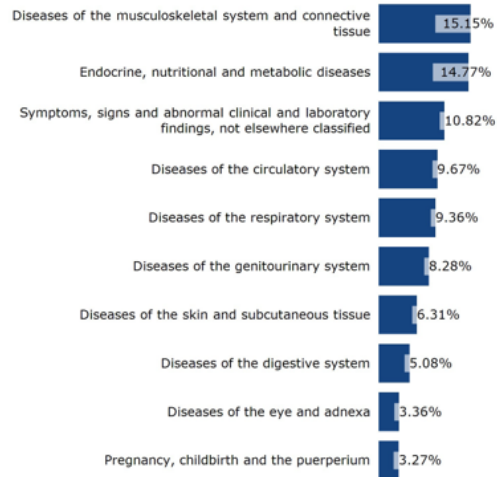


Claims by Top 10 Diagnoses split by IPOP

Claims [Inpatient]



Claims [Outpatient]



5. Type of Insurance Details

5.1 VIP

Schedule of Benefits (Enhanced Silver Plan with Dental)

Plan Name	Enhanced Silver Plan with Dental - SCCI & Expo – CAT VIP - OPTION 4		
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year		
Territorial Limit ¹	Worldwide excluding USA, Canada & Europe. Emergency cover worldwide		
Network (Allowing direct billing at designated provider)	<p>Network Within UAE: Comprehensive 2 In & Out-patient on direct billing in UAE.</p> <p>Network Outside UAE: WW exc. US CAN EUR In & Out-patient on direct billing in GCC, Jordan, Syria, Egypt, Yemen, Sudan, Morocco, Tunisia, Algeria, Lebanon Inpatient on direct billing within Territorial limit- respective Network</p>		
Pre-existing conditions	Fully Covered		
Inpatient Treatment	Network	Non-network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	80% covered	
Accommodation Type-Private Room (First Class)	100% covered	80% covered	
Hospital Accommodation & Services	100% covered	80% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	80% covered	
Ambulance (Medical emergency cases, subject to General exclusion)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED 500 per day)	100% covered	80% covered	
Companion Accommodation for Critical Illness (Maximum limit of AED 300 per day)	100% covered	80% covered	
Out-patient Treatment	Network	Non-network	
Physician Consultation 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 80 for other providers; (Co-insurance/Deductible not applicable for follow up within 7 days)	100% Covered (Within CCAD 90%)	80% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only) 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and Nil for other providers (Co-insurance not applicable for follow up within 7 days)	100% Covered (Within CCAD 90%)	80% covered	
Pharmaceuticals (Long term medications to be dispensed up to 90 days without pre-authorization)	100% covered	80% covered	
Physiotherapy ²	100% covered	80% covered	
Alternative Medicine ^{3,9} (including consultation up to Maximum Annual limit AED 5,000 Per Person)	100% covered	100% covered	
Chiropractic ³ (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered	

Other Benefits	Network	Non-network
Repatriation of Mortal Remains to country of origin Covered on reimbursement up to AED 10,000 Per Person	100% covered	100% covered
Emergency Treatment	100% covered	100% covered ⁷
Vaccinations ³ (Maximum limit AED 100 Per vaccine)	100% covered	80% covered
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure ³ (Maximum Annual limit of AED 50,000 Per Person)	100% covered	80% covered
Diagnostic and treatment services for dental and gum treatment (medical emergency cases)	100% covered	100% covered

Hearing and vision aids, and vision correction by surgeries and laser (medical emergency cases)	100% covered	100% covered
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	80% covered
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,5}	100% covered	80% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,6}	100% covered	80% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) ^{2,8}	100% covered	80% covered
Maternity	Network	Non-network
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 10,000		
Inpatient Maternity ²	100% covered	80% covered
Outpatient Maternity 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 80 for other providers; (Deductible for Physician Consultation Nil)	100% Covered (Within CCAD 90%)	80% covered
Dental Module 1	Network	Non-network
Dental ^{2,4} (Maximum Annual limit of AED 3,500 Per Person)	80% covered	80% covered
Accidental dental treatment	100% covered	100% covered
Optical not covered		
Other Services covered (Through Service Providers Only)		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

¹ Please note: (1) A single holiday or business trip may not exceed 90 days. (2) Coverage outside UAE is limited to 90 days per treatment. Exception: For Maternity benefit, coverage is extended up to 180 days.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to the insurance company within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ Following services are covered: a) X-Rays; b) Extractions; c) Amalgam / Composite Fillings; d) Root Canal Treatments; e) Consultations; f) Prescribed Drugs for the above mentioned services (covered as part of Outpatient Pharmaceuticals)

⁵ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

⁶Includes: a) Clinical Examination b) PSA c) Rectal sonogram

⁷Exception: For in and outpatient maternity treatment at Non Network Provider, 80% covered outside UAE

⁸Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

⁹Alternative Medicine is limited to Herbal Medicine, Homeopathy medicine, Acupuncture, Osteopathy, Chinese Medicine and Ayurvedic treatment only.

5.2 Plan A

Schedule of Benefits (Enhanced Silver Plan without Dental)

6. Plan Name	Enhanced Silver Plan without Dental – SCCI & Expo – CAT A – OPTION 4		
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year		
Territorial Limit ¹	Worldwide excluding USA, Canada & Europe. Emergency cover worldwide		
Network (Allowing direct billing at designated provider)	<p>Network Within UAE: Comprehensive 2 In & Out-patient on direct billing in UAE.</p> <p>Network Outside UAE: WW exc. US CAN EUR In & Out-patient on direct billing in GCC, Jordan, Syria, Egypt, Yemen, Sudan, Morocco, Tunisia, Algeria, Lebanon Inpatient on direct billing within Territorial limit- respective Network</p>		
Pre-existing conditions	Fully Covered		
Inpatient Treatment	Network	Non-network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	80% covered	
Accommodation Type-Private Room (First Class)	100% covered	80% covered	
Hospital Accommodation & Services	100% covered	80% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	80% covered	
Ambulance (Medical emergency cases, subject to General exclusion) (emergency evacuation while abroad)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED 500 per day)	100% covered	80% covered	
Companion Accommodation for Critical Illness (Maximum limit of AED 150 per day)	100% covered	80% covered	
Out-patient Treatment	Network	Non-network	
Physician Consultation 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 100 for other providers; (Co-insurance/Deductible not applicable for follow up within 7 days)	100% Covered (Within CCAD 90%)	80% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only) 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and Nil for other providers (Co-insurance not applicable for follow up within 7 days)	100% Covered (Within CCAD 90%)	80% covered	
Pharmaceuticals (Long term medications to be dispensed up to 90 days without pre-authorization)	100% covered	80% covered	
Physiotherapy ²	100% covered	80% covered	
Alternative Medicine ^{3,8} (including consultation up to Maximum Annual limit AED 2,500 Per Person)	100% covered	100% covered	
Chiropractic ³ (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered	
Other Benefits	Network	Non-network	
Repatriation of Mortal Remains to country of origin Covered on reimbursement up to AED 10,000 Per Person	100% covered	100% covered	

Emergency Treatment	100% covered	100% covered ⁶
Vaccinations ³ (Maximum limit AED 100 Per vaccine)	100% covered	80% covered
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure ³ (Maximum Annual limit of AED 50,000 Per Person)	100% covered	80% covered
Diagnostic and treatment services for dental and gum treatment	100% covered	100% covered

(Medical emergency cases)		
Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	80% covered
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,4}	100% covered	80% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,5}	100% covered	80% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) ^{2,7}	100% covered	80% covered
Maternity	Network	Non-network
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE: 100% Covered Outside UAE : AED 10,000		
Inpatient Maternity ²	100% covered	80% covered
Outpatient Maternity 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 100 for other providers; (Co-insurance/Deductible not applicable for follow up within 7 days)	100% Covered (Within CCAD 90%)	80% covered
Dental not covered		
Optical not covered		
Other Services covered (Through Service Providers Only)		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

¹ Please note: (1) A single holiday or business trip may not exceed 90 days. (2) Coverage outside UAE is limited to 90 days per treatment. Exception: For Maternity benefit, coverage is extended up to 180 days.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to the Insurance Company within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

⁵ Includes: a) Clinical Examination b) PSA c) Rectal sonogram

⁶ Exception: For in and outpatient maternity treatment at Non Network Provider, 80% covered outside UAE

⁷ Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

⁸ Alternative Medicine is limited to Herbal Medicine, Homeopathy medicine, Acupuncture, Osteopathy, Chinese Medicine and Ayurvedic treatment only.

5.3 Plan B

Schedule of Benefits (Enhanced Bronze Ex Plan without Dental - LG)

Plan Name	Enhanced Bronze Ex Plan without Dental – SCCI & Expo – CAT B – OPTION 3		
Annual Benefit Limit	AED 500,000 Per Person Per Policy Year		
Territorial Limit ¹	UAE Extended to Southeast Asia, India Subcontinent and Arab Country* for inpatient treatment only on reimbursement basis. Emergency cover Worldwide excluding USA, Canada & Europe.		
Network (Allowing direct billing at designated provider)	<p>Network Within UAE: Comprehensive 3 In & Out-patient on direct billing in UAE.</p> <p>Network Outside UAE: Not Applicable Exception: Inpatient emergency treatment on direct billing- Respective Network in India</p>		
Pre-existing conditions	Fully Covered		
Inpatient Treatment	Network	Non-network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	50% covered	
Accommodation Type-Shared Room	100% covered	50% covered	
Hospital Accommodation & Services	100% covered	50% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	50% covered	
Ambulance Services (in Medical emergency cases, subject to General exclusions)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED500 per day)	100% covered	50% covered	
Companion Accommodation for Critical Illness (Maximum limit of AED 100 per day)	100% covered	50% covered	
Out-patient Treatment	Network	Non-network	
Physician Consultation 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 80 for other providers; (Co-insurance/Deductible not applicable for follow up within 7 days)	100% covered (Within CCAD 90%)	50% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only) 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and Nil for other providers (Co-insurance not applicable for follow up within 7 days)	100% covered (Within CCAD 90%)	50% covered	
Pharmaceuticals (Long term medications to be dispensed up to 90 days without pre-authorization)	100% covered	50% covered	
Physiotherapy ²	100% covered	50% covered	
Alternative Medicine ^{3,8} (including consultation up to Maximum Annual limit AED 2,500 Per Person)	100% covered	100% covered	
Chiropractic ³ (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered	
Other Benefits	Network	Non-network	
Repatriation of Mortal Remains to country of origin ³ (Maximum limit AED 7,500 Per Person)	100% covered	100% covered	
Emergency Treatment	100% covered	100% covered ⁷	

Vaccinations ³ (Maximum limit AED 100 Per vaccine)	100% covered	50% covered
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure ³ (Maximum Annual limit of AED 50,000 Per Person)	100% covered	50% covered
Diagnostic and treatment services for dental and gum treatment (medical emergency cases)	100% covered	100% covered

Hearing and vision aids, and vision correction by surgeries and laser (medical emergency cases)	100% covered	100% covered
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	50% covered
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,4}	100% covered	50% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,5}	100% covered	50% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) ^{2,6}	100% covered	50% covered
Maternity	Network	Non-network
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 8,000		
Inpatient Maternity ^{1,2}	100% covered	50% covered
Outpatient Maternity 10% coinsurance applicable in Cleveland Clinic Abu Dhabi (CCAD) and deductible of AED 80 for other providers; (Co-insurance/Deductible not applicable for follow up within 7 days)	100% covered (Within CCAD 90%)	50% covered
Dental not covered	Network	Non-network
Optical not covered		
Other Services covered (Through Service Providers Only)		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

*As defined by the insurance company

¹ Please note: (1) A single holiday or business trip may not exceed 90 days. (2) Coverage outside UAE is limited to 90 days per treatment. Exception: For Maternity benefit, coverage is extended up to 180 days.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to the Insurance company within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonogram (if medically indicated) d) CA 15.3 (if medically indicated)

⁵ Includes: a) Clinical Examination b) PSA c) Rectal sonogram

⁶ Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

⁷ Exception: For in and outpatient maternity treatment at Non Network Provider, 50% covered outside UAE

⁸ Alternative Medicine is limited to Herbal Medicine, Homeopathy medicine, Acupuncture, Osteopathy, Chinese Medicine and Ayurvedic treatment only.

5.4 Plan C

Schedule of Benefits (Core Silver without Dental)

Schedule of Benefits (Core Silver without Dental)

Plan Name		Core Silver without Dental - SHARJAH CHAMBER OF COMMERCE & INDUSTRY / EXPO CENTRE	
Annual Benefit Limit	AED 300,000 Per Person Per Policy Year		
Territorial Limit ¹	UAE Extended to Southeast Asia, India Subcontinent and Arab Country* for inpatient treatment only on reimbursement basis for elective and emergency treatment		
Network (Allowing direct billing at designated provider)	Network Within UAE: Essential 5 In & Out-patient on direct billing in UAE Network Outside UAE: Not applicable		
Pre-existing Conditions	Fully Covered		
Inpatient Treatment	Network	Non-Network	
Inpatient & Day Treatment ² (including Pre & Post In Hospital Treatment Covered)	100% covered	50% covered	
Accommodation Type-Shared Room	100% covered	50% covered	
Hospital Accommodation & Services	100% covered	50% covered	
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	50% covered	
Ambulance Services (Medical emergency cases, subject to General exclusions)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 10 years of age (Maximum limit of AED100 per day)	100% covered	50% covered	
Companion Accommodation for Critical Illness (Maximum limit of AED 100 per day)	100% covered	50% covered	
Out-patient Treatment	Network	Non-Network	
Physician Consultation (Deductible AED 25) (Deductible not applicable for follow up within 7 days)	100% covered	50% covered	
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies with Pre-authorization only)	100% covered	50% covered	
Pharmaceuticals (Maximum Annual Limit AED 3,000 Per Person) (Long term medications to be dispensed up to 60 days without pre-authorization) (Out of pocket limit of AED 100 Per prescription)	100% covered	50% covered	
Physiotherapy ²	100% covered	50% covered	
Other Benefits	Network	Non-Network	
Repatriation of Mortal Remains to country of origin ³ (Maximum limit AED 5000 Per Person)	100% covered	100% covered	
Emergency Treatment	100% covered	100% covered ⁷	
Diagnostic and treatment services for dental and gum treatment (Medical emergency cases)	100% covered	100% covered	
Hearing and vision aids, and vision correction by surgeries and laser (Medical emergency cases)	100% covered	100% covered	
Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	100% covered	50% covered	
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,4}	100% covered	50% covered	
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,5}	100% covered	50% covered	
Colorectal Cancer Screening (applicable for males and females > 40 years) ^{2,6}	100% covered	50% covered	
Maternity	Network	Non-Network	
Inpatient Maternity (Maximum annual limit per person) ^{1,2} Within UAE: 100% Covered Outside UAE: AED 8,000 (Deductible AED 500 Per delivery)	100% covered	50% covered	
Outpatient Maternity	100% covered	50% covered	

Schedule of Benefits (Core Silver without Dental)

(Deductible physician consultation AED 25)
(Deductible not applicable for follow up within 7 days)

Dental not covered

Other Services covered (Through Service Providers Only)

Teleconsultation healthcare services
(Deductible Nil)

International Assistance Service through service provider only

Second Medical Opinion through service provider only

*As defined by the insurance company

¹ Please note: (1) A single holiday or business trip may not exceed 90 days. (2) Coverage outside UAE is limited to 90 days per treatment. Exception: For Maternity benefit, coverage is extended up to 180 days.

² Pre-authorization required to avail this benefit. All Emergency cases do not require pre-authorization but should be notified to the insurance company within 24 hours.

³ Available on reimbursement only. Non-network Providers covered on re-imburement only.

⁴ Includes: a) Clinical Examination b) Mammogram c) Pelvic Sonoqram (if medically indicated) d) CA 15.3 (if medically indicated)

⁵ Includes: a) Clinical Examination b) PSA c) Rectal sonogram

⁶ Includes: a) FIT (Fecal Immunochemical Test) every 2 years; b) Colonoscopy every 10 years

⁷ Exception: For inpatient maternity treatment at Non Network Provider, 50% covered outside UAE

6 Proposal Guidelines

6.1 Proposal Content

This RFP seeks a response in the form of a proposal from short-listed vendors who will be capable and willing to carry the scope of work detailed in the previous section.

The RFP should cover the bill of items and the scope of services to be provided by the vendors. Vendors are also requested to state all conditions on the use of the proposal. We will take reasonable steps to honor these conditions regardless of whether the proposal is accepted or not. The vendor responses should be structured as follows:

6.2 Executive Summary

This section should introduce the company submitting the proposal. This section should contain a summary of the proposed proposal . The summary may be included in the cover letter, but should contain:

- How the proposed insurance plan is fit to cater to requirements of SCCI & Expo.
- Summary of costs and investments.

Please Note :

1. You may find the SCCI & EXPO list members above the age of 60 but that is in accordance with the SCCI insurance application rules.
2. The deductible rate for :
 - a. CAT VIP is 80 AED
 - b. CAT A is 100 AED
 - c. CAT B is 80 AED
 - d. CAT C is 25 AED
3. You can consider all of the above mentioned for Option 1
4. Option 2 should include all the benefits above plus the dental coverage up to 3,500 AED for CAT A, CAT B, CAT C.