**CALL FOR TENDER**

**“MEDICAL AND LIFE INSURANCE”**

## CONTEXT

Médecins du Monde France (MdM-F) or Doctors of the World is an international humanitarian organization that provides medical care and support to vulnerable populations around the world. Founded in 1980, the organization’s mission is to ensure access to healthcare for all, regardless of race, religion, or political affiliation. MdM-F operates in over forty (40) countries including Ethiopia, delivering medical aid in crisis zones, conflict-affected areas, and areas of extreme poverty. Our teams of healthcare professionals, including doctors, nurses, and support staff, work tirelessly to provide essential medical services, emergency relief, and long-term healthcare programs.

The organization focuses on addressing health inequalities and advocating for the right to healthcare. We provide medical assistance to marginalized communities, refugees, internally displaced persons, and those living in remote and underserved areas.

MdM-F has been actively working in Ethiopia since 1986, with a primary objective of enhancing access to free and high-quality integrated healthcare services, with a particular emphasis on mental health, nutrition, disease outbreak response and support for women, children, and vulnerable populations affected by crises. At present, MdM-F's operations are focused on two regions of Ethiopia: Afar, and Tigray. We work closely with local authorities and partners to ensure even the most remote and underserved communities have access to healthcare. Additionally, MdM-F contributes to the long-term sustainability of the healthcare system by providing technical support, capacity building, and training for local healthcare professionals. Through our dedicated efforts, we empower communities, raise awareness, and improve access to healthcare, making a significant impact on the well-being of vulnerable populations in Ethiopia.

## OBJECTIVES OF Medical Insurance

MdM-F would like to purchase Group Yearly Renewable Term (GYRT) Life Insurance with Comprehensive Accidental Indemnity (CAI) insurance coverage as well as Medical Insurance Coverage for its employees & and their immediate dependents who are based in Addis Ababa and across all regions of Ethiopia where MdM-F is operating. The agreement will be for three (3) years and will be renewed annually upon the insurer's performance.

## Medical Coverage

The staff and their immediate dependents must access services not only in Addis Ababa but also across the country where MdM-F is operating. MdM-F would like to have a mixed approach i.e to use the service credit-based and cash-based reimbursement approach with selected medical institutions including pharmacy service providers. The selected insurance company needs to have the ability to respond immediately to emergencies, whilst maintaining high-quality standards of service delivery. The selected insurance company will be required to reimburse the claim amount after submission of the necessary documentation within 5 days and the claim amount must be transferred directly to the employee’s bank account without additional charges for payment transfer.

Members of staff immediate dependents are considered as staff spouses and children up to the age of 25.

## SCOPE OF SERVICES:

* **Life Insurance**

**Interest Insured:** 94 Employees list as per the attachment.

**Type of cover:** Group Yearly Renewable Term (GYRT) with Comprehensive Accident Indemnity Insurance (CAI): For GYRT 4 Yrs. salary & for CAI 4 Year Salary and Disability.

 Note: Disability calculation for accident should be based on 8 (eight) Years’ salary

Funeral Expense: Option I. ETB.5,000.00/employee

Funeral Expense: Option II.ETB.15,000.00/employee

Medical expense due to accident: Option I. ETB. 10,000.00/employee

 Option II. ETB.20,000.00/employee

Remark: Death due to pandemics including covid-19 shall be covered

Remark:**1.** Describe Free Cover Limit

 **2.** Describe schedule of compensation for Permanent Disablement

  **3.** Describe schedule of benefit for Temporary Total Disablement

 (Indicate monthly compensation in cases of Temporary Total Disablement)

**Medical Insurance**

**Interest Insured:** 94 Employees and dependents as per the list attached.

 **Type of cover and annual limit:** as per options indicated below.

|  |  |
| --- | --- |
| **Description** | **Maximum annual limit** |
| **Option 1** | **Option 2** | **Option 3** | **Remark** |
| Basic Medical | 38,000.00/family | 50,000.00/family | 75,000.00/family | Inpatient and out patient |
| Denture  | 8,000.00/family | 10,000.00/family | 20,000.00/family |  |
| Eyeglass | 8,000.00/family | 10,000.00/family | 15,000.00/family |  |
| Pregnancy/Maternity  | 30,000.00  | 35,000.00  | 40,000.00  | Female employee & spouse  |
| General Check up  | 5,000.00/Family | 10,000.00/Family | 10,000.00/Family |  |
| Transportation( Ambulance Service) | 5,000.00/family | 10,000.00/family | 15,000.00/family |  |

**Medical Insurance coverage shall include.**

* Oncology including cancer tests.
* Internal & external prosthesis and appliances excluding dental prosthesis or appliances.
* The cost of any surgical appliance or appliances (including any artificial limb) prescribed for the insured by a registered medical practitioner or surgeon.
* Psychiatry and psychotherapy including counseling services, drugs and treatment for members and immediate family in case one develops a psychiatric condition.
* Lodger fees for adults accompanying a child below 18 years ETB 300 per day.
* Pre-existing and chronic conditions including cancer and HIV/AIDS
* Emergency road ambulance
* Auxiliary materials, for example hearing and vision aids, prostheses, orthopedic auxiliary materials (for example crutches, special shoes)
* Vaccination and Circumcision for newly born babies.
* physiotherapy treatment
* Automatic Coverage for newly born baby.
* Caesarian delivery regardless of the frequency.
* Family planning.
* Fertility related treatment/check
* Abroad treatment by the decision of the medical board from higher medical hospital.
* Pandemics: Pandemics including Corona virus (COVID – 19) should be covered. Cover shall be for death, illness and laboratory tests
* Policy shall be cover immediately after a premium is paid (no waiting period)
* Bone/Muscle supporting devices are covered, if it is occurred due to illness or accidental injury
* Any mental or emotional disorders (nervous breakdown), depression, and similar disorders, are covered.
* Vaccination for adults when traveling or if deemed necessary. Including but not limited to Covid 19 Vaccination, typhoid, hepatitis, yellow fever,etc
* Dermatology treatment and dermatological medicine prescribed by medical practitioner including prescribed sun screen, and related medicines (for Non-cosmetic dermatology consultation and treatment

(Note: clearly indicate how your companies entertain dermatology cases)

* Prescribed physiotherapy, Chiropractor, Osteopath, Acupuncturists…etc.
* Eyeglasses : Frame and lens (including Plano eyeglasses for diagnosed cases)
* Dentures: Bracing due to accident; Scaling for tooth treatment ; tooth jacket(crown) ;Dental

 replacement; Bridges & implants

* dental filling , X-rays, Simple or surgical extractions , Anesthetists fees , Root canal treatment
* Acceptable time period to entertain medical claims from the date of treatment shall be not less than five months.
* State if you have other additional medical insurance schemes that is unique to your organization.

## Criteria for Proposal Evaluation

The selected company should be willing to provide a service agreement for 3 years, based on annual renewal with the possibility of terms and conditions changes.

 **Technical Proposal**

Each bidder shall submit a technical proposal addressing the services required detailing specifications where necessary. The technical proposal will account for 70% of the total combined score. The proposal will be evaluated according to the following criteria:

**Reliable Health and GYRT With CIA Coverage Services**

* 1. Company profile & personnel qualifications
	2. 3 references of companies who have been your client for 3 years (please know that Médecins du Monde will seek reference from the company). Please attach recommendation letters
	3. Audited financial statement for the last 2 fiscal years.
	4. List of operational Areas/ Branches
	5. Experience in servicing international organizations.
	6. Free Cover Limit for Life Insurance
	7. Demonstrate additional/enhanced benefits the firm may extend to members other than the minimum cover benefits

**Coverage and Service**

1. Availing credit-based service provision
2. Maximum working days for the reimbursement claim process.

**Financial Proposal**

The financial proposal shall be evaluated according to the price structure proposed and will account for 30% of the total combined scoring.

## General Provisions

Please submit the health insurance proposal according to the health insurance benefit as per below information:

* Inpatient benefit
* Outpatient benefit
* Provider coverage
* Premium price
* General condition (all the required sections and requirements)
* General Exclusion

**Remark**: Each bidder must submit the **technical proposal** and **financial proposals** in a sealed envelope (one original and one copy)

* Only proposals that fully address the mandatory services listed in the bidding requirement will be evaluated.
* Médecins du Monde reserves the right to reject all or part of the bid without giving any reason.

**Mandatory Requirements, Experience and Qualification.**

* Renewed business registration certificate
* Tax clearance certificate.
* The company must have worked for more than 6 years in Ethiopia.
* Provide all documents with proper verification (stamped and signature)

 **Non-Negotiable Requirements**

The service provider will adhere to the following non-negotiable Médecins du Monde’s policies regarding:

* Code of Conduct
* Anti-Corruption and Fraud

The consulting should agree with and sign the Code of Conduct and Anti-Corruption and Fraud policy and must demonstrate their commitment to these policies.

## HOW TO APPLY

* Interested companies are invited to submit a detailed proposal reflecting the requirements mentioned in this document.
* Each bidder must submit the **technical proposal** and **financial proposals.**
* All proposals must be submitted to **supply.ethiopia@medecinsdumonde.net** indicating “ETH/MdM-France – Insurance Proposal {company name} in the subject line.
* Deadline for the bid is February 28, 2024, at 5:00pm
* Companies meeting the required criteria will be invited to present their proposal for which the schedule of the meeting will be communicated later.
* The selected company will be awarded a contract starting April 18, 2024.

For Further Information : Please contact

* Menur Asera: 0993060401
* Hilina Amare: 0993863962

Location Map: - [click here](https://maps.app.goo.gl/Qw9c3eDSNAK2Cyrv9)

Please Note: MDM reserves the rights to reject any bid without assigning any reason.