

TERMS OF REFERENCE – MEDICAL INSURANCE SERVICES

Background:

ZO-Dorcas South Sudan is an international NGO that was established in March 2022 as a result of the merger between ZOA and Dorcas in South Sudan. Both organisations were individually present in South Sudan for years (ZOA since 1998 and Dorcas since 2008) and the partnership is expected to further increase impact.

ZOA-Dorcas South Sudan is implementing humanitarian, recovery and development programs, applying the (triple) nexus approach that aims to enhancing resilience and adaptation to ever changing circumstances, including climate change. It is building upon its extensive experience and expertise in especially TVET & entrepreneurship, FSL and WASH, Nutrition and Peacebuilding & Reconciliation.

ZOA-Dorcas South Sudan is active in Western Bahr El Ghazal, Warrap and Jonglei States as well as Greater Pibor Administrative Area. The main office of the organisation is in Juba, with program offices in Akon North (Warrap), Bor (Jonglei), Pibor (GPAA) and Wau (WBeG).

Purpose / Project Description:

ZOA-Dorcas would like to engage the services of experienced Insurance Company to provide outsourced medical insurance cover for all its National Staff for a period of one year.

Objective(s):

- To ensure that all ZOA-Dorcas National staff have access to Medical Insurance Services.

Scope of Medical Insurance Service:

The Medical Insurance Plan will cover only ZOA-Dorcas National staff and any three of their dependants (Spouse and children) **(M+3)** with **ZOA-Dorcas staff** herein referred to as the **(Principal Member)**, and the **Spouse + two (2) children (biological or adopted of the age below 18 years)** herein referred to as the **Dependants**. At the time of sharing this ToR the total number of principal staff is 100.

Summary of the Medical Insurance Coverage

In consultation with ZOA-Dorcas, the medical Insurance company will offer; Provision of medical services that will include but not limited to the following areas:

- Inpatient cover and indicate all the specific benefits and limits
- Outpatient cover and indicate all the benefits and its limits
- Maternity per family and indicate all the benefits and its limits
- Dental cover for both inpatient and outpatient
- Optical cover for both inpatient and outpatient
- Surgical services (minor and Major)
- Laboratory and other investigations
- Radiological services.
- Treatment and Cover for COVID19 related illnesses.
- Evacuation/Repatriation of body in case of death.
- Funeral expense benefit
- Reimbursement of the costs incurred by staff both inpatient and outpatient
- Clear explanation on how reimbursement of premiums of staff who will leave in the course of the contract shall be handled (Will it be a refund or a credit balance).
- Cost of premium per family

- Buffer
- Co-patient
- Emergency services (Number of flights for referrals or Ambulance services within or outside the country).
- Other benefits that may not have been listed above that the company is able to provide

Duration of cover:

This service will cover the principal members and their three dependants effective **1st September to 31st August 2023** and is renewable based on performance.

Deliverables:

The Medical Service Provider will be expected to deliver, the following outputs;

- Provide services on a 24-hour basis, 7 days a week
- Provide members with photo-cards for identification purposes
- Provide medical customer care (polite, responsive and efficient service) at all times to fulfil ZOA-Dorcas requirements.
- Response time to questions from members should be done immediately if it's an emergency and within 24-48 hours if the issue is being escalated to higher authorities.
- Assign a senior representative experienced in providing corporate medical insurance services to oversee the management of services provided to ZOA-Dorcas and to ensure full compliance with all requirements of the Service Agreement with ZOA-Dorcas South Sudan
- Share a quarterly performance report of the Medical Insurance plan with ZOA-Dorcas South Sudan
- From time to time provide ZOA-Dorcas with an updated list of National and Regional service providers. The list must include addresses, operational hours, service provided (inpatient/outpatient).

Qualifications:

ZOA-Dorcas South Sudan will consider the following attributes of the medical insurance providers;

1. At least 2 years of experience in providing medical cover.
2. Ability to provide services across South Sudan.
3. Ability to provide services in neighboring countries of Uganda, Kenya, Ethiopia and Sudan.
4. Flexible set of options for number of family members, as well as services is an added advantage
5. Proven previous experience with NNGOs, INGOs, UN agencies and embassies will be considered highly advantageous.
6. Fully registered with the Government of South Sudan and possessing valid documents at the time of submission.

Selection Criteria:

Applications will be scored on the following criteria:

1. Technical offer (50%);
 - i) Services provided (including cover limits) (12%)
 - ii) Additional benefits (5%)
 - iii) General cover terms (5%)
 - iv) General exclusion list (6%)
 - v) List of regional and national health service providers (12%)
 - vi) Past and current experience (10%)
2. Financial offer (50%)

Information on submission of proposals: Qualified and interested Medical Insurance companies should send their technical and financial proposals + the aforementioned requirements not later than **04:00pm on Thursday the 11th August, 2022** to procurement.southsudan@zoadorcas.ngo or Hand delivered in sealed envelopes to our ZOA-Dorcas Country Office located at Nyakuron West, Plot 85, Block GII, Behind the National Security building in Hai Jebel, Juba – South Sudan.