



### Request for Quote/Proposal (RFQ/RFP)

**This opportunity is open to insurance companies ONLY. Insurance brokers are NOT eligible.**

Commodity/Service Required:	Private Medical Insurance (PMI) for RTI-Tanzania
Type of Procurement:	One-off 1-year Service provision Agreement with the provision for one year Renewal subject to satisfactory performance
Type of Contract:	Cost Not to Exceed (NTE) Ceiling Price
Term of Contract:	1 (One) Year: October 1, 2021 – September 30, 2022 – with a possibility of one year renewal based on satisfactory performance
Contract Funding:	RTI International -USAID
This Procurement supports:	Jifunze Uelewe Project Tuhifadhi Maliasili Project Act End East Project OMDM Project EAEP Project, PAOP Project
Submit Proposals only to:	<a href="mailto:procurement@jifunzeulewe.rti.org">procurement@jifunzeulewe.rti.org</a>
Submit passwords only to:	<a href="mailto:sisuja@jifunzeulewe.rti.org">sisuja@jifunzeulewe.rti.org</a>
Date of Issue of RFP:	11 August 2021
Date Questions from Supplier Due:	17 August 2021 at 5pm EAT Time
Date of sending responses to suppliers:	18 August 2021
Date Proposal Due:	24 August 2021 at 5pm EAT Time
Approximate Date Purchase Order Issued to Successful Bidder(s):	<b>16 September 2021</b>

RTI International is a trade name of Research Triangle Institute. RTI and the RTI logo are U.S. registered trademarks of Research Triangle Institute.



**Method of Submittal:**

**Password protected bids ONLY** must be submitted in soft copies to [procurement@jifunzeulewe.rti.org](mailto:procurement@jifunzeulewe.rti.org)

**Passwords ONLY** must be submitted to [sisuja@jifunzeulewe.rti.org](mailto:sisuja@jifunzeulewe.rti.org) on the same day of bid submission.

All bids must be submitted as follows.

- 1) A signed copy of this RFP.
- 2) A duly completed and signed vendor information form. (**Refer to the attachment named 'Vendor Information Form'**)-Submit one copy in PDF and another copy in Word format.
- 3) A duly completed and signed PMI proposal summary structure- (**Refer to the attachment named 'PMI proposal Summary Structure'**)-Submit one copy in PDF and another copy in Excel format.
- 4) Proposal supporting documents/attachments (**Refer to the document named 'Vendor Information Form' for requirements**)
- 5) Financial proposal- 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. (**Refer to the price schedule format provided in this RFP**)
- 6) Financial proposal- 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. (**Refer to the price schedule format provided in this RFP**)

**Nb: Submission that do not comply with the above instructions will be considered nonresponsive and ineligible for evaluation.**

The Bidder/Seller agrees to hold the prices in its offer firm for **60 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-TZ-21-PMI Service

**Attachments to RFP:**

1. Attachment "A" – Commodity Specifications

**RTI International is a trade name of Research Triangle Institute. RTI and the RTI logo are U.S. registered trademarks of Research Triangle Institute.**



3040 Cornwallis Road ■ PO Box 12194 ■ Research Triangle Park, NC 27709-2194 ■ USA  
Telephone 919.541.6000 ■ Fax 919.541.5985 ■ [www.rti.org](http://www.rti.org)

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](http://www.rti.org/files/PO_FAR_Clauses.pdf) or for commercial items:  
[http://www.rti.org/files/PO FAR Clauses Commercial Items.pdf](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.

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**Attachment A  
Commodity Specifications or Statement of Work**

**Statement of Work**

Indicate a description of the activity/service that is expected from the supplier. Provide product specifications or service expectations (both if applicable). Include deliverables, timelines, and any special terms and conditions.

**Description of Activity/Service:**

RTI is an independent organization dedicated to conducting innovative, multidisciplinary research that improves the human condition. Founded as a centerpiece of the Research Triangle Park in North Carolina in 1958, RTI offers innovative research and development and a full spectrum of multidisciplinary services. It has a worldwide staff of more than 4,000 people.

RTI International invites bids from eligible Medical Insurance underwriters in Tanzania for the provision of Private Medical Insurance Cover for its staff members and their dependents across the country (Tanzania). Private Medical Insurance cover for Staff and Dependents from October 1, 2021, to Sept 30, 2022, with a possibility of one year renewal based on satisfactory performance.

This is a stand-alone or per person cover with a staff size of 105 and a population size of 500 (M+4) whose benefits scope is as follows;

**Product or Service Expectations (both if applicable):**

Your proposal should not be limited to the SOW below. Please include the benefits that you can offer over and above the basic requirements as stated in this SOW without additional cost.

Item	Detail
Period of cover	<b>October 01, 2021- Sept 30, 2022 with the provision for one year Renewal subject to satisfactory performance.</b>
Geographical scope	All regions in Tanzania & Overseas
<b>AGE LIMIT ELIGIBILITY</b>	
Staff/spouse	75 Years
Children	Up to 24yrs (still undergoing formal education and under parent's care)
Insured	All full-time fixed term contract employees plus spouse and biological or legally adopted children

<b>Limits Summary per person</b>	
<b>a. Annual Inpatient limit</b> <i>(Encompassing the following list within the in-patient)</i>	TZS 200,000,000.00
Bed limit/night	TZS 500,000.00
<i>Congenital conditions</i>	TZS 20,000,000.00
<i>Psychiatric treatment</i>	TZS 20,000,000.00
Chronic and pre-existing conditions	TZS 150,000,000.00
Inpatient optical limit	TZS 9,000,000.00
Inpatient dental limit	TZS 5,000,000.00
Covid-19 Cover	Up to the inpatient limit
Gynecological surgeries excluding fertility treatment	TZS 5,000,000.00
<b>b. Annual outpatient limit</b>	TZS 3,000,000.00
Covid-19 testing and treatment	Under outpatient limit
Antenatal & Post-natal services	Under outpatient limit
<b>c. Annual dental limit</b>	TZS 1,500,000.00
<b>d. Annual Optical limit</b>	TZS 1,500,000.00
<b>e. Annual Maternity per family</b>	TZS 6,000,000.00
<b>f. General Health Check-up</b> This to include vaccination (Covid-19, Yellow fever and Hepatitis B for all members) ❖ Staff ❖ Spouse ❖ Children	TZS 1000,000.00
<b>g. Funeral Expenses/reimbursement (To be provided as a rider benefit)</b>	TZS 1,000,000.00

**INPATIENT COVER Stand-alone per person cover**

**Limits should be TZS 200,000,000.00/-per person per annum Stand-alone**

**Summary of benefits that must be included in the cover are;**

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

1. Hospital Accommodation Charges-Bed limit per night-TZS 500,000.00
2. Doctor's (Physician, Surgeon & Anesthetist) fees.
3. ICU/HDU and Theatre charges
4. Drugs/Medicines, Dressings and Internal Surgical appliances.
5. Pathology, diagnostic examination, investigations, lab tests, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans.
6. Radiotherapy and Chemotherapy.
7. In-patient Physiotherapy.
8. Emergency Road and Air Evacuation subject to overall cover limit.
9. Day care surgery
10. Travel cover/insurance
11. Home nursing care
12. Congenital conditions TZS 20,000,000.00
13. Psychiatric treatment TZS 20,000,000.00
14. Chronic and pre-existing conditions TZS 150,000,000.00
15. Inpatient dental limit TZS 5,000,000.00
16. Inpatient optical limit TZS 9,000,000.00
17. Covid-19 Cover Up to the inpatient limit
18. Lodging facilities for parent/guardian accompanying a child 12 years and below being admitted
19. Reconstructive surgery following an accident excluding cosmetic surgery
20. Illness related reconstructive surgery
21. Emergency local road ambulance
22. Gynecological surgeries excluding fertility treatment limit TZS 5,000,000/=

**23. Emergency Medical Evacuation treatment out of country when treatment is not available in Tanzania. Within the in-patient cover of TZS 300,000,000.00 per person**

Overseas referral for treatment should cater for any costs incurred for a medical condition that warrants referral for treatment overseas. The policy should provide return air tickets for the patient and one accompanying person. In case it is a child eligible for lodger fees, the policy shall also cater for the air ticket of the accompanying adult and accommodation under lodger's fee at the health facility.

For Referrals seconded by the provider specialist on the panel, the cover should also cater for the following;

- i) The air ticket for the patient, irrespective of the patient's age
- ii) Air ticket for an accompanying person.

<p><b>24. Emergency Rescue</b> Scheme members are covered for emergency air and road. Subject to the/ Evacuation: evacuation within the geographical scope. This benefit is subject to overall annual inpatient cover limit</p>
<p><b>25. Pre-existing, chronic conditions and related conditions &amp; HIV/AIDS</b> Cover up to <b>inpatient</b> sub-limit of TZS 150,000,000.00 per person per annum. Newly diagnosed Chronic conditions to be covered at TZS 150,000,000.00 per person per annum under the standard inpatient benefits.</p>
<p><b>26. Psychiatric &amp; psychological illness</b> Psychiatric ailments covered within the inpatient cover limit with a sublimit of TZS 20,000,000.00 per person per annum.</p>
<p><b>27. Non - accidental dental in-patient</b> A sub-limit of TZS 5,000,000.00 per person per annum shall be allowed at no additional premium to cater for non-accidental dental in-patient hospitalization. Accident-related inpatient Dental cases are to be covered under the standard inpatient benefits.</p>
<p><b>28. Non - accidental ophthalmologic in- patient</b> A sub-limit of TZS 9,000,000.00 per person per annum shall be allowed at no additional premiums to cater for non-accidental ophthalmologic in- patient hospitalization. Accidental related inpatient ophthalmologic cases are already covered under the standard inpatient benefits</p>
<p><b>29. Rehabilitation and post hospitalization</b> This should be catered for TZS 1,200,000.00 within the first 30 days of discharge.</p>
<p><b>30. Maternity</b> There shall be a maternity benefit of TZS 6,000,000.00 for principal members and spouse per family per annum to cater for all pregnancy and confinement related hospitalization.</p> <ul style="list-style-type: none"> <li>• All claims from pre-existing pregnancies to be payable under the maternity benefit above.</li> <li>• Emergency caesarian section to be catered for under the standard inpatient benefits at a sublimit of TZS 7,000,000.00 per family per annum.</li> <li>• Maternity complications to be catered for up to TZS 15,000,000.00 per family per annum.</li> </ul>
<p><b>31. Congenital conditions &amp; Neonatal Benefit</b> Cover up to a sub-limit of TZS 20,000,000.00 within the standard inpatient cover (Cumulative benefit) per person per annum. This benefit shall also cater for neonatal illnesses that occur after birth.</p>
<p><b>32. External prosthesis and external medical appliances</b> External prosthesis and external medical appliances shall be Sub limit of TZS 4,000,000.00 within the inpatient including but not restricted to wheelchairs, frames and corsets.</p>
<p><b>OUTPATIENT: Stand-alone per person cover</b> <b>Benefit: TZS 3,000,000.00, Per person per annum</b> The outpatient cover will cater for all routine outpatient services. The minimum proposed benefits for the cover are:</p> <ol style="list-style-type: none"> <li>1. Routine outpatient consultation, -</li> </ol>

2. Diagnostic Laboratory and Radiology services,-
3. Prescribed physiotherapy & chemotherapy
4. Prescribed drugs and dressings.
5. Chronic conditions up to outpatient limit.
6. Antenatal and post-natal care
7. Prescribed Supplements
8. Radiotherapy and Chemotherapy.
9. Outpatient Physiotherapy
10. Prescribed oils, soaps and creams for treatment
11. HIV/AIDS and related ailments including cost of ARVs covered up to the full out-patient cover limit per person per annum.
12. Other Chronic, Pre-existing conditions covered up to the full out-patient cover limit per person per annum.
13. Ambulance Services
14. Counselling services
15. Covid-19 testing and treatment
16. Congenital conditions
17. Psychiatric treatment

**Health checkups; Annual Lifestyle / Wellness Clinic**

**Medical check – TZS 1000,000.00 per person per annum within the outpatient limit per annum and should include:**

- 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 cover shall be a sublimit of TZS 1,000,000.00 to include**

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 Pneumonia
- o HAV
- o Cholera Vaccine



- o DTP
- o Chickenpox vaccine
- 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 Typhoid Vaccine
- o Hepatitis vaccine ((Includes HAV&HBV)
  
- o COVI-19

**Optical Stand-alone**

**Benefit: TZS 1,500,000.00 Per person per annum**

- Outpatient ophthalmologists’ expenses
- Change of lenses by prescription.
- Contact lenses
- Laser correction of eye sight to the full limit
- Photo chromatic and/or antiglare lenses
- Plano lenses
- Optical frames payable to the full optical limit. Members entitled to at least one frame every year.

**Dental - Stand-alone**

**Benefit: TZS 1,500,000.00 Per person per annum**

The Cost of Dental Consultation resulting in treatment expenses, inclusive of

- Anesthetist’s fees
- Hospital and Operating Theatre cost,
- Fillings
- Extraction
- Root canal
- Scaling necessitated by a medical condition and prescribed by appointed dentist once a year
- Replacement or repair of old dentures bridges and plates unless damage to dentures, bridges and plates becomes necessary as a result of accident

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.

**Last Expense**

**Sub Limit of TZS 1,000,000.00**

**In the event of death of the insured person during the cover period, on receipt of satisfactory proof of death in writing, the Insurance will be required to pay the amount of TZS 1,000,000.00 to the policy holder or designated beneficiary within 24 hours upon receipt of proper documentation. This will be a**

<p>sublimit of the overall cover limit purchased.</p>
<p><b>Terrorism, Passive war &amp; political violence benefit</b></p> <p>This cover is extended to provide cover for injuries to an insured person caused by violent accidental external and visible means, arising from War, political violence, Invasion, Act of Foreign Enemy, hostilities or Warlike Operations, (whether War be declared or not), benefit Civil War, Rebellion, Revolution, Insurrection, Terrorism, Military or Usurped Power but excluding cover consequent upon an Insured Person directly and actively participating or engaging in such activities whether whilst serving in the armed forces or otherwise save, where applicable, to the extent only of adopting or taking such action or steps as were reasonably necessary for the protection of himself, his family or their property.</p> <p>The benefit cover shall be a sublimit of TZS 20,000,000.00 inpatient and full outpatient cover limit.</p>
<p>Geographical Coverage is the whole of Tanzania, the rest of Africa and overseas. (Provide list of service providers)</p>
<p><b>Waiting Periods</b></p> <p>All waiting Periods to be waived.</p>
<p><b>Provider Network</b></p> <p><b>Emergency Rescue/ Evacuation:</b> Scheme members covered for emergency air and road evacuation within the geographical scope covered above.</p>

Number of RTI Staff (Family)	105
Spouse	92
Children	278
Anticipated new born	25
<b>Total Population</b>	<b>500</b>

**FINANCIAL PROPOSAL**

Vendors are requested to provide TWO separate quotes for two options below;

1. 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.
2. 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

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purposes of comparisons.

The Prices quoted should be net inclusive of all taxes, must be in Tanzania Shillings and shall remain valid for (120) days from the closing date of the tender/proposals.

**Deliverables, Timelines, Special Terms and Conditions:**

**Password protected bid ONLY** must be submitted in soft copies to [procurement@jifunzeulewe.rti.org](mailto:procurement@jifunzeulewe.rti.org)

**Passwords ONLY** must be submitted to [sisuja@jifunzeulewe.rti.org](mailto:sisuja@jifunzeulewe.rti.org) on the same day of bid submission.

All bids must be submitted as follows.

- 1) A signed copy of this RFP.
- 2) A duly completed and signed vendor information form. (**Refer to the attachment named 'Vendor Information Form'**)-Submit one copy in PDF and another copy in Word format.
- 3) A duly completed and signed PMI proposal summary structure- (**Refer to the attachment named 'PMI proposal Summary Structure'**)-Submit one copy in PDF and another copy in Excel format.
- 4) Proposal supporting documents/attachments (**Refer to the document named 'Vendor Information Form' for requirements**)
- 5) Financial proposal- 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. (**Refer to the price schedule format provided in this RFP**)
- 6) Financial proposal- 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. (**Refer to the price schedule format provided in this RFP**)

**Nb: Submission that do not comply with the above instructions will be considered nonresponsive and ineligible for evaluation.**

**Price Schedule:**

<b>BENEFIT</b>	<b>BENEFIT LIMIT</b>	<b>Specify Unit (Per Family Or Per Person)</b>	<b>No of Units (Per Family Or Per Person)</b>	<b>Premium Per Unit (TZS)</b>	<b>TOTAL PREMIUM (TZS)</b>
<b>Inpatient Premium</b>					
<b>Outpatient Premium</b>					
<b>Maternity Premium</b>					
<b>Dental Premium</b>					
<b>Optical Premium</b>					
<b>General check up</b>					
<b>Last Expense</b>					
<b>TOTAL PREMIUM</b>					
<b>Levies</b>					
<b>Gross Premium</b>					

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

Plot #1131B Msasani road, In between UNFPA office and Uongozi institute, Masaki.  
Dar Es Salaam, Tanzania  
Plot #1132 Sandvik street, Masaki Dar Es Salaam, Tanzania  
De Ocean Plaza – 2<sup>nd</sup> Floor, Toure Driver Plot # 400, Dar es Salaam - Tanzania

*(insert full address of the office)*

who has a purchase requirement in support of projects funded by

**USAID THROUGH RTI INTERNATIONAL**

*(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:

- (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/RFP and accompanying signatures, confirms that the terms and conditions associated with this RFQ/RFP 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/RFP.
5. **Questions Concerning the Procurement.** All questions in regards to this RFQ/RFP to be directed to

The procurement Committee-PMI Tanzania

*(insert name of procurement officer)*

**at these email addresses:**

[procurement@jifunzeulewe.rti.org](mailto:procurement@jifunzeulewe.rti.org)

*(insert email address of the procurement officer).*

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

17 August 2021 at 5pm EAT 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/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 (bidder) whose offer conforms 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. 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 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 evaluation factors will be comprised of the following criteria:

- (a) **PRICE.** Lowest evaluated ceiling price (inclusive of option quantities) .
- (b) **DELIVERY.** Seller provides the most advantageous delivery schedule.
- (c) **TECHNICAL.** Items/Services shall satisfy or exceed the specifications described in RFQ/RFP Attachment A.
- (d) **PAST PERFORMANCE** - Seller can demonstrate his/her capability and resources to provide the items/services requested in this solicitation in a timely and responsive manner.
- (e) **SERVICE NETWORK COVERAGE:** 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 (country wide) that can be accessed by RTI employees and their dependents

**To be eligible for this procurement, the vendor must provide the following documents with their technical proposal (Mandatory Qualifying requirements):**

- (a) Certificate of Business Registration. Bidders should have been in existence for at least five (5) years
- (b) Current Certificate of registration with the Insurance Regulatory Authority for year 2020/2021- Attached copy must be certified by the issuing office.
- (c) Evidence that the candidate has paid the required taxes. The vendor must submit a copy of the current and valid Tax Compliance certificate from TRA.
- (d) Bidders shall also submit as part of the technical proposal, their latest audited financial statements for the last two years. (2019 & 2020)
- (e) The underwriter's employee base should be more than 100 professionals with exclusive employee benefit team/wellness team with leaders at both national/regional levels and international levels to manage Private Medical Insurance in Tanzania and overseas.

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.

## **12. Evaluation of Bids**

**The proposals will be evaluated in 3 Stages as follows:**

### **Stage 1:**

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 proposal summary structure provided.
- ✓ Be registered with the Insurance Regulatory Authority of Tanzania 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 (2019 & 2020)
- ✓ Must submit copies of the following documents:
  - Valid Certificate of Incorporation
  - TIN Certificate
  - Valid Tax Compliance Certificate
  - Business permit



- Company Profile
- A list of 5 (five) reputable clients and the total client's premiums for the previous year.
- ✓ Must provide proof of membership of the Association of Tanzania Insurers (ATI).
- ✓ Must provide list of re-insurers.
- ✓ Complete the RFP and price schedule in the format specified (**Refer to the PMI 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 (70 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 medical insurance services. **(5 Points)**.
- b) Existing Health Insurance Portfolio / List of Corporate Clients and population insured and Accounts Value. **(10 points)**
- c) Comprehensiveness of the proposed medical scheme, including enhanced benefits over and above those specified in the RFQ. A medical help line and a dedicated account manager. **(25 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. **(10 points)**
- f) Case Management - The vendor is expected to demonstrate their strategy for case management, e.g. full time doctor, 24/7 Services. **(5 points)**
- g) 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 80% in Stage 2 will be qualify for Stage 3 - Financial Evaluation.**

### Stage 3:

#### Financial Evaluation (30 points)

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

**(f) OTHER EVALUATION CRITERIA.**

Proposal should be in <b>Tanzania Shillings (TZS)</b>
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13. **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.
14. **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 **60** days after submission.
15. **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.
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](mailto: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.

By: (*Seller Company Name*)

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_