

Specification of Requirements

For Staff Medical (Out-Patient and Hospitalization) Insurance

1. Introduction

VSO is seeking to appoint one provider for Staff Medical (Out-Patient and Hospitalization) Insurance for FY 2024/25. The contract will be for a period of 1 year with the possibility of extending for a further two-three years upon mutual agreement of Premium cost and satisfactory performance.

2. Background

VSO is one of the longest-serving INGOs working in Nepal since 1964. With the belief that people are the best agents of sustainable change, VSO works through its Volunteering for Development Approach with volunteers (Local, National and International) as central actors in its three priority areas of programming: 1. Resilient Livelihoods 2. Inclusive Education and 3. Global Health. Gender and Social Inclusion, Social Accountability and Resilience are its cross-cutting priorities. So far, VSO has reached 72 out of 77 districts of Nepal. Currently, it is working in 20 districts and has its presence in all 7 provinces.

In its mission, the organization heavily relies on its staff, emphasizing the importance of their well-being and protection for the effective execution of its programs thus to ensure a resilient operation, VSO Nepal is investing in medical insurance coverage for staff for the period of one year starting from 1st December 2024 to 30th November 2025.

3. Delivery of service

As outlined in the agreement between the involved parties spanning from 1st December 2024 to 30th November 2025, the delivery clause will detail:

- The time frame within which insurance claims must be submitted after an incident.
- The extent of coverage provided by the policy for various risks.
- The processing time for submitted claims and the duration within which reimbursements will be issued.

4. Order process

Orders will be placed with the supplier who ranked first in the evaluation. Should that supplier be unable to meet our requirements, the supplier who ranked second in the comparative evaluation will be approached, and so forth. The winning supplier will be issued a **Contract**.

5. PROPOSALS

5.1 TECHNICAL PROPOSAL

Your Technical Proposal consists of your responses to the questions below. Please respond to each of the questions, taking note of the word count.

1:	Making reference to the Specification, explain in detail how your organisation would provide the requirements of this contract. (Word count within 300 words)
2	Reliability Requirement: Insurance companies must demonstrate financial stability and ensure their ability to fulfil policy obligations and withstand potential economic fluctuations Word count within 200 words

3.	Privacy / confidentiality requirements: What privacy and confidentiality provisions govern shared or prospective documents? Word count within 200 words
4	Data Protection: Description of the data protection measures to be offered by the insurance company's vendor. Word count within 200 words
5	Details on your order process: insert any areas of particular importance which we need more information on Word count within 200 words
6	Quality Assurance Plan: Submit a quality assurance plan that sets out the systems and processes for quality assuring the evaluation and research process and delivery. Word count within 200 words

5.2 PRICE PROPOSAL

Provide a price proposal that includes a detailed breakdown of all costs involved in the delivery of this work. Prices must be quoted in NPR currency and include all costs necessary for the performance of the contract. Any charge not stated in the price schedule will not be allowed as charge under any resultant contract.

● **Staff Medical Insurance: Approx. 30 staff and dependents**

<u>Description</u>	<u>Amount (NPR)</u>
Annual Medical premium for 1 Individual staff	
Cost for additional Partner (Spouse)/ 1 st dependent	
Cost for additional dependent/Child	

The policy limit as per the maximum capacity of the bidding organisation needs to be sent along with the Table of Benefits.

VSO does not intend to cap the number of dependent children to be added to the policy.

Note: The table of benefits must be sent in the below format accordingly to VSO Nepal.

Bidding organisations need to provide quotes for the 2 different lots below:

- Lot 1: comprehensive cover
- Lot 2: inpatient and emergency evacuation cover

Lot 1

<u>Table of Benefits</u>	
A. Hospitalisation	Maximum Sum Coverage/Payable
a. Hospital charges and related drugs and dressings for treatment in the country of work	NPR 34,000,000

	b. When suitable medical facilities are unavailable in country of work (as determined by insurer or Medical Team) hospital charges and drugs and dressings for treatment in the nearest country. Travel and accommodation are self-funded except in an emergency.	
	In exceptional cases the International Medical Team or the insurer may authorise travel and Fees of Medical Practitioners accommodation costs usually only for treatment on a one-off basis	
	c. Air ambulance transport to the nearest centre of medical excellence	
	d. Medical or non-medical escort subject to pre-authorisation by the International Medical e. Team	
	B. Repatriation	
	f. Medical transfer can be requested for people who live or work away from home. It is included on a case-by-case basis at point of recruitment.	
	g. Medical costs in the home country are not covered by VSO unless included in the private insurance policy.	
	In an emergency people will be stabilised in the nearest centre of medical excellence before being transferred (see point 1 above).	
	C. Dental Coverage	NPR 56,000
	h. Emergency dental costs including repair of dentures (if there has been a dental check-up in i. the last 12 months) j. One dental check-up per annum (unless this is covered even partially in the country of work k. by a health scheme) and the dental care prescribed following the annual check-up, up to the l. limit set by the insurer. m. No long-term restorative or cosmetic work	
	D. Optical Care	NPR 44,000
	n. One annual eye test o. Provision for glasses or contact lenses (with change in eyesight) p. Provision for glasses or contact lenses where there is damage to eyes as a result of an accident or illness (e.g., glaucoma) up to the limit set by the insurer.	
	E. Maternity	NPR 880,000

q. Reasonable insured antenatal and delivery costs up to a ceiling set by the insurer. See some examples below: <ul style="list-style-type: none"> a. 2 pregnancy ultrasound scans prescribed by a doctor b. Antenatal screening tests as prescribed by a doctor (for example sickle cell and thalassaemia) c. Recommended blood tests (usually to check for syphilis, HIV and hepatitis B) 	
F. Outpatient Treatment	NPR 612,500
a. Surgical procedures	
b. Radiotherapy/chemotherapy	
c. Computerized tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET)	
d. Prescribed out-patient drugs and dressings	NPR 87,500
e. Medical practitioner consultation charges	
f. Diagnostic tests (not routine health screening checks, unless there are symptoms to investigate) and physiotherapy (when prescribed by a doctor following an accident covered by the insurance and subject to a time-limited agreed course of treatment)	
g. Consultations and treatment for psychiatric illness administered by a medical practitioner h. Any Additional Chronic conditions	Coverage / Refund upto NPR 1,800,000
G. Chronic conditions	NPR 1,800,000
i. Treatment for necessary long-term chronic care if diagnosed while working/volunteering for VSO	

Lot 2

<u>Table of Benefits</u>	Maximum Sum Coverage/Payable
A. Hospitalisation	NPR 180,000,000
r. Hospital charges and related drugs and dressings for treatment in the country of work	
s. When suitable medical facilities are unavailable in country of work (as determined by insurer or Medical Team) hospital charges and drugs and dressings for treatment in the nearest country. Travel and accommodation are self-funded except in an emergency.	

In exceptional cases the International Medical Team or the insurer may authorise travel and Fees of Medical Practitioners accommodation costs usually only for treatment on a one-off basis	
t.	
u. Air ambulance transport to nearest centre of medical excellence	
v. Medical or non-medical escort subject to pre-authorisation by the International Medical	
w. Team	
B. Repatriation	
x. Medical transfer can be requested for people who live or work away from home. It is included on a case-by-case basis at point of recruitment.	
y. Medical costs in the home country are not covered by VSO unless included in the private insurance policy.	
In an emergency people will be stabilised in the nearest centre of medical excellence before being transferred (see point 1 above).	
C. Maternity	NPR 880,000
z. Reasonable insured antenatal and delivery costs up to a ceiling set by insurer. See some examples below: <ul style="list-style-type: none"> a. 2 pregnancy ultrasound scans prescribed by a doctor b. Antenatal screening tests as prescribed by a doctor (for example sickle cell and thalassaemia) c. Recommended blood tests (usually to check for syphilis, HIV and hepatitis B) 	

Note: The table of benefits must be sent in the above format accordingly to VSO Nepal.

6. References

Please provide 2 (Two) references who we may contact to discuss experiences of working with you.

- Name of the organization:
- Contact person:
- Designation:
- Contact Number:
- Email:

7. VSO's roles and responsibilities

VSO will provide the following arrangements after the bidders firm is on board:

- Induction meeting with an orientation of the VSO and objectives of the assignments.
- Provide required documents and staff information.

8. Instructions to complete and submit the proposal

The following are the key instructions for bidder firms who are interested in submitting a proposal:

- Submit on your organisation's letter-headed paper,
- must contain both a **Technical** and **Price** Proposal,
- state the quote **validity period** at least a year,
- Scanned copy of PAN certificate,
- Scanned copy of firm registration certificate and valid certification of Nepal Insurance Authority,
- Latest tax clearance certificate of FY 2080/81 (If obtained) or extension letter for the same along with tax clearance certificate of FY 2079/80
- be received by the VSO contact by the quotation deadline
- include details of **two referees** and a brief description of the work carried out for them (work should be relevant/ similar to this work)
- The value of Technical and Financial proposals will be evaluated at a ratio of 60:40 respectively.
- The proposals should be submitted to the VSO Office by **Monday, 11 November 2024**.
- Proposal should be submitted in a **wax-sealed envelope**. Documents **without wax seals will not be taken into consideration**.

Being a VSO Supplier: All suppliers are required to comply with the requirements of the VSO Supplier Code of Conduct. The Code is available here: <https://www.vsointernational.org/about/policies-and-statements>

How we use your data: VSO's Privacy Notice contains information about how we use and store your data and is available here: <https://www.vsointernational.org/about/legal/data-protection-and-privacy>

VSO has a zero tolerance approach to modern slavery. You can read our Modern Slavery Statement here: <https://www.vsointernational.org/about/policies-and-statements/statement-on-modern-slavery>