



Chulalongkorn University Announcement

Re: Tender invitation for group life, accident and health insurance policies for personnel and their family members Year 2021-2022

The committee for the consideration of group life, accident and health insurance policies for Chulalongkorn University personnel and their family members would like to invite interested companies to submit tender proposals for the group life, accident and health insurance project for university personnel and their family members (Project). The insurance is an added benefit fully provided and supported by the employer, while some personnel may choose to pay for themselves according to their suitability. The coverage period is from December 1, 2021 at 00.00 hrs. to November 30, 2022 at 24.00 hrs. Details and conditions of the Project are as follows:

1. Basic conditions of the Project

1.1 Eligible persons for the Project consist of:

1.1.1 The university's personnel including employees who hold civil servant positions, permanent employees under the government budget, permanent employees under the government extra budget, employees under the subsidy budget, employees under the revenue budget category, workers and other employees in various work units of the university, approximately 8,000 people in all. This group will be called "principal members", divided as follows:

1.1.1.1 Principal members whose insurance policies are provided and premiums paid by their work units.

1.1.1.2 Principal members who volunteer to pay their own insurance premiums.

1.1.1.3 Principal members under clauses 1.1.1.1 and 1.1.1.2 who have already retired from the university but retain their principal membership continuously, aged not over 80 years on the policy commencement date. They will be responsible for their own insurance premium payments.

1.1.2 Family members of personnel under clause 1.1.1, consisting of:

1.1.2.1 Fathers, mothers and spouses, aged not over 80 years if they became

members before age 70 and retained their memberships continuously. For those who have never joined the Project, they must not be over 70 years old.

1.1.2.2 Sons and daughters who are unmarried and unemployed, aged between 14 days and 21 years. In the case of students, they must not be over 23 years old.

1.1.2.3 Others that principal members wish to have join the Project: blood-related to principal members such as grandfathers, grandmothers, uncles, aunts, brothers, sisters, grandchildren and children aged over 23 years and life partners (same-gender partners). Principal members have the rights to apply for Project membership for one of such members. The application must be subject to approval from the university.

However, family members under clause 1.1.2 are deemed voluntary members and principal members are responsible for their premium payment. They will be called “associate members.”

1.1.3 The Project tenderers must accept personnel and their family members according to clause 1.1.2 including existing members and new members without a medical checkup request. Tenderers must be ready to accept new personnel and their family members to join the Project on a monthly basis. Tenderers may request new associate members to declare their own health conditions.

1.1.4 The Project tenderers must submit a monthly report of the applicants' consideration, starting from the effective date of the Project.

1.2 Insurance plan, type and premiums

1.2.1 The Project tenderers must propose a group insurance policy that includes life, accident, health and dental coverage, for both inpatient and outpatient treatments (annual flat fee), as well as an option to select the coverage sum insured, totaling 3 plans, for members paying their own premiums according to the premium proposal attached below this announcement.

1.2.2 Tenderers must propose a group insurance policy that includes life, accident and health coverage for both inpatient and outpatient treatments (number of visits per year), as well as an option to select the coverage sum insured, totaling 3 plans, with additional selection for dental coverage, for members paying their own premiums according to the premium proposal attached below this announcement.

1.2.3 Tenderers must propose a group insurance policy that includes life, accident and health coverage for both inpatient and outpatient treatments (annual flat rate) as well as an option to select the coverage sum insured, totaling 2 plans, for university employees transferring their status from civil servants according to the premium proposal attached below this announcement.

1.2.4 Tenderers must propose the same rate of insurance premium for both principal members and associate members.

1.2.5 Tenderers must provide an option for members whose premiums are paid by their work units to select a higher coverage plan in which the premium difference will be paid by members themselves.

1.2.6 Tenderers must provide an option for associate members to apply for a coverage sum equal to or less than the sum insured of the principal members.

1.2.7 Tenderers must agree that the coverage is considered a continuation from the previous year even it is from a different insurance company (with no additional documents on healthcare history required.)

1.3 Reimbursement claims

1.3.1 The Project tenderers must provide a reimbursement system, especially for health insurance, where members do not need to pay in cash the sum covered by the insurance.

The system must also include outpatient services for members at the Chulalongkorn University Health Service Center.

1.3.2 Tenderers must provide a reimbursement system that deposits the sums claimed into the principal members' bank accounts only, in case members make advance payment in cash.

The reimbursement claims under clauses 1.3.1 and 1.3.2 include Thai traditional medicine and alternative medicine facilities that have been properly registered under the regulations of the Ministry of Public Health and have received certification of their medical treatments.

1.4 Experience Refund

1.4.1 At the end of the policy, the Project tenderers must calculate the experience refund as follows: Experience refund = 80% (90% of total premium - claims paid during the entire policy period).

1.4.2 Tenderers must pay the experience refund by issuing a cashier's cheque to the university within 45 days after the end of the policy, regardless of whether the insurance contract with the university has been renewed or not.

If the experience refund in any year is negative, the company cannot deduct the negative amount in the ensuing year.

1.5 Provision of service and other coordination

1.5.1 The Project tenderers must provide a public relations team to recruit interested participants to join the Project on the date, time and location scheduled by the university. The company must prepare the necessary documents in the amount not less than the number of university personnel, including application forms, introductory brochures, details of coverage and benefits, medical facility network, etc, for members to gain better understanding, prior to the policy's effective date.

1.5.2 Tenderers must issue group insurance cards that identify the insurance type and deliver them to the university, especially for principal members whose premiums are paid by the university, within one month from the effective date of the policy.

1.5.3 Tenderers must provide officers to send and receive documents such as application forms, medical receipts, reimbursement forms and reports of new and resigned members, at least once a week.

1.5.4 Tenderers must complete the consideration of all claim payments within 7 days after receiving complete claim documents.

1.5.5 For claim payments of death benefits, tenderers must issue a cashier's cheque to the beneficiaries as documented by the university.

1.5.6 Tenderers must submit a quarterly report of claim payments for each member, for both inpatient and outpatient treatments, in the format specified by the university, within one month after each quarter.

If the Project tenderers fail to provide the service and coordination as specified in clauses 1.5.1 to 1.5.6, the university will take the performance results into consideration for future tender selection.

2. Qualifications of Project tenderers

2.1 The Project tenderers must be a juristic person operating a professional insurance business and registered with the Office of Insurance Commission at the Ministry of Commerce.

2.2 Tenderers must not be on any list of unfinished work on government contracts, whose names have been circulated, or be involved in ordering juristic persons or other parties to leave their work unfinished according to government regulations.

2.3 Tenderers must not share a mutual benefit with other Project tenderers on the day of Project tendering and must not act in any way to obstruct fair competition.

2.4 Tenderers must collect the documents in time as specified by the university.

2.5 Tenderers must attend the discussion meeting and receive additional documents as specified by the university.

3. Supporting evidence for Project tendering

3.1 Copies of the company's registration.

3.2 Copies of the company's history.

3.3 Evidence of sample work or experience in providing group life, accident and health insurance for both inpatient and outpatient treatment for personnel of various organizations from 2018 to 2020. The sample work must have a premium value more than 10 million baht per policy, with names of insurers and premium costs per year stated.

3.4 Financial performance reports of the company in 2019 and 2020, and evidence of financial status showing it meets the capital adequacy requirement as specified by the Office of Insurance Commission.

3.5 Copies of national identification of the tenderers.

3.6 A Power of Attorney from the tendering company that they represent and are authorized to make decisions in case of any negotiation.

3.7 A draft of the insurance policy, terms and conditions in the contract (unsigned).

3.8 Tenderers must state a Yes or No in response to the Project's basic requirements as specified above.

3.9 Documents from clauses 3.1 to 3.8 must be marked with the number(s) of clauses on the top right-hand corner of the documents.

3.10 Documents from clauses 3.1 to 3.7 must be signed as certified true copies by the company's fully authorized persons.

4. Insurance premium proposal

4.1 The Project tenderers are to propose one-year premium rates that include life, accident, health and dental insurance for both inpatient and outpatient treatments (annual flat rate)

as well as an option plan to select the coverage sum insured, totaling 3 plans, for members paying their own premiums according to the premium offers attached below this announcement.

4.2 Tenderers are to propose one-year premium rates that include life, accident and health insurance for both inpatient and outpatient treatments (number of visits per year), as well as an option to select the coverage sum insured, totaling 3 plans, with additional selection for dental coverage, for members paying their own premiums according to the premium offers attached below this announcement.

4.3 Tenderers are to propose one-year premium rates that include life, accident, health and dental insurance for both inpatient and outpatient treatments (annual flat rate) as well as an option plan to select the coverage sum insured, totaling 2 plans, for university employees transferring their status from civil servants according to the premium offers attached below this announcement.

5. Schedule for Project tendering

5.1 Interested companies can obtain documents related to Chulalongkorn University's announcement of the tender invitation for group life, accident and health insurance for personnel and their family members, years 2021-2022 at the Welfare Unit, Benefits and Human Resources Management Department, Office of Human Resources Management, Chulalongkorn University, Chamchuri 5 Building, 5th floor, Tel 02-218-0181, 02-218-0349 from Friday, September 17, 2021 to Wednesday, September 22, 2021 from 0900 to 1500 hrs.

5.2 The university will arrange an online discussion meeting with companies interested in tendering on Thursday, September 23, 2021 at 8.30 hrs via Zoom.

5.3 Tenderers must submit sealed envelopes addressed to the chairperson of the committee for consideration of group life, accident and health insurance policies for personnel and their family members, to the officers of the the Welfare Unit, Benefits and Human Resources Management Department, Office of Human Resources Management, by 1600 hrs. on Tuesday, October 5, 2021, at the Welfare Unit, Benefits and Human Resources Management Department, Office of Human Resources Management, Chamchuri 5 Building, 5th floor. Late submission of tenders will not be accepted. The tenderers should submit their proposals in two envelopes.

5.3.1 The first envelope contains the detailed proposals as specified in clause 1 and evidence of qualifications as specified in clause 3.

5.3.2 The second envelope contains the insurance premium proposals as specified in clause 4.

6. Selection

6.1 The university will proceed with the preliminary selection based on completeness of Project proposals in the following order:

6.1.1 The completeness of every item of evidence and conditions according to documents specified in clause 5.3.1 as the first step.

6.1.2 The completeness of proposals for annual premium rates, insurance plans and premium rates with dental coverage.

6.2 The university will consider the proposals based on premium rates and appropriate services, as well as experience in providing similar policies to other organizations.

6.3 The university will consider the proposals by inviting Project tenderers to provide further information.

6.4 The university reserves the right at its discretion to negotiate and select one or several proposals to further present to its personnel, and also to cancel any Project proposal as deemed appropriate for the benefit of its personnel and their family members. Tenderers have no right to claim any damages from the university.

6.5 Following the selection announcement, the selected Project tenderer must contact the Welfare Unit, Benefits and Human Resources Management Department, Office of Human Resources Management, Chulalongkorn University within 5 days after receiving a notice from the university. The university's decision is considered final and not subject to any appeal. The Project tenderers shall not raise any issue related to charges in any manner.

Announced on September 16, 2021



(Mrs. Supaporn Chanchamroen)

Vice President