THE URBAN DEVELOPMENT CORPORATION OF TRINIDAD AND TOBAGO LIMITED (UDeCOTT)

PROCUREMENT NOTICE
REQUEST FOR PROPOSALS
EMPLOYEE GROUP LIFE AND HEALTH INSURANCE – POLICY 2026-2027

The Urban Development Corporation of Trinidad and Tobago Limited (UDeCOTT) invites suitably qualified and experienced entities to submit proposals for the **Employee Group Life and Health Insurance – Policy 2026-2027.**

Proponents are advised that in keeping with the requirements of the Office of Procurement Regulation (OPR), suppliers of goods, works and services interested in conducting business with UDeCOTT must be registered and prequalified on the OPR Procurement Depository. The relevant guidelines for registration can be found on the OPR website via https://oprtt.org/procurement-depository/. Proponents are advised that, for ease of reference, the relevant Lines of Business are identified in the respective Frequently Asked Questions (FAQs) available on UDeCOTT's website.

The RFP package will be available via UDeCOTT's E-Tender System from **Monday, September 14, 2026**. To access the Tender, Proponents must register on the E-Tender System via https://udecott.etenderworld.tt/login.php.

Should you encounter any technical difficulties in accessing or using the system, you are to immediately contact our IT Helpdesk at 225-4004 ext. 206 or etenderhelpdesk@udecott.com, carbon copying the Office of the Chief Procurement Officer at tenders@udecott.com.

The successful Proponent(s) shall be chosen using a competitive selection process as set out in the Request for Proposal (RFP). Proponents are informed that submissions must include ALL the documents as set forth in the RFP. Failure to do so may result in disqualification.

INFORMATION SESSION

An Online Information Session will be held **via Microsoft Teams** on **Monday, September 21, 2026, at 9:00 a.m.** Interested parties are kindly asked to confirm their availability, together with the **names and preferred email addresses** of their representatives who will be in attendance, via email to tenders@udecott.com.

SUBMISSION

Proponents are advised that submissions must include ALL the documents as set forth in the RFP and must be in accordance with the terms therein.

Failure to do so may result in disqualification.

The deadline date for submission of proposals is **October 13, 2026, at 2:00 p.m. (AST).**

Additional information may be requested through email forwarded to the attention of **The Office of the Chief Procurement Officer** at tenders@udecott.com.

UDeCOTT reserves the right to reject any or all proposals for failure to comply with any mandatory requirements stated in the RFP.

THE OFFICE OF THE CHIEF PROCUREMENT OFFICER

FREQUENTLY ASKED QUESTIONS (FAQs)

EMPLOYEE GROUP LIFE AND HEALTH INSURANCE – POLICY 2026-2027

What is the purpose of this Request for Proposal?

The purpose of this Request for Proposal is to engage a suitably qualified, experienced and financially capable insurance service provider to deliver comprehensive Group Health and Life Insurance services for the Policy Period 2026-2027.

When will the RFP be available?

The RFP package will be available on UDeCOTT's E-Tender System from Monday September 14, 2026.

Are interested parties required to register with the Office of the Procurement Regulator?

Proponents are advised that in light of the proclamation of the Public Procurement and Disposal of Public Property Act, 2015, all proponents interested in conducting business with UDeCOTT must be registered on the OPR Procurement Depository. The relevant guidelines for registration can be found on the OPR website via https://oprtt.org/procurement-depository/. Proponents are required to apply for pre-qualification in the OPR's Procurement Depository for the following Line of Business Codes:

- 84131601 – Life insurance
- 84131602 – Health or hospitalization insurance
- 84131603 – Accidental injury insurance
- 84131608 - Medical Claims Review and Management
- 84131613 - Claims payment processing or administration
- 84131614 - Underwriting service

Is it mandatory to attend the online information session?

Attendance to the online information session is **not** mandatory. It does, however, provide a greater understanding of the requirements of the RFP.

Are there any eligibility requirements for this Procurement Process?

In order to be eligible for evaluation and/or consideration to provide the Services, Proponents must be able to demonstrate the following:

- Incorporation or otherwise registered to do business in Trinidad and Tobago as evidenced by the Certificate of Incorporation or Registration (as applicable);
- Submission of Statutory Clearance/Compliance Certificates, (for companies incorporated/registered in Trinidad and Tobago) valid as at the tender submission deadline, namely:
    - VAT Clearance Certificate
    - BIR Clearance Certificate
    - NIS Certificate of Compliance
- Evidence that the Proponent is licensed and authorized by the Central Bank of Trinidad and Tobago (CBTT) to provide insurance services in Trinidad and Tobago.

Are Proponents required to purchase the RFP package?
There will be no cost for the RFP package.

Are Proponents required to submit a Bid Bond with their Proposals?
No, a Bid Bond is not required for this RFP.

Proponents are to note that the responses provided as guidance to these Frequently Asked Questions does not relieve the Proponent of its obligation and responsibility to fulfil and comply with all requirements of the Request for Proposals.

SCOPE OF SERVICES

Policy Review

Description

UDeCOTT has consistently supported its workforce by facilitating affordable access to health care through the Group Health Plan. This arrangement allows employees and their dependents to obtain timely medical attention, benefit from preventative services that promote long-term wellness, and access a range of treatments that support both physical and mental well-being. Such benefits help to ease financial pressures on employees while fostering higher morale, improved performance, and, in some cases, stronger staff retention.

Given these advantages, the Group Health Plan is regarded as an essential benefit to employees. Accordingly, the selection of a highly capable and reliable service provider is critical, as it reinforces employees' sense of security, confidence, and overall comfort within the Corporation.

Duration

The maximum period for engagement is one (1) year with annual reviews/renewals.

Purpose

The selected Service Provider will be expected to deliver a solution that achieves the following:

- **Enhance employee welfare:** Boost morale and peace of mind by offering a reliable safety net against health-related uncertainties.
- **Optimize performance:** Foster a resilient, high-functioning workforce through proactive health management.
- **Ensure financial security:** Mitigate the rising costs of health care, reducing the individual financial burden on employees.
- **Service excellence:** Ensure seamless administrative delivery and exceptional support for all plan participants.

Lines of Authority

The Contractor shall operate under the direct guidance of UDeCOTT's Human Resources Division (HRD), maintaining a collaborative partnership to ensure seamless service delivery. Primary accountability includes the submission of comprehensive annual performance and utilization reports to the HRD, detailing plan analytics and health trends. Furthermore, the Contractor is mandated to uphold rigorous service standards by providing proactive and timely resolution for all inquiries, claims processing, and enrollment updates, ensuring a high level of responsiveness to both the Corporation and its beneficiaries.

Scope of Contract

The scope of contract comprises the following:

1. Preventive care
2. Primary care services
3. Specialist services
4. Mental and behavioral health
5. Hospital and emergency services
6. Prescription drugs
7. Surgical and therapeutic services
8. Maternity and newborn care
9. Vision and dental care
10. Critical illness coverage
11. Life insurance coverage
12. Claims processing and customer support
13. Annual review and reporting
14. Employee education
15. Accidental death and dismemberment
16. Death benefits
17. Access to a network of approved health care providers
18. Additional services