



## **TERMS OF REFERENCE (TOR)**

### **MEDICAL INSURANCE**

**Tender Ref Number: WUSC-EUMC-001/SSD-JUN/2025.**

#### **Call for Proposal Provision of Quality Comprehensive Medical Health Insurance Cover for WUSC's National Staff and Dependent's.**

**Juba, South Sudan**

**Publication date: 16/06/2025**

#### **1. INTRODUCTION**

World University Service of Canada (WUSC) is a leading Canadian international development organization. Our vision is a world where every young person thrives and belongs, achieved by catalyzing positive education and economic outcomes for young people. We support all young people, with a focus on women and displaced people. WUSC currently works in over 25 countries across Africa, Asia, the Middle East, and Latin America, with an annual budget of approximately CAD \$45 million. Globally, we partner with a network of higher education institutions, civil society organizations, private sector partners, professionals, students, volunteers, faculty and community leaders that work with us to achieve our mission.

WUSC is launching its new 5-year project in South Sudan: *Strengthening Collection Action and Learning for Education (SCALE)* that is designed to enhance the empowerment of adolescent girls to access educational pathways in border zones of South Sudan (Yei River, Kajo Keji and Magwi). The project will support key actors in the education ecosystem to test, adapt, expand, and sustain innovative models and practical approaches to improve learning opportunities for girls and other vulnerable groups. This project is funded by Global Affairs Canada.

#### **2. PURPOSE**

The aim of this Tender- call for proposal is to receive competitive proposal's from registered insuring companies for providing health insurance services dedicated to its local staff and dependants in South Sudan

#### **Key Deliverable;**

- Provision of comprehensive health Medical insurance cover for both Outpatient and Inpatient services in all WUSC's 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 for one year (1) from **July 4, 2025 to July 3, 2026** renewal based on staff's satisfactorily feedback.

### **WUSC's 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

### **3. SCOPE OF WORK**

The Insurance Provider is expected to:

a) **Provide a comprehensive medical cover** for WUSC staff and dependents – the Groups of lives to be covered as on 4<sup>th</sup> July 2025 is in the following table:

#### **Summary detail of Premium.**

Employee	6
Spouse	6
Children	24
Total	36

This number is expected to change from time to time as staff leave or join

b) **Provide a table of benefits** that clearly outline the following minimum requirements with the following coverage:

- **Full Coverage, 90% coverage by the employer and or 80% coverage by the employer**
  - Eligibility requirements
  - Exclusions
  - Levels of cover and Plan options
  - In-patient cover (outline the conditions covered)
  - Out-patient cover (outline the conditions covered)
  - Dental
  - Optical
  - Cover for congenital, chronic and pre-existing conditions
  - Cover in cases of pandemic and epidemic
  - Cover for alternative treatments and medicine
  - Medical Evacuation – emergency and non-emergency including nearest evacuation centres for WUSC offices
  - Business Travel
  - Short term disability only for employee
  - Other relevant covers or services

c) **Provider network:**

- Information on the required network of healthcare providers (e.g., hospitals, doctors, specialists).

d) **Clear process for implementation of the Medical Insurance:**

- Communications and contact points – a focal point for WUSC

- Responses to requests and queries
- Access to the Medical Insurance – emergency and non-emergency
- Pre-approvals - Waiting periods
- Claims and reimbursement process including turnaround time and means of lodging claims (online or physical)
- Direct billing access and assurances to medical centres

e) **Provide any other information** that is relevant to the provision of WUSC medical insurance cover

#### **4. Eligibility ( Qualification and Experience )**

- Will be considered only the insurance companies that have the necessary authorizations with the local authorities to provide health insurance in South Sudan, Uganda, and Kenya and must have significant experience of working with other NGOs on health issues.
- Proven experience in provision of Quality Comprehensive Medical Health Insurance Cover for national staff with both International Organizations and private sector in South Sudan, Uganda and Kenya.
- 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 African Countries plus other countries is a plus .
- 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 a 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.

#### **5. CONSULTATION OF THE TENDER FILE**

- Prospective bidders can obtain more information on the tender through [procurement.southsudan@wusc.ca](mailto:procurement.southsudan@wusc.ca).

#### **6. SUBMISSION OF OFFERS**

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

**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+5** (A Staff and Five dependents) that are immediate relatives.

- Each application should be written in English and in two copies and sealed in an A4 envelope addressed to the Procurement Committee of WUSC South Sudan Scale project and marked, "Very Confidential". **Located 300 Meters Seven Eleven, Off Gudele Hospital Road after Relax Restaurants at Women for Change Office. Call +211923495048 for Directions.**
- Application can also be submitted by email at [procurement.southsudan@wusc.ca](mailto:procurement.southsudan@wusc.ca)

The dateline to submit the quote and proposal is not later than **June 28, 2025 at 3:30 pm CAT**

## 7. RECEIVABLE OFFERS

- 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 and Hospitals both in South Sudan, and East African Countries.
- 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

## Annex 2: Procurement Timetable

Request for Bid Release	June 16, 2025
Deadline for Submission of request or clarifications by bidders	June 18, 2025
Closing date for Tender proposal submission	June 30, 2025
Bid Opening	July 1 <sup>st</sup> , 2025
Notification of Award	July 2 <sup>nd</sup> , 2025
Acceptance of Award	July 3 <sup>rd</sup> , 2025