**Terms of Reference**

**Provision of Life and Health Insurance for National Staff**

**Introduction**

The Danish Refugee Council (DRC), founded in Denmark in 1956, is a humanitarian, non-governmental, non-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, honesty and transparency.

The DRC has been operational in Sudan since 2004. We are currently working in the areas of Central Darfur, White Nile, South Kordofan, and Gedaref with the Country office in Port Sudan.

**Purpose:**

* DRC is calling for Proposals for Life Insurance and Medical insurance coverage for national staff who are based in Sudan. The medical insurance provider should be able to cover life, inpatient, outpatient, major diseases, 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-approval from the medical insurance company, as well as cashless service from the hospital.
* Currently, we have a total number of staff of around 290 employees. This number is not fixed and may decrease or increase every month depending on the 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 within and outside the country of Sudan if needed.
* Proposed plans should present:

Medical coverage for staff and dependents (spouse + maximum 3 children). The proposed ceiling will need to be applied to all DRC staff regardless of 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, White Nile, and Port Sudan); 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 Normal delivery, caesarian – Antenatal/Ectopic/Extra-uterine Pregnancy/ Miscarriage and postnatal care)
* Mental Health – Outpatient and Inpatient
* Outpatient Surgery including pathology and radiology
* Pathology including blood lab work
* Physiotherapists/ Physiotherapy & Massage and Manipulative treatment
* Radiology including x-rays, CT scans, MRI's
* Major Diseases (e.g. cancer, AIDS)
* 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
* Funeral expenses cover for staff only
* Local rescue, Emergency Road and Air evacuation subject to the overall cover limit.
* External Medical appliances - After the operation if the patient needs further support – a 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 including dependents.
* Provide a comprehensive list of all service providers including hospitals, pharmacies, laboratories and specialists throughout the country, this list must be updated on a 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.

## 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 the reimbursement process, claim systems and benefits.

**TIMELINE AND PAYMENT**

DRC will offer the successful firm a 24-month service contract. The services must commence no later than **1st February 2025.**

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.

The Insurance company would be engaged on a service contract and would not be entitled to employment benefits (like full-time DRC staff), but DRC Sudan would provide the legally required entitlements as dictated by the Sudanese labor code.

**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. | 25% | Clear reimbursement process  | Reimbursement within/ not more than 10 working days. |
| 2. | 25% | Coverage table completed using the template “coverage table” below  |  |
| 3. | 20% | List of Accredited Hospitals/Clinics  | Coverage is available in all countries. Required to be within 5 km to 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) |
| 5 | 10% | Automated Claim Processing System | System (Web/App) to submit claim online with endorsed by DRC Focal (HR Team). |

**Coverage table:**

|  |
| --- |
| **Contract Ceiling** |
| **Group Life Insurance : (Only for Staff)** |
| Death benefit |
| Supplementary Benefits : Accidental Death Benefit, Permanent Partial Disability (PPD), Permanent Total Disability (PTD), Funeral Allowance. |
|  |
| **Group Health Insurance : (Staff and Dépendents)** |
| **In Patient Department:** |
| Daily Hospital Room Rent  |
| ICU/ CCU Room Rent |
| Intensive care\* (including Covid) |
| Surgery, anesthesia, and operating room costs \* |
| Medication during hospitalization \* |
| Analyzes and medical examinations during hospitalization \*  |
| Transportation  |
| **Outpatient & hospital care ceiling:**  |
| Day hospitalization \* |
| Doctor Consultancy fee limit per year |
| General practitioner and specialist consultations |
| Exams, tests and assessments including covid tests per year |
| Common Médicine ceiling  |
| **Annual limit per beneficiary**  |
| Prescribed drugs (Pharmacy) |
| Medical analyzes and examinations including annual check up |
| Vaccinations |
| Psychosocial therapy  |
| Pharmaceutical prescription (including vitamins & supplements) upon prescription |
| Analyzes and scans |
| **Maternity Ceiling**  |
| Normal Delivery |
| Caesarean / Ectopic/ Extra-uterine Pregnancy |
| Miscarriage |
| **Dental Care Ceiling**  |
| **Optical Ceiling** |
| Additional benefits |
|  |
| **Age Limits :** |
| Minimum Age at enrollment |
| Maximum Age at enrollment |
| Retirement age/ Termination Age |

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 rfq.sudan@drc.ngo or sealed envelope to DRC office in Sudan Plot # 22, Block # 1, Hayalmatar, Port Sudan, Red Sea State, Sudan which includes the following documents:

- Company Profile

- Company Registration Certificate

- List of Panel Hospitals and Clinics in Sudan

- Premium Details including claim & reimbursement procedures (details of automated system if any)

- 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

The deadline to submit the expression of interest is 14th Jan 2025 on or Before 11:59 pm Sudan Standard Time.