

REQUEST FOR PROPOSAL Nº 1/2019

INTERNATIONAL MEDICAL, DENTAL, LIFE INSURANCE AND AD&D PLAN

**BRAZILIAN MINISTRY OF FOREIGN
AFFAIRS
FINANCIAL OFFICE IN NEW YORK**

SPECIAL BIDDING COMMITTEE

FEBRUARY 14TH , 2020

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Introduction

The Federative Republic of Brazil through the Brazilian Financial Office in New York of the Brazilian Ministry of Foreign Affairs (hereinafter referred to as “Brazilian Financial Office” or “BFO”) invites prospective vendors (“Vendors”) to respond to this RFP in order to evaluate and select a Vendor to provide insurance and administer the insurance plans for the Brazilian Financial Office offered by the Brazilian Foreign Service to its members, pensioners, retirees, and dependents, as described below. The participants in the Brazilian Foreign Service’s medical, which includes prescription drugs and vision, dental, life insurance and accidental death & dismemberment (“AD&D”) programs reside throughout the world.

The Brazilian Financial Office wishes to engage the services of a company to provide insurance in connection with its medical, dental, life insurance and AD&D programs established for the benefit of the employees and their dependents. The international Vendor will be expected to be able to comply with all requirements established as per the project scope. All four insurance programs are expected to be effective April 1, 2021.

This RFP will be used to evaluate and select one Vendor to provide insurance and administer the medical, dental, life insurance and AD&D programs (hereinafter each referred to as a “plan” or collectively as “plans”) for the Brazilian Financial Office. Within this RFP the Brazilian Financial Office is requesting insurance for the medical benefits program, the dental benefits program, the life insurance program and the AD&D program. A Vendor must be able to insure all four plans. Any successful Vendor must agree to collaborate and cooperate with any other Vendor(s), such as consulting and auditing firms, providing services in connection with the Brazilian Financial Office.

This document is incorporated into and made a part of the Terms of the Reference. If there is a conflict between this document and the terms of reference with respect to matters expressly addressed herein, this document will control

Background Information

The Brazilian Ministry of Foreign Affairs is responsible for assisting the President of the Federative Republic of Brazil in the formulation of Brazilian foreign policy, ensuring its execution and maintaining relationships with foreign governments (the bilateral and regional dimension of diplomacy) and with international organizations (multilateral dimension). It is structured in departments, which in turn are split into divisions, with co-ordination, advisory and support bodies.

The Brazilian Ministry of Foreign Affairs is comprised of the Secretariat of Foreign Affairs, operating within Brazil, and the Overseas Departments, which consist of the Multilateral and Bilateral Diplomatic Missions and the Career Consular Departments. The Brazilian Ministry of Foreign Affairs departments in Brazil are centered in Brasilia, where they have their headquarters, and also, *inter alia*, in the cities of Porto Alegre, Recife, Rio de Janeiro, São Paulo, Manaus, Florianopolis, Curitiba, Belo Horizonte and Salvador.

The Brazilian Ministry of Foreign Affairs carries out its activities abroad through Embassies, Missions attached to international organizations, Consulates, Vice-Consulates and Special Offices, as well as by means of services such as trade promotion, consular duties and the spreading and communicating of Brazilian language and culture.

The Brazilian Ministry of Foreign Affairs is not subject to the laws and taxing authorities of the countries in which its representatives work. This means that the Brazilian Financial Office is not subject to U.S. laws such as ERISA, COBRA, or HIPPA.

The staff of the Brazilian Ministry of Foreign Affairs is integrated by:

- 1) the Brazilian Foreign Service, which is composed of:
 - (i) the Diplomatic Service, which includes First Class Ministers (Ambassadors), Second Class Ministers, Counselors, First Secretaries, Second Secretaries and Third Secretaries,
 - (ii) the Chancery Officers,
 - (iii) the Chancery Assistants, and
- 2) other civil servants attached to the Ministry.

All active or retired members of the Brazilian Foreign Service, whether or not in service abroad, and other civil servants attached to the Brazilian Ministry of Foreign Affairs serving abroad, hereinafter referred to as “employees”, are entitled, according to Brazilian law (Decree n. 99.525 of September 14, 1990, and Decree 2.801, of October 13, 1998), to have health coverage for themselves and their dependents as well as life insurance coverage for themselves, financed entirely by the Brazilian Financial Office. Also, according to Brazilian Ministry of Foreign Affairs’ Regulation of February 25, 1992, the insurance coverage service shall be contracted outside Brazil with an efficient, reliable, well-established company that provides coverage for medical, dental, life and AD&D to the employees and medical and dental to their dependents.

There are **4,300** employees (active and retired) covered by the four programs, plus **393** pensioners (i.e., dependent of a deceased employee), who are entitled only to the medical and dental plans, which amount to a total of **4,693 enrolled in these plans**. The Medical and dental plans also cover the dependents of these employees, which amount to around 4,312 people (spouses, parents and children). Therefore, the **total population** covered by the medical and dental plans is of **9,005**. Around 1,400 of the Brazilian Foreign Service’s employees reside in Brazil. There are another 200 residing within the United States. The remaining employees are distributed in the roughly 150 different locations of the Brazilian Foreign Service around the world. The exact numbers and more details can be found in the census attached to this RFP.

2

Project Scope

The Brazilian Bidding law 8.666 of June 21, 1993, requires the Brazilian Financial Office to rebid its medical, which includes prescription drugs and vision, dental, life insurance and AD&D plans at least once every five years in order to obtain the highest quality service at the most advantageous cost. Also due to obligations by Brazilian Bidding Law, in order to renew the contract a market survey (RFI) is required every year, in order to certify that the current carrier maintains its status of most advantageous bidder. The Brazilian Financial Office, through this RFP, will be able to determine the Vendors that have the capabilities and infrastructure to meet the service standards expected by the Brazilian Financial Office for its benefit plans. The ultimate goal of this process will be for the BFO to choose a Life, Accident, and Health insurer that can provide a bundled service offering benefits, while meeting its goal of effective cost management.

The Brazilian Financial Office, through its Special Bidding Committee (the “Committee”), will review each submission to this RFP to verify that the qualifying requirements have been met. The evaluation will be conducted in two separate phases: the Qualifications Evaluation Phase and the Financial Evaluation Phase.

According to the Brazilian legislation, two separate proposals must be submitted by the Vendor: RFP Non-Financial Responses and RFP Financial Proposal. The RFP Non-Financial Responses will be evaluated as part of the Qualifications Evaluation Phase. Only Vendors that meet all requirements will be eligible to participate in the second stage, the Financial Evaluation Phase, when the RFP Financial Proposal will be accessed. The process is as follows:

See the **Proposal Instructions** section below for more detail on the RFP submission process.

Qualifications Evaluation Phase (RFP Non-Financial responses)

The first phase of the evaluation process is to evaluate the RFP Non-Financial Responses. The RFP Non-Financial Responses include the following aspects:

- Mandatory Requirements to be satisfied by the Vendor
- Plan Design
- Plan Financing model
- RFP Non-Financial Questionnaire
- Contract framework
- Certificate and Affidavit from potential Vendor

Detailed description of the above items is provided in sections 3 to 7 of this RFP.

The Non-Financial Responses will be evaluated by the BFO's Special Bidding Committee. The following are minimum requirements to be met as part of this phase:

- Compliance with the mandatory requirements
- Signature of the Certificate and Affidavit
- Agreement to the contract framework
- Timely response to this RFP, as well as compliance with the required response format
- Complete and satisfactory responses to the non-financial questions, demonstrating among other things ability to administer the program in line with the BFO's requirements

Failure to meet any of the above minimum requirements, or submission of an incomplete or inaccurate proposal, will automatically eliminate the candidate from the RFP process.

Only the Vendors that meet all the qualifications criteria according to the evaluation system above will be eligible to participate in the Financial Evaluation Phase, as described below.

Financial Evaluation Phase (RFP Financial Proposal)

The second phase of the evaluation process is to evaluate the RFP Financial Proposal. The RFP Financial Proposal includes:

- Per employee per month (PEPM) premium rates in U.S. dollars for each plan, including:
 - Administrative and expense charges
 - Reserve charge/requirements
- Three-year guarantee in the form of maximum increases in premium rates.

Instructions related to the RFP Financial Proposal are provided in section 8 of this RFP.

Following the non-financial evaluation phase, the potential Vendor with the most competitive overall financial proposal will be selected as the Vendor by the Brazilian Financial Office. Responses from the first phase of the evaluation will no longer be considered during the second phase of the selection process, since all of the Vendors that passed the first phase are considered to be able to provide the service levels expected by the Brazilian Financial Office.

The BFO is asking each Vendor to submit separate premium rates for each insurance plan (i.e. medical, dental, life insurance and AD&D) provided to employees and their dependents by the

Brazilian Financial Office. However, the Brazilian Financial Office will not split the business between Vendors if one Vendor proposes a lower medical premium but proposes a higher life insurance premium compared to another Vendor. Because of this, the Committee will have to blend the proposed PEPM premium rates for each plan into one PEPM premium rate in order to determine which Vendor has proposed the lowest overall premium rate. In order to blend the rate, the Committee will multiply the proposed premium rates for each plan by the number of covered employees under each plan to determine the total monthly premium for all of the Plans. The total monthly premium will then be multiplied by twelve (months) so as to find the annual premium for all of the Plans. The Vendor with the most advantageous proposal will be selected as the Vendor by the Brazilian Financial Office effective April 1, 2020.

In the event that two identical financial proposals are submitted, the vendor will be selected by a draw as a tie-breaking criterion.

The intention of the Brazilian Financial Office is to enter into a twelve-month agreement, which may be renewed by the BFO annually for a period of up to sixty months, with the selected Vendor, pending on the results of the yearly market survey (RFI), as required by the Brazilian Bidding Law.

In order to discourage prospective vendors from underbidding the program in the first year in order to obtain the business of the Brazilian Financial Office, the BFO is seeking a three-year guarantee in the form of maximum increases in premium for all Plans from the selected Vendor.

Proposal Instructions

General

All answers must be organized to follow the format of this RFP. Each Vendor must respond to every stated request or requirement and indicate whether the Vendor intends to comply or not with the stated requirements of the Brazilian Financial Office. The Vendor should identify any important assumptions made in preparing its answers. The deferral of an answer to a question or issue is not acceptable. It will be assumed that any item not specifically addressed cannot be performed by the Vendor.

Where the Vendor is presented with a requirement or asked to use a specific approach, the Vendor must not only state its compliance, but also describe, where appropriate, how it intends to comply and/or submit evidence. Failure to provide an answer to an item will be assumed as non-compliance.

Effective with the release of this RFP package, **all** communications with the Brazilian Financial Office regarding this RFP will be directed to compraslicitacoes.efny@itamaraty.gov.br and admin2@efny.org.

Answers Format

The Vendor shall structure its answers as follows:

- Answers must be provided directly in the excel files. Answers shall be limited to a maximum of three paragraphs each and shall address every point as directly and factually as possible. Open-ended answers will not be viewed favorably and may result in disqualification. Supplementary information may be attached.

- Marketing brochures included as part of the main body of the answers shall be considered non-responsive. Such material shall be submitted with moderation only as attachments and shall not be used as a substitute for written answers. In case of conflict between the attachments and the Vendor's written answers, the latter will prevail.

In order to facilitate the preparation and review of the RFP Non-Financial Responses and the RFP Financial Proposal, this RFP is being provided in an electronic format with space for the Vendor's answers.

Premium rate proposals must only be submitted with the RFP Financial Proposal. Failure to comply with this section shall result in Vendor's disqualification.

RFP Submission Format

- The Vendor shall prepare one original and four printed copies of each of the RFP Non-financial Responses and the RFP Financial Proposal, clearly marking each "Original" or "Copy", as appropriate.
- The Vendor shall also submit a digital version of the RFP Non-financial Responses and of the RFP Financial Proposal via USB memory stick in the respective envelope, with responses to all questions and components completed, in the appropriate Excel 2010 format. In the event of any discrepancy between the printed copies or the digital copy and the Original, the Original shall govern. **Do not send proposals via e-mails. Failure to meet this requirement will automatically disqualify the candidate from the RFP process.**

The original and four copies of each of the RFP Non-financial Responses and the RFP Financial Proposal shall be signed by a person or persons duly authorized to bind the Vendor. The latter authorization shall be indicated in writing accompanying the RFP Non-financial Responses.

The Vendor shall prepare two packages to this RFP. The first package should contain the RFP Non-financial Responses and the second the RFP Financial Proposal, as described below.

- The **RFP Non-Financial Response** should be sealed in its own envelope and be clearly marked as follows:

ENVELOPE N° 1
FINANCIAL OFFICE OF THE MINISTRY OF FOREIGN AFFAIRS
OF THE FEDERATIVE REPUBLIC OF BRAZIL
REQUEST FOR PROPOSAL N° 1/2019
RFP NON-FINANCIAL RESPONSES

- The **RFP Financial Proposal** should also be sealed in its own envelope and be clearly marked as follows:

ENVELOPE N° 2
FINANCIAL OFFICE OF THE MINISTRY OF FOREIGN AFFAIRS
OF THE FEDERATIVE REPUBLIC OF BRAZIL
REQUEST FOR PROPOSAL N° 1/2019
RFP FINANCIAL PROPOSAL

Failure to seal and clearly mark both responses in separate envelopes shall result in the Vendor's disqualification.

Timeline

The timeline for this process is as follows:

RFP Release	February 14 th
Vendors Confirm Bidding Intentions, and submit questions to BFO through compraslicitacoes.efny@itamaraty.gov.br and admin2@efny.org	until February 28 th
Final date for companies to submit Proposals and envelopes opening session	March 16 th , 11 am
Process determination	March 18 th , 2020
Effective date of plan	April 1 st , 2021

Deadline for Submission

Envelopes N° 1 and N° 2 must be submitted to the Brazilian Financial Office until March 16th at 11:00 AM Eastern Standard Time at the following address:

Special Bidding Committee
Brazilian Financial Office in New York
Brazilian Ministry of Foreign Affairs
1180 Avenue of the Americas
17th Floor
New York, NY 10036

For the purpose of posting or delivering the responses, it is acceptable for Envelopes N° 1 and N° 2 (individually sealed) to be contained within a single package send to the address above.

Facsimile responses to this RFP are not acceptable and will not be considered.

Clarification of RFP terms

A prospective Vendor requiring any clarification about this RFP may notify the Brazilian Financial Office in writing at the following e-mail addresses: compraslicitacoes.efny@itamaraty.gov.br and admin2@efny.org. All questions must be submitted within 1 week of the RFP release. The Committee, assisted by Mercer, will respond to all questions within 2 weeks of the RFP release.

Period of Validity of RFP Non-Financial Response and the RFP Financial Proposal

The RFP Non-Financial Responses and the RFP Financial Proposal shall remain valid from the date of submission until the effective date of the plan (April 1, 2020). An RFP Non-Financial Responses and/or an RFP Financial Proposal valid for a shorter period shall be rejected.

The RFP Non-Financial Responses and the RFP Financial Proposal of the successful Vendor must remain valid for at least the first full year of the Agreement, which shall be executed by the Brazilian Financial Office and the successful Vendor.

The Committee may solicit the Vendor's consent to an extension of the RFP Non-Financial Responses and the RFP Financial Proposal's period of validity. Any such request and the responses thereto shall be made in writing.

RFP Results

The Committee will be the sole judge of the qualifications of all prospective candidates. The Brazilian Financial Office is aware that information in the RFP Non-Financial Responses and the RFP Financial Proposal gives an indication of the Vendor's current operations and future plans. Therefore, use of this information from Vendors shall be confined to this RFP and will be treated as confidential.

Notification of Successful Vendor

All the vendors will be notified of the results by e-mail.

Execution of the Agreement

At the same time as the Committee notifies a successful Vendor that its proposal has been accepted, the Brazilian Financial Office will invite the Vendor to sign the Agreement. Please note that the contract framework of the Agreement is not negotiable and the Agreement to be executed shall reflect it.

Additional Information

The Committee may, at its sole discretion, accept RFP Non-Financial Responses and RFP Financial Proposals that may contain small errors, omissions, and imperfections that are irrelevant to the evaluation process. In this case, the vendor must present a revised proposal up to five business days after being notified of the error.

The Committee has the power to request additional information that may clarify and/or fulfill omitted details in the RFP Non-Financial Responses.

The Brazilian Financial Office has the right to void this RFP at any time prior to the execution of the Agreement, for reasons of public interest, and at its sole discretion. The Brazilian Financial Office is not subject to any obligations or liabilities as a result of the RFP process, prior to the execution of the Agreement.

3

Mandatory Requirements

Vendor Instructions: Vendors are to confirm that they can meet all of the requirements listed in the Mandatory Requirement Form tab included in the Non-Financial Response Template by checking the box at the end of the section.

In order to be considered to provide insurance and administer the benefit plans for the Brazilian Financial Office, the Vendor **must** meet all the mandatory criteria described in the template **and** provide evidence to support this (via answers to questions in the rest of this RFP).

4

Plan Design and Financing

Vendor Instructions: Vendors are to complete the Vendor Compliance with the Requested Plan Design column in the Requested Plan Design tab included in the Non-Financial Response Template, and confirm that the proposal reflects the requested plan financing model.

The requested plan design chart indicates the desired plan design for each of the Plans offered by the Brazilian Financial Office included in this RFP. The charts list three columns. The first column lists the plan design element (e.g., co-pay, deductible, etc.). The second column represents the current coverage level for the Brazilian Financial Office (e.g., 80% refund). The third column should be used by each Vendor to indicate if it can replicate the current plan design or would require a change to it. Please (i) place a check mark (✓) if your organization can replicate the current coverage level or (ii) provide a description of a similar or better coverage level as described above.

Plan Financing Model

For the purpose of submitting the financial proposal, Vendors should assume that the medical and dental benefits will be fully insured and written on an alternate funding (experience rated, participating) basis. Life insurance and AD&D should be fully insured (non-participating). Please assume the following:

- This alternate funding basis will apply to the medical and dental benefits covered by this RFP
- 15% difference between billed and contractual rates (i.e., billed rates = 85% of contract rates)
- Premiums paid each year to cover claims incurred in each policy year, i.e. contractual liability includes run-out claims (run-out period to last up to 18 months)
- No charges related to accumulated interest on due contingent premium
- No commissions

Six months after the end of each policy year (i.e., as of September 30), the following amount will be calculated:

- Claims incurred during the policy year (i.e., April 1 to March 31); plus
- Retention (to include administrative expenses, risk and profit assessments) for the same policy year

If the result of this calculation exceeds the Billed Premium (based on the Billed Rates), then the BFO will pay a retrospective premium to the Vendor equal to such excess, but not to exceed the difference between the Billed Premium and the Contract Premium (based on the Contract Rates).

Any claims properly paid after the above calculation is provided to the BFO for the relevant Insurance Year (as set out above) will be invoiced in the subsequent annual calculation period, subject to an overall maximum payout equal to the Contract Premium (based on the Contract Rates) for such Insurance Year.

No individual internal pooling point should be included in the calculation, therefore large claims will be 100% included in the Claims figure in the calculation above for the year end settlement.

5

RFP Non-Financial Questionnaire

Vendor Instructions: Vendors are to answer all questions in the Non-Financial Questionnaire tab included in the Non-Financial Response Template.

6

Contract

Vendor Instructions: Vendors are to confirm that they can sign a contract in the format described in the Contract tab included in the Non-Financial Response Template by checking the box at the end of the section.



Certificate and Affidavit

Vendor Instructions: Vendors are required to sign the affidavit in the Certificate and Affidavit tab included in the Non-Financial Response Template

8

RFP Financial Proposal

Vendor Instructions: Vendors are to complete the Financial Proposal tab included in the Financial Response Template according to the following instructions.

Please complete the charts and questions illustrating your organization's financial proposal for the Brazilian Financial Office benefit programs and adhere to the following instructions:

- Please refer to Appendix for details of the desired plan financing approach and provide bids consistent with the financing approach described
 - Medical/dental: fully insured alternate funding (experience rated, participating – with billed rates = 85% of contractual rates)
 - Life insurance and AD&D: fully insured (non-participating)
- Show your fees/rates assuming the Brazilian Financial Office proposed benefit plan design or any deviations you have indicated in the Plan Design section of this RFP.
- Provide your premium rate quotations on a per-employee per-month basis (PEPM). The Brazilian Financial Office does not differentiate premium rates by coverage category (i.e., employee only, employee plus one dependent, and family).
- No individual internal pooling point should be included in the calculation, therefore large claims will be 100% included in the Claims paid figure in the calculation for the year end settlement.
- Any claims incurred on or after April 1, 2021, will be covered under these arrangements.
- No broker's fees or commissions are to be included in your proposal.
- Outline in detail all assumptions underlying your fees.
- The first plan year will begin on April 1, 2021.

APPENDIX – Supplemental Info

1. Plan changes made in recent years

- April 2011: Implementation of the closed network of hospital in Brazil (Rio, Sao Paulo, Brasilia), with higher (40%) co-pay applied when using hospitals outside such closed network
- April 2012: Implementation of a pharmacy discount card in Brazil
- April 2013: Increase in the amount of coverage for a few benefits such as annual eye exam (from \$90 to \$126), single vision lenses (from \$108 to \$151), bifocal lenses (from \$192 to \$269), trifocal lenses (from \$252 to \$352), lenticular lenses (from \$480 to \$672), contact lenses (from \$150 to \$210), surgical contact lenses (from \$480 to unlimited, 80% refund), frames (from \$84 to \$118), dental implants (from \$1,000 to \$2,000), orthodontic treatment (from \$2,000 to \$3,000 per lifetime) and laser eye surgery benefit (80% refund, one per lifetime).

2. Plan changes to be implemented on April 1, 2021

2019 framework

Item	Details
Mental disorders (including alcoholism and drug abuse treatment)	80% refund, Maximum of \$60 per visit, max. 52 visits
Dental Benefits Maximum plan limit Orthodontic Treatment	\$3,000 \$3,000
Annual preventative check ups - Routine physical exam - Annual Gynecological exam	80% refund 80% refund
Repatriation to Brazil of terminally ill insured member while in official mission abroad	Not covered

2020 framework

Item	Details
Psychiatric consultation (not psychotherapy) Psychotherapy prescribed by a psychiatrist Elective psychotherapy (not prescribed)	80% refund 80% refund 60% refund, max. 52 visits
Dental Benefits Maximum plan limit Orthodontic Treatment	\$4,000 \$4,000
Annual preventative check ups - Physical, mental and vision Annual Gynecological exam *the carrier may establish an in-network check-up package	100% refund in network 100% refund in network 80% refund out of network
Repatriation to Brazil of terminally ill insured member while in official mission abroad	Covered

Wording adjustments

Accommodation costs for one parent staying in hospital with an insured child under 18	Accommodation costs for one accompanying adult staying in hospital with an insured child under 18
Treatment for dependents with special needs	Treatment for insured member with special needs

Plastic and reconstructive surgeries in case of a disease or an accident **cannot** be excluded from coverage

3. Closed Hospital Network

Provider Name	Provider City
Hospital Brasília	Brasilia
Maternidade Brasília	Brasilia
Hospital Santa Lucia	Brasilia
Home Hospital Ortopédico e Medicina Especializada	Brasilia
Hospital Urológico de Brasília	Brasilia
Hospital Santa Lucia Norte	Brasilia
Hospital Sirio Libanes	Brasilia
Casa de Saúde São José	Rio De Janeiro
Hospital Pró Cardíaco - Botafogo	Rio De Janeiro
Hospital Samaritano - Botafogo	Rio De Janeiro
Hospital Samaritano - Barra da Tijuca	Rio De Janeiro
Hospital Vitória	Rio De Janeiro
Hospital São Lucas	Rio De Janeiro
Clínica São Vicente da Gávea	Rio De Janeiro
Hospital Israelita Albert Einstein - Morumbi	Sao Paulo
Hospital Israelita Albert Einstein - Jardins	Sao Paulo
Hospital Israelita Albert Einstein - Ibirapuera	Sao Paulo
Hospital Israelita Albert Einstein - Vila Mariana	Sao Paulo
Hospital Israelita Albert Einstein - Alphaville	Sao Paulo
Hospital Israelita Albert Einstein - Perdizes	Sao Paulo
Hospital Israelita Albert Einstein – Cidade Jardim	Sao Paulo
Hospital Sírio Libanês	Sao Paulo
Hospital Sírio Libanês - Itaim	Sao Paulo
Hospital Sírio Libanês - Jardins	Sao Paulo
Hospital Alemão Oswaldo Cruz	Sao Paulo
Hospital BP Mirante	Sao Paulo
Hospital BP	Sao Paulo
Hospital Samaritano São Paulo	Sao Paulo

4. Attachments

Attachment A - Miscellaneous information

Please refer to the following documents for the Brazilian Foreign Service Locations and requested Funding Arrangement.



**Attachment A -
Miscellaneous Inform.**

Attachment B - Claim Utilization Reports and Top Ten files

Please use these documents for information regarding the current vendor experience.

- Allianz Claims Report for insurance year 2010-2011, 2011-2012, 2012-2013 and 2013-2014 (each file includes one tab for life insurance claims). The 2013-2014 report includes the most recent triangle report.

Note: For the 2013-2014 insurance year and thereafter, the claim information does not fully reflect the experience since not all incurred claims might have been reported



**Attachment B -
Utilization Reports 20**

- Top ten medical cases and Top ten providers for insurance year 2010-2011, 2011-2012, 2012-2013 and 2013-2014



Attachment B - Top
Ten Files 2019.zip

Attachment C - Census

Layout

- The first four digits of the ID number identifies the family. The last two digits indicate either employee or dependent.

Examples: 4923-01 (4923=family number, 01=employee)
 3857-03 (3857=family number, 03=companion)

- The “S” Column is the status of the members: 1-Active (employee only); 2-Pensioner; 3-Retired.
- The “R” Column indicates relationship to the employee.
- “Pensioner” could be a widow or widower of a former officer, or a child under 24 years of age or an Incapacitated child of such a person.
- “Retired” is an employee who has retired from service.



Attachment C -
Census 2019.xlsx

Attachment D - Benefit Plan Summary

Please refer to the attached Table of Benefits for plan design provisions, including **new proposed life insurance and AD&D benefit.**



BFO TOB
EN_Apr19.pdf