

Questions and Answers
Health Insurance Services Contract
RFP No. SGR100-14-R-0001
Athens, Greece

Q1. Section B.2.1, Value Added Tax: Please specify if it concerns also Tax 13% that incurs tariff's hospitals.

A1. Given that the invoices are issued in the name of the insurers (employees-pensioners) and not in the name of the Embassy, Law 1268/30-11-2011 (by virtue of which the US Government is exempted from the payment of VAT) does not appear to apply in the case in question.

Q2. Please provide the number of insured persons, per category, for the years 2010, 2011, 2012 and 2013.

A2.

	2010	2011	2012	2013
<u>CSR Employees</u>				
Single	5	8	4	4
Family	13	9	11	10
<u>CSR Annuitants</u>				
Single	126	113	113	108
Family	109	90	86	80
<u>IKA Employees</u>				
Employees	233	234	238	240
Dependents	288	279	284	294

Q3. Please specify if the insured American Citizens are covered from EOIIHY in Greece.

A3. Please refer to Part II - Non-CSR Locally Employed (LE) Staff, fourth paragraph under Section G. Hospitalization.

Q4. Section 2.1.A. Eligible Employees: Please specify which insured employees are voluntarily participating to the contract. And how many of the above mentioned employees are now insured.

A4. All Non-CSR Locally Employed (LE) staff is voluntarily participating. There are 251 employees and 311 dependents insured at the moment.

Q5. Please provide the number of the covered individuals per plan type, per each policy year, for claims experience provided.

A5. Please see answer 2, above.

Q6. Please clarify if claims experience includes VAT reimbursement for in-patient expenses.

A6. Please see answer 1, above.

Q7. Please specify what the changes of Benefits are (i.e., coinsurance, annual deductibles and limits) per plan type and when they were implemented (effective date).

A7. The changes in benefits apply in the Non-CSR LE Staff plan which includes IKA employees and Ordinarily Resident Americans and are effective March 1, 2014. Currently the Ordinarily Resident Americans are covered under the benefits plan for CSR Active Employees. Under the new contract the Ordinarily Resident Americans are included in the Non-CSR LE Staff plan.

Coinsurance: 80% refund of all customary and reasonable expenses with the exception of 50% refund for the use of ambulance.

Deductible: 40 Euros for IKA Employees and 90 Euros for CSR Employees.

Annual max amount: 7,500 Euros for IKA Employees with an additional amount of 9,500 Euros for critical diseases. 30,000 Euros for CSR Employees with an additional amount of 20,000 Euros for treatment in the U.S. and Canada for non-pre-existing medical cases. No additional amount was provided for HIV/AIDS coverage.

Annual max amount for out-patient expenses: 1,800 Euros for CSR Employees only.

Room & Board: 80 Euros for IKA Employees and 140 Euros in ICU for up to 8 days.

210 Euros for CSR Employees and 480 Euros in ICU for up to 8 days.

Doctor Visits: 40 Euros for IKA Employees, and 80 Euros for CSR Employees.

Maternity: An allowance of 500 Euros for normal and caesarian deliveries, miscarriage or legal abortion was provided to IKA Employees only.

Under current contract dependent children are covered up to the age of 22 years.

Q8. Please provide sample of the Recruitment/Housing Plan.

A8. There is no sample to be provided. Each Offeror must submit his own plan only if he shall recruit non-professional third country nationals.

Q9. Please clarify if the financial proposal shall include commission/fee to potential independent third party (consultant and/or broker). If yes, please define (as % and euros for base year and option years).

A9. The U.S. Government shall only pay the agreed upon premium rates in Section B of the resultant contract. No other payments shall be approved and accepted.