

REQUEST FOR PROPOSAL NUMBER: SER/005/2021

Date: Friday, 09 April 2021

Subject: Request for Proposal No. SER/005/2021

(Provision of Group Medical Insurance Policy (GMIP) coverage for the UNRWA locally employed staff and retirees and their dependents in Lebanon)

1. The United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) hereby invites you to submit a bid to this Request for Proposal (RFP) for the above subject. Proposals are required to be received by UNRWA no later than **Thursday, 29 April 2021 at 12:00 PM noon (Beirut Time) (the Closing Time)**.
2. This RFP consists of this letter, the subsequent instructions and the following annexes:
 - Annex A:** General Instructions on Proposal Submission
 - Annex B:** Acknowledgement Letter
 - Annex C:** Letter of Introduction
 - Annex D:** Performance Bond
 - Annex E:** General Conditions of Contract
 - Annex F:** Vendor Profile Form
 - Annex G:** Terms of Reference
 - Annex G1:** List of Hospitals
 - Annex G2:** List of Laboratories
 - Annex G3:** Beneficiaries Census Data
 - Annex H:** Technical Evaluation Criteria
 - Annex I:** Financial Proposal (Pricing Matrix)
 - Annex J:** Service Level Agreement
3. UNRWA intends to establish Long Term Agreements (LTA) with successful bidder/s for a period of one (1) year, extendable, under the same terms and conditions for additional two years (one year each), upon UNRWA's written agreement subject to mandate and funding of the Agency, and satisfactory performance of the Contractor.
4. You are kindly requested to return the attached **Annex B- Acknowledgement Letter**, duly signed by an authorized representative of your company via email **FPLO-Leb@unrwa.org** The letter should advise whether your company intends to submit a proposal and if not, indicate the reason.
5. For clarifications regarding this RFP, please contact in writing the Procurement and Logistics Department, UNRWA Lebanon Field Office through e-mail to **FPLO-Leb@unrwa.org** **no later than Thursday, 15 April 2021 at 12:00 PM noon (Beirut Time)**. Please indicate the RFP reference number in the subject line.
6. We look forward to your Proposal and thank you in advance for your interest in UNRWA procurement opportunities.

Jayne Ekema

Head, Field Procurement and Logistics Office

ANNEX A: GENERAL INSTRUCTIONS

GENERAL

1. UNRWA solicits Proposals in response to this RFP. Proposers must strictly adhere to all the requirements of this RFP. No changes, substitutions or other alterations to the provisions stipulated in this RFP will be accepted unless approved in writing by UNRWA. However, whilst fully complying with the RFP requirements, Proposers are expected to propose solutions that may achieve a most cost-effective and value-for-money approach to fulfilling the requirements of this RFP.
2. Submission of a Proposal shall be deemed to constitute an acknowledgement by the Proposer that all obligations stipulated by this RFP will be met and unless specified otherwise, the Proposer has read, understood and agreed to all the instructions provided in this RFP.
3. This RFP does not commit UNRWA to award a Contract. Any Proposal submitted will be regarded as a proposal by the Proposer and not as an acceptance by the Proposer of any proposal by UNRWA.
4. The Proposer shall bear any and all costs and expenses related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not.
5. Unless otherwise stated in this RFP, all times indicated in this RFP are Beirut time.

PROPOSAL SUBMISSION

6. Proposers are required to complete, sign and submit in the English language, the following documents:
 - a. Technical offer
 - b. Commercial Offer
7. The Proposals shall include information in sufficient scope and detail to allow the UNRWA to consider whether your company has the necessary capability, experience, knowledge, expertise, licenses, financial strength and the required capacity to perform the work specified at a high professional level, as well as any attachments and/or appendices required hereunder.
8. This RFP has two parts: technical and the financial parts. Each part must have the related documents. The technical part (proposal) is evaluated first and independently from the financial part (proposal). Only proposals meeting the mandatory requirements and have scored minimum pass score of the technical evaluation will be considered further for the next evaluation stage and their financial part (proposal) will be opened. The financial part (proposal) for unsuccessful technical proposal will remain unopened.
9. UNRWA will for this bid accept just the proposals submitted via its dedicated e-mails for e-tendering which are as follows:

RFPtechnical.etendering@unrwa.org - for technical proposal
RFPcommercial.etendering@unrwa.org - for financial proposal

with clear indication on the e-mail subject line as below:

RFP Number: SER/005/2021 - TECHNICAL PROPOSAL [Your Company Name], or
RFP Number: SER/005/2021 - FINANCIAL PROPOSAL [Your Company Name]

Note: the attachments size in each email **should not exceed 20 MBs**. Should the size be more than 20 MBs, Proposers have to present their offers in multiple emails i.e. (part 1 of 3, part 2 of 3, part 3 of 3).

10. All proposals must be submitted through the above e-mails. The Financial Proposal and the Technical Proposal must be completely separated. No Financial Proposal quotes or any related financial information should appear in the Technical Proposal part. **Proposals which do not comply with these requirements may be rejected.**

{Please note that submissions by hand, fax, or mail will not be accepted}

11. UNRWA does not assume any responsibility for any missing and/or illegible pages of Proposal, and this may result in rejection of your proposal. Only submissions submitted as indicated herein can be accepted. Submissions by any other means, or to any other address, will be rejected. Vendors who submit (a copy of) the Proposal directly to the Procurement Office (by hand, fax, mail or by any other means not described above) will be disqualified.

CLOSING TIME

12. It is the responsibility of the Proposer to ensure that the offers containing the Proposal had been submitted to the above mentioned e-mails address before the Closing Time. **Proposals submitted after the Closing Time will be rejected and therefore not considered or evaluated.**

REQUEST FOR CLARIFICATIONS/PRE-BID CONFERENCE

13. For clarifications regarding this RFP, please contact in writing the Procurement and Logistics Department, UNRWA Lebanon Field Office, through e-mail to **FPLO-Leb@unrwa.org no later than Thursday, 15 April 2021 at 12:00 PM noon (Beirut Time)**. Please indicate the RFP reference number in the subject line. No communication, written or verbal, is allowed in connection with this RFP, with any UNRWA staff members other than the Procurement Officers. Queries received after the above deadline may not be considered.
14. UNRWA decided to have a Pre-bid conference via **Ms Teams on Thursday, 15 April 2021 @ 12:00 PM (Beirut time)**. The purpose of the pre-bid meeting is to address any queries from potential suppliers and provide guidance on the RFP process and requirements
15. In order to maintain transparency, all Proposers' requests for clarifications and UNRWA responses will be recorded and circulated to all Proposers, without indicating the source of the request.

BID VALIDITY

16. Your Proposal shall be irrevocable and remain valid for acceptance for at least a **120 days** period, commencing on the Closing Time. Offered price should be sales tax free
17. If deemed necessary by UNRWA, Proposers may be requested to extend the validity of their Proposals for an additional period(s), in order to finalize the solicitation process. If the extension of the validity period is accepted by a Proposer, the Proposer will not be permitted to otherwise modify or consequently withdraw its Proposal.
18. Proposals shall be valid for at least the minimum number of days specified in the Request for Proposal from the Closing date. In the event that a supplier is in a position to extend the validity of his proposal for a limited period beyond the required minimum, this should be stated on the Bid Form. UNRWA reserves the right to determine, at its sole discretion, the validity period in respect of Proposals which do not specify any such maximum or minimum limitation.

SOLICITATION DOCUMENTS

19. Proposers are expected to examine all instructions, forms, specifications, terms and conditions, special conditions contained within this solicitation document (the solicitation documents including the cover letter with all annexes are to be signed and stamped by the bidders). Failure to comply with these documents shall be at the bidder's risk and may affect the evaluation of the bids, or may result in the rejection of the bid.

PAYMENT TERMS

20. The standard UNRWA terms of payment are 30 calendar days following satisfactory delivery of services, performance of services and submission of an invoice, whichever is later. Payment for any services by UNRWA shall not be deemed an acceptance of the services.
21. UNRWA's policy is to preclude advance payments or payment by Letters of Credit. Such provisions in a Bid will be prejudicial to its evaluation by UNRWA.

CURRENCY

22. Prices shall be quoted in the US Dollar currency.
23. The Contract awarded to the selected proposer, proposer's invoices and UNRWA payments will be made in the currency as originally quoted by the Proposer in its Financial Proposal.

PRICE

24. The offered price should be all inclusive. If Bidders' price excludes certain fees and/or charges, bidders must provide a detailed list of excluded fees, with a complete explanation of the nature of those fees. Unless otherwise provided in this RFP, the contract shall be concluded on a Firm Fixed Price basis, and shall not be subject to any adjustment, including the actual cost incurred by the Bidder in performing the contract or any market price change.

BID SECURITY (BID BOND)

25. Bidders MUST furnish, at their own cost, a bid security / bid Bond provided by the bidder's bank herein as "Bid Bond". The Bid Bond shall be in a sum equivalent to **2%** of the contract value for the second class option for "regular staff and dependents", valid for duration of 120 days after the closing date of the tender. The Bid Bond will be returned to unsuccessful vendors once the contract resulting from has been awarded. The Bid Bond will be returned to the successful bidder once the contract is signed and the performance bond submitted to UNRWA.
26. The original version of the bid security should be submitted at UNRWA Lebanon Field Office by hand/courier **no later than 29 April, 2021 12:00 PM (Beirut Time) (the Closing Time)**, as per the instructions below.

<p align="center">Bid Bond For Tender: Request for Proposal No. SER/005/2021 (Provision of Group Medical Insurance Policy (GMIP) coverage for the UNRWA locally employed staff and retirees and their dependents in Lebanon)</p> <p align="center">United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA)</p> <p align="center"><u>Attn. Head Field Procurement and Logistics Office</u> UNRWA, Lebanon Field Office, Opposite Sportive City, Bir Hassan, P.O.Box 11-947, Beirut 1107 2060, Lebanon</p> <p>Closing Date & Time: 29 April, 2021 at 12:00 PM noon (Beirut time)</p> <p>Name of the Bidder:</p>
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!!!! This instruction is only for submission of Bid Bonds and not a Tender!!!!

PERFORMANCE BOND

27. Performance Bond (Bank Guarantee): The successful bidder shall, at its own cost and expense, furnish to UNRWA a performance bond in the form included in this RFP (**Annex D**), in a sum not less than 10% of the annual contract price. The Performance Bond shall be valid for the entire period of the contract plus 90 days. The performance bond shall be renewed on the same terms and conditions for further periods of time corresponding to the duration of each renewal of the Contract, plus 90 days. **The acceptance of submission of the Performance Bond is a mandatory requirement.**

LIQUIDATED DAMAGES

28. N/A

WITHDRAWAL AND MODIFICATION OF PROPOSAL

29. Proposals may be modified or withdrawn at any time prior to the Closing Time. Modification and/or any other complementary information shall be submitted with the RFP reference number to address stipulated above before the Closing Time.
30. Proposal may not be modified or withdrawn after the Closing Time. If a Proposal is modified or withdrawn by the Proposer after the Closing Time, UNRWA shall be entitled, without prejudices to any other remedies available to UNRWA if required in this RFP. The Proposer's registration status as a UN vendor may be subject to review by the UN Vendor Review Committee and may be grounds to suspend or remove the Proposer from the UNRWA vendor roster

REJECTION OF PROPOSAL

31. UNRWA reserves the right to reject a Proposal if it does not adhere to the RFP instructions.

SELECTION PROCESS

32. UNRWA reserves the right, at its sole discretion, to:
- 32.1 Reject any or all Proposals received in response to this RFP and negotiate with any of the Proposers in any manner deemed to be in the best interest of UNRWA

32.2 Add new considerations, information or requirements at any stage of the process.

33. In exceptional situations, UNRWA may cancel this RFP by a written notification to Bidders.

CONTRACT AWARD PUBLICATION.

34. UNRWA shall publish the contract award on UNRWA website: <https://www.unrwa.org/procurement/tenders>

SIGNING THE CONTRACT

35. UNRWA shall send to the successful bidder the contract which constitutes the notification of award. The successful bidder shall sign, date the Contract and return it to UNRWA within maximum (5) days.
36. This RFP is subject to the UNRWA General Conditions of Contract (GCC). By submitting a Bid the Bidder confirms that it has accessed, read, understood, agreed and accepted UNRWA's GCC.
37. This RFP does not commit UNRWA to award a contract or to pay any costs incurred in the preparation or submission of Proposals or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or goods. Any proposal submitted will be regarded as an offer made by the Proposer and not as an acceptance by the Proposer of an offer made by UNRWA. No contractual relationship will exist except pursuant to a written contract document signed a duly authorized official of UNRWA and by the successful Bidder.

UNGM VENDORS REGISTRATION

38. Bidders must register with the United Nations Global Market (UNGM) at www.ungm.org prior to the award at least at Level 1. Bidders who have already registered in the UNGM shall keep the information updated at <http://www.ungm.org>.

SUPPLIER CODE OF CONDUCT

39. By submitting a Proposal, the Proposer confirms that it has accessed, read, understood and agrees to comply with the UN Supplier Code of Conduct, which, amongst others, prohibits collusive bidding, anti-competitive conduct, improper assistance and corrupt practices. Bidders should refer to the UN Supplier Code of Conduct at:

www.unrwa.org/sites/default/files/un_supplier_code_of_conduct_dec_2017.pdf

COLLUSIVE BIDDING AND ANTI-COMPETITIVE CONDUCT

40. Proposers and their employees, officers, advisers, agent or subcontractors must not engage in any collusive bidding or other anti-competitive conduct, or any other similar conduct, in relation to:
- The preparation or submission of proposals,
 - The clarification of Proposals, and
 - The conduct and content of negotiations, including final contract negotiations, in respect of this RFP or procurement process, or any other procurement process being conducted by UNRWA in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of information (in any form), whether or not such information is commercial information confidential to UNRWA, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

In addition to any other remedies available to it, UNRWA may, at its sole discretion, immediately reject any bid submitted by a Bidder that, in UNRWA's sole opinion, has engaged in any collusive bidding, other anti-competitive conduct, or any other similar conduct with any other Bidder, person or entity in relation to the preparation or lodgment of bids, whether in respect of this RFP or procurement process, or any other procurement process being conducted by UNRWA in respect of any of its requirements.

IMPROPER ASSISTANCE

41. Proposals that, in the sole opinion of UNRWA, have been compiled:
- with the assistance of current or former employees of UNRWA, or current or former contractors of UNRWA in violation of confidentiality obligations or by using information not otherwise available to the general public or which would provide a non-competitive benefit,
 - with the utilization of confidential and/or internal UNRWA information not made available to the public or to the other Bidders,
 - in breach of an obligation of confidentiality to UNRWA, or
 - Contrary to these terms and conditions for submission of a bid, shall be excluded from further consideration.
42. Without limiting the operation of the above clause, a Proposer must not, in the absence of prior written approval from UNRWA, permit a person to contribute to, or participate in, any process relating to the preparation of a Proposal or the procurement process, if the person:
- at any time during the 6 months immediately preceding the date of issue of this RFP was an official, agent, servant or employee of, or otherwise engaged by, UNRWA,
 - at any time during the 12 months immediately preceding the date of issue of this RFP was an employee of UNRWA personally engaged, directly or indirectly, in the planning or performance of the requirement, project or activity to which this RFP relates, or
 - at any time, was an employee of UNRWA involved, directly or indirectly, in the preparation of this RFP including any earlier versions or the management of this procurement process.

CORRUPT AND FRAUDULENT PRACTICES

43. UNRWA requires that all suppliers observe the highest standard of ethics during procurement and execution of work. Pursuant to this policy, UNRWA defines the terms set forth as follows:
- Corrupt practice means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in the execution of a contract;
 - Fraudulent practice means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the client, and includes collusive practice among suppliers (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the client of the benefits of free and open competition.
44. UNRWA will declare a supplier ineligible, either indefinitely or for a stated period of time, to be awarded a UNRWA-financed contract/agreement if at any time it determines that the supplier has engaged in any corrupt or fraudulent practices in competing for, or in executing a UNRWA-financed contract/agreement.

UNETHICAL BEHAVIOUR

45. UNRWA strictly enforces a policy of zero tolerance concerning unethical, unprofessional or fraudulent acts of UNRWA suppliers. Accordingly, any registered company that is found to have undertaken unethical, unprofessional or fraudulent activities, as defined above, will be suspended or forbidden to continue business relations with UNRWA.

ZERO TOLERANCE POLICY ON GIFTS AND HOSPITALITY

46. UNRWA has adopted a zero tolerance policy on gifts and hospitality. In view of this, UNRWA personnel is prohibited from accepting any gift, even of a nominal value, including drinks, meals, food products, hospitality, calendars, stationery, transportation, recreational trips to sporting or cultural events, theme parks or offers of holidays, or and any other forms of benefits. The supplier shall not offer any forms of gifts, hospitality or benefits to UNRWA personnel.
47. Proposers may also visit the below mentioned link to obtain more information on UNRWA procurement policy: <https://www.unrwa.org/procurement/policy>

CONFLICT OF INTEREST

48. A Proposer must not, and must ensure that its employees, officers, advisers, agents or subcontractors do not, place themselves in a position that may, or does, give rise to an actual, potential or perceived conflict of interest between the interests of UNRWA and the Proposer's interests during the procurement process.
49. If during any stage of the procurement process or performance of any UNRWA contract a conflict of interest arises, or appears likely to arise, the Proposer must notify UNRWA immediately in writing, setting out all relevant details of the situation, including those cases in which the interests of the Proposer conflict with the interests of UNRWA, or cases in which any UNRWA official, employee or person under contract with UNRWA may have, or appear to have, an interest of any kind in the Proposer's business or any kind of economic ties with the Proposer. The Proposer must take steps as UNRWA may reasonably require to resolve or otherwise deal with the conflict to the satisfaction of UNRWA.

GLOBAL COMPACT

50. UNRWA strongly encourages all vendors to UNRWA to participate in the Global Compact. You can find more under www.unglobalcompact.org/participation/join/.

LOCAL TAXES

51. The successful bidder may be subject to local taxes (e.g., value added or sales tax, social charges or income taxes on non-resident foreign personnel, duties, fees, levies, etc.) on amounts payable by UNRWA under the contract with the bidder. The Client will state in the Data Sheet if the Consultant is subject to payment of any local taxes. Any such tax amounts shall not be included in the Financial Proposal as they will not be evaluated, but they will be discussed at contract negotiations, and applicable amounts will be included in the Contract.

All UNRWA imports are exempted from customs and taxes up to zero limits, the contractor will be furnished with an exemption letter (upon request) for all items consumed in the project, noting that **the contractors are not exempted from income tax.**

ANNEX B: ACKNOWLEDGEMENT LETTER

IMPORTANT: Bidders are requested to return a completed copy of this acknowledgement letter even if they do not intend to submit a bid for this tender.

SUBJECT: Request for Proposal Number: SER/005/2021
(Provision of Group Medical Insurance Policy for UNRWA's locally employed staff at Lebanon Field Office and their eligible dependents.)

Dear Madam / Sir,

We the undersigned acknowledge receipt of your **RFP Number: SER/005/2021** for the subject matter and hereby confirm that:

- () We intend
() We do not intend

to submit a bid to UNRWA for the **Provision of Group Medical Insurance Policy for UNRWA's locally employed staff at Lebanon Field Office and their eligible dependents by the deadline date of Thursday, 29 April 2021 at 12:00 PM noon Beirut time.**

Name & Title of Authorized Representative: _____

Signature: _____

Company Name & Address: _____

Telephone No.: _____

If you do not intend to submit a bid to UNRWA, please indicate the reason:

- () We do not have the capacity to submit a bid at this time.
() We cannot meet the technical requirements for this RFP.
() We do not think we can make a competitive offer at this time.
() Others: Please specify _____

Kindly return this acknowledgement via email to the following email address:
FPLO-Leb@unrwa.org

ANNEX C: LETTER OF INTRODUCTION

letterhead paper of the Offeror, including
full postal address, telephone no. and fax no.

Date:

To : **THE UNITED NATIONS RELIEF AND WORKS AGENCY (UNRWA)**
Lebanon Field Office
Procurement and Logistics Department
Opposite Sportive City
Beirut

Sir/Madam,

1. Being duly authorized to represent and act on behalf of (Hereinafter "the Offeror"), in accordance with the Commercial Circular or Power of Attorney attached, and having reviewed and fully understood the requirements of the RFP the undersigned hereby offer our best offer for this contract, in accordance with the terms and conditions of the RFP, our offer being valid for **120 days** from RFP closure date.
2. We hereby declare our awareness of the fact that the RFP document with its annexes will constitute a part of any contractual agreement(s) that may be awarded as a result of this RFP and we acknowledge that we understand and have taken note of the terms and conditions of this RFP including the UNRWA General Conditions of Contract for Provision of Services.
3. We confirm that our firm did not attempt, in the process of this tender procedure, to obtain confidential information, enter into unlawful agreements with other Offerors nor influencing or attempting to influence the tender process.
4. We also confirm that our firm is not affected by any potential conflict of interest and has no links with other Offerors or parties involved in this tender.
5. We declare that our firm will at all times, act honorably and impartially in accordance with the code of conduct of its profession and that no corrupt practices of any kind at any stage will be used. (Corrupt practices are the offer of a bribe, gift, gratuity, favor or commission to any person as an inducement or reward for performing or refraining from any act relating to this RFP).
6. Your Agency and its authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents and information submitted in connection with this offer, and to seek clarification from any authority, bankers and clients regarding any financial and technical aspects of the offer. This letter of introduction will also serve as an authorization for the UNRWA to approach any individual or institution referred to in the supporting information, to provide such information deemed necessary by the UNRWA to verify the statements and information provided in this offer, or with regard to our resources, experience and competence.
7. If awarded the contract, we undertake to provide the UNRWA with the performance guarantee in the amount equal to **10%** of the total yearly contract value in accordance with Annex D to the RFP.

Name (Authorized) : _____

Title : _____

Company : _____

Stamp : _____

Date : _____

Company's Address : _____

Company's Telephone & Fax : _____

Annex D – FORM OF PERFORMANCE BOND

[On the headed note paper of the Guarantor (Bank/Insurance Company)]

From:

[Name of the Bank/.....]

[Branch or Office]

[Address]

Fax No: [.....]

(the "**Guarantor**"))

To: United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA)

Bayader Wadi Al-Seer

P.O.Box 140157

Amman 11814

Jordan

(the "**Beneficiary**" or "**you**")

Date:.....

Dear Sir/Madam

Re: Performance Bond in respect of [.....]'s performance obligation under the Contract [Ref no.] (the "Performance Bond**") [Performance Bond No. []]**

1. We, have been informed that [supplier.....] (the "**Principal**") has entered into a contract [full name of the contract] dated, with you, the Beneficiary, for the supply of [insert brief description of goods and services.....] (the "**Contract**").

2. Further, we understand that, according to the conditions of the Contract, an on-demand performance bond is required as a security for the performance of the Principal's obligations under the Contract.

3. At the request of the Principal and in consideration of you entering into the Contract with the Principal, we [bank name] hereby guarantee to you that we shall, without proof and notwithstanding any contest or dispute by the Principal, pay you in full, without any deductions, set-off or withholdings, any sum or sums not exceeding in total an amount of USD [insert the amount in figures.....] ([insert the amount in words.....] United States Dollar) (the "**Bond Amount**") claimed by you, upon, and in any event within 3 (three) days after, receipt by us of your first written demand stating: that the Principal is in breach of his obligation(s) under the Contract;

the mentioned amount is payable in cash and immediately, or through wire transfer to UNRWA bank account in fresh money, to a bank account designated by UNRWA.

4. You may make any number of demands, but any case not later than expiry date, from time to time, under this Performance Bond. The maximum aggregate liability hereunder shall not exceed the Bond Amount.

5. Our obligations constituted by this Performance Bond is irrevocable and, except as stated herein, unconditional and shall not be reduced, discharged or released for any reason, act, event or omission.

6. This Performance Bond shall expire, the latest, on [[insert date] (the "**Expiry Date**").

7. Any demand for payment must be received by us at this office on or before the Expiry Date.

8. We represent and warrant that we have the full power, authority and capacity to execute and deliver this Performance Bond and to perform our obligations hereunder.

9. Any demand, notice or communication made to us under or in connection with this Performance Bond shall be in writing and made to the address written above to the attention of: (a) [insert attention/contact details.....].

10. This Performance Bond shall be regulated by the Uniform Rules for Demand Guarantees, International Chamber of Commerce ("**ICC**") Publication No. 758.

11. We acknowledge that nothing hereunder or any document entered into in relation hereto shall imply a waiver, express or implied, by UNRWA of any privileges or immunity enjoyed by you., or acceptance of the jurisdiction of the courts of any country over disputes arising thereof.

Yours faithfully,

Signed by:.....

Name:.....

Title:..... (For and on behalf of [Name of the Bank])

Annex F - VENDOR PROFILE FORM

Section 1: Company Details and General Information

1. Name of Company:

2. Street Address :

Postal Code :

Country :

City :

Zip Code :

3. P.O. Box and Mailing Address:

4. Tel: (+) _____

5. Fax: (+) _____

6. Email:

7. WWW Address:

8. Contact Name and Title:

9. Parent Company (Full legal Name):

10. Subsidiaries, Associates and/or Overseas Representative(s) - (attach a List if necessary):

11. Type of Business (Mark one only)(Please attach the company organizational chart):

Individual: ☐

Partnership: ☐

Corporate/ Limited: ☐

Other (specify):

12. Nature of Business:

Manufacturer: ☐

Authorised Agent: ☐

Trader: ☐

Consulting Company: ☐

Other (specify):

13. Year Established:

14. Number of Full-time Employees:

15. Licence no. (Please attach a copy) /State where registered:

16. VAT No. /Tax I.D:

17. Technical Documents available in:

English ☐

French ☐

Spanish ☐

Arabic ☐

Other (specify) ☐

18. Working Languages:

English ☐

French ☐

Spanish ☐

Arabic ☐

Other (specify) ☐

Section 2: Financial Information

19. Annual Value of Total Sales for the last 3 Years:

Year ____: USD _____million Year ____: USD _____million Year ____: USD _____million

20. Annual Value of Export Sales for the last 3 Years:

Year ____: USD _____million Year ____: USD _____million Year ____: USD _____million

21. Account holder :

Bank Name :

Bank Address :

Account currency:

Swift/BIC Address:

22. Bank Account Number :

CHIPS (US Only) :

FED (US Only) :

ABA (US Only) :

BSB (Australia Only) :

Any other details :

IBAN (Europe and Middle East):

23. Please provide a copy of the company's most recent Annual or Audited Financial Report.

Section 3: Technical Capability and Information on Goods / Services Offered

24. Quality Assurance Certification (e.g. ISO 9000 or Equivalent) (please provide a Copy of your latest Certificate):

25. International Offices/Representation (Countries where the Company has local Offices/Representation):

26. For Goods only, do those offered for Supply conform to National/International Quality Standards? If yes which standard
Yes ☐ No ☐

27. List below up to fifteen (15) of your Core Goods/Services offered:

UNSPSC Code	UNSPSC Description (one Line for each Item)	National/International Quality Standard to which Item conforms

Section 4: Experience

28. Recent Contracts with the UN and/or other International Aid Organizations:

Organization:	Value:	Year:	Goods/Services Supplied:	Destination:
<div><div></div><div>USD</div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>
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29. To which Countries has your Company exported and/or managed Projects over the last 3 Years?

Section 5: Other

30. Does your Company have a written Statement of its Environmental Policy? **(If yes, please attach a copy)**

Yes ☐ No ☐

31. Please list any Disputes your Company has been involved in with UN Organizations over the last 3 Years:

32. List any National or International Trade or Professional Organizations of which your Company is a Member.

33. Certification:

I, the undersigned, hereby accept the basic UN General Conditions, a copy of which has been provided to me and warrant that the information provided in this form is correct, and in the event of changes details will be provided as soon as possible:

Name

Functional Title

Signature

Date

ANNEX G - TERMS OF REFERENCE

(Provision of Group Medical Insurance Policy (GMIP) coverage for the UNRWA locally employed staff and retirees and their dependents in Lebanon)

Acronyms and Abbreviations:

GMIP	: Group Medical Insurance Policy
RFP	: Request for Proposal
UN	: The United Nations
UNCITRAL	: The United Nations Commission on International Trade Law
UNRWA	: The United Nations Relief and Works Agency for the Palestine Refugees in the Near East
LFO	: Lebanon Field Office
ISO	: The International Standards Organization

INTRODUCTION TO UNRWA

1. Establishment

UNRWA (the United Nations Relief and Works Agency for Palestine Refugees in the Near East) was created on 8 December 1949 upon the adoption by the United Nations General Assembly of resolution No. 302 (IV).

UNRWA is the main provider of basic services – education, health, relief and social services – to 5 million registered Palestine refugees in Jordan, Lebanon, Syria and occupied Palestinian territory, pending a solution to their plight.

The Agency's services encompass education, health care, relief, camp infrastructure and improvement, community support, microfinance and emergency response, including in times of armed conflict.

In the absence of a solution to the Palestine refugee problem, the General Assembly has repeatedly renewed UNRWA's mandate.

UNRWA is funded almost entirely by voluntary contributions from UN member states.

2. UNRWA Services

Since its establishment, the Agency has delivered its services both in times of relative calm in the Middle East, and in times of hostilities.

UNRWA's work exemplifies an international commitment to the human development of Palestine refugees, helping them:

1. Acquire knowledge and skills
2. Lead long and healthy lives
3. Achieve decent standards of living
4. Enjoy human rights to the fullest possible extent.

UNRWA is unique in terms of its long-standing commitment to one group of refugees, and its contributions to the welfare and human development of four generations of Palestine refugees. Originally envisaged as a temporary organization, the Agency has gradually adjusted its programmes to meet the changing needs of the refugees.

3. Areas of Activity

UNRWA provides education, health, relief and social services to eligible refugees among the 5 million registered Palestine refugees in its five fields of operations:

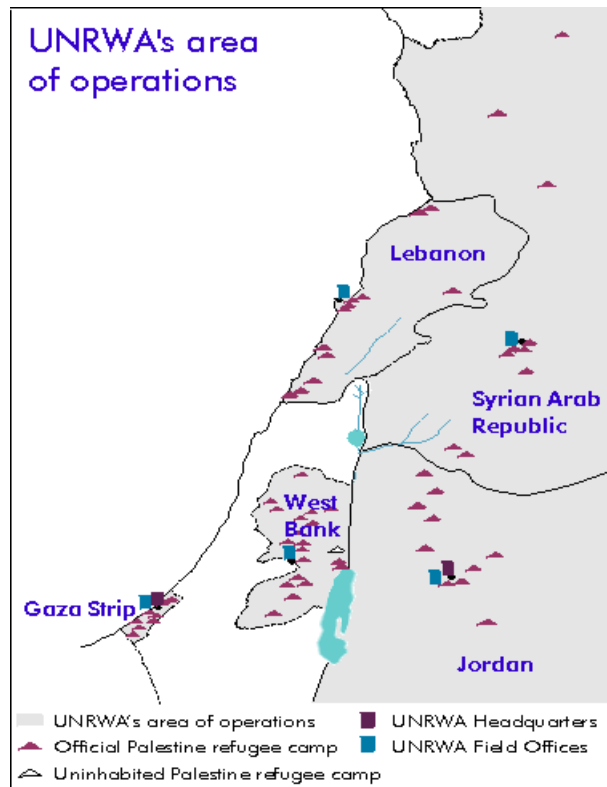
- Jordan
- Lebanon
- Gaza Strip
- The Syrian Arab Republic
- The West Bank, including East Jerusalem

Some 1.4 million refugees, around one third of the total, live in 58 recognized camps, and UNRWA's services are located in or near these areas.

Unlike other United Nations organizations that work through local authorities or executing agencies, UNRWA provides its services directly to Palestine refugees. It plans and carries out its own activities and projects, and builds and administers facilities such as schools and clinics.

The Agency currently operates or sponsors over 900 installations with nearly 30,000 staff across the five fields. Because UNRWA services such as education and healthcare are the type of services normally provided within the public sector, the Agency cooperates closely with governmental authorities in the area of operations, who also provide some services to Palestine refugees.

The UNRWA headquarters is co-located in Gaza City, Amman and East Jerusalem. It also has five field offices located in the Hashemite Kingdom of Jordan, Syria, Lebanon, West Bank and Gaza.



More detailed information is available at UNRWA's web site at: <http://www.unrwa.org/>

4. **Objective of this tender**

UNRWA, Lebanon Field Office is seeking proposals based on the same or equivalent coverage as the current benefit plan.

Through the current RFP, UNRWA is looking for a more global / holistic approach from potential Vendors in their proposal of GMIP coverage for the Beneficiaries.

UNRWA has the following objectives in soliciting health care coverage:

- 4.1. To provide UNRWA Local Area Staff with a quality, affordable healthcare benefits program responsive to the Beneficiaries' needs;
- 4.2. And to sign a contract with a reliable supplier in order to:
 - 4.2.1. Ensure healthcare costs are managed effectively;
 - 4.2.2. Responsibly utilize the contributions of the Agency and of the Local Area Staff for the provision of health care program(s).
 - 4.2.3. Provide a 24/7 help line for all beneficiaries with a possibility of assigning a dedicated representative at the UNRWA Field Office in Bir Hassan as may be agreed.
 - 4.2.4. Establish a complete and continuous mutual monitoring of the contract performance throughout the insurance year.
- 4.3. UNRWA is interested in options that would provide the greatest value. Elements of increased value include, but are not limited to:
 - 4.3.1. Enhanced benefit design,
 - 4.3.2. Reduced insurance costs,
 - 4.3.3. Improved provider accessibility,
 - 4.3.4. Reduced costs of administration,
 - 4.3.5. Provision of administrative services to Beneficiaries,
 - 4.3.6. Efficiency and effectiveness of administration, and
 - 4.3.7. Access to the current providers of health services (hospitals, laboratories, etc.) within Lebanon to the extent practicable.

4.4. General Requirement

UNRWA seeks for the Provision of Group Medical Insurance Policy (GMIP) coverage for the UNRWA locally employed staff and retirees and their dependents in Lebanon (referred as LFO) as follows:

- 4.4.1. The Effective Date of Contract(s):** Any contract(s) resulting from this RFP for a Group Medical Insurance Policy (GMIP) and related healthcare benefits program would start on **01 July 2021**. The Awarded Contractor shall provide the group healthcare insurance services as described in the documents included in this RFP as per the appropriate contract(s) or policy(ies) that will result from it.
- 4.4.2.** Any contract(s) that may be awarded as a result of this RFP will be for a period of one year extendable yearly for additional two years, upon UNRWA's written agreement subject to mandate and funding of the Agency, satisfactory performance of the Contractor and on the same, improved or mutually agreed terms and conditions. **If renewal process fails, the service provider commits to extend for three (3) more months under the same terms and conditions and the same premium rate.**
- 4.4.3.** The Mobilization of the services shall happen at the effective date of the Contract as defined below. Upon signing of this Service Contract, the Contractor will receive from UNRWA the full list of all beneficiaries (and other related information). The Contractor shall have no more than **twenty (20)** calendar days from the signing of this Service Contract to issue and deliver the beneficiaries' cards.

4.5. Technical Definitions

a) Total Premium: premium is the sum of money paid as the cost of insurance according to pre-agreed classes, age bands and beneficiaries categories including all related insurance costs i.e. General and Administrative Expenses, Medical Management Cost, Acquisition Cost, Contingency Ratio, Inflation Ratio, Company Profit margin and any expected medical rate inflation for the underwriting year. All to be included within the definition of a single premium term.

b) Net Earned Premium: is the total annual premium according to insurance category, class and age band or insured status. Net premium calculation is based on the date of insurance contract inception or date of addition up to the natural insurance contract expiry date. Net premium excludes any G&A (General and Administrative Expenses), issuance, stamp or insurance commission fees.

c) Earned Premium: Earned premium is the calculation of the premium per day per active member from the date of inception or addition up to the date of calculation or reporting. Earned premium = ((Total premium/365)* Number of days elapsed from the contract).

d) Paid Claims: Paid claims are all net paid claims of inpatient and outpatient claims after deduction of contracted medical network contractual discount and auditing discounts along with the deduction of co-insurance or deductible according to insurance category.

e) Outstanding Claims Risk Reserve (O/S): The amount of in-patient and out-patient claims that has not yet been audited by the contractor or not yet received from medical providers discounted by (20%) for inpatient claims and (10%) for out-patient, as an average discount by the contracted medical entity and any coinsurance or deductible amounts according to insurance category. It is agreed upon by the two parties that the outstanding risk reserve is Zero amount to all claims longer than 90 days from the end of treatment date.

f) Loss Ratio: is the ratio of total losses incurred (paid and outstanding reserved) in claims plus G&A (General and Administrative) expenses divided by the total premiums earned.

g) General & Administrative (G&A) Expenses: The company agrees that the total amount of the G&A is not to exceed (10%) of the earned premium.

h) Profit Sharing Formula: The company agrees to refund to UNRWA any profit amounts according to the following Formula:

$$20\% * (90\% \text{ of gross premium} - \text{Total Claims (Paid+ O/S)})$$

NB: (The Agency is not interested in cost-sharing arrangements on "in" or "out-patient" treatment).

5. General Obligation of the Contractor

5.1 The Contractor shall provide to UNRWA group medical insurance coverage for the UNRWA Locally Employed Staff and their Recognized Dependents in Lebanon as declared in writing by the UNRWA to the Contractor to be participants in the Insurance coverage as insured, in full conformity with the terms and conditions of this Service Contract.

5.2 The term “UNRWA Locally Employed Staff and their Recognized Dependents” includes former UNRWA Locally Employed Staff and their Recognized Dependents who elect to continue coverage in accordance with Article 6.

6. Insurance Policy Coverage

6.1 The Contractor undertakes to facilitate the smooth and immediate admission into hospitals and medical centers, and cover directly all medical expenses incurred by the UNRWA Locally Employed Staff and their Recognized Dependents in Lebanon as declared in writing by the UNRWA to the Contractor to be participants in the Insurance coverage as insured, in accordance with the terms and conditions of the Service Contract.

6.2 The Contractor's undertaking includes both in-hospital expenses and out-patient expenses incurred by the UNRWA Locally Employed Staff and their Recognized Dependents in Lebanon as declared in writing by the UNRWA to the Contractor to be participants in the Insurance coverage as insured in accordance with the terms and condition of the Contract.

THE ELIGIBILITY

7. List of Insured

7.1 The eligibility of persons to be covered by this Insurance Policy shall be determined by reference to Articles 8 – 11 below.

7.2 UNRWA shall provide the Contractor with a list of the names of the UNRWA Locally Employed Staff and their Recognized Dependents eligible to be included in the Insurance coverage as insured as from the effective date of this Service Contract.

7.3 By the end of each month thereafter, the UNRWA will provide the Contractor with a list of additions and deletions to this list so as to include the newly insured, and to exclude those who are no longer eligible to participate in the Insurance coverage as insured.

7.4 It is to be noted that new UNRWA Locally Employed Staff and their Recognized Dependents shall only be included in the Insurance coverage as insured with effect from the first day of the month immediately following the date of the UNRWA Locally Employed staff's employment. Where the date of employment was on the first day of the month, the new UNRWA Locally Employed Staff and their Recognized Dependents shall be included in the Insurance coverage as insured with effect from that day.

8. The Eligibility of the UNRWA Locally Employed Staff to Participate in the Insurance Coverage as Insured

8.1 All the eligible UNRWA Locally Employed Staff as declared in writing to the Contractor by the UNRWA shall be insured and included in the Insurance coverage in accordance with the Contract as of the Effective Date of the Contract and all such eligible and declared UNRWA Locally Employed Staff shall remain insured and covered in accordance with the Contract for the duration of their employment as an UNRWA Locally Employed Staff in Lebanon and after their retirement date if they opt to continue participating in the Insurance in accordance with this para 8.

8.2 All the UNRWA Locally Employed Staff shall be eligible to participate in the Insurance coverage as insured in accordance with the Contract provided they have not reached their sixty-second (62nd) birthday on or before the Effective Date of the Contract; unless they opt to continue their participation in the Insurance in accordance with this para 8 subsequent to the Effective Date of the Contract. New Locally Employed Staff shall be eligible to participate in the Insurance coverage as insured if on the date of their employment they have not reached their sixty-second (62nd) birthday. Retirees and their Recognized Dependents who were covered by the Agency's group medical insurance policy under a previous contract may continue to be covered by this Insurance Policy.

8.3 All the eligible UNRWA Locally Employed Staff's newly born babies shall be covered under this Contract through the UNRWA Locally Employed Staff's inclusion in the Insurance coverage as insured in accordance with the Contract until the first day of the next month following their date of birth when they become eligible for participation in the Insurance coverage as UNRWA Locally Employed Staff's Recognized Dependents. See Article 10 below.

8.4 An UNRWA Locally Employed Staff who also could be eligible to participate in the Insurance coverage as insured in accordance with the Insurance Policy as an UNRWA Locally Employed Staff's Recognized Dependent in accordance with Article 10 below shall only be eligible to participate in the Insurance coverage as an insured as an UNRWA Locally Employed Staff in accordance with this Insurance Policy.

8.5 All UNRWA locally employed participants staff who leave the service on either retirement on age ground or on early voluntary retirement basis may opt to continue participation in the Insurance with all their eligible dependents according to set premiums, effective the actual date of their retirement whether on age grounds or on early voluntary retirement basis, on condition that they decide continuation in a written request to the Field Human Resources Officer two weeks prior to the date of their separation and their option not to continue is irrecoverable and provided that they pay the full applicable yearly premium in advance or in quarterly installments.

8.6 UNRWA retirees from all fields (e.g., Jordan, Syria, West Bank, Gaza) who move to Lebanon upon retirement and who opt to enroll in GMIP Lebanon provided that they were insured by an UNRWA Group Medical Insurance Plan in the previous year.

8.7 In any case where any UNRWA locally employed participant passes away before the termination of the Contract, their eligible Dependents may opt to continue participation in the Insurance for the remaining duration of this Contract according to the same premiums paid prior to the participant's death. This continuation is conditional upon the eligible Dependents: (i) submitting a written request to the Field Human Resources Officer within 2 weeks of the death of the participant; (ii) paying personally (without any contribution from UNRWA) the full applicable yearly premium as per the policy, and (iii) their option not to continue is irrecoverable.

8.8 In any case where any UNRWA locally employed participant passes away, their eligible spouses and dependents may opt to continue participation in the insurance for following years, after the expiry of the current contract, according to the same premiums paid by retirees. However, continuation of dependents should be ceased once they have married and/or reached the age of 25 years for dependents.

8.9 In any case where an UNRWA insured retiree is re-married due to his/her divorce or the death of his/her spouse, he/she may opt to add the new spouse to the insurance scheme, however according to the same premiums paid by retirees.

9. Discontinuation of the Eligibility of the UNRWA Locally Employed Staff to Participate in the Insurance Coverage as Insured if declared by UNRWA to the contractor

9.1. An UNRWA Locally Employed Staff's eligibility to participate in the Insurance coverage in accordance with the Contract shall automatically discontinue if:

9.1.1. The UNRWA Locally Employed Staff is separated or terminated from UNRWA employment or in any other way ceases to be an UNRWA Locally Employed Staff in Lebanon, unless the staff is entitled to continue his/her participation in the Insurance in accordance with para 8.

9.1.2. The UNRWA Locally Employed Staff reaches the sixty-second (62nd) birthday unless he/she opt to continue participation in the Insurance in accordance with para 8.

9.1.3. The UNRWA declares in writing to the Contractor that the UNRWA Locally Employed Staff or participant UNRWA retirees no longer are eligible to participate in the Insurance coverage as insured in accordance with the Contract and/or discontinues the payment of premium for that UNRWA Locally Employed Staff or of UNRWA participant retirees.

9.1.4. The Contract is terminated or cancelled in accordance with its terms and conditions.

10. The Eligibility of the UNRWA's Locally Employed Staff's Recognized Dependents to participate in the Insurance Coverage as Insured

10.1 All the eligible UNRWA Locally Employed Staff's Recognized Dependents as declared in writing to the Contractor by the UNRWA shall be insured and included in the Insurance coverage in accordance with the Contract and all such eligible and declared UNRWA Locally Employed Staff's Recognized Dependents shall remain insured and covered in accordance with the Contract for the duration of the period they are approved by the UNRWA as UNRWA Locally Employed Staff's Recognized Dependents. This is also applicable to the

recognized dependents of the staff who are eligible to opt to continue participating in the Insurance in accordance with para 8.

10.2 All the UNRWA Locally Employed Staff's Recognized Dependents are only entitled and eligible to participate in the Insurance coverage as insured in accordance with the Contract through and/or by virtue of the UNRWA Locally Employed Staff's eligibility and participation in the Insurance coverage. See Article 8 above. This is also applicable to the recognized dependents of the staff who are eligible to opt to continue participating in the Insurance in accordance with para 8.

10.3 All the UNRWA Locally Employed Staff's Recognized Dependents become eligible to participate in the Insurance coverage as insured in accordance with this Contract only effective on the date the UNRWA Locally Employed Staff become eligible to participate in the Insurance coverage as insured. See Article 8 above. This is also applicable to the recognized dependents of the staff who are eligible to opt to continue participating in the Insurance in accordance with para 8

10.4 The UNRWA Locally Employed Staff's newly born babies become eligible to participate in the Insurance coverage as insured in accordance with the Contract as the UNRWA Locally Employed Staff's Recognized Dependents only on the first day of the next month following their date of birth. From the date of birth until the first day of the next month, the UNRWA Locally Employed Staff's newly born babies are covered through the UNRWA Locally Employed Staff's inclusion in the Insurance coverage as insured. See Article 8 above. This is also applicable to the recognized dependents of the staff who are eligible to opt to continue participating in the Insurance in accordance with para 8.

10.5 An UNRWA Locally Employed Staff's Recognized Dependent who also could be eligible to participate in the Insurance coverage in accordance with the Contract as an UNRWA Locally Employed Staff, See Article 8 above, shall not be eligible to participate in the Insurance coverage as an UNRWA Locally Employed Staff's Recognized Dependent, see this Article 10, but only be eligible to participate in the Insurance coverage as insured as an UNRWA Locally Employed Staff. See Article 8 above. This is also applicable to the recognized dependents of the staff who are eligible to opt to continue participating in the Insurance in accordance with para 8.

11. Discontinuation of the Eligibility of the UNRWA's Locally Employed Staff's Recognized Dependents to Participate in the Insurance Coverage as Insured if declared by UNRWA to the Contractor

11.1 An UNRWA Locally Employed Staff's and participant UNRWA retirees Recognized Dependents eligibility to participate in the Insurance coverage as insured in accordance with this Contract shall automatically discontinue if:

11.1.1 The UNRWA Locally Employed Staff's and participant UNRWA retirees' participation in the Insurance coverage as insured is discontinued in accordance with the Contract. See Articles 9.1.1 and 9.1.2 above;

11.1.2 The UNRWA declares in writing to the Contractor that the UNRWA Locally Employed Staff's and participant UNRWA retirees Recognized Dependent no longer is eligible to participate in the Insurance coverage as insured and/or discontinue the payment of premium for that UNRWA Locally Employed Staff's Recognized Dependent;

11.1.3 The Contract is terminated or cancelled in accordance with its terms and conditions

The BENEFITS

12. Hospital Benefits

12.1. **Hospital Benefits.** If as a result of bodily injury, sickness or maternity the insured, becomes confined in hospital as a registered **SECOND CLASS** bed patient and/or receives necessary Emergency Out-Patient treatment at hospitals Emergency/Out-Patient Department, subject to the hospital being a lawfully operating public or private hospital as designated and named on the list of such hospitals by the Contractor and agreed upon by the UNRWA and listed in attached **Annex G.1**, the Contractor shall cover the following benefits up to the maximum amount of US Dollar One Hundred Thousand (**US\$ 100,000.00**) for each Contract year for each insured:

12.2 **In-Patient Hospital Benefits.** The Contractor shall pay directly all in-hospital expenses incurred by the insured, based on the confinement being as a registered **SECOND CLASS** bed patient (**or FRIST CLASS if insured staff opts to**), payable at 100% of the hospital Invoice and subject to the maximum amount in accordance with Article 12.1 above. Such payments shall include expenses for the following:

- 12.2.1 Second Class Room, Bed and Board, including all regular daily services and supplies customarily provided by the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital;
- 12.2.2 Use of the ICU/CCU, operating theaters, and other treatment rooms and/or equipment;
- 12.2.3 Medical/Surgical services of Physicians (including pre-and post-operative services) and other related medical care required;
- 12.2.4 Required anesthetics and their administration;
- 12.2.5 Surgically required prosthetic devices, braces, stents, appliances, equipment and any newly introduced medical devices;
- 12.2.6 Dressing, splints, and plaster casts;
- 12.2.7 Emergency services;
- 12.2.8 Drugs and Medicines as prescribed by the attending Physician and which are readily and commercially available in the Lebanon for the hospital to obtain/purchase;
- 12.2.9 All other hospital services and supplies customarily provided by the hospital for its medical/surgical care performed in the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital, including but not limited to sub-specialty consultations, laboratory examinations, electro-encephalograms, electro-cardiograms, cardiac monitoring, echocardiography Doppler, cardiac catheterizations, angiography ultra sound, CT scanning, MRIs, basal metabolism tests, physical therapy, oxygen, x-ray examinations, endoscopy, transfusions of blood and/or blood derivatives, plasma and intravenous injections and solutions; and other similar investigations;
- 12.2.10 Drugs and medicine prescribed by the attending Physician in accordance with Article 12.2.8 above delivered to the patient prior to or on discharge from hospital and intended for continuation of the hospital treatment after discharge limited to a fifteen (15) days supply after date of discharge. This provision does not apply to medicines/drugs that are used in the treatment of hypertension, diabetes mellitus, and hyperlipidemia except where the relevant condition was diagnosed for the first time during the hospital stay;
- 12.2.11 Maternity confinements to hospital, includes normal/abnormal or caesarean section delivery or childbirth, ectopic or extra-uterine pregnancy, miscarriage or legal abortion including any and all complications arising there from, general pregnancy nursing care, related special hospital services and nursing care of babies and is subject to all the other benefits above;
- 12.2.12 Newly born babies are included in all of the above benefits under the UNRWA Locally Employed Staff's participation in the Insurance coverage as insured until the first day of the next month following their date of birth when they become eligible for participation in the Insurance coverage in accordance with the Contract as UNRWA Locally Employed Staff's recognized Dependents. See articles 8.3, 10.1 and 10.4 above
- 12.2.13 Treatment of COVID-19 patients admitted to hospitals
- 12.2.14 Treatment of vericocille except if the treatment is conducted for the purposes of treating infertility.

12.3 Out-Patient Hospital Benefits for Emergency Cases whether Accident or Non Accident Related at the Hospital's Emergency/Out-Patient Department.

The Contractor shall pay directly all Emergency Out-Patient expenses incurred by the insured for all necessary Emergency Out-Patient treatment at the hospitals Out-Patient Department whether accident or non-accident related as long as such emergency treatment starts within twenty four (24) hours of the accident or non-accident occurring. Such Emergency Out-Patient Hospital Benefits are payable at 100% of the hospital bills and is subject to the maximum amount in accordance with Article 12.1 above. Drugs/medicine can be provided for out-patient cases solely for accidental cases.

12.3.1 PCR (COVID-19 detection test) to be covered by Contractor for all suspected patients showing symptoms based on medical prescriptions.

12.4 Special Limitation or Restriction on In-Patient Hospital Benefits under Article 12.2

12.4.1 Admission to those hospitals identified as "Restricted Hospitals" in Annex G.1 shall be restricted only to cases, which require highly specialized care, e.g. open heart surgery, brain surgery, cancer, and very complicated cases for which adequate treatment cannot be secured elsewhere and is subject to the maximum amount in accordance with Article 12.1 above.

12.4.2 In the event of any dispute arising out of whether or not the UNRWA Locally Employed Staff and/or their Recognized Dependents participating in the Insurance coverage as insured shall be admitted to any of the Restricted Hospitals and be covered by the benefits in this Article 12, the UNRWA shall have the final decision on approving or disapproving such admission.

12.4.3 The special limitation or restriction clause in this Article 12.4 does not apply to the emergency out-patient treatment in accordance with Article 12.3 above.

12.5 Special Inclusion of In-Patient Hospital Benefits in Non Designated and Listed Hospitals. The Contractor shall also pay directly or reimburse all in-hospital expenses incurred by the insured, if as a result of bodily injury, sickness or maternity the insured, becomes confined in any hospital in Lebanon being a lawfully operating public or private hospital, as a registered **SECOND CLASS** bed patient (**or FIRST CLASS if insured staff opts to**), and whether or not designated and named on the list of hospitals by the Contractor and agreed upon by the UNRWA and attached as **Annex G.1**, only in cases of immediate Emergency where, the insured due to their injury, sickness or maternity had no control over the situation and/or had no other reasonable alternative option for the necessary confinement in hospital. Such payments shall also include expenses as in Article 12.2 above.

12.6 Special Inclusion of Out-Patient Hospital Benefits at Emergency/Out-Patient Departments for Emergency Cases whether Accident or Non Accident Related in Non Designated and Listed Hospitals. The Contractor shall also pay directly or reimburse all Emergency Out-Patient expenses incurred by the insured for all necessary Emergency Out-Patient treatment at the hospitals Out-Patient Department of any hospital in Lebanon being a lawfully operating public or private hospital and whether or not designated and named on the list of hospitals by the Contractor and agreed upon by the UNRWA and attached as **Annex G.1**, in cases of immediate Emergency where, the insured due to their injury, sickness or maternity had no control over the situation and/or had no other reasonable alternative option for the necessary Emergency treatment.

12.7 Special Inclusion of Out of Hospital Expenses as a Hospital Benefit. The Contractor shall also pay directly or reimburse consultation expenses incurred by the insured that directly lead to the immediate admission and confinement in a hospital in accordance with this Article 12 on hospital benefits. Such payments or reimbursements however, shall not exceed those expenses/fees as applied by the Lebanese National Social Security Fund (LNSSF) and is also subject to the maximum amount in accordance with Article 12.1 above.

13 Special Continuation of Hospital Benefits in Cases of Discontinuation of the UNRWA's Locally Employed Staff and their Recognized Dependents Participation in the Insurance Coverage as Insured

13.1 In the event the UNRWA Locally Employed Staff and their Recognized Dependents participation in the Insurance coverage as insured discontinues in accordance with Articles 9.1 and 11.1 above, the UNRWA Locally Employed Staff and their Recognized Dependents eligibility and coverage for Hospital benefits in accordance with Article 12 above shall automatically discontinue, except for the following cases of special continuation:

13.1.1 Where the confinement or admission to hospital were already in progress on or before the date of discontinuation of the participation in the Insurance coverage. Such special continuation of the hospital benefits shall only be for the duration of the confinement in hospital for the specific bodily injury, sickness or maternity and its complications being the reason for the said admission to hospital and is subject to the maximum amount in accordance with Article 12.1 above;

13.1.2 Where the confinement or admission to hospital is a maternity admission and the pregnancy resulting in such confinement or admission to hospital had its inception prior to the date of discontinuation of the participation in the Insurance coverage and subject to the UNRWA Locally Employed Staff and/or their Recognized Dependents has been participating in the Insurance coverage as insured immediately prior to the discontinuation of the participation in the Insurance coverage and until its date of termination. Such special continuation of the hospital benefits shall also be for the duration of the confinement for the specific maternity being the reason for the said admission to hospital as in Article 13.1.1 above and is subject to the maximum amount in accordance with Article 12.1 above;

13.1.3 For newly born babies of the UNRWA Locally Employed Staff being fully covered in accordance with Articles 8.3, 10.4, and 12.2.12 above, and being born on or before the date of discontinuation of the UNRWA Locally Employed Staff's participation in the Insurance coverage as insured and/or the birth is a result of a maternity confinement or admission to hospital in accordance with Article 13.1.1 and 13.1.2 above, such special continuation of the hospital benefits shall be as follows: The newly born baby's special continuation of the hospital benefits shall be until the first day of the next month following their date of birth and is subject to the maximum amount in accordance with Article 12.1 above. This includes cases where the baby's mother dies and she is an UNRWA Locally Employed Staff's Recognized dependent but excludes cases where the death is that of an UNRWA Locally Employed Staff which shall be treated in accordance with Article 13.1.14 below.

- 13.1.4 In case the UNRWA Locally Employed Staff participating in the Insurance coverage as insured dies, whether being the baby's mother or not and the participation in the Insurance coverage ceases by the end of the month in which the death occurs, the new born baby's special continuation of the hospital benefits shall be until its discharge from the hospital and is subject to the maximum amount in accordance with Article 12.1 above.

14 Maximum Limit of Hospital Benefits Per Each insured

14.1 The maximum amount payable by the Contractor for all hospital benefits as included in Article 12 and Article 13 above, shall be the maximum amount of US Dollar One Hundred Thousand (US\$ 100,000.00) per each Contract year for each of the UNRWA Locally Employed Staff and each of their Recognized Dependents participating in the Insurance coverage as insured.

15 Out of Hospital Benefits: Diagnostic X-Ray and Laboratory Benefits

- 15.1 If as a result of bodily injury, sickness or maternity the insured becomes in need of Out of Hospital Medical Examinations, the Contractor shall cover 100% of the cost of the examinations or if carried out by a Laboratory, Medical Care or Service Centre or Hospital Listed in **Annexes G.2 and G.1** respectively. The Contractor shall pay the expenses directly to the service provider in accordance with Article 22 below.
- 15.2 The Contractor may approve in advance of treatment being rendered, the use of a Laboratory, Medical Care Centre, Service Centre or Hospital other than those listed in **Annexes G.1, and G.2**. In such cases: (i) the Contractor shall inform the insured when giving the approval of the amount that the Contractor will cover; (ii) the insured will pay the service provider directly and present the Contractor with the invoice and receipt; and (iii) the Contractor must reimburse the insured within the time limited specified in **Annex G**.
- 15.3 This Article 15 applies to the following "Out of Hospital Medical Examinations": Diagnostic X-Ray, radiology, MRI, Lab-examinations, Osteodenimetry, Mammography, Laser treatment, or any microscopic or other laboratory tests or analysis, electroencephalograms, electrocardiograms, electromyogram, audiogram, cardiac thallium, cardiac catheterization, stress test, evoked response, echocardiography, halter monitoring, ocular angiography, scintigraphy, base metabolism tests, ultra sound, CT scanning, and any other echography, radiology or Lab tests, and Physiotherapy & Laser therapy treatment.

16 Special Limitation or Restriction on Out of Hospital Benefits

- 16.1 No benefits are payable for the following:
- 16.1.1 Any examination requested by the Physicians/Specialists as mentioned here above made for check-up purposes and not incidental to, or necessary to diagnosis of sickness or an accidental bodily injury.
- 16.1.2 Any dental X-Ray except when performed in connection with an accidental bodily injury.

17 Maximum Limit of Out of Hospital Benefits Per Each Insured. The maximum amount payable by the Contractor for all out of hospital benefits as included in Article 15 above, shall be the maximum amount of US Dollar One Thousand Five Hundred (**US\$ 1,500.00**) for each Contract year for each of the UNRWA Locally Employed Staff and each of their Recognized Dependents participating in the Insurance coverage as insured.

18 Exceptional Inclusion of Hospital and Out of Hospital Benefits outside of Lebanon

- 18.1 The Contractor shall also pay directly or reimburse all eligible medical care expenses incurred in another country than Lebanon in accordance with the benefits in the Contract, on the basis of an emergency condition arising while the insured is outside of Lebanon, for the purpose of business or vacation or for pursuing university studies or following specific referral for treatment outside his country of residence, the company shall indemnify the claimant on a scale equivalent to the customary medical charge for such disability normally applicable in Lebanon but always within the scope limits of the Contract.
- 18.2 In such cases, the cost shall be paid or reimbursed at 100%, on a scale equivalent to the customary medical charge for such disability normally applicable in Lebanon, but always within the scope and limits of the Contract.

EXCLUSIONS OF BENEFITS

19 Exclusions of Benefits

- 19.1 This Contract and the Insurance coverage does not include and no benefits shall be payable for the following unless otherwise covered in other parts of this Contract:
- 19.1.1 Any injury or illness for which benefits are provided directly by UNRWA through the UNRWA Rules and regulations as work or service incurred accidents. The determination of whether an injury is a consequence of a service incurred accident may take some time. Accordingly, the Contractor shall not use this provision as a reason to object or refuse coverage if a staff member presents his/her GMIP card when being admitted to Hospital. In the event that UNRWA later determines that the injury was, indeed, a consequence of a service-incurred accident, UNRWA shall reimburse the Contractor for the costs incurred; Alternatively, if staff member doesn't use his/her GMIP card and his injury is adjudicated by UNRWA as being not a service accident, the insurance company shall reimburse the staff member within provisions of the contract given that injury incurred during the period of the contract.
 - 19.1.2 Any treatment or examination for which the expenses are reimbursed or paid through any other insurance or payment policy;
 - 19.1.3 Treatment of psychiatric or mental disorder, chronic alcoholism or drug addiction or any injury, which the Contractor can show was caused exclusively or predominantly by self-administered alcohol or drugs;
 - 19.1.4 Treatment of sterility/infertility;
 - 19.1.5 Treatment of venereal disease and injuries inflicted deliberately by the insured upon him/herself;
 - 19.1.6 Rest cures, sanitary or custodial care, or periods of quarantine or isolation;
 - 19.1.7 Cosmetic or plastic surgery unless necessitated to correct traumatic injury occurring while the Insurance coverage is in effect or to restore function;
 - 19.1.8 The provision of wigs;
 - 19.1.9 General check-up (general health examination);
 - 19.1.10 Installation and cost of hearing aids, glasses, eye examination for the correction of vision, or fitting glasses except as a direct result of an accident;
 - 19.1.11 Dental examination, X-ray, care or surgery unless due to an injury covered under this Contract;
 - 19.1.12 Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or riot or civil commotion;
 - 19.1.13 Military or naval service in time or declared or undeclared war or while under order for warlike operations or restoration of public order;
 - 19.1.14 Any violation or attempted violation of the criminal law or resistance to lawful arrest. The determination of whether an injury is a consequence of a violation of the criminal law or resistance to lawful arrest is a matter for the State legal system. Accordingly, the Contractor shall not use this provision as a reason to object to or refuse coverage if the Insured person presents his/her GMIP card when being admitted to Hospital. In the event that a court of law later determines that the injury was, indeed, a consequence of a violation or attempted violation of the criminal law or resistance to lawful arrest, UNRWA shall be responsible for arranging reimbursement to the Contractor for the costs incurred;
 - 19.1.15 Car racing, Motorcycle racing and mountaineering;
 - 19.1.16 Ionizing radiations;
 - 19.1.17 Epidurals for normal delivery.

19.1.18 Vaccines.

19.1.19 Unless specifically mentioned in Article 19.1, it shall be assumed that all forms of treatment, laboratory examination, medicines and/or radiology test that are medically necessary are covered by the policy. Without limiting the foregoing, if a procedure/ treatment/ medicine/ examination/ test is new and has been registered/ approved but not priced by the Lebanese Social Security system or Ministry of Health, it is included.

ADMISSIONS TO HOSPITALS, REFERRALS TO OUT OF HOSPITAL EXAMINATIONS, DIRECT PAYMENT AND CLAIM FOR REIMBURSEMENT OF BENEFITS

20 Admissions to Hospital

Emergency Admissions to Hospitals Designated and Listed in Annex G.1

- 20.1 The insured shall be immediately admitted to the Emergency Section of the Hospitals designated and named by the Contractor in attached **Annex G.1** upon presenting his/her Medical Insurance ID Card as issued by the Contractor. See also Article 12.3 above.
- 20.2 If such admission to the Emergency Section of the Hospitals necessitates an admission and confinement to In-Hospital treatment as a bed patient as per Articles 12.1 and 12.2 above, the Insured and/or Hospital will have to notify a Contractor delegate within the next forty-eight (48) hours in order to arrange for obtaining a duly signed referral.

Emergency Admissions to Non Designated and Listed Hospitals

- 20.3 In case of admission to the Emergency Section of a Hospital not designated and named by the Contractor in attached **Annex G.1** and included as Out-Patient Hospital benefit under Article 12.7 and Article 18 above, the Contractor may if possible arrange for direct payment to the Hospital if notified and/or requested so by the insured, if not possible or not notified and/or requested, such expenses shall be reimbursed by the Contractor to the insured in accordance with Article 23 below.
- 20.4 If such admission to the Emergency Section of a Hospital not designated and named by the Contractor necessitates an admission and confinement to In-hospital treatment as a bed patient as per Articles 12.7 and Article 18 above, the Contractor may if possible arrange for direct payment to the Hospital if notified and/or requested so by the insured, if not possible or not notified and/or requested, such expenses shall be reimbursed by the Contractor in accordance with Article 23 below. Note that if the notification and request by the insured to the Contractor or the Contractor's representative is done within the next twenty four (24) hours of admission in accordance with Article 20.2 above the possibility for the Contractor to arrange for direct payment shall be commended.

Non-Emergency Admissions (Cold Cases that do not require immediate admission and treatment) to Hospitals Designated and Listed in Annex G.1

- 20.5 The Contractor shall ensure the smooth and immediate admission of the insured to a Hospital designated and named by the Contractor in attached **Annex G.1**. The details procedures for the admission will be agreed upon based on the need for prior approval(s) before admission.
- 20.6 Normally, in such cold cases the insured will first approach his/her private Doctor for consultation (any expenses at this stage are not included in coverage or benefit by the Contractor under the Contract). The private Doctor may request that further Examinations be done, in such case the insured should proceed in accordance with Article 15 above and approach the Contractor or any of its representatives for prior referral authorization.
- 20.7 If the insured subsequently is approved for admission to Hospital, the expenses for consultation(s), any tests and examinations made by specialist(s) that directly lead to the admission and confinement to a Hospital in accordance with Article 12 above shall be directly paid or reimbursed as appropriate as In-Hospital benefits in accordance with Article 12.9 above and Article 12 below. Such payments or reimbursements however, shall not exceed those expenses/fees as authorized by the Lebanese National Social Security Fund (LNSSF) and is also subject to the maximum amount in accordance with Article 12.1 above.

21 Referral to Out of Hospital Examination

- 21.1 Any insured person must obtain prior approval from the Contractor before obtaining any Out of Hospital treatment under Article 15.

22 Direct Payment of Benefits by the Contractor

- 22.1 The Contractor shall have in place an appropriate system for and arrange for direct payment on behalf of the insured of any benefits in accordance with this Contract when the expenses incurred are with any of the Hospitals, Laboratories and Medical Care or Service Centers designated and named in attached **Annexes G.1** and **G.2**.
- 22.2 The Contractor may also if possible arrange for direct payment on behalf of the insured of any benefits in accordance with this Contract when the expenses incurred are not with any of the Hospitals, or Laboratories and Medical Care or Service Center and designated and named in attached **Annexes G.1** and **G.2**, provided it is an emergency situation and the insured has notified and/or requested the Contractor to do so and it is possible for the Contractor to arrange such direct payment, otherwise reimbursement shall be effected in accordance with Article 23 below.

23 Reimbursement of Benefits by the Contractor

- 23.1 The Contractor has to provide the insured with sufficient quantities of standard printed reimbursement forms, which will be agreed upon by UNRWA, to be used when/if ever needed.
- 23.2 When any of the insured, due to an emergency situation incurs medical expenses as a result of sickness, injury or maternity by admission into a non-contracted hospital or incurs medical expenses subject to reimbursement in accordance with the terms of the Contract, the above claim form should be completed and submitted to the Company through the UNRWA within a maximum of thirty (30) days from the date of incurring any medical expenses for which benefits may be claimed.
- 23.3 The insured should:
 - 23.3.1 Fill out the claim form in full (appropriately signed by the physician and the insured) justifying the use of a non-contracted hospital;
 - 23.3.2 Attach the medical report received prior to admission to hospital, stating injury or illness and consultation fees paid;
 - 23.3.3 Attach all relevant original bills and receipts to the claim document including the ones related to the laboratory and investigation made as recommended by the private physician prior to admission to hospital; and
 - 23.3.4 Once all the above is complete, dispatch the claim documents to the Contractor through proper UNRWA channels.
- 23.4 The Contractor must settle any claim within the period specified in the Service Level Agreement.
- 23.5 Failure to furnish notice or proof of loss within the time limits required above shall not invalidate or reduce any claim if it shall be shown not to have been reasonably possible to give such notice or proof and that notice and proof were given as soon as it was reasonably possible.
- 23.6 During the pendency of a claim hereunder, the Contractor will have the right and opportunity, through its medical representative, to examine the person who is the subject of the claim when and so often as it may reasonably require.
- 23.7 All payments on reimbursement basis, under this Contract shall be made in accordance with the above provisions and the Service Level Agreement, except that in the event the Contractor determines that the insured is incompetent or for any reason incapable of executing a valid receipt and no guardian has been appointed, the Contractor may pay any amount otherwise payable to the insured to the spouse or relative by blood of the insured or to any other person or institution determined by the Contractor in consultation with the UNRWA to be equitably entitled thereto.

Summary of Coverage & benefits

Important note: To the extent of any inconsistency between this summary and the details above, the above will prevail.

Coverage Description	Coverage Limits
Inpatient Coverage	
Maximum annual limit / member (\$)	USD 100,000
Second Class Room, Bed and Board, including all regular daily services and supplies customarily provided by the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital;	100%
Use of the ICU/CCU, operating theaters, and other treatment rooms and/or equipment	100%
Medical/Surgical services of Physicians (including pre-and post-operative services) and other related medical care required;	100%
Required anesthetics and their administration	100%
Surgically required prosthetic devices, braces, stents, appliances, equipment and any newly introduced medical devices;	100%
Dressing, splints, and plaster casts;	100%
Emergency services;	100%
Drugs and Medicines as prescribed by the attending Physician and which are readily and commercially available in the Lebanon for the hospital to obtain/purchase;	100%
Discharge Medications (maximum 15 days' supply)	100%
Maternity (Including but not limited to Normal delivery, Caesarean delivery and legal abortion)	100%
New born babies (starting from the 1 st day of the next month following their date of birth)	100%
Treatment of COVID-19 patients admitted to hospitals	100%
Treatment of Varicocele (except infertility cases)	100%
Emergency Outpatient Expenses	100%
All other hospital services and supplies customarily provided by the hospital for its medical/surgical care performed in the hospital, initiated and/or performed by recognized employees of the hospital and/or ordered by the hospital, including but not limited to: Sub-specialty consultations, laboratory examinations, electro-encephalograms, electro-cardiograms, cardiac monitoring, echocardiography Doppler, cardiac cauterizations, angiography ultra sound, CT scanning, MRIs, basal metabolism tests, physical therapy, oxygen, x-ray examinations, endoscopies, transfusions of blood and/or blood derivatives, plasma and intravenous injections and solutions; and other similar investigations;	100%
Outpatient Coverage	
Maximum annual limit / member (\$)	USD 1,500
Diagnostic X-Ray and Laboratory benefit including but not limited to:	100%
Diagnostic X-Ray, radiology, MRI, Lab-examinations, Osteodenimetry, Mammography, Laser treatment, or any microscopic or other laboratory tests or analysis, electroencephalograms, electrocardiograms, electromyogram, audiogram, cardiac thallium, cardiac catheterization, stress test, evoked response, echocardiography, halter monitoring, ocular angiography, scintigraphy, base metabolism tests, ultra sound, CT scanning, and any other echography, radiology or Lab tests, and Physiotherapy & Laser therapy treatment.	
PCR (COVID-19 detection test) for all suspected patients showing symptoms	100%

Summary of Exclusions

This Contract and the GMIP coverage does not include and no benefits shall be payable for the following unless otherwise covered in other parts of this RFP document:

1. Any injury or illness for which benefits are provided directly by UNRWA through the UNRWA Rules and regulations as work or service incurred accidents. The determination of whether an injury is a consequence of a service incurred accident may take some time. Accordingly, the Contractor shall not use this provision as a reason to object or refuse coverage if a staff member presents his/her GMIP card when being admitted to Hospital. In the event that UNRWA later determines that the injury was, indeed, a consequence of a service-incurred accident, UNRWA shall reimburse the Contractor for the costs incurred;
2. Any treatment or examination for which the expenses are reimbursed or paid through any other insurance or payment policy;
3. Treatment of psychiatric or mental disorder, chronic alcoholism or drug addiction or any injury, which the Contractor can show was caused exclusively or predominantly by self-administered alcohol or drugs;
4. Treatment of sterility/infertility;
5. Treatment of venereal disease and injuries inflicted deliberately by the insured upon him/herself;
6. Rest cures, sanitary or custodial care, or periods of quarantine or isolation;
7. Cosmetic or plastic surgery and treatment unless necessitated to correct traumatic injury occurring while the GMIP coverage is in effect or to restore function;
8. The provision of wigs;
9. General check-up (general health examination);
10. Installation and cost of hearing aids, glasses, eye examination for the correction of vision, or fitting glasses except as a direct result of an accident;
11. Dental examination, X-ray, care or surgery unless due to an injury covered under this Contract;
12. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or riot or civil commotion;
13. Military or naval service in time or declared or undeclared war or while under order for warlike operations or restoration of public order;
14. Any violation or attempted violation of the criminal law or resistance to lawful arrest. The determination of whether an injury is a consequence of a violation of the criminal law or resistance to lawful arrest is a matter for the State legal system. Accordingly, the Contractor shall not use this provision as a reason to object or refuse coverage if the Insured person presents his/her GMIP card when being admitted to Hospital. In the event that a court of law later determines that the injury was, indeed, a consequence of a violation or attempted violation of the criminal law or resistance to lawful arrest, UNRWA shall be responsible for arranging reimbursement to the Contractor for the costs incurred;
15. Car racing, Motorcycle racing and mountaineering;
16. Ionizing radiations;
17. Epidurals for normal delivery cases.
18. Vaccines
19. Unless specifically mentioned in Article 19.1, it shall be assumed that all forms of treatment, laboratory examination, medicines and/or radiology test that are medically necessary are covered by the policy. Without limiting the foregoing, if a procedure/ treatment/ medicine/ examination/ test is new and has been registered/ approved but not priced by the Lebanese Social Security system or Ministry of Health, it is included.

ANNEX G.1 - LIST OF HOSPITALS

AS DESIGNATED AND NAMED BY THE CONTRACTOR AND AGREED BY THE UNRWA

Note to bidders: If a hospital is already listed below, it means that "Full" Coverage or "Restricted" Coverage **SHALL** be provided by the Contractor at the hospital. These hospitals are frequently used by UNRWA staff and dependents and their treating physicians.

It is otherwise expected that the successful company will provide full coverage at a wider range of hospitals. A bidder shall provide full coverage at a minimum of 70% of major hospitals in each Area.

Area	Hospital	Full Coverage	Restricted Coverage (see Article 12.4 of Annex G: TOR)	Company Office on Site (Y/N) (If Yes, state opening hours)	Dedicated company representative available during normal working hours (Y/N)
Central Lebanon Area	Makassed Hospital	✓			✓
	Rassoul Azaam Hospital	✓			✓
	American University Hospital		✓		✓
	Hotel Dieu	✓			✓
	Saint George Hospital	✓			✓
	Rizk Hospitals	✓			✓
	...(bidder to list other hospitals here) ...				
Saida/ Nabatieh	Hammoud Hospital	✓			✓
	Labib Medical Center	✓			
	Any Hopsital at Nabatieh	✓			
	...(bidder to list other hospitals here) ...				
North Lebanon	Nini Hospital	✓			✓
	New Mazloun Hospital	✓			✓
	...(bidder to list other hospitals here) ...				
Tyre	Jabal Amel Hospital	✓			✓
	Hiram Hospital	✓			✓
	...(bidder to list other hospitals here) ...				
Beqaa	Dar Al Amal	✓			✓
	Beqaa Hospital	✓			✓
	...(bidder to list other hospitals here) ...				

ANNEX G.2 - LIST OF LABORATORIES AND MEDICAL CARE OR SERVICE CENTERS**AS DESIGNATED AND NAMED BY THE CONTRACTOR AND AGREED BY THE UNRWA**

Instructions to Bidders: It is expected that the Contractor provide a good network in each Area.
At least (TWO) laboratories, medical care or service centers – including one providing physiotherapy – MUST be listed in each area.

Area	Name of Laboratory, Medical Care or Service Centre
Beirut	
Saida	
Tyre	
Tripoli	
Chtoura and Baalbeck	

ANNEX G.3 - BENEFICIARIES CENSUS DATA

Below is a range of information concerning the Insured Persons (staff members and their recognized dependents) as of **31 January 2021** which shall add clarity to help build your proposal:

A.I - Number of staff, spouses & dependent children distributed by age:

Age	Staff Members		Spouses		Children		Total	Percentage
	Male	Female	Husban d	Wife	Son	Daughter		
Less than or equal 18 years	0	0	0	0	2279	2287	4566	43.34
>18 <= 25 years	0	0	0	47	484	464	995	9.44
> 25 <= 35 years	171	357	87	318	127	88	1148	10.90
>35 <= 45 years	449	655	259	364	3	3	1733	16.45
>45 <= 55 years	529	307	210	351	0	0	1397	13.26
>55 <= 60 years	270	167	59	44	0	0	540	5.13
>60 <=62	29	32	33	6	0	0	100	0.95
Over 62	0	0	52	5	0	0	57	0.54
Sub. Total	1,448	1,518	700	1,135	2,893	2,842	10,536	100.00
Total	2,966		1,835		5,735		10,536	100%
G. Total	2,966		7,570					

Children (18 years & under)	: 4,566
Adult (Over 18 & less or equal 62 yrs)	: 5,913
Adult (Over 62 years)	: <u>57</u>
Total	10,536

A.II - Number of Retirees (ex-staff and their dependents):

Age	S/M		Dependents		Total	Percentage
	Male	Female	Male	Female		
Less than or equal 18 years	0	0	25	30	55	4.70
>18 <= 25 years	0	0	61	59	120	10.26
> 25 <= 35 years	0	0	58	61	119	10.17
>35 <= 45 years	0	1	10	16	27	2.31
>45 <= 55 years	1	4	2	91	98	8.38
>55 <= 60 years	7	6	2	82	97	8.29
>60 <=62	55	58	3	36	152	12.99
>62 <=67	118	77	22	48	265	22.65
>67 <=72	69	35	20	17	141	12.05
>72 <=78	54	17	15	10	96	8.21
> 78	0	0	5	0	5	0.43
Sub. Total	304	198	223	450	1175	100%
Grand Total	502		673		1175	100%

Children (18 years & under)	:	55
Adult (Over 18 & less or equal 62 yrs)	:	613
Adult (Over 62 & Above)	:	<u>507</u>
Total		1,175

A.III - Number of staff and eligible dependents distributed by Area/Location:

Area/Location	Staff Member	Dependents	Total	Percentage
Lebanon Field Office, Beirut	304	686	990	9.40
Beirut Area	395	890	1,285	12.20
Siblin Training Center Iqlim Al-Kharoub, Al-Shouf	109	328	437	4.15
Tyre Area	517	1356	1,873	17.78
Saida Area	752	1861	2,609	24.77
Tripoli Area	717	2023	2,740	26.02
Beqa'a Area	172	426	598	5.68
Total	2,966	7,570	10,536	100.00

N.B: The above figures are provided for statistical purposes and may slightly vary in additions and deletions throughout the duration of the policy and are therefore not binding to UNRWA.

Annex H- TECHNICAL EVALUATION CRITERIA

1.1 Technical Evaluation Criteria – Weighting: 70%

The technical evaluation has two parts as detailed below.

- The first part consists of mandatory requirements that shall be evaluated on a pass/ fail basis, where failure in any of the criteria listed shall lead to the disqualification of the entire offer.
- The second part consists of a weighted scoring section where technical offers shall be evaluated through allocation of marks depending on the strength of each offer and how well it meets the requirements defined in the terms of reference (TOR), as per the set evaluation criteria.

TECHNICAL EVALUATION			
A	MANDATORY CRITERIA (PASS/FAIL) <i>(Failure to meet any of the below mandatory requirements shall result in disqualification of the bidder's proposal)</i>	PASS	FAIL
a.1	Signed Letter of Introduction attached (see RFP Annex C)		
a.2	Valid license for operating a medical insurance business (covering medical insurance) in Lebanon (issued by the Lebanese Government). License from a Consortium or Administrator could serve the intended purpose.		
a.3	Completed and signed Company Vendor Profile Form (see RFP Annex F)		
a.4	Bidder shall attach its arbitration history (if any) for verification by UNRWA. If no arbitration history applicable, bidder must make a clear statement to this effect.		
a.5	A letter from the Re-insurer accepting coverage according to the contract terms and duration, including confirmation of appropriate BBB rating (or similar financial rating).		
a.6	Attach up-to-date copies of the below list of required Legal Documentation (where applicable): <ul style="list-style-type: none"> - Comprehensive certificate/attestation from commercial register (<i>Bidder</i>) - Certificate of Commercial Registration (<i>Bidder</i>) - Commercial Circular (<i>Bidder</i>) - Certificate of Registration at the Ministry of Finance and the VAT Department (<i>Bidder</i>) - Acquittus from the National Social Security Fund - NSSF (<i>Bidder</i>) - Bankruptcy status (<i>Bidder</i>) - Insolvency status (<i>Bidder</i>) - Status of Court cases (<i>Bidder</i>) – over the last two years ending 31/03/2021 (list each one and provide a brief background and summary of final judgment, where available) - Comprehensive certificate/attestation from commercial register (<i>Administrator</i>) - Certificate of Commercial Registration (<i>Administrator</i>) - Commercial Circular (<i>Administrator</i>) - Certificate of Registration at the Ministry of Finance and the VAT department (<i>Bidder</i>) - Acquittus from the National Social Security Fund - NSSF (<i>Administrator</i>) - Bankruptcy status (<i>Administrator</i>) - Insolvency status (<i>Administrator</i>) - Status of Court cases (<i>Administrator</i>) - over the last two years ending 31/03/2021 (list each one and provide a brief background and summary of final judgment, where available) 		
a.7	Bidder shall make a written confirmation that if successful, it shall grant UNRWA a three-month contract extension beyond the established contract expiry date as a grace period, under the same rates, terms and conditions, should the normal renewal process fail.		
a.8	Bidder shall make a written confirmation of its understanding, ability and intention to provide services as per UNRWA requirement for a one-year period with the option to extend for two consecutive annual periods, for a total contract period not to exceed 3 years (1+1+1).		

a.9	Bidder shall make a written confirmation of its ability and intention to mobilize and commence service provision within 5 weeks of contract signature and to issue/ distribute insurance cards to all beneficiaries within approximately twenty (20) calendar days of contract signature.		
a.10	Bidder shall make a written confirmation of the availability of a 24/7 dedicated live hotline available to all beneficiaries (resourced with sufficient competent personnel).		
		Max. Points	Company
B	SCORED/WEIGHTED CRITERIA		Bidder Name
1	COMPANY BACKGROUND AND EXPERIENCE (Bidder/Claims Administrator)	10	
1.1	Financial and solvency status: Please submit audited financial reports for past two years (2019 & 2020). Please submit substantiated Vulnerability Rating (Indication of Capital adequacy and Solvency Margin 2020). Please submit substantiated Liquidity Rating 2020.		
1.2	Arbitration History (reference information submitted as part of Criterion a.4 above).		
1.3	Bidder to attach at least two (2) relevant commercial references including the names and contact details (phone, email, etc) from a recent portfolio of approximate size and scope as the UNRWA requirement, indicating satisfactory service delivery and the period for which services were delivered.		
1.4	Bidder to provide a written confirmation of membership of relevant insurance association(s)		
2	GEOGRAPHICAL PRESENCE OF SERVICE FACILITIES	14	
2.1	Proposals will be evaluated on bidder ability to cover all specified locations in each Area. Presence of referral physicians/admission offices/representative of major hospitals in each area: Service Area 1 (Beirut Area) Service Area 2 (Saida Area) Service Area 3 (Tyre Area) Service Area 4 (North Area: Tripoli, Beddawi & Nahr El-Bared) Service Area 5 (Beqaa Area – Chtoura & Baalbeck)		
2.2	Controlling Physician: Bidder to attach its business model for providing services by controlling physicians by geographic location including name, location, contact information and working hours (bidder confirmation of presence of controlling physicians in hospitals and/or outside based, etc.) Bidder to attach a list of physicians' presence including their respective working hours.		
2.3	Availability of office presence in hospitals (if any): Bidder shall attach a sheet indicating all hospitals at which it maintains offices and the respective working hours.		
3	SERVICE IMPLEMENTATION PLAN	8	
3.1	Mobilization Plan: Bidder shall attach a mobilization plan, clearly indicating the schedule of deployment for the respective components and resources required for successful service implementation (including personnel, office facilities, etc) taking into account the scope and breadth of the service areas/operations. The mobilization plan must include an appropriate control system and highlight any assumptions, potential risk areas/ mitigation strategies, lead time (in days/weeks) for any needed activities from contract award through effective commencement of service provision in line with UNRWA requirements as defined in the tender. The plan shall also include a brief explanation of the bidder's monitoring and oversight considerations to ensure successful service delivery throughout the contract period.		

3.2	Service Delivery Plan: Bidder to provide a detailed description of the implementation process for the required services, including a realistic, achievable service delivery plan in line with UNRWA requirements, including issuance of insurance cards, notification to the entire bidder insurance network, upload of insured beneficiary data into bidder's information systems (electronic), printing/distribution to insured beneficiaries of insurance booklets with all coverage and other information pertinent to the service for the attention of beneficiaries, as well as notification to relevant hospital networks, where applicable. Bidder to attach its implementation plan and protocols for implementing service delivery for UNRWA consideration.		
4	TECHNICAL CAPACITY (Claims Administrator)	33	
4.1	Management structure dedicated to the portfolio: Bidder to attach the organogramme for the Project Team/Personnel to be dedicated to the resulting contract for service implementation. Project Team should clearly identify the Team Lead(s) and/or Managers responsible for different aspects/ components of service delivery (including but not limited to: overall manager/focal person for contract management purposes, respective team leads for claims processing, invoice processing and reporting, medical manager for oversight of physicians and other medical related aspects, etc). Bidder to include brief bios describing the experience of the respective focal points within the Project Team and attach their CVs accordingly.		
4.2	Hospitals Network: Bidder shall attach the list of Contracted Hospitals/ Diagnostic Centres/ Labs according to geographical distribution within each Area indicating onsite company office and/or representative availability for each (reference Annex G, specifically Annex G.1).		
4.3	Bidder offices: Bidder shall attach a list indicating the number and location of its offices per Area including working hours, highlighting offices located in major hospitals per area and their respective working hours as well.		
4.4	Bidder representative: Bidder shall attach a list indicating the number and location of representatives per Area, including working hours, names and contact details.		
4.5	Prescribing Physicians: Bidder shall attach a list indicating the number and location of Prescribing Physicians per Area, including working hours, names and contact details.		
4.6	Laboratories, Medical Care and Service Centres: Bidder shall attach a list indicating the number and location of Laboratories, Medical Care and Service Centres per Area in its network, including working hours and contact details/persons, if any.		
4.7	Referral systems/methodology: Bidder shall include a detailed description of both emergency and non-emergency referral approval systems and methodology (internet-based, by phone, etc.), i.e. the way the claims administration will be handled.		
4.8	Size & Capacity (Current Portfolio): Please indicate number of currently insured persons through commercial and non-commercial medical insurance in the period 2019-2020.		
4.9	Medical Insurance Software Capacity: bidder to attach its software capacity including at a minimum online accessibility, access to/by hospitals in the bidder network.		
4.10	Contracts of Medical Network Providers: Bidder shall attach copies of its current valid contracts with contracted hospitals in its network (as well as make a statement confirming the attachment is included along with reference page).		
5	CUSTOMER SERVICE AND QUALITY ASSURANCE	15	
5.1	Claims refund system and response time: Bidder to provide a detailed description of its claims refund system and related response times, including the maximum refund time expected per client.		
5.2	Responsiveness to client needs: Bidder to describe and indicate how the bidder/claims administrator shall facilitate and ensure a high level of responsiveness to client non-emergency referral needs.		

5.3	Complaint management: Bidder to provide a detailed description of its complaint management and escalation protocols/mechanisms including availability of a 24/7 dedicated live hotline. Bidder to clearly indicate if and where UNRWA Chief, Health Programme may need to be engaged, as part of its complaint management system.		
5.4	Facilitation of client awareness/assistance: Please describe how the company intends to facilitate easy understanding of the scope and assistance on the utilization of the insurance package for clients. Description shall include on-line assistance, Helpdesk, brochures, etc. where applicable.		
5.5	Quality Assurance Framework: Please describe internal quality assurance systems in place to ensure consistent quality of services provided, including but not limited to service quality, systems used, professionalism in dealing with beneficiaries, claims processing, response and approval times for requests, reporting requirements as described in the SLA document, etc.		
6	SERVICE LEVEL AGREEMENT (SLA) REQUIREMENTS		
6.1	Bidder confirmation of its intention and ability to meet and comply with all the SLA requirements as stated in the RFP document. Any deviations must be clearly indicated including the percentage of deviation for any one item with a corresponding justification for inability to meet the stated service level percentages. Bidder to describe in detail how it intends to meet the stated SLAs in the RFP document.		
	TOTAL SCORE (maximum points/ score)	85	
	Minimum pass score of 70% required in the weighted technical evaluation criteria, thus 68 points out of 85 total points	68	

Only technical proposals which pass all the mandatory requirements, and meet or exceed the minimum pass score of 70 points out of 100 points shall be deemed technically acceptable, and thus eligible for financial evaluation.

1.2 Commercial Evaluation Criteria – Weighting: 30%

1.2.1 Financial Proposal weighting formula:

The formula for determining the financial score shall be as follows:

$$S_f = 100 \times F_m / F$$

where: S_f = the financial score
 F_m = the lowest price
 F = the price of the proposal under consideration

The weights given to the Technical and Financial Offers are:

Technical (W_t) = $S_t \times 0.70$, and
 Financial (W_f) = $S_f \times 0.30$

The sum of the two numbers above ($W_t + W_f$) must always be 1.00. In order to assess the financial score/weight, each bidder must provide its price offer addressing all key cost elements as per the TOR.

1.2.2 Mandatory Commercial Evaluation Criteria

- Bidder unreserved acceptance of UNRWA General Conditions of Contract
- Duly completed Financial Proposal matrix (Annex I)

1.3 Consideration of Award

Final contract award shall be recommended to the most responsive offer (with the highest combined technical and commercial weighted score), all factors considered, to the RFP requirements set forth in the solicitation documents.

Annex I - FINANCIAL PROPOSAL (Financial Matrix)

This document provides a template Vendors should use to respond to the Financial Proposal of this RFP. Note that the Financial Proposal may form the basis of any negotiation and/or contract between the parties.

- **For Active staff and dependents:**

Price should be provided in **US Dollars (USD) at Second Class** for all staff and dependents.

- UNRWA is exempted from all direct taxes, including fiscal stamps and municipal taxes and the premium price(s) offered should be net of any such taxes. The premium price(s) shall be deemed to cover all costs, expenses and charges.
- A possibility to opt for First Class may be provided to interested staff who shall thus bear the additional cost arising from such preferential treatment including any impact to coverage plan ceiling among others. The implementation of this arrangement shall be the sole responsibility of the interested staff and the concerned health institution "as per the rates quoted as part of this tender process" and UNRWA shall not have any obligation or liability thereon other than covering the cost of basic insurance coverage/Second Class to which the interested staff shall be entitled under this contract)
- Prices must be provided for all age categories in US Dollars in case insured staff member opts to upgrade his/her class.

- **For Retirees & dependents:**

- Service Provider shall collect the full payment of premiums on a quarterly basis (i.e. in four installments) directly from the retirees.
- Bidders to provide their pricing as follows:
 - 1) Expressed in USD but payable in LBP at the Central Bank rate (1507.5 LBP for 1\$ or any other rate that will be officially adopted by the Central Bank (BDL) in the future); or
 - 2) In "old dollars" using the banker's cheques.

Annex I - Financial Proposal
(In-Patient and Limited Out-Patient)

In reply to your Request for Proposal number.: SER/005/2021 dated 09 April 2021, and with reference to the CONDITIONS OF TENDERING enclosed thereto,

I / We the undersigned hereby offer the following rates:

Regular staff and their dependents		Option Number 1: Second Class Coverage		Option Number 2: First Class Coverage	
Regular staff and their dependents	Estimated number of Insured	Monthly Premium per each insured	Yearly Premium per each insured	Monthly Premium per each insured	Yearly Premium per each insured
18 years & under	4,566	\$-----	\$-----	\$-----	\$-----
Between 19 years to 62	5,913	\$-----	\$-----	\$-----	\$-----
Over 62 years	57	\$-----	\$-----	\$-----	\$-----
Sub Total	<u>10,536</u>		\$-----		\$-----
Retirees and their dependents		Option Number 1: Bidders to provide their pricing as follows: 1) Expressed in USD, but payable in LBP at the Central Bank rate (1507.5 LBP for 1\$ or any other rate that will be officially adopted by the Central Bank (BDL) in the future)		Option Number 2: Bidders to provide their pricing as follows: 2) Expressed in USD, but payable in "old dollars" using the banker's cheques.	
Retirees and their dependents	Estimated number of Insured	Monthly Premium per each insured	Yearly Premium per each insured*	Monthly Premium per each insured	Yearly Premium per each insured*
18 years & under	55	\$-----	\$-----	\$-----	\$-----
Between 19 years to 62	613	\$-----	\$-----	\$-----	\$-----
Between 63 years to 67	265	\$-----	\$-----	\$-----	\$-----
Between 68 years to 72	141	\$-----	\$-----	\$-----	\$-----
Between 73 years to 78	96	\$-----	\$-----	\$-----	\$-----
Above 78	5	\$-----	\$-----	\$-----	\$-----
Sub Total	<u>1,175</u>		\$-----		\$-----
Grand Total	<u>11,711</u>		\$-----		\$-----

[Note: The price evaluation of your offer will be conducted on the basis of the respective "Sub-Total" cells for the different options proposed].

[Note: In the event that you provide premiums for "Retirees and their dependents" that substantially differ from the premiums for "Regular Staff and their Dependents", it is obligatory to provide a full and reasonable justification for such price differential. Price proposals for retirees that are deemed by the Agency to be unreasonably high and unjustified may be prejudicial to the evaluation of a bidder's offer for this component and overall].

The validity of the GMIP Service Contract is for three consecutive years, executed in yearly increments under the same terms and conditions. Bidders are invited to make recommendations on how to treat prices with regard to each yearly extension, relative to the rates provided in Annex I. *Bidders may indicate a price escalation percentage for the subsequent years (Year 2 and Year 3) of the contract for UNRWA consideration, market conditions permitting and among other factors at UNRWA discretion. Bidders should also note that a similar price reduction percentage may be applied for those subsequent years, subject to prevailing market conditions and/or UNRWA requirement.

The successful contractor shall grant UNRWA a three (3)-month contract extension as a grace period upon expiry of the last validly established contract (or contract extension, where applicable), under the same rates, terms and conditions, in case the normal renewal process fails.

Bidder's Signature :-----

Name :-----

Title :-----

Company's Official Stamp : -----

1. SERVICE LEVEL ARRANGEMENTS

1. These Service Level Arrangements (the “SLA”) are set up to provide:

- 1.1.1. Continuous monitoring of contract performance, and

- 1.1.2. A consistent level of contract management services by the Contractor’s claims administrator – Third Party Administrator.

2. APPROVAL PROCEDURES: Without limiting the provisions in the Insurance Policy:

1. Non-Emergency Hospital Admissions

- 2.1.1. If all documents required for admission to hospital have been provided, approval for admission will be granted within 15 minutes of receipt by the Contractor’s representative.

- 2.1.2. In the exceptional event that further information/discussion is required between the Contractor’s representative and the treating physician; 24 hours may be required to give the approval. In such case, the Contractor’s delegate shall call the insured and inform him/her that approval has been granted. The Contractor shall send the approval to the hospital on the day of admission to avoid repeated visits of the patient.

2. Emergency Admissions

- 2.2.1. The insured should present his/her insurance card along with his/her ID to get the necessary medical care in the Emergency room of any designated hospital. The presentation of the insurance card allows him/her to be immediately admitted to the hospital for treatment without paying any fees.

- 2.2.2. In case his/her medical condition requires admission to the hospital as a bed patient, the Insured, a family member of the Insured and/or the Hospital should notify the Contractor’s delegate available at the hospital within 48 hours following the admission in order to secure the necessary approval.

3. Out-patient claims

- 3.3.1 Approval for Out-patient claims can be secured through the same channel as In-patient. The Contractor shall process Out-Patient approvals within 15 minutes provided all necessary documents have been submitted. Documentation needed are:

- 3.3.1.1 Medical report describing the medical service required, including the diagnoses (report should be aged less than 15 days and signed and stamped by the prescribing physician); and

- 3.3.1.2 Copy of insurance card and ID.

3. LIST OF INSURED

1. List of insured to be provided by UNRWA in accordance with the Insurance Policy.

4. REIMBURSEMENT OF CLAIMS

1. The Contractor must settle any claim within a maximum period of thirty (30) calendar days from the date of receipt of claim. The contractor shall provide a confirmation receipt upon submission of the claims by UNRWA. The date of the receipt shall be the reference for monitoring of the performance of the contractor in processing the claims.

2. The Contractor shall at all times settle payments under Article 19 of Annex E in a reasonable timeframe to all designated medical providers. Any delay in payments shall be reported immediately to UNRWA. The Contractor shall adopt separate accounting procedures in the payment settlement and processes for all medical providers in Annex G.1, and G.2. provided that the medical provider agrees to send UNRWA's invoices separately. In this regard, the Contractor shall exercise best efforts to obtain the assistance of all medical providers. This shall secure isolation of other Contractor liabilities towards those providers. The Contractor shall provide UNRWA upon request a copy of any payment slip issued to medical providers.

5. CONTRACTOR CLAIMS MANAGEMENT

1. The Contractor shall maintain the functioning of the Claims Administration Offices during the times specified. In addition, the Contractor shall at all times provide two dedicated focal points to ensure 24 hour, 7 days/week access for Insured Persons. Failure from the Contractor in providing the above, will be recorded by UNRWA for the purposes of evaluating the Contractor's performance.

2. In addition to the Contractor's obligations under paragraph 5.1 above, the Contractor shall appoint a Medical Delegate fully dedicated to the administration of the Insurance, in terms that this delegate shall be reachable 24 hours a day, 7 days a week. Any insured person may get in touch with him or her by e-mail, telephone call, or any other available means, with respect to any query, claim or complaint. The Medical Delegate shall, on the same day, acknowledge all complaints received and shall specify the expected time span required to address the issue. Appropriate measures will be taken within the shortest time frame possible. The Medical Delegate shall report immediately to UNRWA's nominated focal point(s) any claim(s) or complaint(s) submitted, and of any resolution taken by the Contractor in this respect, whether the complaint/claim is still pending or has been resolved or rejected, for UNRWA to take immediate appropriate action. The Medical Delegate and the UNRWA focal point shall exert their best efforts to resolve any dispute by direct negotiations within a period not exceeding 24 hours as of the submission date of such claim/complaint. If considered necessary, UNRWA may raise any disputed issue with the "Third Party Administrator Medical Claims Centre" Assistant Manager or Manager.

3. Either party may request an urgent and immediate meeting of the JGMISB (see below) in the event that a dispute cannot be resolved in accordance with this Article.

4. Notwithstanding any of the above, should the case be of an urgent nature, the Contractor must take the necessary action (e.g., admission to hospital, provision of necessary treatment, carrying out of necessary tests) to ensure the insured person's health is not endangered.

6. JOINT SUPERVISORY BOARD (JGMISB)

1. A Joint Group Medical Insurance Supervisory Board ("JGMISB") is established to convene on a monthly basis at UNRWA Lebanon Field Office, Beirut, between the UNRWA's designated representatives from Human Resources Departments, Procurement and Logistics Division, representatives of UNRWA's Area Staff Union, and the Contractor's representative(s).

2. The JGMISB's composition shall be confirmed within seven (7) days after the effective date of this Service Contract and may be changed by the Parties upon written notification thereof to the other Party. The modification of the members of this Board will not require a formal contract modification. Nevertheless the communications containing the appointment and / or revocation of JGMISB members will be attached to the present SLA and contractual documentation for information and record purposes.

3. The JGMISB's meetings shall be scheduled and organized by UNRWA, but in principle it is agreed that this Board will meet on the first Monday of every month as from the date of the present contract and SLA entering into force or at any time requested by either party.

4. A list of agenda items shall be communicated to all JGMISB members in writing via e-mail at least 2 working days in advance of a meeting, unless agreed otherwise by the parties particularly concerning emergency cases where the meeting may be conducted directly by phone-conference or any other means agreed upon by the parties.

5. The purpose of these meetings shall be to address and resolve general administrative issues related to the Insurance as well as individual case management issues which have been raised by the UNRWA insured staff. The JGMISB will also decide on the remedial actions for improvement of services.

6. After each meeting, the minutes of the meeting shall be prepared and distributed to all parties setting out the agreed upon recommendations and appropriate follow-up actions.

7. DISPUTE PROCEDURES

1. Any Beneficiary may refer his/her claim, complaint, dispute...etc to the JGMISB, including without limitation, in case the Contractor fails to admit liability or disclaims liability on any claim under this Contract.
2. If the Joint Group Medical Insurance Policy Dispute Board JGMISB cannot agree upon a decision, the final and binding decision shall be that of the UNRWA.
3. An insured may refer his/her case to the Joint Group Medical Insurance Policy Dispute Board (JGMIPDB) if the Contractor disclaims liability to the insured on any claim under this Agreement, or fails to admit liability within one (1) month of the insured's claim submittal.
4. If the Contractor disclaims liability in writing, it must in such document warn the insured that if he/she does not refer his/her claim to the Joint Group Medical Insurance Policy Dispute Board (JGMIPDB) within three (3) months from the date of receipt of that document, the insured will be deemed to have abandoned his/her claim, and shall be entitled to no benefit there under. If the Contractor fails to so warn the insured/claimant, then the three (3) months limitation above shall not apply.
5. The dispute procedures covered here are purely for settling disputes between any insured and the Contractor regarding benefits, payments and reimbursements and shall not be confused with other Contractual settlements of disputes between the UNRWA and the Contractor covered in the General Conditions of Contract "Annex E" to the Contract.

8. POLICY BOOKLET

1. The Contractor shall produce at its own cost and expense a booklet covering and outlining the benefits under this Contract, the procedures to be followed by the insured and the lists of all Hospitals, Physicians/Specialists, List of Physiotherapists, and Centres/Laboratories designated and named in **Annex G.1**, and G.2 to this Service Contract.
2. The booklet should include the name and contact details of the Medical Delegate referred to above.
3. The text of the booklet should be pre-approved by UNRWA and subsequently be provided to the UNRWA in sufficient copies to be distributed to each UNRWA Locally Employed Staff.
4. The booklet shall be updated as and when necessary to reflect any changes in benefits and/or procedures.

9. ALERTS AND REPORTS

1. Alerts

9.1.1. The Contractor shall give the UNRWA an alert when claims filed or payments made with regard to any insured have reached 80% and 100% of the maximum limit of the In-Patient Hospital Benefits.

9.1.2. The Contractor shall give the UNRWA an alert when claims filed or payments made with regard to any insured have reached 100% of the maximum limit of the Out of Hospital Benefits.

2. Reports. The Contractor shall provide the UNRWA with the following reports on claims activity:

9.2.1. Two reports produced monthly on all claims processed during a given month, (one report for In-Patient and another for Out-Patient) disclosing, inter alia, the employee number, name, hospital name, dates of admission and discharge, diagnosis, procedure code/treatment or service rendered, Outstanding Amounts, Claimed Amounts, Date of Receiving Hospital's Bill, Approved Amounts and Paid Amounts. For outpatient, the Contractor should show all diagnostic procedures performed. A separate report will cover refunds made for claims filed by the UNRWA Locally Employed Staff and their Recognized Dependents, amounts claimed and amounts paid with any delays in settlements justified. These reports will be due by the 7th day of the month following each reporting month;

9.2.2. Consolidated annual reports for each contract year, giving the final status of all claims incurred by each insured staff member and his/her dependents, as well as corresponding cumulative totals for the claims paid. These reports will be due thirty (30) days after end of year. Reports shall be structured as mentioned above.

9.2.3. The Contractor shall provide the following reports to UNRWA on monthly basis (templates for the reports layout will be provided to the contractor):

- a) In-patient claims by Health Care Provider
- b) Out-Patient claims by provider type
- c) Claims incurred by patient name
- d) In & Out claims by month of admission & Subgroup (Area Staff, and Retirees)
- e) In & out claims by Sub-group and relation
- f) In-Patient Major Claims "Claims cost >=\$10,000"
- g) Rejected in and out patient claims with diagnosis, amount and reasons for rejection.
- h) Loss Ratio Report every 3 months including outstanding claims and IBNR
- i) Outpatient report sub-grouped by type of test – e.g.

X- Ray	Claims count	Outstanding amount	Claimed amount	Approved amount	Paid amount
Lab test	Claims count	Outstanding amount	Claimed amount	Approved amount	Paid amount

j) Any other requested reports

10. INSURANCE COMPANY PERFORMANCE EVALUATION

1. The Contractor's performance will be evaluated each month against the submission and analysis of certain information and data. The below requirement shall be provided monthly to UNRWA. As per above article 6, a JGMISB will be set. Quarterly meeting between the Contractor and UNRWA JGMISB shall be held in order to discuss the performance of the Contractor during the relevant quarter. The review of how the Contract is implemented shall be discussed and recommendations agreed in the meeting shall be implemented within an agreed time frame.

2. In addition to paragraph 10.1 above, monthly operational meetings shall be set between UNRWA and the Contractor. These meetings shall address the daily operational identified issues. They shall be minuted. The minutes and outcome of these meetings shall be used during the quarterly performance review.

3. Reports that shall be provided by the contractor as per Article 9 above to UNRWA. They will serve the purpose for evaluating and monitoring the performance of the contractor.

11. COMPLAINTS FROM INSURED PERSONS

1. UNRWA shall monitor the number and type of complaints received from the insured or disagreement between UNRWA and the Contractor.

2. UNRWA shall monitor whether the complaints are resolved or not. UNRWA shall prepare a monthly report on all complaints received. The report shall be in the following format:

Reporting Month: [insert]												
Number of complaints received from the insured												
	January	February	March	April	May	June	July	August	Sept	Oct	Nov	Dec
#												
Number of complaints cases closed and found to be valid												
#												
Number of complaints cases closed and found not to be valid												
#												
Number of complaints unresolved												
#												

3. UNRWA shall share the complaints monitoring report with the Contractor on a monthly basis and shall in return receive within 48 hours, a written explanation in regards to outstanding (unresolved) complaints.

4. The parties shall ensure that all complaints are handled expeditiously and shall do everything necessary to ensure no complaint remains open for more than 30 days.