

Request for Quote/Proposal (RFQ/RFP)

Commodity/Service Required:	PMI (Private Medical Insurance) , GPA (Group Personal Accident Insurance) and GYRT (Group Yearly Renewable Term Insurance)
Type of Procurement:	One off 1-year service provision agreement
Type of Contract:	Cost Not to Exceed (NTE) Ceiling Price
Term of Contract:	PMI: 12 Months June 22, 2025, to June 21, 2026, GPA: Starting from July 01, 2025, to June 30th – 2026 and GYRT: Starting from June 10, 2025, to June 09 - 2026
Contract Funding:	USAID
This Procurement supports:	Feed the Future Ethiopia Transforming Agriculture
Submit Proposal to:	Address below mentioned
Date of Issue of RFP:	June 05, 2025
Date Questions from Supplier Due:	PMI and GPA June 10, 2025, by 14:00 East Africa Time (EAT) GYRT-Immediate
Date Proposal Due:	PMI and GPA June 13, 2025, by 02:00 East Africa Time (EAT) GYRT: June 07, 2025, by 02:00 East Africa Time (EAT)
Approximate Date Purchase Order Issued to Successful Bidder(s):	June 20, 2025

Method of Submittal:	
Via email to procurement.eta@rti.org	
Respond via e-mail with attached document in MS Word / pdf format. The Bidder/Seller agrees to hold the prices in its offer firm for 90 days from the date specified for the receipt of offers, unless another time is specified in the addendum of the RFP/RFQ.	
Solicitation Number:	RTI-ETA RFQ: ETA-ADD-25-089

Attachments to RFP:

1. Attachment “A” – Commodity Specifications

2. Attachment “B” – Instructions to Bidders/Sellers
3. All PO Terms and Conditions are listed on our website at:
<https://www.rti.org/sites/default/files/rti-purchase-order-terms-and-conditions-v1.16.pdf>,
http://www.rti.org/files/PO_FAR_Clauses.pdf or for commercial items:
http://www.rti.org/files/PO_FAR_Clauses_Commercial_Items.pdf (hereinafter the “Terms”).
Supplier’s delivery of products, performance of services, or issuance of invoices in connection with this purchase order establishes Supplier’s agreement to the Terms. The Terms may only be modified in writing signed by both parties.

All bidders/sellers are responsible to carefully review each attachment and follow any instructions that may be relevant to this procurement.

Attachment A

Statement of Work

Summary:

The procurement process for insurance services is divided into two separate lots:

- **Lot 1: PMI (Private Medical Insurance)**
- **Lot 2: GPA and GYRT (Group Personal Accident and Group Yearly Renewable Term)**

Bidders are required to submit proposals for both Lot 1 and Lot 2 as part of the application process.

Lot 1

Title: Provision of Personal Medical Insurance Cover for RTI Ethiopia Staff and Dependents

Location: Addis Ababa, Ethiopia

Place of Performance: The services will be performed throughout Ethiopia, covering RTI staff located in Addis Ababa, Bahir Dar, Dire Dawa, Hawassa, Jimma, Mekelle, Semera, and Jigjiga. Overseas services will be provided as needed for referrals

Period: June 20, 2025 – June 19, 2026

PROJECT DESCRIPTION

Feed the Future Ethiopia Transforming Agriculture is a five-year activity funded through USAID that seeks to influence and inspire the country's agriculture and food system to sustainably improve the diets of 7 million people, particularly women and children, living in 160 woredas across the country. The activity works with local food system stakeholders to align with consumer preferences and enable access to healthier diets. It will also support entrepreneurship, improve food safety and quality, advance key social priorities, create jobs, and increase incomes through a market system approach.

The RTI Ethiopia office is soliciting proposals from eligible medical insurance underwriters for the provision of Personal Medical Insurance Cover for its staff and their dependents under the Feed the Future Ethiopia Transforming Agriculture (ETA) Project. This will be a stand-alone or per-person cover arrangement, structured to meet the needs of RTI Ethiopia's diverse staff located across multiple offices within the country.

SCOPE (Minimum Benefit Thresholds)

The insurance provider will be required to deliver high-quality, accessible, and responsive medical insurance services tailored to meet the comprehensive health needs of RTI Ethiopia staff and their dependents. This includes the provision of preventive, curative, emergency, and specialized medical care across a wide network of in-country providers, as well as arrangements for international treatment where necessary. The provider must ensure smooth claims processing, full benefit delivery as outlined, and responsive customer support throughout the policy period.

LIMITS Summary

1. In patient & outpatient - annual limit = 480,000=Birr per family
2. Maternity – 60,000 Birr per family
3. Optical – 120,000 Birr per family
4. Dental – 120,000 Birr per family
5. General checkup for staff = 5,000 Birr

OUTPATIENT: Per family

Maximum Limits cover 480,000 Birr per family

The outpatient cover will cater for all routine outpatient services. The minimum proposed benefits for the cover are:

1. Routine outpatient consultation,
2. Diagnostic Laboratory and Radiology services,
3. Prescribed physiotherapy.
4. Prescribed and non-prescribed drugs and dressings.
5. Antenatal and post-natal care
6. HIV/AIDS and related ailments.
7. Chronic, Pre-existing conditions & HIV/AIDS including cost of ARVs covered up to the full out-patient cover limit per person per annum.
8. Government approved medicine from approved chemistry
9. Ambulance Services

Health checkups; Annual Lifestyle / Wellness Clinic as in the summary above

Medical check –within the outpatient/inpatient limit per annum -

- o Physical exam
- o Pap Smear
- o PSA (prostate antigen test)
- o Mammogram

- o Urinalysis
- o Haemogram o Blood sugar o ECG
- o Lipid Profile

Vaccinations within the outpatient

KEPI, baby friendly vaccines & the following named private vaccines.

- o Rotavirus vaccine (Rotarix)
- o Influenza vaccine (Vaccigrip)
- o BCG
- o DPT
- o HIB
- o HPV
- o OPV
- o HAV
- o Cholera Vaccine
- o DTP
- o Yellow fever vaccine
- o Measles, mumps, rubella vaccine (MMR)
- o HPV vaccine for female children 12 years and below
- o Meningococcal vaccine – Meningitis
- o Hepatitis vaccine (except the one included in Pentavalent vaccines i.e. Hepatitis B)
- o COVID
- o Anti D cover

Medical claims incurred outside the geographical scope and /or the geographical area where no credit facilities are available shall be settled on reimbursement at 100% both inpatient and outpatient limits.

INPATIENT COVER

Maximum Limits cover as in the summary above

Summary of benefits that must be included in the cover are.

Comprehensive and flexible hospitalization (inpatient) cover, which includes the following services:

- o Hospital Accommodation Charges
- o Doctor's (Physician, Surgeon & Anesthetist) fees.
- o ICU/HDU and Theatre charges.
- o Drugs/Medicines, Dressings and Internal Surgical appliances.
- o Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
- o Radiotherapy and Chemotherapy.

- In-patient Physiotherapy.
- Emergency Road and Air Evacuation subject to overall cover limit.
- Day care surgery
- Travel cover Home nursing care

Lot-1 Product or Service Expectations (both if applicable):

Team	NO. OF STAFF	No of dependents (Spouse +children's)	No. of maternity coverage (Female staff + Spouse)	Total Population
Ethiopia Transforming Agriculture (ETA) Activity				
• Addis Ababa Office	40	108	18	168
• Bahir Dar Office	4	15	4	23
• Dire Dawa Office	4	14	4	22
• Hawassa Office	4	12	4	20
• Jimma Office	4	15	4	23
• Mekelle Office	4	13	4	21
• Semera Office	3	5	2	10
• Jigjiga Office	4	9	4	17
Buffer	60	120	30	100
Total	127	311	74	404

Lot 2:

Title: Group Term Life Insurance, funeral grant services and Group Personal Accident for RTI Ethiopia Staff and Dependents

Location: Addis Ababa, Ethiopia

Place of Performance; The services will be performed throughout Ethiopia, covering RTI staff located in Addis Ababa, Bahir Dar, Dire Dawa, Hawassa, Jimma, Mekelle, Semera, and Jigjiga. Overseas services will be provided as needed for referrals

Period:

1. Group Term Life Insurance and funeral grant services. The cover will be for one year for the period beginning June 10, 2025, to June 9, 2026, and
2. Group Personal Accident from July 1, 2025, to June 30, 2026, with a provision for one year renewal subject to satisfactory performance.

Feed the Future Ethiopia Transforming Agriculture has a total of 67 current staff. The project offices are located at Addis Ababa, Hawassa, Jimma, Bahirdar, Mekelle, Dire Dawa, Semera and Jijiga. RTI Ethiopia's Feed the Future Ethiopia Transforming Agriculture project invite sealed bids from eligible insurance providers for:

1. Group Term Life Insurance (GYRT) and funeral grant services. The cover will be for one year for the period beginning June 10, 2025, to June 9, 2026, and
2. Group Personal Accident (GPA) from July 1, 2025, to June 30, 2026,

Coverage may be extended beyond one year subject to satisfactory performance.

REQUIRED SERVICES

GYRT

This is the payment of benefits as a result of accidental death and or natural death. The insurance cover will provide for the payment of a cash lump sum benefit upon death while still an employee of RTI International. The cover ceases upon the member leaving service, on death or on retirement. The benefit will be payable to the dependents and beneficiaries of a deceased member through the Scheme.

Funeral Grant

This is a policy designed in compliance with Part 7, Chapter 3, Section 3, No.110 b of Ethiopia proclamation No. 1156/2019.

This is a policy designed in compliance with part 7 chapter 3 section 3 number 110B of the Ethiopia proclamation No. 1156/201 to cover the current 67 employees against accidental loss of life or disability arising out of a work-related accident.

GPA

This payment of benefits because of accidental death or bodily injury to the insured.

The successful underwriter is expected to:

- a) Immediately underwrite the risks.
- b) Provide prompt and satisfactory services on the general management of the cover(s), that is correspondence and claim review meeting and updating the policy.
- c) Analyze, review, and scrutinize the policy document and endorsements therein prior to forwarding to RTI International.
- d) Arrange quarterly meetings to review performance of the policy(s) and provide feedback.
- e) Provide appropriate improvement recommendation on the policy(s)

Lot-2 Product or Service Expectations (both if applicable):

Total Staff Population	67 (Current); 60 (new hire buffer) <i>Buffer staff should be budgeted based on the average salary of USD 2,500 and family size of 3</i>
Minimum Age for critical illness and disability benefits	70 years
Scope of Cover	Worldwide Coverage on 24hr basis
Note- The List of RTI Ethiopia ETA project staff confidential information's that contains the number of beneficiaries, salary, position, age will be attached in this statement of work for the eligible insurance providers	

ELIGIBILITY CRITERIA

- This opportunity is open to insurance companies ONLY. Insurance brokers are NOT eligible.
- Must have submitted their bids in the required format. (Refer to method of submittal note in this RFP)
- Must have completed the vendor information form, provided and attached supporting documents as required.
- Must have completed the PMI, GPA and GYRT proposal summary structure provided.
- Be registered with the Insurance Regulatory Authority of Ethiopia for the current year and a copy of the current license to be submitted.
- Submit a copy of Audited financial statements for the last two years (2022 & 2023)
- Must submit copies of the following documents:
 - Valid Certificate of Incorporation
 - TIN Certificate
 - Valid Tax Compliance Certificate
 - Business permit
 - Company Profile
 - A list of 3 (three) reputable clients and the total client's premiums for the previous year.
- Must provide proof of membership of the Association of Ethiopia Insurers (ATI).
- Must provide list of re-insurers.
- Complete the RFP and price schedule in the format specified (**Refer to the ETA-AA-25-**

089 proposal schedule structure attached)

- The vendor must quote for all the requirements in the scope of this RFP to be considered responsive and valid for evaluation.
- The vendor must be acceptable to the pro-rata adjustment of premiums with change of insured staff or dependents

Application Instructions

- Cover Letter summarizing the firm's experience in the subject matter and expressing interest in the project not more than 3 pages.
- Summary of the coverage based on the minimum threshold outlined the scope. If any enhancements are proposed, a separate summary must be included outlining those enhancements.
- Number of years of experience providing PMI, GPA and GYRT services at least minimum of three year
- Existing Health Insurance Portfolio / List of Corporate Clients and population insured and Accounts Value.
- Comprehensiveness of the PMI, GPA and GYRT scheme, including enhanced benefits over and above those specified in the RFQ. For PMI, GPA and GYRT help line and a dedicated account manager.
- Geographic Coverage / Service Network Coverage i.e. schedule of panel of hospitals by region. The vendor should have extensive and reputable network of hospitals, clinics, pharmacies and laboratories within easy reach of the members and their dependents. The vendor is expected to provide details of towns where the insurance company is represented, and the appointed hospitals/clinics and panel of doctors approved by provider (countrywide & overseas) that can be accessed by RTI employees and their dependents.
- Inclusion of adequate list of doctors and medical specialists in the panel of hospitals listed.
- Claim Settlement / Turnaround Time- Provide details of the claim settlement as well as the turnaround time. This will also be used to review the performance for any future renewal of the contract.
- Financial proposal for cost of undertaking the assignment in the pricing and budget template provided by ETA below, describing each proposed line item for PMI, GPA and GYRT. Budget should be in ETB. Vendors are requested to provide TWO separate quotes for two options for PMI below:
 - Option 1 "AS – IS" - The quote should provide price for the medical insurance cover "as is" or as specified in the minimum benefits packaged above.

- Option 2: Enhanced Benefits - The above specified benefit package but with improved range of benefits (enhancements) BUT at the same price as what was quoted in Option 1 above. It is important to include in the proposal, details of the enhancements for purposes of comparisons.

Pricing/Budget Template:

S/N	Coded Staff Name	Monthly Salary in USD	Sex	Age	Remark
1	ETA001	1975.37	M	38	
2	ETA002	1748.29	M	35	
3	ETA003	2628.38	M	38	
4	ETA004	2404.35	M	37	
5	ETA005	2020.34	M	49	
6	ETA006	3099.69	M	51	
7	ETA007	3398.6	M	42	
8	ETA008	2656.01	F	42	
9	ETA009	1750	M	30	
10	ETA010	1515.25	F	36	
11	ETA011	2092.7	M	46	
12	ETA012	1976.89	M	38	
13	ETA013	3183.04	M	38	
14	ETA014	3410.89	M	44	
15	ETA015	2297.02	F	35	
16	ETA016	4317.13	M	44	
17	ETA017	2920.42	M	39	
18	ETA018	2123.78	M	52	
19	ETA019	2046.05	M	39	
20	ETA020	1926	M	55	
21	ETA021	3210	F	30	
22	ETA022	2500	F	37	
23	ETA023	2671.72	M	47	
24	ETA024	2129.2	M	42	
25	ETA025	2814.58	M	33	
26	ETA026	3054.1	M	38	
27	ETA027	2000	F	31	
28	ETA028	2400	M	44	
29	ETA029	3014.19	M	52	
30	ETA030	1300	M	26	
31	ETA031	1862.09	M	39	
32	ETA032	1844.48	F	28	
33	ETA033	3068.27	M	37	

34	ETA034	1800	F	30	
35	ETA035	3425.19	M	39	
36	ETA036	1850	F	33	
37	ETA037	2203.63	M	54	
38	ETA038	1400	F	31	
39	ETA039	1875.22	M	34	
40	ETA040	2410.61	M	41	
41	ETA041	4258.91	M	48	
42	ETA042	3472.7	F	47	
43	ETA043	1500	F	31	
44	ETA044	1648	F	32	
45	ETA045	2140	F	27	
46	ETA046	2300	F	48	
47	ETA047	1964.69	M	45	
48	ETA048	6135.72	M	46	
49	ETA049	1937.73	M	35	
50	ETA050	3262.9	M	40	
51	ETA051	1873.09	M	43	
52	ETA052	1844.48	M	28	
53	ETA053	5617.01	F	38	
54	ETA054	1350	F	34	
55	ETA055	5775.39	F	45	
56	ETA056	3427.1	M	38	
57	ETA057	4104.75	M	44	
58	ETA058	1926	F	41	
59	ETA059	3557.41	M	45	
60	ETA060	1380	F	31	
61	ETA061	1312.09	F	28	
62	ETA062	2354	F	37	
63	ETA063	3417.76	M	41	
64	ETA064	3320.44	M	39	
65	ETA065	5634.84	F	45	
66	ETA066	2089.5	M	38	
67	ETA067	3997.19	F	48	

RTI projects, Feed the Future Ethiopia Transform Agriculture Personal Medical Insurance One Year effective June 22, 2025 to June 21, 2026, GPA Starting from July 01 2025 to June 30th - 2026 and GYRT starting from June 10- 2025 to June 09 -2026for project Staff,

PMI

	Description of Preferred medical cover Option	Unit of Measure	Qty	Unit Rate	Total Extended Price
1	Inpatient/Outpatient premium for staff and its dependent	Person	67		
2	Maternity premium for female staff and spouse	Person	44		
3	Optical premium for staff and dependents	Person	258		
4	Dental premium for staff and dependents	Person	258		
5	Checkup additional payment for staff only	Person	67		
6	Buffer for the staffs and their dependents who will join RTI	Person	180		

GYRT and GPA

1	Purchase of GYRT Insurance Renewal policy service for RTI Ethiopia Transforming Agriculture staff's, SUM Insured for 36 months of salary with funeral service of 2 months of salary Starting from June 10- 2025 to June 09 - 2026	Person	67		
2	Buffer GYRT Insurance for the staffs who will join RTI	Person	60		
	Purchase of GPA Renewal Insurance policy service for RTI Ethiopia Transforming Agriculture staff's, SUM Insured for five years' salary Starting from July 01 2025 to June 30th - 2026	Person	67		
3	Buffer GPA Insurance for the staffs who will join RTI	Person	60		

Total Premium ETB
Levies Tax
Grand total Premium

By signing this attachment, the bidder confirms he has a complete understanding of the specifications and fully intends to deliver items that comply with the above listed specifications.

Signature:

Title:

Date:

Attachment “B”
Instructions to Bidders/Sellers

1. **Procurement Narrative Description:** The Buyer (RTI) intends to purchase commodities and/or services identified in Attachment A. The Buyer intends to purchase the quantities (for commodities) and/or services (based on deliverables identified in a Statement of Work). The term of the Ordering Agreement shall be from Award Date to the Delivery date of the Offeror unless extended by mutual agreement of the parties. The Buyer intends to award to a single “approved” supplier based on conformance to the listed specifications, the ability to service this contract, and selling price. **We reserve the right to award to more than one bidder.** If an Ordering Agreement is established as a result of this RFQ/RFP, supplier understands that quantities indicated in the specifications (Attachment A) are an estimate only and RTI does not guarantee the purchase quantity of any item listed.

2. **Procuring Activity:** This procurement will be made by **Research Triangle Institute (RTI International)**, located at

Minaye Building 11th Floor, Addis Ababa, Ethiopia

(insert full address of the office)

who has a purchase requirement in support of a project funded by

USAID/Ethiopia

(insert client’s name)

RTI shall award the initial quantities and/or services and any option quantities (if exercised by RTI) to Seller by a properly executed Purchase Order as set forth within the terms of this properly executed agreement.

3. **Proposal Requirements.** All Sellers will submit a quote/proposal which contains offers for all items and options included in this RFQ/RFP. All information presented in the Sellers quote/proposal will be considered during RTI’s evaluation. Failure to submit the information required in this RFQ/RFP may result in Seller’s offer being deemed non-responsive. Sellers are responsible for submitting offers, and any modifications, revisions, or withdrawals, so as to reach RTI’s office designated in the RFQ/RFP by the time and date specified in the RFQ/RFP. Any offer, modification, revision, or withdrawal of an offer received at the RTI office designated in the RFQ/RFP after the exact time specified for receipt of offers is “late” and may not be considered at the discretion of the RTI Procurement Officer. The Seller’s proposal shall include the following:
- (a) The solicitation number:
 - (b) The date and time submitted:
 - (c) The name, address, and telephone number of the seller (bidder) and authorized signature of same:

(d) Validity period of Quote:

Financial proposal for cost of undertaking the assignment in the template provided by

(e) ETA in **Attachment A**, including brief budget notes under the column “Explanation/Notes” describing each proposed line item.

(f) Technical proposal of not more than ten pages that outlines your approach to all components of the assignment as outlined in the “activities” section of this Scope of Work. This proposal should include a summary of similar assignments (maximum of three) completed in Ethiopia.

(g) Brief profiles (not to exceed one page per person) of the team undertaking this assignment describing their relevant expertise, education, and experience.

(h) Past performance information, when included as an evaluation factor, to include recent and relevant contracts for the same or similar items and other references (including points of contact with telephone numbers, and other relevant information)

(i) **Special Note:** *The Seller, by his response to this RFQ/RFP and accompanying signatures, confirms that the terms and conditions associated with this RFQ/RFP document have been agreed to and all its attachments have been carefully read and understood and all related questions answered.*

4. **Forms:** Sellers (potential bidders or suppliers) must record their pricing utilizing the format found on Attachment “A”. Sellers must sign the single hardcopy submitted and send to address listed on the cover page of this RFQ/RFP.

5. **Questions Concerning the Procurement.** All questions in regard to this RFQ/RFP to be directed to

Feed the Future Ethiopia Transforming Agriculture Procurement Team

at this email address:

Procurement.eta@rti.org

The cut-off date for questions is *(insert date)*.

PMI and GPA June 10, 2025, by 14:00 East Africa Time (EAT)
GYRT-Immediate

6. **Notifications and Deliveries:** Time is of the essence for this procurement. Seller shall deliver the items or services no later than the dates set forth in the contract that will be agreed by

both parties as a result of this RFQ/RFP. The Seller shall immediately contact the Buyer's Procurement Officer if the specifications, availability, or the delivery schedule(s) changes. Exceptional delays will result in financial penalties being imposed of Seller.

7. **Documentation:** The following documents will be required for payment for each item:
 - (a) A detailed invoice listing Purchase Order Number, Bank information with wiring instructions (when applicable)
 - (b) Packing List
 - (c) All relevant product/service documentation (manuals, warranty doc, certificate of analysis, etc.)
8. **Payment Terms:** Refer to RTI purchase order terms and conditions found in <https://www.rti.org/sites/default/files/rti-purchase-order-terms-and-conditions-v1.16.pdf> , http://www.rti.org/files/PO_FAR_Clauses.pdf, or http://www.rti.org/files/PO_FAR_Clauses_Commercial_Items.pdf. Payment can be made via wire transfer or other acceptable form. Sellers may propose alternative payment terms and they will be considered in the evaluation process.
9. **Alternative Proposals:** Sellers are permitted to offer "alternatives" should they not be able to meet the listed requirements. Any alternative proposals shall still satisfy the minimum requirements set forth in Attachment A Specifications.
10. **Inspection Process:** Each item shall be inspected prior to final acceptance of the item. All significant discrepancies, shortages, and/or faults must be satisfactorily corrected and satisfactorily documented prior to delivery and release of payment.
11. **Evaluation and Award Process:** The RTI Procurement Officer will award an agreement contract resulting from this solicitation to the responsible Seller(s) (bidders) whose offers conform to the RFQ/RFP will be most advantageous to RTI, price and other factors considered. The award will be made to the Seller representing the **best value** to the project and to RTI. See evaluation steps below that describe how the project will determine best value. For the purpose of this RFQ/RFP, price, delivery, technical and past performance are of equal importance for the purposes of evaluating and selecting the "best value" awardee. RTI intends to evaluate offers and award an Agreement(s) without discussions with Sellers. Therefore, the Seller's initial offer should contain the Seller's best terms from a price and technical standpoint. However, RTI reserves the right to conduct discussions if later determined by the RTI Procurement Officer to be necessary.

The documentary evidence of the vendor's qualifications to perform the contract if its bid is accepted shall establish to RTI International satisfaction that the vendor has the financial and technical capability necessary to perform the contract. Failure to furnish all information required by the tender documents, or to submit a tender that is not substantially responsive to the RFP in every respect will be at the vendor's risk and may result in the rejection of its

proposal.

1. Evaluation of Bids

The proposals will be evaluated in 3 Stages as follows:

Stage 1: (Pass/Fail)

At this stage the bids will be subjected to a preliminary examination to verify the overall completeness and responsiveness of the bids as received. Any bids that will be found to be incomplete, invalid or substantially responsive will be eliminated at this stage. To qualify for stage 2 evaluation, a vendor must meet the following Mandatory Eligibility Requirements:

- Must have submitted their bids in the required format. (Refer to method of submittal note in this RFP)
- Must have completed the vendor information form, provided and attached supporting documents as required.
- Must have completed the PMI, GPA and GYRT proposal summary structure provided.
- Be registered with the Insurance Regulatory Authority of Ethiopia for the current year and a copy of the current license to be submitted.
- Submit a copy of Audited financial statements for the last two years (2022 & 2023)
- Must submit copies of the following documents:
 - Valid Certificate of Incorporation
 - TIN Certificate
 - Valid Tax Compliance Certificate
 - Business permit
 - Company Profile
 - A list of 3 (three) reputable clients and the total client's premiums for the previous year.
- Must provide proof of membership of the Association of Ethiopia Insurers (ATI).
- Must provide list of re-insurers.
- Complete the RFP and price schedule in the format specified (**Refer to the ETA-AA-25-089 proposal schedule structure attached**)
- The vendor must quote for all the requirements in the scope of this RFP to be considered responsive and valid for evaluation.
- The vendor must be acceptable to the pro-rata adjustment of premiums with change of insured staff or dependents

Stage 2:

Technical Evaluation (50 points)

The total technical points assigned to each proposal will be determined by adding and weighting the scores assigned by the evaluation committee to the technical features of the proposal in accordance with the criteria below:

- a. Number of years of experience providing PMI, GPA and GYRT services. **(10 points)**.
- b. Existing Health Insurance Portfolio / List of Corporate Clients and population insured and Accounts Value. **(10 points)**
- c. Comprehensiveness of the PMI, GPA and GYRT scheme, including enhanced benefits over and above those specified in the RFQ. For PMI, GPA and GYRT help line and a dedicated account manager. **(10 points)**
- d. Geographic Coverage / Service Network Coverage i.e. schedule of panel of hospitals by region. The vendor should have extensive and reputable network of hospitals, clinics, pharmacies and laboratories within easy reach of the members and their dependents. The vendor is expected to provide details of towns where the insurance company is represented and the appointed hospitals/clinics and panel of doctors approved by provider (countrywide & overseas) that can be accessed by RTI employees and their dependents. **(10 points)**
- e. Inclusion of adequate list of doctors and medical specialists in the panel of hospitals listed. **(5 points)**
- f. Claim Settlement / Turnaround Time- Provide details of the claim settlement as well as the turnaround time. This will also be used to review the performance for any future renewal of the contract. **(5 points)**

Only firms that score at least 25% in Stage 2 will be qualify for Stage 3 - Financial Evaluation.

Stage 3:

Financial Evaluation (50 points)

The best value of the bid that meets all of the minimum technical specifications on the RFQ will score maximum points at this stage.

12. **Award Notice.** A written notice of award or acceptance of an offer, mailed or otherwise furnished to the successful supplier within the time acceptance specified in the offer, shall result in a binding contract without further action by either party.

13. **Validity of Offer.** This RFP in no way obligates RTI to make an award, nor does it commit RTI to pay any costs incurred by the Seller in the preparation and submission of a proposal or amendments to a proposal. Your proposal shall be considered valid for 90 days after submission.
14. **Representations and Certifications.** Winning suppliers under a US Federal Contract are required to complete and sign as part of your offer RTI Representations and Certifications for values over \$10,000.
15. **Certifications. Certification and Disclosure Regarding Payments to Influence Certain Federal Transactions** - Certification and Disclosure Regarding Payments to Influence Certain Federal Transaction as referenced in FAR 52.203-11 is hereby incorporated into this Request for Proposal as a condition of acceptance.
- Limitation on Payments to Influence Certain Federal Transactions-** Limitation on Payments to Influence Certain Federal Transactions as referenced in FAR 52.203-12 is hereby incorporated into this Request for Proposal as a condition of acceptance.
16. **Anti- Kick Back Act of 1986.** Anti-Kickback Act of 1986 as referenced in FAR 52.203-7 is hereby incorporated into this Request for Proposal as a condition of acceptance. If you have reasonable grounds to believe that a violation, as described in Paragraph (b) of FAR 52.203-7 may have occurred, you should report this suspected violation to the RTI's Ethics Hotline at 1-877-212-7220 or by sending an e-mail to ethics@rti.org. You may report a suspected violation anonymously.
17. **The John S. McCain National Defense Authorization Act for fiscal year 2019 - section 889.** RTI cannot use any equipment or services from specific companies, or their subsidiaries and affiliates, including Huawei Technologies Company, ZTE Corporation, Hytera Communications Corporation, Hangzhou Hikvision Digital Technology Company, and Dahua Technology Company ("Covered Technology"). In response to this request for proposal, please do not provide a quote which includes any Covered Technology. Any quote which includes Covered Technology will be deemed non-responsive. Additionally, if the United States Government is the source of funds for this RFP, the resulting Supplier shall not provide any equipment, system, or service that uses Covered Technology as a substantial or essential component.

Acceptance:


Seller agrees, as evidenced by signature below, that the seller's completed and signed solicitation, seller's proposal including all required submissions and the negotiated terms contained herein, constitute the entire agreement for the services described herein.

(Seller Company Name)

Signature: _____

Title:

Date:

	 KEY QUESTIONS	VENDOR INFORMATION FORM <i>Please write your answers clearly and use additional paper if needed to provide as much detail as possible in your answers to these questions. More details and facts are always better than fewer details. We will attempt to verify the important facts you have listed below using our local personnel in and around the country.</i>
1	Contact name of reference	
2	Title or position of contact	
3	Phone Number(s) for contact	
4	E-mail address for contact	
5	Company name	
6	Company address	
7	Primary business of company	
8	List cities where company has offices and/or workshops.	
9	List manufacturers or brands your company currently represents.	
10	Define <u>type</u> of representation of each brand (agent, dealer, authorized mfg rep, etc.) and whether or not it is exclusive.	
11	Is company locally owned or foreign owned?	
12	Describe previous experience in working with USAID-funded projects.	
13	If your company has been awarded previous USAID-funded work, please describe.	
14	Please describe your recent experience (last 12 months) with doing work, providing equipment or services as defined in our specifications or statement of work.	

15	List the names and current contact information for the project managers working <u>for your customers</u> in your last two projects for us to contact and ask about your performance.	
16	If your company is based outside of the country, please describe how you would effectively service and support a future contract.	

