

# **REQUEST FOR QUOTATION**

# FOR THE PROVISION OF MEDICAL AND GROUP LIFE INSURANCE COVER

To

# INTERNATIONAL FERTILIZER DEVELOPMENT CENTER

# IN

# **SOUTH SUDAN**

	RFQ NO. RFQ-16-6-2023
Name of the Organization	International Fertilizer Development Center
Date of Issue	19 <sup>th</sup> June 2023
Last date and time for receipts of bids	4.00pm CAT 30th June 2023
Address for the submission of bids	International Fertilizer Development Center Rahwa Apartments, Opposite the Ministry Complex, Off Airport Road, South Sudan
Address for Queries	Email Address: ssdoperations@ifdc.org (All Bids must be submitted to the above email address)



Important note: This RFQ document is not transferable.

#### **DISCLAIMER**

This tender Document is not an agreement, and neither is it an offer to any party other than an invitation to submit a request for proposal.

This RFQ does not commit IFDC to award a contract or pay any costs incurred in the preparation or submission of Bids, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or goods. Any bid submitted will be regarded as an offer made by the Bidder and not as an acceptance by IFDC. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of IFDC and the successful Bidder.

#### **SECTION 1: General**

#### 1.1 Organizational Background

IFDC originated as a private, nonprofit corporation under the laws of the State of Alabama, United States. In March 1977, IFDC qualified as a Public International Organization by Presidential Decree 11977. IFDC received widespread support, cooperation and backing from the global community for which it was created and continues to thrive upon its successes.

#### 1.2 Cover objective

a. Provision of comprehensive medical and group life insurance scheme for IFDC national staff members and their dependents.

#### **ITEM 1: MEDICAL INSURANCE COVER**

#### 1.3 Target Group and modality

Approximated target group for Medical Insurance cover

	LOCATION	NO. OF STAFF	NO. OF DEPENDENTS	NUMBER OF LIVES
4	6	20	70	
1.	Country Wide	20	70	90

#### The family size is broken down as:

S/N	FAMILY SIZE	NUMBER
1	M	2
2	M+1	1
3	M+2	4
4	M+3	3
5	M+4	3
6	M+5	4
7	M+6	1
8	M+7	2

#### 1.4 SCOPE

Proposals are invited from reputable insurance companies to provide wide-ranging services as per the following, for the period 1st August 2023 to 31st July 2024

INPATIENT BENEFIT		
Overall limit	USD 25,000	
Cover type	Per family shared	
Bed Occupancy	Standard private room	
Lodger fee	12 years	
	Illness and accidental hospitalization	
Benefits covered to full limit	Passive terrorism	
	Accidental dental & optical expenses	
	ICU /HDU & Theater charges	
	Day Care surgery	
	Emergency Evacuation & ambulance services	
	Newly diagnosed Chronic Conditions	
	Pre-existing, chronic and HIV/AIDS conditions	
	1 <sup>st</sup> ever emergency C-section	
	Prematurity, congenital and neonatal conditions	
	Post-hospitalization care & visits	
	Inpatient dental ailments	
Benefits with sub-limit	Inpatient optical ailments	
	Psychiatry and psychological conditions	
	Home nursing	
	Last expense per person	
OUTPATIENT BENEFIT		
Overall limit	USD 3,000 per family shared	
	Professional fees/consultations	
	Prescribed laboratory costs	
Benefits covered to full overall limit	Prescribed medications	
	X-rays, Ultrasound, MRI scans	
	Counselling services	
	Pre-existing, chronic, HIV/AIDS conditions	
	Direct access to specialists for pediatrics & gynecology	
	Ante-natal and postnatal services	
	Prescribed physiotherapy	
	General health checkups for staff & spouse	
Benefits with sublimit:	One PSA & Pap Smear for staff & spouse	
	KEPI vaccinations up to 1.5years	
	Private Baby Friendly vaccines up to 1.5years	
MATERNITY BENEFIT		
Normal delivery	USD 2,000	
Sub-subsequent C-section	USD 3,500	
DENTAL BENEFITS		
Benefit limit	USD 700 per family	
Benefits covered:	Dental Consultation & Gum Diseases	
	Extractions and fillings	
	Dental X-rays & Prescriptions	
	Crowning and Bridging	
	Braces	
	Scaling and polishing	

	Root canals	
OPTICAL BENEFITS		
Benefit limit	USD 700 per family	
Benefits covered:	Consultation	
	Lenses and contact lenses	
	Correction of refractive errors	
	Frames (one every year)	
	Antiglare	
EXCLUSIONS		
	Clearly state exclusions	

#### **ITEM 2: GROUP LIFE INSURANCE**

Group life insurance service to international fertilizer development center South Sudan. The total number of staff is 20 and the scheme is for only the principal member from **August 1, 2023, to July 31, 2024**.

#### The summary of the services required for group life insurance include.

- I. Group personal accident
- II. Temporary disability
- III. Permanent disability
- IV. Long term illness
- V. Death
- VI. Burial expenses
- VII. Evacuation/repatriation of patients and body in case of death
- VIII. Mobility/artificial appliances/limbs
- IX. Medical expense
- X. Evacuation/repatriation of patients and body in case of death
- XI. Mobility/artificial appliances/limbs.
- XII. Any other services that are not included in the above list.

#### Other terms include:

- i. Dependents covered to the age of 22 years.
- ii. The maximum age limit is 65 with extensions for existing members up to 70 years.
- iii. No waiting periods.
- iv. New joiners are charged pro-rated premiums.
- v. No Co-pay
- vi. Use of smart card technology.
- vii. Extensive (country-wide and in East Africa) and effective network of providers already established with focus on up-country areas.
- viii. Reimbursements 100% within 7 days on submission of claim.
- ix. Member education for training and awareness to Staff within 3 months upon commencement of cover.
- x. Monthly debit and credit notes for addition/deletion of staff members.
- xi. Quarterly utilization statements for fund management.

#### 1.3 The Bidders at minimum should provide the following documents:

 Certificates of registration, VAT certificate, Registered with Insurance regulatory Authority, Audited Accounts

- Bidder should submit a complete proposal in a zip compressed folder, clearly indicating the RFQ reference with:
  - I. Technical proposal detailing on execution of the medical cover
  - II. Cost proposal outlining the Premiums payable.
  - III. List of references and service providers

#### **SECTION 2: Tender Procedure**

# 2.1: This "Request for Proposal" is for provision of Medical and group life insurance (Proposal must be in separate folders)

Zip compressed folder in accordance with the procedures enumerated in this document should be submitted to the above given address by **4:00 p.m. C.A.T June 30, 2023.** 

The following processes will be applied to this Tender:

- Tender Period from 19<sup>th</sup> to 30th June 2023
- Tender Closing 30<sup>th</sup> June 2023
- Administrative Compliance checking 3<sup>rd</sup> July 2023
- Technical Evaluation -5<sup>th</sup> July 2023
- Financial Evaluation 10<sup>th</sup> July 2023
- Notification of Contract Award 11<sup>th</sup> July 2023
- Contract Award 14<sup>th</sup> July 2023

#### 2.2: Contract Award Criteria

The criteria for awarding contracts resulting from this Tender is based on the 'best value for money' principle. For the purpose of this Tender IFDC defines 'best value for money' as:

Best value for money should not be equated with the lowest initial bid option. It requires an integrated assessment of technical, organizational and pricing factors in light of their relative importance (i.e. reliability, quality, experiences, reputation, past performance, cost/fee realism, delivery time, reasonableness, need for standardization, and other criteria depending on the item to be procured).

All Bids will undergo a Technical Evaluation where the item and specifications of the offered items/services will be evaluated against the specifications advised in this Tender. Those Bids that meet the specifications will be classed as 'Acceptable' and the bids progressed onto the 'Financial Evaluation'.

The Financial Evaluation will be based on the 'lowest acceptable bid' taking into consideration other factors such as warranty, quality, total cost of ownership, cost of on-going consumables, etc.

#### 2.3: Submission of Bids

All Bids must be submitted in compressed folder, clearly indicating the RFQ number.

- I. Technical proposal detailing how they will carry out the service.
- II. Cost proposal outlining the Premiums payable.

#### **BIDS MUST NOT BE HAND DELIVERED**

Failure to comply with the above will result in disqualification of the bid. Bids submitted by physically will be outrightly disqualified.

Bidders are solely responsible for ensuring that the full Bid is received by IFDC in accordance with the ITB requirements, prior to the specified date and time above.

Failure to comply with the above may disqualify the Bid

#### 2.4: Completion of Bid

- Currency
- The currency of the Bid must be in *United State Dollars*. No other currencies are acceptable.
- Language
- The Bid Form, and all correspondence and documents related to this RFQ must be in English.
- Presentation
- Bids should be typewritten; if handwritten they should be clearly legible.
- Prices entered in lead pencil <u>will not</u> be considered. The signatory to the Bid must initial all erasures, amendments, or alterations.
- **Do not** submit blank pages of the Bid Form and/or schedules which are unnecessary for your offer. A duly authorized representative of the Bidder must sign all Bids.

#### 2.5: Validity Period

Bids shall be valid for at least 60 days from the date of Bid closure. IFDC reserves the right to determine, at its sole discretion, the validity period in respect of Bids which do not specify any such maximum or minimum limitation.

#### 2.6: Acceptance

IFDC reserves the right, at its sole discretion, to consider as invalid or unacceptable any Bid which is a) not clear; b) incomplete in any material detail such as specification, terms delivery, service etc.

#### 2.7: Award of Contracts

This RFQ does no commit IFDC to award a contract or pay any costs incurred in the preparation or submission of Bids, or costs incurred in making necessary studies for the preparation thereof, or to procure or contract for services or goods. Any bid submitted will be regarded as an offer made by the Bidder and not as an acceptance by IFDC. No contractual relationship will exist except pursuant to a written contract document signed by a duly authorized official of IFDC and the successful Bidder.

#### 2.8: Confidentiality

This RFQ or any part hereof, and all copies hereof must be returned to IFDC upon request. It is understood that this RFQ is confidential and proprietary to IFDC, contains privileged information, part of which may be copyrighted, and is communicated to and received by Bidders on the condition that no part thereof, or any information concerning it may be copied, exhibited, or furnished to other without the prior written consent of IFDC.

#### 2.9: Collusive Bidding and Anti-competitive Conduct

Bidders and their employees, officers, advisers, agent or subcontractors must not engage in any collusive bidding or other anti-competitive conduct or any other similar conduct, in relations to:

- · The preparation of submission of Bids,
- The clarification of Bids,
- The conduct and content of negotiations,
- Including final contract negotiations,

In respect of this RFQ or procurement process, or any other procurement process being conducted by IFDC in respect of any of its requirements.

For the purpose of this clause, collusive bidding, other anti-competitive conduct, or any other similar conduct may include, among other things, the disclosure to, exchange or clarification with, any other Bidder, person or entity, of information (in any form), whether or not such information is commercial information confidential to IFDC, any other Bidder, person or entity in order to alter the results of a solicitation exercise in such a way that would lead to an outcome other than that which would have been obtained through a competitive process.

#### 2.10: Improper Assistance

Bids that, in the sole opinion of IFDC, have been compiled:

- With the assistance of current or former employees of IFDC, or current or former contractors of IFDC in violation of confidentially obligations or by using information not otherwise available to the general public or which would provide a non-competitive benefit,
- With the utilization of confidential and/or internal IFDC information not made available to the public or to the other Bidders,
- In breach of an obligation of confidentially to IFDC, or
- Contrary to these terms and conditions for submission of a Bid, shall be excluded from further consideration.

Without limiting the operation of the above clause, a Bidder must not, in the absence of prior written approval from IFDC, permit a person to contribute to, or participate in, any process relating to the preparation of a Bid or the procurement process, if the person has at any time during the 6 months immediately preceding the date of issue of this RFQ was an official, agent, servant, or employee of, or otherwise engaged by, IFDC and was engaged directly, or indirectly, in the planning or performance of the requirement, project, or activity to which this RFQ relates.

#### 2.11: Corrupt Practices

All IFDC Bidders and Suppliers shall adhere to the highest ethical standards, both during the procurement process and throughout the performance of a contract.

All Bidders attention is drawn to the IFDC Code of Ethics which will be an integral part of any contract award between the IFDC and the Bidder.

## 2.12: Conflict of Interest

A Bidder must not, and must ensure that its employees, officers, advisers, agents or subcontractors do not place themselves in a position that may, or does, give rise to an actual, potential or perceived conflict of interest between the interests of IFDC and the Bidder's interests during the procurement process.

If during any stage of the procurement process or performance of any IFDC contract a conflict of interest arises, or appears likely to arise, the Bidder must notify IFDC immediately in writing, setting out all relevant details of the situation, including those cases in which the interests of the Bidder conflict with the interests of IFDC, or cases in which any IFDC official, employee or person under contract with IFDC may have, or appear to have, an interest of any kind in the Bidder's business or any kind of economic ties with the Bidder. The Bidder must take steps as IFDC may reasonably require resolving or otherwise deal with the conflict to the satisfaction of IFDC.

#### 2.12: Withdrawal/Modification of Bids

Requests to withdraw a Bid shall not be honored. If the selected Bidder withdraws its Bid, IFDC shall duly register the said Bid and shall evaluate it alongside all other received Bids. If the selected Bidder has furnished a Bid security, IFDC shall withhold such Bid security until the issue has been resolved.

Withdrawal of a Bid may result in your suspension or removal from the IFDC suppliers List.

A Bidder may modify its Bid prior to the RFQ closure. Any such modification shall be submitted in writing and in a sealed envelope, marked with the original Bid number. No modification shall be allowed after the RFQ closure.

#### 2.13: Late Bids

All Bids received after the RFQ closure will be rejected except if the delay is determined by IFDC to have been due to a valid reason. However, any bid received after the start of the Bid opening shall be rejected without exception.

#### 2.14: Opening of the Tender

The Tenders will be opened on 3rd July 2023 at IFDC South Sudan office.

**Rahwa Apartments** 

Opposite ministries, along Airport Road, Juba.

#### 2.15: Evaluation of Bids

#### Administrative Conformity

Bids will be checked to determine if they comply with the essential requirements of the RFQ. A Bid is deemed to comply if it satisfies all the conditions, procedures and specifications in the RFQ without substantially departing from or attaching restrictions with them. If a Bid does not comply with the RFQ, it will be rejected immediately and may not subsequently be made to comply by correcting it or withdrawing the departure or restriction.

#### **Technical Evaluation**

The Evaluation Committee will rule on the technical admissibility of each Bid, classifying it as technically compliant or non-compliant. The technical evaluation will be based on the information and documents annexed in the Bid concerning the items and specifications for 'goods', and both the task to be carried out under the RFQ, and the professional ability of the Bidder for 'services'.

## **Financial Evaluation**

The Evaluation Committee will not necessarily choose based on lowest price alone but will award a contract based on criteria such as best value for money, price, quality, and compliance with international norms, delay for delivery and other criteria, as defined in the RFQ. The experience of the Bidder in the performance of similar contracts may also be criterion for selection.

#### **SECTION 3: Queries about this RFQ**

For queries on this RFQ, please contact the administrative officer in charge of procurement, at: EMAIL: <a href="mailto:ssdoperations@ifdc.org">ssdoperations@ifdc.org</a>

## 3.1: Documents required to be submitted

The following documents must be submitted in a soft copy for your Bid to be accepted by the Opening Committee:

- i. Technical Proposal.
- ii. Financial proposal

## iii. List of references and service providers

The deadline for receipt of the Bid is on June 30, 2023

4:00pm C.A.T, at:
IFDC Office
Rahwa Apartments
Opposite ministries, along Airport Road, Juba.

Yours sincerely

**IFDC Procurement Team**