

TERMS OF REFERENCE (TOR) MEDICAL INSURANCE

Provision of Quality Comprehensive Medical Health Insurance Cover for Samaritan's Purse National Staff

Juba South Sudan

Executive Summary

Samaritan's Purse (SP) is an international NGO that helps meet the needs of people who are victims of war, poverty, natural disasters, disease and famine. Samaritan's Purse has been working in South Sudan since the 1990's and currently has projects operating in Unity State, Northern and Western Bahr el Ghazal and Maban, focused on water and sanitation, health care facility rehabilitation, nutrition, NFIs, and continuing partnerships with local churches.

Samaritan's Purse is seeking a Health Insurance service provider to provide a Comprehensive Medical insurance cover for our National Staff

Key Deliverable;

- Provision of comprehensive health Medical insurance cover for both Outpatient and Inpatient services in all Samaritan's Purse International Relief and Activities implementation
- Emergency Air Flight Evacuation for both National and International Referrals for life threatening cases arising from injuries and other disease that require surgeries for better treatment from remote field locations to Juba and outside South Sudan

Duration of Contract Agreement

- The Health Insurance medical service provider will provide a service on, Quarterly, Semi Annually, Annually coverage from **April 1, 2025 to December 31, 2025.**

Qualification and Experience

- Proven experience in provision of Quality Comprehensive Medical Health Insurance Cover for national staff with both International Organizations and private sector in South Sudan and abroad
- Ability to provide a variety of both Inpatient and Out patient services packages to staff
- Ability and experience to provide Medical Health Insurance Cover with Local Clinics in remote field office location in South Sudan and East Africa etc.

- Ability to do Air Flight emergency evacuation and Air lift staff with life risk and threatening injuries and illness in remote place to Juba, and outside South Sudan for better treatment is required
- Proven experience of having MOU with varieties of local Medical Service providers wider geographical coverage in South Sudan is plus East Africa.
- Proven Financial Capacity, Liquidity and cash flow to provide Insurance cover to staff in case of delayed payment of agreed premiums within the agreed contract period.

Samaritan's Purse Responsibility

- Cover the full cost of payment for the agreed premium amount in the contract agreement
- Provide updated and current list of staff at the time of contract agreement

Submission Procedure

Insurance Companies that wish to show their interest in undertaking the prescribed Insurance cover with Samaritan's Purse are to email and/or send sealed copies to include the following:

1. Technical Proposal that will include:

- Interpretation of the TOR
- Methodology to be used in undertaking the assignment
- Provide quotations, process and Total cost for **M+6** (A Staff and spouse six dependents) that is immediate relatives.

Summary detail of Premium.

No	Family Categories	Family Size	Estimated Annual Premium Before Tax	Estimated Annual Premium After Tax	Estimated Semi-Annual premium before Tax	Estimated Semi-Annual premium after Tax	Estimated Quarterly Premium After Tax	Estimated Quarterly Premium Before Tax
1	M+6	6						
Total	346							

- Cost for Flight Tickets and emergency evacuation should be factored in within the overall total cost premium
- Cost for both Optical and Dental service should be factored in the overall Total premium payable to the insurance service provider
- Cost of conducting Annual Health staff wellness Day once a year with agreed selected service provider by both Samaritan's Purse and insurance service provider for staff members.
- Inpatient services per staff per year is \$ **12,000**
- Outpatient services per staff per year is \$ **2,000**

Conditions:

- Must be registered Health Insurance Provider operating in South Sudan with all Legal documents and tax obligations
- Ability to have enough Liquidity and cash flow in case of delayed payment to enable provide the needed health service for staff
- Be flexible enough to accept updated current list of staff that will be provided at the time of contract negotiation
- Additional staff list will be provided for new hired staff to join the cover until the agreed number is attained in the contract
- Ability to accept and pay Refund Claims to staff for treatment incurred where the service Providers does not have MOU with Local Clinics both in South Sudan and abroad
- Only shortlisted Insurance Service providers shall be contacted
- Full payment shall be done within agreed mutual period from the date of contract signing for a selected service provider
- Be willing to accept and present the services/Products to staff and answer questions on any health-related Insurance cover.
- Provision of quotes with inclusion of life cover

BENEFIT TABLE

Item Description	Cover Limits
Cover Period	3, 6, 12 or 24 Months
Cover Commencement	Immediately Upon Contract signature
Currency of Offer	USD

Offer Validity	12 or 24 Months
Inpatient services and Outpatient service:	
Hospital Accommodation	
G. P's consultations	
Specialist consultation	
Emergency treatment/Trauma	
Road Ambulance	
Intensive Care Unit	
Generic drug prescriptions	
Physiotherapy	
Laboratory Test	
Trauma services	
Chronic and Pre-existing conditions including and HIV	
Obstetrics	
Antennal services (post and pre)	
Normal delivery	
C-Section including (elective)	
Surgical Services	
General Surgery	
Orthopedic Surgery	
Urology Surgery	
ENT surgery	
Neurosurgery	
Cosmetic surgery	
Wellness Cover	
Annual Medical check up	
Cervical Cancer screening	
Prostate cancer screening etc.	
Health Education for staff	
Funeral expenses and benefits (Someone who died outside the country)	
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)	
Buffer	
Radiology Services	
Ultra sound scans, X-rays, ECG	
C.T scans	
Barium meals or swallows and intravenous phylogram	
Pediatrics	
Term babies	
Immunizations/vaccinations available	
Pre-term babies	
Optical and Ophthalmology Services	
Visual Acuity tests	

Treatment of eye infections	
Simple outer eye surgical procedures e.g. removal of meibomian cysts	
Lenses and frames	
Dental Services	
Non-surgical extraction	
Scaling and polishing (cleaning)	
Fillings (Amalgam and composite)	
Root canal treatment	
Dentures, braces etc.	
Chronic Illnesses:	
Asthma	
Sickle cells disease	
Hypertension	
Diabetes	
Hyperlipidemia	
Cancer	
HIV/AIDS	
Infectious and Inflammatory dermatology- eg. Eczema, Psoriasis, Pemphigus	
Scleroderma, Dermatomyositis	
Cardiology	
Arthritis	
Thyroid Disease	
Blood disorders	
Psychiatric treatment and counseling	
Child Well- being: Congenital defects or abnormalities, allergies	
Cover for major illnesses - e-g Cancer surgery, hypertension, organ treatment and transplants or any specialized/ elective surgeries e.g spinal replacements (hip, valves stent other)	
Psychiatric/psychological Conditions: treatment including drugs and treatment for rest cures, stress, anxiety, homesickness, institutionalization, quarantine, sanatorium care for psychiatric, psychological and neurotic conditions, Counselling services after critical incident and quarterly staff wellbeing talks.	
Vaccinations e.g. COVID -19, Hepatitis B, E, C, Yellow Fever etc.	