

## Section II: Schedule of Requirements (Revision 1)

**eSourcing reference:** ITB/2022/41586

### **TERMS OF REFERENCE FOR MEDICAL INSURANCE PACKAGE FOR UNDERWRITING SERVICES AND THIRD PARTY ADMINISTRATION**

#### **Background**

The United Nations Office for Project Services (UNOPS) is an operational arm of the United Nations, supporting the successful implementation of its partners' peacebuilding, humanitarian and development projects around the world. UNOPS provides project management, procurement and infrastructure services to governments, donors and UN organizations worldwide. UNOPS is a global UN organisation with over 5,000 personnel spread across 80 countries. The official working languages of UNOPS are English, Spanish and French. UNOPS also administers personnel on behalf of its partner organisations.

UNOPS is looking to establish a new Long Term Agreement for 3 +2 years for the provision of medical insurance coverage for UNOPS Local Individual Contractor Agreement (LICA), and local Staff - National Professional Officers (NPO) and General Service (GS) - as described in this Schedule of Requirements and relevant annexes. UNOPS requires two types of services:

- Underwriting and;
- Third Party Administration (TPA)

Currently, and until 31 December 2022, LICAs and local Staff (NPOs and GS) are insured under two different medical plans: one for LICAs and one for local Staff (NPOs and GS). UNOPS' intention is to insure all local personnel (LICAs, NPOs, GS) under one medical plan starting from 1 January 2023.

The bidder should submit a combined offer package for Underwriting and TPA services, as well as a separate package for TPA services only.

**Underwriting:** UNOPS seeks a provider with a solid track record on the provision of medical health insurance. The bidder should have experience with providing group health insurance policies for United Nations entities or other international organizations. The bidder should have a solid financial standing at the time of submitting the offer, a sound recent financial track record as well as adequate organisational capabilities enabling the bidder to adequately perform the services.

**Third Party Administration:** UNOPS seeks a provider with a solid track record in the provision of services as third party administrator of health insurance plans. The bidder must have a recognized global presence allowing a proper and effective administration of health insurance programs along with demonstrated capabilities in maintaining a health care network for patient access worldwide, full service claims administration, including member access to global provider networks to allow direct billing and/or discounted fees to provide access to quality care at effectively managed costs and comprehensive health insurance administration for LICAs working in all regions of UNOPS operations (including United States) and locally recruited NPOs and GS working in all regions of UNOPS operations with the exception of the United States.

**Scope of this ITB consists of 2 Lots, Bidders at their own discretion may bid for any Lot or both the Lots.**

LOT 1 -Underwriting Services and Third Party Administration

LOT 2- Third Party Administration Services Only

**Below details are same for both Lot 1 & Lot 2.**

### **Categories of UNOPS personnel**

UNOPS personnel are engaged under a variety of contract modalities each having its own insurance entitlements.

Two major categories of UNOPS personnel:

- (1) Personnel employed under the United Nations Staff Regulations and Rules:
  - National professional and general service staff
- (2) Individual Contractors engaged under UNOPS individual contractor agreements (ICA) with contracts of more than 3 months:
  - Local individual contractors - specialists position and supports positions

UNOPS Personnel categories as at 1 February 2022 include:

<b>Personnel Category</b>		<b>Total Number</b>
<b>Staff Members</b>	National Professional Officers & General Service (National Support Staff)	<b>195</b>
	Spouse	<b>98</b>
	Child	<b>236</b>
	Retired Staff	<b>55</b>
<b>Sub Total (Staff Members)</b>		<b>584</b>
<b>Individual Contractors</b>	Local - Specialist & Local - Support personnel	<b>8,665</b>
	Spouse	<b>844</b>
	Child	<b>1,505</b>
<b>Sub Total (Individual Contractors)</b>		<b>11,014</b>
<b>Total</b>		<b>11,598</b>

### **Expected Procurement Components: Main Functions and Deliverables**

<b>No.</b>	<b>UNOPS minimum requirements for services</b>
<b>1</b>	<b>PLAN</b>

1.1	General Rule	<p>Insurance coverage is valid worldwide. However, if medical treatment is sought outside the country of duty station, reimbursement will be limited to the reasonable and customary expenses level applicable to the country of the duty station (except for Medical Evacuation Travel, Official Duty Travel, Holiday Travel).</p> <p>Coverage is for all generally accepted medical and surgical procedures (up to the limits of reasonable and customary expenses), including the latest medical technologies.</p> <p>The Medical Insurance Plan (MIP) offers a free choice of physician and care provider. Plan members are therefore entitled to be treated by the physician of their choice and in the medical facility of their choice.</p>
1.2	Aim	<p>The MIP is a health insurance scheme provided to</p> <ul style="list-style-type: none"> <li>- locally-recruited active and former staff members (NPO and GS) (and their eligible family members) serving or residing at designated duty stations (Outside the USA)</li> <li>- Local Individual Contractor Agreement (LICA) (and their eligible family members) serving or residing at designated duty stations (including USA)</li> </ul>
1.3	Eligibility	<p>Automatic enrolment for:</p> <ul style="list-style-type: none"> <li>- Staff members holding appointment of three (3) months or more under the UN Staff Regulations and Staff Rules</li> </ul> <p>Optional enrolment for:</p> <ul style="list-style-type: none"> <li>- Eligible family members of staff members</li> <li>- After-service health insurance (ASHI) protection for former staff members and their eligible family members</li> </ul> <p>Automatic enrolment for:</p> <ul style="list-style-type: none"> <li>- LICA holding a contract of three (3) months or more</li> </ul> <p>Optional enrolment for:</p> <ul style="list-style-type: none"> <li>- Eligible family members of LICA holders</li> </ul> <p>Current rules governing eligibility, cessation of coverage, after service health insurance and continuation of coverage for local staff and LICAs shall apply to the new plan.</p>
1.4	Reasonable & Customary Charges (R&CC)	<p>Reasonable and customary expenses refer to the prevailing pattern of charges for professional and other health services provided at the duty station where the service is provided (staff member's duty station). This applies to services provided within the country of the staff member's duty station.</p>
1.5	Treatment Outside Duty Station	<p>For services provided outside the country of the staff /</p>

		LICA member's duty station, only the prevailing pattern of charges for the services provided within the country of the staff / LICA member's duty station is accepted, except for Official Duty Travel (ODT), approved Medical Evacuation Travel (MET) and Holiday Travel (HT).
1.6	Official Duty Travel (ODT)	In case of emergency during ODT, reimbursement of medical treatments is considered up to the limits of the country where care is provided.
1.7	Medical Evacuation Travel (MET)	In case of approved MET, reimbursement of medical treatments are considered up to the limits of the country where care is provided.
1.8	Holiday Travel (HT)	Holiday Travel (HT) expenses for an emergency treatment will be reimbursed based on the prevailing pattern of charges for professional and other health services in the country where incurred for trips of a maximum period of five consecutive weeks.
1.9	After Service Insurance (ASHI)	Former National Professional Officers (NPO) and General Services (GS) and their dependants are eligible for ASHI (according to UN rules) ASHI shall not apply to LICAs.
1.10	Stop loss provision	Stop loss provision: 'Out-of-pocket maximum' refers to the total sum of co-payments paid by all family members in a calendar year. Once the out-of-pocket maximum for covered treatments and services has reached the stop loss limit, the plan will start reimbursing an additional 80% of the out-of-pocket expenses. The stop loss limits are: - Active members: 100% of the member's monthly net base salary - Retired members: 50% of the current net salary corresponding to the grade/step of the former staff member at the date of his/ her separation.
1.11	After Service Continuation Period	Staff members and LICA holders and dependents may request the Insurer through the TPA to convert the Medical Plan into an individual contract for a maximum of 12 months. Eligible family members may be covered only if they were already covered while the Staff / LICA contract was effective if all of them opt for it, and if the Staff / LICA holder opts for it. Same terms, conditions and premium rates of the group plan apply. Premium and fees are paid in full by the former Staff / LICA
1.12	1 Year free cover for all new born	The bidder must offer 1 Year free cover for all new born

	children of existing policyholders	children of existing policyholders.
1.13	Overall Maximum Outside USA	80,000 USD
1.14	Overall Maximum USA & Canada	160,000 USD
1.15	Deductible outside USA & Canada	0
1.16	Deductible USA & Canada	250 USD
<b>2</b>	<b>Inpatient</b>	
	<b>Maximum for Inpatient</b>	<b>Up to policy limit</b>
2.1	Room & Board - Semi-private)	100%
2.2	"Room & Board - Private (and if semi-private not available)"	80%
2.3	"Physician and surgeon fees (in-patient)"	100%
2.4	Other hospital expenses	100%
2.5	ICU / CCU	100%
2.6	"Psychiatry (in-patient)"	100%
2.7	Accompanying person	not covered
2.8	Personal expenses	not covered
2.9	Drug and alcohol abuse (inpatient treatment)	100% max 30 days per calendar year (provided it is carried out at certified facilities for detoxification / rehab)
2.10	Cash Benefit (Inpatient)	not covered
2.11	Organ transplant	100%
2.12	"Rehabilitation and convalescence rest/care post hospitalization - Semi-private - Private (if semiprivate not available)"	Semi-private: 100% Private: 80%
2.13	"Diagnostic tests (in-patient treatment)"	100%
2.14	"Oncology, chemotherapy, radiotherapy, haemodialysis"	100%

2.15	Serious / Critical illness* (inpatient and outpatient / day care treatment); *critical illness list subject to review and approval from UNOPS	100%
2.16	Cosmetic (reconstructive) surgery (inpatient or outpatient)	100% only reconstructive surgery needed as a result of an accident / illness for which coverage is provided (such as car accident, breast cancer, etc.)
2.17	"Pregnancy & Child birth - semiprivate - private (if semiprivate not available)"	Semi-private: 100% Private: 80%
2.18	"Amniocentesis (subject to pre-approval)"	100%
2.19	Second surgical opinion	80%
<b>3</b>	<b>Emergencies</b>	
3.1	General Transportation costs	Covered if adequate medical facilities are not available at / near duty station (or in the duty station country). Costs are subject to pre-approval
3.2	"Emergency treatment outside area of cover (duty station) for: - duty travel; - hospitalisation following medical evacuation (MET) - leisure trips of a maximum period of five weeks"	100%
3.3	Local ground ambulance	100%
3.4	Local air ambulance	100%
3.5	Repatriation of deceased person	up to 7,500 USD
3.6	Evacuation	not covered
<b>4</b>	<b>Outpatient (all treatments must be prescribed by a certified doctor)</b>	
	<b>Maximum for outpatient</b>	<b>up to policy limit</b>
4.1	Doctor's fees	80%
4.2	Outpatient consultation in hospital	80%
4.3	Day care (outpatient) treatment /	100%

	surgery	
4.4	Outpatient chemotherapy, radiotherapy, haemodialysis	100%
4.5	Diagnostic tests	80%
4.6	Emergency room (outpatient care) - for emergency care	100%
4.7	Emergency room (outpatient care) - for non emergency care	80%
4.8	Drug and alcohol abuse (outpatient treatment)	80% up to 6,000 USD per calendar year (per patient) for maximum 50 visits. Up to 20 of the 50 visits may be allocated to counselling of eligible family members of the participant who is under treatment for substance abuse
4.9	Medical imaging	80%
4.10	MRI, CT scan, PET scan	80%
4.11	Lab Tests	80%
4.12	Prescribed Drugs / pharmaceutical products	80% only if prescribed and medically necessary
4.13	Medication for emergency care and for use in hospital	100%
4.14	Contraceptive devices and medication	not covered
4.15	Prescribed contraceptives (if medically necessary)	80%
4.16	Vitamins (when prescribed) (only in case of a vitamin deficit)	80%
4.17	Psychiatry and psychotherapy (if provided by a psychiatrist or another therapist when prescribed)	80% up to maximum 5,000 USD (same in USA) per calendar year. Max. 50 visits per 6 month period
4.18	Prescribed Physiotherapy	80% only if the treatment aims at improving or restoring bodily functions.
4.19	Paramedical fees / other medical acts (other treatments not provided by a	80%

	doctor - wound dressing, injections, etc., subject to pre-approval. It does not cover physiotherapy)	
4.20	Travelling expenses doctor/paramedic (medically necessary home visits only)	80%
4.21	Dietician (subject to pre-approval) - Dietician visit for dietary-oriented purposes (max. 1) - Nutritional counselling sessions (max 10 per lifetime)	80%
4.22	Homeopathy, acupuncture, chiropraxis & osteopathy)	80% only if: - the patient suffers from a medical condition that requires treatment; - the treatment is recognised as valid by the competent health authorities of the country,; - the treatment is provided by a qualified medical doctor or a licensed chiropractor;
4.23	Other therapies (Ergotherapy, logopaedics & speech therapy)	80%
4.24	Traditional Chinese Medicine (only covered in countries where the National Health Insurance reimburses TCM - China, South Korea, North Korea, Vietnam, Taiwan and Japan)	80%
4.25	Home health care	80% only if prescribed as medically necessary and as an alternative to either hospitalisation or a stay in a skilled nursing facility
4.26	Speech Therapy	80% only if the treatment aims at improving or restoring speech functions. Not covered in case the treatment is given to prevent deterioration of speech function.
4.27	Maternity - Pre- and post-natal exercises (carried out by a registered midwife) - Maternity care / assistance (max. 8	- Pre- and post-natal exercises: 80% (carried out by a registered midwife) - Maternity care / assistance (max. 8 days): 80% - Midwife visits: 80%



	days) - Midwife visits - Home delivery	- Home delivery: 100%
4.28	Infertility treatment (IVF, ICSI, AI and all similar treatments)	not covered
4.29	MESA (microchirurgical epididymal sperm-aspiration)	not covered
4.30	TESE (testicular sperm-extraction)	not covered
4.31	Cryopreservation	not covered
<b>5</b>	<b>Routine and Preventive care (prescribed by a certified doctor)</b> <b>A Routine</b>	
5.1	Routine examinations for children until 19 years old	100% Birth to age 1: 1 examination every 2 months Age 2 to 3: 1 examination every 6 months Age 4 to 19: 1 examination per year The following services are covered at 100% according to the above frequency: · Immunization if recommended by the local health authorities and/or the World Health Organization · Vision test · Hearing test · Oral health assessment · Body mass index (BMI)
5.2	Routine examination	80% Men - Annual routine urological examination (1 per year) - Annual prostate examination (specific antigen (PSA) screening) (1 per year) Women - Annual routine gynaecological examination (1 per year) - Annual pap smear (1 per year) - Annual mammogram (1 per year) One routine physical for children 19+ and adults every 24 months, and for 65+ every 12 months, at the rate of 80%
5.3	HIV test & counselling	80% 2 voluntary blood tests per year without prescription
5.4	Vaccinations / preventive immunizations	100% for child well being 80% for adults
5.5	Seasonal flu vaccinations	80%

5.6	Covid 19 vaccinations (if not covered by national health programmes) - Reasonable & Customary Charges apply	80%
<b>6</b>	<b>Dental, Vision &amp; other devices / aids</b>	
6.1	Ordinary dental care	80% up to 3,000 USD per calendar year
6.2	Major dental care (e.g. prosthetics, bridges, implants)	80% subject to the limit for Ordinary dental care
6.3	Orthodontics (e.g. braces, dento-facial orthodontics)	80% subject to the limit for Ordinary dental care
6.4	Dental surgery	80% subject to the limit for Ordinary dental care
6.5	Dental care after an accident	80% subject to the limit for Ordinary dental care
6.6	Eye test to determine dioptre by ophthalmologist	80% 1 test per period of 24 months
6.7	Corrective Lenses	80% up to 60 USD/lens; maximum 2 lenses in a period of 24 months (the date of the 1st purchase determines the start of the 24-month period)
6.8	Contact lenses	Corrective lenses provision (6.7) applies
6.9	Disposable lenses	80% up to 120 USD per period of 24 months (the date of the purchase of the first pair of lenses determines the start of the 24-month period)
6.10	Lasik/keratotomy and other procedures to change the dioptre	Corrective lenses provision (6.7) applies
6.11	Prescription glasses	not covered
6.12	Frames	not covered
6.13	Fluid for contact lenses	not covered
6.14	Orthopaedic devices	80% for rental (Purchase is acceptable if it turns out to be cheaper than rental or if the equipment cannot be rented.)
6.15	Hearing aids (including batteries)	80%

		up to 300 USD per apparatus, including the related examinations and batteries Maximum of 1 apparatus per period of 36 months
6.16	Adaptation to the patient's accommodation (shower, elevator, lavatory, etc.)	not covered
6.17	Orthopaedic shoes/insoles	80%
<b>7</b>	<b>Global Telehealth &amp; Employee Assistance</b>	
7.1	Global Telehealth	it should be covered.
7.2	Employee Assistance Service	<ul style="list-style-type: none"> <li>- access to free, confidential assistance with any work, life, personal or family issue;</li> <li>- short-term counselling, telephone support, information about local resources;</li> <li>- up to telephonic 6 counselling sessions per issue per period of cover;</li> <li>- information, resources and counselling on any work, life, personal, or family issue</li> </ul>
<b>8</b>	<b>Countries with extremely poor medical facilities</b> The Plan should reimburse participants who work and live in countries with extremely poor medical facilities (if adequate treatment is not available in the duty station) and who are treated in neighbouring countries offering reliable facilities. Reimbursement is then limited to the reasonable and customary limits of the so-called "regional care" country. This is not considered a medical evacuation (MET) and concerns non-urgent medical care only. Please refer to the table 8 (a) for the list of countries with extremely poor medical facilities.	
<b>9</b>	<b>Customer Service</b>	
9.1	Official languages: English, Spanish, French	
9.2	International customer service number	
9.3	Toll free numbers or Customer call back (virtual queuing or click to call) (or) any alternative technique that would reduce waiting time and costs for insured members	
9.4	Live chat (agent) - web portal	
9.5	Email address	
9.6	Personal webpage / account on provider's portal	
9.7	Smartphone app with full functionalities (i.e. claims submission, etc.)	
<b>10</b>	<b>Service Level Agreement</b>	
10.1	Telephone response time	80% within 20 seconds

		100% within 40 seconds
10.2	Telephone calls abandoned rate - tolerance	0-5% of total calls received
10.3	Claim processing	90% of satisfactory claim documentation within 5 business days 100% within 10 working days
10.4	Incomplete claim documentation	in 90% of the case, to request additional information to the insured member or medical practitioner via email within 2 business days 100% within 7 business days
10.5	Issuance of letter of Guarantee of Payment - emergency hospitalization	within maximum 24h if all documents requested have been provided
10.6	Issuance of letter of Guarantee of Payment - non-emergency hospitalization	within maximum 72h if all documents requested have been provided
10.7	Email response rate	within maximum 3 business days
11	Premium quotation should differ by: - rate group - policyholder, spouse, child - retired staff No differentiation should be made between UNOPS and partners (i.e. premium rates should be the same without distinction between UNOPS or other partners). Please refer to the table 11 (a) for the list of Rate Group.	
12	The bidder should provide a profit sharing formula and submit along with the bid.	

**Table 8 (a): List of countries with extremely poor medical facilities**

No.	Duty Station	Regional Care
1	Afghanistan	Pakistan and India
2	Bhutan	India
3	Central African Republic	Cameroon
4	Comoros	Mayotte, Reunion, Mauritius
5	Democratic Republic of Congo	Burundi, Rwanda and Uganda (for staff members and their family members located near the Eastern borders of Congo)

6	East Timor	Australia (Darwin)
7	Guinea Bissau	Senegal
8	Haiti	Dominican Republic
9	Iraq	Jordan
10	Kosovo	Albania, Bosnia, Croatia, Macedonia, Montenegro, Serbia, Slovenia
11	Laos	Thailand (Nong Khai and Udon Thani provinces) Expenses incurred at the Bumrungrad Hospital will be strictly reimbursed on the basis of reasonable and customary limits applicable in Thailand. Please note that MIP participants will be responsible for all charges exceeding the reasonable and customary limits applicable in Thailand.
12	Lesotho	South Africa
13	Liberia	Ghana
14	Lybia	Tunisia and Egypt
15	Mali	Senegal
16	Myanmar	Thailand
17	Sierra Leone	Ghana

**Table 11 (a): List of Rate Group**

Country Code	Country	Region	Rate Group
ALB	Albania	Europe	A
AUT	Austria	Europe	A
BLR	Belarus	Europe	A
BEL	Belgium	Europe	A
BIH	Bosnia and Herzegovina	Europe	A
BGR	Bulgaria	Europe	A
HRV	Croatia	Europe	A
CYP	Cyprus	Europe	A
CZE	Czech Republic	Europe	A
DNK	Denmark	Europe	A

EST	Estonia	Europe	A
FIN	Finland	Europe	A
MKD	Fmr Yugoslav Rep of Macedonia	Europe	A
FRA	France	Europe	A
DEU	Germany	Europe	A
GRC	Greece	Europe	A
HUN	Hungary	Europe	A
ISL	Iceland	Europe	A
IRL	Ireland	Europe	A
ITA	Italy	Europe	A
LVA	Latvia	Europe	A
LIE	Liechtenstein	Europe	A
LTU	Lithuania	Europe	A
LUX	Luxembourg	Europe	A
MLT	Malta	Europe	A
MDA	Moldova, Republic of	Europe	A
MCO	Monaco	Europe	A
NLD	Netherlands	Europe	A
NOR	Norway	Europe	A
POL	Poland	Europe	A
PRT	Portugal	Europe	A
ROU	Romania	Europe	A
RUS	RUSSIA	Europe	A
SCG	Serbia	Europe	A
SVK	Slovakia	Europe	A
SVN	Slovenia	Europe	A
ESP	Spain	Europe	A
SWE	Sweden	Europe	A
CHE	Switzerland	Europe	A
TUR	Turkey	Europe	A
UKR	Ukraine	Europe	A
GBR	United Kingdom	Europe	A
AIA	Anguilla	Caribbean	B

ATG	Antigua and Barbuda	Caribbean	B
ARG	Argentina	South America	B
ABW	Aruba	Caribbean	B
BHS	Bahamas	Caribbean	B
BHR	Bahrain	Middle East	B
BRB	Barbados	Caribbean	B
BLZ	Belize	Central America	B
BOL	Bolivia	South America	B
BRA	Brazil	South America	B
CYM	Cayman Islands	Caribbean	B
CHL	Chile	South America	B
COL	Colombia	South America	B
CRI	Costa Rica	Central America	B
CUB	Cuba	Caribbean	B
DMA	Dominica	Caribbean	B
DOM	Dominican Republic	Caribbean	B
ECU	Ecuador	South America	B
EGY	Egypt	Middle East	B
SLV	El Salvador	Central America	B
GUF	French Guiana	South America	B
GRD	Grenada	Caribbean	B
GTM	Guatemala	Central America	B
GUY	Guyana	South America	B
HTI	Haiti	Caribbean	B
HND	Honduras	Central America	B
IRN	IRAN	Middle East	B
IRQ	Iraq	Middle East	B
ISR	Israel	Middle East	B
JAM	Jamaica	Caribbean	B
JOR	Jordan	Middle East	B

KWT	Kuwait	Middle East	B
LBN	Lebanon	Middle East	B
MEX	Mexico	Central America	B
MSR	Montserrat	Caribbean	B
ANT	Netherlands Antilles	Caribbean	B
NIC	Nicaragua	Central America	B
OMN	Oman	Middle East	B
PSE	PALESTINE	Middle East	B
PAN	Panama	Central America	B
PRY	Paraguay	South America	B
PER	Peru	South America	B
QAT	Qatar	Middle East	B
KNA	Saint Kitts and Nevis	Caribbean	B
LCA	Saint Lucia	Caribbean	B
SAU	Saudi Arabia	Middle East	B
VCT	St Vincent and the Grenadines	Caribbean	B
SUR	Suriname	South America	B
SYR	SYRIA	Middle East	B
TTO	Trinidad and Tobago	Caribbean	B
TCA	Turks and Caicos Islands	Caribbean	B
ARE	United Arab Emirates	Middle East	B
URY	Uruguay	South America	B
VEN	Venezuela	South America	B
VGB	Virgin Islands (British)	Caribbean	B
VIR	Virgin Islands (U.S.)	Caribbean	B
YEM	Yemen	Middle East	B
AFG	Afghanistan	Asia	C



DZA	Algeria	Africa	C
ASM	American Samoa	Oceania	C
AGO	Angola	Africa	C
ARM	Armenia	Asia	C
AUS	Australia	Oceania	C
AZE	Azerbaijan	Asia	C
BGD	Bangladesh	Asia	C
BEN	Benin	Africa	C
BTN	Bhutan	Asia	C
BWA	Botswana	Africa	C
BRN	Brunei Darussalam	Asia	C
BFA	Burkina Faso	Africa	C
BDI	Burundi	Africa	C
KHM	Cambodia	Asia	C
CMR	Cameroon	Africa	C
CPV	Cape Verde	Africa	C
CAF	Central African Republic	Africa	C
TCD	Chad	Africa	C
CHN	China	Asia	C
COM	Comoros	Africa	C
COG	CONGO (BRAZZAVILLE)	Africa	C
COK	Cook Islands	Oceania	C
CIV	Cote D'Ivoire	Africa	C
COD	DEMOCRATIC REPUBLIC OF CONGO	Africa	C
DJI	Djibouti	Africa	C
TLS	East Timor	asia	C
GNQ	Equatorial Guinea	Africa	C
ERI	Eritrea	Africa	C
ETH	Ethiopia	Africa	C
FJI	Fiji	Oceania	C

PYF	French Polynesia	Oceania	C
GAB	Gabon	Africa	C
GMB	GAMBIA, THE	Africa	C
GEO	Georgia	Asia	C
GHA	Ghana	Africa	C
GIN	Guinea	Africa	C
GNB	Guinea-Bissau	Africa	C
HKG	Hong Kong	Asia	C
IND	India	Asia	C
IDN	Indonesia	Asia	C
JPN	Japan	Asia	C
KAZ	Kazakhstan	Asia	C
KEN	Kenya	Africa	C
KIR	Kiribati	Oceania	C
PRK	Korea, Democratic People's Rep	Asia	C
KOR	Korea, Republic of	Asia	C
KGZ	Kyrgyzstan	Asia	C
LAO	LAOS	Asia	C
LSO	Lesotho	Africa	C
LBR	Liberia	Africa	C
LBY	Libya	Africa	C
MDG	Madagascar	Africa	C
MWI	Malawi	Africa	C
MYS	Malaysia	Asia	C
MDV	Maldives	Asia	C
MLI	Mali	Africa	C
MHL	Marshall Islands	Oceania	C
MRT	Mauritania	Africa	C
MUS	Mauritius	Africa	C
FSM	Micronesia, Federated States	Oceania	C
MNG	Mongolia	asia	C

MAR	Morocco	Africa	C
MOZ	Mozambique	Africa	C
MMR	Myanmar	asia	C
NAM	Namibia	Africa	C
NRU	Nauru	Oceania	C
NPL	Nepal	asia	C
NZL	New Zealand	Oceania	C
NER	Niger	Africa	C
NGA	Nigeria	Africa	C
NIU	Niue	Oceania	C
PAK	Pakistan	Asia	C
PLW	Palau	Oceania	C
PNG	Papua New Guinea	Oceania	C
PHL	Philippines	asia	C
RWA	Rwanda	Africa	C
SHN	Saint Helena	Africa	C
WSM	Samoa	Oceania	C
STP	Sao Tome and Principe	Africa	C
SEN	Senegal	Africa	C
SYC	Seychelles	Africa	C
SLE	Sierra Leone	Africa	C
SGP	Singapore	asia	C
SLB	Solomon Islands	Oceania	C
SOM	Somalia	Africa	C
ZAF	South Africa	Africa	C
SSD	South Sudan	Africa	C
LKA	Sri Lanka	Asia	C
SDN	Sudan	Africa	C
SWZ	Swaziland	Africa	C
TJK	Tajikistan	Asia	C
TZA	TANZANIA	Africa	C
THA	Thailand	Asia	C
TGO	Togo	Africa	C
TKL	Tokelau	Oceania	C

TON	Tonga	Oceania	C
TUN	Tunisia	Asia	C
TKM	Turkmenistan	asia	C
TUV	Tuvalu	Oceania	C
UGA	Uganda	Africa	C
UZB	Uzbekistan	Asia	C
VUT	Vanuatu	Oceania	C
VNM	VIETNAM	Asia	C
WLF	Wallis and Futuna Islands	Oceania	C
ESH	Western Sahara	Africa	C
ZMB	Zambia	Africa	C
ZWE	Zimbabwe	Africa	C
BMU	Bermuda	North America	U
CAN	Canada	North America	U
USA	UNITED STATES OF AMERICA	North America	U