* What is the difference between the two documents requested on Page 5-No.5,and on Page 6-No. 23?

               Does the stamped certificate of registration at the Ministry of Finance (Page 5-No. 5) also fulfill the requirement for the statement from the Ministry of Finance (Page 6-No. 23)?

The below 2 documents are required by the PPA as per the memo number 8.

The doc number 5 is a registration certificate from the ministry of finance.

The doc number 23 is a letter issued by the ministry of finance proving that the supplier has already paid all his tax duties.

cid:image003.jpg@01DA8FF1.2C2A4930

cid:image004.png@01DA89A0.81614860

* As a third-party administrator company, unaffiliated with the Ministry of Economy and Trade, could you please provide clarification regarding the statement requested on Page 7-No. 27?

The below document is required by PPA as per the attached memo number 6 above and it is strictly related to Insurances.

cid:image009.png@01DA89A1.5F0712D0

* Regarding the payment terms , Banque Du Liban will annually settle the contract value to the company, priced in US dollars in cash in Lebanese pounds based on the actual price of the dollar on the date of payment, could you clarify what is meant by the "actual price of dollar"? (Referencing Page 2, and Page 15 clause 26 “B”)

For example The actual price of dollar today is around 89500 LBP.

cid:image007.png@01DA89A8.459DA000

cid:image008.png@01DA89A8.8E35EA20

* Regarding the municipality's statement, could receipts confirming the payment of the full municipal fees be acceptable instead of the statement? (Referencing Page 7-No. 24)

No, the required document must be a letter issued by the concerned  municipality as per the attached memo number 8 above.

cid:image010.png@01DA89C7.EE3922B0

* Kindly advise on the Health Coverage Plan (IN Hospital, OUT coverage, Doctor Consultation, Pharmacy, Dental care, Vision care,…)

Our scheme do cover all the above except dental. A well defined medical policy is already set under the name of دليل المستفيد  , which will be provided on due time, to the tender winner, since the risk carrier is BDL, not the TPA.

* Kindly provide claims experience report for the past 3 years (by provider, number of claims, category, claim type, claim value)

Kindly find in the following table the number of claims according claim type, as for the remaining data it will be provided on due time, to the tender winner, since the risk carrier is BDL, not the TPA.

|  |  |  |  |
| --- | --- | --- | --- |
| **Service** | **2021** | **2022** | **2023** |
| Doc | 9,914 | 11,131 | 12,173 |
| In | 1,912 | 2,003 | 2,200 |
| Lab | 10,826 | 11,342 | 11,986 |
| Pharmacy | 19,882 | 23,638 | 27,448 |
| Vision | 415 | 431 | 457 |
| **Grand Total** | **42,949** | **48,545** | **54,264** |