

TERM OF REFERENCE

# REQUEST FOR PROPOSAL OF STAFF MEDICAL INSURANCE AND GROUP PERSONAL ACCIDENT (GPA)

The Regional Secretariat of Coral Triangle Initiative on Coral Reefs, Food and Fisheries (RS CTI CFF) Conditions of Employment foresee that a contributory medical benefits and dental plan is mandatory for RS staff. Their dependent spouses and their dependent children are eligible for coverage. Members of staff on a fixed-term contract under one year or above one year as well as part-time members may be authorised to opt out of the medical plan on production of evidence that their medical expenses are otherwise covered. The mandatory and contributory medical benefits and dental plan is not subject host country law. The current RS's Medical Benefits and Dental Plan concluded with a service provider is due for renewal in May 2021.

The Regional Secretariat of CTI CFF, office in Manado, North-Sulawesi Indonesia is requesting proposals from qualified and international affiliated insurance firms to send its proposal to cover group term insurance health benefits and group personal accident for fiscal year 2021/2022 not later than 21 April 2021.

## I. BACKGROUND

### **Coral Triangle Initiatives Coral Reefs Fisheries and Food Securities (CTI-CFF)**

The CTI-CFF is an international organization that was officially launched on 15 May 2009 during the Summit of Heads of States of Indonesia, Malaysia, Papua New Guinea, Philippines, the Solomon Islands, and Timor-Leste or called as CT6 as stated in the "CTI Leader's Declaration" with a view of working together to sustain extraordinary marine and coastal resources including coral reefs, sea-grasses, mangrove ecosystems, and their fishes in the coral triangle area by addressing crucial issues such as food security, climate change and marine biodiversity.

The multilateral partnership of six countries aims to facilitate regional collaboration around sustainable development policies and practices related to marine resource exploitation by combining solid conservation actions with good governance while also recognizing the distinct political, economic, environmental and social challenges of each individual CT6 country.

### **CTI-CFF Regional Secretariat**

On 1 April 2015, the permanent Regional Secretariat was officially established. The headquarters of the Regional Secretariat is located in Manado, North Sulawesi, Indonesia. The operational activities of the Regional Secretariat are funded by the contribution of the CTI-CFF Member States. In some cases,

voluntary contributions offered by CTI Partners and other non-Parties and entities may be accepted. The Regional Secretariat is mandated to promote regional cooperation, sharing of lessons, and facilitate learning across the six Coral Triangle countries. Its main activities cover the following areas: organizational development, outreach and communication, regional coordination and mechanisms, technical and thematic working groups, development of key regional reports, and capacity development. The current activities of CTI-CFF Regional Secretariat are to supporting the operation and activities related to the deliverables of programs, Working Groups and Senior Officials Meeting (SOM) assigned tasks. As an efficient organization, currently RS has staff including families of no less than 20 (twenty) person.

## II. THE SCOPE OF CONTRACTS SHALL COMPRISE

- a. Comprehensive Group Health Insurance for insured persons, namely current and future active members of staff. Comprehensive Group Health Insurance for other insured persons, namely current and future internships, trainees.
- b. Group Insurance for medical costs/Life Insurance incurred due to accidents at work and occupational diseases at a 100% reimbursement rate.
- c. Claims Administration for the above group insurances.

The comprehensive insurance plan as the Group Health Insurance and Group Personal Accident as mentioned above shall provide worldwide cover on a medical history as the basis for reimbursement of reasonable and customary expenditure incurred by insured persons in respect of medical and dental treatment, prescribed by medical service providers, as a result of sickness, accident, pregnancy and confinement in accordance with the agreed terms and conditions. The benefit structure ranges from doctor visits, out-patient operations, in hospital operations and medical treatments over pharmaceutical products, dental treatments, radiology, physiotherapy to other therapeutic treatments. Medical costs due to accidents at work and occupational disease are to be included in the insurance plan at a 100% reimbursement rate. The details of insurance coverage are listed below.

## III. DETAILS OF INSURANCE COVERAGE

### A. Group/staff Health Insurance

Particulars of Insurance and benefits

- Inpatient
- Out- patient
- Drugs and administration
- Optical
- Dental
- Maternity

#### In-Patient

Will include the following services whose limits should only be restricted to the Inpatient entitlement:

1. Administration of Hospital Admission process.
2. Applicable Ward Bed.
3. Major Operations.
4. Minor Operations.
5. Doctor's fees - (physician, surgeon & anesthetist).
6. Drugs/Medicines, dressings and internal surgical appliances.
7. Medical Appliances (Hearing Aids, Glucometer, Insulin delivery devices, Urine Catheters & Accessories etc.).
8. Radiology X-ray, ultrasound, ECG and computerized tomography, MRI scans, CT scans.
9. Radiotherapy and chemotherapy.
10. Pathology (laboratory) fees.
11. Post Hospitalization.
12. Access to medical specialists while admitted.
13. Inpatient physiotherapy.
14. Chronic Illness coverage.
15. Gynaecological treatment.
16. In patient Ophthalmic cover.
17. Accommodation for adults whose children of below 12 years of age or invalids.
18. Admitted in Hospital Day care, day surgery Admission (includes dental, optical, gynecological as well as all other services).
19. In-patient dental cover.
20. Mental and other related illnesses.
21. Inpatient Psychiatric Treatment.
22. Palliative care.
23. Provision of Maternity benefits including Caesarean section.
24. Optical expenses arising from disease or accidents.
25. Treatment of Elective surgery i.e. pre-arranged.
26. HIV/AIDS cover (conventional, accepted, recognized treatment).
27. Cancer covers.
28. Congenital conditions.
29. Any other service not included above but may be mutually agreed upon from time to time such as Covid 19.

## Out-Patient

Will cover the following services whose limits should only be restricted to the outpatient entitlement.

1. Routine outpatient treatment including consultations (GPs and Specialists, laboratory and Radiology services)
2. Physiotherapy treatment.
3. Diagnostic X-Ray and Laboratory Tests.
4. Radiology X-ray, ultrasound, EEG, ECG and computerized Tomography, MRI scans, CT scans.
5. Prescribed drugs/medicines.
6. Dental Services.
7. Optical services (Frames, lenses (on ophthalmologist prescription only), contact lenses, bi-Focal lenses, Visual examination.
8. Referrals to Specialists (Pediatrician, Obstetricians, gynaecologists, lactation specialists.
9. Neonatologists, Orthopedic doctors, dermatologists, E.N.T. doctor's etc.).

10. Counselling services. (Psychologist, Psychiatrist and Psychiatric treatment).
11. Baby vaccinations for babies from Birth to 5 years as listed below:
  - a) BCG – Tuberculosis
  - b. HEP – Hepatitis B
  - c) HIB – Meningitis
  - d) OPV – Oral Polio Vaccine
  - e) MMR – Measles Mumps Rubella
  - f) IPV – Injectable Polio Vaccine
  - g) DTAP – Diphtheria Tetanus Acellular Pertussis
  - h. DT – Diphtheria Tetanus
  - i) HP Virus
  - j). Maternity services i.e. Anti and Post Natal.
  - k). HIV/AIDS cover (Voluntary counselling and testing and other related treatments).
  - l). Chiropractor upon referral & approval.
  - m). Pap Smear & PSA tests for employees and spouses.
  - n). Travel Vaccines covered for employees only.
  - o). Hearing aids covered upon referral.

## Administration of The Scheme

- The firm shall ensure that services are provided to RS staff and their beneficiaries with as little paper-work and inconvenience as possible.
- The firm shall be required to clearly state the procedures (in-patient and out-patient) to be followed by the employee/s and beneficiary/ies in the provision of medical services, stating clearly the responsibilities of the parties involved.
- The firm shall be required to provide a comprehensive list of all the Hospitals, Clinics, Doctors, Specialists, Pharmacies and Chemists in their panel.
- The firm shall however not limit beneficiaries to their panel only, the firm shall take on the Medical Service Providers which may be on the RS's panel.
- The Firm shall guarantee that the total medical expenses incurred by insured persons during the term of the contract will be reimbursed by the firm in due time.

## B. Group Personal Accident

### Policy

- Period to cover: 01.05.2021 to 30.04.2022.
- Scope of cover: Provide compensation for death or disablement resulting from accidental bodily injury sustained by the insured's staff.
- Include: Sum Insured, Benefits/Limits,
  - Accidental Death-5-months basic salary.
  - Permanent Total Disability- 5 months' basic salary.
  - Temporary Total Disability- weekly earnings up to 104 weeks.
- Clauses:
  - Accumulation,
  - Age limit: 20-75 years,
  - Disappearance,
  - Worldwide cover. ~~Exposure,~~

- Hijack,
- Declaration,
- Riot, strike and civil commotion
- 24-hour cover
- Claim Notice: sixty (90) days.

## IV. Firm's Eligibility and Qualifications

- The Firm shall furnish, the documents establishing the Firm eligibility and its qualifications to perform the contract if its offer is accepted. The documentary evidence of the firm's qualifications to perform the contract if its proposals is accepted shall establish to the RS's satisfaction that the Firm has the financial and technical capability necessary to perform the contract.
- The Firm shall provide the qualification information statement that the Firm including all members of a joint venture, Directors and subcontractors is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged with RS to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation.
- The Firm shall bear all costs associated with the preparation and submission of its proposals and will in no case RS be responsible or liable for those costs regardless of the conduct or outcome of the proposals process.
- The Firm shall submit their application in one hard copy version and additionally in digital version through email or on CD. The digital version shall consist of pdf files. Generated pdf files shall be used except for documents which must be scanned for technical reasons (e.g. paper-based certificates). Filled-out forms shall be submitted as MS-Office documents (Word or Excel).
- Language: The Firm shall submit all documents and information in English

## V. The Prices

- The indicative Insurance Prices is USD 16,000
- The Firm shall indicate in its proposals the appropriate price schedule, the unit prices and total price of the services it proposes to provide under the contract.
- Prices indicated on the price schedule shall be the cost of the services quoted. RS as an international Organization is exempted from tax and all customs duties including VAT and other taxes payable.
- Prices quoted by the Firm shall remain fixed during the Term of the Contract unless otherwise agreed by the parties.
- Prices shall be quoted in USD (United States Dollar) and its equivalent in IDR (Indonesian Rupiah)

## VI. The Schedule

- RS may cancel the offering procedure as a whole or in parts at any time before the contract is signed and RS has no obligation to pay the compensation.
- Date of submission of the proposals not later than 21 April 2021. RS will inform the winner not later than 23 April 2021. Signing of the Contract will be 27 April 2021.

- During the preparation of the proposals (before submission) the interested Firms are allowed to submit questions (in writing or through phone) to RS on any aspect of this Call for Proposals. RS will shall attempt to answer all queries as quickly as possible but cannot guarantee a minimum time response.

## VII. RFP AWARD PROCESS

The basis for bid award, if awarded, is to the lowest or best bid for basic services which meets or exceeds the conditions of the bid specifications. RS CTI CFF is not necessarily bound to accept the lowest bid if that bid is contrary to the best interest of the RS.

Further Information can be downloaded from the website: <https://coraltriangleinitiative.org/>  
or email to: [regional.secretariat@cticff.org](mailto:regional.secretariat@cticff.org)