

## Scope of Work (SOW) for Medical Insurance Services for The Securities and Commodities Authority (SCA) Employees

### 1. Introduction:

The Securities and Commodities Authority (SCA) is seeking qualified insurance providers to deliver comprehensive medical insurance services for its employees (250 plus) and their dependents. The goal is to ensure access to quality healthcare while balancing affordability, extensive coverage, and provider flexibility.

### 2. Objectives

The objectives of this medical insurance plan include:

- Providing a comprehensive range of medical coverage, including inpatient, outpatient, dental, optical, maternity, and emergency services.
- Ensuring ease of access to a wide network of healthcare providers across the UAE and internationally.
- Offering flexible coverage options for employees and dependents, including spouses and children.
- Minimizing out-of-pocket expenses for employees by providing extensive coverage options.
- Streamlining claims processing to ensure efficiency and ease for employees.
- Ensuring transparency in premium pricing and cost structure.

### 3. Scope of Services

The selected insurance provider shall deliver the following services:

#### a. Medical coverage encompasses both public and private sector hospitals:

- **Inpatient and Outpatient Services:** Coverage for medical consultations, diagnostic tests, surgeries, hospital stays, medications, and specialist consultations.
- **Emergency Services:** Coverage for emergency treatments, including ambulance services.
- **Maternity Services:** Comprehensive maternity coverage, including prenatal and postnatal care, delivery, and any pregnancy-related complications.
- **Dental and Optical Services:** Comprehensive coverage including preventive care such as orthodontics, teeth cleaning, and dental surgeries, as well as coverage for lenses and eyewear.
- **Chronic and Pre-existing Conditions:** Coverage for chronic illnesses and pre-existing conditions as stipulated in the policy terms.

**b. Network of Providers:**

- Access to an extensive network of hospitals, clinics, and pharmacies within the UAE and internationally.
- Clear listing and periodic updates of in-network and out-of-network providers.

**c. Additional Benefits:**

**Wellness Programs:** Optional health and wellness programs, including annual health check-ups, preventive screenings, and wellness incentives.

**Mental Health Services:** Coverage for mental health consultations and therapies.

**Telemedicine Services:** Access to virtual consultations for remote healthcare support.

**d. Claims Management and Processing:**

- Efficient claims submission and processing system with minimal paperwork for employees.
- Online portal or mobile application for easy tracking of claims, policy details, and provider network. Transparent communication on claim approvals, rejections, and any outstanding payments.

**e. Customer Support:**

- 24/7 customer support for policyholders, including dedicated representatives for managing inquiries and resolving issues.
- Multilingual support to cater to diverse employee needs.

**f. Reporting and Account Management:**

- Monthly and annual reporting on claims utilization, employee feedback, and healthcare expenditure.
- Designated account manager to coordinate with the Authority for policy adjustments, renewals, and employee orientations.

#### 4. Eligibility and Coverage Levels:

**Eligible Members:** Employees of the Authority and their dependents, including children (up to a specified age limit).

#### Age Bracket Table sample:

Age	Male	Female Without Maternity	Female with Maternity
(0-15)			
(16-20)			
(21-25)			
(26-30)			
(31-35)			
(36-40)			
(41-45)			
(46-50)			
(51-55)			
(56-59)			
(60-65)			
(66-99)			

**Coverage Levels OPTIONS:** Basic, Enhanced, Premium and more levels.

#### 5. Proposal Requirements:

**Insurance providers submitting proposals must include:**

**Company Profile:** Overview of the provider's background, experience in medical insurance, and current network size.

**Technical Proposal:** Details on coverage, network, claims process, wellness programs, customer support, and reporting capabilities.

**Financial Proposal:** Premium breakdowns for each coverage level, including details on co-pays, deductibles, and coverage limits.

**Compliance with Regulations:** Proof of compliance with UAE laws and regulations governing medical insurance.

**Licensed:** Trade license and TRN Certificate.

**References:** Provide certificates or references from clients (government or semi-government entities) in the United Arab Emirates.