



REQUEST FOR PROPOSALS (RFP) N° PCD/07/061

PROVISION OF MEDICAL INSURANCE SERVICES FOR PARTICIPANTS TO MEETINGS ORGANIZED BY WIPO

BIDDERS' QUESTIONS & WIPO'S ANSWERS

SEPTEMBER 4, 2007

1 *We noticed the medical insurance plan is restricted to urgent medical care following an illness. Is there a separate insurance medical plan which handles other medical care (inpatient and outpatient)? If yes, what would be the reasons to have two separate plans?*

This insurance is for urgent medical care being inpatient or outpatient treatment. Participants are also covered by a work-related accident insurance for which all medical expenses would be paid.

2 *Does the medical insurance plan restricted to urgent medical care following an illness concern all WIPO staff including dependents based only in Geneva?*

This plan is only for participants in meetings organized by WIPO or under WIPO auspices including government delegates and does not concern WIPO employees who are covered by separate insurance plans.

3 *In Annex I - Terms of Reference, point 6, you advise the total reimbursements for the last three years (2004-2006). We would be grateful if you would please advise the number of cases/claims for each year.*

2004 = 26 claims

2005 = 22 claims

2006 = 17 claims

4 *In Annex I - Terms of Reference, point 7, you advise the number of participants and delegates over the last three years (2004, 2005 and 2006). We would be grateful if you would please advise:*

(a) *the number of meetings for each year, 81 in 2004, 89 in 2005 and 86 in 2006*

(b) *the average number of participants at one event, 72 in 2004, 77 in 2005 and 82 in 2006*

- (c) *the maximum number of participants at one event, and*
- (d) *the expected duration of a conference/event.*

The annual WIPO Assemblies meeting draws the highest number of participants, 559 in 2004, 623 in 2005 and 636 in 2006.

The expected duration of a conference/event: most WIPO conferences are scheduled for five days. The annual WIPO Assemblies meeting is the longest annual event. Its duration alternates, nine days for even years and ten days for odd years, i.e., nine days in 2004; ten days in 2005; nine days in 2006, etc. The longest WIPO meetings are diplomatic conferences, which last approx. 19 days. However, diplomatic conferences are not held annually, and there is no predictable pattern of periodicity.

5 *Number of insured persons:*

- (a) *Does the number of participants or delegates at Annex I reflect the number of insured as well?*

Yes.

- (b) *How many insured persons in 2004? 2005? 2006?*

5863 in 2004, 6848 in 2005, and 7030 in 2006

6 *Affiliation:*

- (a) *Is the affiliation to this Plan compulsory or not?*

It is compulsory and automatic

- (b) *If the affiliation is not compulsory, how and where is the information given about the existence of this insurance plan?*

N/A

- (c) *How is the process for affiliation? Is there a process by the WIPO at the registration of the conference with transmission to the insurance company? Or is the affiliation done directly with the insurance company?*

No list is established as there is no nominative affiliation.

- (d) *When is the affiliation done? Before or after arrival at the conference's place? Is there a time limit for the affiliation after arrival at the conference's place?*

The insurance is automatic for all participants and delegates for the duration of the meeting/conference

7. *Duration of insurance:*

- (a) *Is the duration of the insurance compulsorily limited to the duration of the conference?*
- (b) *Is there a maximum limit of the insurance? If yes, what is the limit? If no, what is the average duration of stay of the insured person at the place of the*

conference?

Coverage is limited to the duration of the meeting/conference. The limit is 100,000 Swiss francs per insurance period.

8. *Territorial scope of the insurance:*
- (a) *What is the territorial scope of the insurance?*
 - (b) *Is it Switzerland only? Is it worldwide?*

The coverage is worldwide.

9. *Scope of cover:*
- (a) *Is urgent medical treatment in case of maternity/pregnancy covered?*

Yes.

10. *Personal data of the insured:*
- (b) *Is the insurance nominative? If yes, what kind of data is transmitted (age, sex, bank account, address...)?*
 - (c) *If the insurance is not nominative, what kind of data is transmitted and what is the process?*

No data is transmitted.

11. *Premium collection:*
- (a) *Is the premium collected directly by WIPO or by the insurance company?*

The premium is to be paid entirely by WIPO.

12. *Claims process:*
- (b) *If we consider that the WIPO medical service is the gatekeeper for further medical treatment, according to your description in Annex I, is this process clearly described to the insured persons?*

Only the delegate/participant in need of medical assistance will be informed of the procedure.

- (c) *The out patient invoices are sent to the WIPO medical service, according to your description at Annex I. Does the WIPO medical service pay the invoices to the medical provider before claiming the reimbursement to the insurance company?*

No, after.

- (d) *Is it the same process for pharmaceutical expenses?*

No, presently WIPO has a special provider for pharmaceutical expenses which are settled directly by the insurance company.

- (e) *Could you please clearly describe the process in case the WIPO medical service would be involved into the invoice settlement to the medical providers? In case the insured should pay some medical expenses from his own pocket, how does he get reimbursed? Is the bank account of the insured communicated to the insurance company for a wire transfer?*

The insured must first go to the WIPO Medical Unit before being referred if necessary to the appropriate clinic or specialist for treatment. Bills from clinics or specialists are sent to the WIPO Medical Unit who will claim them to the insurer. Reimbursement is done within 10 days and bills are then settled by WIPO. Should a delegate/participant pay some medical expenses from his own pocket, WIPO will ask our insurer to reimburse the person directly giving them bank account details.