

RFP Information	
RFP Reference:	Medical Insurance and Group Accidental Insurance Services
Organization Information	
Name of the organization:	
VAT/ PAN registration number:	
HAS A TAX CLEARANCE CERTIFICATE BEEN SUBMITTED? :	YES/NO
Contact person's name:	
Contact details:	Telephone:
	Cellphone
	Address:
	Email:
	Other:
Additional Contact Information:	
SIGNATURE AND COMPANY STAMP	
DATE:	

Terms of Reference for Medical Insurance and Group Accidental Insurance Services

1 Background

Plan International is an independent development and humanitarian organisation that advances children's rights and equality for girls. We believe in the power and potential of every child. But this is often suppressed by poverty, violence, exclusion and discrimination. And it's girls who are most affected. Working together with children, young people, our supporters and partners, we strive for a just world, tackling the root causes of the challenges facing girls and all vulnerable children. Plan International Nepal has been working in Nepal since 1978. Currently, we work in 24 districts and has about 150 staff working in 6 different locations including Lalitpur (Country Office).

Plan International Nepal is in the process of integrating and automate its payroll system in line with the SAP system and the time sheets. The potential service provider will be required to customize the automated system as per the need of the organization by developing, testing and installing at Plan International Nepal Country Office.

The contract will commence from 1 October 2020 and will be valid for a period of one year upon successful completion of trial period of minimum three months with possibility of extension depending upon the performance. The service provider/consultant will work with Operations at Country Office.

2 Objective of works

The objective of this process is to obtain provide Medical, GPA and RSMDST Insurance coverage services to all Plan Staff at Country Office (Bakhundole) and Field Offices (Itahari, Sindhuli, Makwanpur, Banke and Jumla) The contract will commence from 1 October 2020 and will be valid for a period of one year.

3 Scope of work

Insurance company should provide following insurance coverage following services (**detail attached in Annex 1**)

- GPA
- Staff RSMDST
- Staff Medical- Domiciliary, Hospitalization and Maternity

4 Basic Terms and Conditions: Insurance Company must:

1. Reimbursement should be made up to total limits in lump sum basis for Hospitalization, Domiciliary and Maternity Insurance. No excess amount will be deducted from the benefits limits.
2. Newborn baby will be insured right after the birth, upon notification from Plan International Nepal.
3. Plan International Nepal Country office and its field offices Logistics staff collect the claims and forward to the insurance company. Individual queries should deal directly with concern staff.
4. The premium for all category of insurance policies **should be quoted for 3 months, 6 months, 9 months and 12 months** period separately so that the cutoff date could be aligned for the staff who joins later.
5. The insurance company on a pro-rata basis will refund paid premium up on request from Plan International Nepal for the staff who will leave the organization.
6. The insurance company will provide reimbursement within 30 days of submission of claim documents. If any document/information missing, the insurance company should inform to Plan International Nepal within 10 days after receiving the claim.
7. Number of staff given in **Annex-I** mentioned are tentative and actual numbers of coverage will be done on an actual basis during the time of agreement.
8. The insurance company should deliver orientation to the staff in different locations (Plan International Nepal Country office and field Offices, Lalitpur, Sindhuli, Itahari, Hetauda and Nepalgunj within a month after signing the contract.
9. The selected insurance company will maintain the confidentiality of all claim documents.
10. The insurance company will reimbursement the claim amount to individual staff' bank account.

11. The insurance company will provide reimbursement summary sheet of staff to Plan International Nepal at the time of settlement/reimbursement.
12. Under the domiciliary benefit, the insurance company will entertain the Aurvedic/homeopathic treatment claims supported with valid documents (prescription and original bills).
13. Within the ceiling of maternity insurance benefits, the cost for delivery will be covered for female staff and spouse of male staff member in either normal delivery or caesarean cases, which is an addition of hospitalization and Domiciliary insurance. This should cover miscarriage and stillbirth for both maternity insurance and hospitalization. **Insurance company should calculate numbers of maternity probability based on the staff details and bid premium to cover maternity insurance for staff and staff spouse.** The domiciliary package will also cover dental and eye treatment cost up annual ceiling as follows:
 - (a) Eyeglass Up to Rs 1,500.
 - (b) Expenses of tooth extraction up to Rs 1,500
 - (c) RCT dental treatment up to Rs 4,500
14. The cost paid for ambulance (or hired public vehicle if ambulance will not available) during emergency cases will be considered as treatment related cost and will be reimbursed within the given ceiling of the coverage.
15. Domiciliary, hospitalization and maternity insurance claim documents will be accepted 60 days from the date of invoice. Scan copy of the invoice with the verification from Plan International Nepal Country office should be consider to process the payment reimbursement and original documents will be submitted within 90 days staff who are based in the mid-west region.
16. No age bar of staff and staff' spouse will be applicable for insurance coverage until retirement age.
17. Should provide the insurance premium rates for benefits limit as mentioned in annex 1.
18. Other terms and conditions by insurance company as per the local law.

4.1 Plan International Nepal will:

1. Provide the list of staff, spouse, and children with age.
2. Plan International Nepal will make payment upon issue of policies, renewal of policies by a/c payee bank cheque or account transfer to the insurance company.
3. The initial agreement with the selected insurance company will be for one year subjected to extension for next two years on satisfactory service delivery by the company.
4. Plan International Nepal has its country office at Bakhundole, Lalitpur and other field/project offices are located at Itahari, Sindhuli, Hetauda, Nepalgunj and Jumla.

4.2 Qualifying and Conditions:

- The minimum requirement and qualifications are as follows:
- The firm should be registered with Rastriya Beema Samiti and registration should have been renewed as per law/regulation.
- The firm should be VAT registered with Inland Revenue Office and certificate of Tax payment/clearance is obtained as per government policy.
- Company profile that includes track record and references from previous clients.

4. SUBMISSIONS

- Copy of firm registration at Rastriya Beema Samiti
- Copy of VAT registration certificate
- A copy of company registration certificate with renewal document (the purpose of the firm in registration must include the development of software)
- A copy of current fiscal year's tax clearance document
- Other supporting documents, if required

5. Ethical and Child Protection Statements

Child protection is a term used to describe the responsibilities and activities undertaken to prevent or to stop children being abused or ill-treated. It is Plan's duty and responsibility to reduce the risks of abuse to

the children who we have contact with and keep them safe from harm. Plan’s Child Protection Policy, “Say Yes to keeping children safe”, is Plan’s overriding framework to protect children who come into contact with Plan employees, volunteers, partner organisations and individuals, including consultants, who are working on behalf of Plan.

The consultant should include statements in the proposal on how s/he will ensure ethics and child protection during the commencement of the assignment and during the field work. The consultant should also specify other ethical protocols to be followed during the due course of the study. The consultant is strongly recommend to take written consent of the respondents and/or children’s guardian before taking photographs/interview and ask if their photographs, verbatim or case stories could be used in report for public dissemination. Such consent must be documented and submitted to Plan International Nepal along with the final report.

6. Submission of Proposal:

The Offeror shall prepare Proposal and submitted by on **31st August, 2020**.

1. Deadline for submission of proposals

We are aware about the current lock down scenario, hence the proposal can be accepted through Plan International Nepal email address at nepal.procurement@plan-international.org, **no later than 5:00 PM on 31st August, 2020**. However if the lockdown is lifted sealed proposals should be sent in hard copy and has to be deposited in tender box at Plan International office.

**Plan International Nepal,
Nepal Country Office
Lalitpur-3, Maitri Marga,
Bakhundole, Lalitpur, Nepal
Phone: 01-5535580**

2. Evaluation/Selection Criteria:

The following selection criteria will be used for technical evaluation of the proposals.

7. Evaluation/Selection Criteria:

The following selection criteria will be used for technical evaluation of the proposals.

Description of Item	Weighting %
1. No. of clients	5%
2. Service package (Diseases/illness)	20%
3. Time Period (claim reimburse)	20%
4. Coverage of critical illness	20%
5. Technical Knowledge	20%
6. financial stability	10%
7. Reputation (Organization Feedback)	5%
Total	100%

8. Supervision

Country Human Resource Manager will supervise the overall process with technical support from Operations team, Plan International Nepal. Respective office staff will provide necessary support to develop payroll software.

9. Cost and Payment

The consultant should submit the total budget in the proposal with detail breakdown including applicable government taxes. 40% of amount will be paid after signing of the agreement, remaining 60% amount will be paid after submission of final product and approved by Plan International Nepal.



Annex-1

Sealed Bid Tender Ref No:

Plan International Nepal, Country Office
Medical, GPA and RSMDST Insurance Services Procurement Bid Form
 Insurance Benefits List

Staff Insurance	Estimated No*	Benefit Limits (NPR)		
		Benefit Limits (NPR)	Rate	Amount
1. GPA for Staff	120	691,472,568.19 (60 months basic Salary)		
2. RSMDST for Staff	120	385,742,154.35 (60 months basic Salary or Rs. 35,00,000 whichever is less)		
3. Hospitalization Insurance- Staff	120	130,000		
4. Hospitalization Insurance- Spouse	115	130,000		
5. Hospitalization Insurance- Child <18 Yrs	100	130,000		
6. Domiciliary Insurance-Staff	120	26,000		
7. Domiciliary Insurance-Spouse	110	26,000		
8. Domiciliary Insurance-Child 1 18	100	26,000		
9. Maternity (staff or staff spouse)	50	60,000		
		Total NPR		
		VAT (13%)		
		Grand Total (NPR)		

* Estimated numbers may change by ± 10% (percentage).

Premium rates for short term:

Duration	Premium Rate (%)
Up to 3 Months	
Up to 6 Months	
Up to 9 Months	
Up to 12 Months	

Other terms and conditions by insurance company (if any).

1.



Signature of Authorized Person:

Name of Authorized Person:

Name of Company:

Address:

E-mail ID:

Company Seal/Stamp

Contact No:

Date: