

Term of Reference (TOR) for Tender of Medical Insurance Services for National Staff

1. Tender Documents.

1.1 Invitation to Bid for Medical Insurance Services.

Alight, formerly the American Refugee Committee (ARC), is an international non-governmental organization registered with the Ministry of Humanitarian Affairs to provide integrated health; nutrition; and water, sanitation, and hygiene (WASH); food security and livelihoods; community protection; and peacebuilding services to nearly 2 million people annually.

Alight came to Sudan in 2004 as one of the first humanitarian responders to the emergency needs of some 500,000 war-affected IDPs and host populations.

Today, Alight operates in 6 states to serve displaced populations and host communities in Kassala state, Gedaref State, West Kordofan, and East and South Darfur, Port Sudan states with the potential to add other places in the future.

Our field offices in Kassala, Gedaref, Nyala, El Daein, Adila, West Kordofan and Port Sudan serve as the key state hubs for program delivery and support and organize the work of our 500 employees deployed on the field.

Purpose of the medical services requirements: -

Alight would like to implement medical insurance for all staff for an initial one-year contract and to be renewed annually. Alight is seeking quotes from insurance companies for medical coverage in order to begin a contract in the last half of 2025. The quote must include:

- One principal staff member.
- The cover should provide an option for staff to add extra children and their parents as additional member/s whereby the staff will meet the medical premium costs for the additional members

The medical scope of cover should provide the following services;

1. Out- patient services.
2. In- patient services
3. Hospitalization in single room on admission
4. Delivery (normal or caesarian) legal abortions and pre-natal.
5. Pre-existing and chronic diseases
6. Dental coverage
7. Optical and vision
8. Laboratory services.
9. Provision of drugs.

Alight currently employs 500 staff as of the date of this tender, we kindly request you to provide your medical insurance quotation for national staff

Your quote details will be as stated in the below table. Any additional information can be added in annex.

Description	Amount in SDG	Amount in USD	Ceiling of coverage SDG	Ceiling of coverage USD
Cost per person				
Maximum coverage				
Network coverage				
Outpatient				
Consultation fees				
Chronic				
MATERNITY / OBS				
Optic				
Admission class / Inpatient				
Geographical coverage				
Medication deductions				
Dental				

Duration of Medical Insurance:

12 Months from the starting date of the contract

Expected output

The insurance company is expected to cover the above services in all locations where Alight operate (Port Sudan, South Darfur, East Darfur, West Kordofan, Geadref state, Kassala State) with the potentiality to add other places in Sudan in future, irrespective of availability of the medical services or cover expenses incurred for treatment of employee in the insurance agreement. The Tender is open to all eligible Health Insurance Companies and medical services providers.

2. Terms and conditions:

All interested Health Insurance Companies and medical services providers can find the tender documents from Port Sudan Office, Airport Area, Block 4 , House 12/1 , Port Sudan - Sudan All interested Health Insurance Companies and medical services providers are advised to keenly read and understand the terms and conditions set out in this bid document, and ensure compliance.

Completed tender documents should be submitted in **Sealed Envelopes (dropped in the Tender box at Port Sudan Office, Airport Area, Block 4 , House 12/1 , Port Sudan - Sudan at 19th, June 2025 at 2.00 p.m. Tender documents submitted after the deadline shall Not be considered for process**

3. Instructions for Tender Submission.

- 3.1 Companies need to designate the name of the contact person within their company who will serve as the main contact for this process, along with his/her title, address, phone number and e-mail address. You agree to destroy any and all information in this document if you choose to decline participation in this tender process.
- 3.2 You must submit your written hard copies of your response, attached with your company profile and the bidding documents respectively, to be received by Alight close of business on **19th June, 2025 at 2.00 pm**. Any response received after this date may be considered non-responsive, and Alight would not be obligated to engage your firm any further in this particular Tender process.
- 3.3 All responses and supporting documentation shall become the property of Alight and will not be returned.
- 3.4 Alight ultimately reserves the right throughout this process to select any servicing option that best meets its business requirements and to hold discussions with any and all respondents.
- 3.5 Bidders must agree to the following conditions if they choose to respond to Alight regarding this tender:
- a) Neither issuance of this Invitation to Tender (ITT) nor receipt of proposals represents a commitment on the part of Alight.
 - b) If Alight chooses your Company, the terms and conditions in **herein this tender document** is a non-inclusive list of terms and conditions that will be included in any binding agreement between you and Alight, Alight or any office in the Alight Partnership. In your proposal submitted to Alight, you must indicate any issues you may have in accepting any of these terms and conditions.
 - c) Alight will not be responsible for, or in any way liable for, any costs incurred by companies in the preparation of any responses or presentations relating to this ITT.
 - d) ***Alight reserves the right to award the contract for the over listed at its discretion and is not obliged to award the contract to the bidder with the lowest price and it is depending on Quality of Medical Services, Network list and Coverage areas.***
- 3.6 This document is provided for the exclusive use of your company and copies shall not be made available to any other party, without written consent from the procurement Committee.
- 3.7 Both you and Alight acknowledge that they may come in contact with non-public information, which is considered confidential or proprietary to the other, including this document itself. Each party agrees not to use such information for its own benefit or allow it to be released to or used by others. Each party agrees to exercise reasonable care to prevent disclosure to any third party.
- 3.8 Neither party shall use the name of the other in publicity releases, referrals, advertising, or similar activity without the prior written consent of the other.

4. Required Written Response

Companies need to respond in a format that refers to the following sections and numbered items and must specifically address each and every request for information contained herein. If you are unable to comply with any information requested, an explanation must be provided as part of the response.

4.1 Company Information

- 1) List your company's full name, corporate address, telephone number and fax number.
- 2) List your company's primary contact and back-up contact for this ITT process. Please include title, address, telephone number, fax number and email address.
- 3) Describe your experience in partnering with other global NGO clients (if any).
- 4) Provide a list of your major customers, with contact information, that are similar in size and culture as Alight and have contracted with your company for similar requirements. Alight may choose to contact them for reference purposes.
- 5) Describe any conflicts of interest that your company may have in entering into a relationship with Alight.
- 6) List of medical networks inside and outside Sudan.
- 7) Coverage Ceiling for the treatment inside and outside Sudan.
- 8) List of exclusions

5. AWARD CRITERIA

Award of the Contract shall be based on the following criteria:

Documentation Required:

- Company Registration Certificate and / or Certificate of Incorporation
- Valid Trading Licenses
- Value Added Tax (VAT) Registration Certificate
- Company human resource capacity Chart.
- Copy of Certificate of clearance from taxation.
- Company physical address (office location).
- List of medical network.

Service Delivery Issues

- Ability to offer the appropriate medical services at an economically advantageous price to Alight.
- Facilities available for on-line access
- Quality and quantity of resources, and service provision.
- How efficient and effective your working methods will be.

- Ability to handle emergency situations with quick turnaround within, but also after normal business hours.
- Key strengths; details of any services that are unique to the service provider.
- Clear Plan to be implemented once a “Go ahead” decision is made.
- Reputation and client references.

Price

- Clear breakdown of costs.
- Additional services that the service provider would be willing to provide to Alight at no cost.
- Willingness to renegotiate prices in the process of contract award.
- No alteration on figures, and or use of correcting fluid is required. Any list carrying such alterations will be rejected from the rest of the competitive process.
- Reimbursement process and percentage from the total cost

For any clarification or inquiries on this particular tender, please contact the **Supply Chain Coordinator of Alight Sudan.**

Contact phone numbers:

HabibR@WeAreAlight.org

+249917200643

+249117448537

Companies may not enter into communications or negotiations with other Alight staff about this particular tender without the prior written permission of the procurement committee.

We look forward to receiving a proposal from you and thank you for your interest in our account.

Good Luck

Yours sincerely

Tender Committee.