



**TENDER REF: Jhpiego/01/21**

**TENDER FOR PROVISION OF MEDICAL INSURANCE  
COVER & GPA/GL**

**CLOSING DATE: 7<sup>th</sup> May, 2021 at 12 noon**

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## INTRODUCTION

Jhpiego is a nonprofit global leader in the creation and delivery of transformative health care solutions for the developing world. In partnership with national governments, health experts and local communities, we build health providers' skills, and we develop systems that save lives now and guarantee healthier futures for women and their families. Our aim is revolutionizing health care for the planet's most disadvantaged people. Jhpiego-Kenya works in close collaboration with the Ministry of Health in the areas of HIV, Malaria, Maternal, Newborn and Child Health, Reproductive Health and Family Planning.

**Jhpiego Kenya** intends to engage the services of a competent medical insurance and GPA/GL cover provider who will be expected to provide Insurance cover to Jhpiego staff.

Bidders must possess the necessary professional and technical qualifications and competence, financial resources, physical facilities, managerial capability, experience in the provision of medical insurance services and the personnel to perform the contract. They should also have legal capacity to enter into a contract and demonstrate that they have continuously fulfilled obligations to pay taxes and Social Security contributions as required by the Kenyan law.

## SECTION I

## INVITATION FOR TENDERS

Date \_\_\_\_\_

### **TENDER REF. Jhpiego/01/2021 - TENDER FOR PROVISION OF STAFF MEDICAL INSURANCE AND GPA/GL COVER**

Jhpiego invites sealed tenders from eligible Medical Insurance Providers for the Provision of Medical Insurance Cover to its staff for a period of twelve (12) months with an option of renewal for an additional twelve (12) months subject to satisfactory performance

Interested and eligible firms are advised to send an email request for a soft copy through [KE-PROCUREMENT@jhpiego.org](mailto:KE-PROCUREMENT@jhpiego.org)

**No hard copies will be issued.**

Completed set of documents sealed in a plain envelope and clearly marked with the **Tender Reference Number and Title of Tender** should be posted to the address given below or be dropped into the Tender Box situated at the reception.

The Country Director,  
Jhpiego - an affiliate of Johns Hopkins University  
14 Riverside (off Riverside Drive), Arlington Block, 2nd floor  
P.O. Box 66119-00800 Nairobi, KENYA  
Tel: Tel: +254 111013400/722204988  
[Email: KE-PROCUREMENT@jhpiego.org](mailto:KE-PROCUREMENT@jhpiego.org)

The closing date will be **7<sup>th</sup> May, 2021 at 12 noon**. Documents submitted after the closing date and time will be rejected.

Jhpiego Kenya reserves the right to accept or reject an application and is not bound to give reasons for its decision.

## SECTION II - INSTRUCTION TO BIDDERS

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## **SECTION II - INSTRUCTIONS TO BIDDERS**

### **2.1. Eligible Bidders**

This Invitation for Tenders is open to all bidders eligible as described in the Appendix to Instructions to Bidders. Successful bidders shall provide the services for the stipulated duration from the date of commencement specified in the tender documents. Jhpiego's employees and their relatives (spouse and children) are not eligible to participate in the tender Bidders involved in the corrupt or fraudulent practices or found to be involved in terrorism activities shall not be eligible.

### **2.2 Cost of Tendering**

The bidder shall bear all costs associated with the preparation and submission of its tender, and Jhpiego, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process

### **2.3 Contents of Tender Document**

The tender documents comprise the documents listed below and addenda issued in accordance with clause 2.5 of these instructions to bidders.

- (i) Instructions to Bidders
- (ii) Schedule of Requirements
- (iii) Details of Insurance Cover
- (iv) Form of Tender
- (v) Price Schedules
- (vi) Confidential Business Questionnaire Form
- (vii) FORM JHPIEGO 1 – Professional Qualifications
- (viii) FORM JHPIEGO 2 – Client reference Form

The bidder is expected to examine all instructions, forms, terms and specification in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the bidder's risk and may result in the rejection of its tender.

## **2.4 Clarification of Tender Documents**

A Candidate making inquiries of the tender documents may notify Jhpiego by email at Jhpiego's address indicated in the Invitation for tenders. Jhpiego will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) days prior to the deadline for the submission of the tenders. Jhpiego shall reply to any clarifications sought by the bidder within 3 days of receiving the request to enable the bidder to make timely submission of its tender.

## **2.5 Amendment of Tender Documents**

At any time prior to the deadline for submission of tenders, Jhpiego, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, may modify the tender documents by issuing an addendum. All prospective bidders who have obtained the tender documents will be notified of the amendment by email and such amendment will be binding on them. In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their tenders, Jhpiego, at its discretion, may extend the deadline for the submission of tenders.

## **2.6 Language of Tenders**

The tender prepared by the bidder, as well as all correspondence and documents relating to the tender exchanged by the bidder and Jhpiego, shall be written in English language.

## **2.7. Documents Comprising the Tender**

The tender prepared by the bidder shall comprise the following components:

- (a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8 and 2.9 below
- (b) Documentary evidence that the bidder is eligible to tender and is qualified to perform the contract if its tender is accepted

## **2.8. Form of Tender**

The bidder shall complete the Tender Form and the Price Schedule furnished in the tender documents.

## **2.9. Tender Prices**

The Bidder shall indicate on the form of tender and the appropriate Price Schedule the premium of the services it proposes to provide under the contract. Prices indicated on the Price Schedule shall including all taxes payable. Prices quoted by the Bidder shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

### **Prices shall be quoted in Kenya Shillings**

## **2.10. Bidders Eligibility and Qualifications**

The bidder shall furnish, as part of its tender, documents establishing the bidders' eligibility to tender, qualifications, financial and technical capability to perform the contract to Jhpiego's satisfaction if it's tender is accepted.

## **2.11. Validity of Tenders**

Tenders shall remain valid for **90 days** after date of tender opening. A tender valid for a shorter period shall be rejected by Jhpiego as non-responsive. In exceptional circumstances, Jhpiego may solicit the bidder's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. A bidder granting the request will not be required nor permitted to modify its tender.

## **2.12. Format and Signing of Tenders**

The bidder shall prepare an original and a copy of the tender, clearly marking each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern. The original and all copies of the tender shall be typed or written in indelible ink and shall be signed by the bidder or a person or persons duly authorized to bind the bidder to the contract. All pages of the tender, except for un-amended printed literature, shall be initialled by the person or persons signing the tender.

## **2.13 Sealing and Marking of Tenders**

The Bidder shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as "ORIGINAL TENDER" and



“COPY OF TENDER”. The envelopes shall then be sealed in an outer envelope.

The inner and outer envelopes shall:

- (a) Be addressed to Jhpiego at the address given in the Invitation to Tender.
- (b) Bear the Tender Ref and Title in the invitation to tender and the words **“DO NOT OPEN BEFORE 12 NOON, 7<sup>TH</sup> MAY 2021**. The inner envelopes shall also indicate the name and address of the Bidder to enable the tender to be returned unopened in case it is declared “late”.

If the outer envelope is not sealed and marked as required Jhpiego will assume no responsibility for the tender’s misplacement or premature opening.

#### **2.14. Deadline for Submission of Tenders**

Tenders must be received by Jhpiego at the address specified in the Invitation not later than **7<sup>th</sup> May, 2021 at 12 noon**.

Jhpiego may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5 in which case all rights and obligations of Jhpiego and candidates previously subject to the deadline will thereafter be subject to the deadline as extended. Bulky tenders which will not fit the tender box shall be received by Jhpiego as provided for in the appendix.

#### **2.15. Modification and Withdrawal of Tenders**

The bidder may modify or withdraw its tender after the tender’s submission, provided that written notice of the modification, including substitution or withdrawal of the tenders, is received by Jhpiego prior to the deadline prescribed for submission of tenders. The bidder’s modification or withdrawal notice shall be prepared, sealed, and marked accordingly. A withdrawal notice may also be sent by email but followed by a signed confirmation copy, no later than the deadline for submission of tenders.

No tender may be modified after the deadline for submission of tenders.

No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity.

## 2.16 Clarification of Tenders

To assist in the examination, evaluation and comparison of tenders Jhpiego may, at its discretion, ask the bidder for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted. Any effort by the bidder to influence Jhpiego in its tender evaluation, tender comparison or contract award decisions may result in the rejection of the Bidders' tender.

## 2.17 Preliminary Examination and Responsiveness

Jhpiego will examine the tenders for completeness and computational errors. Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected. If there is a discrepancy between words and figures, the amount in words will prevail

Prior to the detailed evaluation, Jhpiego will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations. Jhpiego's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

If a tender is not substantially responsive, it will be rejected by Jhpiego and may not subsequently be made responsive by the bidder by correction of the nonconformity.

## 2.18 Evaluation and Comparison of Tenders

Jhpiego will evaluate and compare the tenders which have been determined to be substantially responsive. Jhpiego's evaluation of the tender will also take into account **Schedule of Insurance requirements**

## 2.19. Contacting Jhpiego

No bidder shall contact Jhpiego on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded. Any effort by a

Bidder to influence Jhpiego in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Bidders' tender.

## **2.20 Post-qualification**

Jhpiego will verify and determine to its satisfaction whether the bidder that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily. The determination will take into account the bidder's qualifications, financial and technical capabilities. Based on documentary evidence submitted by the bidder as well as such other information as Jhpiego deems necessary and appropriate

An affirmative determination will be a prerequisite for award of the contract to the bidder. A negative determination will result in rejection of the bidder's tender, in which event Jhpiego will proceed to the next lowest evaluated tender to make a similar determination of that bidder's capabilities to perform satisfactorily.

## **2.21 Award Criteria**

Jhpiego will award the contract to the successful bidder whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the bidder is determined to be qualified to perform the contract satisfactorily. To qualify for contract awards, the Bidder shall have the following: -

- (a) Necessary qualifications, capability, experience, and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be blacklisted for participating in anti-terrorism activities.

## **2.22. Jhpiego's Right to accept or Reject any or all Tenders**

Jhpiego reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, and shall not be liable to any person for the termination. Jhpiego shall give prompt notice of the termination to the Tenderers

A Tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future procurement opportunities.

### **2.23 Notification of Award**

Prior to the expiration of the period of tender validity, Jhpiego will notify the successful bidder in writing that its tender has been accepted. Simultaneously other bidders shall be notified that their tenders have not been successful.

### **2.24 Corrupt or Fraudulent Practices**

Jhpiego requires that bidder observe the highest standard of ethics during the procurement process and execution of contracts. Jhpiego will reject a proposal for award if it determines that the Tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

## Appendix to instructions to Bidders

The following information for the procurement of Medical Insurance Cover and/or GPA/GL covers shall complement, supplement, or amend, the provisions on the instructions to Bidders. Wherever there is a conflict between the provisions of the instructions to Bidders and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to Bidders.

Instruction to tender reference	Particulars of Appendix to instructions to Bidders
2.1	Eligible Medical Insurance Providers and/or GPA/GL covers (Underwriters only)
2.14	<b>Closing date shall be 7<sup>th</sup> May, 2021 at 12 noon</b>
<p>2.18</p> <p>The evaluation and comparison of tenders shall be as follows: -</p> <ul style="list-style-type: none"> <li><b>i)</b> Confirmation of compliance with mandatory requirements. Bidders who fail to comply with any of the mandatory requirements shall be treated as non responsive and rejected at this stage.</li> <li><b>ii)</b> Technical evaluation- Bidders who were responsive under the mandatory evaluation criteria shall be evaluated as per the Technical Evaluation Criteria set out in the table below. Bidders are required to score more than 70% to qualify for further evaluation under the Commercial Evaluation Criteria.</li> <li><b>iii)</b> Commercial Evaluation -The quotations received from the prequalified bidders shall be evaluated and ranked from the lowest to the highest. The commercial evaluation shall also take into consideration any conditions attached to the quotations</li> </ul> <p><b>The following are mandatory requirements:</b></p> <p>The following documents are <b>mandatory and must be submitted by the Bidders, failure to which the tender will be treated by Jhpiego as non-responsive and rejected.</b></p> <ul style="list-style-type: none"> <li><b>a)</b> Copy of certificate of Incorporation.</li> <li><b>b)</b> Copy of certificate of Registration as Medical Insurance Provider and/or GPA/GL Cover for the current period (2020)</li> <li><b>c)</b> Copy of Current Membership Certificate of Association of Insurance Underwriters - 2020.</li> <li><b>d)</b> Audited financial statements for the immediate last two years –2018 &amp; 2019 or 2019 &amp; 2020</li> </ul>	

- e) Details of professional qualifications for principal officer and at least three other senior officers in the prescribed format FORM Jhpiego 1 attached.
- f) Completed Client Reference Forms – FORM Jhpiego 2 from five (5) corporate clients.
- g) Must have experience of at least five (5) years
- h) Current Tax Compliance certificate from the Kenya Revenue Authority.

**Technical evaluation criteria will be as follows: -**

CRITERIA	METHOD OF EVALUATION	MAXIMUM POINTS	PERCENTAGE SCORE
Firm's experience as shown by number and value of medical Insurance contracts as supported by Form Jhpiego 2	5 points for every contract worth 45 million and above up to a max of 5 contracts.	25	
Professional qualifications and experience of the Principal Officer	Does the Principal Officer have relevant professional qualifications – 5 points	15	
	Does the Principal officer have relevant academic qualifications – 5 points		
	Does the Principal Officer have relevant experience – 5		
Professional qualifications and experience of three other technical personnel	Do the proposed technical officers have professional qualifications e.g. ACII/AIHK – 15	30	
	Do they have relevant academic qualifications – 6		
	Do they have experience in medical underwriting– 9		
Gross premium turnover	Average premium turnover for the last two years - 2 points for every Kshs. 50 million handled up to a max of 10	10	
Claims Administration	Based on Client Reference FORM JHPIEGO 2	20	
	<b>Total</b>	100	

## 2.7 Documents Comprising the Tender

While preparing the tender proposals, bidders must give particular attention to the following requirements: -

- a) Copy of certificate of Incorporation as a company issued by the Registrar of Companies.

- b) Copy of certificate of Registration as a Medical Insurance Provider for the current period (2020) and/or GPA/GL insurer issued by the Commissioner of Insurance.
- c) Copy of Current Membership Certificate of Association of Insurance Underwriters - 2020.
- d) The Bidder shall submit copies of audited financial statements for the immediate last two years i.e. 2018 & 2019 or 2019 & 2020.  
The accounts must be signed by a Certified Public Accountant. The bidder must also submit documentary evidence of the total gross premium turnover for the last two years.
- e) Details of professional qualifications for principal officer and at least three other senior officers in the prescribed format FORM Jhpiego 1 must be submitted. It is a requirement that the officers whose details are submitted should be permanent employees of the Provider. The bidders must provide evidence of the qualifications attained by the respective officers so as to earn points as indicated in the Technical Criteria.
- f) Bidders must submit the duly completed Client Reference Forms – FORM Jhpiego 2 from Five (5) corporate clients. The medical insurance portfolio handled for each client must be more than 45 million shillings (Kshs. 45,000,000.00). Jhpiego reserves the right to verify this information with the Insurance Provider's clients.
- g) The current Tax Compliance certificate from the Kenya Revenue Authority must be submitted by the bidder.

Any additional information requested in the tender document.

### **SECTION III – CONDITIONS TO BE MET BY THE MEDICAL INSURANCE PROVIDER AND/OR GPA/GL INSURER**

**Bidders must have done annual gross premiums excluding Motor insurance business in the previous year of more than Kshs. 1,000,000,000.00 (one billion shillings).**

The Medical Insurance Provider shall be required to confirm cover before the commencement date by delivering the insurer's confirmation endorsements. The policy document shall be prepared and delivered within 30 days from the cover commencement date

## SECTION IV - SCHEDULE OF REQUIREMENTS

1. Bidders are required to provide their quotations based on the format of the appended **Jhpiego Health Benefit Requirements and GPA/GL schedule for 2021/2022 and 2022/2023** and should enumerate all the exclusions, extensive and special clauses, policy limitations applicable
2. Bidders will be required to provide a summary of their quotations based on the format of the appended **Price Schedule Form**.
3. Any special requirements have been provided in the Schedule of Insurance Requirements. Such requirements must be considered and addressed in the bids.
5. Bidders should take note that the insured values could be subject to revision to incorporate changes occurring before cover commencement date.

## SECTION V - STANDARD FORMS

### Notes on the standard Forms

1. **Form of Tender** - The form of Tender must be completed by the bidder and submitted with the tender documents. It must also be duly signed by duly authorized representatives of the bidder.
2. **Price Schedule Form** - The price schedule form must similarly be completed and submitted with the tender.
3. **Confidential Business Questionnaire Form** - This form must be completed by the Bidder and submitted with the tender documents.



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**Form of Tender**

To: Jhpiego

Date.....

P. O. Box 66119 – 00800

Nairobi

Tender No.....

**Tender for Provision of staff Medical Cover and/or GPA/GL Cover**

Dear Sirs,

1. Having examined the Tender documents including Addenda No. (Insert numbers) ..... the receipt of which is hereby duly acknowledged, we the undersigned, offer to provide Staff Medical Insurance and/or GPA/GL cover under this tender in conformity with the said Tender document for the sum of ..... [Total Tender amount in words and figures] or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Tender.

2. We undertake, if our Tender is accepted, to provide the Insurance Cover Services in accordance with the conditions of the tender.

3. We agree to abide by this Tender for a period of ..... [number] days from the date fixed for Tender opening of the Instructions to Bidders, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

4. This Tender, together with your written acceptance thereof and your notification of award, shall constitute a Contract between us subject to the signing of the contract by both parties.

5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2021

\_\_\_\_\_  
[Signature]

\_\_\_\_\_  
[In the capacity of]

Duly authorized to sign tender for and on behalf of \_\_\_\_\_

### Price Schedule Form

Clearly indicate your annual Premium, Excess applicable, any Special conditions, Insurer and any other remarks you may wish to state as follows

No.	CLASS OF INSURANCE (MEDICAL COVER)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 1 (July 2021 – June 2022)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 2 (July 2022 – June 2023)
1	Staff (Principal members) <b>95 staff</b>		
2	Spouse and Children-up to 24 years <b>243 combined</b>		
<b>TOTAL PREMIUM</b>			

No.	CLASS OF INSURANCE (MEDICAL COVER)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 1 (July 2021 – June 2022)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 2 (July 2022 – June 2023)
1	Parents <b>25 in number</b>		

No.	GPA COVER	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 1 (July 2021 – June 2022)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 2 (July 2022 – June 2023)
1	Staff <b>95 staff</b>		
<b>TOTAL PREMIUM</b>			

No.	GL COVER	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 1 (July 2021 – June 2022)	ANNUAL PREMIUM (INCLUSIVE OF ALL LEVIES) – YEAR 2 (July 2022 – June 2023)
1	Staff <b>95 staff</b>		
<b>TOTAL PREMIUM</b>			

SPECIAL CONDITIONS IF ANY:

# CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particular indicated in Part 1 and either Part 2(a), 2(b), or 2(c)  
 Whichever applies to your type of business

You are advised that it is a serious offence to give false information on this Form.

Part \_\_\_\_\_ General:

Business Name .....  
 Location of business premises .....  
 Plot No. .... Street/Road .....  
 Postal Address ..... Tel. No. .... Fax ..... Email .....  
 Nature of business .....  
 Registration Certificate No. ....

Maximum value of business which you can handle at any one time Kshs. ....

Name of your bankers ..... Branch .....

Part 2(a) – Sole Proprietor:

Your name in full ..... Age .....

Nationality ..... Country of origin .....

Citizenship details.....

Party 2(b) – Partnership

Give details of partners as follows

	Name	Nationality	Citizenship Details	Shares
1.	.....			
2.	.....			
3.	.....			
4.	.....			
5.	.....			

Part 2(c) – Registered Company:

Private or public .....

State the nominal and issued capital of the company –

Nominal Kshs. ....

Issued Kshs.....

Give details of all directors as follows

	Name	Nationality	Citizenship Details	Shares
1.	.....			
2.	.....			
3.	.....			
4.	.....			
5.	.....			

Date..... Signature of Bidder .....

If a citizen, indicate under “Citizenship Details” whether by Birth, Naturalization or Registration

**JHPIEGO 1 – PROFESSIONAL QUALIFICATIONS (attach CVs of the principal officer and three key staff)**

Officer's Name	Position Held	Professional Qualifications (list)	Educational Qualification – Highest only e.g., University degree (Specify)

Signature \_\_\_\_\_  
 Chief Executive Officer/Principal Officer

\_\_\_\_\_ Date

# JHPIEGO 2 - CLIENT REFERENCE FORM

Name of Medical/ Insurance provider.....  
 Name of the GPA/GL cover provider:.....  
 Name and address of Insured (Client).....  
 .....  
 .....

## Performance Evaluation

(The insured to indicate client rating by ticking the appropriate box)

How do you rate the performance of the Medical insurance/GPA-GL Provider as per their responsiveness to the following:-	Excellent	Good	Average	Poor
1. Claims handling				
2. Underwriting responsiveness				
3. General customer care				
4. COVID-19 Cover experience				

## Declaration

**We confirm that the above Medical Insurance Provider and/or GPA/GPL insurer is currently engaged to handle our Medical Insurance Cover and/or GPA/GPL insurance and the total annual premium paid is Kshs. \_\_\_\_\_**

Period of Cover: \_\_\_\_\_

Name of authorized signatory .....

Title.....

Signature

Date.....

Official stamp of the Insured

Telephone contacts: -.....

## Jhpiego Health Benefit Requirements for 2021/2022 and 2022/2023

<b>Health Plan- <u>Principal member and family</u></b>	<b>Cover Limit</b>
<b>Bed Entitlement</b>	Standard Private Room - Up to maximum limit per day (NHIF Card must be presented).
<b>Total Limit Inpatient</b>	Kshs. 3.5 Million per person for staff and dependents (spouse and child(ren))
<b>Total Outpatient</b>	Kshs. 250,000 per person for staff and dependents. (spouse and child(ren))
<b>Last Expense</b>	Kshs. 100,000 per person upon death notification and submission of supporting documents.
<b>Dental</b>	Kshs. 20,000 per person.
<b>Optical</b>	Kshs. 20,000 per person.
<b>Dental illness requiring admission</b>	Kshs. 200,000 per person within I/P.
<b>Optical illness requiring admission</b>	Kshs. 200,000 per person within I/P including cataract removal.
<b>Ante &amp; Post Natal care</b>	Covered to the full annual O/P limit of Kshs. 250,000.
<b>Maternity - Normal and CS Delivery and complications of delivery</b>	Kshs. 250,000. For staff member or spouse only within I/P.
<b>Pre-existing &amp; Chronic Conditions including HIV/AIDS</b>	Kshs. 1,000,000 per person within I/P limit and full limit for O/P.
<b>Congenital /Prematurity Conditions</b>	Kshs. 750,000 per person within I/P and full limit within O/P Extended to newborns immediately after birth
<b>Psychiatric Treatment</b>	Kshs. 1,000,000 per person I/P and full limit O/P
<b>Post Hospitalization</b>	Discharge medication up to Kshs. 35,000 - Max 21 days after discharge

<b>COVID-19</b>	Ksh. 3.5 Million per person, full limit within I/P Ksh. 250,000 full limit within O/P
<b>Baby Vaccinations</b>	KEPI & Baby Friendly vaccinations for children up to 5 years - within the O/P Limit.
<b>Family Planning</b>	Up to Kshs. 7,500 for principal member or spouse only within the O/P Limit.
<b>Lodger Fees (Accommodation costs for accompanying parent or guardian)</b>	For children up to 12 years
<b>Entry Age to the cover</b>	From birth
<b>Age limit (staff )</b>	Maximum - 70 Years
<b>Age limit for child dependents</b>	24 years
<b>Waiting Period before joining the cover</b>	Waived
<b>Medical Examination on enrollment</b>	Not Applicable
<b>Registration / Card Issuance</b>	5 working Days
<b>Card Replacement</b>	Kshs. 450 per card
<b>Emergency Cover outside East Africa</b>	60 days per year on reimbursement basis
<b>Claims</b>	Local and International claims to be submitted within 90 days of date of service/treatment for reimbursement  Claims payable within 10 working days from date of receipt
<b>Emergency medical evacuation (Road and Air)</b>	Covered to the full I/P annual limit (International and Local)
<b>Overseas referral treatment (For treatment not available locally)</b>	Available Internationally subject to Pre-authorization and availability of benefit limits. Travel expenses to insured member only on reimbursement basis in economy class.
<b>Panel of Providers</b>	Countrywide panel



<b>Reimbursements of claims</b>	Up to 100% on claims subject to approved tariffs (Specialists max. Kshs. 4,000 per outpatient visit and General Practitioner max. Kshs. 2,500 per outpatient visit)  Period: 90 days from day of treatment
<b>Refund for deleted members</b>	Applicable within 90 days after exit
<b>Smart Utilization Reports</b>	Every Month
<b>Travel Insurance Letters</b>	Within 48 hours
<b>Access to 24 hour call center</b>	Available for medical emergencies and pre-authorizations
<b>Value Additions</b>	<ul style="list-style-type: none"> <li>• Rehabilitation including wheel chair. Prosthesis, crutches with no limit</li> <li>• Monthly health talks in all field offices</li> <li>• Smart Cards for all members</li> <li>• Venereal disease treatment within I/P and O/P limits</li> <li>• Wellness checkup once per year for staff members <b>only</b> up to a maximum of Kshs. 15,000</li> <li>• Wellness Check-up includes: BMI, Lipid Profile, Blood Sugar, Urinalysis, Pap Smear (Women 25 years &amp; above), PSA &amp; Mammogram, blood pressure, HIV test, ECG, Physical exam and counselling, stool microscopy, Gamma GT, Creatine, and Uric Acid</li> </ul>

For Parents

<b>Health Plan- <u>Parents</u></b>	<b>Cover Limit</b>
<b>Bed Entitlement</b>	Standard Private Room - Up to maximum limit per day (NHIF Card must be presented).
<b>Total Limit Inpatient</b>	Kshs. 3.5 Million per person for staff and dependents (spouse and child(ren))
<b>Total Outpatient</b>	Kshs. 250,000 per person for staff and dependents. (spouse and child(ren))
<b>Last Expense</b>	Kshs. 100,000 per person upon death notification and submission of supporting documents.
<b>Dental</b>	Kshs. 20,000 per person.
<b>Optical</b>	Kshs. 20,000 per person.

<b>Dental illness requiring admission</b>	Kshs. 200,000 per person within I/P.
<b>Optical illness requiring admission</b>	Kshs. 200,000 per person within I/P including cataract removal.
<b>Pre-existing &amp; Chronic Conditions including HIV/AIDS</b>	Kshs. 1,000,000 per person within I/P limit and full limit for O/P.
<b>Psychiatric Treatment</b>	Kshs. 1,000,000 per person I/P and full limit O/P
<b>Post Hospitalization</b>	Discharge medication up to Kshs. 35,000 - Max 21 days after discharge
<b>Entry Age to the cover</b>	Immediately at current age
<b>Age limit (staff )</b>	Maximum - 80 Years
<b>Waiting Period before joining the cover</b>	Waived
<b>Medical Examination on enrollment</b>	Not Applicable
<b>Registration / Card Issuance</b>	5 working Days
<b>Card Replacement</b>	Kshs. 450 per card
<b>Emergency Cover outside East Africa</b>	60 days per year on reimbursement basis
<b>Claims</b>	Local and International claims to be submitted within 90 days of date of service/treatment for reimbursement  Claims payable within 10 working days from date of receipt
<b>Emergency medical evacuation (Road and Air)</b>	Covered to the full I/P annual limit (International and Local)
<b>Overseas referral treatment (For treatment not available locally)</b>	Available Internationally subject to Pre-authorization and availability of benefit limits. Travel expenses to insured member only on reimbursement basis in economy class.
<b>Panel of Providers</b>	Countrywide panel
<b>Reimbursements of claims</b>	Up to 100% on claims subject to approved tariffs (Specialists max. Kshs. 4,000 per outpatient visit and General Practitioner max. Kshs. 2,500 per outpatient visit) Period: 90 days from day of treatment
<b>Refund for deleted members</b>	Applicable within 90 days after exit

<b>Smart Utilization Reports</b>	Every Month
<b>Travel Insurance Letters</b>	Within 48 hours
<b>Access to 24 hour call center</b>	Available for medical emergencies and pre-authorizations
<b>Value Additions</b>	<ul style="list-style-type: none"> <li>• Rehabilitation including wheel chair. Prosthesis, crutches with no limit</li> <li>• Smart Cards for all members</li> <li>• Venereal disease treatment within I/P and O/P limits</li> </ul>

N/B enumerate all the exclusions, extensive and special clauses, policy limitations applicable

#### **GPA/GL SCHEDULE**

<b>Risk Type</b>	<b>Scheme Benefits</b>	<b>Level</b>
<b>GROUP LIFE-Accidental, Illness &amp; Natural Risks</b>	Death	2 Years' Salary
	Permanent & Total Disability	2 Years' Salary
	Funeral Expense	Ksh. 200,000
	Critical Illness	30% of Death Benefit
<b>GROUP PERSONAL ACCIDENT/WIBA-Accidental/Occupational Risks</b>	Death	6 Years' Salary
	Permanent & Total Disability	6 Years' Salary
	Temporary Total Disability	52 weeks
	Medical Reimbursement	Ksh.100,000
	Funeral Expense	Ksh. 200,000
<b>Free Cover Limit</b>		Ksh. 30 Million