

Date: May 5, 2010

**SUBJECT: Solicitation Number SSN10010R0531 - for Life/Accident and Medical/Hospitalization insurance for LES**

**Written Questions and Answers, (continued)**

(38) Are we able to quote only the GTL and GPA only?

**Answer: Please quote as per requirements of RFP, i.e Section C.1.1.1. – C.1.1.5. and C.2.1.1. – C.2.12 . Offerors shall submit proposals for both health and life insurance services as per Section L.1.**

(39) Able to provide GTL and GPA past three year claims.

**Answer: There have been no claims for Life, Accidental Death, Total/Permanent Disability and Dismemberment for the past 3 years.**

(40) We will not be offering health screening coverage as this is not considered as an insurance coverage. Therefore, will American Embassy be agreeable if we quote without the health screening benefits? If agreeable, will they be able to provide us with past three years claims history without the health screening claims in it?

**Answers: Proposals that contain more benefits (even if there is no increase in cost) or fewer benefits than stated in the solicitation may be deemed technically unacceptable. Please refer to C.1.1. (i), L.4.3.1(a)(ii) and M.5 (i)(b).**

(41) Please confirm that the Maximum Annual Reimbursement of S\$68,000 per patient per contract year include ALL med scheme ie dental and maternity and etc.

**Answer: Confirmed. Above is correct.**