

CLARIFICATION/REQUEST RESPONSE

RE: **Response #3** for the Provision of GOA Group Health & Life Insurance - Procurement #: 2022/MOF/MOF/01

The below Query/Clarification Request (Query #3) for the Provision of GOA Group Health & Life Insurance - Procurement #: 2022/MOF/MOF/01 has been received:

Q3: In addition to our request for access to Annex A and Annex B, we have been analysing the data provided in order to put together our most competitive terms.

To this end, we would be grateful for your assistance with this information: -

Employee & Retiree Census

For the employee census, please could you provide the following details for the referenced 1,247 employees and 231 retirees.

- Gender
- Age (Date of Birth)
- Category of Coverage (i.e. Employee Only, Family, etc.)

Active employees and retirees should be split out (see attached spreadsheet that can be used, unless you already have this information in a different format).

If you are only able to share census data by age bands, we would request the age bands be given in 5 year age bands, broken out by gender between active employees and retirees, within the associated age bands. The category of coverage, as listed above, would also be valuable as the list includes some 142 dependent spouses and 726 dependent children.

Claims History and Loss Ratios

We aren't sure if this would be included in Annex B, but please could you provide

- 3 years medical claims experience (see attached spreadsheet) separated by medical, life and dental .
- High claimants over \$10k with diagnosis and prognosis

Pre-Existing Conditions

Can we apply pre-existing and medical underwriting, or are you seeking a waiver?

Please note the below response:

A3:

- Employee and Retiree Census = See Attachment.
- Claims History and Loss Ratio = See Attachment
- Pre-Existing Conditions = Employees with pre-existing must be covered without prejudice.

End of Response

Chairperson, Ministry of Finance and Health Procurement Committee

Date 03/31/2022