

# **ANNEX 1**

## **TERMS OF REFERENCE**

### **PROVISION OF INSURANCE SERVICES**

Norwegian Church Aid South Sudan Programme is sourcing for service providers for insurance of its National staff and buildings/equipment for the period Jan-December 2024.

Therefore, NCA would like to engage the services of a qualified and competent insurance company(s) to provide medical insurance for NCA's nationally recruited staff in South Sudan, and buildings/equipment for a one-year period (January to December 2024) as follows. This may be renewed depending on performance and availability of funds:

#### **LOT:1**

##### **A. Group Life insurance**

In case of death, payment of 3 years' basic salary.

##### **B. Group Personal Accident insurance**

The insurance must cover the following components:

- Accident resulting in death;
- Accident resulting in permanent total disablement; and
- Accident resulting in permanent partial disablement.

In cases where an accident results in death, a maximum payment of 3 years' basic salary will be made.

In case of an accident that results in permanent partial disablement, a proportional amount of the maximum payment will be made.

**C. Medical insurance for National staff may fall under the following categories as depicted below:**

Current staff numbers: 123

**COVER LIMITS:** (please specify and give premiums below in **USD**)

	<b>Outpatient (USD)</b>	<b>Inpatient (USD)</b>	
<b>Family size</b>			
<b>M =69</b>			
<b>M+1 =22</b>			
<b>M+2 =12</b>			
<b>M+3 =11</b>			
<b>M+4 =09</b>			

**AMREF Evacuation:** (please give premium per person).

Please provide:

1. Premiums for different options of cover limits for both Outpatient and Inpatient cover starting with US\$ 2,000 Outpatient and US\$ 15,000 Inpatient as a minimum.
2. Detailed scope/breakdown of services provided in both Inpatient, Outpatient, Dental and Optical, as well as medical evacuations within South Sudan and also to neighbouring countries.
3. A detailed list of the medical facilities in South Sudan, Uganda, Kenya, Tanzania, Sudan and other countries which you have agreements with, and where patients can be referred to whenever necessary.

**Scope of Work**

The medical services will include but will not be limited to the following tasks:

**Hospitalization**

1. Member's maintenance in any hospital, nursing or sanatorium including hospitalization in ICU/HDU or overseas hospitalization, subject to a second opinion by the company's appointed medical consultant, where the mode of treatment required is not available in South Sudan.
2. The attendance of a qualified Nurse at the residence of a member, when confined to a bed by a Doctor's directive.

3. Medical evacuation by use of ground or air ambulance, or other transport in case of an emergency in an attempt to save a life.
4. Theatre use, surgeons and anesthetists.
5. Parent/accompanier accommodation.

#### **Medical Expenses (out-patient services)**

1. Primary consultant and treatment including medical practitioner's fees prescribed medication, drugs and dressing.
2. Surgeons, physicians and anesthetists' fees and use of an operating theatre.
3. Diagnostic consultations fees for specialists, pathologists, physiotherapists, etc.
4. Registered private Doctors' fees and cost of prescribed drugs and dressing.
5. X-rays, CT scans, Magnetic Resonance Imaging (MRIs), electrocardiograms, encephalograms, audiograms, radiotherapy or chemotherapy.
6. Dental Expenses.
7. Optical Expenses
8. Dermatologist expenses.
9. Provision for Buffer to safeguard against staff who have exhausted their account before the end of the year for both in and out patient

#### **Emergency treatment /Evacuation**

1. Expenses incurred in respect of emergency treatment immediately necessary to stabilize a medical condition without which a major deterioration in the member's state of health would occur and result in a significant reduction in life expectancy, for treatment that is not available in South Sudan.
2. Facilitate the immediate treatment of members in hospitals.

#### **Maternity**

1. Cover for all female staff.
2. Pre-mature and Neonatal care.
3. Pre-natal and post-natal care.

#### **Preventive treatment**

1. Free annual medical checkups for all members.
2. Vaccination/Immunization (only after NCA authorization).

#### **Deliverables**

The Medical Services Provider will be expected to deliver the following outputs:

1. Provide services on a 24 hour, 7 days a week basis.
2. Provide members with medical cards for identification purposes.
3. Provide polite, responsive and efficient service at all times to fulfil NCA requirements.
4. Respond immediately to questions from members during an emergency and as soon as possible if issue needs to be escalated to higher authorities.

5. Assign a Senior representative experienced in providing corporate medical insurance services to oversee the medical management services provided to NCA staff and to ensure full compliance with all requirements of the contract and service level Agreement with NCA.
- 6.

## **D. TRAVEL COVER FOR STAFF TRAVELLING OUT OF SOUTH SUDAN**

### **LOT: 2**

#### **E. FOR BUILDINGS & GENERATORS**

1. Fire and perils
2. All risks

For the Buildings and Generators, the insurance company is expected to give premium rates for each of the items mentioned above.

## **PROPOSAL SUBMISSION**

Interested and qualified providers are invited to submit their proposal(s) comprising the following:

- An understanding of the requirements
- Methodology and work-plan for performing the assignment
- Project delivery plan
- Team composition and tasks assignment
- Detailed reference list indicating the scope and magnitude of similar assignments
- Relevant services undertaken in the past three (3) years
- Registration and other relevant statutory documents

## **EVALUATION FACTORS AND SUB-FACTORS**

The Proposals for this contract will be evaluated according to the following criteria:

- Accredited/Certified Medical Services or Insurance Provider.
- A good track record in offering services to international organizations, embassies and multinational corporations in South Sudan for a minimum of at least 5 years. A list of corporate clients for similar services, including contact details, should be provided.
- Has in its employment competent and experience consultants, especially in medical service provision, as evidenced by the track record in their Curriculum Vitae which should be provided.

- Financially stable – annual audited financial statements for the last 3 years to be provided.
- Re-insurer information must be provided.
- Ability to provide quarterly financial statements and listing of staff on insurance cover.
- If providing services from own Network, maintains reputable medical facilities that are tested and tried. The Network Providers should be spread throughout the country.
- Ability to provide a customized package as per NCA’s own needs and requirements, which includes preventive medical care.
- Willing and able to guarantee the delivery of products and services in accordance with the performance standards required by this TOR.
- Ability of its designated staff to think on their feet and provide immediate reasonable solutions to medical needs and emergencies.

Technical and Financial proposals will need to be submitted as separate documents and clearly marked as such. Financial proposals will not be opened until the conclusion of the technical evaluation and only for those proposals that are deemed qualified and responsive to the TORs.

### **Tender Document:**

The full set of the tender documents shall be obtained from NCA logistics unit on request by interested bidders through the emails below: [Taban.Charles@nca.no](mailto:Taban.Charles@nca.no) and [procurement.ncass@nca.no](mailto:procurement.ncass@nca.no)

### **Disclaimer**

NCA reserves the right to determine the structure of the process, number of short-listed participants, the right to withdraw from the proposal process, the right to change this timetable at any time without notice and reserves the right to withdraw this tender at any time, without prior notice and without liability to compensate and/or reimburse any party.

### **Submission**

All the tender documents will be submitted in a sealed envelope which will be dropped in our tender box at the Guard House managed by Archer International Security Guards. Bidders should ensure that they register their details in the tender registry.