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| **Tender No:** **HQ502** | |
| **Tender Name: Expatriate, Third Country National and UK/Europe Brokerage.** | **Date Issued: 20 December 2023** |

This provides answers to queries raised by bidders about the above subject tender. The responses are posted on website for access by all prospective bidders and does not disclose the source.

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| No. | **Question** | **Response** |
| **1** | Is your Expatriate plan fully insured or do you have an alternative funding arrangement? | **Fully insured** |
| **2** | Who is your Global BTA provider? How many employees are covered under the BTA? | **Cigna MBA covers all employees, consultants and dependents traveling on behalf of Mercy Corps internationally.**  **Chubb BTA covers all employees, consultants and dependents traveling on behalf of Mercy Corps both domestically and internationally and includes sojourns (excluded under Cigna MBA).** |
| **3** | Does Expatriate Medical Cover Retirees? | **Mercy Corps only covers working employees** |
| **4** | Does Mercy Corps have an International Pension Plan? | **No we are working on this** |
| **5** | Does Mercy Corps buy any evacuation policies? Or Security Incident Risk policies?  If so, could you share a copy of the policy? | **This is part of the ISOS agreement which is insured by Cigna** |
| **6** | Can you please confirm that the Scope of Services includes both Mercy Corps global programs and local plans intended for local employees in the UK, Netherlands, Switzerland, and Belgium? We do have offices and robust expertise in the noted countries and many other around the world and we want to be sure we are clear about the desired scope of services being requested.  • This is In reference to RFP Page 3: “Mercy Corp’s objective is to find a benefits broker that can partner with us to manage our expatriate, third country national and potentially global employee benefits including group international medical insurance, group protection policies, employee assistance programs and International Health & Security Risk Management services contracted in but not limited to the United States of America, providing informed professional advice that would help us broker the best deals and drive consistency of approach in order to level out our employee experience and protection across the globe.”  • This is also in reference to RFP Page 5, the request for “Benefits expertise: for (a) Expatriates/TCNs, and for (b) Mercy Corps Europe (UK, Netherlands, Switzerland, Belgium)” | **Yes, the scope includes both global programs and local programs in the UK potentially expanding to include the Netherlands and Belgium. There is one employee in Switzerland at this time.** |
| **7** | Can you confirm if any other countries/plans might be included in Scope, or if our proposal should be limited to the above? | **Not at this time.** |
| **8** | Can you please provide a list of the current programs that will be in scope for Brokerage Services, including country, vendor, # of employees covered, type of plan, current premium, current brokerage partner, and current commission levels (if applicable)? | **Expats: medical/assistance services, EARP, life insurance**  **350 employees**  **Cigna premium: $3,286,948**  **Cigna MBA: $4,034**  **ISOS: $500,000**  **Metlife premium: $513,593**  **EARP (covers local team members as well @6,000): $490,000 ($6.12 PE/PM)**  **Current: Flat commission $45,000 plus FFS for any carve out work** |
| **9** | Can you also confirm that the Scope of Services will include all of the programs listed below?   * This is in reference to RFP Page 5 where you’ve listed benefits coverage that is necessary: “Traditional risk insurances (income protection, life cover, critical illness, etc.):  • Health insurance • Wellbeing benefits • Assistance provider coordination and insurance integration • Retirement (Expat/TCN, Europe) • International Travel, Health & Security Risk Management • For the entire Mercy Corps global population, Business Travel Accident.” * And also:“The following global benefits experience is not necessary but desired. Describe ability to support: • rebate cards/ shopping discounts • gyms and lifestyle • wellbeing and EAP • financial wellbeing and debt reconsolidation • other available benefits.” | **Can confirm traditional benefits noted above.**  **Additional servces are being considered.** |
| **10** | Can you please clarify what you mean by “accounting services department”, and confirm if you are looking for a response specific to all Mercy Corps locations, or only those in scope for this Proposal?   * This is in reference to RFP Page 5/C: Account Services, and “Provide details regarding the capacity to support Mercy Corps and global locations.” | **This is just to ensure billing could be supported locally, e.g., in the UK** |
| **11** | Can you confirm if you are seeking formal Global Benefits Management services, and only for the global programs and local programs for the UK, Netherlands, Switzerland, and Belgium?  Or is this a broader initiative that will incorporate all of your country offices over time?  It will be helpful to understand your vision, timeline, and expectations for Global Benefits Management.   * This is in reference to RFP Page 7: “E. Product presentation. A full detailed presentation of the product and services on offer, benefit brokerage and management strategy as well as the tech platform’s demo is expected.  F. Technology solution. Suppliers should have a technological solution for policy management and reporting.” | **We are exploring many opportunities including a more complete global brokerage, depending on country readiness and interest.** |
| **12** | Can you confirm the types of reports you are referencing?   Is this specifically related to policy management as part of a Global Benefits Management initiative?   * This is in reference to RFP Page 7: “G. Reporting.  Technology solutions should have advanced reporting capabilities with access available to relevant Mercy Corps staff. If a technological solution is not available, what quarterly reporting will be provided and how reporting will be used to identify strengths and weaknesses of current arrangements and future developments.” | **Yes. We receive updates on Cigna medical trends but are interested in other cost and utilization reporting that may be available.** |

All other terms and conditions in the tender remain unchanged.

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