

## Terms of Reference

### Provision of Health Insurance for National Staff

#### Introduction

The Danish Refugee Council (DRC), founded in Denmark in 1956, is a humanitarian, non-governmental, not-profit organization which works to provide protection and durable solutions to problems faced by refugees and internally displaced people globally. Our vision is a dignified life for all displaced.

All our efforts are based on our value compass: humanity, respect, independence and neutrality, participation, and honesty and transparency.

The DRC has been operational in Sudan since 2004. We have eight operational offices country wide – Zailingi, Nertiti, Golo and Um Dukhun in Central Darfur, Gedaref in East Sudan and Kadugli in South Kordofan with the head office in Khartoum.

#### Purpose:

- DRC is calling for Proposals for medical insurance cover for national staff who are based in Sudan. The medical insurance provider should be able to cover inpatient, outpatient, medical referrals and emergency services 24/7. The medical insurance company should be able to institute a “card system” with which medical facilities can provide services to DRC staff without requiring pre-approvals from the medical insurance company
- Currently, we have a total number of staff around 230 employees. This number is not fixed and may decrease or increase every month depending on projects. The selected supplier must have the capacity to cover the medical insurance for staff in DRC’s operational offices nationwide. The Medical Provider will be required to deliver the services in country and out of Sudan, if needed.
- Proposed plans should present:  
Medical coverage for staff and dependents (maximum 3 in total including spouse, children and/ or parents)  
The proposed ceiling will need to be applied to all DRC staff regardless of the marital status. Dependents will also be entitled to the same ceiling coverage.

#### KEY RESPONSIBILITIES

- To provide reasonable, reliable and easily accessible health insurance services to staff 24/7, and 365 days with respect to:

#### Required

- Countrywide Network in Sudan (Especially Central Darfur, Gadaref and South Kordofan); coverage including hospital linkages, customer service and care
- Clinic/Doctor’s Visits
- Prescription Drugs
- Dental cover
- Optical cover
- Coverage of hospital and transportation costs
- Hospital Fees, Surgeon Fees, Anaesthesia Fees

- Maternity Benefits (Maternity and pregnancy related complications including caesarian -
- Antenatal and postnatal care)
- Mental Health – Outpatient and Inpatient
- Outpatient Surgery including pathology and radiology
- Pathology including blood lab work
- Physiotherapists
- Radiology including x-rays, CT scans, MRI's
- Pre-existing conditions cancer and /HIV& AIDs cover (including related conditions)
- Chronic/Pre-existing/ recurrent conditions e.g. heart condition, cancer, asthma, high blood pressure and diabetes etc.
- Prosthesis
- Local rescue, Emergency Road and Air evacuation subject to overall cover limit.
- External Medical appliances - After operation if patient needs further support – hospital bed, hospital table, paramedical services
- Hospital accommodation of accompanying parent/ guardian for hospitalized minors (state age limit)
- Post hospitalizations benefit
- A comprehensive list of what is not covered under your medical scheme.
- Include information on access to overseas cover.
- Other services covered include surgical dressing when necessitated by accidental body injury or disease.
- Provide identification membership cards for all staff members.
- Provide a comprehensive list of all service providers including hospitals, pharmacies, laboratories and specialists throughout the country, this list must be updated on monthly basis and shared with DRC Sudan.
- Non-segregation of the benefits under the various headings e.g. drugs, doctors' fees, etc. as long as it is within the overall limit of cover.

**Optional – Medical Evacuation**

- Given the low quality of medical facilities in some areas of Sudan, the need may arise that staff need to be medically evacuated to a location within and/ or a location outside of Sudan for better medical support.
- Proposals must outline the companies proposed methodologies (including transport options) for medical evacuation from each of DRCs operational areas:
  - Central Darfur – Golo, Um Dukhun, Nertiti, Zailingi
  - South Darfur – Nyala
  - South Kordofan – Kadugli, Deling
  - Gedaref

**QUALIFICATIONS AND EXPERIENCE**

- Experience working with International NGOs.
- Excellent communication skills in Arabic and English languages.
- Ability to build strong working relations with the organization.
- Discretion in handling confidential matters.
- Excellent ability to anticipate issues.
- Proactive approach to problem solving.

- Ability to provide employees with training about reimbursement process, claim systems and benefits.

#### TIMELINE AND PAYMENT

DRC will offer the successful firm a 24 month's service contract. The services must commence no later than 1st March 2023.

Payment schedule on a trimester basis, upon contract signature.

The insurance premium for each staff will be calculated based on the employment contract length and will be paid for only the months worked for each staff. If the staff leave the organization, this will be communicated to the insurance focal point and reimbursement from the insurance will be done accordingly.

#### ASSESSMENT AND AWARD OF SERVICE

DRC will evaluate the proposals and award the assignment based on technical (50%) and financial (50%) feasibility. DRC reserves the right to accept or reject any proposal received without giving reasons and is not bound to accept the lowest or the highest bidder. Only those shortlisted will be contacted for an interview with the panel to ensure their understanding of the services.

#### SELECTION CRITERIA:

For the award of this project, DRC has established evaluation criteria which govern the selection of offers received. Evaluation is made on a technical and financial basis. The percentage assigned to each component is determined in advance as follows:

THE TECHNICAL OFFER: will be evaluated using the following criteria, and points will be allocated in the scale from 1– 10 for each of the criteria stipulated below, whereas the weighting is as follows:

No.	Weighting [Total 100%]	Technical Component	Considerations Technical Criteria – minimum requirements to be offered by the vendor
1.	30%	Clear reimbursement process	Reimbursement within/ not more than 10 working days
2.	25%	Coverage table completed using the template “coverage table” below	
3.	25%	List of Accredited Hospitals/Clinics	Coverage available in all country. Required to be within 5 Km -10 km in every region List and location of hospitals
4	20%	Provision of health coverage to INGOs	Client feedback, reference letters (evidence to be provided)

**Coverage table:**

<b>Contract Ceiling</b>
<b>Hospitalization ceiling</b>
Accommodation costs *
Intensive care* (including COVID)
Surgery, anesthesia, and operating room costs *
External Medical appliances - After operation if patient needs further support – hospital bed, hospital table, paramedical services
Hospital accommodation of accompanying parent/ guardian for hospitalized minors (state age limit)
Medication during hospitalization *
Analyzes and medical examinations during hospitalization *
Transportation (Coverage of hospital and transportation costs) *
<b>Hospital Fees, Surgeon Fees, Anesthesia Fees</b>
<b>Outpatient &amp; hospital care ceiling</b>
Day hospitalization *
Mental Health – Outpatient and Inpatient*
Exams, tests and assessments including COVID tests per year
<b>Common Medicine ceiling</b>
<b>Annual limit per beneficiary</b>
General Practitioner and Specialist consultations
Prescribed drugs (Pharmacy)
Medical analyzes and examinations <b>including annual check up</b>
External Medical appliances
Psychosocial therapy
Pharmaceutical prescription (including vitamins & supplements) upon prescription
Analyzes and scans (Radiology including x-rays, CT scans, MRI's)
<b>Maternity ceiling</b>
Maternity expenses (Maternity Benefits (Maternity and pregnancy related complications including caesarian)
<b>Other Benefits:</b>
<ul style="list-style-type: none"> <li>• Pre-existing conditions cancer and /HIV&amp; AIDs cover (including related conditions)</li> <li>• Chronic/Pre-existing/ recurrent conditions e.g. heart condition, cancer, asthma, high blood pressure and diabetes etc.</li> <li>• Non-segregation of the benefits under the various headings e.g. drugs, doctors' fees, etc. as long as it is within the overall limit of cover.</li> </ul>
<b>Dental care ceiling</b>
<b>Optics Renewable</b>
Additional benefits

**THE FINANCIAL OFFER:**

The total cost of the financial offer should be mentioned in the DRC Bid Form (Annex A.2) in SDG, while the breakdown of the budget should be attached separately

**APPLICATION PROCESS**

**RFP process**

Interested firms who meet the required scope of work are invited to submit their Proposal to [tender.sdn@drc.ngo](mailto:tender.sdn@drc.ngo) or sealed envelope to DRC office in Sudan Plot No: 381 / Block No. 9, Burri Al Lamab, Manshia Khartoum - Sudan which includes the following documents:

- Company Profile
- Company Registration Certificate

- List of Panel Hospitals and Clinics in Sudan
- Premium Detail including claim & reimbursement procedures
- Complete Offered Plan & Benefits Details
- reference letters from similar trade with other UN agencies, INGO's, government and corporate sector
- Annex A.1: DRC Bid Form (Technical bid)
- Annex A.2: DRC Bid Form (Financial bid)
- Annex B: Tender and Contract Award Acknowledgment Certificate
- Annex C: DRC General Conditions of Contract
- Annex D: DRC Supplier Code of Conduct
- Annex E: Supplier Profile and Registration
- Annex F: References
- Annex G: DRC Service Contract Template

Deadline to submit the expression of interest is 12 February, 2023 on or Before 04:00 pm Sudan Standard Time.