



REQUEST FOR PROPOSAL (RFP)
FOR
PROVISION OF STAFF MEDICAL INSURANCE SERVICES
TO
ALIGHT, RWANDA

TENDER REFERENCE NUMBER: ALIGHT-RWA-KGL-2022

Kigali-Rwanda

REQUEST FOR PROPOSAL (RFP)

Dear Sir/Madam,

Subject: Request for proposal for provision of medical insurance services

ALIGHT RWANDA, invites all registered medical insurance providers in Rwanda to submit their competitive proposals for "Provision of Medical Insurance Services" for approximately 70 staff and 210 dependents.

This tendering process will result in entering a contract with the successful and selected bidder. The period of performance for this effort shall be 12 Months from **January 1, 2023 to December 31, 2023** with the possibility of extension based on the performance/satisfactory services of both parties.

- a) To enable you to submit your proposal for these services, the following are attached
1. Timetable
 2. About ALIGHT
 3. Background for this Service
 4. Instructions to Bidders
 5. Submission of Tenders
 6. Selection Criteria
 7. Information Required
 8. Payment Terms
 9. Conditions of Tender
 10. Bids Submission Form
 11. TOR and technical specifications.
- b) Your offer comprising of both a technical and financial proposal in a sealed envelope, must be submitted in hard copy to the following address no later than Thursday December 1, 2022 at 4 PM.
- The Chairperson**
ALIGHT RWANDA Rwanda Tender Committee
M&M Plaza KG 8 Avenue (Remera)
P.O Box 2680, Kigali Rwanda
- c) Any additional information or clarification regarding this tender can be sought by email us at: rw.procurement@WeAreAlight.org

Yours Sincerely



ALIGHT
Rwanda Program



1. TIMETABLE:

Issue of Tender: **Wednesday November 22, 2022.**

Deadline for submission: **Thursday December 1, 2022 at 4PM.**

2. ABOUT ALIGHT:

The ALIGHT is an international humanitarian agency working with refugees, displaced people, and those at risk to help them survive crises and rebuild lives of dignity, health, security and self-sufficiency.

Today, ALIGHT works in 12 countries around the world helping victims of war and civil conflict rebuild their lives. ALIGHT programs in Africa and Asia provide health care, clean water, shelter repair, legal aid, trauma counseling, microcredit, community development services, and repatriation assistance to two million people, annually. ALIGHT bases its relationship with uprooted peoples on mutual respect and a compassionate exchange of knowledge and values.

ALIGHT works with refugee and local communities to build programs that:

- Utilize the knowledge and experience of the people it serves.
- Improve the lives of people in the community.
- Train survivors and build the capacity of the community
- Sustain themselves years into the future

3. BACKGROUND

The ALIGHT is a registered INGO in Rwanda implementing programs in Primary health care, RH, HIV and Nutrition, WASH, and SGBV & Protection. ALIGHT wishes to announce Request for proposal for **Provision of Medical Insurance Services** for staff, you can provide options.

| # | Staff | Dependents average | Total staff + Dependents (Estimate) |
|---|----------|--------------------|-------------------------------------|
| 1 | 70 staff | Approx 210 | 280 |

The detailed TOR about the **benefits, categories/areas of coverage, Family Limits, are included within this tender document on section 11 of this tender document.**

4. INSTRUCTIONS TO BIDDERS

1. Participation is open on equal conditions to all qualified entities specialized in the field.
2. By submitting a tender, the Bidder accepts in full the conditions of this tender, waiving his/her own conditions of sale.
3. Please read carefully all instructions and conditions. Please ensure that all relevant information and documentation is provided on time as failure to do so may result in rejection of your bid.
4. Order of requested documents in proposal:
 - a. Refer to the section **11: TOR and Technical specifications**

5. SUBMISSION OF TENDERS

Your offer comprising of both a technical and financial proposal in a sealed envelope, must be submitted in hard copy to the following address no later than **5pm**. On Thursday December 1, 2022.

6. SELECTION CRITERIA:

When analyzing the Bids, ALIGHT will take into account the following criteria:

- Technical ability to provide the services.
- Proven work experience and references (at least 5 years' experience)
- Review of requested documents/Administrative documents.
- Financial bid
- Responsiveness to items listed in **section 11**

7. INFORMATION REQUIRED

All sections below must be completed and included in the Bid.

A. SPECIFICATION OF ITEMS

Please read carefully the TERMS OF REFERENCE, technical specifications/layout being offered for guidance in bidding.

B. PRICING:

1. Prices must be expressed only in **Rwandan francs**;
2. Include any VAT or other taxes.

C. LEAD AND DELIVERY DETAILS

1. Please provide detailed proposed responsiveness and appointment of account manager. This information will be contained in the contract with the successful bidders.
2. The tools used during provision of services must be free from objectionable matter and any substances that would represent a hazard to health.

8. PAYMENT TERMS

1. Payment shall be made by check or bank transfer within 30 days from the date of signing the contract by both parties and receipt by ALIGHT documentation and an associated invoice, in accordance with the contract and lead-time.

9. CONDITIONS OF THE TENDER

1. Submit a Financial and technical proposal plus administrative documents
2. ALIGHT reserves the right to select and deal with any Bidder(s) necessary to provide ALIGHT with the best value for money.
3. This request for proposal is not a contract or an offer into a contract, but a request for expression of Interest for the services indicated in this document.
4. Bidders are bound by their offer for a period of twelve months from the date of submission.
5. ALIGHT is not responsible for any costs associated with preparing the tender response.
6. ALIGHT reserves the right to alter the dates of the timetable.
7. Canvassing of ALIGHT staff in relation to this tender will result in automatic disqualification of that Bidder.
8. ALIGHT will inform each Bidder of the outcome of the selection as it relates to their specific submission.
9. ALIGHT does not do business with companies or individuals that are public offenders as per the following criteria:
 - They are bankrupt or being wound up, are having their affairs administered by the courts, have entered into an arrangement with creditors, have suspended business activities, are the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
 - They have been convicted of an offence concerning their professional conduct by a judgement that has the force of res judicata;
 - They have been guilty of grave professional misconduct proven by any means that the contracting authority can justify;
 - They have not fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established or with those of the country of the contracting authority or those of the country where the contract is to be performed;
 - They have been the subject of a judgement that has the force of res judicator for fraud, corruption, involvement in a criminal organisation or any other illegal activity;
 - Following another procurement procedure or grant award procedure, they have been declared to be in serious breach of contract for failure to comply with their contractual obligations.

If you submit an offer based on this request, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company or yourself is in breach of any of the above provisions.

Queries regarding this tender must be addressed in writing via email to:
rw.procurement@WeAreAlight.org



Eunice Mwendu Kiteme
Country Director



10. BID SUBMISSION FORM

This bid is submitted in response to the tender published by Alight Rwanda on
____/____/____

If this Bid is successful, please make out the award to

Name of Company

Address

We acknowledge that we have read and understood and do hereby accept the terms and conditions contained in this tender document and I agree to all of the terms.

Name of
Representative

Title/Position

Telephone Number

Email Address:

Signature

Date: DD / MM / YYYY

11. TERMS OF REFERENCE AND TECHNICAL SPECIFICATIONS

ALIGHT RWANDA, invites all registered medical insurance providers in Rwanda to submit their competitive proposals for “**Provision of Medical Insurance Services**” for the following staff.

| # | Number of staff | Dependents average | Total staff+dependants (Estimate) |
|---|-----------------|--------------------|-----------------------------------|
| 1 | 70 staff | Approx 210 | 280 |

Well-printed and signed offers, written in English, must be submitted at the address mentioned below by **Thursday December 1, 2022 at 4 PM**; Late proposals may be rejected.

NOTE: It shall remain the responsibility of the insurers to ensure that their proposals are submitted on or before the deadline.
Proposals that are received after the deadline indicated above, for whatever reason, shall not be considered for evaluation.

1. MINIMUM REQUIREMENTS

1. Submission letter duly signed, dated and stamped;
2. Company profile with full address, legal name, location area, branches, products/services, leadership team, telephone, E-mail, website...
3. Certified copy of the Trade License from RDB.
4. Certified copy of license provided by the Central Bank (BNR).
5. Certified copy of the current RSSB clearance certificate.
6. Copy of the current RRA tax clearance certificate.
7. Proof of income tax declaration for 2022
8. Profiles of senior management and key staff (CVs, academic & professional certificates) handling the medical insurance services.
9. List of all medical service providers in partnership with full address (location per district, telephone, email).
10. The bidder must guarantee to the client that he has a software able to generate monthly consumption report.
11. Any other information considered as important to the award/acceptance process.
12. Proof of insurance services offered to three (3) institutions including at least two (2) International NGOs.

Note:

1. The financial offers should be in the Rwandan Francs (RwF) currency.
2. The prices quoted cannot be adjusted unless for the successful offer/bid during negotiations.
3. Bid validity: 90 days.

Enquiries regarding this RFP should be addressed in writing to the address mentioned in the previous page within 2 days.

ALIGHT RWANDA has the right to cancel or suspend this RFP without any explanations or compensation to any bidder for any cost incurred by them to submit their proposals.

ALIGHT RWANDA also have the right to negotiate with any Company in relation to the offer(s) when it is deemed necessary and only after the evaluation of all proposals and that there is reasonable evidence that negotiations with successful bidder failed to conclude any contractual relationship with ALIGHT RWANDA.

2. BENEFITS

- a) Charges incurred for medical care due to illness, accident or maternity
- b) Eye treatment and spectacles
- c) Dental treatment
- d) Funeral expenses
- e) Road and Air ambulance within the country for life threatening cases only.
- f) Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- g) HIV/AIDS and related ailments.
- h) ICU/HDU and Theatre charges.
- i) Congenital Malformation & Psychiatric cases
- j) Hospital accommodation for accompanying parent and/or guardian for hospitalized children below 16 years.
- k) Chronic and Pre-Existing Conditions including HIV AIDs to be covered
- l) Family planning limited Rwf 40,000 per visit.
- m) Circumcision for children below 15 years.
- n) Individual private room to be covered
- o) General medical check-up for all staff for first category & second categories once per year,
- p) Cover for dental prosthesis for children
- q) Vaccination against Hepatitis B and treatment for Hepatitis C
- r) Immunization for adults and children
- s) Covid 19 treatment to be covered. Covid tests to be prescribed by a doctor
- t) Choosing a doctor on reimbursement basis where no partnership in place in such a case, reimbursement to be made considering the tariff rate applied for other health facilities of the same category,
- u) Treatment abroad: The cover should be extended to all staff who fall sick abroad on official/private travel or on official leave known by the contracting party with the reimbursement basis King Faisal Hospital tariff for the 1st category, general clinics tariff for the 2nd category and CHUK tariff for 3rd category.
- v) Automatic addition of new dependent (spouse or new born) without any extra premium
- w) Refund of prorated premium for leaving staff for the leaver or automatic replacement of leavers by joiners without extra-premium
- x) Provision of Utilization report on monthly basis (every 10th of the following month)
- y) Any other benefit available

3. CATEGORIES, AREA OF COVERAGE & CO-PAY

| | AREA OF COVERAGE AND CO-PAY |
|-----------------|--|
| CATEGORY | OPTION ONE & TWO |
| One | Rwanda Country wide, all health partners with 15% co-pay at KFH, Dr Agarwal's Eye Hospital for outpatient and 10% elsewhere for outpatient treatments, inpatient treatments being covered at 100%. |
| Two | Rwanda, all health partners except KFH, Dr. Agarwal's Eye Hospital and with 10% co-pay elsewhere |
| Three | Rwanda, only public health Facilities with 10% of co-pay |

NB:

Bidders are required to quote premiums for staff categories one, two, and three for all options.

OPTION ONE: BENEFITS & LIMITS

| BENEFIT DESCRIPTION | Category One | Category Two | Category Three |
|---------------------------------------|--------------|--------------|----------------|
| INPATIENT | Limit N/A | 2,500,000 | 2,500,000 |
| OUTPATIENT | Limit N/A | 1,500,000 | 1,000,000 |
| INPATIENT & OUTPATIENT (combined) | 8,500,000 | Limit N/A | Limit N/A |
| MATERNITY | 500,000 | 500,000 | 300,000 |
| DENTAL TREATMENT | 350,000 | 250,000 | 200,000 |
| SPECTACLES with 50% maximum for frame | 350,000 | 200,000 | 150,000 |
| FUNERAL FEES | 375,000 | 375,000 | 250,000 |

OPTION TWO: BENEFITS & LIMIT

| BENEFIT DESCRIPTION | Category One | Category Two | Category Three |
|---------------------------------------|--------------|--------------|----------------|
| INPATIENT & OUTPATIENT (combined) | 9,775,000 | 6,900,000 | 6,325,000 |
| MATERNITY PER FAMILY | 800,000 | 500,000 | 300,000 |
| DENTAL TREATMENT | 402,500 | 287,500 | 230,000 |
| SPECTACLES with 50% maximum for frame | 345,000 | 230,000 | 172,500 |
| FUNERAL FEES | 402,500 | 402,500 | 287,500 |

Country Director,

Alight, Rwanda

Cc:

Global Risk Advisors Ltd