TERMS OF REFERENCE

DRC NATIONAL STAFF MEDICAL INSURANCE COVER

Introduction and background

DRC global compensation policy supports the organization's goals and vision. It also promotes behavior that helps us succeed in our tasks for the benefit of those whom we help. The global policy wishes to offer competitive compensation and benefits that help us to attract, retain and develop committed staff.

In line with the DRC global compensation policy, DRC South Sudan wishes to provide a standard comprehensive medical insurance scheme which can assist and support all National Staff in all field locations despite the different contexts of the locations.

DRC South Sudan is therefore looking for a medical insurance service provider who can provide the following:

Desired Provisions:

- Capacity to provide insurance service to at least **390** principals (insured employees) and **1950** dependents comprising of maximum of **4** dependents for each staff;
- Must have medical services providers in and around but not limited to Juba, Wau, Yambio, Torit, Bor, Aweil, Pibor, Panriang, Malakal, Bentiu. Extra areas will be added advantage.
- Additional Walk-in service providers (non-referral) will be required in Kenya, Uganda, Sudan, Ethiopia and Egypt.
- Provision of chronic illness treatment cover
- Ability to cover beneficiaries on referral beyond the regional countries e.g. Egypt, India or South Africa etc will be an added advantage
- Ability to provide medical evacuation Services from field locations to Juba, and from Juba to other international medical facilities as outlined above, for medical referral services in case of emergencies.
- Flexible costing policies – premiums, co-insurance, copays (in terms of Off-Network coverage), etc. No deductible is an anticipated option for DRC;
- Flexible coverage including but not limited to Out-of-Network coverage,
- Provide both in-patient and out-patient coverage
- Plan should cover broad spectrum of medical/health needs – preventive care and non-preventive care - various other medical categories such as optical, maternity, dental coverage should be provided; and
- Provision of psychosocial support services to staff.

OBJECTIVE

Provision of comprehensive medical insurance scheme for DRC South Sudan national staff members and their dependents.

A. TARGET GROUP

Approximated target group for medical insurance:

	Location	No. of Staff	No. of Dependents range
1	Kodok	10	50 - 60
2	Ajuong Thok	31	155 - 180
3	Bentiu	92	460 - 500
5	Juba	152	760-780
6	Maban	6	30 - 40
7	Malakal	51	255 - 270
8	Magwi	27	100-135
9	Mayom	7	35 - 45
10	Koch	8	40 - 55
11	Akobo	6	30 - 45
TOTALS		**390**	**1950 - 2110**

Number of Staff and dependents may vary.

The medical cover is from employee and a maximum of 4 dependents. Current family size is broken down as:

Family size	Number
M	390
M+ 1	780
M+ 2	1170
M+ 3	1560
M+4	1950

B. SCOPE

Proposals are invited from reputable insurance companies to provide wide-ranging services as per the following options:

Option 1:

INPATIENT BENEFIT	
Overall limit	USD 30,000
Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to ***full limit***	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & optical expenses

	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
Benefits with ***sub-limit***	Pre-existing, chronic and HIV/AIDS conditions
	1st ever emergency C-section
	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments
	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	• 2000,00 per family (M) • 2500,00 per family (M+1) • 3000,00 per family (M+2,) • 4000,00 per family (M+3 or 4 or 5)
Benefits covered to ***full overall limit***	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
	Ante-natal and postnatal services
	Prescribed physiotherapy
Benefits with ***sublimit:***	General health checkups for staff & spouse One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years
	Vaccination for Yellow fever, typhoid, malaria,
	Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
Sub-subsequent C-section	USD 2000
DENTAL BENEFITS	

Benefit limit	USD 200 per member
Benefits covered:	Dental Consultation & Gum Diseases
	Extractions and fillings
	Dental X-rays & Prescriptions
	Crowning and Bridging
	Braces
	Scaling and polishing
	Root canals
OPTICAL BENEFITS	
Benefit limit	USD 100 per Member
Benefits covered:	Consultation
	Outpatient ophthalmologists' expenses
	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

Option 2: Same as Option1 but Excluding Dental Services
Option 3: Same as Option 1 but with reduced outpatient limits;

- 1000,00 per family (M)
- 1750,00 per family (M+1)
- 2250,00 per family (M+2,)
- 2500,00 per family (M+3 or 4 or 5)

Option 4:

INPATIENT BENEFIT	
Overall limit	USD 20,000
Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to ***full limit***	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & optical expenses
	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
Benefits with ***sub-limit***	Pre-existing, chronic and HIV/AIDS conditions
	1st ever emergency C-section
	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments

	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	- 2000,00 per family (M) - 2500,00 per family (M+1) - 3000,00 per family (M+2,) - 4000,00 per family (M+3 or 4 or 5) -
Benefits covered to ***full overall limit***	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
	Ante-natal and postnatal services
	Prescribed physiotherapy
Benefits with ***sublimit:***	General health checkups for staff & spouse One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years
	Vaccination for Yellow fever, typhoid, malaria,
	Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
Sub-subsequent C-section	USD 2000
OPTICAL BENEFITS	
Benefit limit	USD 100 per Member
Benefits covered:	Consultation
	Outpatient ophthalmologists' expenses
	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

Option 5: Same as Option4 but Excluding Dental Services
Option 6: Same as Option 4 but with reduced outpatient limits;

- 1000,00 per family (M)
- 1750,00 per family (M+1)
- 2250,00 per family (M+2,)
- 2500,00 per family (M+3 or 4 or 5)

Option 7:

INPATIENT BENEFIT	
Overall limit	USD 15,000
Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to ***full limit***	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & optical expenses
	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
Benefits with ***sub-limit***	Pre-existing, chronic and HIV/AIDS conditions
	1st ever emergency C-section
	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments
	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	• 2000,00 per family (M) • 2500,00 per family (M+1) • 3000,00 per family (M+2,) • 4000,00 per family (M+3 or 4 or 5)

Benefits covered to ***full overall limit***	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
	Ante-natal and postnatal services
	Prescribed physiotherapy
Benefits with ***sublimit:***	General health checkups for staff & spouse One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years
	Vaccination for Yellow fever, typhoid, malaria,
	Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
Sub-subsequent C-section	USD 2000
DENTAL BENEFITS	
Benefit limit	USD 200 per member
Benefits covered:	Dental Consultation & Gum Diseases
	Extractions and fillings
	Dental X-rays & Prescriptions
	Crowning and Bridging
	Braces
	Scaling and polishing
	Root canals
OPTICAL BENEFITS	
Benefit limit	USD 100 per Member
Benefits covered:	Consultation
	Outpatient ophthalmologists expenses
	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

Option 8: Same as Option 7 but Excluding Dental Services
Option 9: Same as Option 7 but with reduced outpatient limits;

- 1000,00 per family (M)
- 1750,00 per family (M+1)
- 2250,00 per family (M+2,)
- 2500,00 per family (M+3 or 4 or 5)

Option 10:

INPATIENT BENEFIT	
Overall limit	USD 10,000
Cover type	Per family shared
Bed Occupancy	Standard private room
Lodger fee	Accompanying person
Benefits covered to ***full limit***	Illness and accidental hospitalization
	Passive terrorism
	Accidental dental & optical expenses
	ICU /HDU & Theater charges
	Day Care surgery
	Emergency Evacuation & ambulance services
	Coverage within the region (Kenya, Ethiopia, Uganda, India, Sudan and Egypt)
	Newly diagnosed Chronic Conditions
Benefits with ***sub-limit***	Pre-existing, chronic and HIV/AIDS conditions
	1st ever emergency C-section
	Prematurity, congenital and neonatal conditions
	Post-hospitalization care & visits
	Inpatient dental ailments
	Inpatient optical ailments
	Psychiatry and psychological conditions
	Home nursing
	External prosthesis & external medical appliances
	Last expense per person
OUTPATIENT BENEFIT	
Overall limit	• 2000,00 per family (M) • 2500,00 per family (M+1) • 3000,00 per family (M+2,)

	• 4000,00 per family (M+3 or 4 or 5)
Benefits covered to ***full overall limit***	Professional fees/consultations
	Prescribed laboratory costs
	Prescribed medications
	X-rays, Ultrasound, MRI scans
	Direct Access to Psychological & Counselling services
	Pre-existing, chronic, HIV/AIDS conditions
	Direct access to specialists for pediatrics & gynecology
	Ante-natal and postnatal services
	Prescribed physiotherapy
Benefits with ***sublimit:***	General health checkups for staff & spouse One PSA & Pap Smear for staff & spouse
	KEPI vaccinations up to 1.5years
	Vaccination for Yellow fever, typhoid, malaria,
	Private Baby Friendly vaccines up to 1.5years
Normal delivery	USD 1500
Sub-subsequent C-section	USD 2000
DENTAL BENEFITS	
Benefit limit	USD 200 per member
Benefits covered:	Dental Consultation & Gum Diseases
	Extractions and fillings
	Dental X-rays & Prescriptions
	Crowning and Bridging
	Braces
	Scaling and polishing
	Root canals
OPTICAL BENEFITS	
Benefit limit	USD 300 per family
Benefits covered:	Consultation
	Outpatient ophthalmologists expenses
	Lenses and contact lenses
	Correction of refractive errors
	Frames (one pair every two years)

Option 11: Same as Option 10 but Excluding Dental Services
Option 12: Same as Option 10 but with reduced outpatient limits;

- 1000,00 per family (M)
- 1750,00 per family (M+1)
- 2250,00 per family (M+2,)
- 2500,00 per family (M+3 or 4 or 5)

Key Requirements:
The insurance provider must demonstrate and outline the following key factors:

1. Extensive country-wide panel of service providers with a focus on remote/up-country areas in particular but not limited to Juba, Wau, Yambio, Torit, Bor, Aweil, Pibor, Panriang, Malakal, Bentiu
2. Biometric identification via smart card technology for scheme administration.
3. Premium payments policy clearly outlining the following:
    a) Premium calculation for short term contracts including how to deal with extension of short-term contracts;
    b) Premium calculation for additional members joining the policy;
    c) Conditions for premium reimbursement. Minimum documentation required.
    d) Compensation procedure for expenses within South Sudan and abroad.
    e) Exclusions.

Payment Terms shall be on semi-annual basis. Other offered terms shall be evaluated if deemed favorable e.g monthly payments

Administrative terms.

Other terms shall include:

i. Dependents covered up to the age of 25 years excluding spouse;
ii. New joiners charged on pro-rated premiums.
iii. No Co-pay
iv. Dedicated focal person for daily administrative management of the account.
v. Reimbursements 100% within 14 days on submission of claim.
vi. Member education for training and awareness to field locations within 3 months upon commencement of cover.
vii. Monthly debit and credit notes for addition/deletion of staff members.
viii. Monthly utilization member statement sent directly to staff email address.

6. Estimated start date: April 1st, 2023 for Approximately 2-year Contract