



# TENDER FOR STAFF MEDICAL INSURANCE COVER FY-2022

## BACK GROUND AND CONTEXT

### About SOS Children's Villages

SOS Children's Villages Kenya (SOS CV KE) is a locally rooted, independent non-governmental social development organization affiliated to SOS Children's Villages International, working in the spirit of the United Nations Convention on the Rights of the Child. SOS CV Kenya is governed by an independent Board of Trustees, working closely with line Ministries in the Government of the Republic of Kenya and the SOS CV International East Africa Regional Office.

SOS Children's Villages Kenya mission is to build families for children in need, help them shape their future and share in the development of their communities. The Vision of the organization is that "every child belongs to a family and grows with love, respect and security".

### Objectives

SOS Children's Villages Kenya seeks to enter into a contract with a reputable medical Insurance **Underwriter** for the Medical Scheme cover for its **301 employees** together with their beneficiaries and a special category of **44 Retired SOS Parents** (30 of them below 70 years and 14 above 70 years). The employees are spread in 5 program locations namely; Nairobi, Eldoret, Mombasa, Meru and Kisumu and National Office(HQ) staff. We would like to get proposals for an **enhanced cover** consisting of an Outpatient limit of **Ksh. 250,000 per family**, Inpatient Limit of **Ksh. 1,500,000 per family**; an inbuilt Optical & Dental cover each with a limit of **Kes. 25,000 per family** within Outpatient limit; and a self funded Maternity cover based on a separate fund to be administered by underwriter with limit **Kes. 100,000** per family. The proposed fund amount is **Kes. 2,000,000**; topped up at 75% usage and non-used funds at expiry of term is refundable to SOS CV KE; a funeral expense cover of **Kes.120,000** payable to next of kin on death of scheme member. **Strictly NO CO PAY.** The expected term of the medical cover is one year effective 1<sup>st</sup> January, 2022 and shall be renewable at the end of the one year for a further one year subject to underwriter's performance and other factors as shall be determined by SOS CV Kenya.

### 1.3 Summary of Population

	LOCATION	M	M1	M2	M3	M4	M5	Total
1	ELDOR ET	17	7	4	3	4	3	<b>38</b>

2	MERU	14	10	10	8	2	0	<b>44</b>
3	MC NBI	1	1	2	4	5	1	<b>14</b>
4	FS NBI	1	1	1	3	0	0	<b>6</b>
5	KISUMU	15	6	5	6	4	3	<b>39</b>
6	NAIROBI CV	14	7	9	4	1	3	<b>38</b>
7	MOMBASA CV	14	8	4	6	2	1	<b>35</b>
8	MOMBASA HGS	9	9	13	10	5	3	<b>49</b>
9	MOMBASA FS		1	1	1	0	2	<b>5</b>
10	NATIONAL OFFICE	5	5	6	9	7	1	<b>33</b>
	<b>TOTAL</b>							<b>301</b>
11	RETIRED MOTHERS BELOW 70YRS	30	0	0	0	0	0	<b>30</b>
	<b>GRAND TOTAL</b>	120	55	55	54	30	17	<b>331</b>
12	RETIRED MOTHERS ABOVE 70YRS	<b>14</b>	0	0	0	0	0	<b>14</b>

## **2. GENERAL CONDITIONS OF TENDER**

SOS CV KENYA invites offers for the goods, services and/or works described and summarized in these documents, and in accordance with procedures, conditions and contract terms presented herein. SOS CV KENYA reserves the right to vary the quantity of work/materials specified in the Tender Package without any changes in unit price or other terms and conditions and to accept or reject any, all, or part of submitted offers.

### **2.1 Unethical Behavior & Other Grounds for Exclusion:**

SOS CV KENYA demands ethical conduct from our potential suppliers in the procurement process. The following practices are intolerable and bidders proven to be involved with such activities will have their bids rejected and any existing contracts terminated.

- **Bribery and Kickbacks** : This includes any request from any SOS CV KENYA employee, consultant or agent for anything of value from any company or individual in exchange for the employee, consultant or agents taking or not taking any action related to the award of a contract or the contract once awarded. It also applies to any offer from any company or individual to provide anything of value to any SOS CV KENYA employee, consultant or agent in exchange for that person taking or not taking any action related to the award of the contract or the contract.

- **Collusion:** This includes the active or tacit co-ordination of potential contractors' competitive behavior, with the likely result that prices rise, output is restricted and the profits of the *colluding* companies are higher than they would otherwise be (e.g. price fixing agreements).
- **Coercive practice:** This includes threats or harm of persons made in order to influence procurement processes.
- **Fraud:** This includes the use or presentation of false, incorrect or deliberately incomplete statements and documents. It can also mean the misapplication of funds for purposes other than those for which they were originally intended
- **Conflicts of interests in the awarding or management of contracts :** If a company is owned by, whether directly or indirectly, in whole or in part, any SOS CV KENYA employee or any person who is related to an SOS CV KENYA employee, the company must ensure that it and the employee disclose the relationship as part of or prior to submitting the offer.

## 2.2. Social Consideration

SOS CV KENYA is a social development organization. We base our conduct on ethical standards and take into account the social effects of our conduct. SOS CV KENYA will at all-time act in a socially responsible manner when it comes to procuring goods or services. We make a contribution to local development of the communities where we work by procuring locally as much as possible. We promote fair trade, and proper, legal conduct in the market place.

We require that our supply chain does not use exploitative child labor (as defined in the ILO conventions nos. 138, 182) and forced labor (ILO conventions nos. 29, 105) and is in compliance with basic social rights and working conditions (ILO core labor standards).

We require that potential contractors comply with Social Accountability Standard SA8000. This standard is based on international workplace norms in the ILO conventions and the UN's Universal Declaration of Human Rights and the Convention on the Rights of the Child. In ensuring that our suppliers adhere to these standards we make an active contribution to an equitable social development and the enforcement of basic Human Rights.

## 2.3 Tender Basis:

- All offers shall be made in accordance with these instructions, and all documents requested should be furnished, including any required (but not limited to) supplier-specific information, technical specifications, drawings, bill of quantities, and/or delivery schedule. If any requested document is not furnished, a reason should be given for its omission.
- No respondent should add, omit or change any item, term or condition herein.
- If suppliers have any additional requests and conditions, these shall be stipulated in an exception sheet.
- Each offeror may make one response only.
- Each offer shall be valid for the period of [180 days] from its date of submission.
- All offers should indicate whether they include taxes, compulsory payments, levies and/or duties, including VAT, if applicable.
- Suppliers should ensure that financial offers are devoid of calculation errors. If errors are identified during the evaluation process, the unit price will prevail. If there is ambiguity on the unit price, the Selection Committee may decide to disqualify the offer.

- Any requests for clarifications regarding the project that are not addressed in written documents must be presented to SOS CV KENYA in writing. The answer to any question raised in writing by any offeror will be issued to that offeror. In some cases SOS CV KENYA may choose to issue clarifications to all offerors. It is a condition of this tender that no clarification shall be deemed to supersede, contradict, add to or detract from the conditions hereof, unless made in writing as an Addendum to Tender and signed by SOS CV KENYA or its designated representative.
- This Tender does not obligate SOS CV KENYA to execute a contract nor does it commit SOS CV KENYA to pay any costs incurred in the preparation and submission of bids. Furthermore, SOS CV KENYA reserves the right to reject any and all offers, if such action is considered to be in the best interest of SOS CV KENYA.

## 2.4 Supplier Eligibility

Suppliers may not apply, and will be rejected as ineligible, if:

- They are bankrupt, being wound up, having their affairs administered by the courts, having entered into an arrangement with creditors, having suspended business activities, are the subject of proceedings concerning those matters, or are in any analogous situation arising from a similar procedure provided for in national legislation or regulations;
- They have been convicted of an offence concerning their professional conduct by a judgment which has the force of *res judicata*;
- They have been guilty of grave professional misconduct proven by any means which the contracting authority can justify;
- They have not fulfilled obligations relating to the payment of taxes and other statutory contributions in accordance with the legal provisions of the country in which they are established or with those of the country of the contracting authority or those of the country where the contract is to be performed;
- They have been the subject of a judgment which has the force of *res judicata* for fraud, corruption, involvement in a criminal organization or any other illegal activity;
- Found to be in serious breach of contract in previous contracts with SOS or its partners.

Additional specific eligibility criteria, if applicable, are stated in this tender package under evaluation summary.

## 2.5 Acceptance of Successful Response

Documentation submitted by offerors will be verified by SOS CV KENYA. The winning offeror will be required to sign a contract for the stated, agreed upon amount.

## 3 INSTRUCTIONS TO BIDDERS.

This bid is only open to **medical insurance Underwriters** who are legally constituted and can provide the requested services locally. The bidder shall bear all costs of the bid; costs of preparing and submitting a proposal cannot be included as a direct cost of the assignment. The proposal and all supplementary documents have to be submitted in English. Financial bid needs to be stated in Kenya Shillings. **Insurance Brokers and insurance agents are kindly NOT invited to bid.**

### 3.1 Process of Submission of Bids

Proposals should be submitted in two copies i.e **one hard copy AND one soft copy by email** in pdf format as follows:

For **email submission**, the submission duly stamped and signed can be done electronically in PDF format and sent to National Office Procurement email [Nationaloffice.procurement@soskenya.org](mailto:Nationaloffice.procurement@soskenya.org) with the Subject line ‘‘Staff Medical Insurance 2022’’.

For **hard copy submission**, proposals should be submitted in sealed envelope clearly marked ‘ Staff Medical Insurance 2022’’ and dropped into the Tender Box located at SOS CV KE National Office; Gate 7, Marcus Garvey Road, Off Argwings Kodhek, Hurlingham, P.O. Box 40653-00100, Nairobi, Kenya.

### 3.2 Documents to submit

- All documents required to support mandatory eligibility, technical and financial evaluation process as described below.
- Company Profile with a short background of the company including years of experience, current organization structure, Summary of performance for the past 3 years in the industry.
- Summary of benefits sub-limits, value additions and exclusions for each category of cover as applicable
- Any other useful information that would help client to make the choice.

### 3.3 Deadline for submission

The proposal has to be received by latest **Monday 4<sup>th</sup> October, 2021 at 1600 hrs**. Proposals received after the deadline will not be considered.

### 3.4 Modification and withdrawal of bids

Proposals may be withdrawn on written request prior to the closing date of this invitation. Any corrections or changes must be received prior to the closing date. Changes must be clearly stated in comparison with the original proposal. Failure to do so will be at bidder’s own risk and disadvantage.

### 3.5 Signing of the contract

SOS Children’s Villages Kenya will inform the successful bidder who shall sign a contract. After the contract is signed by both parties, the successful bidder shall deliver the services in accordance with the agreed terms of the contract.

### 3.6 Rights of SOS Children’s Villages

- contact any or all references supplied by the bidder(s);
- request additional supporting or supplementary data (from the bidder(s));
- arrange interviews with the bidder(s);
- reject any or all proposals submitted;
- accept any proposals in whole or in part;
- negotiate with the service provider(s) who has/have attained the best rating/ranking, i.e. the one(s) providing the overall best value proposal(s);
- contract any number of candidates as required to achieve the overall evaluation objectives

### 3.7 Evaluation of Bids/Proposals

After the opening, each proposal will be assessed on their overall value for money consisting of its eligibility qualifications, technical qualifications and value/competitiveness of benefits proposed and price/cost of the cover. The proposal with the best overall value, composed of technical merit and price, will be considered for approval. The technical value of proposal includes its responsiveness to our requirements and competitiveness of the proposed value additions, exclusions and cover sub limits. Bidders may additionally be subjected to additional due diligence process as deemed fit by SOS CV Kenya.

#### 3.7.1 Specific Eligibility Criteria

Eligibility criteria must be met and the corresponding supporting documents **must** be submitted with offers. Offerors who do not submit these documents may be **disqualified** from any further technical or financial evaluation.

- i. Company certificate of incorporation/registration.
- ii. Valid Tax Compliance certificate
- iii. Relevant Business Permit
- iv. Certificate of registration/compliance with Insurance Regulatory Authority (IRA)
- v. Tender Bid security from a reputable bank/insurance company equal to 10% of your bid price.

### 3.7.2 Technical Evaluation

SOS CV KENYA Tender Committee will conduct the tender analysis and evaluation. Supplier's bids **must pass the minimum technical score** in order to receive a passing mark. Any offerors whose score falls below the pass mark will be automatically disqualified from the tender process.

Technical Criteria	Score/Weight
Relative Competitiveness of relevant <b>sub limits</b> for each category of cover (inpatient, outpatient, dental, optical, maternity, funeral expense) as applicable	20
Relative Competitiveness of proposed <b>Value additions</b> for each category of cover as applicable (include if pegged to in-patient or out-patient benefits)	20
Provide at least 3 <b>reference letters</b> strictly from International NGOs you have provided similar services within the last three years. Provide a list of similar clients you have worked with as well with contact details i.e name, email address and phone number	20
Highlight approved hospitals/pharmacies present in our given office locations	10
<b>TOTAL TECHNICAL MARKS/WEIGHT</b>	<b>70/100</b>

### 3.7.3 Financial Evaluation and Price/Cost Analysis

All bidders who pass the eligibility criteria and the Technical evaluation pass mark shall proceed for the financial evaluation. The Financial evaluation shall carry a total marks/weight of **30/100**. The financial evaluation shall entail analysis of cost per set (M+) to (M+5) as provided and the projected total cost (Annual Premium to be paid by SOS Children's Villages Kenya for the given cover limits and benefits proposed) summarized in below format:

Family Size	No. of staff	Population	Inpatient per family {1,500,000}	Out Patient Per Family {200,000}	Total Rates Per Family	TOTAL PREMIUM

M	90	90				
M+1	55	110				
M+2	55	165				
M+3	54	216				
M+4	30	150				
M+5	17	102				
<b>Sub Total</b>	<b>301</b>	<b>833</b>				
Retired Mothers (Below 70 years) under M principle only	30	30				
Retired Mothers (above 70 years) under M principle only	14	14				
<b>Sub Total</b>	<b>44</b>	<b>44</b>				
<b>TOTAL</b>	<b>345</b>	<b>877</b>				
<b>TOTAL PREMIUM PAYABLE</b>						
<b>APPLICABLE LEVIS &amp; TAXES</b>						
<b>TOTAL PREMIUM</b>						
<b>Add Maternity Fund Deposit</b>						
<b>GRAND TOTAL EXPECTED PREMIUM PAYABLE</b>						

### 3.7.4 Additional Due Diligence

Upon completion of both the mandatory, technical and financial evaluations SOS CV KENYA may choose to engage in additional due diligence processes with a particular offeror or offeror(s). The purpose of these processes is to ensure that SOS CV KENYA engages with reputable, ethical, responsible Suppliers with solid financials and the ability to fulfill the contract. Additional due diligence may take the form of the following processes (though it is not limited to):

- Reference Checks

- Supplier's facility visits
- Analysis of audited financial statements
- Determination of relations and affiliations between offerors
- Other appropriate documented method giving SOS CV KENYA increased confidence in the supplier's ability to perform.