

HEALTH INSURANCE FOR SCCI & EXPO EMPLOYEES

Request for Proposal



Sharjah Chamber of Commerce & Industry

Contents

Statement of Confidentiality	3
1. Introduction	3
2. About Sharjah Chamber of Commerce & Industry (SCCI)	3
3. Scope	4
3.1 Types of Insurance	4
3.2 Employee Count wrt Age Groups	5
3.2.1 SCCI	5
3.2.2 Expo.....	5
4. Health Insurance Claims Record	6
5. Type of Insurance Details	6
5.1 VIP	6
5.2 Plan A	8
5.3 Plan B	10
5.4 Plan C.....	12
6. Proposal Guidelines	13
6.1 Proposal Content	13
6.2 Executive Summary.....	13

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
CAT VIP/80AED/NoMat/Dental	No Maternity, With Dental, AED 80 Deduction
CAT VIP/80AED/Mat/Dental	With Maternity, With Dental, AED 80 Deduction
CAT A/100AED/NoMat/Dental	No Maternity, With Dental, AED 100 Deduction
CAT A/100AED/Mat/Dental	With Maternity, With Dental, AED 100 Deduction
CAT B/80AED/NoMat/Dental	No Maternity, With Dental, AED 80 Deduction
CAT B/80AED/Mat/Dental	With Maternity, With Dental, AED 80 Deduction
CAT C/25AED/NoMat/Dental	No Maternity, With Dental, AED 25 Deduction
CAT C/25AED/Mat/Dental	With Maternity, With Dental, AED 25 Deduction

Note:

Dental Cover is only up to AED 3,500 per person per year for all categories.

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

Physiotherapy covered with former approvals.

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

Cupping Therapy (Hijama) covered up to AED 1000 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

Age Band	Count of CARDID						Grand Total
	A/Premium	B	B Overage	C	Enhanced	VIP/Premium	
0-17	104	20		14		27	165
18-20	22					12	34
21-25	19					12	31
26-30	9	2		1		4	16
31-35	31	3		4	1		39
36-40	25	6		5		2	38
41-45	30	7		10		5	52
46-50	22	9		6		6	43
51-55	22	5		10		13	50
56-59	7	2		2		6	17
60-65	7	3		4		2	16
66-69	2						2
70-90	1	2	2				5
Grand Total	301	59	2	56	1	89	508

3.2.2 Expo

Age Band	Category				Grand Total
	A/Premium	B	C	VIP/Premium	
0-17	7	23		3	33
18-20	1	1		2	4
21-25		1	1		2
26-30	1	2			3
31-35	3	10			13
36-40	6	7	2		15
41-45	3	11	1	2	17
46-50	1	4	3	1	9
51-55	1	3	1		5
56-59		2	2		4
60-65	1	2	1		4
66-69		1			1
Grand Total	24	67	11	8	110