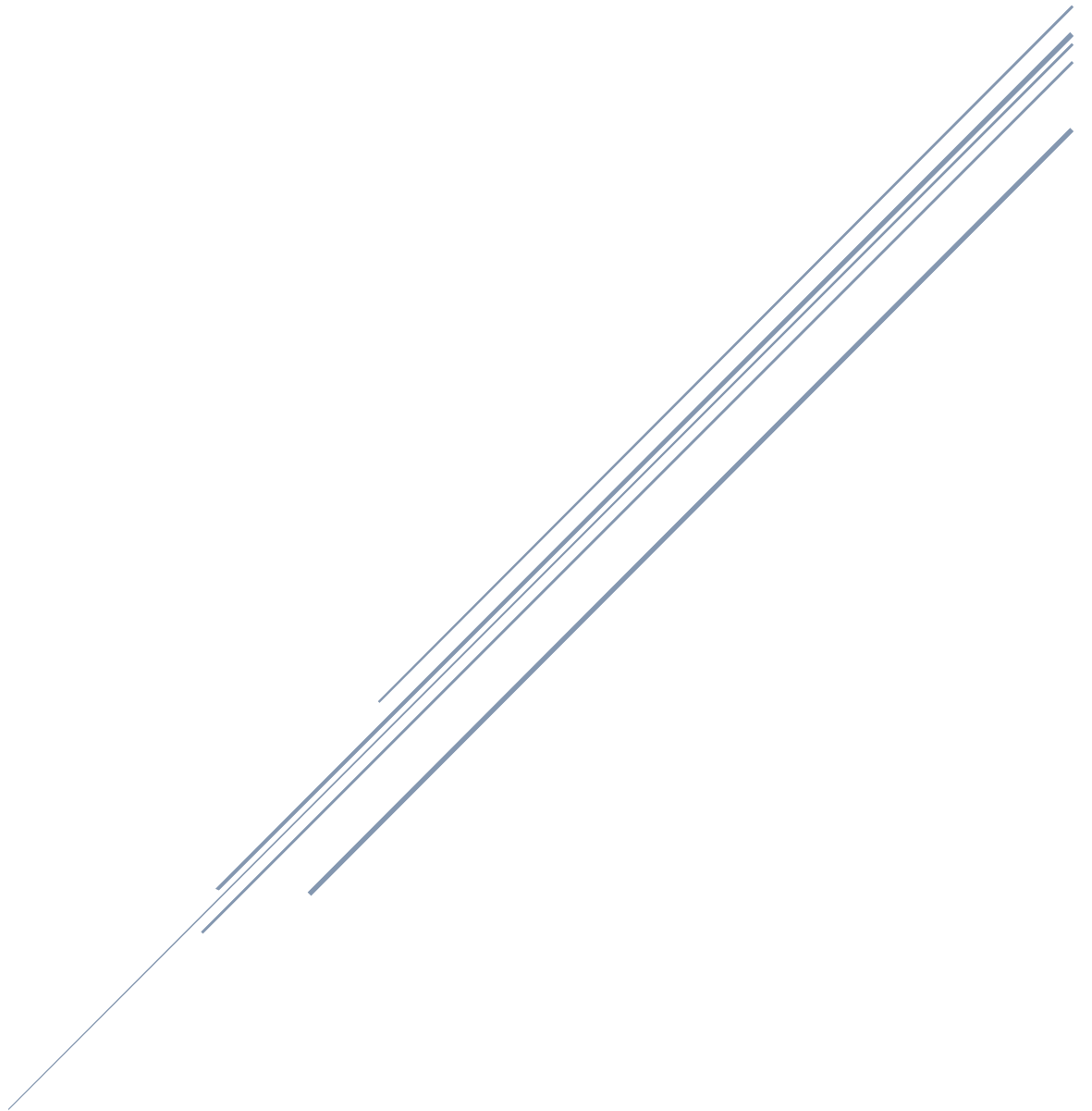


HEALTH INSURANCE FOR SCCI & EXPO EMPLOYEES

Request for Proposal



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Statement of Confidentiality

All information presented in this document or shared with the addressee, as part of the proposing process is considered strictly confidential. As such, the addressee should not disclose this document or any attachments in whole, or in part to any third party without the prior written consent of Sharjah Chamber of Commerce & Industry.

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
VIP/125Ded/Mat/Dental	With Maternity, With Dental, AED 125 Deduction
VIP/125Ded/NoMat/Dental	No Maternity, With Dental, AED 125 Deduction
PlanA/125Ded/Mat/NoDental	With Maternity, No Dental, AED 125 Deduction
PlanA/125Ded/NoMat/NoDental	No Maternity, No Dental, AED 125 Deduction
PlanB/100Ded/Mat/NoDental	With Maternity, No Dental, AED 100 Deduction
PlanB/100Ded/NoMat/NoDental	No Maternity, No Dental, AED 100 Deduction
PlanC/25Ded/Mat/NoDental	With Maternity, No Dental, AED 25 Deduction
PlanC/25Ded/NoMat/NoDental	No Maternity, No Dental, AED 25 Deduction

Note:

Dental Cover is only upto AED 3,500 per person per year

Vaccinations are covered for all categories - AED 100 per Vaccination

Physiotherapy covered with former approvals

Category PlanC 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 wrt 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
	0-9	10-19	20-29	30-39	40-49	50-59	60+	
PlanC/25Ded/Mat/NoDental				6	3			9
PlanC/25Ded/NoMat/NoDental	9	7	1	10	12	5		44
PlanB/100Ded/Mat/NoDental			1	8	7	1	1	18
PlanB/100Ded/NoMat/NoDental	13	15	6	6	7	8	4	59
PlanA/125Ded/Mat/NoDental			14	30	28	11	2	85
PlanA/125Ded/NoMat/NoDental	95	99	57	43	23	16	2	335
VIP/125Ded/Mat/Dental				2	2	1		5
VIP/125Ded/NoMat/Dental	5	8	2	3	8	5		31
Grand Total								586

3.2.2 Expo

Category	Age Groups							Total
	0-9	10-19	20-29	30-39	40-49	50-59	60+	
PlanC/25Ded/NoMat/NoDental				5	3	5		13
PlanB/100Ded/Mat/NoDental			1	2	1	4		8
PlanB/100Ded/NoMat/NoDental			2	15	6	3	3	29
PlanA/125Ded/Mat/NoDental				5	1			6
PlanA/125Ded/NoMat/NoDental	10	7	1	5	2			25
VIP/125Ded/Mat/Dental				1				1
VIP/125Ded/NoMat/Dental	2	2			2			6
Grand Total								88

4. Health Insurance Claims Record

Health insurance claims record DHA mandated format							
PART I	Health insurance claims record summary						
1	Name of scheme/employer	SCCI & Expo					
2	Policy number	8814573 8807818					
3	Policy period						
3a	Policy effective date	08-Aug-2018					
3b	Policy expiry date	08-Aug-2019					
3c	Initial policy effective date (date from which you have provided continuous cover for this client)	08-Aug-2012					
4	Report period (must be a minimum 9 months, less at discretion of insurer)						
4a	Report period start date	08-Aug-2018					
4b	Report period end date	30-Apr-2019					
4c	Report production date	28-May-2019					
5	Total values (AED)						
5a	Value of claims paid during report period only	1,793,752					
5b	Value of claims incurred, reported but not paid up to end of reporting period	161,192					
5c	Value of claims incurred but not reported up to end of reporting period	202,558					
6	Population census (at beginning of reporting period)	0-15	16-25	26-35	36-50	51-65	Over 65
6a	Male	126	39	56	98	38	5
6b	Married Females	0	6	43	65	16	0
6c	Single Females	105	42	21	10	2	0
7	Population census (at end of reporting period)	0-15	16-25	26-35	36-50	51-65	Over 65
7a	Male	133	41	55	95	37	5
7b	Married Females	0	7	45	67	15	0
7c	Single Females	107	42	22	10	2	0
PART II	Claims data						
8	Claims data by member type (value AED)	IP	OP	Pharmacy	Dental	Optical	Totals
8a	1-Employee	327,735	374,964	374,943	3,685	.	1,081,328
8b	2-Spouse	96,828	150,346	103,130	.	.	350,304
8c	3-Dependents	102,710	179,241	79,039	1,131	.	362,121
8d	Totals	527,273	704,551	557,113	4,816	0	1,793,752
9	Claims data by member type (number)	IP	OP	Pharmacy	Dental	Optical	Totals
9a	1-Employee	28	1,073	965	3	.	2,069
9b	2-Spouse	12	392	328	.	.	732
9c	3-Dependents	12	532	564	2	.	1,110
9d	Totals	52	1,997	1,857	5	0	3,911
10	Claims data by diagnosis grouping (top 10 by value)	IP	OP	Pharmacy			Totals
10a	Psoriasis and similar disorders	.	3,595	117,465			121,060
10b	Diabetes mellitus	11,276	21,155	42,205			74,636
10c	Calculus of kidney and ureter	58,345	6,206	1,115			65,667
10d	Essential hypertension	.	20,363	32,275			52,638
10e	Acute upper respiratory infections of multiple or unspecified sites	2,020	21,818	27,055			50,893
10f	Other symptoms involving abdomen and pelvis	.	40,561	6,760			47,321
10g	Disorders of lipid metabolism	.	19,494	26,952			46,446
10h	Fracture of ankle	44,433	.	.			44,433
10i	Uterine leiomyoma	38,898	1,919	33			40,849
10j	Early or threatened labor	39,520	1,039	.			40,558
11	Number of claims by diagnosis grouping (corresponds to list in 10 by value)	IP	OP	Pharmacy			Totals
11a	Psoriasis and similar disorders	.	11	17			28
11b	Diabetes mellitus	2	53	45			100
11c	Calculus of kidney and ureter	4	14	4			22
11d	Essential hypertension	.	58	62			120
11e	Acute upper respiratory infections of multiple or unspecified sites	1	109	159			269
11f	Other symptoms involving abdomen and pelvis	.	96	64			160
11g	Disorders of lipid metabolism	.	40	39			79
11h	Fracture of ankle	1	.	.			1
11i	Uterine leiomyoma	1	6	3			10
11j	Early or threatened labor	2	2	.			4

12	Claims data by provider (top 10 by AED value)	IP	OP				Totals
12a	University Hospital - SHJ	158,759	163,505				322,264
12b	Al Zahra Pvt. Hospital Company Limited	117,565	195,960				313,525
12c	Al Zahra Hospital Pharmacy - Sharjah	.	228,844				228,844
12d	Medcare Hospital LLC - SHJ.Br	36,192	26,466				62,658
12e	Dr. Sulaiman Al Habib Hospital FZ LLC	26,164	34,427				60,592
12f	Mediclinic City Hospital FZ LLC	47,538	3,420				50,958
12g	University Hospital Pharmacy - SHJ	.	35,635				35,635
12h	N.M.C Specialty Hospital (L.L.C)	28,558	6,933				35,492
12i	Zulekha Hospital LLC	.	34,812				34,812
12j	Bait Albatterjee Medical Co. LLC Dubai Branch (SGH)	30,435	1,925				32,360
13	Number of Claims by provider (corresponding to top 10 by AED value)	IP	OP				Totals
13a	University Hospital - SHJ	14	408				422
13b	Al Zahra Pvt. Hospital Company Limited	9	468				477
13c	Al Zahra Hospital Pharmacy - Sharjah	.	317				317
13d	Medcare Hospital LLC - SHJ.Br	6	84				90
13e	Dr. Sulaiman Al Habib Hospital FZ LLC	3	80				83
13f	Mediclinic City Hospital FZ LLC	2	7				9
13g	University Hospital Pharmacy - SHJ	.	241				241
13h	N.M.C Specialty Hospital (L.L.C)	2	18				20
13i	Zulekha Hospital LLC	.	82				82
13j	Bait Albatterjee Medical Co. LLC Dubai Branch (SGH)	3	7				10
14	Claims data by network (UAE only by AED value)	IP	OP	Pharmacy	Dental	Optical	Totals
14a	In network	519,273	660,888	554,501	1,316	.	1,735,977
14b	Out of network	8,000	43,663	1,958	3,500	.	57,121
15	Claims data by network (UAE only by number)	IP	OP	Pharmacy	Dental	Optical	Totals
15a	In network	52	1,942	1,847	4	.	3,845
15b	Out of network	1	55	9	1	.	66
16	Non-UAE claims data	IP	OP				Totals
16a	By number	.	1				1
16b	By value (AED)	.	654				654
17	Total claims paid per service month (by AED value)	Month ending date		Year	Value		
17a		August		2018			169,700
17b		September		2018			226,899
17c		October		2018			206,593
17d		November		2018			267,243
17e		December		2018			256,575
17f		January		2019			254,960
17g		February		2019			229,251
17h		March		2019			156,194
17i		April		2019			26,339
17j							
17k							
17l							
17m							

5. Type of Insurance Details

5.1 VIP

Plan Name	VIP- SHARJAH CHAMBER OF COMMERCE & INDUSTRY / EXPO CENTRE	
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)	Network Within UAE: Comprehensive 2 In & Out-patient on direct billing in UAE. 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- Daman respective Network	
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 18 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 (Deductible AED 125) (Deductible not applicable for follow up within 7 days)	100% covered	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)	100% covered	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 (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.	100% covered	80% covered

8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect		
Annual Breast Cancer Screening (applicable for females > 35 years) ^{2,4}	100% covered	80% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) ^{2,3}	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 (Deductible for Physician Consultation AED 125) (Deductible not applicable for follow up within 7 days)	100% covered	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		

5.2 Plan A

Plan Name	Plan A without Dental - SHARJAH CHAMBER OF COMMERCE & INDUSTRY / EXPO CENTRE	
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year	
Territorial Limit ¹	Worldwide	
Network (Allowing direct billing at designated provider)	Network Within UAE: Comprehensive 2 In & Out-patient on direct billing in UAE. 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- Daman respective Network Extended territory is covered on Reimbursement at actuals	
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 18 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 (Deductible AED 125) (Deductible not applicable for follow up within 7 days)	100% covered	80% covered

Diagnosics (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	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 (Deductible for Physician Consultation Nil)	100% covered	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		

5.3 Plan B

Plan Name	Plan B without Dental – SHARJAH CHAMBER OF COMMERCE & INDUSTRY / EXPO CENTRE		
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)	Network Within UAE: Comprehensive 3 In & Out-patient on direct billing in UAE. Network Outside UAE: Not Applicable Exception: Inpatient emergency treatment on direct billing- Respective Network in India		
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 Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered	50% covered	
50% covered		100% covered	
Ambulance Services (in Medical emergency cases, subject to General exclusions)	100% covered	100% covered	
Parent Accommodation for accompanying an Insured Child under 18 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 (Deductible AED 100) (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 (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	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	50% covered	
Annual Breast Cancer Screening	100% covered	50% covered	

(applicable for females > 35 years) ^{2,4}		
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 (Deductible for Physician Consultation AED 50) (Deductible not applicable for follow up within 7 days)	100% covered	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		

5.4 Plan C

Plan Name	Plan C 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 (Deductible physician consultation AED 25) (Deductible not applicable for follow up within 7 days)	100% covered	50% covered
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		

1. Proposal Guidelines

1.1 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:

1.2 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.