

Our Ref. : HR-TD-20230906
Tender No. : HR-TD-202301

6 September 2023

TO WHOM IT MAY CONCERN

CUHK MEDICAL CENTRE LIMITED
RESPONSE TO TENDER QUERIES NO. 1
Provision of Group Medical Insurance for Employees of CUHK Medical Centre Limited for a
period of 12 months from 1 January 2024 to 31 December 2024
(extendable from 1 January 2025 up to 12 months to 31 December 2025)
(Tender No.: HR-TD-202301)

I refer to the subject tender documents issued by the CUHK Medical Centre Limited on 17 August 2023. I am issuing herewith the following document for your tendering purpose:

1. Response to Tender Queries No.1

Please note that the information contained in this document shall deem to form part of the Tender.

Should you have any further queries, please feel free to contact us via e-mail at procurement@cuhkmc.hk.

Thank you for your kind attention.

Yours faithfully,



Cindy LEUNG
Senior Manager, Supplies & Procurement
CUHK Medical Centre Limited

CUHK Medical Centre Limited
Provision of Group Medical Insurance for Employees of CUHK Medical Centre Limited for
a period of 12 months from 1 January 2024 to 31 December 2024
(extendable from 1 January 2025 up to 12 months to 31 December 2025)
(Tender No.: HR-TD-202301)

Response to Tender Queries No.1

No.	Questions	Response			
1	<p>Referring to the excel file of “minimum requirements on medical benefits”:</p> <p>Whether the full cover out-patient benefit at CUHKMC network is:</p> <p>(a) Combined 15 visits for 5 items but subject to overall max. 30 visits per year or</p> <p>(b) Separate 15 visits by each item but subject to overall max. 30 visits per year</p> <table border="1"><thead><tr><th>(A) Outpatient Benefits at CUHKMC</th></tr></thead><tbody><tr><td>- Maximum 15 visits with full cover on consultation fee should be included.</td></tr><tr><td>Remarks The following outpatient services are currently available in CUHKMC 1. General Practitioner Consultation 2. Specialist Consultation 3. Physiotherapist Treatment 4. Chinese Medicine Practitioner Consultation 5. Psychiatric Consultation</td></tr></tbody></table>	(A) Outpatient Benefits at CUHKMC	- Maximum 15 visits with full cover on consultation fee should be included.	Remarks The following outpatient services are currently available in CUHKMC 1. General Practitioner Consultation 2. Specialist Consultation 3. Physiotherapist Treatment 4. Chinese Medicine Practitioner Consultation 5. Psychiatric Consultation	<p>Neither (a) nor (b) is correct.</p> <p>To supplement on Outpatient Benefits at CUHKMC:</p> <p>Separate 15 visits with Full Cover on consultation fee (which can be made on direct-debit or pay-and-claim basis) shall be applicable to each of the following 3 items but subject to the overall maximum number of visits per year as specified in the respective medical benefits package^{Note 1}</p> <p>1. General Practitioner Consultation 2. Specialist Consultation 3. Physiotherapist Treatment</p> <p>Note 1: Inclusive of outpatient consultations at CUHKMC, Network and Non-network-</p> <ul style="list-style-type: none">• Overall max. 30 visits per year for medical benefit package no. 1 and 3• Overall max. 20 visits per year for medical benefit package no. 2 and 4 <p>Note 2: For Chinese Medicine Practitioner Consultation and Psychiatric Consultation; as well as other outpatient services as outlined in the Scope of Coverage for Outpatient Benefits but currently not available at CUHKMC (i.e. Chiropractor's Visit and Psychological Consultation), the respective consultation fees shall be made on pay-and-claim basis with reimbursement amount and percentage subject to the respective scheme limit</p> <p>Note 3: Please refer to the existing benefits schedule which will be provided for reference after NDA is signed.</p>
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- Maximum 15 visits with full cover on consultation fee should be included.					
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2	<p>Referring to the excel file of “minimum requirements on medical benefits”:</p> <p>For the contract duration – 2 years (1 year fixed + 1 year optional) is that mean the premium can be adjusted on 2nd year due to claim result?</p>	<p>No, the premium rate shall remain unchanged for the two years (i.e. 1-year fixed and 1-year optional).</p>