

TANZANIA WOMEN LAWYERS ASSOCIATION (TAWLA) P O Box 9460, Dar es Salaam, Tanzania

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FOR PROVISION OF STAFFS MEDICAL INSURANCE COVER

1.0 INTRODUCTION.

Tanzania Women Lawyers Association (TAWLA) an Association founded in 1989 and officially registered in 1990 under the Societies Act (Cap 337 R.E 2002) and in 2019 became an NGO. The organization was formed to advance legal and constitutional rights of women. The aims and objectives of the organization is to advocate for gender equality, promotion of human dignity and gender justice through policy, legal and institutional reforms, community action and media engagement. From that context, TAWLA envisage a society that respects and upholds the rights of women and her mission is to advance women as champions in promoting and protecting the rights of women and good governance through legal empowerment.

TAWLA provides social security coverage to its employees including medical insurance for its Service Contract holders and this coverage in one form or another is obligatory. TAWLA Offices must ensure that all Staff have adequate medical coverage, most importantly, such coverage must be provided in a manner that does not create legal implications to TAWLA under the local law. In accomplishing this TAWLA seeks to engage a reputable insurance company with extensive experience in insurance service and policy

Section I: Instruction to Bidders

- 1) To be evaluated bidders will submit the following documents to its quotation:
 - a) Copy of a company registration or Incorporation certificate
 - b) Copy of Tanzania Insurance Regulatory Authority registration certificate as health/medical insurer:
 - c) Bid form, use Annex A
 - d) Audited financial accounts for the last two (2) years;
 - e) Copies of Tax Identification Number and Value Added Tax Certificate;
 - f) Copy of Tax Compliance Certificate; and Copy of valid Business License
- 2) Price shall be quoted in Tanzanian Shillings, Valid for 30 days
- 3) Selection Criteria: In order to determine the quote offering the best value for money, that is the best price to quality ratio, TAWLA will consideration of the following criteria;
- a) Conformity to specifications/Requirement;
- b) Price;
- c) Lead time and delivery details
- 4) Bidders are hereby requested to submit priced quotation for supply of Medical Insurance Cover, Bidders are hereby requested to submit quotation to electronic.bidds@tawla.or.tz before 1130 AM, Monday 6th May 2021, Subject "quotation for medical cover Insurance" and make sure that all the documents involved for submitting the quotation are signed and stamped with official rubber stamp in one PDF folder, Estimated date of award of contract(s) is 9th May 2021
- 5) Late bids, portion of bids, shall not be accepted for evaluation irrespective of the circumstance.
- 6) Bidders are to be evaluated both technical and financial evaluation

a) Financial Evaluation:

The Financial evaluation shall comprise 30% of the total marks.

The formula for calculating the financial scores is: $sf = 100^*$ fm/f where: sf is the total financial score of the proposal. fm is the highest financial proposal score. f is the total financial score of the proposal under consideration

b) Technical evaluation

The technical evaluation shall comprise 70% of the total marks as follows, Bidders shall provide the following information:

- a) An outline of the extensive knowledge/expertise and experience of the country medical insurance cover and related settings, specific and specialist requirements (15 Marks)
- b) A list of service providers-wide coverage with presence/relationships to in various locations authorized dealers/agents/branches/service providers/health facilities including management the scheme for TAWLA operating locations Dar Es Salaam Region, Tanga Region, Arusha Region, Kilimanjaro Region, Dodoma Region, Mbeya Region and Mwanza Region. (15 Marks)
- c) Availability of the dedicated Account person(s) & 24/7 & out of hours & Service Level agreement responsibilities (10 Marks)
- d) Proof of strong current customer base information including any INGO and Local NGO clients-recommendation letter / LPO or contracts from at least 3 organizations must be attached (15 Marks)
- e) Must provide qualifications and experience in insurance matters of at least 3(three)key members of staff who will manage the TAWLA Scheme-must attach CV's of key management and technical staffs (15 Marks)

7) Queries/requests for clarifications must be submitted to **electronic.bidds@tawla.or.tz** copy_info@tawla.or.tz within the working days before deadline.

TERMS OF REFERENCE

2.0 ABOUT THE SERVICE

TAWLA provides health insurance coverage for its employees and their dependents across the country. TAWLA is now soliciting for detailed proposals from eligible insurance firms to provide Medical Insurance for its staff plus dependents. The staff number will be subject to change due to staff leaving and staff being hired.

LIST OF STAFF TO BE INSURED

	DAR ES SALAAM	MWANZA	DODOMA	MBEYA	TANGA	ARUSHA	TOTAL
PRINCIPAL	20	1	2	1	1	1	26
DEPENDANTS	40	-	5	1	3	-	49
TOTAL							75

SUMMARY

AGE	NO
ADULTS	36
CHILDREN	39
TOTAL	75

3.0 SCOPE OF WORK

For this assignment and for fair selection, the applicant companies should provide detailed quotations for the Insurance cover for the following categories of benefits.

1. First- aid/emergency help

1.1 Medical evacuation and transportation (except Air Ambulance)

- 1.2 Primary examination and diagnosis
- 1.3 ECG
- 1.4 Reanimation
- 1.5 Providing with medicines
- 1.6 Urgent vaccination
- 1.7 Urgent dental care (anesthesia and first aid in case of maxillofacial region traumas).

2. Outpatient care

- 2.1 Out-patient treatment by specialized physicians
- 2.2 Out-patient surgery
- 2.3 Performance of procedures necessary for treatment
- 2.4 Performance of diagnostic examinations (including computer tomography, magnetic resonance tomography)
- 2.5 Performance of laboratory tests in out-patient terms
- 2.6 Issue of decision on hospitalization
- 2.7 Examination of temporary disability to work, issue of sick-leave certificates and notifications excluding routine medical examination for reception of the information on a state of health, on professional suitability, on capacity and for trip abroad.
- 2.8 Issue of the necessary prescriptions
- 2.9 Advises by telephone
- 2.10 Doctor's visits to house and office
- 2.11 Regular examinations on doctor's prescription
- 2.12 Physiotherapy, medical massage (except medical physical training, acupuncture, manual therapy)

3. Pregnancy and birth

- 3.1. Prenatal care
- 3.2. Transportation to maternity hospital
- 3.3. Obstetric (childbirth) assistance
- 3.4. The puerperal period in a maternity hospital Including but not limited to:

Amniocentesis, Home delivery,

- 3.5. Midwife visits
- 3.6. Maternity care/assistance up to 8 days starting from the day of the delivery (the number of days spent in the hospital will be deducted)

- 3.7. Prenatal exercises
- 3.8. Postnatal exercises
- 3.9. Delivery in hospital (see 6 Hospitalizations)
- 3.10. Outpatient delivery (see 10 Outpatient surgery)

4. Dental care

- 4.1 Treatment of dental caries (superficial, middle, profound) including filling of teeth
- 4.2 Treatment of pulpitis, periodontitis, parodontids
- 4.3 Diagnostics (oral cavity examination and X-ray diagnostics)
- 4.4 Extraction of teeth
- 4.5 Anaesthesia in maxillofacial region
- 4.6 Opening of abscesses and phleamons of maxillofacial region
- 4.7 Primary surgical working-up of wounds in case of maxillofacial region traumas
- 4.8 Immobilization in case of maxillofacial region traumas
- 4.9 Removal of dental calculus scaling (once a year)

5. Hospitalization and in-patient hospital services

- 5.1 In-patient Assistance
- 5.2 Providing the patient with food and ward
- 5.3 Performance of surgical operations
- 5.4 In-patient treatment by specialized physicians (including medical physical training, medical massage, acupuncture, manual therapy, physiotherapy)
- 5.5 Doctor's consultations
- 5.6 Performance of diagnostic examinations (including computer tomography, magnetic resonance tomography) and laboratory test
- 5.7 Providing with prescribed medicines
- 5.8 After operation and hospital accommodation care
- 5.9 Reanimation
- 5.10 Rehabilitation

6. Medical imaging

- 6.1. Diagnostic medical imaging
- 7. Lab tests (all)

8. Outpatient surgery

- 8.1. Outpatient surgery (operating theatre required)
- 8.2. Day case (i.e. less than 24 hours but room charged)

- 8.3. Minor surgery in doctor's cabinet
- 9. Pharmaceutical products
- 9.1. General
- 9.2. Vitamins (not applied to vitamins used for preventive reasons; applied in case of treatment for a vitamin deficit)
- 9.3. Vaccinations/preventive medication (e.g. against flu vaccination)
- 10. Chronic diseases treatment
- 11. Treatment and clinic for Diabetes
- 12. Treatment of Oncological diseases
- 13. Cardiovascular Surgery
- 14. Venosis Deficiency
- 15. Optical care
- 16. Patient referral (In and out of country)
- 17. Funeral Benefit

Note to Quote:

Please quote rate applicable for:

- a) Short term Cover or prorate premium calculation
- b) Refund of premium when staff leave
- c) Refund policy of medical expense incurred when staff use other medical providers

4.0 DURATION

The successful Company will enter a contract with TAWLA for a period of one (1) year. This contract will be renewed based on performance and availability of funding.

5.0 MONITORING AND PROCESS CONTROLLING

Monitoring and progress controlling will be done by TAWLA Human Resources Officer and Procurement Officer.

6.0 TIME FRAME

Time frame for this assignment is two years from the date of signing the contract.

7.0 CONTACTS

For more details contact us through: info@tawla.or.tz, Tel: +255 (0) 22 286 2865

8.0 ANNEXES

Annex A: Price Quotation Form

(You may quote more than one scheme related to the list of services we have mentioned in our ToR, please start with Low, Medium to High scheme and make sure that in each scheme you provide detailed benefits summary with limit) see an example in Row 2

S/No	Description	Type of scheme	Quoted Amount (In Number)	Quoted Amount (In Words)
1.	Staffs Medical Insurance Cover	Low scheme	36,000,000	Thirty-six million Tanzania shillings only Point to remember: don't forget to attach the correspondence benefit summary for each of your quoted scheme