Request for Proposal (RFP)

ACR Cambodia/RFP/2019/023

<table>
<thead>
<tr>
<th>Commodity/Service Required:</th>
<th>Group Health and Personal Accident Insurance</th>
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<tbody>
<tr>
<td>Type of Procurement:</td>
<td>Purchase Order</td>
</tr>
<tr>
<td>Type of Contract:</td>
<td>Fixed Price</td>
</tr>
<tr>
<td>Term of Contract:</td>
<td>01 January 2020 – 31 December 2020</td>
</tr>
<tr>
<td>Contract Funding:</td>
<td>USAID</td>
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<tr>
<td>This Procurement supports:</td>
<td>All Children Reading-Cambodia</td>
</tr>
<tr>
<td>Submit Proposal to:</td>
<td>The Selection Committee,</td>
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<tr>
<td></td>
<td><a href="mailto:ACRprocurement@rti.org">ACRprocurement@rti.org</a></td>
</tr>
<tr>
<td>Date of Issue of RFQ:</td>
<td>25 October 2019</td>
</tr>
<tr>
<td>Date Questions from Supplier Due:</td>
<td>04 November 2019 at 4:00 pm Phnom Penh time</td>
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<tr>
<td>Date Proposal Due:</td>
<td>14 November 2019 at 12:00 PM Phnom Penh time</td>
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<tr>
<td>Approximate Date Purchase Order Issued to Successful Bidder(s):</td>
<td>27 December 2019</td>
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</table>

Method of Submittal:

Bids shall be submitted in enveloped that bear the name of the Proposer of the RFP and clearly marked “RFP-2019-022-Group Health and Personal Accident Insurance” on the envelope, attention to the Selection Committee, at RTI International-All Children Reading Cambodia Office:

Location/Address: #8, Street 352 (between St. 51 and Norodom Blvd.,) BKK1, Phnom Penh, Cambodia, (the office is shared with Open Institute) [here Or ACRprocurement@rti.org]

Bids should consist of:
- Completed and signed RTI RFP
- Both Technical and Price proposals submitted for coverage on all RTI full-time regular employees and their dependents, together with the breakdown of costs and insurance benefit. Price proposal must be separated between Group Health Insurance and Personal Accident Group Insurance.
- Proposals are required to provide a 12-month rate guarantee, with a contract period of 01 January 2020 through 31 December 2020.

Only suppliers that submit the following requirements are eligible for proposal opening:

1. Legal Registration, Registered as a member of Reassurance Cambodia
2. Patent Tax Certification
3. Certification of Non-Brokerage
4. Financial capacity, copy for Audited Financial Statement (the last 2 years)

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.

Solicitation Number: ACR Cambodia/RFP/2019/023
Attachments to RFP:

1. Attachment “A” – Statement of Work
2. Attachment “B” – Instructions to Bidders/Sellers
3. All PO Terms and Conditions are listed on our website at forth at: http://www.rti.org/POterms, 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

RTI International is a leading nonprofit research and development organization that has supported governments, foundations, and private-sector clients working across Asia for more than 35 years.

The US Agency for International Development (USAID) is funding the All Children Reading-Cambodia project to assist the Government of Cambodia to improve the early grade reading skills of children in grades 1 to 3. The project will assist the Ministry of Education, Youth and Sport (MoEYS), its development partners (DPs), nongovernmental organizations (NGOs), and the private sector to harmonize early grade reading teaching and learning approaches in Cambodia and coordinate and support the implementation of rigorous, feasible, practical, and scalable early grade reading interventions and models in Cambodia.

RTI International Cambodia currently has 23 full time local national employees, 18 staff based in Phnom Penh and 5 staff based in Kampong Thom province. We are soliciting an insurance service provider who can provide:

- Group Health Insurance for RTI’s local national staff and their dependents. RTI will cover a maximum of 4 dependent family members per each employee.
- Personal Accident Group Insurance for only RTI local national staff (no dependents).

Details about RTI International Cambodia’s local national staff and their dependents are available upon request. Interested bidders should email ACRProcurement@rti.org

Product or Service Expectations:

Minimum Organizational Requirements

The successful bidder must:

- Be responsible for all administrative requirements of the contract, including all necessary forms, employee registration, claims processing, quarterly of claims experience, etc. On site administrative support, as necessary, is requested.
- Have proper legal registration and licenses to provide health insurance policies in Cambodia.
- Ensure the same premium rate and given same Terms and Conditions to any additional project implemented by RTI International Cambodia.
- Provide a dedicated focal point who is responsive and has strong knowledge of the policy.
- Provide a clear claim management and minimum standard service level agreement.
- Provide clear guidelines and definitions about pre-existing conditions.
- Provide following facilities and services:
  - List of office branches throughout Cambodia
  - Physician/hospital/pharmacy network information

Providing a cashless mechanism for out-patient services is an advantage.
Insurance Policy Requirements

RTI International is seeking bids for the following two insurance policies for its local national staff. One bidder will be selected, and RTI International reserves the right to select both policies or only the Group Health Insurance policy; the Personal Accident Group Insurance may not be selected.

I. Group Health Insurance for local national staff and dependents

The successful bidder must:

- Provide full time 24 hour/365 day Group Health Insurance coverage to eligible full-time local national staff of RTI International Cambodia and a maximum of four dependents, as specified as spouse and child(ren).

- Provide scope of coverage that includes the following preferred terms. Other rates and/or options may be presented by the bidder:
  - **In-Patient.** Preferred minimum premium room rate USD120.00 to USD150.00 / night with claim. the In-patient product other than this as an optional.
  - **Out-Patient.** Minimum allocation per year is USD400.00 to USD500.00 with claim as charged. All vendors can submit the out-patient product other than this as an optional.
  - **Dental.** Minimum allocation per year is USD300.00 to USD400.00 for any treatment.
  - **Maternity** for female employee and dependents. Minimum allocation for normal delivery USD600.00 and cesarean section USD1,200.00.
  - **Vision.** Only applied for employee with minimum benefit USD100.00 to USD150.00 covers glasses and frame.
  - **Medical Check up.** Minimum coverage USD200.00 to USD250.00.
  - Refund options

II. Personal Accident Group Insurance for local national staff

The successful bidder must:

- Provide full time 24 hour/365 day Personal Accident Group Insurance coverage to eligible full-time local national staff of RTI International Cambodia.

- Provide scope of coverage that includes the following preferred terms. Other rates and/or options may be presented by the bidder:
  - **In-Patient & Outpatient** for any accidents 24 hours/worldwide
  - **Maximum coverage** up to $20,000.00
  - Treatment fee up to 10% of maximum coverage
  - Permanent disability of a body part
  - Refund options
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, 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

   All Children Reading-Cambodia, #8, Street 352 (between St. 51 & Norodom Blvd.), Boeung Keng Kang 1, Chamkar Morn, Phnom Penh, Cambodia

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

   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. All information presented in the Sellers quote/proposal will be considered during RTI's evaluation. Failure to submit the information required in this RFQ 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 by the time and date specified in the RFQ. Any offer, modification, revision, or withdrawal of an offer received at the RTI office designated in the RFQ 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: ACR Cambodia/RFP 2019/023
   (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:
   (e) A technical description of the items being offered in sufficient detail to evaluate compliance with the requirements in the solicitation. This may include product literature, or other documents, if necessary.
(f) If RTI informs Seller that the Commodity is intended for export and the Commodity is not classified for export under Export Classification Control Number (ECCN) “EAR99” of the U.S. Department of Commerce Export Administration Regulations (EAR), then Seller must provide RTI the correct ECCN and the name of Seller’s representative responsible for Trade Compliance who can confirm the export classification.

(g) Lead Time Availability of the Commodity/Service.

(h) Terms of warranty describing what and how the warranties will be serviced.

(i) Special pricing instructions: Price and any discount terms or special requirements or terms (special note: pricing must include guaranteed firm fixed prices for items requested).

(j) Payment address or instructions (if different from mailing address)

(k) Acknowledgment of solicitation amendments (if any)

(l) 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)

(m) **Special Note:** The Seller, by his response to this RFQ and accompanying signatures, confirms that the terms and conditions associated with this RFQ document have been agreed to and all of 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.

5. **Questions Concerning the Procurement.** All questions in regards to this RFQ to be directed to

   **Selection Committee**

   at this email address:

   ACRprocurement@rti.org

   The cut-off date for questions is

   04 November 2019 at 4:00 pm Phnom Penh time

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. 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 www.rti.org/potTerms, http://www.rti.org/P0terms, 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**: Proposals will be evaluated by RTI Selection Committee. Proposals will be evaluated using the Evaluation Criteria outlined below. After the initial scoring of proposals, those deemed by the selection committee to be within the competitive range will become the finalists and may be invited to make a formal presentation to the Selection Committee. Negotiation will be made with the successful bidder.

The proposals will be evaluated using the following weighted criteria:

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<tr>
<th>EVALUATION CRITERIA</th>
<th>MAXIMUM RATING (POINTS)</th>
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<tbody>
<tr>
<td>Price</td>
<td>30</td>
</tr>
<tr>
<td>Detail Benefits and ability to service</td>
<td>30</td>
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<tr>
<td>Experience/Past Performance</td>
<td>15</td>
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<td>List of network hospitals with your partners in country and outside country</td>
<td>25</td>
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<tr>
<td><strong>Total Points</strong></td>
<td><strong>100</strong></td>
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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 RFQ 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. **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.

**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.

<table>
<thead>
<tr>
<th>Name of Bidder (Name of Company)</th>
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<tbody>
<tr>
<td>Contact person:</td>
<td></td>
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<td>Contact number:</td>
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<td>Title:</td>
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<td>Date:</td>
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<td>Signature:</td>
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