Taipei Economic and Cultural Representative Office
in the United States

Invitation to Tender for Group Health Insurance Contract

I. Procurement Object

Group health insurance service contract ("the Contract") for Taipei Economic and Cultural Representative Office in the United States ("TECRO") and its subsidiary offices ("TECO") except for TECO in Honolulu and Guam.

II. Insured Persons

A. TECRO/TECO full time employees and their dependents, which include spouse, eligible child and parents. "Eligible child" means minors; physically or mentally disabled sons or daughters without earning capacity; and unmarried sons or daughters under the age of 26 and still in school.

B. Total accounts of TECRO/TECO current group health insurance as of August 31, 2026:

1. Employee only: **184** accounts (**184** persons);
2. Employee plus spouse or child(ren): **97** accounts (**190**persons); AND
3. Family: **117** accounts (**405** persons).

C. A quoted total price in a tender must be based on the accounts listed above and it must also contain monthly premium for each type of accounts.

III. Contract Dates

A. 01/01/2027-12/31/2027 (US calendar day)

B. TECRO has the option to renew the Contract for 1 year (01/01/2028-12/31/2028) provided that:

1. TECRO is satisfied with the performance of the coverage under the Contract; AND
2. The renewed Contract Price is agreed by both sides before October 15, 2027 after negotiation of the renewal.

IV. Procurement Budget:

A. 2027: US$ 5,046,495.04

1. The maximum premium for monthly rate for an employee only account shall be no higher than US$ 570.00
2. The maximum monthly premium for an employee plus spouse or child(ren) account and a family account shall be calculated based on the carrier's formula for the calculation of the maximum premium for the employee only account.

B. 2028: US$ 5,046,495.04

1. Provided that TECRO decides to renew the Contract for the year of 2028.
2. 2027 maximum monthly premium aforesaid applies to 2028.

C. Any quoted total price of tender that is over the procurement budget will not be considered.

V. **Health Insurance Carrier/Broker**

A. Basic requirements: the Contract reaches the threshold for large procurement under the Government Procurement Act (the "Act") of ROC (Taiwan). To comply with the Act, TECRO will review basic requirements for a health insurance carrier/broker ("carrier/broker") before evaluating its tender. A prospective carrier/broker shall submit documents to prove that:
   1. It is licensed to provide health insurance service in the United States; AND
   2. It has had at least one group health insurance contract with foreign embassies/consulates within the last 5 years.

B. A carrier may permit no more than one broker to submit its tender to TECRO on behalf of the carrier. A broker must submit no more than one tender to TECRO on behalf of the carrier. This does not preclude industry practices of business contacts and insurance proposal quotes between carriers and brokers before they formally submit tenders to TECRO.

VI. **Procurement Procedure**

A. The procurement of the Contract adopts "The Most Advantageous Tender" rule pursuant to subparagraph 9 of paragraph 1 of Article 22 of the Act.

B. TECRO will form a selection committee ("the Committee") of 6 persons to review tenders submitted by carriers/brokers.

C. TECRO will review the basic requirements listed in Paragraph V. above to determine whether a carrier/broker is qualified to submit its tender to TECRO. Qualified carries/brokers must make presentations to and take questions from the Committee on the date designated by TECRO.

D. The Committee will evaluate each carrier/broker's tender in accordance with the selection criteria listed in Paragraph VIII below. The total evaluation score is 100 points and an "ordinal ranking" method will be adopted by turning the scores of all carriers/brokers into the ranking for each member of the Committee. The rankings of the same carrier/broker among the Committee members will be combined and the one with lowest figure will be the first priority carrier/broker for price negotiation. If two or more carriers/brokers have the same lowest figure, the Committee will choose the quoted price to determine the priority among the carriers/brokers.

E. TECRO may award the Contract to the 1st priority carrier/broker provided that the quoted total price in its tender is below the procurement budget listed in Paragraph IV above and that TECRO accepts the quoted total price. If the quoted total price is below the procurement budget

but TECRO is not satisfied with the price, TECRO will negotiate the final price with the 1st priority carrier/broker before awarding the Contract. If TECRO cannot reach an agreement with the 1st priority carrier/broker on the final price, TECRO will move to the 2nd priority carrier/broker and negotiate the final price for its tender, and so on. TECRO will only negotiate with any qualified carriers/brokers one time on the final price of its tender.

F. TECRO does not have a contractual relationship with any carriers/brokers until TECRO signs the Contract.

VII. **Benefit Requirements**

A. For benefit requirements please contact TECRO officer.

B. The benefit summary of the tender submitted to TECRO must be a PPO medical program. A comparison between the benefit requirements in the Addendum and the tender's benefit summary must be submitted for the Committee's review.

C. The Committee will evaluate the insurance carrier/broker's tender and benefit summary in accordance with selection criteria in Paragraph VIII below to determine which tender has the priority for price negotiation.

D. Parents living in the same household of TECRO/TECO eligible employees may enroll in the group health insurance plan in separate account. Diplomatic employees' parents living in Taiwan may also enroll in the plan if they come to the United States for a short family visit.

E. Prevention of medical fraud

No employees or dependents may enroll in the group health insurance plan if their main purpose of coming to the United States or joining this plan is to seek medical treatment. The insurance carrier/broker must inform TECRO of the aforesaid or other serious medical fraud cases it discovers.

VIII. **Selection Standard**

A. Selection Criteria

Evaluation items	Sub-evaluation items	Score Distribution
Professional Service Team	Human resources	15
	Number of in-network medical providers	
Service Quality	Procedure of enrollment and claims	20

	Customer service for claims and medical advice	
	Broker Services	
Capability of Group Health Insurance	Foreign embassies/consulates clients	10
	Fortune 500 companies clients	
Soundness of Proposals	Completeness of proposals	15
	Proposal is more favorable than the benefit summary required by TECRO	
Quoted Price Reasonableness	Premium Calculation	40
	Premium Reasonableness	
	Reward (credit back)	
Total Score		100

B. Any tender with a total score of less than 70 will not be considered further.

IX.**Submission of Tender**:

A. Please contact TECRO officer to request information of tender preparation.
Telephone number: 202-895-1804
Email: hwwei@mofa.gov.tw
Mr. WEI, Haowei / Executive Officer

B. Submission of tender is strictly limited to regular mail, courier service or personal delivery. Electric transmission of tender WILL NOT be accepted.

C. The tender must be sealed and received by TECRO not later than 05:00 pm on November 25, 2026 (ET). Please address the tender as follows:
Administrative Division (Group Health Insurance Tender)
Taipei Economic and Cultural Representative Office in the United States
4201 Wisconsin Avenue, N.W. Washington, DC 20016

D. A tender must contain following documents:
1. Group health insurance service proposal

The proposal must contain the information required in this invitation to tender.

2. One copy of draft contract.
3. Statement of the tender (form provided by TECRO).
4. Price list of the tender (form provided by TECRO).
5. A carrier/broker's basic requirement documents listed in Paragraph V. above.

E. Proposals received after the deadline WILL NOT be considered.

F. TECRO will hold a meeting in its office to open sealed tenders it received at 10:00 am on the next business day of the submission deadline.

X. **Enrollment Procedure and Effectiveness of Coverage**

A. The coverage of diplomatic employees and their dependents shall become effective upon their arrivals at the port of entries in the United States if they decide to enroll in the plan.

B. The coverage of eligible locally-hired employees and their dependents (parents not included with some exceptions) shall become effective 90 days after the commencement of employment with TECRO/TECO if they choose to enroll in the plan

XI. **Premium Payment Period**

TECRO will pay insurance premium in a 3-month period and will adjust its payment according to new enrollments and withdrawals.