

Tender Reference No. : HR-TD-202501

1 August 2025

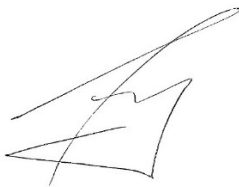
**CUHK MEDICAL CENTRE LIMITED**  
**INVITATION TO TENDER**  
**Provision of Group Medical Insurance for Employees and Designated Persons of**  
**CUHK Medical Centre Limited for a period of 12 months**  
**tentatively from 1 January 2026 to 31 December 2026**  
**(extendable from 1 January 2027 up to 12 months to 31 December 2027)**  
**(Tender No.: HR-TD-202501)**

CUHK Medical Centre Limited (CUHKMC) intends to invite tenderer to submit a proposal for Provision of Group Medical Insurance for Employees and Designated Persons of CUHK Medical Centre Limited for a period of 12 months tentatively from 1 January 2026 to 31 December 2026 (extendable on same price, terms and conditions from 1 January 2027 up to 12 months to 31 December 2027 at the option of CUHKMC).

If your company is interested, please submit a full proposal with all required submissions mentioned in the Tender documents by **12:00 noon on 12 September 2025 (HK Time)**.

Late submissions or incomplete proposals will not be considered. Please note that this invitation for proposal is non-committal on our part and your proposal would be provided to CUHK Medical Centre Limited at no cost.

Yours faithfully,



Jane Yeung  
Senior Manager, Supplies & Procurement  
CUHK Medical Centre Limited

*Enclosure*

# **CUHK Medical Centre Limited**

## **Tender Invitation**

**on**

**Provision of Group Medical Insurance for  
Employees and Designated Persons of CUHK  
Medical Centre Limited for a period of 12 months  
tentatively from 1 January 2026 to  
31 December 2026  
(extendable from 1 January 2027 for up to 12  
months to 31 December 2027)**

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**Tender Reference: HR-TD-202501**

**Tender Issue Date: 1 August 2025**

**Tender Closing Date and Time: 12:00 noon on 12 September 2025 (HK Time)**

<b><u>Part</u></b>	<b><u>Titles</u></b>
I	Interpretation
II	Terms of Tender
III	Conditions of Contract
IV	Offer To Be Bound
V	CUHKMC's Brief
VI	Tender Brief
VII	Schedule of Submissions
VIII	Appendix(ices)

## **PART I**

### **INTERPRETATION**

In these conditions of contract and other Tender Documents, the following words and expressions shall have the following meanings unless otherwise defined or stated herein/therein:

“Contract”	means the contract made between CUHKMC and the Successful Tenderer for the provision of Services; comprising (i) the Letter of Acceptance, (ii) the Tender Documents, (iii) the Tender submitted by the Successful Tenderer, and (iv) other negotiated terms as agreed between CUHKMC and the Successful Tenderer in writing;
“Successful Tenderer”	means the Tenderer whose Tender is accepted by CUHKMC;
“Services”	means the services to be provided by the Successful Tenderer under the Contract;
“CUHKMC”	means CUHK Medical Centre Limited;
“CUHKMC Representative”	means the person acting for and on behalf of CUHKMC or any duly authorized officer of CUHKMC performing his/her duties from time to time;
“Schedule”	means any schedule under the Schedule of Submissions, and “Schedules” shall be construed accordingly;
“Tender”	means the tender proposal submitted by a potential tenderer in response to the invitation to tender for the provision of the Services issued by CUHKMC;
“Tenderer” or “Company”	means the person, firm or company whose details are set out in the relevant Schedule.
“Letter of Acceptance”	means a letter issued by CUHKMC to officially confirm the acceptance of the Tender submitted by the Successful Tenderer in writing;
“Requirements”	means the requirements/specifications for the Services and the provision thereof as set out in the Tender Documents and those as otherwise negotiated and agreed between CUHKMC and the Successful Tenderer in writing;
“Tender Documents”	means, collectively, these Conditions of Contract and the statement of work (“SOW”) for the provision of the Services as set out under or attached to the invitation to tender email, together with such invitation to tender email, issued by CUHKMC to potential tenderers; and
“Working Days”	means a day (other than a Saturday, Sunday, public holiday, or a day on which banks in Hong Kong are authorised to close by law or regulation) in Hong Kong.

## **PART II**

### **TERMS OF TENDER**

#### **1 Invitation to Tender**

- 1.1 Tenderers are invited for the provision of Services subject to and in accordance with the tender requirements/specifications set out in the Tender Brief (collectively, “Requirements”), the Terms of Tender and the Conditions of Contract (this “Invitation to Tender”).
- 1.2 CUHKMC reserves the right in its absolute discretion to cancel this Invitation to Tender at any time before acceptance of any Tender.
- 1.3 CUHKMC will not be responsible for or liable to any Tenderer for any cost or expense incurred in relation to (i) the preparation or submission of the Tender; or (ii) any communication between the Tenderer and CUHKMC in relation to the Tender, under any circumstances (including the cancellation of this Invitation to Tender by CUHKMC).
- 1.4 The Tenderer acknowledges and agrees that CUHKMC is not responsible for the accuracy of any information provided in this Tender document, and the Tenderer has made its own independent evaluation of the business potential of the Tender Brief and it has submitted its Tender submission based solely on the result of such independent evaluation.
- 1.5 The Tenderers are required to fill in the information indicated in “Offer To Be Bound” (Part IV).

#### **2 Tender**

- 2.1 This Invitation to Tender relates to the provision of all (or any part) of the Services whose details and specifications are set out in the Tender Brief.
- 2.2 Tenderer must note that its offers in their tender submission must comply with the Requirements in every respect. Tender submission which does not comply with such requirements shall not be considered.
- 2.3 The Tender documents are to be completed in English (except where certain Supporting Documents are expressly required to be in Chinese) and in permanent ink or typescript and submitted in the manner stipulated. Tenderer is required to stamp and initial next to any corrections made.
- 2.4 All parts of this Invitation to Tender, including without limitation, the Schedules, Offer to be Bound, Terms of Tender, Conditions of Contract, and the Tender Brief must not be altered by the Tenderer. If the Tenderer wishes to make any change to any part of this Invitation to Tender, the Tenderer must also submit a copy of that part with the proposed amendments, additions and/or deletions in a marked-up manuscript. All such manuscript changes should be made and initialled by the Tenderer in permanent ink for CUHKMC’s consideration. Otherwise, the Tender submission may not be considered.
- 2.5 Tender are to be completed in permanent ink or typescript; Tender not so completed may not be considered.

- 2.6 Tender may not be considered if complete information is not given with the Tender or if any particulars or data asked for in the Schedules are not furnished in full. Where appropriate, descriptive and technical literature should be submitted with the Tender. The CUHKMC Representative may request clarification of particulars and data supplied, or additional particulars and data, and if so the Tenderer shall have 5 working days or such further period as the CUHKMC Representative may specify to submit such further information. Failure to do so within the time period shall result in the Tender being considered incomplete.
- 2.7 The CUHKMC Representative is not bound to accept the lowest or any Tender and reserves the right to accept all or any part of any Tender at any time within the Tender Validity Period.

### **3 Tender Validity Period**

Tender shall, unless otherwise indicated by the Tenderer, remain open for **one-hundred-and-twenty (120) days** after the Tender Closing Date (“Tender Validity Period”) and the Tenderer agree not to withdraw the offer constituted by such Tender for this period.

### **4 Tender Prices**

- 4.1 The prices to be quoted by the Tenderer are to be in Hong Kong currency and must only be shown on the relevant Schedule. Such prices shall be net prices allowing for all trade and cash discounts and inclusive of all costs and expenses to be incurred by the Tenderer in the performance of the Contract. Prices must remain valid for the duration of the Contract and for the provision of all of the Services.
- 4.2 Prices quoted in other currencies will be considered and if accepted, payment will be made in the quoted currency. All bank charges incurred by the Successful Tenderer will be borne by the Successful Tenderer.
- 4.3 For price comparison purposes, any prompt payment discount offered by the Tenderers will not be taken into consideration in assessment of Tender Prices.
- 4.4 Tenderers are reminded to ensure the accuracy of their Tender prices quoted in the Price Proposal. Under no circumstance will CUHKMC accept any request for price adjustment on grounds that a mistake has been made in the Tender prices quoted by a Tenderer.
- 4.5 CUHKMC reserves the right to negotiate with any Tenderer on the terms of the offer.

## **5 Acceptance and Award of Contract**

The Successful Tenderer will receive a letter of acceptance from CUHKMC as an indication of acceptance of the offer submitted by the Tenderer. The letter of acceptance, together with the Requirements, the Terms of Tender and the Conditions of Contract set forth herein, the submitted proposal of the Successful Tenderer (or parts thereof as accepted by CUHKMC), the Offer to be Bound signed by the Successful Tenderer, and all other negotiated terms (if any) as agreed between CUHKMC and the Successful Tenderer shall constitute a binding contract between CUHKMC and the Successful Tenderer. Tenderer who do not receive any notification within one-hundred-and-twenty (120) days from the Tender Closing Date may assume that its Tender has not been accepted.

## **6 Presentation**

Tenderer may be invited to provide a brief presentation.

## **7 Product/ Service Information**

Tenderer shall submit with the Tender a sufficient and valid product/service information, e.g. catalogues, technical specifications, brochures, etc. Additional copies may be requested by CUHKMC to facilitate easy reference and ordering.

## **8 New Information Relevant to Qualified Status**

Tenderer shall inform CUHKMC immediately in writing of any circumstance or information which may affect its qualification to tender in this Tender. CUHKMC reserves the right to review the Tenderer's qualified status in the light of any new information relevant to its qualification.

## **9 Cancellation of Invitation to Tender**

Without prejudice to CUHKMC's right to cancel this Invitation to Tender at any time before acceptance of any Tender, where there are changes of requirements after the Tender Closing Date, for operational or any other reasons, CUHKMC is not bound to accept any conforming Tender and reserves the right to cancel this Invitation to Tender.

## **10 Destruction of Tender Submissions that are unsuccessful, etc.**

- 10.1 CUHKMC will return the unsuccessful tender submissions upon one-hundred-and-twenty (120) days of Tender closing. The unsuccessful Tenderer(s) should contact CUHKMC to collect its/their tender submissions. If any unsuccessful Tenderer fails to collect its tender submissions within ten (10) days after the one-hundred-and-twenty (120) days of Tender closing, CUHKMC will dispose of its tender documents without notifying such Tenderer.
- 10.2 Where this Invitation to Tender is cancelled, all tender submissions under this Invitation to Tender can be destroyed any time after such cancellation without further notice to the Tenderers.

## **11 Microsoft Windows Support**

- 11.1 Tenderer has the responsibility to plan and take appropriate actions on the equipment or system to safeguard against the risks of Windows desktop Operating System obsolescence, including to upgrade the computers to a supported Windows desktop Operating System version to ensure the continued support and avoid security risks of the equipment or system provided to CUHKMC.

## **12 Personal Data**

- 12.1 Personal data (as defined in the Personal Data (Privacy) Ordinance (Cap. 486 of the laws of Hong Kong) (“Personal Data”) of Tenderer and/or its personnel (collectively, (“Tenderer’s Personal Data”) may be requested for purposes related to evaluation of offer. When Tenderer’s Personal Data is provided, please make sure that the data is accurate and complete. If Tenderer fails to provide the information required or if the information provided is inaccurate or incomplete, the evaluation of the Tenderer’s offer will be affected.
- 12.2 Tenderer’s Personal Data may be made available to:
- a. The CUHKMC Representative.
  - b. Any other relevant parties who require it for matters related to evaluation and (if applicable) acceptance of Tenderer’s offer.
- 12.3 The CUHKMC Representative will only use, disclose or transfer the Tenderer’s Personal Data provided:
- a. For the purposes relating to evaluation and (if applicable) acceptance of offer or directly related purposes; or
  - b. Where permitted by law.
- 12.4 The CUHKMC Representative will obtain the Tenderer’s consent before using Tenderer’s Personal Data for any other purposes.

## **13 Commitment to Environmentally Responsible Purchasing**

- 13.1 CUHKMC is sensitive to the environmental impact of purchasing decisions and takes account of legitimate environmental concerns while continuing to achieve best value for money in its purchasing functions.
- 13.2 CUHKMC identifies products/ services which present environmental concerns and addresses these concerns in the approval of the tender specifications and in the tender evaluation process.

## **14 Environmental Friendly Measure**

The following environmental friendly measures are recommended in the preparation of the Tender documents:

- 14.1 All documents should preferably be printed on both sides and on recycled paper. Papers exceeding 80 gsm are not recommended.



- 14.2 Excessive use of plastic laminates, glossy covers or double covers should be avoided as far as possible. Use of recyclable non-glossy art board paper as document covers is recommended.
- 14.3 Single line spacing should be used and excessive white space around the borders and in between the paragraphs should be avoided.

## **15 Consent to Disclosure**

CUHKMC shall have the right to disclose whenever it considers appropriate, or upon request (verbal or written) by any third party (including any unsuccessful Tenderer), information of the Contract, such as the name and address of the Successful Tenderer, product description/brand/model/country of origin (if applicable), description of the relevant services (if applicable) and the value of the Contract, without reference to or consent from the Successful Tenderer. Unsuccessful Tenderer may also enquire as to the reason for the rejection of their tender submissions.

## **16 Offering Gratuities**

Tenderer shall not, and shall assure that its employees, agents and sub-contractors shall not, offer, solicit or accept an advantage as defined in the Prevention of Bribery Ordinance (Cap. 201 of the laws of Hong Kong) in connection with this Tender.

## **17 Tender Submission**

- 17.1 The documents attached herewith should only be used for the submission of a tender in response to this invitation. The “Submission of Tender” should be completed by Tenderer with signature and company chop. The submission may be accompanied by documents containing additional explanations, amplifications or specifications, which should be stapled securely to the appropriate Schedule(s).
- 17.2 This Tender shall be conducted in a two-envelope bidding process. **Tenderers are required to submit their Technical Proposal and Price Proposal separately.** Failure to comply with this requirement will result in the disqualification of the submission.
- 17.3 The Tenderer shall submit the Technical Proposal and the Price Proposal under its Tender submission in two separate sealed plain envelopes, each containing one set of soft copy in USB/CD ROM and one set of hard copy of the relevant proposal. Both the envelope for the Technical Proposal and the envelope for Price Proposal must be clearly stated with the subject of the Tender, the Tender reference number, and marked as either “Technical Proposal” or “Price Proposal”. In the event of any conflict between the softcopy version and hardcopy version, the hardcopy version shall prevail.

- 17.4 Each proposal (and any accompanying document(s)), properly completed and enveloped, must be placed in the Tender Box by **12:00 noon on 12 September 2025 (HK Time)**. The Tender box is situated at the following address:

Address: CUHK Medical Centre Limited

12/F, CUHK Medical Centre

9 Chak Cheung Street

Shatin, New Territories

Hong Kong

The office hours of CUHKMC are 9:00 am to 12:30 pm and 2:30 pm to 5:00 pm, Monday to Friday (except public holidays). **Late Tender will not be considered.**

- 17.5 The Tender Closing Time and Tender Closing Date will be extended to 12:00 noon of the next working day in Hong Kong (i.e. any day from Monday to Friday which is not a public holiday) under the following situations:
- a. A black rainstorm signal or tropical cyclone warning signal No. 8 or above issued by the Hong Kong Observatory is still in force between 9:00 am and 12:00 noon on the Tender Closing Date;
  - b. A black rainstorm signal or tropical cyclone warning signal No. 8 or above is announced to be hoisted shortly by the Hong Kong Observatory between 9:00 am and 12:00 noon on the Tender Closing Date; or
  - c. The post-super typhoon “extreme conditions” is announced by the Hong Kong Government between 9:00 am and 12:00 noon on the Tender Closing Date; or
  - d. The post-super typhoon “extreme conditions” as announced by the Hong Kong Government exist between 9:00 am and 12:00 noon on the Tender Closing Date.

## **18 Tenderer’s Enquiries**

- 18.1 All enquiries relating to the Tender must be made before **12:00 noon on 18 August 2025 (HK Time)** in writing by email to [procurement@cuhkmc.hk](mailto:procurement@cuhkmc.hk).
- 18.2 The answers / responses to Tenderer’s enquires will be posted on the website of CUHK Medical Centre ([www.cuhkmc.hk](http://www.cuhkmc.hk)) before Tender Closing Date.

## **PART III**

### **CONDITIONS OF CONTRACT**

#### **1 Conditions of Supply**

These conditions of contract (“Conditions of Contract”) shall apply to the supply of the Services by the Successful Tenderer under the Contract.

#### **2 General Requirements**

- 2.1 The Successful Tenderer shall be responsible for providing, in accordance with the provisions of the Contract, the Services for the duration of the Term, and CUHKMC shall pay to the Successful Tenderer all sums due to the Successful Tenderer for the performance of the Services, subject to any liquidated damages and/or fee deductions or adjustments as provided for in the Contract.
- 2.2 The Successful Tenderer shall diligently, promptly, and properly provide and co-ordinate the provision of the Services to CUHKMC and comply with its duties and obligations in the Contract to the satisfaction of CUHKMC.
- 2.3 The Successful Tenderer shall exercise in the performance of the Services the same reasonable skill, care, and diligence expected of a tenderer who is qualified, competent, and experienced in carrying out the duties and services of the nature described in the Contract for projects of a similar size, type, scope, complexity, and purpose of the services and/or work at all relevant times.
- 2.4 The Successful Tenderer shall ensure that at all times it has, and will assign, adequate staff, tools, and equipment to efficiently and properly fulfil its obligations under the Contract.
- 2.5 The Successful Tenderer will provide the Services in a satisfactory and skillful manner and shall meet to the satisfaction of CUHKMC any complaints and criticisms that may be made.
- 2.6 The Successful Tenderer shall, and shall procure its employees, agents, and subcontractors to, comply with:-
  - a. all laws, rules, and regulations applicable to its provision of Services;
  - b. the most current version or edition of all codes and standards that are relevant and applicable to its provision of Services; and
  - c. if applicable, clinical governance, policies, procedures, norms and house rule of CUHKMC as provided by CUHKMC.
- 2.7 The Successful Tenderer shall provide all necessary assistance and all information on all matters in relation to the Services requested by CUHKMC and/or the CUHKMC Representative.
- 2.8 The Successful Tenderer shall obey all instructions and comply with all reasonable requests that may be put forth by CUHKMC and/or the CUHKMC Representative.
- 2.9 CUHKMC may issue warnings to the Successful Tenderer on all matters relating to the provision of the Services, and the Successful Tenderer shall immediately take all remedial actions which may reasonably be required.

- 2.10 The Successful Tenderer and its employees, agents, and subcontractors shall not perform any duties and obligations under the Contract in such a way that may cause disturbance to patients, staff, or visitors of CUHKMC or disruption to the normal routines and operations of CUHKMC.
- 2.11 The Successful Tenderer shall not use any materials in the provision of the Services in any way that may cause harm, discomfort, or detriment to the health of the patients, staff, or visitors of CUHKMC.
- 2.12 The Successful Tenderer acknowledges that the time, dates and period shall be of the essence with respect to the performance of the Services specified to be subject to such requirement under the Contract as well as any times, dates, or periods that may by agreement between CUHKMC and the Successful Tenderer be substituted for any of them.
- 2.13 CUHKMC reserves the right to reject any part of the Services which does not comply with the Requirements, and the Successful Tenderer must carry out the necessary remedial work or replacement without extra charge or delay.

### **3 Successful Tenderer's Acknowledgement**

The Successful Tenderer acknowledges it has been supplied with sufficient information to enable it to provide the Services which comply fully with the Requirements and the requirements of the Contract. The Successful Tenderer shall not be entitled to any additional payment nor be excused from any liability under the Contract as a consequence of any misinterpretation by the Successful Tenderer of any matter or fact relating to the Requirements and/or the said requirements or any other provisions of the Contract.

### **4 Delays**

- 4.1 The Successful Tenderer shall provide the Services on or before the applicable Completion Date(s) or service delivery date(s) (as applicable). The exact contract period and, if applicable, the Completion Date(s) or the service delivery date(s) (as applicable) will be specified in the Letter of Acceptance.
- 4.2 If the Successful Tenderer fails to provide the Services by the applicable Completion Date(s) or service delivery date(s) (as applicable), then the Successful Tenderer shall pay to CUHKMC as and by way of liquidated damages for any loss or damages sustained by CUHKMC and/or CUHKMC shall be entitled to make deduction(s) from, or adjustments of, the fee payable to the Successful Tenderer as provided for in the Contract.

### **5 Terms of Payment**

- 5.1 Invoice and correspondence concerning payment must be forwarded to CUHKMC after service delivery unless otherwise specified in the Contract. CUHKMC shall not be held responsible for any delay in payment if invoices and correspondence concerning payment are not properly addressed.

- a. Unless otherwise agreed by CUHKMC, no payment of contract sum (in whole or in part, as applicable) shall be made until the service delivery has been accepted (in whole or in part, as applicable) within the meaning of clause 4.
- b. The payment will be made within 30 clear Working Days from the date of receipt of invoice or acceptance of the Services (in whole or in part, as applicable) by CUHKMC, whichever is the later.

## **6 Liability and Indemnities**

- 6.1 CUHKMC and its employees, agents, and subcontractors shall not be under any liability whatsoever for or in respect of:
  - a. Any loss of or damage to any of the Successful Tenderer's property or that of its employees, agents, or subcontractors however caused (whether by any negligence of CUHKMC or any of its employees, agents, and subcontractors or otherwise); or
  - b. Any injury to or death of any of the Successful Tenderer's employees, agents, and subcontractors save and except any such injury or death was caused by negligence of CUHKMC or any of its employees, agents, and subcontractors.
- 6.2 The Successful Tenderer shall indemnify each of CUHKMC and its employees, agents, and subcontractors (each an "Indemnified Person") against any claims, demands, actions, arbitrations, or proceedings made against, or any liability, losses, damage, costs, charges, or expense incurred or suffered by an Indemnified Person of whatsoever nature (including, but not limited to, legal costs and disbursements) arise directly or indirectly in connection with, out of or in relation to:
  - a. the performance or breach of any provisions of the Contract by the Successful Tenderer or any of its employees, agents, and subcontractors (collectively, the "Successful Tenderer Representatives");
  - b. the negligence, recklessness, tortious acts or willful omission of the Successful Tenderer or any of the Successful Tenderer Representatives;
  - c. any default, unauthorised act, or willful misconduct of the Successful Tenderer or any of the Successful Tenderer Representatives;
  - d. any claim that the sale, use, or possession of the deliverables under the Contract infringes the intellectual property rights of any person; or
  - e. the non-compliance by the Successful Tenderer, or any of the Successful Tenderer Representatives with any applicable laws, or regulations, orders, or requirements of any government authorities.
- 6.3 In the event of any of the Successful Tenderer's employees, agents, and subcontractors suffering any injury or death in the course of or arising out of the Contract and whether there be a claim for compensation or not, the Successful Tenderer shall within 7 clear Working Days give notice in writing of such injury or death to CUHKMC.

- 6.4 The Successful Tenderer shall indemnify CUHKMC for all costs and damages arising from the delay or failure in the delivery and / or rejection of the Services or any part thereof.
- 6.5 The Successful Tenderer shall, and (as applicable) shall procure its subcontractors to, indemnify CUHKMC against all claims arising at any time that the sale, use, or possession of the deliverables under the Contract infringes any patent rights, copyrights, registered design, or other intellectual property rights of any third party, or on account of any claims for royalties arising from the sale, use, or possession of such deliverables. The Successful Tenderer shall be liable for all costs and damages suffered or incurred by CUHKMC that may arise from any such claims.
- 6.6 Where required by CUHKMC, the Successful Tenderer shall take out and maintain insurance with a reputable insurer in such manner as it is agreed with CUHKMC to cover its legal liabilities (including, but not limited to, legal liabilities arising out of loss or damage to property and injury or death to persons) as a result of or arising from the performance of the Contract by the Successful Tenderer.
- 6.7 For the purpose of this clause, “negligence” shall have the same meaning as that assigned to it in Section 2(1) of the Control of Exemption Clause Ordinance (Cap. 71 of the Laws of Hong Kong).

## **7 Corrupt Gifts**

If the Successful Tenderer or any employee, agent, or sub-contractor of the Successful Tenderer shall be found to have committed an offence under the Prevention of Bribery Ordinance (Cap. 201 of the Laws of Hong Kong) for the time being in force or any subsidiary legislation made thereafter or under any law of a similar nature in relation to the Contract or any other CUHKMC contract, CUHKMC shall have the right to terminate the Contract, without entitling the Successful Tenderer to any compensation therefor, and the Successful Tenderer shall indemnify CUHKMC against all costs (including, but not limited to, legal costs and disbursements), claims, damages, losses and expenses incurred or suffered by CUHKMC as a result thereof in accordance with clause 8.2 of this part.

## **8 Proprietary Right**

The copyright and other intellectual property rights of whatever nature subsisted in any software supplied by the Successful Tenderer to CUHKMC (other than any software of which its development has been commissioned to the Successful Tenderer by CUHKMC as the subject matter of the Services and of which all rights therein and ownership thereof shall vest in CUHKMC absolutely) are and shall remain the property of the Successful Tenderer or the relevant copyright owner and the Successful Tenderer shall grant, or the Successful Tenderer shall procure and ensure the relevant copyright owner to grant, to each of CUHKMC and its authorised users an irrevocable, royalty-free, and non-exclusive licence to use the said software.

## **9 Applicable Law and Dispute Resolution**

- 9.1 The validity and interpretation of the Contract shall be governed in all respects by the laws of Hong Kong.
- 9.2 The Successful Tenderer shall, and shall procure its employees, agents, and subcontractors to, comply with all applicable international and local laws, rules and regulations pertinent to its obligations under the Contract.
- 9.3 For any dispute, controversy, difference, or claim arising out of or relating to the Contract (each a “Dispute”), CUHKMC and the Successful Tenderer shall attempt in good faith to resolve such Dispute by negotiation. If a Dispute cannot be resolved by good faith negotiation between CUHKMC and the Successful Tenderer within 30 days after such negotiation is first initiated by either or both of them, such Dispute shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (“HKIAC”) under the HKIAC Administered Arbitration Rules in force when the notice of arbitration is submitted. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one.

## **10 Data Protection**

- 10.1 The Successful Tenderer shall, and shall ensure that its employees, agents, and subcontractors shall, comply with the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong) (“PDPO”) and any applicable codes and guidelines issued by the Office of the Privacy Commissioner for Personal Data, Hong Kong and/or other relevant regulatory or professional bodies (as may be amended from time to time).
- 10.2 Without prejudice to the generality of clause 10.1 of this part, the Successful Tenderer shall, and shall ensure that its employees, agents, and subcontractors shall, only use personal data (as defined in PDPO) received or collected pursuant to the Contract for the purpose of performing the Successful Tenderer’s obligations under the Contract.

## **11 Publicity**

- 11.1 The Successful Tenderer shall submit to CUHKMC for its review, comment, and consent all advertising or other publicity material relating to the Contract or the Services supplied or other work done in connection with the Contract wherein the name of CUHKMC or CUHK Medical Centre is mentioned or referred to or any name, trade name, trade mark, service mark, logo, or other proprietary business designation of CUHKMC or CUHK Medical Centre (collectively, “Marks”) is shown, or from which a connection with CUHKMC can reasonably be inferred or implied, before the final production of such material.
- 11.2 The Successful Tenderer shall not publish or use any advertising or other publicity material referred to in clause 11.1 for any promotion or marketing purposes, or otherwise refer to CUHKMC or CUHK Medical Centre or use any Marks in any manner without the prior written consent of CUHKMC and complying with CUHKMC’s guidelines concerning making reference to CUHKMC and/or CUHK Medical Centre and use of Marks.
- 11.3 Nothing in the Contract expressly or impliedly constitutes an approval or endorsement by CUHKMC of any goods or services supplied by the Successful Tenderer, and the Successful Tenderer agrees not to conduct itself in such a way as to imply or express

any such approval or endorsement. Nothing in the Contract shall confer on the Successful Tenderer any ownership rights in any Marks.

## **12 Confidential Information**

The Successful Tenderer should, and shall ensure that its directors, officers, employees, agents, sub-contractors, and professional advisors should: (i) treat any oral or written information of or about CUHKMC and/or its affiliates that is non-public (including, but not limited to, trade secrets) which they obtain during the discussions or negotiations for, during performance under, and/or otherwise in connection with the Contract, or accidentally overhear or encounter when carrying out their work on any CUHKMC premises, as confidential; (ii) not disclose such information to any third party; and (iii) only use such information for the purpose of performing the Successful Tenderer's obligations under the Contract.

## **13 Performance Monitoring**

Tenderers should note that in the event a Tenderer is awarded the Contract, the Successful Tenderer's performance under the Contract shall be monitored and taken into account in evaluating the Successful Tenderer's tenders in response to tender invitations issued by CUHKMC in the future. If in the sole opinion of CUHKMC, the performance of the Successful Tenderer under the Contract is unsatisfactory, CUHKMC may in its absolute discretion disqualify the Successful Tenderer, its holding company and subsidiaries from participation in any future tender invitations issued by CUHKMC, for such period as CUHKMC may in its entire discretion consider appropriate. Tenders received from any tenderer who has been so disqualified from tendering by CUHKMC shall be rejected.

## **14 Occupational Safety and Health ("OSH")**

- 14.1 The Successful Tenderer shall, so far as is reasonably practicable, take all reasonable steps to ensure the health and safety at work of all its employees, agents, and sub-contractors performing the Successful Tenderer's obligations under the Contract. The Successful Tenderer shall for the purpose of the Contract where applicable:
- a. Provide and maintain plant and systems of work that are safe and without risks to health;
  - b. Conduct regular work safety risk assessment exercises and make arrangements to ensure the safety and absence of risks to health of its employees, agents, and sub-contractors in connection with the use, handling, storage, and transportation of plant or substances;
  - c. Provide adequate information, instructions, training, and supervision to its employees, agents, and sub-contractors on work safety;
  - d. Maintain the workplace, including ingress and egress thereto, as far as is within its control, safe and without risks to health;
  - e. Conduct and monitor OSH compliance;



- f. Keep and provide proper documentation of training records, duty rosters, incident reports, audit and inspection records, and personal particulars of staff, if required by CUHKMC; and
- g. Ensure that its employees, agents, and subcontractors take care of the safety and health of other persons who may be affected by their act or omission and co-operate with the CUHKMC Representatives and such other persons to ensure compliance with any applicable statutory requirements.

## **15 Intellectual Property Right**

- 15.1 CUHKMC shall be the exclusive owner of all deliverables, information, reports, documents, software, source code, data, and materials created, supplied, or produced under the Contract, as well as the copyrights and intellectual property rights therein. The appointment of the Successful Tenderer and payment by CUHKMC of the Prices/fees in accordance with the Contract shall operate to assign to CUHKMC automatically the entire copyright and intellectual property rights mentioned above without further act by either party to the Contract being necessary. The Successful Tenderer agrees upon demand by CUHKMC (whether during or after the Term) to execute such additional documentation as CUHKMC may require to provide evidence and confirm the assignment of such copyrights and intellectual property rights to CUHKMC. Upon completion of the Services, the Successful Tenderer will be required to deliver to CUHKMC all working papers, computer disks, tapes, or other materials and documents (including, but not limited to, source code, if applicable) provided to or prepared by the Successful Tenderer pursuant to the Contract.
- 15.2 The Successful Tenderer shall ensure that no intellectual property rights of any third party have been and/or will be infringed in the provision of the Services or the performance of the Contract, and shall indemnify CUHKMC against any claims for breach of intellectual property rights.

## **16 Term**

The Contract shall take effect from the date of acceptance of Tender or the service start date as specified in the Letter of Acceptance and shall continue in force until the expiration of the contract period or, if applicable, the (last) Completion Date or (last) service delivery date (as applicable) as specified in the Letter of Acceptance unless it is terminated in accordance with the Contract (the “Term”).

## **17 Termination**

- 17.1 The Contract may be terminated by CUHKMC by sending sixty (60) days’ prior notice in writing to the Successful Tenderer, in which case the Successful Tenderer shall return to CUHKMC a pro-rated amount of the Prices paid by CUHKMC that corresponds to the unexpired period of insurance.

17.2 If:

- a. the Successful Tenderer is in breach of any of its warranties and undertakings under the Contract or commits a material breach of the Contract;
- b. the Successful Tenderer is in breach of any of the terms of the Contract, if the breach is remediable but the Successful Tenderer fails to remedy such breach within ten (10) days after the service of a notice from CUHKMC giving particulars of such breach and requiring its remedy;
- c. the Successful Tenderer is in breach of any of the terms of the Contract which in the opinion of CUHKMC is non-remediable;
- d. the Successful Tenderer has made a material misrepresentation during the tendering process of the Contract; or
- e. CUHKMC is given the right to terminate the Contract under any other terms of the Contract,

CUHKMC may at its discretion terminate the Contract forthwith without prejudice to its right and entitlement to claim damages for the breach.

17.3 CUHKMC may terminate the Contract forthwith without notice if:

- a. a proposal is made for a voluntary arrangement or any other composition, scheme or arrangement with, or assignment for the benefit of, the Successful Tenderer's creditors;
- b. if the Successful Tenderer is a body corporate, the shareholder(s) of the Successful Tenderer has/have resolved to wind up the Successful Tenderer (other than voluntarily for the purpose of bona fide reconstruction or solvent amalgamation);
- c. the Successful Tenderer is subject to a winding-up/bankruptcy petition against it/him;
- d. a winding up/bankruptcy order has been made against the Successful Tenderer by a court;
- e. the Successful Tenderer is subject to receivership/administration or a receiving order/order for administration;
- f. the Successful Tenderer is subject to any investigation or proceedings which could reasonably be expected to have adverse impact on the reputation of CUHKMC in association with the Successful Tenderer; or
- g. there is a change of control in the Successful Tenderer (for this purpose, "control" means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of a corporate, whether through the direct or indirect ownership of voting securities, by contract, or otherwise).

17.4 Expiry or termination of the Contract shall be without prejudice to the rights and obligations of CUHKMC or the Successful Tenderer accrued prior to such expiry or termination.

17.8 All provisions of this Agreement which in order to give effect to their meaning need to survive expiry or termination of this Agreement shall remain in full force and effect after such expiry or termination.

## **18 No Partnership**

Nothing in the Contract shall be taken to constitute a partnership, a joint venture or the relationship of principal and agent between CUHKMC and the Successful Tenderer.

## **19 No Assignment or Subcontracting**

- 19.1 The Successful Tenderer may not assign any of its right, transfer any of its obligations, or subcontract any of its obligations, work, and/or services under the Contract without CUHKMC's prior written consent. Without prejudice to the aforementioned prohibition, the Successful Tenderer shall be responsible for all acts, omissions, and defaults of its employees, agents, and subcontractors and the employees of any of the aforesaid agents and subcontractors as if they were the Successful Tenderer's own. Subcontracting any part of the Contract shall not relieve the Successful Tenderer of any of its obligations or duties under the Contract.
- 19.2 Failure to comply with this clause shall constitute a material breach of the Contract.

## **20 Contracts (Rights of Third Parties) Ordinance**

The application of the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) is expressly excluded and no person who is not a party to the Contract shall be entitled to enforce any right or term of the Contract pursuant to such ordinance .

## **21 Warranties and Representations**

- 21.1 The Successful Supplier warrants, represents, and undertakes that:
- a. the Successful Supplier and its employees, agents, and subcontractors shall have the necessary training, skills, experience, qualifications, and expertise to provide the Services on the terms and conditions set out in the Contract;
  - b. the Successful Supplier shall carry out the Services with all due diligence and in a timely, safe, proper, skillful, and workmanlike manner;
  - c. the Services shall conform in all respects the Requirements and other service specifications and conditions under the Contract;
  - d. the Successful Supplier has been duly organised and validly existing in the jurisdiction of its incorporation;
  - e. the Successful Supplier has the full power, capacity, and authority to enter into the Contract and to perform its obligations hereunder;

- f. all authorisations, approvals, consents, licences, exemptions, and other requirements of any government authorities or body in any relevant jurisdiction which are required to authorise the Successful Supplier and its employees, agents, and subcontractors to execute, deliver, and perform the Successful Supplier's obligations under the Contract have been duly and unconditionally obtained and are in full force and effect during the term of the Contract;
- g. all information supplied, statements, and representations made by or on behalf of the Successful Supplier are true, accurate, and complete;
- h. it owns, has obtained and is able to obtain, and maintains valid licences for all intellectual property rights that are necessary for the performance of its obligations under the Contract; and
- i. the Successful Supplier and its employees, agents, and subcontractors are not bound by or subject to any court order, agreement, or undertaking which will or might have a material adverse effect on the Successful Supplier's ability to perform its obligations under the Contract,

(collectively, the "Warranties", and each a "Warranty").

- 21.2 Each of the Warranties shall be separate and independent and without prejudice to any other Warranty, and shall not be limited by reference to or inference from any other Warranty or any other provision of the Contract.
- 21.3 Unless otherwise expressly excluded from or provided to the contrary in the Contract, the rights, duties, and liabilities imposed on a supplier and the rights conferred on the party contracting with a supplier under the Supply of Services (Implied Terms) Ordinance (Chapter 457 of the Laws of Hong Kong) apply to bind the Successful Supplier and CUHKMC.

## **22 Code of Conduct**

Having due regard to the corporate image and reputation of CUHKMC and the need to uphold corporate social responsibilities, the Successful Tenderer shall, and procure its employees, agents, and subcontractors to, comply with the code of conduct of tenderers titled "Responsible Sourcing Guideline of CUHKMC" (as may be updated by CUHKMC from time to time), which is applicable to all tenderers of CUHKMC. The "Responsible Sourcing Guideline of CUHKMC" can be obtained from the website of CUHKMC at the following link :-

[https://www.cuhkmc.hk/f/page/374/15410/Responsible%20Sourcing%20Guidelines%20of%20CUHKMC 230918.pdf](https://www.cuhkmc.hk/f/page/374/15410/Responsible%20Sourcing%20Guidelines%20of%20CUHKMC%20230918.pdf)

## **23 Order of Precedence**

In the event that there is any conflict, contradiction or ambiguity between any documents which form part of the Contract, the following order of precedence shall be applied in order to resolve any such conflict, contradiction or ambiguity:

- a. Letter of Acceptance
- b. Conditions of Contract
- c. Tender Brief
- d. Other negotiated terms as agreed between CUHKMC and the Successful Tenderer in writing (if any)
- e. Schedules as submitted by the Successful Tenderer (or part thereof) as accepted by CUHKMC and the Offer to be Bound signed by the Successful Tenderer; and
- f. Terms of Tender.

**PART IV**  
**OFFER TO BE BOUND**

1 I/We, do hereby bind myself/ourselves to execute orders for any or all of the services specified in the Schedules, which may during the period or periods specified in the Schedules be placed by CUHKMC at the prices quoted in the Schedules free of all other charges, subject to and in accordance with the Terms of Tender and the Conditions of Contract.

2 I/We, also certify that the particulars given by me/us below, are correct:

2.1 The number of my/our/the Company's Business Registration Certificate is \_\_\_\_\_

2.2 The date of expiry of my/our/the Company's Business Registration Certificate is \_\_\_\_\_

2.3 I/We/the Company is/are covered by an Employees' Compensation Insurance Policy, the particulars of which are as follows:

Policy No. \_\_\_\_\_

Name of Insurance Company \_\_\_\_\_

Period covered by the Policy is from \_\_\_\_\_

Brief particulars of the cover provided and any special conditions are as follows:

\_\_\_\_\_  
\_\_\_\_\_

3 I am the Secretary / Managing Director of the Limited company hereinafter mentioned and duly authorised to bind the said Company by my signature.

This Tender is submitted with the authority and on behalf of \_\_\_\_\_

Company Limited whose registered office is situated at \_\_\_\_\_ Hong Kong.

- or -

I am a partner / We are partners in the firm hereinafter mentioned and duly authorized to bind the said firm and the partners therein for the time being.

This Tender is submitted on behalf of myself / ourselves and the firm known as \_\_\_\_\_ of \_\_\_\_\_

Hong Kong and other partners hereof namely; (state names and residential addresses of all other partners):

\_\_\_\_\_  
\_\_\_\_\_

4 In the event of having any queries relating to our offer, please contact \_\_\_\_\_  
Tel. No. \_\_\_\_\_.

5 Name(s) and address(es) of person(s) signing:

\_\_\_\_\_  
\_\_\_\_\_

Signature (s): \_\_\_\_\_

Dated this \_\_\_\_\_ day of \_\_\_\_\_

*Notes (i) All the particulars required above must be provided. (ii) Strike out clearly alternatives which are not applicable.*

## **PART V**

### **CUHKMC'S BRIEF**

*This CUHKMC's Brief aims at providing Tenderers with general understanding of CUHK Medical Centre Limited ("CUHKMC" or "we", and "our" and "us" shall be construed accordingly) and should be read in conjunction with this Invitation to Tender issued by CUHKMC. The information contained herein is prepared to the best of our knowledge and should not be seen as binding.*

#### **Hospital at a Glance**

CUHK Medical Centre Limited ("CUHKMC"), which operates CUHK Medical Centre ("Hospital"), a non-profit, private teaching hospital, is indirectly wholly owned by The Chinese University of Hong Kong ("CUHK").

CUHKMC is committed to provide innovative and patient-centered healthcare services, with package fees offered for inpatient services. This will bridge the service gap between private and public healthcare sectors by providing high-quality medical services with transparent and affordable pricing to middle-class families, so alleviating the pressure on the public healthcare system.

For more information about CUHK Medical Centre, please click into the hospital website: [www.cuhkmc.hk](http://www.cuhkmc.hk)



## **PART VI**

### **TENDER BRIEF**

#### **1. Purpose**

- 1.1 CUHK Medical Centre Limited (“CUHKMC”) aims to invite insurers to submit their proposals for the Provision of Group Medical Insurance for Employees and Designed Persons of CUHKMC for a period of 12 months tentatively from 1 January 2026 to 31 December 2026 (extendable on same price, terms and conditions from 1 January 2027 up to 12 months to 31 December 2027 at the option of CUHKMC).

#### **2. Contract Term and Service Term**

- 2.1 The Contract shall take effect from the award of the Contract (i.e. the date of the letter of acceptance issued by CUHKMC) or such other commencement date of the Contract as set out in the letter of acceptance issued by CUHKMC (the “Commencement Date”), and shall continue in force thereafter until the end of the period of twelve (12) months tentatively from 1 January 2026 to 31 December 2026 (the “Initial Service Term”). The period of time from the Commencement Date to the end of the Initial Service Term is referred to as the “Initial Term”.
- 2.2 CUHKMC shall have the option to extend the Service Term (as defined below), and thus the Contract, from 1 January 2027 for a period of up to twelve (12) months (the “Renewal Service Term” / the “Renewal Term”) on the same price, terms and conditions of the Contract as applicable to the Initial Service Term by giving not less than sixty (60) days’ written notice to the Successful Tenderer prior to the expiration of the Initial Term. The word “Service Term” in the Contract shall mean the Initial Service Term and (if CUHKMC exercises the option to extend) the Renewal Service Term.

#### **3. Background**

- 3.1 CUHK Medical Centre Limited (“CUHKMC”), which operates CUHK Medical Centre, a non-profit, private teaching hospital, is indirectly wholly owned by The Chinese University of Hong Kong (“CUHK”). With a social mission to bridge the service gaps between private and public healthcare in Hong Kong, CUHKMC is dedicated to offering quality healthcare service at affordable and transparent package fees. Please find the ownership structure of CUHKMC set out in **Appendix 1**.
- 3.2 Currently, CUHKMC provides the following medical services (which are subject to change without prior notice):
- i. Hospital (including Integrative Medicine Clinic)
  - ii. Multi-Specialty Out-Patient Clinic (located in Tsim Sha Tsui and Central)
  - iii. Physiotherapy Centre (located in Tsim Sha Tsui)
  - iv. Clinic (Kitchee Clinic)
  - v. Telemedicine and Telepharmacy

- vi. Provision of Medical Services by deployment or designation of Qualified Medical Practitioners and Healthcare Professionals to third party healthcare facilities or premises of or operated by contractors and/or sub-contractors of CUHKMC
- vii. Provision of Medical Services to patients referred by the Hospital Authority at the premises of or operated by CUHKMC and/or the hospitals, clinics and other premises of or operated by the Hospital Authority
- viii. Provision of vaccination services, including outreach vaccination services

### 3.3 Current Provisions of the Group Medical Insurance

- (a) All employees who are employed under a continuous contract of employment (excluding those employed on a temporary basis) and designated persons as nominated by CUHKMC are eligible for medical benefits (including hospitalization (in-patient and day case), out-patient and dental benefits, routine medical check-up as well as out-patient x-ray/laboratory tests and worldwide emergency assistance) effective 1 month after joining CUHKMC, unless otherwise specified.
- (b) There are 3 medical benefit plans for employees and designated persons. Employees' benefit entitlements are based on respective job bands. Plan 1 for employees at Band C and above, Plan 2 for employees at Band D and Band E, and Plan 3 for employees at Band F and below. Designated persons' benefit entitlements will be subject to CUHKMC's discretion and the provision shall follow either 1 out of the 3 medical benefit plans.

### 3.4 Usage and Benefits schedule of existing medical plans

Please contact CUHKMC Procurement Unit via email at [procurement@cuhkmc.hk](mailto:procurement@cuhkmc.hk) to sign a Non-Disclosure Agreement and receive the usage details and benefits schedule of existing medical plans.

## 4. **General Requirements**

The requirements listed in this Section 4 are marked as mandatory. Tenderers are required to comply with all mandatory requirements as outlined in the Table (1) of this Section 4. Tenderers MUST indicate the extend of compliance of their offers point by point in Table (1). If any Tenderers indicate any disagreement with or propose deviations from the mandatory requirements, such tender proposal will not be considered and will not be proceeded to price assessment.

Table (1) – General Requirements			Mandatory (M)	Compliance (Please tick as appropriate)		To be completed by Tenderers if necessary
Item No.	Description	Requirements	M	Yes	No	Remarks / Details
<b>Below items are applicable to all medical benefits packages unless otherwise specified</b>						
1	Fixed Premium Rate	A fixed annual premium rate shall be applied for the Initial Service Term from 1 January 2026 to 31 December 2026, and (if CUHKMC exercises the option to extend) the Renewal Service Term from 1 January 2027 up to 12 months to 31 December 2027. Should the Renewal Service Term is less than 12 calendar months, the fixed premium rate payable by CUHKMC for such Renewal Service Term shall be pro-rated accordingly.	M			
2	Scope of Coverage	24 Hours Worldwide	M			
3	Requirements on the Coverage of the Group Medical Benefits Package	<p>CUHKMC requires Tenderers to submit a total of 3 medical benefits packages in their Tender submission. The requirements on the coverage of each medical benefits package are listed in Appendix 2.</p> <p>Tenderers should demonstrate in their Tender that, for each package, the listed requirements are complied. Tender submission that does not comply with such requirements will not be considered.</p> <p>The Tenderer's proposal, i.e. 3 medical benefits packages will be evaluated independently. CUHKMC has the absolute discretion to select</p>	M			

Table (1) – General Requirements			Mandatory (M)	Compliance (Please tick as appropriate)		To be completed by Tenderers if necessary
Item No.	Description	Requirements	M	Yes	No	Remarks / Details
		the most suitable medical benefits package in full or partially. The Successful Tenderer is obligated to provide the medical benefits package selected by CUHKMC at the price quoted in their Tender submission.				
4	Service Level Agreement	<p>The Service Level Agreement (SLA) as set out in Appendix 3 will be adopted to monitor Tenderer's performance on areas of efficiency, responsiveness, accuracy, reliability and overall management.</p> <p>Tenderer is required to fulfill the established SLA during the contract period.</p> <p>During the entire contract period, Successful Tenderer who failed to meet 2 out of 5 SLA targets will be required to rebate 1% of the total annual premium to CUHKMC.</p>	M			
5	Procedures for CUHKMC / Non-Network Inpatient Services and Network / Non-Network Outpatient Services	<p>a. Simple and clear procedures for using inpatient/day-patient services at CUHKMC and non-network hospitals (if applicable to the respective Medical Benefits Packages) shall be stated.</p> <p>b. The lead time for pre-approval process for inpatient/day-patient services, if any, shall fulfil the requirement as set out in the SLA.</p>	M			

Table (1) – General Requirements			Mandatory (M)	Compliance (Please tick as appropriate)		To be completed by Tenderers if necessary
Item No.	Description	Requirements	M	Yes	No	Remarks / Details
		c. Simple and clear procedures for using outpatient services at CUHKMC/CUHK Clinic, Network and Non-network clinic (if applicable to the respective Medical Benefits Packages) shall be stated.				
6	Claim Procedures	a. Claim procedures, available channels for claim submission and status enquiry, as well as assistance for scheme members shall be clearly stated in the submitted proposals.  b. The lead time for reimbursement of claimable medical expenses shall fulfil the requirement as set out in the SLA.	M			
7	Member Services Supports	a. Tenderers are required to provide the member services supports including the following: <ul style="list-style-type: none"> <li>- Hotline</li> <li>- Email</li> <li>- Online Member Portal</li> <li>- Mobile App</li> <li>- Member Guideline</li> <li>- Online Network Doctor Search</li> <li>- Online Enquiry Services of Claim Status</li> </ul>	M			

Table (1) – General Requirements			Mandatory (M)	Compliance (Please tick as appropriate)		To be completed by Tenderers if necessary
Item No.	Description	Requirements	M	Yes	No	Remarks / Details
		b. The lead time on acknowledge receipt of enquiry and respond to claim enquiry shall fulfil the requirement as set out in the SLA.				
8	Medical Shortfall	Tenderer shall follow up with CUHKMC scheme members directly on medical shortfall and fulfil the requirement as set out in the SLA.	M			
9	Administrative Procedures and Support	<p>All relevant administrative procedures (which can be in the form of user-friendly diagrams/workflows) such as:</p> <ul style="list-style-type: none"> <li>a. Member Enrollment/ Movement/ Termination</li> <li>b. Logistics of (Physical/Electronic) Medical Card Delivery</li> <li>c. Report/Query on Network Doctor</li> <li>d. Report/Query on Member Information</li> <li>e. Report/Query on Claim Summary</li> <li>f. Report/Query on Loss Ratio, etc</li> </ul> <p>shall be stated clearly in the proposal.</p> <p>Tenderer shall propose administrative workflow that could streamline the process and minimize manual effort of CUHKMC.</p>	M			

Table (1) – General Requirements			Mandatory (M)	Compliance (Please tick as appropriate)		To be completed by Tenderers if necessary
Item No.	Description	Requirements	M	Yes	No	Remarks / Details
10	Company Profile	<p>In addition to Clause 6.2(a), the tenderers shall provide the following information in the proposal:</p> <ul style="list-style-type: none"> <li>a. financial background</li> <li>b. specialist knowledge and contact channels of the dedicated account management service team</li> <li>c. Value-added services</li> </ul>	M			

## 5. Confidentiality

Without prejudice to Clause 12 (Confidential Information) of the Conditions of Contract, the information provided in this Tender Brief and all other information provided by or on behalf of CUHKMC to the Tenderers in connection with this Invitation to Tender should be kept in strict confidence by each Tenderer. It cannot be passed to another party without CUHKMC's prior consent or used for purposes other than (i) working out the proposal, (ii) completing the tasks set out in this Tender Brief, and (iii) obtaining insurance by the Tenderer in connection with the Tender or the Contract. Subject to clause 15 (Consent to Disclosure) of the Terms of Tender, all information submitted by Tenderers will be kept in strict confidence and used solely for assessment and selection purposes.

## **6. Submission of Tender**

### **6.1 Two-Envelope Bidding**

- (a) This Tender shall be conducted in a two-envelope bidding process. Tenderer must submit the technical and price information in two separate sealed envelopes, one marked with the word “Technical Proposal” and the other with “Price Proposal” in the following manner:-

- (i) Technical Proposal – contains the complete set of tender documents, except Schedule 3 – Price and all supplementing documents (if any).
- (ii) Price Proposal – contains Schedule 3 – Price and all supplementing quotations (if any).

(Note: Tender reference number; Description and Tender Closing Date shall be marked on the envelopes for easy identification.)

- (b) CUHKMC will complete the technical assessment first by evaluating the technical proposals of the Tenders according to the Requirements and Presentation (if required). The price proposals of those Tenders which can pass technical assessment will be evaluated further based on the price proposal.

### **6.2 Interested Tenderers must provide the following information in their tender submission:**

#### **(a) Schedule 1 – Company / Organisation Profile**

- (i) Name and address of the company/business organisation.
- (ii) Ownership Structure chart (that shows all the direct and indirect shareholder(s)/owner(s) of Tenderer and all the direct and indirect subsidiaries of Tenderer) and Organisation chart (that shows the internal organisation structure of Tenderer) of the company/business organisation.
- (iii) Length and nature of business experience including without limitation to experience in the performance and/or provision of the Services.
- (iv) A copy of its Articles of Association or other documents evidencing its business statutes.
- (v) Copies of current business registration certificate
- (vi) Copies of all current licence(s) or permit(s) issued in favour of the Tenderer by the relevant authorities that are required to legally perform and/or provide the Services.
- (vii) Documentary evidence of any agency claimed by the Tenderer in relation to the Tender, whether on a sole or exclusive basis or otherwise.
- (viii) Relevant experience in local and overseas market in providing the services in relation to the Tender, including client/project credentials, range and scope of services, etc.
- (ix) If the Tenderer wishes to fulfil its obligations under the submitted



proposal through subcontracting or partnership with third parties, details including name of the subcontracting or partnership organisation and responsibilities should be stated.

(b) **Schedule 2 – Compliance to Tender Requirements**

- (i) Tenderer must provide a proposal covering all requirements in Section 4 (General Requirements); and
- (ii) A summary table with clear indication must be provided to list out the requirements in Section 4 (General Requirements) of this part and the corresponding clauses in the insurance policy in the proposal submitted.

(c) **Schedule 3 – Price**

- (i) The annual insurance premium for each of the 3 benefit plans with detailed price breakdowns for outpatient, inpatient (including day case) and dental benefits, etc, and for each medical benefits package. The offer shall be comprehensive without hidden costs. All possible costs shall be clearly stated in the price proposal for consideration.
- (ii) Detailed price breakdown for the following optional items should be stated in the price proposal separately:
  - Voluntary Top-Up for Inpatient / Outpatient Benefits for Employees and Designated Persons
  - Voluntary Conversion Plan for Inpatient / Outpatient Benefits for Leaving Employees and Designated Persons

(d) **Schedule 4 – Duly completed and signed Consent to Disclosure**

(e) **Schedule 5 – Duly completed and signed Non-Collusion Certificate**

(f) **Schedule 6 – Personal Data (Privacy) (Amendment) Ordinance**

The offer without full submission of the above will not be considered.

**7. Other Information**

Tenderer is requested to supply any information which the Tenderer considers relevant to the proposal to CUHKMC.

**8. Payment Terms**

The Tenderer shall specify the proposed payment terms in Schedule 3 – Price.

Payment will be made within 30 clear working days from the date of receipt of invoice or acceptance of the Services by CUHKMC, whichever is the later.

## 9. **Basis of Acceptance**

Tenderer should note that their Tenders will be considered against each medical benefits package. **Price evaluation will be conducted independently for each medical benefits package proposed and only one medical benefits package will be selected for award of contract to the Tenderer who proposes such package. CUHKMC has its discretion to select the medical benefits package in full or partially.** Partial or incomplete Tender will not be considered. The right to accept all or part of any Tender is reserved by CUHKMC. Should any item be dependent on the acceptance of other items, it shall be clearly stated in the relevant Schedules.

## 10. **Selection Criteria**

### 10.1 Mandatory Requirements Assessment

Tenderers are required to comply with all mandatory requirements as outlined in the Table (1) of the Section 4 – General Requirements. Tenderers **MUST** indicate the extend of compliance of their offers point by point in Table (1). If any Tenderers indicate any disagreement with or propose deviations from the mandatory requirements, such tender proposal will not be considered and will not be proceeded to price assessment.

### 10.2 A marking scheme with weighting of 100% on Price Assessment among the proposals for the same medical benefits package will be adopted.

### 10.3 Price Assessment

Tenderers who meet the Mandatory Requirements Assessment will proceed to Price Assessment.

The price assessment score of a proposal is calculated as follows:

$$100 \times \frac{\text{Lowest Tender price among the conforming proposals}}{\text{Tender price of the proposal being assessed}}$$

### 10.4 The medical benefits package that obtains the highest score would be recommended for acceptance. CUHKMC will select one medical benefits package in full or partially for award of contract.

**PART VII**  
**SCHEDULE OF SUBMISSIONS**

**Schedule 1 – Company / Organisation Profile**

---

Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

## **Schedule 2 – Compliance to Tender Requirements**

- (i) Tenderer must provide a proposal covering all requirements in Section 4 (General Requirements) of the Tender Brief; and
- (ii) A summary table with clear indication must be provided to list out all the requirements in Section 4 (General Requirements) of the Tender Brief and the corresponding clauses in the insurance policy as submitted in the proposal.

---

### Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

### **Schedule 3 – Price**

#### **(To be submitted separately in the envelope for Price Proposal)**

The annual insurance premium for each of the 3 benefit plans with detailed price breakdowns for outpatient, inpatient (including day case) and dental benefits shall be provided.

#### **Selection 1: Medical Benefits Package No. 1**

	Annual Premium Rate (HK\$)		
	Plan 1	Plan 2	Plan 3
<b>For Employees</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Outpatient Benefits <sup>Note (ii)</sup>			
Supplementary Major Medical (SMM)			
Dental			
Annual premium rate per employee:			
No. of employees <sup>Note (iii)</sup> :			
<b>Annual premium for employees (A):</b>			
<b>For Designated Persons</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Outpatient Benefits <sup>Note (ii)</sup>			
Supplementary Major Medical (SMM)			
Dental			
Annual premium rate per designated person:			
No. of designated person <sup>Note (iii)</sup> :			
<b>Annual premium for designated persons (B):</b>			
<b>Total annual premium for 3 plans (C) = (A) + (B):</b>			
<b>IA Levy per year (D):</b>			
<b>Total Tender Sum for two years (i.e. initial year and renewal year, including IA Levy) (E) = [(C) + (D)] x 2 years:</b>			

---

Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

Note:

- (i) The quoted annual premium rate shall include Inpatient/Day-patient Benefits at CUHKMC and Non-network Inpatient Benefits. The annual premium rate for the provision of Supplementary Major Medical (SMM) Benefits shall be quoted separately.
- (ii) The quoted annual premium rate shall include Outpatient Benefits at CUHKMC / CUHK Clinic, Network Outpatient Benefits, Non-network Outpatient Benefits, Prescribed Medicines, Outpatient Diagnostic X-Ray and Laboratory Tests, and Annual Medical Check-up. The annual premium rate for Dental Benefits shall be quoted separately.
- (iii) For the number of employees and designated persons, please contact CUHKMC Procurement Unit via email at [procurement@cuhkmc.hk](mailto:procurement@cuhkmc.hk) to sign a Non-Disclosure Agreement and receive the details.
- (iv) A fixed premium rate shall be applied to each of the Initial Service Term tentatively from 1 January 2026 to 31 December 2026, and the Renewal Service Term from 1 January 2027 to 31 December 2027.
- (v) The offer shall be comprehensive without hidden costs. All possible costs shall be clearly stated in the price proposal for consideration.
- (vi) Detailed price breakdown for the optional benefits should be quoted in separate sheets.

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

**Schedule 3 – Price**  
**(To be submitted separately in the envelope for Price Proposal)**

**Selection 2: Medical Benefits Package No. 2**

	Annual Premium Rate (HK\$)		
	Plan 1	Plan 2	Plan 3
<b>For Employees</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Outpatient Benefits <sup>Note (ii)</sup>			
Supplementary Major Medical (SMM)			
Dental			
Annual premium rate per employee:			
No. of employees <sup>Note (iii)</sup> :			
<b>Annual premium for employees (A):</b>			
<b>For Designated Persons</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Outpatient Benefits <sup>Note (ii)</sup>			
Supplementary Major Medical (SMM)			
Dental			
Annual premium rate per designated persons:			
No. of designated person <sup>Note (iii)</sup> :			
<b>Annual premium for designated persons (B):</b>			
<b>Total annual premium for 3 plans (C) = (A) + (B):</b>			
<b>IA Levy per year (D):</b>			
<b>Total Tender Sum for two years (i.e. initial year and renewal year, including IA Levy) (E) = [(C) + (D)] x 2 years:</b>			

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

Note:

- (i) The quoted annual premium rate shall include Inpatient/Day-patient Benefits at CUHKMC. The annual premium rate for the provision of Supplementary Major Medical (SMM) Benefits shall be quoted separately.
- (ii) The quoted annual premium rate shall include Outpatient Benefits at CUHKMC / CUHK Clinic, Network Outpatient Benefits, Non-network Outpatient Benefits, Prescribed Medicines, Outpatient Diagnostic X-Ray and Laboratory Tests, and Annual Medical Check-up. The annual premium rate for Dental Benefits shall be quoted separately.
- (iii) For the number of employees and designated persons, please contact CUHKMC Procurement Unit via email at [procurement@cuhkmc.hk](mailto:procurement@cuhkmc.hk) to sign a Non-Disclosure Agreement and receive the details.
- (iv) A fixed premium rate shall be applied to each of the Initial Service Term tentatively from 1 January 2026 to 31 December 2026, and the Renewal Service Term from 1 January 2027 to 31 December 2027.
- (v) The offer shall be comprehensive without hidden costs. All possible costs shall be clearly stated in the price proposal for consideration.
- (vi) Detailed price breakdown for the optional benefits should be quoted in separate sheets.

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_



**Schedule 3 – Price**  
**(To be submitted separately in the envelope for Price Proposal)**

**Selection 3: Medical Benefits Package No. 3**

	Annual Premium Rate (HK\$)		
	Plan 1	Plan 2	Plan 3
<b>For Employees</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Supplementary Major Medical (SMM)			
Annual premium rate per employee:			
No. of employees <sup>Note (ii)</sup> :			
<b>Annual premium for employees (A):</b>			
<b>For Designated Persons</b>			
Inpatient / Day-Patient Benefits <sup>Note (i)</sup>			
Supplementary Major Medical (SMM)			
Annual premium rate per designated person:			
No. of designated person <sup>Note (ii)</sup> :			
<b>Annual premium for designated persons (B):</b>			
<b>Total annual premium for 3 plans (C) = (A) + (B):</b>			
<b>IA Levy per year (D):</b>			
<b>Total Tender Sum for two years (i.e. initial year and renewal year, including IA Levy) (E) = [(C) + (D)] x 2 years:</b>			

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

Note:

- (i) The quoted annual premium rate shall include Inpatient/Day-patient Benefits at CUHKMC. The annual premium rate for the provision of Supplementary Major Medical (SMM) Benefits shall be quoted separately.
- (ii) For the number of employees and designated persons, please contact CUHKMC Procurement Unit via email at [procurement@cuhkmc.hk](mailto:procurement@cuhkmc.hk) to sign a Non-Disclosure Agreement and receive the details.
- (iii) A fixed premium rate shall be applied to each of the Initial Service Term tentatively from 1 January 2026 to 31 December 2026, and the Renewal Service Term from 1 January 2027 to 31 December 2027.
- (iv) The offer shall be comprehensive without hidden costs. All possible costs shall be clearly stated in the price proposal for consideration.
- (v) Detailed price breakdown for the optional benefits should be quoted in separate sheets.

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

**Schedule 3 – Price**  
**(To be submitted separately in the envelope for Price Proposal)**

**Section 4: Others (Optional Items)**

Item	Description	Price (HK\$)		
		Plan 1	Plan 2	Plan 3
1	Voluntary Top-Up for Inpatient Benefits for Employees and Designated Persons			
2	Voluntary Conversion Plan for Inpatient Benefits for Leaving Employees and Designated Persons			

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

#### **Schedule 4 - Consent to Disclosure**

To: CUHK Medical Centre Limited (CUHKMC)

**Re: Provision of Group Medical Insurance for Employees and Designated Persons of CUHK Medical Centre Limited for a period of 12 months tentatively from 1 January 2026 to 31 December 2026**  
**(extendable from 1 January 2027 up to 12 months to 31 December 2027)**

We, \_\_\_\_\_ *[insert the name of the Tenderer]*, hereby irrevocably authorise, consent and agree that if CUHKMC agrees to engage us to carry out the Provision of Group Medical Insurance for Employees and Designated Persons of CUHK Medical Centre Limited for a period of 12 months tentatively from 1 January 2026 to 31 December 2026 (extendable from 1 January 2027 up to 12 months to 31 December 2027), CUHKMC may, whenever it considers appropriate or upon request by any person (written or otherwise) and without any further reference to us, disclose to any person in such form and manner as CUHKMC deems fit:

- (a) the fees, costs and expenses payable by CUHKMC for engaging us; and
- (b) the fee proposal submitted by us on \_\_\_\_\_ *[insert the relevant date]*.
- (c) Other information of the Contract, such as the name and address of the Successful Tenderer, product description/brand/model/country of origin (if applicable), description of the relevant services (if applicable) and the value of the Contract.

We hereby waive and forego our right, if any, to make any claims against CUHKMC for any losses, damages, costs, charges, liabilities, demands, proceedings and actions that may arise out of or in consequence of such disclosure by CUHKMC.

Dated this \_\_\_\_\_ day of \_\_\_\_\_

SIGNED by *[insert the name(s) of the signator(ies)]*,     )  
the *[insert the post(s) of the signator(ies)]* of the     )  
*[insert the name of the Tenderer]*     )  
in the presence of : -

Signature of Witness  
Name of Witness:  
Occupation:  
Address:

### **Schedule 5 - Certificate of Non-Collusion**

We, \_\_\_\_\_ *[insert the name of the Tenderer]*, certify that this is a bona fide tender, and that we have not fixed or adjusted the amount of the Tender by or under or in accordance with any agreement or arrangements with any other person. We also certify that we have not done and we undertake that we will not do at any time before the hour and date specified for the return of this Tender any of the following acts:

- (a) Communicate to any person other than the person calling for those Tenders the amount or approximate amount of the proposed Tender, except where the disclosure, in confidence, of the approximate amount of the Tender was necessary to obtain insurance premium quotations required for the preparation of the Tender;
- (b) Enter into agreement or arrangements with any other person that he shall refrain from tendering or as to the amount of any Tender to be submitted; and
- (c) Offer or pay or give or agree to pay or give any sum of money or valuable consideration directly or indirectly to any person for doing or having done in relation to any other tender or the proposed Tender any act or thing of the sort described above.

In this certificate, the word “person” includes any person and any body or association, corporation or unincorporated, and “any agreement or arrangements” includes any such transaction, formal or informal, and whether legally binding or not.

We expressly acknowledge and agree that, without prejudice to any other rights of CUHKMC, if this certification is in anyway incorrect, or becomes incorrect prior to the award of Contract, CUHKMC may:

- (i) disqualify our Tender from consideration;
- (ii) withdraw any confirmation of award of contract already made, without penalty or liability;
- (iii) disqualify us, our holding company and subsidiaries from participation in any future invitation to tender issued by CUHKMC for such period as CUHKMC may in its entire discretion consider appropriate; and/or
- (iv) take such other actions, including reporting us to the government or regulatory authorities in Hong Kong or elsewhere, as CUHKMC considers appropriate.

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#### Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

Authorized Signature:

Date:

\_\_\_\_\_

### **Schedule 6 - Personal Data (Privacy) (Amendment) Ordinance**

The new provisions on data processors under the Personal Data (Privacy) (Amendment) Ordinance had come into effect on 1 October 2012 and as such, I/we certify the following:

- a. I shall/We will and shall/will procure my/our employees, agents or representatives to comply with the provisions of the Personal Data (Privacy) Ordinance (the “Ordinance”) (including any amendments thereon from time to time), and any applicable codes of practice, guidance notes or regulations in the handling of personal data (as defined in the Ordinance from time to time) (“Personal Data”) collected by and provided to me/us for the purpose of this Tender/the Contract.
- b. I/We shall not keep Personal Data longer than is necessary for the fulfilment of the purpose (including any directly related purpose) for which the same are or to be used. I shall/we will:
  - i. return, destroy or permanently erase all such Personal Data;
  - ii. destroy or permanently erase all copies of such Personal Data made by me/us; and
  - iii. use all reasonable endeavors to ensure that anyone who has received any such Personal Data destroys or permanently erases such Personal Data and any copies made by it or him,

in each case, save to the extent that I am/we or the recipients are required to retain any such Personal Data by any applicable law, rule or regulation or by any competent judicial, governmental, supervisory or regulatory body.
- c. I shall/We shall take all practical steps and have in place and maintain appropriate security measures to prevent unauthorized or accidental access, processing erasure, loss or use of Personal Data collected by or transferred to me/us having particular regard to:
  - i. the kind of Personal Data and the harm that could result if any of those things should occur;
  - ii. the physical location where the Personal Data are stored;
  - iii. any security measures incorporated (whether by automated means or otherwise) into any Goods in which the Personal Data are stored;
  - iv. any measures taken for ensuring the integrity, prudence and competence of persons having access to Personal Data; and
  - v. any measures taken for ensuring the secure transmission of Personal Data.

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Person Authorized to Sign Tender

Name of Company with Company Chop:      Name and Title:

\_\_\_\_\_

Telephone:

Email:

\_\_\_\_\_

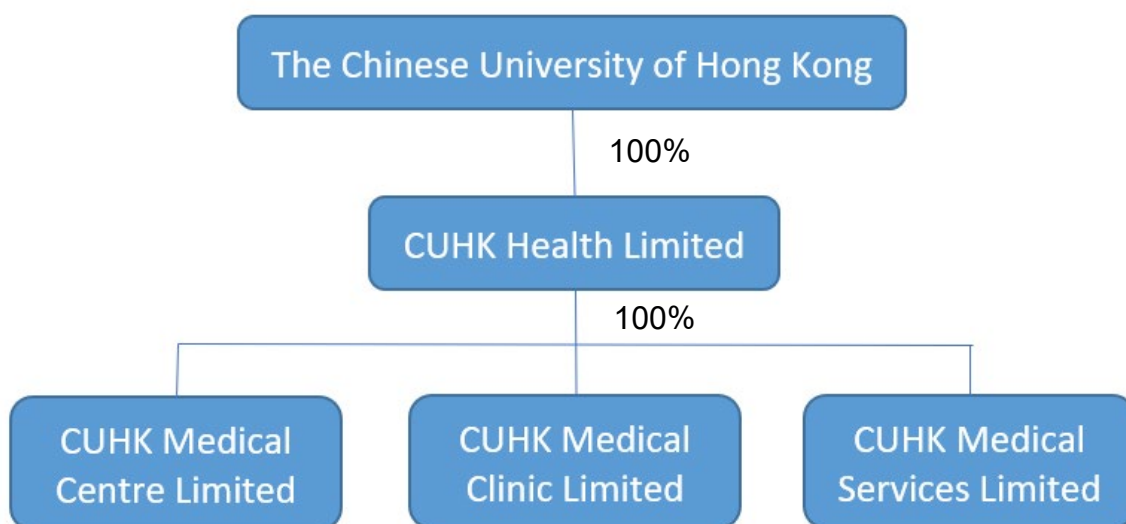
Authorized Signature:

Date:

\_\_\_\_\_

## PART VIII - APPENDICES

### Appendix 1 – Ownership Structure of CUHKMC



Appendix 2 - Requirements on the Coverage of the Group Medical Benefits Package

Medical Benefits Package No.	Contract Duration	Insured Members	Medical Benefits Plans	Insurance Premium	Requirements of Inpatient/Day-Patients Benefits			Scope of Coverage	Requirements of Outpatient Benefits				Maximum Number of Visits per Year (Inclusive of Outpatient Consultation at CUHKMC, Network and Non-Network)	Prescribed Medicines	Outpatient Diagnostic X-Ray and Laboratory Tests	Annual Medical Check-up	Dental Benefits	Coverage of Pre-Existing Conditions for the Active Employees on 31 Dec 2025	Others
					Inpatient/Day-Patient Benefits at CUHKMC	Non-Network Inpatient Benefits	Provision of Supplementary Major Medical Benefits (SMM)		(A) Outpatient Benefits at CUHKMC / CUHK Clinic	(B) Network Outpatient Benefits	(C) Non-Network Outpatient Benefits								
1	2 Years (1 Year Fixed + 1 Year Optional)	<u>CUHKMC Employees and Designated Persons as nominated by CUHKMC</u>  - Employees aged below 70 or Designated Persons aged below 70 as nominated by CUHKMC (if any) will be provided with the medical benefits.	3 Benefits Plans should be available for active employees/designated persons.  Plan 1: For Employees under Band A to C and Designated Persons (if any)  Plan 2: For Employees under Band D to E, Management Trainee (MT) and Designated Persons (if any)  Plan 3: For Employees under Band F to G and Designated Persons (if any)	1. Insurance Premium of each medical benefits plan should be stated in the proposal	Two options should be available for inpatient/day-patient services at CUHKMC  <b>Option 1:</b> Full Cover Benefits and Direct Billing Service for Pre-Approved Surgical or Day Case Packaged Procedures with Fixed Package Fees  <b>Option 2:</b> Reimbursement for Fee-for-Service Inpatient services. Reimbursement percentage and reimbursement limit should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Reimbursement percentage and reimbursement limit for Fee-for-Service inpatient services should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Reimbursement percentage and SMM benefits should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Outpatient Benefits should include but not limit to the following items  1. General Practitioner's Visit 2. Specialist's Visit 3. Physiotherapist's Visit 4. Chiropractor's Visit 5. Chinese Medicine Practitioner's Visit 6. Psychiatric Consultation 7. Psychological Consultation 8. Outpatient Diagnostic X-Ray and Laboratory Tests 9. Prescribed Medicines 10. Annual Medical Check-up 11. Dental Benefits	Reimbursement Percentage and Limit of Reimbursement Amount should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Amount of Co-Payment (if any) should be the same as the existing medical benefits plans.  (pls refer to the attached benefit schedule for details of the existing provision*)	Reimbursement Percentage and Limit of Reimbursement Amount should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	30 visits per year	Reimbursement Percentage and Limit of Reimbursement Amount should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)				New Policy should cover the pre-existing conditions of the active employees and designated persons on 31 Dec 2025	1) Voluntary Top-Up for Inpatient/Outpatient Benefits for Employees and Designated Persons (if any);  2) Voluntary Conversion Plan for Inpatient/Outpatient Benefits for Leaving Employees and Designated Persons (if any)	
2	2 Years (1 Year Fixed + 1 Year Optional)	<u>CUHKMC Employees and Designated Persons as nominated by CUHKMC</u>  - Employees aged below 70 or Designated Persons aged below 70 as nominated by CUHKMC (if any) will be provided with the medical benefits.	3 Benefits Plans should be available for active employees/designated persons.  Plan 1: For Employees under Band A to C and Designated Persons (if any)  Plan 2: For Employees under Band D to E, Management Trainee (MT) and Designated Persons (if any)  Plan 3: For Employees under Band F to G and Designated Persons (if any)	1. Insurance Premium of each medical benefits plan should be stated in the proposal	Two options should be available for inpatient/day-patient services at CUHKMC  <b>Option 1:</b> Full Cover Benefits and Direct Billing Service for Pre-Approved Surgical or Day Case Packaged Procedures with Fixed Package Fees  <b>Option 2:</b> Reimbursement for Fee-for-Service Inpatient services. Reimbursement percentage and reimbursement limit should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Nil coverage for expenses incurred at any Other Hospitals	75% reimbursement and cap at \$100,000 (Plan 1) \$80,000 (Plan 2), \$50,000 (Plan 3)  Nil coverage for expenses incurred at any Other Hospitals	Outpatient Benefits should include but not limit to the following items  1. General Practitioner's Visit 2. Specialist's Visit (at CUHKMC/CUHK Clinic only) 3. Physiotherapist's Visit (at CUHKMC/ CUHK Clinic only) 4. Chiropractor's Visit (at CUHKMC/CUHK Clinic only) 5. Chinese Medicine Practitioner's Visit 6. Psychiatric Consultation 7. Psychological Consultation 8. Outpatient Diagnostic X-Ray and Laboratory Tests 9. Prescribed Medicines 10. Annual Medical Check-up 11. Dental Benefits	Reimbursement Percentage and Limit of Reimbursement Amount should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	75% Reimbursement and subject to the following maximum limit per visit per day:  General Practitioner's Visit : \$300 (Plan 1 & 2), \$250 (Plan 3);  Chinese Medicine Practitioner's Visit : \$200 (Plan 1 & 2), \$150 (Plan 3)  Psychiatric/Psychological Consultation : \$200 (Plan 1 & 2); \$150 (Plan 3)  No coverage for Specialist Visit, Physiotherapist Visit and Chiropractor Visit outside CUHKMC/CUHK Clinic	75% Reimbursement and subject to the following maximum limit per visit per day:  General Practitioner's Visit: \$300 (Plan 1 & 2), \$250 (Plan 3);  Chinese Medicine Practitioner's Visit : \$200 (Plan 1 & 2), \$150 (Plan 3)  Psychiatric/Psychological Consultation : \$200 (Plan 1 & 2); \$150 (Plan 3)  No coverage for Specialist Visit, Physiotherapist Visit and Chiropractor Visit outside CUHKMC/CUHK Clinic	20 visits per year	100% Reimbursement and subject to the following maximum amount per policy year : \$2,000 (Plan 1), \$2,000 (Plan 2) and \$1,500 (Plan 3)	100% Reimbursement and subject to the following maximum amount per policy year : \$1,500 (Plan 1), \$1,200 (Plan 2) and \$1,000 (Plan 3)	100% Reimbursement and subject to the following maximum amount per policy year : \$1,500 (Plan 1), \$1,200 (Plan 2) and \$1,000 (Plan 3)	-Benefits coverage: 1) Dentures (required as a result of accident only) with limit : \$2,000 (Plan 1); \$1,500 (Plan 2); \$1,000 (Plan 3) ; and 2) Other Dental Treatment, including scaling/polishing (1 visit per policy year), extraction/ filing, routine oral examination, root canal treatment, pins for cusp restoration, drainage of abscesses, x-ray and medication, with limit: \$2,000 (Plan 1); \$1,500 (Plan 2); \$1,000 (Plan 3) ;  - 100% Reimbursement and subject to the following overall maximum amount per policy year : \$2,000 (Plan 1), \$1,500 (Plan 2), and \$1,000 (Plan 3)	New Policy should cover the pre-existing conditions of the active employees and designated persons on 31 Dec 2025	1) Voluntary Top-Up for Inpatient/Outpatient Benefits for Employees and Designated Persons (if any);  2) Voluntary Conversion Plan for Inpatient/Outpatient Benefits for Leaving Employees and Designated Persons (if any)	
3	2 Years (1 Year Fixed + 1 Year Optional)	<u>CUHKMC Employees and Designated Persons as nominated by CUHKMC</u>  - Employees aged below 70 or Designated Persons aged below 70 as nominated by CUHKMC (if any) will be provided with the medical benefits.	3 Benefits Plans should be available for active employees/designated persons.  Plan 1: For Employees under Band A to C and Designated Persons (if any)  Plan 2: For Employees under Band D to E, Management Trainee (MT) and Designated Persons (if any)  Plan 3: For Employees under Band F to G and Designated Persons (if any)	1. Insurance Premium of each medical benefits plan should be stated in the proposal	Two options should be available for inpatient/day-patient services at CUHKMC  <b>Option 1:</b> Full Cover Benefits and Direct Billing Service for Pre-Approved Surgical or Day Case Packaged Procedures with Fixed Package Fees  <b>Option 2:</b> Reimbursement for Fee-for-Service Inpatient services. Reimbursement percentage and reimbursement limit should be the same as the existing medical benefits plans  (pls refer to the attached benefit schedule for details of the existing provision*)	Nil coverage for expenses incurred at any Other Hospitals	75% reimbursement and cap at \$100,000 (Plan 1) \$80,000 (Plan 2), \$50,000 (Plan 3)  Nil coverage for expenses incurred at any Other Hospitals	Nil coverage								New Policy should cover the pre-existing conditions of the active employees and designated persons on 31 Dec 2025	1) Voluntary Top-Up for Inpatient Benefits for Employees and Designated Persons (if any);  2) Voluntary Conversion Plan for Inpatient Benefits for Leaving Employees and Designated Persons (if any)		

Remark:\*Please contact our Procurement Unit via email at procurement@cuhkmc.hk to sign a Non-Disclosure Agreement and receive the attachment of benefits schedule of existing medical plans for details.



### Appendix 3 – Service Level Agreement

The Service Level Agreement (SLA) will be adopted to monitor Tenderer's performance on areas of efficiency, responsiveness, accuracy, reliability and overall management. Failure to meet 2 out of 5 SLA targets as set out below will be subject to 1% rebate of the total annual premium.

Item	Service Level Indicator	Service Level Requirement	Target
1	Pre-Approval Process of Inpatient Treatment under CUHKMC	Pre-Approval Process is completed within T + one (1) working day	90%
2	Claim Reimbursement for Inpatient Treatment	Reimbursement process is completed within T + ten (10) working days	90%
3	Claim Reimbursement for Outpatient Treatment	Reimbursement process is completed within T + seven (7) working days	90%
4	Customer Satisfaction	i. Acknowledge receipt the enquiry via email and hotline: within T + one (1) working day; &	90%
		ii. Response on the claim enquiry within T + three (3) working days via email and phone call.	90%
5	Medical Shortfall	Tenderer to follow up with CUHKMC scheme members directly on medical shortfall via email/letter/phone call within T + one (1) month	90%

T : The start date which CUHKMC scheme members provides a full set of the required document to the Tenderer