

**Call for proposal  
for  
Group Medical Insurance**

Detailed ToR

The Adventist Development and Relief Agency (ADRA) is a global humanitarian organization that operates in more than 120 countries. ADRA Nepal works with people in poverty and distress to create just and positive change through empowering partnerships and responsible action. ADRA collaborates closely with local communities, government agencies, and other stakeholders to ensure the effectiveness and sustainability of their projects. ADRA prioritizes community participation, capacity building, and a holistic approach to development, aiming to uplift vulnerable populations and promote long-term positive change in Nepal.

ADRA Nepal invites proposals from the qualified service provider for Annual Medical Insurance.

**Documents should be included with proposal**

- Brief Company Profile
- Policy details with validity of quotation/proposal
- Financial proposal with detailed breakdown, service package/table of benefits, claim reimburse/settlement time period as per the reference attached file but not limited.
- Additional staff/dependents to be included in the Medical Insurance policy as per agreement with the same insurance coverage, premium and services.
- Payment Terms
- Company legal documents including latest tax clearance certificate.
- Reference Letters from the client agencies
- List of current clients

**Scope of Work**

The overall objective of this Request for Proposal for Insurance Services

<b>1. Group Medical Insurance Policy – Hospitalization, Domiciliary (Outpatient) and Critical Illness</b>
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**1.1 No. of staff:** Around 40 staff members and his/her immediate dependents. The coverage in the case of Married staff will include Spouse and up-to 2 Children under the age of 21 years.

**1.2 Duration:** 1 year starting from August 2024, on renewable basis as per need of the Project.

**1.3 Inclusion/Exclusion of the staff members/dependents:** Effective from Day 1 of the joining date and exclusion at the end of contract/project need.

**1.4 Reimbursement time/period:** Mention the submission/settlement timeline as applicable.

**1.5 Table of Benefits:** Submit a list of Benefits in a tabular form.

**1.6** Please mention the Percentage excess in each claim, if applicable

**1.7 Critical Illness:** A total amount of **NPR 700,000** coverage for staff members including family members. Define/enlist the type of critical illness covered under this coverage.

Interested service providers are requested to submit their proposal for the following 2 options:

**Option I:**

**Group Medical Insurance (Domiciliary/Outpatient):**

Value of Insured amount: NPR 40,000 each for staff member and his/her dependents.

Yearly Premium: Propose premium for each member.

**Hospitalization:**

Value of Insured amount: NPR 7,00,000 for 4 family members of staff including his/her dependents.

Yearly Premium: Propose premium for each member.

**Option II:**

**Group Medical Insurance (Domiciliary/Outpatient):**

Value of total Insured amount: NPR 160,000 for family (Staff and his/her dependents/family such as spouse, and child.)

Yearly Premium: Propose premium for each staff.

**Hospitalization:**

Value of total Insured amount: NPR 7,00,000 for family (Staff and his/her dependents/family such as spouse, child, mother, father etc.)

Yearly Premium: Propose premium for each staff.

The preferred coverages are as follows:

Group Medical Insurance (Domiciliary/Outpatient) should at a minimum include:

- Doctor's fee
- First-aid/emergency help
- Outpatient care, services
- Pregnancy and birth (maternity)
- Dental and eye care
- Vaccination
- Medical imaging
- Lab tests, Electrical treatments/investigation
- Pharmaceutical products, medicines
- Acupuncture, physiotherapy
- Ayurvedic/Homeopathy treatment (for other than Jaundice)
- Permanent disablement
- Chronic diseases/Critical illness
- Diabetes
- Blood pressure
- Supplementary medicines/ Vitamins

The preferred coverages for Hospitalization are as follows:

- Hospitalization and in-patient hospital services
- Room & nursing expenses

- Medicines, and drugs charges
- Others (if any)

#### Evaluation Criteria

S N	Evaluation Criteria	Evaluation Sub-Criteria	Maximum Weightage
1	<b>Technical Approach</b>	Understood Scope of Work	5
		Coverage Nepal & India	5
		Claim reimbursement percentage and timeline	8
		Waiting Period	6
		Hospital Network and Cashless Service	5
		Critical illness and preventive treatment coverage	5
		Direct reimbursement of Staff account	6
		<b>Sub-Total point of Technical Approach</b>	<b>40</b>
		2	<b>Corporate capability, Experience and past performance</b>
Account Handling procedure	30		
Reimbursement process through Branch office.	10		
<b>Subtotal of Corporate capability, Experience and Past Experience.</b>	<b>60</b>		
<b>Total points</b>	<b>100</b>		

Interested Insurance Companies are requested to submit their proposal along with the above document to reach the address below no later than 5 PM of **31th July 2024** or submit to [tenders@Adranepal.org](mailto:tenders@Adranepal.org).

For any enquiry, please write to [procurement@adranepal.org](mailto:procurement@adranepal.org)

Please visit <https://adranepal.org/get-involved/express-of-interest-2/> for the detail ToR.

ADRA reserves the right to reject any submission without mentioning the reasons whatsoever. Any attempt to exert influence will result in automatic disqualification.