

CLARIFICATION/REQUEST RESPONSE

RE: **Response #1** for the Provision of ANGLEC Group Health & Life Insurance - Procurement #: 2022/ANGLEC/HR/03

The below Query/Clarification Request (Query #1) for the Provision of ANGLEC Group Health & Life Insurance - Procurement #: 2022/ANGLEC/HR/03 has been received:

- Q1) With respect to Annex B: ANGLEC's Claims Summary for years 2019 – 2022:
 - a) Please clarify which products are represented in each of the tables shown (medical, dental, vision, life, AD&D).
 - b) Confirm whether the years listed are policy years or calendar years.
 - c) Can we get a breakdown of the medical, dental and vision premiums and claims as well as Life and AD&D?
- Q2) On Form F15, page 9, schedule E, the Life and AD&D volumes are shown as \$50,000, however in the schedule of benefits on page 2 of schedule D, the Life and AD&D volumes are shown as \$25,000. Which one is correct?
- Q3) Also, deductibles of XCD250 and XCD135 are listed on the same page 9 and also page 10 of schedule E but the schedule of benefits show deductibles of XCD100 for medical and XCD25 for dental. Which is correct?
- Q4) Can we get a copy of the current schedule of benefits?
- Q5) On Page 2 of Schedule D, the health benefit schedule shows a Lifetime Benefit Maximum XCD1,000,000.00 for Employees under age 65 and XCD250,000.00 for Employees age 65 and over.
 - a) Will the Lifetime Benefit Maximum for employees age 65 and over remain at XCD250,000.00?
 - b) Clarify if the policy is a Lifetime Maximum or Annual Maximum.

The below Query/Clarification Request (Query #2) for the Provision of ANGLEC Group Health & Life Insurance - Procurement #: 2022/ANGLEC/HR/03 has been received:

- Q6) We noted in one place (Schedule D page 2 of 11) they are asking for EC\$25,000 coverage for Life and AD&D and on another page it indicated EC\$50,000 (Schedule E - page 9 of 11).

RESPONSES

R1) With respect to Annex B: ANGLEC's Claims Summary for years 2019 – 2022:

- a) The products represented in each of the tables shown (medical, dental, vision, life, AD&D). Please see attached "Analysis" from our current providers.

AGLHI061/19		
APRIL 2019 TO JUNE 2020		
Service	Amount Claimed	Amount Paid
DENTAL	\$ 40,470.65	\$ 6,413.83
MEDICAL	\$ 182,720.91	\$ 54,761.78
PREVENTATIVE CARE	\$ 1,375.97	\$ 407.71
VISION	\$ 10,189.61	\$ 2,327.23
Total	\$ 234,757.14	\$ 63,910.55

AGLHI060/19		
APRIL 2019 TO JUNE 2020		
Service	Amount Claimed	Amount Paid
DENTAL	2951.019	898.39
MEDICAL	35515.044	9135.34
PREVENTATIVE CARE	582.498	172.59
VISION	2622.996	473.18
Total	\$ 41,671.56	\$ 10,679.50

JULY 2020 TO JUNE 2021		
Service	Amount Claimed	Amount Paid
DENTAL	11803.293	3694.88
MEDICAL	341897.922	100874.07
PREVENTATIVE CARE	1079.487	284.29
VISION	17218.98	3558.25
Total	\$ 371,999.68	\$ 108,411.49

JULY 2020 TO JUNE 2021		
Service	Amount Claimed	Amount Paid
DENTAL	555.012	191.49
MEDICAL	29115.936	8331.81
PREVENTATIVE CARE	80.001	29.63
VISION	1527.498	444.44
Total	\$ 31,278.45	\$ 8,997.37

JULY 2021 TO JUNE 2022		
Service	Amount Claimed	Amount Paid
DENTAL	18263.61	5746.96
MEDICAL	213457.923	59091.12
PREVENTATIVE CARE	1100.25	203
VISION	21290.256	4752.76
Total	\$ 254,112.04	\$ 69,793.84

JULY 2021 TO JUNE 2022		
Service	Amount Claimed	Amount Paid
DENTAL	1750.491	648.33
MEDICAL	25469.802	7251.81
VISION	1689.498	444.44
Total	\$ 28,909.79	\$ 8,344.58

- b) The years listed are policy years.
 c) No. It will be unfair for us to share this information as our current providers are also taking part in the bid.

R2) & R5) \$25,000 is correct. An addenda will be issued to note the change to the information in Schedule E, page 9, Form F15.

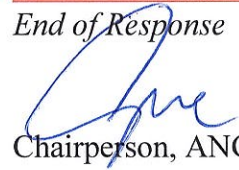
R3) Deductibles of XCD100 for medical and XCD25 for dental is correct. An addenda will be issued to note the change to the information in Schedule E, page 9, Form F15.

R4) The current schedule of benefits are not expected to be considered in this exercise. The pertinent information is as found within the requirements provided in Schedule D.

R5)

- a) The Lifetime benefit maximum for employees 65 and over has changed to XCD500, 000.00. An addendum will be issued to note the change to the information in Schedule D, page 2.
 b) The policy is Lifetime Maximum Benefit.

End of Response



Chairperson, ANGLEC Procurement Committee

Date 05/10/2022

