



Request for Information (RFI) for Life Insurance Benefits

I. INTRODUCTION

The General Secretariat of the Organization of American States (hereinafter referred to as the “GS/OAS”) is requesting information from a qualified insurance vendor to provide basic life insurance benefit services and administration for the eligible OAS active employees and retirees. The selected vendor has to provide: i) cost effective high quality plans, and ii) quality customer service to GS/OAS employees and retirees.

This RFI solicits proposals for the services of a qualified vendor with expertise in all areas germane to life insurance claims processing. The vendor must possess great experience and capabilities to process international life insurance claims and in-depth industry knowledge to provide expert advice.

Based on the information provided the GS/OAS intends to publish an RFP to secure this service.

II. BACKGROUND

The General Secretariat of the Organization of American States (hereinafter referred to as the “GS/OAS”) is a public international organization with headquarters in Washington, D.C., United States of America. The OAS has thirty-four Member States. They include Antigua and Barbuda, Argentina, The Bahamas (Commonwealth of), Barbados, Belize, Bolivia, Brazil, Canada, Chile, Colombia, Costa Rica, Cuba, Dominica (Commonwealth of), Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad and Tobago, United States, Uruguay, and Venezuela.

The GS/OAS contributes to a group Life Insurance Plan for its employees and retirees. Currently there are 927 lives covered, 458 staff members and 469 retirees, living in the United States (786) and overseas (141).

The total amount of claim dollars incurred for calendar year 2016 was US\$ 435,628 and the number of claims was 17 retirees and 2 active employees. Taking into account that the GS/OAS Plan provides coverage for active staff members and retirees, 3% of total claims processed during 2008-2016 correspond to claims for active staff members. Refer to *Annex 1: Claims Paid - GS/OAS Life Insurance Participating Policy*.

The Life Insurance benefit is applied as follows:

Class	Eligibility	Benefit
Staff Members	Staff members (i) with an appointment of one year or more, or (ii) who, regardless of the length of his/her appointment, has served as a staff member continuously for at least one year.	200% of basic annual salary
Retirees	Retirees who are eligible to receive a pension from the OAS Retirement and Pension Fund.	\$10,000

As an International Organization created by international treaty, the OAS and its General Secretariat have privileges and immunities within the United States of America and in other Member States of the OAS. In the United States of America, the privileges and immunities that the U.S. Government has afforded the GS/OAS exempt GS/OAS from court jurisdiction, as well as executive and administrative actions. For further information see the U.S. Department of State's Treaties in Force publication, found at <http://www.state.gov/s/l/treaty/tif/index.htm> and also the OAS Headquarters Agreement which was signed by the President of the United States and the OAS, the text of which can be found at <http://www.oas.org/legal/english/docs/BilateralAgree/BilateralAgreemt.htm>.

Contractor is not entitled to any of the exemptions, privileges or immunities, which the GS/OAS may enjoy arising from GS/OAS status as a public international organization.

III. OBJECTIVE

The objectives of this RFI for the Life Insurance benefits are:

1. Provide cost effective high quality plans for the eligible active staff members and retirees;
2. Process of life insurance claims at a domestic and at an international level for the eligible active staff members and retirees; and
3. Provide quality customer service to GS/OAS employees and retirees to GS/OAS and its beneficiaries.

This RFI does not in any manner whatsoever constitute a commitment or obligation on the part of GS/OAS to accept any quotation, in whole or in part, received in response to this RFI, nor does it constitute any obligation by GS/OAS to acquire any goods or services.

IV. RFI PROCESS

The Department of Procurement and the Department of Human Resources of the GS/OAS will review proposals received by the indicated deadline. Quotations will be evaluated in accordance with the following criteria:

- Experience, demonstrated expertise, and references
- Fiscal Integrity/Financial Statements
- Responsiveness to the RFI
- Procedures and methods to be utilized in the administration of the Life Insurance
- Proposed price

V. TERMS OF REFERENCE

Processing life insurance claims for eligible active staff members and retiree in accordance with at least the following specifications:

1. Provide cost effective high quality plans for the eligible active staff members and retirees.
2. The GS/OAS Department of Human Resources (DHR) will inform the contractor of the eligibility of active staff members and/or retirees for the life insurance benefit.
3. The contractor is responsible for the review and approval/denial decisions in accordance with the provisions of the GS/OAS benefits guidelines and procedures for life insurance claims. It must have the capability to review and translate foreign death certificates and provide clear timeframes for the claims process.
4. Issue the adequate payment of life insurance claims. Adequate means:

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- a) Amounts paid in accordance with the proper benefit classification
 - b) Claims paid only to eligible beneficiaries
 5. Contractor shall mail payment to the indicated address for the beneficiary and send a notification to the GS/OAS DHR.
 6. The contractor shall provide customer service regarding the claim process, processing and handling beneficiaries' inquiries.
 7. The contractor shall offer integrated training opportunities to OAS employees and retirees in relevant topics such as financial wellness, retirement, estate planning, etc.
 8. Preparation of schedules/management reports of paid claims for the GS/OAS.
 9. All data written or electronic, should be handled confidentially, and is property of GS/OAS. No disclosure is permitted without the written consent of GS/OAS/DHR and DFAMS. At the conclusion of this contract all data will be returned to GS/OAS.

Contractors are welcome to present additional services, including voluntary benefits such as additional Voluntary Life Insurance.

VI. GOVERNING LAW

The selection process of the consultant services are regulated by:

1. This RFI.
2. The Procurement Contract Rules of the GS/OAS, approved by Executive Order No. 00-1.
3. The Performance Contract Rules, approved by Executive Order No. 05-04, Corr. No. 1.
4. The Executive Orders, memoranda and other dispositions and official documents of the GS/OAS applicable to this process.

VII. INQUIRIES

- The Contractor may submit any inquiry or request for more information and clarification regarding technical specifications in this RFI no later than five (5) business days prior to the bid closing date. The GS/OAS must receive any inquiry by **May 31st, 2017**. Inquiries received after this date will not be considered.
- The requests must be submitted in a written format to the attention of Mr. Alex P. Grahammer, Director of the Department of Procurement Services (DP), by e-mail to: OASBIDSubmit@oas.org with copy to vcastro@oas.org.
- The responses to these requests will be submitted in written format to all Contractors no later than three (3) business days before the RFI closing date.

VIII. PROPOSAL SUBMISSION

1. Proposals shall be submitted by electronic mail to the attention of Mr. Alex Grahammer, Director of the Department of Procurement Services (DP). Proposals sent by e-mail should be in PDF format, sent to OASBIDSubmit@oas.org, with copy to vcastro@oas.org. The electronic proposal must not exceed 15 MB in total size due to OAS e-mail restrictions. Should the electronic document package exceed 15 MB in size, the contractor should divide the submission into two or more emails.
2. Upon receipt of the information, the institution will receive confirmation via email. No information about the proposal of others will be disclosed.
3. The deadline for submission is **June 7th, 2017**. No individual extension of the deadline will be granted for any reason.
4. The Proposals shall be signed by the Contractor's legal representative.
5. The GS/OAS reserves the right to reject any or all proposals and to request any additional information it deems necessary to support the proposals. Solely the GS/OAS shall determine the acceptability of the institution's proposals.
6. The Contractor shall bear any and all costs or expenses associated with or incurred in the formulation or development of a Proposal in response to this RFI.

IX. LIMITED USE OF DATA

If the Proposal includes data that the Contractor does not want to disclose to the public for any purpose or used by the GS/OAS except for evaluation purposes, the Contractor shall include in its Proposal a statement signed by its legal representative with the following legend:

USE AND DISCLOSURE OF DATA

This Proposal includes data that shall not be disclosed outside the GS/OAS and shall not be duplicated, used, or disclosed— in whole or in part—for any purpose other than to evaluate this Proposal. If, however, a contract is awarded to this Contractor as a result of—or in connection with—the submission of this data, the GS/OAS shall have the right to duplicate, use, or disclose the data to the extent provided in the resulting contract. This restriction does not limit the GS/OAS' right to use information contained in this data if it is obtained from another source without restriction. The data subject to this restriction are contained in sheets [insert numbers or other identification of sheets].