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# Request for Proposal (RFP)

**Service: Provision of Medical Insurance**

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**Date: April 22, 2026**

**RFP Number: RSOG-RFP-2026/04/001**

**Issue Date: May 04, 2026**

**Submission Deadline: May 15, 2026**

### **1. Introduction:**

RSOG invites all registered and qualified medical insurance providers in Rwanda to submit their competitive proposals for the “Provision of medical insurance services” for 55 staff members and their dependents, totaling 177 beneficiaries.

The coverage period is one year, from 12<sup>th</sup> June 2026 to 11<sup>th</sup> June 2027.

The selected service provider will be expected to deliver comprehensive medical insurance coverage to RSOG staff and their dependents, ensuring exceptional service quality in line with agreed terms and conditions

### **2. Objectives of the assignment:**

RSOG seeks to contract a reputable and experienced Insurance underwriting company to provide comprehensive medical cover for 55 staff and their legal dependents, with a cost structure aligned with RSOG's budget.

### **3. Instructions to applicants:**

The insurance providers are expected to propose a scheme that benefits RSOG staff and ensures access to quality healthcare services.

While acknowledging that medical schemes require appropriate control measures, RSOG expects the selected service provider to ensure that such controls and procedures are efficient, streamlined and do not impose unnecessary administrative burden on staff members.

The coverage applies to employees and their dependents, distributed as follows:

<b>Category</b>	<b>Description</b>	<b>Number</b>
M	Employee Only	13
M+1	Employee + 1 Dependent	10
M+2	Employee + 2 Dependents	5
M+3	Employee + 3 Dependents	13
M+4	Employee + 4 Dependents	10
M+5	Employee + 5 Dependents	3
M+6	Employee + 6 Dependents	1

#### **4. Minimum requirement for proposal submission:**

Interested insurance companies must submit a detailed proposal outlining coverage limits, co-payments, provider networks, claim management processes, and reporting systems.

The proposal must include following documents:

- Cover letter
- Company registration certificate
- Copy of the Operating License
- Company profile
- Evidence of capacity to deliver (at least three NGO reference certificates)
- Financial Offer (inclusive of all applicable taxes)
- RRA and Tax Clearance Certificates
- RSSB Clearance Certificate

#### **5. Medical Insurance Proposal Details:**

Proposals must clearly and compressively include:

- Detailed description of the coverage provided by the insurer
- Benefits included under the in-patient and outpatient covers
- Benefits included under the maternity cover
- Benefits included under dental and optical covers
- Coverage scope, including towns, regions and countries where the insurance is covered
- List of affiliated hospitals, pharmacies, clinics categorized by high, medium, and low cost, with corresponding service cost structures.
- Details of the medical coverage outside Rwanda, including regional and/ or international coverage, outlining scope of service, coverage limits, referral requirements (if applicable), eligible countries and all applicable exclusions.
- Utilization and case management approach

#### **6. Pricing and Currency:**

- Prices must remain fixed for the entire coverage period
- All prices shall be quoted in Rwandan Francs (RWF)
- Prices must be inclusive of all applicable taxes, including VAT
- Any additional charges not explicitly stated in quotation will not be accepted by RSOG

### **7. Evaluation Method:**

Proposals will be evaluated based on the following criteria:

- Insurance company qualifications and experience
- Scope and quality of benefits
- Network of medical providers and partner hospitals and clinics
- Quality of service (including billing, reporting systems and case management)
- Financial offer (competitiveness of quoted rates)
- Value added services, discounts, or incentives

### **8. Submission and Deadline:**

Interested insurance companies must submit their proposals no later than 15<sup>th</sup> May 2026.

All submission must:

- Be in PDF Format
- Be sent via email [procurement.rsog@rsog.org.rw](mailto:procurement.rsog@rsog.org.rw)
- Include the subject line: "Submission of Proposal – Medical Insurance Provision".

### **9. Clarifications:**

All inquiries and requests for clarifications must be submitted in writing to the same email address indicated above.