

Tender Reference# CBBPLC./GSD/RFQ/2024/0024

Tender Title- RFI (Request for Information) for Group Life & Health Insurance Coverage for the Employees of Community Bank Bangladesh PLC.

Dear Sir,

RFI (Request For Information) is hereby invited financial offer for Group Life & Health Insurance Coverage for the Employees of Community Bank Bangladesh PLC.

You are requested to submit (**HARD COPY**) your offer for Group Life & Health Insurance Coverage for the Employees of Community Bank Bangladesh PLC. in a closed envelope as per below specification **within 12.00 P.M. on April 08, 2024** addressing "Chair, Purchase Committee, Community Bank Bangladesh PLC. (Tender Reference# CBBPLC./GSD/RFQ/2024/0024). Details of our scope of works are described hereunder-

Scope of Work for Group Life & Health Insurance Coverage

Eligibility:

Insurance Coverage	Age Limit
Life Insurance	Employee - up to 70 years
Health Insurance	Employee - up to 65 years Spouse - up to 65 years Children - up to 25 years (from day 01)

Life and Health Insurance scheme for our employees as follows:

Permanent Employees		Contractual Employees	
Group of People	Insurance Coverage	Group of People	Insurance Coverage
Employee	Life Insurance, Health Insurance (IPD, Maternity, OPD)	Employee	Life Insurance, Health Insurance (IPD, Maternity)
Spouse	Health Insurance (IPD, Maternity, OPD)	Spouse	Health Insurance (IPD, Maternity)
Children	Health Insurance (IPD, OPD)	Children	N/A

IPD- Inpatient Department, OPD- Outpatient Department

Details Life & Health Insurance benefits are given below:

For Permanent Employees:**1. Group Life Insurance :**

Group life insurance will be covered Natural Death, Accidental death benefit (ADB), Permanent Total Disability (PTD) and Permanent Partial Disability (PPD).

Table of benefits	
Natural Death Benefit	36 times of Basic Salary (last drawn basic)
Accidental Death Benefit	72 times of Basic Salary (last drawn basic)
Permanent and Total Disability	Certain % Natural Death Benefit as per Agreement
Permanent and Partial Disability	

2. Health Insurance Coverage:

Health Insurance Coverage will be provided a comprehensive coverage of Medical treatment expenses for:

- In-patient hospitalization benefits
- Maternity benefits
- Out-patient treatment benefits



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2.1 In-patient Hospitalization Benefits:

All permanent employees of the bank and their family (Spouse & two children) will be entitled to enjoy this facility.

Benefits (per Member per disability)	Plan-A (DMD & Above)	Plan-B (SVP to SEVP)	Plan-C (AVP to VP)	Plan-D (TO to FAVP)	Plan-E (Sub Staff/ below TO)
Maximum coverage	BDT 300,000 (Three Lac Taka)	BDT 200,000 (Two Lac Taka)	BDT 150,000 (One Lac Fifty Thousand Taka)	BDT 100,000 (One Lac Taka)	BDT 75,000 (Seventy Five Thousand Taka)
IPD Plan:					
Hospital room rent, Total hospital room rent, ICU/CCU expense, All other In-Patient treatment expenses inclusive of surgical charges, consultation fees, medicines and relevant medical investigations related to the ailment and other Ancillary Services.			At actual or Max. coverage		

Other features:

- This benefit will also cover 15 days **pre and post hospitalization benefits**
- In-patient treatment facilities of **overseas treatment (outside Bangladesh)** will also be covered within the benefit limit.

2.2 Maternity Benefits:

Classification	AVP & Above Coverage BDT 75,000.00	Below AVP Coverage BDT 50,000.00
Caesarean/Ectopic/Extra-Uterine Pregnancy	75,000.00	50,000.00
Legal Abortion or Miscarriage	30,000.00	20,000.00
Normal Delivery	40,000.00	30,000.00

Maternity benefit shall be covered from day 01 (One) for the Insured being enrolled at the Date of Commencement.

2.3. Out-patient treatment benefits:

All permanent employees of the bank and their family (Spouse & two children) will be entitled to this facility. Outpatient health insurance benefits will be provided coverage for Doctor's consultation (Specialist visit, General practitioner visit), medicine, investigations, and procedural charges as advised during consultation related to illness or injuries only.

The following OPD General Benefits shall be provided to an Insured:

OPD Coverage per year with 10% Co-Insurance	Coverage BDT 13,000.00
Maximum consultation limit per year per member	3,900.00
Special visit (Actual or maximum per visit)	1,500.00
General Practitioner Visit (Actual or maximum per visit)	1,000.00
Investigation limit per year per member	5,200.00
Medicine limit per year per member	3,900.00



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Worldwide Treatment Coverage: Treatment facilities outside of Bangladesh will also be covered but reimbursement shall be made as per Standard Cost of such treatment in Bangladesh and in equivalent Bangladeshi currency within the benefit limits.

For Contractual Employees:

1. Group Life Insurance Plan:

Group life insurance will be covered Natural Death, Accidental death benefit (ADB), Permanent Total Disability (PTD) and Permanent Partial Disability (PPD).

Table of benefits	
Natural Death Benefit	36 times of Basic Salary (last drawn basic)
Accidental Death Benefit	72 times of Basic Salary (last drawn basic)
Permanent and Total Disability	Certain % Natural Death Benefit as per Agreement
Permanent and Partial Disability	

2. Health Insurance Coverage:

Health Insurance Coverage will be provided a comprehensive coverage of Medical treatment expenses for:

- In-patient hospitalization benefits
- Maternity benefits

2.1 In-patient Hospitalization Benefits:

All contractual employees of the bank and their spouse will be entitled to this facility.

Benefits (per Member per disability)	Designation (CSE, CCE, DRV)*
Maximum coverage	BDT 75,000 (Seventy Five Thousand)
IPD Plan:	
Daily hospital room rent, Total hospital room rent, ICU/CCU expense, All other In-Patient treatment expenses inclusive of surgical charges, consultation fees, medicines and relevant medical investigations related to the ailment and other Ancillary Services maximum per Disability.	At actual or Max. coverage

*CSE - Customer Service Executive, CCE - Contact Center Executive, DRV- Driver

2.2. Maternity Benefits:

All contractual female employees and spouse of male employees will be entitled to this facility.

Classification	Coverage BDT 50,000.00
Caesarean/Ectopic/Extra-Uterine Pregnancy	50,000.00
Legal Abortion or Miscarriage	20,000.00
Normal Delivery	30,000.00

General Rules and Key Features of Hospitalization (IPD) Plan:

- Each member of the plan will get Health Insurance Card.
- Preferential admission facilities in designated Hospitals by showing Insurance Card.
- Discounts are available from designated hospitals countrywide for medical tests/diagnostic charges by showing Health Insurance Card (applicable for self only under this plan).
- Cashless treatment facilities in designated Hospitals.
- Worldwide Treatment is also covered but reimbursement shall be made as per equivalent to the Bangladeshi currency on the treatment date.



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- Free choice of doctors, hospitals/clinics countrywide even in abroad
- For different disease within 90 days employee will get the reimbursement
- General Confinement Hour is 08 Hours, In case of technological advancement no restrictions in confinement hours
- Claim submission duration 90 days
- IPD (At actual or Maximum Limit)
- For third child employee may take coverage from his/her own source
- Pre and post hospitalization ambulance service to be provided and ambulance fare to be deducted from IPD Coverage Ceiling

Other Requirements:

- 1 No VAT and TAX is applicable
- 2 SMS/other notification for claim submission
- 3 Online Claim option
- 4 Premium Adjustment for newly joined and separated employees on pro-rata basis
- 5 No Service Charge for IPD and OPD
- 6 Profit sharing after deducting administrative/Management Cost

Employee Size for Insurance Coverage:**IPD (In Patient Department)**

Employee Category	No. of Employees	No. of Spouse	No. of Child	Total	IPD Maternity
Plan-A (DMD and above)	2	2	1	5	1
Plan-B (SVP - SEVP)	10	10	17	37	2
Plan-C (AVP - VP)	48	47	78	173	13
Plan-D (TO - FAVP)	259	222	265	746	151
Plan-E(Sub-Staff)	6	6	10	22	1
Contractual Employee	210	157		367	142
Total	535	444	371	1350	310

OPD (Out Patient Department)

No. of Employees	No. of Spouse	No. of Child	Total
324	286	371	981

Life Insurance:

No. of Employees
535

Other terms, conditions and mode of payment will be as under:

Regards,



(SM Shahin Iqbal)

Member Secretary, Purchase Committee
VP & HoGSD


