

*“Positioning RICA for Conservation Agriculture Leadership”*

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## REQUEST FOR PROPOSAL

### SEARCH FOR MEDICAL INSURANCE SERVICE PROVIDER FOR RWANDA INSTITUTE FOR CONSERVATION AGRICULTURE (RICA)

**Issued: 13.4.2026**

**Due Date: 24.4.2026**

#### 1. BACKGROUND

RWANDA INSTITUTE FOR CONSERVATION AGRICULTURE(RICA) is an internationally recognized, accredited higher education institute in Rwanda, that specializes in conservation agriculture and One Health principles.

## **2. INTRODUCTION**

Our mission is to equip students with the knowledge and skills to drive innovations in agriculture, empowering smallholder farmers and scaling up agribusinesses to maximize food production for Rwandans

## **3. PURPOSE OF THE RFP**

Identify a medical insurance service provider.

## **4. INVITATION FOR PROPOSALS**

RICA extends a call for the submission of proposals from qualified insurance providers to provide medical insurance services for an annual renewable period. The appointed service provider will be expected to provide comprehensive medical insurance coverage for RICA staff and dependents

## **5. RIGHT OF REJECTION**

This RFP does not commit RWANDA INSTITUTE FOR CONSERVATION AGRICULTURE (RICA) to award a contract and does not guarantee any volumes. RWANDA INSTITUTE FOR CONSERVATION AGRICULTURE(RICA) reserves the right to accept or reject any or all proposals received or submitted because of this RFP, to negotiate with any qualified source(s), or to cancel this RFP in whole or part. Supplier responses to this RFP may be incorporated into a contract, if appropriate.

## **6. CONTRACT DURATION**

Initial contract duration between RWANDA INSTITUTE FOR CONSERVATION AGRICULTURE (RICA) and Supplier will be for a period of one year, with the option to renew, subject to costs and service levels being competitive in the market. The Supplier

is requested to provide options for single-year contracts with an option to renew for a further 1 year.

## **7. FINANCIAL REQUIREMENTS**

The successful bidder should be able to provide the following highlighted benefits.

- EAC coverage and INDIA on referral and pre-authorization
- 10% copay for outpatient services and no copay for inpatient services
- Room limit per night both in Rwanda & outside Rwanda
- Prorated premium to be charged for new joiners
- Prorated refund premium to be provided for resigned members who have not lodged any claim.
- Road and air ambulance within the country for life threatening cases to be covered on reimbursement basis.
- Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- HIV/AIDS and related ailments.
- Circumcision for both children and adults.
- Routine Immunization for children.
- Family Planning benefit.
- ICU/HDU and Theatre charges.
- Congenital Malformation to be covered.
- Hospital accommodation for accompanying parents and/ guardian for hospitalized children who are 18 years and below.
- Vaccine for Hepatitis B per patient.
- Provision of utilization report on quarterly basis.
- Wellness fitness program benefit.
- Dermatological treatment including but not limited to ONGUENT prescribed by a specialist will be covered within outpatient limit
- Vitamins as part of medical conditions to be covered

- Claims incurred where no providers exist within the geographical scope shall be covered on a reimbursement basis.
- Claims incurred outside geographical scope shall be covered based on EAC rates.
- Reimbursement shall be made within four (4) working days maximum after submission of all required documents.
- Covid-19 coverage
- Annual checkup benefit per family.
- Inpatient pre-existing & chronic conditions benefit within inpatient overall
- Inpatient congenital conditions within inpatient overall
- Inpatient dental, ophthalmology, and psychiatric conditions within inpatient overall
- Infertility and impotence investigations and treatment to be covered
- Orthopedic shoes for children to be covered
- Dental prostheses following an accident to be covered.
- Hearing aids benefit to be covered.
- Excess of loss as a pool in case a member exhaust Outpatient benefit.
- Excess of loss on dental and optical.
- Toothpaste to be covered
- Health talks to insured members on request.
- 24-hour emergency numbers are accessible in cases of emergencies.
- Travel insurance for members

#### **8. WILL REVIEW PROPOSALS BASED UPON THE FOLLOWING FACTORS:**

- Demonstrated competence, experience, knowledge, and qualifications of Respondents.
- Reasonableness of the proposed fees for the required services to be performed.
- Benefits provided

- Other relevant information.

## 9. OTHER INFORMATION

- Singles: 32
- Families: 103
- Total population: 431

## BENEFITS

1. Inpatient
2. Outpatient
3. Maternity
4. Optical
5. Dental
6. Last Expense.