

TENDER FOR THE APPOINTMENT OF INSURANCE BROKER FOR MCMC MEDICAL BENEFITS ECOSYSTEM FOR THE YEAR 2023 UNTIL 2027

Questions & Answers

No.	Question	Answer
1	Work conducted relevant to this work for the recent 5 years	<p>Tenderer to elaborate specific examples of the relevant brokerage services for companies in Malaysia for the past five (5) years.</p> <p>With this, the tenderer shall exhibit evidence or sample of work of provision in detail (i.e. sample of benchmarking report/work plan for medical benefits strategy/technology capabilities that they offered/executed to their clients)</p> <p>If it's confidential to mention the client's name, the tenderer is required to mention the type of company (e.g. SME, GLC, MNC, PLC, etc.) and its industry.</p>
2	Publication issued relevant to this work for the recent 5 years	<p>It would be advantageous if the tenderer could provide and share some of the latest articles, research, and/or report in regards to health and benefits as published by the tenderer's firm/company (e.g. medical cost trends, benefits trends, benefits design survey, wellbeing and employee experience).</p> <p>These published reports/articles are important for our Commission in designing benefit plans to meet our employees' needs. It also demonstrates the tenderer's capability to advise on the dynamic benefits landscape through their expertise in global standard practices, policy language, and their access to large pools of claims data.</p>
3	Updated employee listing (including DOB)	Confidential information. This will be provided to the successful tenderer following the award of the tender.

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4	Plan type & category for GHS	You may find the current MCMC's schedule of benefits for GHS in the Tender Document (page 33).																																		
5	Sum Insured cover for GTL & GPA	You may find the current MCMC's sum insured for GTL & GPA in the Tender Document (page 31 - 32).																																		
6	Claim schedule/experience for the past 3 years	<table border="1"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="2">GHS</th> <th colspan="2">GTL</th> <th colspan="2">GPA</th> </tr> <tr> <th>Claims Amount</th> <th>Total Premium</th> <th>Claims Amount</th> <th>Total Premium</th> <th>Claims Amount</th> <th>Total Premium</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>2,147,305</td> <td>4,593,214</td> <td>818,862</td> <td>563,656</td> <td>6,100</td> <td>83,534</td> </tr> <tr> <td>2020</td> <td>2,531,950</td> <td>4,389,180</td> <td>358,773</td> <td>521,916</td> <td>3,400</td> <td>73,106</td> </tr> <tr> <td>2019</td> <td>3,287,996</td> <td>3,878,339</td> <td>865,994</td> <td>497,799</td> <td>261,432</td> <td>58,636</td> </tr> </tbody> </table>	Year	GHS		GTL		GPA		Claims Amount	Total Premium	Claims Amount	Total Premium	Claims Amount	Total Premium	2021	2,147,305	4,593,214	818,862	563,656	6,100	83,534	2020	2,531,950	4,389,180	358,773	521,916	3,400	73,106	2019	3,287,996	3,878,339	865,994	497,799	261,432	58,636
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7	Copies of existing policies – deliverable 1 requires a review of the insurance policy terms, rates and coverage, please supply complete copies of all insurance policies.	<p>The scope of work defines the services that will be performed, including the types of services requested, the extent to which they can be altered, and the anticipated outcome in accordance with the MCMC's requirements/needs.</p> <p>You may find the current coverage for MCMC's benefits for GHS, GPA, GTL, and self-fund medical benefits in the Tender Document (pages 31–34).</p> <p>For deliverable 1, the tenderer shall demonstrate with documentation or a sample of work how they perform insurance policy evaluations/reviews with their present clients (i.e. sample report describing how you evaluate and score criteria based on your current client profiles to ensure they receive adequate coverage) – Please highlight this in Appendix G (page 51) or you may provide any supplementary documents/reports as an addendum.</p> <p>Comprehensive copies of all insurance policies will be forwarded to the successful tenderer only after the tender is awarded.</p>																																		

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8	Detailed Claims Utilisation Reports for past 3 years in excel format (GHS, GTL & TPD, GPA):– <ol style="list-style-type: none"> a. ClaimantID, b. Plan, c. Relationship, d. Diagnosis/Cause, e. Claimant Age/DoB, f. Gender, g. Claim Amount & Amount Paid, h. Date of Loss, i. Policy Type, j. Medical Provider. 	Confidential information. This will be provided to the successful tenderer following the award of the tender.								
9	Past 3 years Utilisation Reports for Self-fund benefits - Medical OP, Dental, Optical, Maternity, Health Screening – details as 2 above.	Confidential information. This will be provided to the successful tenderer following the award of the tender.								
10	Member Census – complete listing of members, excel format, names removed, including:– <ol style="list-style-type: none"> a. D.o.B, b. Gender, c. Relationship, d. Job Band, e. Plan entitlement GHS, GTL & Self-fund Benefits f. Employee Basic Salary Amount for GTL/GPA. 	Confidential information. This will be provided to the successful tenderer following the award of the tender.								
11	Summary of total Member Headcount (Emp, Spouse + Children) past 3 years.	<table border="1" data-bbox="1019 1106 1473 1254"> <thead> <tr> <th>Year</th> <th>Headcount</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>1327</td> </tr> <tr> <td>2020</td> <td>1293</td> </tr> <tr> <td>2019</td> <td>1185</td> </tr> </tbody> </table>	Year	Headcount	2021	1327	2020	1293	2019	1185
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12	Confirm Total Annual Premium for each insurance policy (GHS, GTL/TPD, GPA) – past 3 years.	<table border="1"> <thead> <tr> <th data-bbox="1019 263 1440 336" rowspan="2">Year</th> <th colspan="3" data-bbox="1440 263 2009 300">Annual Premium (RM)</th> </tr> <tr> <th data-bbox="1440 300 1630 336">GHS</th> <th data-bbox="1630 300 1821 336">GTL</th> <th data-bbox="1821 300 2009 336">GPA</th> </tr> </thead> <tbody> <tr> <td data-bbox="1019 336 1440 373">2022 (As of Feb 2022)</td> <td data-bbox="1440 336 1630 373">4,269,303</td> <td data-bbox="1630 336 1821 373">711,510</td> <td data-bbox="1821 336 2009 373">84,481</td> </tr> <tr> <td data-bbox="1019 373 1440 410">2021</td> <td data-bbox="1440 373 1630 410">4,593,214</td> <td data-bbox="1630 373 1821 410">563,656</td> <td data-bbox="1821 373 2009 410">83,534</td> </tr> <tr> <td data-bbox="1019 410 1440 446">2020</td> <td data-bbox="1440 410 1630 446">4,389,180</td> <td data-bbox="1630 410 1821 446">521,916</td> <td data-bbox="1821 410 2009 446">73,106</td> </tr> <tr> <td data-bbox="1019 446 1440 483">2019</td> <td data-bbox="1440 446 1630 483">3,878,339</td> <td data-bbox="1630 446 1821 483">497,799</td> <td data-bbox="1821 446 2009 483">58,636</td> </tr> </tbody> </table>	Year	Annual Premium (RM)			GHS	GTL	GPA	2022 (As of Feb 2022)	4,269,303	711,510	84,481	2021	4,593,214	563,656	83,534	2020	4,389,180	521,916	73,106	2019	3,878,339	497,799	58,636
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13	Confirm any significant changes in Benefits under GHS, Self-fund, GTL/TPD, GPA.	<p data-bbox="1025 560 2022 655">GHS - Increase Overall Annual Limit (OAL) for Plan D/G (From 40k to 50k) – effective 2022. Includes coverage for COVID-19, mental admission and PPE Suits & Covid19 Test.</p> <p data-bbox="1025 695 1821 722">Self-fund – Includes mental health and alternative treatments</p>																							
14	Our Tender Submission (Technical or Financial) - should not include quotations from insurance providers at this stage in your selection process?	<p data-bbox="1025 762 1753 790">No need to include quotations from insurance providers.</p> <p data-bbox="1025 829 2029 959">At this stage – the tenderer shall exhibit their best capabilities as an insurance broker to deliver the scope of work listed (In Section 5 in Tender Document) through documentation or a sample of work on how they perform insurance policy evaluations/reviews with their present clients' information.</p> <p data-bbox="1025 999 2022 1062">Please highlight this in Appendix G (page 51) or you may provide any supplementary documents/reports as an addendum.</p>																							
15	At what stage in your Tender process will you require insurance quotations from insurance providers?	<p data-bbox="1025 1155 1899 1182">Only when the tender has been awarded to the successful tenderer.</p>																							
16	Will the detailed risk information requested below be made available for the purposes of negotiating insurance quotations?	<p data-bbox="1025 1246 2029 1342">Yes, we will provide detailed risk information to the successful tenderer following the award of the tender - for the purposes of negotiating insurance quotations.</p> <p data-bbox="1025 1347 1910 1374">Normally, this process begins in September for our renewal process.</p>																							

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17	For Value Add Services – please confirm if all commission members / employees will be included in any health & wellness / top-up / Healthcare seminars / Flexible Benefits programmes?	Yes																																	
18	<p>GHS: Headcount by plan.</p> <table border="1" data-bbox="282 472 898 692"> <thead> <tr> <th></th> <th>Plan 1</th> <th>Plan 2</th> <th>Plan 3</th> <th>Plan 4</th> </tr> </thead> <tbody> <tr> <td>EO</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>ES</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>EC</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>EF</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>GTL: Listing in Excel for age, gender and Sum Assured</p> <p>Do current GTL policy has an Experience Refund clause?</p>		Plan 1	Plan 2	Plan 3	Plan 4	EO					ES					EC					EF					<p>Summary of total Member Headcount (Emp, Spouse + Children) past 3 years.</p> <table border="1" data-bbox="1019 496 1473 644"> <thead> <tr> <th>Year</th> <th>Headcount</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>1327</td> </tr> <tr> <td>2020</td> <td>1293</td> </tr> <tr> <td>2019</td> <td>1185</td> </tr> </tbody> </table> <p>Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>Yes, current GTL with Experience Refund Clause.</p>	Year	Headcount	2021	1327	2020	1293	2019	1185
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19	<p>Past 3 years utilization for GHS/GTL & GPA (In Excel)</p> <p>- especially GHS, we need detailed on amount incurred & payable by Insurance together with the diagnosis without stating patient's name/NRIC. (to have an analysis to gauge the right renewal premium)</p>	<p>Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>No need to include quotations from insurance providers for tender submission.</p> <p>At this stage – the tenderer shall exhibit their best capabilities as an insurance broker to deliver the scope of work listed (In Section 5 in Tender Document) through documentation or a sample of work on how they perform insurance policy evaluations/reviews with their present clients' information.</p> <p>Please highlight this in Appendix G (page 51) or you may provide any supplementary documents/reports as an addendum.</p>																																	

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	<ul style="list-style-type: none"> - Outpatient GP/Specialist is on self-funded by outsourcing it to the TPA. – Noted. Do currently, MCMC paying medical float to the current TPA? 	Yes, the floating amount is RM500,000.
20	Copy of policy GHS/GTL & GPA.	Comprehensive copies of all insurance policies will be forwarded to the successful tenderer only after the tender is awarded.
21	Current Third Party Administrator (TPA)?	MiCare
22	<p>On Insurance coverage :</p> <ol style="list-style-type: none"> 1. Group Term Life <ol style="list-style-type: none"> a. Please provide claims history detailing such as amount paid and the type of claims e.g due to death, TPD, CI or TI for the past 3 years b. Please provide the memberlisting with details such as gender, sum assured, date of birth and employee ID c. What is the Free Cover Limit d. Is the benefits provided on items 37.3.1 in tender is the current benefits ? If no, please supply us the current schedule of benefits e. Any changes of benefits for the past 3 years ? 	<ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a. Confidential information. This will be provided to the successful tenderer following the award of the tender. b. Confidential information. This will be provided to the successful tenderer following the award of the tender. c. RM 1.42 million/65 years d. Yes, the current MCMC's sum insured for GTL in the Tender Document (items 37.3.1) e. GTL with Experience Refund Clause.

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23	<p>2. Group Personal Accident</p> <p>a. Please provide claims history detailing such as amount paid and the type of claims e.g due to death or TPD for the past 3 years</p> <p>b. Please provide the memberlisting with details such as gender, sum assured, date of birth, employee ID and category (Plan 1 or Plan 2)</p> <p>c. Is there any other complimentary benefits provided for GPA such as snatch theft, burns, dengue recuperation etc ?</p> <p>d. Is the benefits provided on items 37.3.2 in tender is the current benefits ? If no, please supply us the current schedule of benefits</p> <p>e. Any changes of benefits for the past 3 years ?</p>	<p>2.</p> <p>a. Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>b. Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>c. Yes with additional indemnity (i.e., snatch theft, burns, dengue recuperation, post covid-19 vaccine, premature/miscarriage benefit)</p> <p>d. Yes, the current MCMC's sum insured for GPA in the Tender Document (items 37.3.2)</p> <p>e. None</p>
24	<p>3. Group Hospital & Surgical (GHS)</p> <p>a. Please revert to us the detailed claims consisting of employee ID, relationship, diagnosis, claims incurred, claims paid, date of visit and name of the hospital for the past 3 years</p> <p>b. Please supply to us the claims detailing for</p> <p>c. Referring to the overall annual limit (OAL) stated in Table 3 page 33 in the tender document. Is the OAL stated per family basis or per member per annum ?</p> <p>d. On the pre-hospitalization benefits, will the call centre issue a guarantee letter or on reimbursement ?</p> <p>e. Is the current coverage provide Covid-19 admission to private and government hospital ?</p>	<p>3.</p> <p>a. Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>b. Confidential information. This will be provided to the successful tenderer following the award of the tender.</p> <p>c. OAL - per member per annum.</p> <p>d. Both</p> <p>e. Yes - coverage for Covid-19 admission to private and government hospital</p>

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	<p>f. Is the benefits provided on items 37.3.3 in tender is the current benefits ? If no, please supply us the current schedule of benefits</p> <p>g. Any changes of benefits for the past 3 years ?</p> <p>h. On the self fund programme for maternity, does it include pre & post natal ?</p> <p>i. Please supply us the self fund memberlisting with plan description 1-8</p> <p>j. Please supply us the GHS memberlisting as per plan category below:</p> <table border="1" data-bbox="282 695 992 895"> <thead> <tr> <th></th> <th>Plan A/AA</th> <th>Plan B/E</th> <th>Plan C/F</th> <th>Plan D/G</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Employee & Spouse</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Employee & Children</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Employee & Family</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Or as per below format :</p> <table border="1" data-bbox="293 1031 985 1217"> <thead> <tr> <th></th> <th>Plan A/AA</th> <th>Plan B/E</th> <th>Plan C/F</th> <th>Plan D/G</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Spouse</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Children</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Plan A/AA	Plan B/E	Plan C/F	Plan D/G	Employee Only					Employee & Spouse					Employee & Children					Employee & Family						Plan A/AA	Plan B/E	Plan C/F	Plan D/G	Employee					Spouse					Children					<p>f. Yes, the current MCMC's schedule of benefits of GHS in the Tender Document (items 37.3.3)</p> <p>g. Increase Overall Annual Limit (OAL) for Plan D/G (From 40k to 50k) – effective 2022. Includes coverage for COVID-19, mental admission and PPE Suits & Covid19 Test.</p> <p>h. Self-fund for maternity delivery benefits (items 37.3.4). As for Pre and Post Natal – member can claim using Outpatient Benefits (amount based on Annual Limit per Family in Table 4)</p> <p>i. This will be provided to the successful tenderer following the award of the tender.</p> <p>j. Summary of total Member Headcount (Employees, Spouse + Children) past 3 years.</p> <table border="1" data-bbox="1019 729 1471 877"> <thead> <tr> <th>Year</th> <th>Headcount</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>1327</td> </tr> <tr> <td>2020</td> <td>1293</td> </tr> <tr> <td>2019</td> <td>1185</td> </tr> </tbody> </table> <p>At this stage – the tenderer shall exhibit their best capabilities as an insurance broker to deliver the scope of work listed (In Section 5 in Tender Document) through documentation or a sample of work on how they perform insurance policy evaluations/reviews with their present clients' information.</p> <p>Please highlight this in Appendix G (page 51) or you may provide any supplementary documents/reports as an addendum.</p> <p>No need to include quotations from insurance providers for tender submission.</p>	Year	Headcount	2021	1327	2020	1293	2019	1185
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25	Policy period	Annual Policy Period (a yearly renewable term)																																																					

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26	Member listing in excel with complete details of NRIC or DOB, salary and plan for GTL, GHS, GOPC & GPA coverage.	Confidential information. This will be provided to the successful tenderer following the award of the tender.
27	Cut-off claim date for current 2020 GHS & GTL claim experience	Within 60 days from the treatment date – GHS More than 60 days – GTL (Depending on the causes/coverage)
28	Please advise GHS and outpatient policy on cashless or reimbursement?	Both
29	Please provide past 3 years claim listing for GHS, Outpatient/Dental/Maternity/Health Screening, GPA & GTL with diagnosis	This will be provided to the successful tenderer following the award of the tender.
30	Does the coverage include for both outpatient and inpatient? or just for inpatient insurance?	Our medical coverage includes outpatient (self-insured) and inpatient (insurance).
31	How many pax of MCMC staff as to date? (rough figure)	932 staff (As of 31 st March 2022)
32	Does the benefit cover for dependents as well?	Yes, including dependents as well.
33	<p>Enquiry on Appendix G – List of Tenderer’s experiences</p> <p>Wish to confirm as whether we are allowed to mention Industry Based instead of Client’s Name. This is part of Personal Data Protection Act(PDPA) issue under our Compliance guidelines.</p>	<p>If it’s confidential to mention the client’s name, the tenderer is required to mention the type of company (e.g., SME, GLC, MNC, PLC, etc.) and its industry.</p> <p>In this Appendix G – tenderer shall also include evidence or sample of work of provision in detail (i.e., to mention overall group health premium placed for each client (or average per client in Malaysia), tenderer technology capabilities (portal, Apps, Healthcare Analytic) etc.)</p> <p>Tenderer may provide any supplementary documents/reports as an addendum as well.</p>