

The New Development Bank

Request for Proposal

(This is not a Purchase Order)

1. Introduction

The New Development Bank (NDB) is issuing a Request for Proposal (RFP) to invite qualified suppliers to provide proposals to NDB's 2024-25 Group Medical Insurance Plan. Please refer to the following information and attachment for detailed requirements.

NDB invites those interested and qualified companies to register with NDB's e-procurement system to be our **registered suppliers** and participate in the bidding process (**please be advised the contact information provided in registration, especially email address, must be correct as all communications regarding the bid, including RFP distribution and award notice, will be sent through it**). NDB will choose the most suitable one(s) from the shortlisted suppliers. NDB at its sole discretion reserves the right to reject all proposals in accordance with its internal policy and guidelines.

2. RFP Schedule

Please be advised the following activities could take place in the RFP process. NDB will inform the specific arrangements in advance and the suppliers are requested to respond in a timely manner.

Activity	Date
Distribution of RFP	December 2023
Notice of Intent	December 2023
Deadline for Questions	January 8, 2024
Proposal Response Due	January 15, 2024
Presentation and Demonstration	February 2024
Negotiation on contract	February 2024
Signing Contract	March 2024
Project Kick Off	March 2024

**The RFP Schedule is for reference only and NDB has its sole discretion to adjust as per the project's needs.*

3. Instruction to bidders

3.1 Contact Information

Please use the following contact information for all correspondence with NDB concerning this RFP.

Name: Holly Yao

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Email: yao.holly@ndb.int

3.2 Submission of Proposals (Introduction to use of NDB's e-procurement system)

Proposals shall be prepared in English. Electronic version is obligatory and shall be uploaded in NDB's e-procurement system.

For submission of proposal, the qualified suppliers should register with NDB's e-procurement system to be **NDB registered suppliers** (subject to NDB's internal approval) in advance. All registration information shall be in English except for uploads of scanned or copied documents originally produced in other languages. Then registered suppliers need to **ENROLL** in the procurement notice (for open competitive bidding) or **ACCEPT** the invitation (for limited competitive bidding) before submitting proposal online according to the timeline:

<https://www.ndb.int/procurement-opportunities/corporate-procurement/>

The deadline, due time, closing date, among others, referred to herein means Beijing time; and NDB's business time is from 9:00AM to 5:15PM in working days.

3.3 Questions

Please submit questions in writing by e-mail. Suppliers are advised to refer to the specific paragraph and page number in RFP and should quote the corresponding passage. NDB will be prompt in responding to the questions. All questions will be responded to as a group and sent to all suppliers. NDB will not provide feedback to questions raised beyond deadline.

3.4 Ownership of Materials

All materials submitted in response to this RFP become the property of NDB. Proposals and supporting materials will not be returned to suppliers.

3.5 Proposal Costs

NDB is not responsible for any costs incurred by the supplier in the preparation of the proposal or the site visit.

3.6 Proposal Format (if applicable)

NDB recommends that the proposal should contain **three** parts as follows. **The supplier may choose another proposal format as long as it suits the purpose.**

- Volume 1 – Information on the supplier. The supplier is required to provide the basic information in the attached table (attachment 2). Please fill out the table as complete as possible. More information will help us in evaluation.
- Volume 2 – Main Proposal
 - Section 1 Executive Summary
 - Section 2 Functional Section
 - Section 3 Technical Section
 - Section 4 Project Management Section
 - Section 5 Support Section
- Volume 3 – Price Proposal – Should be in a separate document even though it is an integral part of the proposal. The currency is **USD**; if quoted in other currencies, the exchange rate should be clearly defined. **The price shall be inclusive of applicable taxes (if not, please specify)**; other charges shall also be clearly defined.

3.7 Validity Period

The proposal, including pricing quotation, shall be valid at least for 120 days.

3.8 RFP Amendments

New Development Bank reserves the right to amend this RFP any time prior to the closing date. Amendments will be issued only to suppliers who are going to complete a proposal.

3.9 Sub-contractor

NDB expects to negotiate and sign contract with one winning supplier. NDB will accept only complete solutions from a primary supplier and will not accept any incomplete proposals that are only cover part of the RFP. The prime supplier will be responsible for the management of all subcontractors. NDB will not accept any invoices from subcontractors or become part of any negotiations between a prime supplier and a subcontractor. If there is any sub-contractor involved or engaged by the supplier, it shall be clearly stated in the proposal.

3.10 Award Notification

NDB will negotiate with all shortlisted suppliers before deciding the winning supplier. NDB reserves the right to negotiate further with the winning supplier before or in the contracting

process. The award notification is sent to the winner online in the e-procurement system. NDB is not obliged to notify the bid outcome to unsuccessful suppliers.

4. Evaluation Criteria

The proposals will be reviewed and evaluated by NDB's team in accordance with the related policy and guidelines, especially the six principles (Economy, Efficiency, Competition, Transparency, Value for Money, Fit for Purpose) contained in NDB's corporate procurement policy. NDB is interested in obtaining a complete solution to the requirements contained in this RFP. Proposals that meet the proposal instructions and requirements will be given a thorough and objective review. Proposals that are late, or do not comply with proposal instructions, or take exceptions to mandatory requirements will be excluded. The following are the key factors that would be taken into consideration for evaluating the proposals.

i. Technical Approach and Methodology or Software Solution

Primary consideration will be given to the mandatory requirements as listed in this RFP.

The following are the main factors in the evaluation.

1. Meeting the requirements as stated in this RFP;
2. Understanding of the work to be performed;
3. Technical approach and methodology to accomplish the work;
4. Completeness and competence in addressing the scope of work.

ii. Project Management

NDB also believes that effective project management is essential for a successful implementation. Suppliers will be evaluated on the completeness and responsiveness of their project management plans and the project team assigned.

As part of the project management plan, suppliers must demonstrate adequate experiences in developing and implementing the requested project. NDB's confidence in the suppliers' ability to meet deadlines and successfully manage similar projects will be a primary consideration.

Special consideration is given to suppliers who propose a detailed project plan with sufficient breakdown of tasks and steps to demonstrate a complete understanding of the project.

iii. Pricing

NDB will consider pricing as part of the evaluation criteria. **Lowest price is not essential to win.** However, large pricing differentials between suppliers will be carefully examined. Price will be used as a final indicator for determining the supplier finalists when all other criteria have been normalized.

iv. Presentation and Demonstration

The performances and results of Presentation and Demonstration will be evaluation factors.

v. Support and Maintenance

NDB believes the ability to perform timely support is also an important factor for the success of this project. Therefore, suppliers should provide adequate information to demonstrate their capabilities to fulfill this task.

5. Contract

The participants shall review the service agreement template provided by NDB in advance. The use of NDB's version of service agreement is preferable. NDB Template for Service Agreement and NDB General Terms and Conditions for Procurement Contracts can be found on the NDB's official website: <https://www.ndb.int/procurement-opportunities/corporate-procurement/>

Please note that, being an international institution, NDB enjoys privileges and immunities as per the Articles of Agreement ([Agreement on the New Development Bank](#)) and disputes will be resolved by a reputable international arbitration center. The preferable forum is Shanghai International Arbitration Center ("SHIAC") or any alternative forum in a neutral jurisdiction.

Attachment 1:

Service Scope (Statement on Work)

The terms and conditions of Medical Insurance as indicated below might be further amended as per the needs of the Bank.

2024-25 Group Medical Insurance Plan

The New Development Bank (“NDB”) shall provide medical insurance coverage for its staff members and other personnel from May 1, 2024. As of November 8, 2023, we have around 241 employees worldwide.

NDB’s headquarters are in Shanghai, China, with its regional offices in Johannesburg (South Africa), Sao Paulo and Brasilia (Brazil), Moscow (Russia), and Gandhinagar (India). NDB’s staff members and other personnel may be based in or out of China, South Africa, Brazil, Russia, India, and the other new member countries that the NDB may have regional offices in the future.

The administration and payments (in USD) of the insurance plan and insurance premiums will be done from the NDB headquarters in Shanghai, China.

Medical Insurance Plan

Medical expenses associated with health while in service with NDB are covered under the Group Medical Insurance Plan.

The medical insurance service provider should have extensive direct billing settlement arrangements (in-patient and out-patient) with all the leading (including international/specialty) hospitals and medical centers across the globe. The list of these hospitals should be provided along with the proposal, together with information about the insurance service provider’s experience in Brazil, Russia, India, China, South Africa, Bangladesh, United Arab Emirates, Egypt, and Uruguay, and whether or not the insurance service provider can reimburse locally in the local currency in each of these countries, and the new member countries of the NDB when required. The insurance service provider should also have a 24/7 call center and assistance line in English and other local languages and should include information about their service centers as part of their proposal, including locations.

The proposal should clearly specify deductibles, specific coverage limits, waiting periods, exclusions, and specific restrictions, if any. The specifications for the insurance proposal are mentioned below. We have also included our existing plan’s table of benefits appended. Interested insurance service providers should match NDB’s existing plan’s table of benefits as closely as possible, clearly noting and highlighting any differences (if any). Any further suggestions would be welcomed from the insurance service providers, including an analysis of the strengths and weaknesses of NDB’s existing plan’s table of benefits.

Eligibility: NDB staff members (all global and in-country hired), other eligible personnel, and their eligible family members are eligible to join the plan while in service with NDB. The eligible family members constitute the spouse and dependent children¹. The total number of eligible family members is limited to four, including the spouse and four dependent children, except where the enrollment of an additional child or children will not cause additional cost to the NDB and has been approved by the NDB.

The coverage ceases upon termination from the services of NDB except for optional continuation as opted by NDB staff members for continuation service up to three (3) months or upon retirement, as mentioned in the section below.

The plan covers reasonable and customary medical expenses. The plan is a Co-Pay and Co-Insurance model (other than for the President, where there is no co-pay and co-insurance). The plan will reimburse/cover 80% of the expense and the remaining 20% expense will be borne by the member, with the exception of three benefits which will be covered at 100%, namely: Wellness/Health Screening, Travel Vaccinations (travel for business purposes - employee and STC only), treatment for Tropical Diseases transmitted whilst on official business to BRICS countries and worldwide Emergency Medical Evacuation/Repatriation.

Pricing Methodology: The premiums should be priced according to the structure of Single, Couple, Single Parent Family, and Family. There should be no loading applied for monthly payments.

Plan Options: Each member will have the option to choose one of the three plans (in the table below) based on their needs and requirements for themselves and their families. The same plan will be applicable for self and family. Plan options can be changed once every year at the beginning of the policy year.

Plan as per Geographic Coverage	Bank Contribution (Insurance Premium)	Staff Contribution (Insurance Premium)
Mainland China only	80%	20%
World-wide coverage excluding USA	70%	30%
World-wide coverage including USA	65%	35%

The benefit coverage remains the same, but the insurance premium varies based on geographical coverage, unless otherwise as decided by the Bank.

¹ Dependent children: Fully eligible child of a staff member who is unmarried, unemployed, and under age 24 (if a child is between ages 19 and 24, he/she must be in full-time schooling). If the child is recognized as disabled, the full-time schooling and age limit conditions do not apply.

The plan's underwriting should be **Medical History Disregarded (MHD)**.

Policy Limit: The policy limit for the President's plan will be CNY30,000,000, for the Vice President's plan will be CNY25,000,000 and for staff will be CNY20,000,000.

Out-of-pocket maximum: The maximum out of pocket limit per member and per family varies based on the NDB grade of each Covered Person. The service provider can register your participation into this bidding and request the detailed benefit information. The Bank will share it separately.

Medical insurance extension post retirement from NDB (except other personnel): All members of the Bank will have a choice to transfer the existing medical insurance plan to an individual plan (with similar benefits) that can also covers their eligible family members based on their own decisions, after their retirement from NDB with no additional underwriting needed (retirement age as defined or approved by NDB). The decision on continuation of the retirement plan will be at the sole discretion of the member. The insurance premium will be completely borne by the staff member without any linkage to NDB's group plan or pricing. The retirees should be guaranteed lifetime renewability of the plan at their sole discretion, irrespective of the country where the member wishes to reside after his/her retirement.

Continuation of cover: In addition to the above-mentioned retirement plan, there should also be a continuation of cover available to departing staff to stay on the NDB plan for a period of up to three months following the end of their NDB employment.

Appendix

Table of Benefits

Maximum plan benefits and deductibles	Cover in RMB (CNY) or equivalent USD
Maximum Plan Benefit Maximum amount paid for each insured person, per insurance year.	RMB 20,000,000
Deductible per insured person	None
Co-payment Co-payment is the percentage of costs for covered expenses that you will be required to pay under your policy	A 20% co-payment applies to all benefits (including inpatient, outpatient, maternity, wellness, dental and vision) in any hospital, except for the following benefits: <ul style="list-style-type: none"> - Evacuation/Repatriation - Travel Vaccination - Tropical Diseases
Tropical Diseases Transmitted whilst on official business trip to BRICS countries and the included diseases list is defined and subject to the updates from the WHO	100% refund All treatment related to this benefit must be paid-then-claimed
Overall Maximum Out-of-Pocket	The individual Maximum OOP is equivalent to 5% of the mid-point of the salary range for your NDB grade. The family Maximum OOP is twice (2x) the individual Maximum OOP. Please ask if you need further details.

Core Plan	Cover in RMB (CNY) or equivalent USD
In-Patient/Day-Care Healthcare Benefits	

In-patient benefits¹- please refer to the Notes section for more information on pre-approval	
Nursing and accommodation for in-patient treatment ¹	80% refund Up to the cost of a standard private room (1 en-suite bedroom) for accommodation
Day care treatment ¹	80% refund Up to the cost of a standard private room (1 en-suite bedroom) for accommodation
Prescribed medicines, drugs and dressings for in patient or day case treatment ¹	80% refund
Surgical appliances and/or medical appliances ¹ This benefit will be paid in respect of: - An artificial limb, prosthesis or device which is inserted during surgery. - An artificial prosthesis or device which is necessary part of the treatment immediately following surgery for as long as is required by medical necessity. - A prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis.	80% refund

Parental accommodation ¹ This applies to insured in-patient under the age of 18. We will pay for reasonable costs for a parent staying in the same hospital with the insured in patient.	80% refund Up to the cost of standard private room (1 en-suite bedroom) for accommodation Up to 30 days per insurance year
Operating theatre and recovery room ¹	80% refund

Surgeons' and anaesthetists' fees ¹	80% refund
Surgical procedures ¹	80% refund
Specialist fees ¹ This benefit is paid in full for regular visits by a specialist doctor during stays in hospital including intensive care by a specialist doctor for as long as is required by medical necessity	80% refund
Physiotherapy ¹	80% refund
Radiotherapy, Chemotherapy ¹ Non-surgical cancer treatment, it includes radiotherapy, chemotherapy, targeted therapy and cancer immunotherapy Proton beam therapy and heavy ion therapy is covered only if prescribed for malignant tumors where evidence shows it is more beneficial than normal radiation therapy, including: - Gallbladder cancer - Head and neck cancer with intracranial, skull base, orbital and perineural invasion - Unresectable intrahepatic malignant tumor - Hepatocellular carcinoma - Ocular melanoma - Skull base tumors including chordomas and chondrosarcomas	80% refund
Radiology, Pathology ¹	80% refund
Home nursing charges ¹ This benefit will be paid: - If recommended by a specialist immediately after hospital treatment for as long as is	80% refund

required by medical necessity. - On a full time basis for as long as is required by medical necessity for treatment which would normally be provided in a hospital	
Psychiatric care ¹ This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions	80% refund
Private ambulance ¹ This benefit is payable for transport to or from a hospital when ordered for medical reasons	80% refund

Maternity benefits	Cover in RMB (CNY) or equivalent USD
Maternity benefits ¹- please refer to the Notes'' section for more information on pre-approval	
In-patient and Out-patient Maternity Cover ¹ This benefit is payable to the eligible insured persons covered under the plan. It includes childbirth, pre-natal and post-natal exams, pre natal vitamins	80% refund up to RMB 90,000 for a routine delivery, unlimited in case of complications; Up to the cost of a standard private room (1 en-suite bedroom) for accommodation in hospital if necessary for maternity

Emergency medical evacuation/repatriation (these benefits require pre approval)	Cover in RMB (CNY) or equivalent USD
Emergency medical evacuation/repatriation¹ - please refer to the Notes section for more information on pre-approval	
Emergency medical evacuation ¹	100% refund

Medical repatriation ¹	100% refund
Repatriation of mortal remains ¹	100% refund
Transport cost for a third party ¹	100% refund

Out-Patient Plan	Cover in RMB (CNY) or equivalent USD
Out-Patient Healthcare Benefits	
Consultations with medical practitioners and specialists	80% refund
Prescribed medicines, drugs and dressings	80% refund
Physiotherapy, Traditional Chinese Medicine treatment (including acupuncture, Tuina, Cupping, Chinese Medicine for external needle-knife therapy), chiropody, osteopathy, homeopathy	80% up to RMB 800 per visit, up to 20 visits per insurance year
Hormone replacement therapy	80% refund
Annual eye and hearing test One eye test and hearing test for additional insured person under the age of 15	80% refund
Travel vaccinations This benefit will be payable for vaccinations related to travel	100% refund
Chinese Herbal Medicine	80% refund, up to RMB 240 per session, max 20 sessions per insurance year (max. 7 doses per session of Chinese Herbal Medication)
Radiotherapy, Chemotherapy Non-surgical cancer treatment, it includes radiotherapy, chemotherapy, targeted therapy and cancer immunotherapy Proton beam therapy and heavy ion therapy is	80% refund

<p>covered only if prescribed for malignant tumors where evidence shows it is more beneficial than normal radiation therapy, including:</p> <ul style="list-style-type: none"> - Gallbladder cancer - Head and neck cancer with intracranial, skull base, orbital and perineural invasion - Unresectable intrahepatic malignant tumor - Hepatocellular carcinoma - Ocular melanoma - Skull base tumors including chordomas and chondrosarcomas 	
Pathology, Radiography, Radiology	80% refund

Non-surgical and minor surgical procedures and treatment	80% refund
<p>Emergency dental treatment</p> <p>This benefit will be payable for treatment received during the emergency visit immediately after accidental damage to natural teeth</p>	80% refund
<p>Psychiatric care</p> <p>This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions</p>	80% refund, up to RMB 10,000 per insurance year
<p>Routine physical exams</p> <p>This benefit will be paid for, or in connection with, routine physical examinations for insured persons</p>	100% refund up to RMB 7,000 per insurance year

Pap Smear Payment of charges for an annual Papanicolaou screening	80% refund
Prostate Cancer Screening Payment of charges for an annual prostate cancer screening for male insured person over 50 years old	80% refund
Mammograms for Breast Cancer Screening or Diagnostic Purposes This benefit will be paid in respect of: - One baseline mammogram for asymptomatic women aged 35-39 - A mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary - A mammogram every year for women aged 50 and older	80% refund
Immunisation This benefit will be payable for all insured persons	80% refund, up to RMB 3,000 per insurance year

Dental Plan	Cover in RMB (CNY) or equivalent USD
Dental Benefits	
Deductible per insured person	None
Investigative and preventative treatment These benefits include: - X-rays - Scale - Polish	80% refund, up to RMB 4,500
Basic restorative treatment, periodontal treatment	80% refund, combined up to RMB 9,000

<p>and treatment of dental injury.</p> <p>These benefits include:</p> <ul style="list-style-type: none"> - Root canal treatment - Extractions - Surgical procedures - Occasional treatment - Anaesthetics - Periodontal treatment 	
<p>Major restorative treatment</p> <p>These benefits include:</p> <ul style="list-style-type: none"> - Dentures – acrylic/synthetic, metal and metal/acrylic - Crowns, inlays, mouth-guard or occlusal splint 	<p>80% refund, combined up to RMB 9,000</p>

Optical Benefits	Cover in RMB (CNY) or equivalent USD
<p>Eye examination by an Optometrist or an Ophthalmologist</p>	<p>80% refund, one per insurance year</p>
<p>Expenses for:</p> <ul style="list-style-type: none"> - Lenses to correct vision - Eyeglass frames - Prescription sunglasses 	<p>80% refund, up to RMB 1,800 per insurance year</p>

Other benefits	Cover in RMB (CNY) or equivalent USD
<p>Employee Assistance Programme* offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> - Confidential professional counselling (in-person, phone, video, on-line chat and email) - Legal and financial support services - Critical incident support - Wellness website access 	<p>Services available</p>
<p>Travel Security Services* offers 24/7 access to personal security information and advice</p>	<p>Services available</p>

<p>for all your travel safety queries. This includes:</p> <ul style="list-style-type: none">- Emergency Security Assistance Hotline (not a free phone number)- Country intelligence and security advice- Daily security news and travel safety alerts	
<p>MyHealth Digital Services*</p> <ul style="list-style-type: none">- Manage your cover with our app or portal anytime, anywhere, online and offline.- Submit and track progress of claims.- Access your policy documents, health services, payment details and more.	<p>Services available</p>

Attachment 2:

Information Category	Description	Supplier's inputs
General Information	Legal Entity Name	
	Legal Address	
	Website	
	Government Registration Number	
	Date of Registration	
	Tax ID	
	Name(s) of Authorized Signatory	
	Contact Information (name, title, mail address and telephone number)	
	Amount of Employee	
	Three reference customers (minimum)	
	Financial Information	Registered capital
Revenue of last 3 years		
Other Information	Information Security Credentials if any	
	Data residency location, for providing service required in the RFP	
	IDD/ AML Sanctions, Yes or No. If yes, please specify.	
	Others deemed necessary	