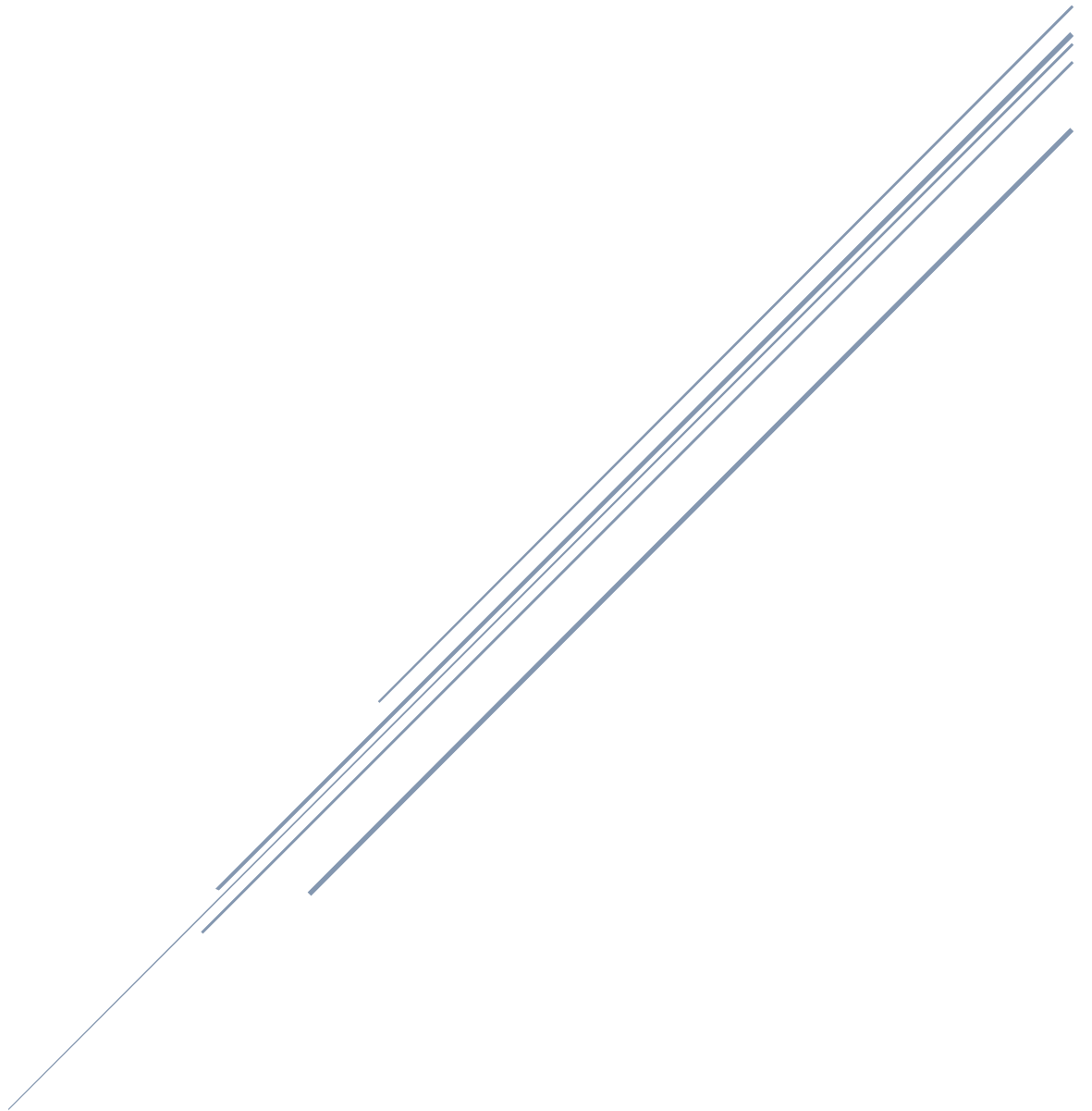


# HEALTH INSURANCE FOR SCCI & EXPO EMPLOYEES

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.***



## 4. Health Insurance Claims Record

	Total
Loss Ratio	112%
Population	528

## 5. Type of Insurance Details

### 5.1 VIP

<b>Plan Name</b>	<b>VIP- SHARJAH CHAMBER OF COMMERCE &amp; INDUSTRY / EXPO CENTRE</b>		
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year		
Territorial Limit <sup>1</sup>	Worldwide excluding USA, Canada & Europe. Emergency cover worldwide		
Network (Allowing direct billing at designated provider)	<b>Network Within UAE: Comprehensive 2</b> In & Out-patient on direct billing in UAE.  <b>Network Outside UAE: WW exc. US CAN EUR</b> 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		
<b>Inpatient Treatment</b>	<b>Network</b>	<b>Non-network</b>	
Inpatient & Day Treatment <sup>2</sup> (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	
<b>Out-patient Treatment</b>	<b>Network</b>	<b>Non-network</b>	
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 <sup>2</sup>	100% covered	80% covered	
Alternative Medicine <sup>3,8</sup> (including consultation up to Maximum Annual limit AED 2,500 Per Person)	100% covered	100% covered	
Chiropractic <sup>3</sup> (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered	
<b>Other Benefits</b>	<b>Network</b>	<b>Non-network</b>	
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 <sup>6</sup>	
Vaccinations <sup>3</sup> (Maximum limit AED 100 Per vaccine)	100% covered	80% covered	
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure <sup>3</sup> (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) <sup>2,4</sup>	100% covered	80% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,3</sup>	100% covered	80% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,7</sup>	100% covered	80% covered
<b>Maternity</b>	<b>Network</b>	<b>Non-network</b>
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 10,000		
Inpatient Maternity <sup>2</sup>	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
<b>Dental not covered</b>		
<b>Optical not covered</b>		
<b>Other Services covered (Through Service Providers Only)</b>		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

## 5.2 Plan A

<b>Plan Name</b>	<b>Plan A without Dental - SHARJAH CHAMBER OF COMMERCE &amp; INDUSTRY / EXPO CENTRE</b>	
Annual Benefit Limit	AED 1,000,000 Per Person Per Policy Year	
Territorial Limit <sup>1</sup>	Worldwide	
Network (Allowing direct billing at designated provider)	<b>Network Within UAE: Comprehensive 2</b> In & Out-patient on direct billing in UAE.  <b>Network Outside UAE: WW exc. US CAN EUR</b> 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	
<b>Inpatient Treatment</b>	<b>Network</b>	<b>Non-network</b>
Inpatient & Day Treatment <sup>2</sup> (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
<b>Out-patient Treatment</b>	<b>Network</b>	<b>Non-network</b>
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 <sup>2</sup>	100% covered	80% covered
Alternative Medicine <sup>3,9</sup> (including consultation up to Maximum Annual limit AED 5,000 Per Person)	100% covered	100% covered
Chiropractic <sup>3</sup> (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered
<b>Other Benefits</b>	<b>Network</b>	<b>Non-network</b>
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 <sup>7</sup>
Vaccinations <sup>3</sup> (Maximum limit AED 100 Per vaccine)	100% covered	80% covered
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure <sup>3</sup> (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) <sup>2,5</sup>	100% covered	80% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,6</sup>	100% covered	80% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,8</sup>	100% covered	80% covered
<b>Maternity</b>	<b>Network</b>	<b>Non-network</b>
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 10,000		
Inpatient Maternity <sup>2</sup>	100% covered	80% covered
Outpatient Maternity (Deductible for Physician Consultation Nil)	100% covered	80% covered
<b>Dental Module 1</b>	<b>Network</b>	<b>Non-network</b>
Dental <sup>2,4</sup> (Maximum Annual limit of AED 3,500 Per Person)	80% covered	80% covered
Accidental dental treatment	100% covered	100% covered
<b>Optical not covered</b>		
<b>Other Services covered (Through Service Providers Only)</b>		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

### 5.3 Plan B

<b>Plan Name</b>	<b>Plan B without Dental – SHARJAH CHAMBER OF COMMERCE &amp; INDUSTRY / EXPO CENTRE</b>		
Annual Benefit Limit	AED 500,000 Per Person Per Policy Year		
Territorial Limit <sup>1</sup>	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)	<b>Network Within UAE: Comprehensive 3</b> In & Out-patient on direct billing in UAE.  <b>Network Outside UAE: Not Applicable</b> Exception: Inpatient emergency treatment on direct billing- Respective Network in India		
Pre-existing conditions	Fully Covered		
<b>Inpatient Treatment</b>	<b>Network</b>	<b>Non-network</b>	
Inpatient & Day Treatment <sup>2</sup> (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	
<b>Out-patient Treatment</b>	<b>Network</b>	<b>Non-network</b>	
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 <sup>2</sup>	100% covered	50% covered	
Alternative Medicine <sup>3,8</sup> (including consultation up to Maximum Annual limit AED 2,500 Per Person)	100% covered	100% covered	
Chiropractic <sup>3</sup> (Limited to 18 sessions / consultations Per Person Per Year, Maximum limit per visit AED 220)	100% covered	100% covered	
<b>Other Benefits</b>	<b>Network</b>	<b>Non-network</b>	
Repatriation of Mortal Remains to country of origin <sup>3</sup> (Maximum limit AED 7,500 Per Person)	100% covered	100% covered	
Emergency Treatment	100% covered	100% covered <sup>7</sup>	
Vaccinations <sup>3</sup> (Maximum limit AED 100 Per vaccine)	100% covered	80% covered	
Chronic conditions requiring hemodialysis or peritoneal dialysis and related test/treatment of procedure <sup>3</sup> (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) <sup>2,4</sup>		
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,5</sup>	100% covered	50% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,6</sup>	100% covered	50% covered
<b>Maternity</b>	<b>Network</b>	<b>Non-network</b>
Maximum annual limit per person (Inpatient & Outpatient Maternity): Within UAE : 100% Covered Outside UAE : AED 8,000		
Inpatient Maternity <sup>1,2</sup>	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
<b>Dental not covered</b>	<b>Network</b>	<b>Non-network</b>
<b>Optical not covered</b>		
<b>Other Services covered (Through Service Providers Only)</b>		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

## 5.4 Plan C

<b>Plan Name</b>	<b>Plan C without Dental - SHARJAH CHAMBER OF COMMERCE &amp; INDUSTRY / EXPO CENTRE</b>	
Annual Benefit Limit	AED 300,000 Per Person Per Policy Year	
Territorial Limit <sup>1</sup>	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	
<b>Inpatient Treatment</b>	<b>Network</b>	<b>Non-Network</b>
Inpatient & Day Treatment <sup>2</sup> (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
<b>Out-patient Treatment</b>	<b>Network</b>	<b>Non-Network</b>
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 <sup>2</sup>	100% covered	50% covered
<b>Other Benefits</b>	<b>Network</b>	<b>Non-Network</b>
Repatriation of Mortal Remains to country of origin <sup>3</sup> (Maximum limit AED 5000 Per Person)	100% covered	100% covered
Emergency Treatment	100% covered	100% covered <sup>7</sup>
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) <sup>2,4</sup>	100% covered	50% covered
Annual Prostate Cancer Screening (applicable for males > 45 years) <sup>2,5</sup>	100% covered	50% covered
Colorectal Cancer Screening (applicable for males and females > 40 years) <sup>2,6</sup>	100% covered	50% covered
<b>Maternity</b>	<b>Network</b>	<b>Non-Network</b>
Inpatient Maternity (Maximum annual limit per person) <sup>1,2</sup> 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
<b>Dental not covered</b>		
<b>Other Services covered (Through Service Providers Only)</b>		
Teleconsultation healthcare services (Deductible Nil)		
International Assistance Service through service provider only		
Second Medical Opinion through service provider only		

## 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.