



Date 2021/04/ 05--- 2021/03/25

مناقصة رقم 5-2021 تجديد بوليصة التأمين الصحي لمدة سنة لأصحاب السعادة أعضاء المجلس الوطني
الاتحادي وموظفي المجلس المواطنين

Messrs./ Respected Suppliers,
Greetings,

The General Secretariat of the Federal National Council extends its best regards to you, wishing you continued prosperity and success.

With reference to the above subject, we ask you to submit your quotation, provided that the financial offers are submitted in a closed envelope and sealed with red wax; whereas, the technical offers are submitted in another separate closed envelope and sealed with red wax regarding **Renewal of the health insurance policy for a period of one year for Excellencies members of the Federal National Council and National Council employees** as per the specifications mentioned below:

السادة/ الموردین المحترمين

تحية طيبة.. وبعد،

تتقدم لكم الأمانة العامة للمجلس الوطني الاتحادي بأطيب التحيات، متمنين لكم دوام التوفيق والنجاح.

بالإشارة إلى الموضوع أعلاه، نرجو منكم تقديم عرض أسعاركم على أن تكون العروض المالية في ظرف مغلق مختوم بالشمع الأحمر، والعروض الفنية في ظرف آخر منفصل ومغلق ومختوم بالشمع الأحمر بشأن تجديد بوليصة التأمين الصحي لمدة سنة لأصحاب السعادة أعضاء المجلس الوطني الاتحادي وموظفي المجلس المواطنين حسب المواصفات المذكورة أدناه:

**UAE FEDERAL NATIONAL COUNCIL
Table of Benefits**

			Proposed Benefits	
Category	Category A		Category B	
Territorial Limit	Worldwide (excluding Abu Dhabi, USA & Canada) extended Worldwide on Emergency		UAE extended to Worldwide ((excluding Abu Dhabi, USA & Canada)	
Annual Benefit Limit (Per Person)	AED2,500,000/-		AED2,000,000/-	
Plan Name				
Network	Option 1 - Platinum Option 2 - Gold	Option	Gold Network	
A In-Patient Benefits	subject to prior approval		subject to prior approval	
1	Hospital accommodation	Private Room (De Luxe)	Private Room	
2	Surgical fees, including Anaesthesia & Theatre charges	Covered	Covered	
3	Physician, Surgeon, & Anaesthetist fees	Covered	Covered	
4	Home Nursing Care (if medically necessary)	Covered up to AED200/- per day up to 40 days pppy	Covered up to AED200/- per day up to 40 days pppy	
5	Prescription drugs & materials	Covered	Covered	
6	Prosthesis inserted into the body during an operation	Covered	Covered	
7	Diagnostic tests (Pathology, X-rays. High Tech Scans such as MRI, CT Scans, etc.)	Covered	Covered	
8	Physiotherapy	Covered	Covered	
9	Ambulance (Medical Emergency Cases) subject to general exclusions	Covered	Covered	
10	Accommodation costs for one parent staying with a child under 18 years old	Covered, up to a maximum of AED300/- per night	Covered, up to a maximum of AED300/- per night	
11	Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician, subject to prior approval.	Covered, up to a maximum of AED300/- per night	Covered, up to a maximum of AED300/- per night	
B Outside of Abu Dhabi				
1	Deductible/excess/co-payment payable by the Insured Person per Consultation/Visit	NIL deductible	20% co-insurance up to a maximum of AED.50/- per visit	
2	Physician Consultation	Covered	Covered	
3	Specialist fees	NIL deductible	20% up to max of AED50/- per visit. NIL for follow up within 7 days	
4	Prescription/Pharmaceutical	Covered	Covered	
5	Diagnostic tests (pathology, X-rays. High tech scans - MRI/CT/PET) and Lab Tests	Covered	Covered	
6	Medical appliances, Medical devices and Medical equipment	Covered up to maximum of AED3,000/- per person per year	Covered up to maximum of AED3,000/- per person per year	
7	Accidental dental treatment following an accident (emergency cases)	Covered	Covered	
	Hearing & vision aids and vision correction by surgeries and laser (Medical Emergency cases)	Covered	Covered	
8	Repatriation of Mortal Remains	Covered up to AED10,000/-	Covered up to AED10,000/-	
9	Alternative Medicine (including consultation)- cover includes Homeopathy, Acupuncture, Ayurveda, etc.)	Covered up to AED.2,500/- pppy	Covered up to AED.2,500/- pppy	
	Chiropractic	Covered up to 18 sessions and maximum limit per visit up to AED220/-	Covered up to 18 sessions and maximum limit per visit up to AED220/-	

10	Prescribed Physiotherapy (pre-approval is required)	Covered	Covered
11	Chiropractic	Covered Separately	Included in Alternative Medicine
12	Psychiatric treatment	Psychiatric treatment other than mandated by HAAD & Psychological Counselling Services - Covered up to AED.10,000/- per year with 20% co-insurance	Psychiatric treatment other than mandated by HAAD & Psychological Counselling Services - Covered up to AED.10,000/- per year with 20% co-insurance

C Maternity Benefit			
1	Routine Maternity	Out-Patient - Covered up to annual limit;	Out-Patient - Covered up to annual limit;
	Normal Delivery; Caesarean Section; Maternity Related Complications; Legal Abortion.	In-Patient up to AED.30,000/- Maternity Complications/Emergency Maternity Case - up to AED.150,000/- including medically necessary C-section	In-Patient up to AED.30,000/- Maternity Complications/Emergency Maternity Case - up to AED.150,000/- including medically necessary C-section
	Maternity Co-Insurance	NIL	OP Consultation - 10% up to maximum of AED.50/- per visit
2	New Born Cover	Covered for 30 days from birth as per DHA Guidelines	Covered for 30 days from birth as per DHA Guidelines

D Routine Dental Benefit			
	Annual Limit Per Person (includes X-Rays, Extractions, Amalgam/Composite Fillings, dentures, Tooth Scaling, crowns, bridges, prescribed medicines covered as part of Outpatient pharmaceuticals)	AED.6,000/- with 20% co-insurance	AED.4,500/- with 20% co-insurance

E Optical Benefit			
	Annual Limit Per Person	Up to AED.2,000/- with 20% co-insurance (cover includes frames, lenses/contact lenses)	Up to AED.1,500/- with 20% co-insurance (cover includes frames, lenses/contact lenses)

F Pre Existing & Chronic conditions		Covered	Covered
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G OTHER BENEFITS			
1	Birth Defects & Congenital Conditions	Covered for life threatening cases only	NOT COVERED
2	Vaccinations	Covered for Child up to 6 years as per MOH Schedule and Up to AED.2,000/- for child above 6 years old and Adults	Covered for Child up to 6 years as per MOH Schedule and Up to AED.2,000/- for child above 6 years old and Adults
3	Vitamins/Supplements & Preventive medicines if prescribed by doctor	Covered if prescribed by a doctor	Covered if prescribed by a doctor
4	Organ Transplant (excluding donor's expenses)	Covered up to AED.50,000/-	Covered up to AED.50,000/-
5	Emergency Medical Evacuation	Covered under Assist America	Covered under Assist America
6	Repatriation of Mortal Remains		
7	Second Medical Opinion		
8	Treatment and services related to viral hepatitis and associated complication except for treatment and services related to Hepatitis A	Covered	Covered
9	Work-related injuries/illness	Covered as per Federal Law No. 8 of 1980	Covered as per Federal Law No. 8 of 1980

CLAIM REIMBURSEMENT			
1	Direct Billing	Direct Billing - within network - 100% Covered less applicable co-insurance, if any	Direct Billing - within network - 100% Covered less applicable co-insurance, if any
2	Network in UAE	100% Covered less applicable co-insurance/deductibles (within the network)	100% Covered less applicable co-insurance/deductibles (within the network)
3	Application of Co-insurance	Inside UAE	
		<p>Elective Treatment: Inside UAE (within Network) - covered 100% on direct billing. Inside UAE (Outside Network) subject to 20% co-insurance as per network tariff rate</p> <p>Emergency Treatment: Inside UAE (outside network) Covered with NIL co-insurance</p>	<p>Elective Treatment: Inside UAE (within Network) - covered 100% on direct billing. Inside UAE (Outside Network) subject to 20% co-insurance as per network tariff rate</p> <p>Emergency Treatment: Inside UAE (outside network) Covered with NIL co-insurance</p>
		Outside UAE (Within Region of Cover)	
		<p>Elective Treatment: within Network - covered on direct billing</p> <p>Outside Network - subject to 20% co-insurance</p> <p>Emergency Treatment: Inside network -100% Covered; outside network - NIL co-insurance</p>	<p>Elective Treatment: within Network - covered on direct billing</p> <p>Outside Network - subject to 20% co-insurance</p> <p>Emergency Treatment: Inside network -100% Covered; outside network - NIL co-insurance</p>
OTHER SERVICES			
	Teleconsultation healthcare services (through service providers only)	Covered	Covered



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General Conditions for Submitting Quotations:

الشروط العامة لتقديم عروض الأسعار:

<p>1 For more technical information and inquiries, kindly contact Mr. Waleed Saeed AL Memari on telephone No. 02-6199594 or by email w.s.almemari@almajles.gov.ae.</p> <p>2 Offers must be detailed for each item separately, with price and implementation period according to the required specifications.</p> <p>3 The financial offers should be presented in UAE dirhams.</p> <p>4 Adherence to the approved UAE standards and specifications.</p> <p>5 Technical and financial offers shall be submitted to the Procurement and Contracts Department at the Federal National Council (FNC) in Abu Dhabi, provided that the offers are separate, closed and sealed with red wax and written on the envelopes from outside the order number, subject, company name and type of offer.</p> <p>6 The winning supplier must submit a bank statement in Arabic or bilingual language having (10%) of the total amount awarded, provided that it is renewed automatically according to the period starting from the date of signing the contract.</p> <p>7 Attaching a copy of the supplier's commercial license with the financial and technical envelopes.</p> <p>8 Payment terms are according to the rules and conditions of the Federal National Council (the FNC does not apply the prepayment policy).</p>	<p>1- لمزيد من المعلومات الفنية والاستفسارات يرجى التواصل مع السيد/ وليد المعمري هاتف رقم: 026199594- أو البريد الإلكتروني w.s.almemari@almajles.gov.ae</p> <p>2- يجب أن تكون العروض مفصلة، كل بند على حدة، بالسعر ومدة التنفيذ، حسب المواصفات المطلوبة.</p> <p>3- تسليم العروض المالية بالدرهم الإماراتي.</p> <p>4- الالتزام بالمواصفات والمعايير القياسية الإماراتية المعتمدة.</p> <p>5- تُسلم العروض الفنية والمالية إلى قسم المشتريات والعقود لدى المجلس الوطني الاتحادي بأبوظبي، على أن تكون العروض منفصلة ومغلقة ومختومة بالشمع الأحمر، أن يُدُون على المغلفات من الخارج رقم الممارسة وموضوعها واسم الشركة ونوع العرض.</p> <p>6- يجب على المورد الفائز تقديم ضمان بنكي بنسبة (10%) باللغة العربية أو ثنائي اللغة لإجمالي المبلغ الممنوح، شريطة أن يجدد تلقائياً حسب المدة التي تبدأ من تاريخ توقيع العقد.</p> <p>7- إرفاق نسخة من الرخصة التجارية للمورد مع المغلفات المالية والفنية.</p> <p>8- شروط الدفع وفقاً لقواعد وشروط المجلس الوطني الاتحادي (لا يوجد لدى المجلس سياسة الدفع المسبق).</p> <p>10- آخر مدة لتسليم العروض يوم الاحد الموافق 2021/04/04</p>
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9 The deadline for submitting offers is **sunday on 04/04/2021**

10 For more information on offers submission, kindly approach the Procurement and Contracts Department or contact Mr. **Khamis Badran** on No. 026199440 or by email: p.s@almajles.gov.ae

11 Bids must be valid for a period of not less than 30 days from the date of submission.

12 The board has the right to cancel the contract if the company delayed in completing the work agreed upon or refused its implementation.

13 The board has the right to choose all or one of the items included in the price offer as needed.

14 Bids are accepted only from suppliers registered in the suppliers' electronic system at the following link

<https://www.almajles.gov.ae:1035>

15 The order is subject to what is stated in Resolution No. (14) of the year (2018) regarding the Financial Regulations of the Federal National Council and then to the regulations followed in the Federal Government, particularly those related to the provisions contained in Cabinet Resolution No. (4) for year (2019) and its amendments regarding the Procurement Regulations and Warehouse Management in Federal Government.

16 Nomination of a mediator to administer the health insurance policy approved by the Federal National council .

11- لمزيد من المعلومات بشأن تقديم العروض يرجى التواصل مع

قسم المشتريات والعقود السيد / خميس بدران هاتف رقم
026199440 أو البريد الإلكتروني p.s@almajles.gov.ae

12- يجب أن تكون العطاءات صالحة لمدة لا تقل عن 30 يومًا من تاريخ التقديم.

13- للمجلس الحق في فسخ التعاقد إذا تأخرت الشركة في إنجاز العمل المتفق عليه أو رفض التنفيذ.

14- للمجلس الحق في اختيار جميع البنود المتضمنة لعرض السعر أو أحدها حسب ما تفضيه الحاجة.

15- يتم قبول العطاءات فقط من الموردين المسجلين في نظام الموردين الإلكتروني على الرابط

<https://www.almajles.gov.ae:1035> الاتي

16- تخضع الممارسة لما جاء في القرار رقم (14) لسنة (2018م) بشأن اللائحة المالية للمجلس الوطني الاتحادي، ثم للأنظمة المتبعة في

الحكومة الاتحادية، وخاصة الأحكام الواردة بقرار مجلس

الوزراء رقم (4) لسنة (2019م) وتعديلاته بشأن لائحة

المشتريات وإدارة المخازن في الحكومة الاتحادية .

17- ترشيح وسيط لإدارة بوليصة التأمين الصحي يعتمده المجلس