

**QUESTIONS AND ANSWERS**  
**SOLICITATION 19P05020R0002**  
**Health Insurance Coverage for Locally Employed Staff**

1. Please provide claims information for the period of January 1, 2020 to the latest period you have the information and please specify that date.

**Answer:** Please see Exhibit F – Section J of the solicitation.

2. Please group all data by policy period. (Total claims grouped by year – Exhibit F)

**Answer:** Total claims grouped by year – Exhibit F – Section J of the solicitation.

3. Please provide the number of claims incurred in each period. (This information of not available)

**Answer:** This information of not available.

4. Please indicate the number of claims in excess of US\$ 10,000 and the aggregate amount of these claims for each year presented.

**Answer:** This information of not available.

5. Please indicate maximum, minimum and average claim per policy period.

**Answer:** This information of not available.

6. Please provide the premium billed in all of the last 5 years, grouped by policy period.

**Answer:** This information of not part of the solicitation.

7. Please provide average number members during all periods. This is the average number of employees + spouses + dependents.

**Answer:** This information is not part of the solicitation.

8. VAT – Are premiums exempt from VAT? If the premiums are not exempt from VAT what is the VAT % we need to add?

**Answer:** Not applicable to health insurance services in Portugal.

9. Gender:

**Answer:** See section J – Exhibit A

10. Type of Insured (Main Insured/Spouse/Children)

**Answer:** See Section J – Exhibit B

11. Birthdate:

**Answer:** Personal Information – not to be disclosed

12. Nationality:

**Answer:** Personal Information – not to be disclosed

13. Retirement Age – What is the retirement age for employees?

**Answer:** Statutory Retirement Age in Portugal in 2021 is 66 years of age and 6 months; mandatory retirement age at U.S. Embassy Lisbon is 70 years of age.

14. Spouse's Eligibility - Is the Spouse eligible at any age as long as the employee is eligible? **Answer:** Yes.

15. We understand there is a 2% tax for any payments made by U.S. Government to any foreign person/company due to the James Zadroga 9/11 Health and Compensation Act of 2010. It appears Portugal has a treaty with the United States that exempts the Embassy from this tax. Please confirm you are exempt from this tax.

**Answer:** Yes.

16. Regarding the solicitation in subject, we would like to clarify the point C.1.1.16 – Catastrophic Coverage. We do not have this coverage in our healthcare insurance, we need to know when will be used this Coverage?

**Answer:** Catastrophic coverage goes into effect if a catastrophic event occurs and the annual reimbursement level is not sufficient to cover expenses related to the medical treatment. Examples may include, but are not limited to: brain injuries, strokes, cancer, sudden onset of an ailment(s), severe burns, etc.

17. What is understood by “major medical conditions” and “major illnesses”?

**Answer:** This is a broadly understood term in the insurance industry. It is not necessary to define, and a definition, could result in a major medical condition falling outside the definition. Generally, health insurance companies have broad definitions for major medical conditions and major illnesses. Any hospitalization falls under the category as well as a disability or any illness that requires a comprehensive management plan. Allergies, complication from diabetes, chronic diseases, pain management, dementia, complications from arthritis, hypertension, etc. The definition is very broad.

18. The capital 40,000 Euros is to be used on any coverage or just for Hospitalization?

**Answer:** 40,000 Euros is the annual maximum per covered individual per contract year. The maximum reimbursement covers all medical treatments in a year for all areas of coverage included in Section C. of the solicitation.