**Annex G**

#  **Terms of Reference**

 **Provision of Health Insurance for National Staff**

**Introduction**

***DRC (Danish Refugee Council),*** *founded in Denmark in 1956, is Denmark’s largest and the world’s leading non-profit, independent, rights-based refugee organization.*

*Our vision is to assist refugees, internally displaced people, and their host communities to a dignified life. We protect lives and human rights and empower beneficiaries throughout conflict displacement by providing shelter, food, and hope in terms of work, education, and integration towards a sustainable future.*

Since 1998, programmes in the South Caucasus have been designed through a “protection lens”, ensuring that all activities integrate protection principles. As such, we will continue to work on expanding our knowledge and ensure durable solutions are provided to IDPs, returnees, and host communities, as well as make IDPs, returnees, host communities, and persons in a refugee-like situation aware of and actively claim their rights, through legal assistance and awareness raising.

The main DRC donors in the South Caucasus in 2024 are SIDA, the Norwegian Ministry of Foreign Affairs, and the European Union. The fundraising efforts have been undertaken with other donor organizations, which could potentially affect organizational priorities, the scope of work, and tasks related to this position. The operations span across the whole of Georgia with over 20 employees.

**Purpose:**

* DRC is calling for Proposals for medical insurance coverage for national staff who are based in GEORGIA. The medical insurance provider should be able to cover inpatient, outpatient, medical referrals, and emergency services 24/7. The medical insurance company should be able to institute a system with which medical facilities can provide services to DRC staff without requiring pre-approval from the medical insurance company
* Currently, we have a total number of staff of around 20 employees. This number is not fixed and may decrease or increase every month depending on the projects. The selected supplier must have the capacity to cover the medical insurance for staff in DRC’s operational offices nationwide and their family members. The Medical Provider will be required to deliver the services in the country and out of GEORGIA if needed.

**Proposed plans should present the following:**

* Comprehensive medical coverage for staff and their family members (Spouse, children under 18 years of age, and additional family members including children 18 years and older, as well as mother, father, sister, and brother)
* The proposed coverage ceiling must be applied equally to all DRC staff, ensuring the same level of benefits for everyone. Dependents and family members, including spouses, children, and additional family members, will also be entitled to the same coverage ceiling.

**KEY RESPONSIBILITIES**

* To provide reasonable, reliable, and easily accessible health insurance services to staff 24/7, and 365 days with respect to:

**Required**

* Countrywide Network in GEORGIA coverage including hospital linkages, customer service, and care
* Clinic/Doctor’s Visits
* Prescription Drugs
* COVID-19 related costs
* Dental
* Optical
* Coverage of hospital and transportation costs
* Hospital Fees, Surgeon Fees, Anesthesia Fees
* Maternity Benefits
* Mental Health – Outpatient and Inpatient
* Outpatient Surgery including pathology and radiology
* Pathology including blood lab work
* Physiotherapy
* Radiology including X-rays, CT scans, MRI's
* Major Diseases (e.g. cancer, AIDS)
* Prosthesis

**Other optional services**

* Funeral expense cover
* Emergency Road and Air evacuation subject to the overall cover limit
* External Medical appliances - After operation if the patient needs further support –

hospital bed, hospital table, paramedical services

* Post hospitalizations benefit

**QUALIFICATIONS AND EXPERIENCE**

* Experience working with International Organizations.
* Excellent communication skills in Georgian and English languages.
* Ability to build strong working relations with the organization.
* Discretion in handling confidential matters.
* Excellent ability to anticipate issues.
* Proactive approach to problem solving.
* Ability to provide employees with training about the reimbursement process, claim systems, and benefits.

**Network of Healthcare Providers**

* Network Details

Provide a list of hospitals, clinics, and healthcare providers included in your network.

* Network Coverage

Describe the geographical coverage of your healthcare provider network.

* Network Accessibility

Describe the process for adding or accessing healthcare providers not currently in your network.

**TIMELINE AND PAYMENT**

DRC will offer the successful firm a 24-month service contract. The services must commence

no later than 1st August 2024.

Payment schedule on a monthly, upon contract signature.

The insurance premium for each staff will be calculated based on the employment contract duration. If the staff leaves the organization, this will be communicated to the insurance focal point and reimbursement from the insurance will be done accordingly.

DRC Georgia would provide the legally required entitlements as dictated by the Georgian labor code.

**ASSESSMENT AND AWARD OF SERVICE**

DRC will evaluate the proposals and award the assignment based on technical (50%) and financial (50%) feasibility. DRC reserves the right to accept or reject any proposal received without giving reasons and is not bound to accept the lowest or the highest bidder. Only those shortlisted will be contacted for an interview with the panel to ensure their understanding of the services.

**SELECTION CRITERIA:**

For the award of this project, DRC has established evaluation criteria that govern the selection of offers received. Evaluation is made on a technical and financial basis. The percentage assigned to each component is determined in advance as follows:

THE TECHNICAL OFFER: will be evaluated using the following criteria, and points will be allocated on the scale from 1– 10 for each of the criteria stipulated below, whereas the weighting is as follows:

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **Weighting [Total 100%]** | **Technical Component** | **Considerations Technical Criteria – minimum requirements to be offered by the vendor** |
| 1. | 20% |  Clear reimbursement process | Reimbursement within/ not more than 3-5 working days |
| 2. | 35% | Wide range of contracted services in provider clinics. | Please mention the offered ceiling for each main category |
| 3. | 35% | List of Providers/Accredited Hospitals/Clinics | Coverage available throughout the entire country. Required to be within 5 km to 10 km in every regionList and location of hospitals |
| 4 | 10 % | Provision of health coverage to INGOs | Client feedback, reference letters (evidence to be provided) |

**Coverage table:**

|  |
| --- |
| Contract Ceiling |
| Hospitalization ceiling |
| Accommodation costs |
| Intensive care\* (including Covid) |
| Surgery, anesthesia, and operating room costs \* |
| Medication during hospitalization \* |
| Analyzes and medical examinations during hospitalization \* |
| Transportation |
| Outpatient & hospital care ceiling |
| Day hospitalization \* |
| Exams, tests, and assessments including covid tests per year |
| Common Medicine ceiling |
| Annual limit per beneficiary |
| General practitioner and specialist consultations |
| Prescribed medicine, including not registered |
| Medical analyses and examinations including annual check-ups |
| Vaccinations |
| Psychosocial therapy |
| Pharmaceutical prescription (including vitamins & supplements) upon prescription |
| Analyzes and scans |
| Maternity ceiling |
| Maternity expenses |
| Dental care ceiling |
| Optics Renewable |
| Additional benefits |
| Detailed Service Descriptions |

**THE FINANCIAL OFFER:**

**The total cost of the financial offer should be mentioned in the DRC Bid Form (Annex A.2) in GEL, while the breakdown of the budget should be attached separately**