Central Bank of Lesotho

CLARIFICATIONS

RFP TITTLE:

Provision for Medical Aid Advisory and Brokerage Firm Services for Central Bank of Lesotho and Lehakoe Recreational and Cultural Centre

RFP NO:

CBL/FNC/8/13/2026

ISSUE DATE:

AUGUST 2026

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Contact person:

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REQUEST	RESPONSE
1.Cover/front page of the RFP document references the RFP No. (Number) in place of the RFP date. Please clarify.	The second RFP NO should be ignored as it was supposed to be the date of publication of the RFP. It should read as follows: RFP NO: CBL/FNC/TC/8/13/2026 Date: 16th July 2026
2.Will CBL and LRCC be accommodated under one employer group with a single invoice?	Yes. CBL and LRCC will be administered as a single employer group. The detailed administrative and invoicing arrangements will be agreed with the successful bidder during the implementation phase.
3.What is CBL's medical aid subsidy policy?	25% employee contribution and 75% employer contribution. For the general staff it 100% employer contribution.
4.Who are the current medical scheme providers? a. Is Gap Cover utilized in the case of a South African medical scheme? b. If yes, which Gap Cover provider and option are currently in use?	a) Yes b))The identity of the current medical scheme provider(s) and Gap Cover provider forms part of the Bank's existing contractual arrangements and is not required for the preparation of the Technical Proposal. Therefore, this information will not be disclosed at the Technical Evaluation Stage. Bidders should submit their technical proposals based on the requirements set out in the RFP. Where necessary, information relevant to the preparation of Financial Proposals and implementation will be made available to bidders invited to participate in the Financial Evaluation Stage, subject to the Bank's confidentiality requirements.
5.Page 12, item 7.3(i) – incorrect reference to Section 4 instead of Section 5. Please confirm.	The correct reference should be section 5

6.The RFP document does not state the contract duration for the assignment. Please advise.	The contract is for three years and renewable once for a further three years upon satisfactory performance.
7.Section 7.3(iii) – please advise on the maximum permissible size of the submission PDF/folder.	30MB. If the file is greater that, please submit different files, clearly labelled e.g file1, file 2. Ensure the sender of the email is the same so that the documents can be easily matched for completeness. No links will be opened, or reference to access documents to a certain location like google drive, one drive etc. That warrants for disqualification.
8.We require member data for each staff member profile per insurer, including: a. Main member details (employee code may be used where names are omitted for confidentiality purposes) b. Dependent details, including: • Spouse(s) • Children • Special dependents	This procurement is currently at the Technical Evaluation Stage. As such, individual member data and underwriting information will not be released at this stage due to confidentiality and data protection requirements. Only bidders who successfully meet all mandatory requirements and achieve the minimum technical score will be invited to the Financial Evaluation Stage. At that stage, the Bank will provide the successful bidders with the information necessary to prepare a comprehensive financial proposal, which may include anonymised member data, current membership distribution, historical claims and utilisation information (where available), contribution information, and other underwriting information required for pricing, subject to appropriate confidentiality arrangements.
9.In the event that a South African medical scheme is utilized, please confirm whether the individuals who will provide advice and service CBL locally will be required to hold the relevant accreditations and authorizations. We ask this in light of the requirements of the Council for Medical Schemes (CMS) and the Financial Sector Conduct Authority (FSCA) in South Africa.	Yes. Any South African medical scheme proposed must be duly registered and authorised to operate in South Africa and comply with all applicable South African legislative and regulatory requirements. The successful bidder shall ensure that the proposed solution meets all applicable legal and regulatory requirements in relation to the South African medical scheme.
10.We would therefore appreciate it if you could kindly provide a letter authorising	Please refer to a response to 8 above.

Metropolitan to share CBL's profile and relevant underwriting information solely for the purposes of preparing our tender submission.	
11. Please confirm that the GLA policy(ies) is free standing and unattached to the retirement fund.	Yes. The Group Life Assurance (GLA) policy is a standalone employee risk benefit and is not linked to or underwritten as part of the Central Bank of Lesotho's retirement fund. Bidders should therefore prepare their proposals on the basis of a free-standing Group Life Assurance arrangement.

Submission dateline remains the same.