

REQUEST FOR PROPOSALS

GROUP HEALTH INSURANCE

I. PURPOSE

LUKOIL Asia Pacific Pte Ltd (“LAP”) is requesting proposals from reputable Insurers for providing Group Health Insurance to LAP Singapore and Hong Kong.

LAP currently provides insurance coverage to 39 full-time staff members and 4 dependants in Singapore and 4 staff members in Hong Kong.

The minimum coverage scope, which bidders are required to meet, is listed in Appendix 1.

II. KEY OBJECTIVES

To conclude a contract for providing of Group Health Insurance to LAP.

III. TECHNICAL REQUIREMENTS

The choice of Insurer will be based on the following criteria:

- Financially sound;
- Authorized to do business in Singapore/Hong Kong, well-known on the market;
- Experienced in providing medical insurance;
- Worldwide coverage and good international exposure;
- Panel of reputable GP/Specialist clinics in Singapore/Hong Kong;
- Cashless visits to the panel of GP/Specialists clinics;
- Claims turnaround within 15 working days;
- Comprehensive medical coverage as per attached Benefits Summary (Appendix 1), or more;
- Excellent customer service;
- No exclusion of previous medical conditions;
- No waiting periods for medical treatment coverage;

IV. TIMELINE

Tender announcement date: 8 January 2021

Tender closing date: 8 February 2021

Expected tender award date: 12 February 2021

V. TENDER APPLICATION PROCEDURE

The applications must be sent via the LUKOIL website at:

<http://litasco.com/en/About/Tenders/Application>

Proposals received later than 8 February 2021 or not via the website will not be considered.

Please also send a copy by e-mail to ibobylev@litasco.com

Successful Insurer will be notified of the contract award on or about February 8, 2021. All other candidates will be also be notified on or about February 8, 2021.

LITASCO SA tender committee reserves the right to return to the Insurers for clarifications on the submitted proposals.

This timeline is provided as an indicator for the Insurers and can be modified at any time by LITASCO SA.

LITASCO SA can cancel this selection any time prior contract signature without disclosing the reason.

Inquiries, questions and requests for clarifications/specifications may be submitted to:

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APPENDIX 1: BENEFITS SUMMARY

Area of over	Worldwide excl. USA
Overall Annual Limit	SGD 2,000,000 and above
Inpatient and daycare benefits	
Medical costs including intensive care costs, theatre costs, hospital accommodation, medical practitioners' and specialists' fees, anaesthetists' fees, nursing fees, kidney dialysis, appliances and prescribed drugs and dressing	Paid in full
MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures	Paid in full
Reconstructive surgery to restore natural function or appearance within 12 months of an accident or surgery.	Paid in full
Parental accommodation	Paid in full
Outpatient benefits	
Outpatient post-hospitalisation treatment (up to 90 days)	Paid in full
Rehabilitation	Paid in full for up to 120 days following each admission
Outpatient Surgical procedures	Paid in full
Outpatient consultations, treatment and tests including MRI, PET and CT scans	Paid in full
Kidney dialysis	Paid in full
Outpatient physiotherapy	Paid up to \$2,500
Outpatient complementary medicine	
Outpatient traditional Chinese medicine	Paid up to \$1,000
Further benefits	
Emergency medical evacuation/repatriation and local ambulance	Paid in full
Cancer care	Paid in full
Terminal care	Paid in full
Congenital abnormalities	Paid up to a lifetime limit of \$125,000
Medical complications of maternity	Paid in full
Employee Assistance Programme	Online, telephonic and in-person support
Chronic condition and disease management	Included
HIV or AIDS	Paid up to \$12,500
Wellness	Paid up to \$625
Mortal Remains	Paid in full
Routine and major restorative dental treatment	Paid up to \$1,875