



Scope of Work

International Rescue Committee, Inc.

Scope of Works (SoW) for Provision of Staff Medical Insurance

Title: Medical insurance, Workmanship Compensation, and Travel Insurance Services for National Staff of IRC

Location(s): West Bank and Gaza Strip

Purpose:

The International Rescue Committee in Palestine is looking for an insurance company that can provide approximately 58 national staff (48) in Gaza and (10) in WB and their families with comprehensive and supportive medical insurance, and work injuries policy for IRC staff. *(List of Staff names will be shared later with the winning supplier, this number may change from time to time)*

Objectives:

Provide medical insurance to national staff and dependents (estimated around 160 +/-), and work injuries policy to the IRC staff in Palestine (WB & Gaza)

Activities:

Service Providers are requested to bid either for medical insurance packages or depending on their scope of services. Bids evaluation will be done separately for each package and IRC reserves the right to award the contract to one or multiply Service Provider.

Medical coverage:

Medical Insurance: Principal- IRC national Staff (coverage 100% by the medical insurance company- 0% participation from IRC staff). Direct Dependents coverage 90% (The remaining 10% is to be covered by IRC national staff), including spouses and children who are located in WB, Gaza.

Medical Services:

Medical insurance, providing coverage for a minimum of the following services (within primary and secondary health care as well as hospitals, available for individuals and families:

- Medical help in clinics/policlinics/emergency hospitalization/accident coverage
- Medical diagnostics
- Medical checkup, once a YEAR
- Medical treatment both out-patient and in-patient, including acute illness, conditions, syndromes, chronic disease in acute condition before making a final diagnosis, chronic disease in

remission stage, out of acute stage diseases that do not have clearly defined stages of remission and exacerbation, traumas, bodily injuries, burns, poisoning etc.

- Diagnostic & treatment of benign tumors and precancerous diseases examined for the first time during the policy period
- Diagnosis and treatment of malignant tumors (oncological diseases), examined for the first time during the policy period
- Diagnosis and treatment of tuberculosis, diabetes, hepatitis B and C examined for the first time during policy period
- Dental treatment
- Vision treatment
- Vaccination
- Covid coverage (vaccination, certification, treatment)
- Pregnancy and childbirth, (minimum one consultation every month)
- Medicaments/Pharmaceuticals
- Occupational medicine examinations
- Psychological care
- e-prescriptions
- Online consultations
- Medical Coverage Related to Travel

OR/AND

Medical subscription packages, with minimum coverage of the following services (primary, secondary and hospitals), available for individuals and families:

- Medical help in clinics/policlinics/emergency hospitalization/accident coverage
- Medical diagnostics
- Medical check up
- Medical treatment both out-patient and in-patient, including acute illness, conditions, syndromes, chronic disease in acute condition before making a final diagnosis, chronic disease in remission stage, out of acute stage diseases that do not have clearly defined stages of remission and exacerbation, traumas, bodily injuries, burns, poisoning etc.
- Diagnostic & treatment of benign tumors and precancerous diseases examined for the first time during the policy period
- Diagnosis and treatment of malignant tumors (oncological diseases), examined for the first time during the policy period
- Diagnosis and treatment of tuberculosis, diabetes, hepatitis B and C examined for the first time during policy period
- Dental treatment
- Vision treatment
- Flu vaccination

- Covid coverage (vaccination, certification, treatment)
- Pregnancy and childbirth
- Medicaments/Pharmaceuticals
- Occupational medicine examinations
- Psychological care
- e-prescriptions
- Online consultations
- **Medical Coverage Related to Travel:** The maximum trip duration is: An annual multi-trip (90 consecutive days per trip, The maximum insured's age is 75 years, The geographical scope is worldwide excluding the country of residence, The type of sales is embedded for all insured members under the medical insurance, COVID-19 is covered under medical expenses, Business and leisure trips are covered

Service Provider Deliverables

- The service Provider will provide comprehensive Inpatient and Outpatient insurance coverage for employees, spouses of employees, employees and their children under 18 years, and family coverage based on employee selection /designation.
- The service provider will provide a breakdown of deductibles per individually insured by calendar year, per beneficiary by calendar year, per hospital admission, to include the use of Preferred Provider Organizations (PPO) hospitals and non-PPO hospitals, per emergency room visit, and all other pre-existing condition requirements and costs.
- The Bidder will provide a clear statement of what procedures will not be covered and what procedures will be covered INCLUDING CEILINGS and their resulting deductibles. Additionally, any other deductible or special clauses, constraints or requirements will be clearly stated in advance of selection of the Bidder and will remain in effect for 6 months upon selection of the Bidder unless changes are required by law.
- The service provider will provide responsive customer service directly (specific contact person should be assigned) by answering questions about coverage, assisting with securing coverage, and completion of paperwork required by the IRC Human Resource Partner, the employees insured and their insured dependents.
- The service provider will provide laboratory and radiology services
- The service provider will provide a pharmacy prescription program that maximize the use of discounts for generic and brand-named drugs
- The service provider will provide maternity care coverage
- The service provider will provide insurance that limits the number of claims made by the employee and where claims are applicable will provide a responsive refund process.
- The service provided should take the following benefits into consideration through the pricing:

Benefit		Palestine (WB /Gaza)
Emergency treatment within Country within network		<ul style="list-style-type: none"> Covered subject to 100% Co-payment.
Room Type		<ul style="list-style-type: none"> Standard Private Room
Road Traffic Accidents		<ul style="list-style-type: none"> Covered subject to 100% Co-payment.
Ambulance		<ul style="list-style-type: none"> Covered subject to 100% Co-payment.
Parent Accommodation		<ul style="list-style-type: none"> 100% Covered for children under the age of 18
Cancer, Neoplasms		<ul style="list-style-type: none"> 100% Covered up to policy limit. Any kind of cyst or tumor. Cancer or Oncologic disease, Chemotherapy, Radiotherapy or any other kind of cancer treatment are all covered
Maternity		<ul style="list-style-type: none"> 100% Covered including:
		<ul style="list-style-type: none"> Normal Delivery, Cesarean Section, Maternity Lab tests, Obstetrical Ultrasound, Morphological Ultrasound, Double Test, Triple Test, Quadruple Test, and Amniocentesis are all covered
		<ul style="list-style-type: none"> Legal and medically mandated abortion is covered
Incubator		<ul style="list-style-type: none"> 100% Covered
Dental		<ul style="list-style-type: none"> Dental costs are covered up to \$550 per insured per year, subject to 10% Co-In. coverage under Dental: Includes: Exams, Consultation, descaling (إزالة الترسبات) cleanings, composite dental (طب الأسنان المركب) or prosthesis (بدلة الأسنان), Panoramic X-ray, Scaling, Tooth Extraction, Amalgam filling, Temporary and/ or permanent composite filling and root canal treatment, crowns for non-cosmetic purposes.... Excludes: orthodontics, a ceramic filling in place of amalgam fillings, Braces, dentures, treatment for cosmetic purposes... Documents to submit at the time of claims: along to usual claims documents, Panoramic X-Ray is requested for scaling, tooth extraction, prosthesis. covering up to 5 X-Ray without deducting them from the dental overall Limit.

Optical	<ul style="list-style-type: none"> • Optical: Covered up to \$200 per Insured per year subject to 10% Co-Insurance • Includes: Laser operation, vitrectomy, strabismus, error of refraction, OCT covered after checking the medical indication eyeglasses • Laser Operation, vitrectomy, strabismus, errors of refraction, OCT are covered up to annual limit. • Eyeglasses covering
Vitamins	<ul style="list-style-type: none"> • covered in case of Deficiency, Vitamins shall be covered based on medical necessity
Hormones	<ul style="list-style-type: none"> • covered as per medical conditions

Medical insurance and/or Medical Services Subscription

- Signing the contract
- Ability of providing medical insurance/medical subscription packages (in the content described above) within 5 working days after signing the contract
- Ability of providing the listed services at the minimum in Palestine
- Possibility to assign customer focal point
- Invoicing according to the agreed schedule

The Service Provider will work closely with:

- Human Resources Coordinator/Manager (Focal Point)
- Supply Chain Department (Focal Point)
- Finance Department (Focal Point)

Requirements:

- Company has existed in the market for a minimum of 5 years.
- The Service Provider is able to deliver at least 3 recommendation letters from clients, hiring at least 50 employees and using the services of the Service Provider for at least 3 years
- Service Provider is able to deliver services at least in West Bank, Gaza Strip, and all Palestinian Governorates.

Detailed Terms of Reference and Service Benefit Schedule & Financial Offer

IRC would like the provider to propose two (2) medical benefits options for consideration as indicated in the Benefits Schedule below. Premiums under the options offered should be indicated to allow IRC to make an informed choice.

The service provider is required to provide some brief on each of the points below:

- Policy Management:
 - ✓ Define the cover period
 - ✓ Provide policy schedules
 - ✓ Provide definitions and application for proposed policies
 - ✓ Clearly indicate areas where cover has flexibility or terms can be negotiated
- Account Management:
 - ✓ Provide sample service level agreements
 - ✓ Contact details and designations of proposed contract managers
 - ✓ Specify the approved way of communication (phone, email, WhatsApp, etc.) for requests and/or documents' handling.
 - ✓ Indicate frequency of utilization reports and provision of member statements
 - ✓ Explain the rules for expiration, renewal or termination
- Member Application Process:
 - ✓ Attach membership joining form
 - ✓ Attach checklist of documentation required to facilitate cover
 - ✓ Attach special requirements checklist as applicable
 - ✓ Indicate requirements for processing medical cards and turnaround time
 - ✓ Indicate any provisions on members' age limit
 - ✓ Describe any additional benefits to members e.g. medical camps, health awareness sessions etc.
 - ✓ Rules for inclusions, exclusions, approvals and referrals
- Providers list:
 - ✓ Provide the Network providers list
 - ✓ Provide details on the process for the inclusion of new providers
 - ✓ Indicate how claims from providers not on the approved provider list (nationally or internationally) are treated
- Premium payment:
 - ✓ Is there a process for medical premiums that allow for adjustments based on actual utilization?
 - ✓ Are member premiums prorated? And if so when is this applied?

Evaluation and Comparison of Bids -Technical & Financial

Please refer to **Page 7- RFQ document**

The following pages will be dedicated for the Technical & Financial Offers. Please consider the following:

- For your Technical Offer : (Pages 8-12)
 - ✓ There are 3 sections for each type of insurance . Make sure to fill the requested information -services and limits- where indicated.
 - ✓ All supporting documents requested in **Page 4- RFQ document** should be provided for evaluation. Feel free to attach any supporting documents for your technical offer, but make sure to summarize them or refer to your supporting document in the Technical Offer in this document.
 - ✓ Proposals are not limited to the benefits mentioned earlier and may include any other health benefits (Riders) within the prescribed limits.
- For your Financial Offer : (Page 13)
 - ✓ Prices should be clearly offered for each category and location.
 - ✓ Prices could be in either USD or NIS including VAT. (please refer to **Page 5- RFQ document**)
 - ✓ You have the option to provide your offer based on the location.
 - ✓ Price quoted should be valid for 90 days.

Part 1: Technical Offer (please indicate the currency)

Section 1: Medical Health Insurance				
Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1- Standard Cover Option		Option 2 Premier/ Enhanced Cover	
	Benefit Description and limits	Premium Amount ()	Benefit Description and limits	Premium Amount ()
1. Outpatient Benefit to cover				
Consultations (GP and Specialist) Procedures (Pathology, Radiology and other diagnostic tests) Chronic Medicines Outpatient Maternity Dentistry Auxiliary Services Optical Laboratory, X-Ray, Pharmacy, Diagnostic Services, Physiotherapy, and Prescribed Medical aid. Diagnostics consultation. Specialist consultation. Physiotherapy treatment Psychiatric treatment Registered Chronic Conditions				

Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1- Standard Cover Option		Option 2 Premier/ Enhanced Cover	
	Benefit Description and limits	Premium Amount ()	Benefit Description and limits	Premium Amount ()
2. Inpatient Benefit to cover				
In hospital accommodation, specialist, theatre costs, ward and theatre medicines Emergency Ambulance (air and road) Inpatient Maternity (childbirth) Inpatient Maternity complications (post -delivery) Neonatal care High care and intensive care Psychiatric hospitalization Prosthesis External medical appliances Specialized Radiology(in and outpatient) Hospitalization related to chronic conditions Prescribed Optical Surgery Prescribed Dental Surgery Major Disease Benefit (Cancer treatment, Kidney dialysis etc.) In hospital surgery, including ICU, Day Surgery. Laboratory investigative , X rays, ultrasound, ECG,MRI Scans Prescribed drugs, dressings, surgical appliances, and nursing procedures Doctors , surgeon & Specialist fee				

Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1- Standard Cover Option		Option 2 Premier/ Enhanced Cover	
	Benefit Description and limits	Premium Amount (ILS)	Benefit Description and limits	Premium Amount (ILS)
3. Emergency Treatment outside Area of Cover				
Description and threshold for emergency treatment while travelling outside area of cover				
4. Road				
<ul style="list-style-type: none"> Emergency Ambulance Services. Emergency Treatment outside area of cover. 				
5. Health check ups				
Annual Lifestyle / Wellness Clinic to cover <ul style="list-style-type: none"> ✓ Physical examination ✓ Urinalysis ✓ Blood sugar, ✓ Mammogram(females), ✓ Pap Smear ✓ Prostrate marker (male), ✓ ECG ✓ HPV Vaccines 				
6. Baby Vaccinations				
Baby friendly vaccines				
7. Other auxiliary benefits				
For example Physiotherapy Treatment, etc				

Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1 - Standard Cover Option		Option 2 Premier/ Enhanced Cover	
	Benefit Description and limits	Premium Amount (ILS)	Benefit Description and limits	Premium Amount (ILS)
8. Bed type				
Describe Bed limit entitlement for private room.				
9. Lodger fees				
Private Room accommodation for accompanying parent for child below 12 years				
10. Wellness Services-				
Routine wellness screening including pap smear and other cancer screening, blood sugar, blood pressure , voluntary HIV test, cholestral checks and BMI , prostrate tests (PSA) and dental checks				

Section 2: Workmanship Compensation				
Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1- Standard Cover Option		Option 2 Premier/Enhanced Cover	
	Benefit Description and limits	Premium Amount (ILS)	Benefit Description and limits	Premium Amount (ILS)
Workmanship compensation Policy -minimum coverage according to the Palestinian Labor Law , for year 2000				

Section 3: Travel Insurance				
Benefit The provider should specify riders(s) where they apply	Recommended Benefits			
	Option 1- Standard Cover Option		Option 2 Premier/Enhanced Cover	
	Benefit Description and limits	Premium Amount (ILS)	Benefit Description and limits	Premium Amount (ILS)
Medical Coverage Related to Travel. (per trip/per duration) Covers Principal- IRC national Staff and do not cover the Direct Dependents (spouse and children)				

Part 2 : Financial Offer (Please indicate the currency)

	Annual Total ()					
Category	Per IRC Staff		Per Adult dependent		Per Child dependent	
Location	West Bank	Gaza	West Bank	Gaza	West Bank	Gaza
1. Medical Health Insurance	-	-	-	-	-	-
Option 1- Standard Cover :						
Option 2 Premier/Enhanced :						
2. Workmanship Compensation	-	-	-	-	-	-
Option 1- Standard Cover :						
Option 2 Premier/Enhanced :						
3. Travel Insurance (per travel/duration)	-	-	-	-	-	-
Option 1- Standard Cover :						
Option 2 Premier/Enhanced :						