



REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF FOREIGN AFFAIRS
BIDS AND AWARDS COMMITTEE
2330 Roxas Boulevard, Pasay City
Tel. Nos. 834-4116 ; Fax No. 831-9584
Email: bac.secretariat@dfa.gov.ph

SUPPLEMENTAL / BID BULLETIN No. 1

PROJECT : 2013 Global Health Care Plan for Foreign Service Personnel
(A Major Medical/Comprehensive Health Care Insurance Package)

DATE : 18 February 2013

This supplemental/bid bulletin is issued to provide prospective bidders for above-named Project additional data to the Bidding Documents, particularly on the following:

ITB Clause 5.2

- Foreign bidders may participate in this Project.

ITB Clause 12.1(a)(iii)

- Statement of all its ongoing and completed government and private contracts within one (1) year (i.e. 2012 only) prior to the deadline for the submission and receipt of bids. Statement of all completed contracts shall be accompanied by certificates of acceptance or official receipts from the end users/clients.

ITB Clause 28.6

- All bidders are required to submit the attached Price Schedule consisting of two (2) pages (*Annexes A & B*), in their Financial Bid envelope.


All prospective bidders are likewise informed that the Bid Form has been amended, as enclosed, in accordance with the Philippine Bidding Documents of 2010 (Fourth Edition).

Also attached are the Utilization Report and Statistics of Insured Persons, as of December 2012, for the prospective bidders' information.

DFA-BAC will only accept bids from those who have paid the non-refundable bidding document fee of Fifty Thousand Pesos (Php50,000.00). Bidders shall indicate the amount paid and Official Receipt No. on the cover of their Bid Envelopes. Bidders who have purchased the bidding documents during the first failed bidding for this Project shall be exempt from paying the required bid document fee.

Deadline for submission of bids to the BAC Secretariat Office is at **12:00 noon of 26 February 2013** (Tuesday) and no further revisions of schedules shall be made by the DFA-BAC for this Project. Late bids shall not be accepted.

For the information and guidance of all concerned.


ALEJANDRO A. VICENTE
Alternate Chairman
Bids and Awards Committee

(Annex "A")

2013 GLOBAL HEALTH CARE PLAN FOR FOREIGN SERVICE PERSONNEL

BREAKDOWN OF BIDDER'S FINANCIAL BID

Health Coverage: <ul style="list-style-type: none">- Hospitalization Benefits- Outpatient Benefits- Maternity Benefits- Baby/Pediatric Benefits- Extended care Facility	Php
Special Benefits: <ul style="list-style-type: none">- Air Transportation Benefit- Compassionate/Humanitarian Visit- Private Professional Nursing Services- New Modalities of Treatment/Diagnostics and Alternative/Non-Conventional Medicine- Prescription Medicines including Contraceptives, Vitamins and Mineral Supplements- Vaccines- Prevention and Treatment of Animal Bites- Life/Accidental and Disability/Dismemberment Insurance- Dental Benefits- Eye Care benefits	Php
Agent's Commission	Php
Retention and Other Administrative Expenses	Php
All applicable taxes and lawful charges (foreign and domestic)	Php
TOTAL FINANCIAL BID	Php

PB-GS-03-2013

BID PRICE SCHEDULE

	Number of Members*	Premium Per Insured
Single	411	
Married	150	
Family	628	
Single with dependents	90	

** The number of members may vary from time to time depending on the staffing pattern of the Foreign Service Posts. The data also does not include current and potential enrollees from attached agencies at Posts. Below is the actual member and dependents as of 31 January 2013.*

	Number of Members
Single	415
Married	300
Family	2651
Single with dependents	231

Bid Form

Date: _____
Invitation to Bid⁵ N°: PB-GS-03-2013

To: [name and address of Procuring Entity]

Gentlemen and/or Ladies:

Having examined the Bidding Documents including Bid Bulletin Numbers [insert numbers], the receipt of which is hereby duly acknowledged, we, the undersigned, offer to [supply/deliver/perform] [description of the Goods] in conformity with the said Bidding Documents for the sum of [total Bid amount in words and figures] or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Bid.

We undertake, if our Bid is accepted, to deliver the goods in accordance with the delivery schedule specified in the Schedule of Requirements.

If our Bid is accepted, we undertake to provide a performance security in the form, amounts, and within the times specified in the Bidding Documents.

We agree to abide by this Bid for the Bid Validity Period specified in **BDS** provision for **ITB** Clause 18.2 and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Commissions or gratuities, if any, paid or to be paid by us to agents relating to this Bid, and to contract execution if we are awarded the contract, are listed below:⁶

Name and address of agent	Amount and Currency	Purpose of Commission or gratuity
_____	_____	_____
_____	_____	_____
(if none, state "None")		

Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof and your Notice of Award, shall be binding upon us.

We understand that you are not bound to accept the lowest or any Bid you may receive.

We certify/confirm that we comply with the eligibility requirements as per **ITB** Clause 5 of the Bidding Documents.

⁵ If ADB, JICA and WB funded projects, use IFB.

⁶ Applicable only if the Funding Source is the ADB, JICA or WB.

Dated this _____ day of _____ 20____.

[signature] _____ [in the capacity of]

Duly authorized to sign Bid for and on behalf of _____

UTILIZATION REPORT
As of 31 December 2012

Outstanding High Claims File	
Total Paid Claims	USD 2, 075,512.00
Outstanding High Claims	USD 271,292.00
Total Claims Paid + Outstanding High Claims, as of 31 December 2012	USD 2,346,804.00

NOTE: This number DOES NOT YET INCLUDE ALL claims that are already incurred but not reported yet (IBNR: Incurred But Not Reported).

UTILIZATION REPORT

As of December 2012

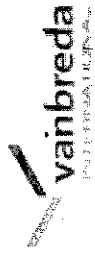
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Medical Claims Statistics - All Countries

Contract Name DFA
Location(s) All Locations
Currency USD
Period 05/2012 - 12/2012

No filtering defined

Type of service	Expenses	Other Ins	Reimbursements	Not Reimbursed	Type of Service (% of total reimbursements)
Doctor's fees (in-patient)	202,302.64	847.57	197,523.08	3,931.99	9.52%
Bed and board	103,163.42	833.62	92,492.60	9,837.20	4.46%
Other hospital expenses (in-patient)	375,439.43	4,498.37	360,755.82	10,185.24	17.38%
Maternity care	14,661.45	0.00	14,138.69	522.76	0.68%
Out-patient hospital care	47,937.63	0.00	44,577.67	3,359.96	2.15%
Doctor's fees (out of hospital)	317,118.39	1,158.83	253,751.36	62,208.20	12.23%
Special treatment and care	38,591.68	0.00	37,184.30	1,407.38	1.79%
Diagnostic tests	252,447.59	338.13	218,163.84	33,945.62	10.51%
Paramedical treatment	65,247.15	0.00	58,806.72	6,440.43	2.83%
Alternative medical treatment	150.50	0.00	69.33	81.17	0.003%
Preventive care	62,909.35	0.00	56,847.39	6,061.96	2.74%
Pharmaceutical expenses	287,659.50	1,150.47	246,985.54	39,523.49	11.90%
Dental treatment	194,342.04	276.00	154,901.13	39,164.91	7.46%
Optical care	39,478.13	0.00	27,330.61	12,147.52	1.32%
Other medical expenses	36,726.14	0.00	35,521.92	1,204.22	1.71%
Medical evacuation	276,462.28	0.00	276,462.28	0.00	13.32%
Total	2,314,637.32	9,102.99	2,075,512.28	230,022.05	100.00%



Medical Claims Statistics - Philippines

Contract Name DFA
Location(s) All Locations
Currency USD
Period 05/2012 - 12/2012

Filtered by

Country of care PHILIPPINES

Type of service	Expenses	Other Ins	Reimbursements	Not Reimbursed	Type of Service (% of total reimbursements)
Doctor's fees (in-patient)	106,759.75	847.57	105,912.18	0.00	17.15%
Bed and board	23,890.33	833.62	22,974.03	82.68	3.72%
Other hospital expenses (in-patient)	112,569.48	4,498.37	109,275.73	-1,204.62	17.70%
Maternity care	1,017.16	0.00	1,017.16	0.00	0.16%
Out-patient hospital care	11,975.76	0.00	11,975.76	0.00	1.94%
Doctor's fees (out of hospital)	48,666.10	43.43	48,622.67	0.00	7.87%
Special treatment and care	1,052.24	0.00	1,052.24	0.00	0.17%
Diagnostic tests	69,986.77	0.00	69,986.77	0.00	11.33%
Paramedical treatment	22,389.47	0.00	22,389.47	0.00	3.63%
Alternative medical treatment	0.00	0.00	0.00	0.00	0.00%
Preventive care	38,873.35	0.00	38,873.35	0.00	6.30%
Pharmaceutical expenses	77,911.29	0.00	78,018.12	-106.83	12.64%
Dental treatment	94,972.31	0.00	90,119.25	4,853.06	14.60%
Optical care	13,790.51	0.00	12,101.48	1,689.03	1.96%
Other medical expenses	5,127.68	0.00	5,127.68	0.00	0.83%
Medical evacuation	0.00	0.00	0.00	0.00	0.00%
Total	628,982.20	6,222.99	617,445.89	5,313.32	100.00%

- Deductible does not apply for expenses incurred in Philippines
- Coverage at 100% for expenses incurred in Philippines (For eligible expenses)



Medical Claims Statistics - USA

Contract Name

DFA

Location(s)

All Locations

Currency

USD

Period

05/2012 - 12/2012

Filtered by

Country of care

UNITED STATES OF AMERICA

Type of service	Expenses	Other Ins	Reimbursements	Not Reimbursed	Type of Service (% of total reimbursements)
Doctor's fees (in-patient)	9,678.13	0.00	9,220.12	458.01	1.54%
Bed and board	34,422.56	0.00	33,463.98	958.58	5.59%
Other hospital expenses (in-patient)	98,060.76	0.00	97,877.52	183.24	16.36%
Maternity care	4,714.42	0.00	4,408.60	305.82	0.74%
Out-patient hospital care	28,905.44	0.00	26,955.93	1,949.51	4.51%
Doctor's fees (out of hospital)	151,214.59	0.00	123,629.90	27,584.69	20.66%
Special treatment and care	3,680.07	0.00	3,144.06	536.01	0.53%
Diagnostic tests	109,344.56	0.00	93,425.33	15,919.23	15.62%
Paramedical treatment	36,458.01	0.00	31,234.97	5,223.04	5.22%
Alternative medical treatment	0.00	0.00	0.00	0.00	0.00%
Preventive care	15,730.99	0.00	12,446.99	3,284.00	2.08%
Pharmaceutical expenses	134,943.69	1,145.12	113,208.60	20,589.97	18.92%
Dental treatment	60,456.88	276.00	37,963.48	22,217.40	6.35%
Optical care	5,934.22	0.00	2,259.69	3,674.53	0.38%
Other medical expenses	10,147.88	0.00	9,061.69	1,086.19	1.51%
Medical evacuation	0.00	0.00	0.00	0.00	0.00%
Total	703,692.20	1,421.12	598,300.86	103,970.22	100.00%

- Deductible applies for expenses incurred in USA

- Coverage at 80% for expenses incurred in USA

* Amount not reimbursed - For some expenses, the reimbursement was zero as the deductible has not been met.



Medical Claims Statistics - Rest of countries except for USA & Philippines

Contract Name	DFA
Location(s)	All Locations
Currency	USD
Period	05/2012 - 12/2012
Filtered by	
Country of care	ARGENTINA AUSTRALIA AUSTRIA BAHRAIN BANGLADESH BELGIUM BRUNEI CAMBODIA CANADA CHILE CHINA CUBA CZECH REPUBLIC EGYPT FEDERATED STATES OF MICRONESIA FINLAND FRANCE GERMANY GREECE GUAM HONG KONG HUNGARY INDIA INDONESIA IRELAND ISRAEL ITALY JAPAN JORDAN KENYA KUWAIT LAOS LEBANON MACAU MALAYSIA MEXICO MYANMAR NETHERLANDS NEW ZEALAND NIGERIA NORWAY OMAN PAKISTAN PALAU PAPUA NEW GUINEA POLAND PORTUGAL QATAR REP. OF KOREA, SOUTH RUSSIA SAUDI ARABIA SINGAPORE SOUTH AFRICA SPAIN SWEDEN SWITZERLAND THAILAND TURKEY UNITED ARAB EMIRATES UNITED KINGDOM VIETNAM

Breakdown by Type of service	Expenses	Other Ins	Reimbursements	Not Reimbursed	Type of Service (% of total reimbursements)
Doctor's fees (in-patient)	85,864.76	0.00	82,390.78	3,473.98	9.58%
Bed and board	44,850.53	0.00	36,054.59	8,795.94	4.19%
Other hospital expenses (in-patient)	164,809.19	0.00	153,602.57	11,206.62	17.87%
Maternity care	8,929.87	0.00	8,712.93	216.94	1.01%
Out-patient hospital care	7,056.43	0.00	5,645.98	1,410.45	0.66%
Doctor's fees (out of hospital)	117,237.70	1,115.40	81,498.79	34,623.51	9.48%
Special treatment and care	33,859.37	0.00	32,988.00	871.37	3.84%
Diagnostic tests	73,116.26	338.13	54,751.74	18,026.39	6.37%
Paramedical treatment	6,399.67	0.00	5,182.28	1,217.39	0.60%
Alternative medical treatment	150.50	0.00	69.33	81.17	0.01%
Preventive care	8,305.01	0.00	5,527.05	2,777.96	0.64%
Pharmaceutical expenses	74,804.52	5.35	55,758.82	19,040.35	6.49%
Dental treatment	38,912.85	0.00	26,818.40	12,094.45	3.12%
Optical care	19,753.40	0.00	12,969.44	6,783.96	1.51%
Other medical expenses	21,450.58	0.00	21,332.55	118.03	2.48%
Medical evacuation	276,462.28	0.00	276,462.28	0.00	32.16%
Total	981,962.92	1,458.88	859,765.53	120,738.51	100.00%

- Deductible applies for expenses incurred outside Philippines

- Coverage at 80% for expenses incurred outside Philippines

* Amount not reimbursed - For some expenses, the reimbursement was zero as the deductible has not been met.



Age Bands - Census & Claims

Contract Name DFA
Location(s) All Locations
Currency USD
Period 05/2012 - 12/2012

No filtering defined

Insured persons Breakdown by Age	Headcount as at Dec 2012	%
0-20	1269	35.89%
21-30	309	8.74%
31-40	590	16.69%
41-50	699	19.77%
51-60	497	14.06%
61-65	148	4.19%
66-70	13	0.37%
71-75	8	0.23%
76-80	2	0.06%
81-85	1	0.03%
Total	3536	100.00%

Breakdown by Age	Expenses	Other Ins	Reimbursements	Not Reimbursed	(% of total reimbursements)
0-20	409,816.34	590.85	366,272.30	42,953.19	17.65%
21-30	80,886.30	133.61	69,538.82	11,213.87	3.35%
31-40	518,876.38	1,198.34	468,086.13	49,591.91	22.55%
41-50	703,480.43	1,080.90	642,001.69	60,397.84	30.93%
51-60	340,637.48	6,099.29	288,534.22	46,003.97	13.90%
61-65	183,000.19	0.00	168,888.24	14,111.95	8.14%
66-70	40,774.48	0.00	38,054.30	2,720.18	1.83%
71-75	37,165.72	0.00	34,136.58	3,029.14	1.64%
76-80	0.00	0.00	0.00	0.00	0.00%
81-85	0.00	0.00	0.00	0.00	0.00%
Total	2,314,637.32	9,102.99	2,075,512.28	230,022.05	100.00%



Medical Claims Statistics

Contract Name DFA
Location(s) All Locations
Currency USD
Period 05/2012 - 12/2012

No filtering defined

Insured persons Breakdown by Relation	Headcount as at Dec 2012	%
Child	1514	42.82%
Plan Member	1262	35.69%
Spouse/Partner	760	21.49%
Total	3536	100.00%

Breakdown by Relation	Expenses	Other Ins	Reimbursements	Not Reimbursed	(% of total reimbursements)
Child	469,489.39	724.46	418,503.44	50,261.49	20.16%
Plan Member	1,279,870.79	4,003.28	1,146,480.61	129,386.90	55.24%
Spouse/Partner	565,277.14	4,375.25	510,528.23	50,373.66	24.60%
Total	2,314,637.32	9,102.99	2,075,512.28	230,022.05	100.00%



Medical Claims Statistics

Contract Name	DFA
Location(s)	All Locations
Currency	USD
Period	05/2012 - 12/2012

No filtering defined

Insured persons Breakdown by Gender/Sex	Headcount as at Dec 2012	%
Female	1758	49.72%
Male	1778	50.28%
Total	3536	100.00%

Breakdown by Gender/Sex	Expenses	Other Ins	Reimbursements	Not Reimbursed	(% of total reimbursements)
Female	1,005,903.72	6,893.55	877,416.12	121,594.05	42.27%
Male	1,308,733.60	2,209.44	1,198,096.16	108,428.00	57.73%
Total	2,314,637.32	9,102.99	2,075,512.28	230,022.05	100.00%

Contract Name DFA
Location(s) All Locations
Period 05/2012 - 12/2012

Total insured families	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
	1247	1266	1265	1274	1276	1286	1275	1262

Insured families Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
Worldwide cover	1247	1266	1265	1274	1276	1286	1275	1262

Insured families Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
ABU DHABI, PE	23	23	23	23	23	25	25	25
ABUJA, PE	11	12	12	11	12	11	11	11
AGANA, PCG	13	14	14	14	14	14	14	14
ALKHOBAR	0	0	0	0	0	1	1	1
AMMAN, PE	14	14	14	15	14	14	14	14
ANKARA, PE	7	7	7	8	8	8	9	8
ATHENS, PE	10	10	11	11	11	11	10	10
BAGHDAD, PE	4	4	4	4	4	4	4	4
BANGKOK, PE	16	15	16	16	17	17	16	16
BARCELONA, PCG	7	7	7	6	4	4	3	3
BEIJING, PE	21	23	23	25	25	25	24	24
BEIRUT, PE	9	9	10	12	11	11	11	11
BERLIN, PE	15	15	16	16	16	16	16	16
BERN, PE	11	11	11	11	13	14	12	11
BRASILIA, PE	8	8	8	8	8	8	8	8
BRUNEI, PE	15	15	15	14	14	14	14	14
BRUSSELS, PE	12	12	12	11	11	11	10	10
BUCHAREST, PE	5	5	5	5	5	5	5	5
BUDAPEST, PE	4	4	4	4	4	4	4	4

BUENOS AIRES, PE	7	7	7	7	7	7	7	7
CAIRO, PE	13	13	13	13	15	15	15	14
CANBERRA, PE	16	16	17	17	16	16	16	16
CARACAS, PE	5	5	5	5	3	2	2	2
CHICAGO, PCG	17	17	17	17	18	18	17	17
CHONGQING, PCG	6	6	6	6	6	6	5	5
DAMASCUS, PE	13	13	13	12	11	12	11	11
DHAKA, PE	9	9	9	9	9	10	12	11
DILI, TIMOR-LESTE	7	7	7	7	7	7	7	7
DOHA, PE	20	19	19	20	20	21	21	21
DUBAI, PCG	19	19	19	20	20	21	21	21
DUBLIN, PE	6	5	5	3	3	3	3	3
FRANKFURT, PCG	7	7	7	6	6	6	6	6
GENEVA, PM	19	20	20	21	21	21	21	21
GENEVA, PM (WTO)	5	5	6	6	5	5	5	5
GUANGZHOU	16	16	16	16	16	16	16	16
HANOI, PE	9	9	8	8	8	9	9	9
HAVANA, PE	4	4	4	4	4	4	3	3
HELSINKI, PE	7	7	7	7	7	7	7	6
HOLY SEE, PE	7	7	7	8	8	8	8	8
HONGKONG, PCG	31	30	30	31	33	33	31	31
HONOLULU, PCG	14	14	14	15	15	14	14	14
ISLAMABAD, PE	11	12	12	12	12	12	12	10
JAKARTA, PE	13	15	16	16	16	16	16	16
JAKARTA, PM	10	10	10	9	9	9	9	9
JEDDAH, PCG	32	32	32	32	32	32	31	30
KOROR, PE	6	6	6	6	3	3	3	3
KUALA LUMPUR, PE	32	34	34	33	30	31	30	30
KUWAIT, PE	22	20	20	19	20	19	19	19
LISBON, PE	6	6	6	6	6	6	6	6
LONDON, PE	20	21	21	22	22	22	23	22
LOS ANGELES, PCG	26	27	27	27	26	28	28	28
MACAU, PCG	12	12	12	12	12	12	11	11
MADRID, PE	13	13	13	14	16	15	14	14

MANADO, PCG	10	11	9	9	9	10	10	9
MANAMA, PE	15	16	15	15	14	14	13	13
MEXICO, PE	10	10	10	10	10	10	10	10
MILAN, PCG	17	17	16	16	16	16	16	17
MOSCOW, PE	10	10	11	11	12	12	12	12
MUSCAT, PE	10	10	10	10	10	10	10	10
NAIROBI, PE	12	13	11	11	11	11	11	11
NEW DELHI, PE	12	13	13	13	15	15	14	14
NEW YORK, PCG	37	36	36	38	38	36	37	37
NEW YORK, PM	23	23	23	23	23	22	22	22
OSAKA, PCG	14	15	15	15	15	16	17	17
OSLO, PE	8	8	8	8	8	9	9	9
OTTAWA, PE	1	1	1	1	1	1	1	1
PARIS, PE	14	15	15	16	16	16	17	17
PHNOM PENH, PE	8	8	8	7	7	7	7	7
PORT MORESBY, PE	8	8	8	8	8	8	8	8
PRAGUE, PE	4	4	5	5	5	5	5	5
PRETORIA, PE	12	13	13	12	13	13	13	13
RIYADH, PE	40	43	43	45	45	46	46	46
ROME, PE	21	21	21	21	20	21	21	21
SAIPAN, PCG	8	8	8	8	8	8	8	6
SAN FRANCISCO, PCG	37	40	38	37	37	36	36	36
SANTIAGO, PE	6	6	6	6	6	6	6	6
SEOUL, PE	16	16	16	16	16	16	16	16
SHANGHAI, PCG	10	9	9	9	9	9	9	9
SILICON VALLEY	1	1	1	1	1	1	1	1
SINGAPORE, PE	24	24	24	25	25	26	26	25
STOCKHOLM, PE	10	10	10	9	9	4	3	3
SYDNEY, PCG	9	9	9	10	10	11	11	11
TAIPEI, TAIWAN	0	0	0	1	1	1	1	1
TEHRAN, PE	7	7	7	6	6	7	7	7
TEL AVIV, PE	14	14	14	14	14	14	15	15
THE HAGUE, PE	15	15	15	15	15	15	15	14
TOKYO, PE	34	36	35	35	35	37	36	36

Statistics insured persons

TORONTO, PCG	1	1	1	1	2	3	3	3
TRIPOLI, PE	3	3	3	4	7	7	7	7
VANCOUVER, PCG	11	11	11	11	11	11	11	11
VIENNA, PE	4	4	4	4	4	4	4	4
VIENTIANE, PE	8	8	8	8	8	8	8	8
WARSAW, PE	7	7	7	7	8	9	10	10
WASHINGTON, PE	41	41	41	43	42	43	44	44
WELLINGTON, PE	10	10	10	10	10	10	10	10
XIAMEN, PCG	11	11	11	11	11	11	11	11
YANGON, PE	9	9	9	9	9	8	8	8

Total insured persons	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
	3514	3563	3547	3580	3601	3609	3580	3536

Insured persons Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
0-20	1287	1300	1288	1304	1316	1304	1292	1269
21-30	275	281	286	291	292	303	309	309
31-40	597	609	604	610	612	609	600	590
41-50	697	709	703	712	712	717	706	699
51-60	489	488	488	492	495	500	504	497
61-65	142	149	151	146	149	151	145	148
66-70	15	17	17	15	14	14	13	13
71-75	10	8	8	8	9	9	8	8
76-80	1	1	1	1	1	1	2	2
81-85	1	1	1	1	1	1	1	1
86-90	0	0	0	0	0	0	0	0
91-up	0	0	0	0	0	0	0	0

Insured persons Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
ABU DHABI, PE	57	57	58	58	58	63	63	63
ABUJA, PE	31	32	32	30	31	27	27	27
AGANA, PCG	43	45	45	49	49	49	49	49
ALKHOBAR	0	0	0	0	0	1	1	1

Statistics insured persons

AMMAN, PE	41	41	41	42	36	36	36	36
ANKARA, PE	19	19	20	21	22	22	24	21
ATHENS, PE	25	25	26	26	26	26	24	24
BAGHDAD, PE	14	14	14	14	14	14	14	14
BANGKOK, PE	32	31	32	32	33	33	32	32
BARCELONA, PCG	12	12	12	11	7	7	6	6
BEIJING, PE	52	54	54	57	57	57	55	55
BEIRUT, PE	21	21	22	25	23	23	23	23
BERLIN, PE	33	33	34	34	34	34	34	34
BERN, PE	25	25	25	25	34	35	28	27
BRASILIA, PE	18	18	18	18	18	18	18	18
BRUNEI, PE	40	40	40	39	39	39	36	36
BRUSSELS, PE	26	26	26	23	22	22	21	21
BUCHAREST, PE	13	13	13	13	13	13	13	13
BUDAPEST, PE	4	4	4	4	4	4	4	4
BUENOS AIRES, PE	12	12	12	12	12	12	12	12
CAIRO, PE	35	35	37	37	42	42	42	41
CANBERRA, PE	53	53	56	56	50	50	50	50
CARACAS, PE	8	8	8	8	6	5	5	5
CHICAGO, PCG	48	52	52	52	57	57	54	54
CHONGQING, PCG	14	14	14	14	14	14	10	10
DAMASCUS, PE	30	30	30	29	25	29	25	25
DHAKA, PE	25	25	25	27	27	31	37	36
DILI, TIMOR-LESTE	19	19	19	19	19	19	19	19
DOHA, PE	66	65	66	70	70	75	75	75
DUBAI, PCG	62	62	62	65	65	66	66	66
DUBLIN, PE	19	16	16	10	10	10	10	10
FRANKFURT, PCG	18	18	18	17	17	17	17	17
GENEVA, PM	42	44	44	46	46	46	46	46
GENEVA, PM (WTO)	15	15	17	17	14	14	14	14
GUANGZHOU	44	46	46	47	47	47	47	47
HANOI, PE	21	21	18	18	18	19	19	19
HAVANA, PE	9	9	9	9	9	9	8	8
HELSINKI, PE	16	16	16	16	16	16	16	14

HOLY SEE, PE	21	21	21	23	23	23	23	23
HONGKONG, PCG	104	103	103	103	111	106	98	98
HONOLULU, PCG	53	53	53	56	56	51	51	51
ISLAMABAD, PE	40	44	44	44	44	45	46	37
JAKARTA, PE	37	39	43	43	44	44	41	41
JAKARTA, PM	25	25	25	23	23	23	23	23
JEDDAH, PCG	121	121	121	121	120	116	114	108
KOROR, PE	20	20	20	20	11	11	11	11
KUALA LUMPUR, PE	89	92	92	92	79	80	78	78
KUWAIT, PE	73	70	70	63	64	63	63	63
LISBON, PE	12	12	12	12	12	12	12	12
LONDON, PE	57	58	57	58	58	58	61	57
LOS ANGELES, PCG	86	87	86	86	81	85	85	85
MACAU, PCG	36	36	36	36	36	36	34	34
MADRID, PE	30	30	30	31	35	34	32	32
MANADO, PCG	35	38	32	32	32	36	36	32
MANAMA, PE	42	43	42	42	41	41	40	40
MEXICO, PE	38	38	38	38	38	38	37	37
MILAN, PCG	44	44	43	43	44	44	44	45
MOSCOW, PE	31	31	32	33	37	37	37	37
MUSCAT, PE	28	28	28	28	28	28	28	28
NAIROBI, PE	45	46	38	38	38	38	38	38
NEW DELHI, PE	33	38	38	39	49	49	45	45
NEW YORK, PCG	98	97	97	103	103	94	96	96
NEW YORK, PM	61	61	61	62	62	57	57	57
OSAKA, PCG	40	41	41	41	41	44	48	48
OSLO, PE	20	20	20	20	20	21	21	21
OTTAWA, PE	4	4	4	4	4	4	4	4
PARIS, PE	22	25	25	29	29	29	30	30
PHNOM PENH, PE	18	18	18	16	16	17	17	17
PORT MORESBY, PE	22	22	22	22	22	22	22	22
PRAGUE, PE	9	9	11	11	11	11	11	11
PRETORIA, PE	42	49	49	46	47	47	47	47
RIYADH, PE	149	157	155	165	165	168	168	168

Statistics insured persons

ROME, PE	57	57	57	57	52	53	53	53
SAIPAN, PCG	32	32	32	32	32	32	31	22
SAN FRANCISCO, PCG	123	127	118	116	117	116	116	116
SANTIAGO, PE	13	13	13	13	13	13	13	13
SEOUL, PE	43	43	43	43	44	44	44	44
SHANGHAI, PCG	24	17	17	17	17	17	17	17
SILICON VALLEY	1	1	1	1	1	1	1	1
SINGAPORE, PE	62	65	63	67	73	74	74	73
STOCKHOLM, PE	27	27	26	23	23	9	8	8
SYDNEY, PCG	25	25	25	26	26	31	31	31
TAIPEI, TAIWAN	0	0	0	1	1	1	1	1
TEHRAN, PE	16	16	17	15	15	17	17	17
TEL AVIV, PE	39	39	39	39	40	40	45	45
THE HAGUE, PE	45	45	45	45	45	45	45	40
TOKYO, PE	77	82	78	78	78	84	83	83
TORONTO, PCG	1	1	1	1	6	7	7	7
TRIPOLI, PE	12	12	12	13	30	30	30	30
VANCOUVER, PCG	36	36	36	36	36	36	36	36
VIENNA, PE	7	7	7	7	7	7	7	7
VIENTIANE, PE	22	22	22	22	22	22	21	21
WARSAW, PE	18	18	18	18	19	20	21	21
WASHINGTON, PE	100	100	100	106	105	107	111	112
WELLINGTON, PE	33	33	33	33	33	33	33	33
XIAMEN, PCG	27	28	28	28	28	29	29	29
YANGON, PE	27	27	28	30	30	28	28	28

Insured persons Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
Child	1502	1522	1512	1530	1545	1542	1536	1514
Other	0	0	0	0	0	0	0	0
Plan Member	1247	1266	1265	1274	1276	1286	1275	1262
Spouse/Partner	765	775	770	776	780	781	769	760

Insured persons Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
Female	1748	1775	1770	1790	1796	1798	1781	1758



Statistics insured persons

Male	1766	1788	1777	1790	1805	1811	1799	1778
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Insured persons Breakdown	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
Worldwide cover	3514	3563	3547	3580	3601	3609	3580	3536