OPEN TENDER DOCUMENT

FOR

PROVISION OF STAFF MEDICAL INSURANCE COVER
(IN-PATIENT AND OUT-PATIENT)

TENDER NO. KENAS NO/2/2014/2015

KENYA ACCREDITATION SERVICE
P.O BOX 47400-00100,
NAIROBI, KENYA
Tel: 0787 395 679 or 0725 227 640
Email: info@kenyaaccreditation.org
Web: www.kenas.go.ke

DATE: 10TH APRIL, 2014

RECEIPT NUMBER .....................
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Section B: Introduction

1.1 Kenya Accreditation Service (KENAS) will vet prospective bidders for the provision of services from among those who will have submitted their tenders, in accordance with the tender requirements to undertake the assignment as described herein.

1.2 Tenderers are invited to submit a tender for the supply of the KENAS staff medical insurance cover. The Tender Document will be the basis for evaluation and eventual invitation to provide the medical scheme underwriting service.

1.3 Tenderers may tender only once for the provision of the KENAS staff medical insurance cover.

1.4 The tenderers must familiarize themselves with the requirements of the Tender as described in this tender document including all attachments.

1.5 KENAS will not be responsible for any costs or expenses incurred by Tenderers in connection with the preparation or delivery of these tender documents including any costs associated with the preparation of the Tender Document and attachments.

1.6 It is the Purchaser’s policy to require that Tenderers observe the highest standard of ethics during the selection and execution of such contracts. In pursuance of this policy, the Purchaser:

   a) defines, for the purposes of this provision, the terms set forth below as follows:

      (i) "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of an officer of the Purchaser in the pre-qualification process; and

      (ii) "Fraudulent practice" means a misrepresentation of facts in order to influence the pre-qualification process to the detriment of the Purchaser.

   b) will reject a tender if it determines that a Tenderer has engaged in corrupt or fraudulent activities in competing for the contract in question;

   c) will declare a Tenderer ineligible, for consideration if at any time it determines that the Tenderer has engaged in corrupt or fraudulent practices in competing for, or in executing, a similar contract.
d) will have the right to inspect the tenderer’s accounts and records relating to the performance of services in this tender.

e) Will have the right to inspect the business premises of the tenderer.

1.7 Tenderers shall furnish information as described in the tender document

1.8 Application in plain sealed envelopes clearly marked “KENAS Staff Medical Insurance Cover 2014/2015” indicating the Tender Ref: KENAS NO/2/2014/2015 should be addressed and delivered to:

The Chief Executive Officer,

Kenya Accreditation Service (KENAS),

P.O. Box 47400-00100,

Nairobi, Kenya.

Or deposited in the Tender box at the Main KENAS Reception, Embankment Plaza, 2nd floor, Longonot Road, Upper Hill so as to be received on or before 11.00 a.m. on 25th APRIL, 2014.

The tender envelopes will be opened immediately thereafter at the KENAS offices in the presence of bidders or their representatives who choose to attend.

2.0 This is a Tender for provision of KENAS Board of directors and staff medical insurance cover FOR 1ST JUNE 2014 – 31ST MAY 2015

Award of Contract

a) Post qualification

2.1 The determination will take into account the tenderer’s financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderer’s qualifications submitted by the tenderer as well as such other information as the Procuring Entity deems necessary and appropriate.

2.2 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer’s tender, in which event the Procuring Entity will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer’s capabilities to perform satisfactorily.
b) **Award Criteria**

2.3 The Procuring Entity will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.4 The procuring Entity reserves the right to accept or reject any tender and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Procuring Entity’s action. If the Procuring Entity determines that none of the tenders is responsive; the Procuring Entity shall notify each tenderer who submitted a tender.

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

C **Notification of award**

2.7 Prior to the expiration of the period of tender validity, the Procuring Entity will notify the successful tenderer in writing that its tender has been accepted.

2.8 The notification of award will signify the formation of the Contract subject to the signing of the contract between the tenderer and the Procuring Entity. Simultaneously the other tenderers shall be notified that their tenders were not been successful.

D **Corrupt or Fraudulent Practices**

2.9 The Procuring entity requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.

2.10 The procuring entity will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question;

2.11 Further, a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in Public Procurement in Kenya.
3.0 SECTION C- GENERAL CONDITIONS OF THE CONTRACT

3.1 Definitions

In this contract the following terms shall be interpreted as indicated,

a) “The contract” means the agreement entered into between the Procuring entity and the tenderer as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.

b) “The Contract Price” means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations.

c) “The services” means services to be provided by the contractor including materials and incidentals which the tenderer is required to provide to the Procuring entity under the Contract.

d) “The Procuring entity” means the organization sourcing for the services under this Contract.

e) “The contractor means the individual or firm providing the services under this Contract.

f) “GCC” means general conditions of contract contained in this section

g) “SCC” means the special conditions of contract

h) “Day” means calendar day

3.2 Application

These General Conditions shall apply to the extent that they are not superceded by provisions of other part of contract.

3.3 Assignment

The tenderer shall not assign, in whole or in part, its obligations to perform under this contract, except with the Procuring Entity’s prior written consent.

3.4 Termination for Default

The Procuring Entity may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the tenderer, terminate this Contract in whole or in part:
a) If the tenderer fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring Entity.

b) If the tenderer fails to perform any other obligation(s) under the Contract.

c) If the tenderer, in the judgment of the Procuring Entity has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

In the event the Procuring Entity terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those undelivered, and the tenderer shall be liable to the Procuring Entity for any excess costs for such similar services.

3.5 Termination of insolvency

The Procuring Entity may at any time terminate the contract by giving written notice to the service provider if the service provider becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the service provider, provided that such termination will not produce or affect any right of action or remedy, which has accrued or will accrue thereafter to the Procuring Entity.

3.6 Termination for convenience

3.6.1 The procuring entity by written notice sent to the service provider may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the Procuring Entity convenience, the extent to which performance of the service provider of the contract is terminated and the date on which such termination becomes effective.

3.6.2 For the remaining part of the contract after termination the Procuring Entity may elect to cancel the services and pay to the contractor on agreed amount for partially completed services.

3.7 Resolution of disputes

The Procuring Entity and the service provider shall make every effort to resolve amicably by direct informal negotiations any disagreement or dispute arising between them under or in connection with the contract.

If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms.
3.8 **Governing Language**

The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties, shall be written in the same language.

3.9 **Force Majeure**

The service provider shall not be liable for default if and to the extent that it’s delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

3.10 **Applicable Law**

The contract shall be interpreted in accordance with the laws of Kenya i.e. The Public Procurement and Disposal Act, 2005 and The Public and Procurement Disposal Regulations 2006.

3.11 **Notices**

Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by fax or E-mail and confirmed in writing to the other party’s address.

A notice shall be effective when delivered or on the notices effective date, whichever is late.
SECTION D- IMPORTANT PRE-REQUISITES

To qualify for contract awards, the tenderer shall furnish the following information:

MANDATORY

1. Must be a Registered firm in Kenya with a certificate of registration or incorporation copies of which must be attached.
2. Current registration certificate of Insurance Brokerage firm and membership certificate of AIB for the year 2013, Must be a member of the Association of Kenya Insurance (AKI) issued by IRA for the year 2013 or an underwriter.
3. Must provide Copy of current relevant trade licenses from relevant Local Authority, must have fixed Business premises.
4. Attach Copy of VAT and PIN Certificates and Income Tax compliance certificates.
5. Attach company profile indicating qualification of key personnel. Attach copies of their certificates.
6. Provide list of clients you are serving currently (at least 3). Give evidence / proof of operation/working relationship agreements.
7. Must confirm that the firm, its servants or agents have not offered and shall not offer any inducements to procuring entity.
8. Past litigation and arbitration incidences encountered if any by the firm in the past one year must be enumerated.
9. The tender security shall be in the amount of 2 % per cent of the tender price in the form of bank guarantee, Cash, Such insurance guarantee approved by the Authority, Letter of credit.
10. Attach Audited Financial Accounts for the last two (2) years
11. Indicate your underwriter.
12. Attach copy of your receipt
TENDER FOR KENYA ACCREDITATION SERVICE BOARD MEMBERS AND STAFF MEDICAL INSURANCE COVER

Tender REF: KENAS NO/2/2014/2015

Section A: Specifications

The scheme shall be divided into:

1. KENAS staff medical cover which shall:
   
   a) Cover inpatient, outpatient and maternity expenses
   
   b) Specify ailments and conditions to be covered
   
   c) Define the tariffs entitlements for all cadres of employees
   
   d) Be administered by an approved medical services provider
   
   e) Scheduled drugs, dressings and other medical or surgical materials purchased on the recommendation of an approved medical practitioner and from an approved chemist or pharmacist.
   
   f) The first caesarean operation and first birth for those members who are registered under the scheme and whose operations are certified to be absolutely essential by an approved medical officer.
   
   g) Medical attention shall include dental and optical treatment but not the supply of medical appliances and medical comforts of the issue of drugs for ordinary household or any treatment involving beauty, skin therapy, plastic surgery, slimming unless on medical recommendation, ophthalmology and psychiatric condition.
   
   h) With the consent of the commission an approved medical practitioner may, where it is in the interest of the scheme and employee, order an eligible employee into hospital for examination or treatment and the employee shall comply accordingly.
DETAILS OF MEDICAL INSURANCE COVER

Kenya Accreditation Service (KENAS) seeks to contract a reputable insurance company to provide a staff medical insurance that entails benefits which ensure members of staff receive quality health care.

The proposed Staff Medical Schemes shall be a fully enhanced medical scheme cover and is intended to provide all employees and their dependents with quality medical and health care services on 24 hours cover basis taking into cognizance the unpredictable nature of sicknesses and/or accidents. The cover will be both in and out-patient.

While it is appreciated that medical schemes come with inherent controls and procedures, KENAS is hoping that the selected provider will look at the possibility of ensuring that any controls and procedures are not unnecessarily bureaucratic and cumbersome.

The Medical Scheme is expected to cover the following:-

1. Inpatient cover

   The In-patient cover benefit shall cater for illnesses requiring hospitalization and will be fully enhanced with pre-existing illnesses, chronic and HIV/AIDS conditions and will cater for the following benefits:-

   ❖ Accidental and illness hospitalization (accommodation, doctor(s)' fees, operating theatre, ICU charges, physiotherapy, prescribed drugs, dressings, surgical appliances, X-rays)
   ❖ In-patient and day care surgery
   ❖ Admission bed (ward bed, private or semi-private)
   ❖ First non-elective and emergency caesarean
   ❖ Hospitalization due to dental and optical cases
   ❖ Gynecological illnesses
   ❖ Post hospitalization benefits
   ❖ Ambulance rescue/evacuation (both road and air)
   ❖ treatment while in hospital; and
   ❖ Discharge from hospital and the cost of treatment thereof.
   ❖ Renal cases

2. Outpatient cover:

   The Outpatient scheme shall deal with cases of illness not requiring admission into a hospital and will include examinations, diagnosis and speedy treatment at health clinics and/or hospitals with the aim of preventing any ailment or illness from growing into cases that require hospitalization.
The outpatient cover shall encompass the following benefits:

- Routine outpatient consultation;
- Diagnostic Laboratory and Radiology services;
- Prescribed Physiotherapy;
- Prescribed drugs and dressings;
- HIV/AIDS related conditions and prescribed ARVs;
- Routine Immunization (KEPI);
- Routine Antenatal checkups (Max 1 U/S exam);
- Postnatal care up to six weeks post-delivery;
- Chronic and recurring conditions;
- Outpatient Emergency Ambulance Services;
- Dental services;
- Optical services;
- Immunizations;
- Counseling services;
- Specialist opinion on referral basis;
- Health Education (wellness programmes);
- Renal treatment;
- Any additional benefits should be specified by the bidder.

3. Particulars/requirements of medical scheme cover:

The bidder is expected to provide the following:-

- Full details of what the cover provides
- Eligible expenses included in the in-patient cover
- Eligible expenses included in the out-patient cover
- Full details of cover exclusions i.e. give specific details of each excluded condition
- Dependents eligibility

All bidders are required to fully provide information on whether the inpatient medical cover incorporates the following:-

- Last expense rider (member and dependents)

4. Network coverage

The bidder should have extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of the members and their dependents. The bidder is required to provide the following:-

(i) Full details of towns where the insurance company is represented.
(ii) The appointed hospitals, clinics and doctors all over the country that can be accessed by employees and their dependents.

(iii) Full details of the medical cover outside Kenya and all exclusions that are applicable.

NB: All KENAS employees are resident in Nairobi. However, their family members (dependents) may not necessarily stay with them but stay up country.

Once in a while, staff may be required to perform their duties out of station or travel within the country or overseas to attend training, seminars or workshops.

The bidder should therefore make provision for such cases in the proposal.

5. Case Management

The bidder is expected to provide details on the following:-

(i) A detailed description on how the cover is going to be administered.
(ii) An analysis on how the service provider intends to address the following issues/procedures:-
   (a) Admission of members into the cover
   (b) Admission of members with pre-existing conditions into the cover
   (c) Admission of HIV/AIDS related cases to the cover
   (d) Procedure to be followed for overseas cover
   (e) Procedure to be followed to procure last expense (if any in your package)
   (f) Any other requiring emphasis

6. Claims Settlement Turnaround Time

The bidder is expected to demonstrate and give details of the claims settlement turnaround time.

NB: The time indicated will be used to review the performance of the Broker and the underwriter for any future renewal of contract.

7. Financial stability

The bidder should provide documentary proof that they are financially sound and is fully licensed and registered as a medical insurance cover provider/broker.

8. Special medical treatment

There are cases, which may require special treatment owing to medical history of a member of staff and/or dependent.
The bidder is required to propose on how such a case is dealt with in case it occurs.

9. **Exclusions and requirements**

The bidder must state clearly requirements, special conditions and/or exclusions applicable to the schemes.

10. **References and key personnel:**

The bidder must demonstrate its ability, knowledge and experience in the provision of medical insurance services and give details of key personnel charged with management the medical scheme.

The following limits shall apply to the various cadres of employees in KENAS.

**Out-patient tariff: M+4**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Number of employees</th>
<th>Number of Dependents</th>
<th>Level</th>
<th>Tariff limits (Kes.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>8</td>
<td>Nil</td>
<td>Board of Directors</td>
<td>200,000.00</td>
</tr>
<tr>
<td>B</td>
<td>1</td>
<td>4</td>
<td>CEO</td>
<td>200,000.00</td>
</tr>
<tr>
<td>C</td>
<td>2</td>
<td>7</td>
<td>Deputy Directors</td>
<td>200,000.00</td>
</tr>
<tr>
<td>D</td>
<td>6</td>
<td>15</td>
<td>Assistant Directors</td>
<td>150,000.00</td>
</tr>
<tr>
<td>E</td>
<td>12</td>
<td>36</td>
<td>Officers</td>
<td>120,000.00</td>
</tr>
<tr>
<td>F</td>
<td>21</td>
<td>50</td>
<td>Other staff</td>
<td>75,000.00</td>
</tr>
</tbody>
</table>

**In-patient tariff: M+4**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of employees</th>
<th>Number of Dependents</th>
<th>Level</th>
<th>Tariff limits (Kes.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>8</td>
<td>Nil</td>
<td>Board of Directors</td>
<td>2,000,000.00</td>
</tr>
<tr>
<td>B</td>
<td>1</td>
<td>4</td>
<td>Chief Executive Officer</td>
<td>2,000,000.00</td>
</tr>
<tr>
<td>C</td>
<td>2</td>
<td>7</td>
<td>Deputy directors</td>
<td>1,500,000.00</td>
</tr>
<tr>
<td>D</td>
<td>6</td>
<td>15</td>
<td>Assistant directors</td>
<td>1,200,000.00</td>
</tr>
<tr>
<td>E</td>
<td>12</td>
<td>36</td>
<td>Officers</td>
<td>1,000,000.00</td>
</tr>
<tr>
<td>F</td>
<td>21</td>
<td>50</td>
<td>Other staff</td>
<td>800,000.00</td>
</tr>
</tbody>
</table>

The cover shall also include
• Dental procedures to a maximum of Kes.30,000
  The cover should cater for accidental, non-accidental dental and extractions and any other treatment as advised by dentist.
• Optical procedures to a maximum of Kes. 30,000
  The cover should cater for treatment, surgery, glasses, frames and replacements and any other treatment as advised by optician.
• Maternity cover and first caesarean section of Kes200,000.00 within the IP cover
  The cover should provide for the normal deliveries and emergency caesarian cases.
• Funeral arrangement/ last respect Kes. 100,000 to the family
• A mandatory annual medical checkup
• Special treatment and any exclusions

The Provider should clearly state in writing all exclusions in the proposed cover.
• Cost of the Proposed Staff Medical Scheme

The proposed scheme will be for one (1) years and the bidder is expected to tender based information provided above. However, any bidder may seek clarity by contacting (KENAS) officials. The quote should be on the premium paid on yearly basis.

• New members
  New members *premium shall be paid on pro rata basis.
• Other details

The bidder should clearly indicate if there other terms like co-pay, waiting period etc.

NB. Mandatory conditions must be fulfilled FAILURE to which the bid will not qualify to the next stage.

EVALUATION CRITERIA:

An evaluation criterion with a total of 100 marks will be used as per the following two (2) key areas:

a) Preliminary Evaluation (Mandatory requirements)
b) Technical Evaluation
c) Financial Evaluation

a) Technical Evaluation

This shall comprise 80% of the total evaluation and shall be determined as outlined below;
<table>
<thead>
<tr>
<th>S/N</th>
<th>ITEM</th>
<th>DESCRIPTION</th>
<th>SCORES (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age limit of members and child dependents</td>
<td>No age limit for members and spouses. Age limit for Child dependents - from birth up to 23 years (or up to 25 years if they are still school going).</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Waiting period</td>
<td>There shall be no waiting period for entry into the KENAS scheme. No waiting period for Maternity, preexisting conditions, chronic conditions, HIV/AIDS etc</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Mode of Service Access</td>
<td>Use of Smart cards.</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>Access to specialists</td>
<td>Direct access to common specialist’s e.g dentists. Opticians, paediatricians, Obs/gyn. No pre-authorization required for access to specialist services.</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Geographical coverage</td>
<td>Kenya and outside Kenya subject to provisions of the actual policy.</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>Hospital accommodation</td>
<td>Private for category A&amp;B, and Standard Ward bed for other staff and all dependents. State as per category.</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Pre-existing conditions, Chronic, Conditions, Congenital Conditions including Renal dialysis &amp; Cancer. Genetic disorders Newly diagnosed Chronic conditions and HIV/AIDS related illnesses.</td>
<td>As per the limits above and no exclusions and as per the Full Overall Cover</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>Psychiatry and psychotherapy treatment</td>
<td>As per the Category</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>Procedure to be followed to procure last expense</td>
<td>For the principal members and their insured dependents (spouses and children)</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Maternity cover and Emergency caesarean operation</td>
<td>For normal child birth including pregnancy related complications (E.g. miscarriage)</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Details</td>
<td>Code</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>11</td>
<td>Emergency Air evacuation. Emergency local road ambulance services.</td>
<td>To cater for ALL caesarian operations (not only the first one) including Ectopic pregnancy.</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Procedure to be followed for overseas cover</td>
<td>For a maximum of sixty consecutive days outside East Africa during the period of insurance for emergency illness or injury. As per the Full Overall Cover</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Accident caused dental and optical expenses. Non-accident ophthalmologic surgery and non-accident dental surgery</td>
<td>As per the Full Overall Cover As per the limits as above</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Post Hospitalization Benefit</td>
<td>For accident and surgical admissions within thirty days after discharge as per the limits.</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Professional fees for specialist doctors (Physicians, Surgeons, and anesthetists).</td>
<td>As per the Full Overall Cover</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Theatre charges - surgical, ICU / HDU charges.</td>
<td>Full Overall Cover</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Basic accommodation cost for one resident mother or guardian during admission of children less than 7 years of age. Basic accommodation for one resident guardian during the admission of an insured person in need of personal care as recommended by the admitting doctor</td>
<td>Full Overall Cover</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>In-patient, prescribed drugs / medicines and dressings (including prescription on discharge for a maximum of two weeks).</td>
<td>Full Overall Cover</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Internal &amp;external surgical implants,</td>
<td>As per the limits above</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Benefit Coverage</td>
<td>Limit</td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>20</td>
<td>Inpatient diagnostic tests for therapeutic purposes (X-rays, pathology, ECGs, MRI scans).</td>
<td>Full Overall Cover</td>
<td>1</td>
</tr>
<tr>
<td>21</td>
<td>Major organ transplant excluding the cost of organ donor.</td>
<td>Full Overall Cover</td>
<td>4</td>
</tr>
<tr>
<td>22</td>
<td>In-patient prescribed physiotherapy, chemotherapy and radiotherapy.</td>
<td>Full Overall Cover</td>
<td>2</td>
</tr>
<tr>
<td>23</td>
<td>Basic Medical Check-ups for principal members only, period (including Prostate Antigen Test for male employees and Pap Smear for female employees, among others.) once per person during any one cover</td>
<td>As per the limits</td>
<td>2</td>
</tr>
<tr>
<td>24</td>
<td>Excess of Loss Benefit</td>
<td>The benefit covers medical expenses in excess of the entitled cover limits and can only be accessed after the overall inpatient cover limit is exhausted.</td>
<td>2</td>
</tr>
<tr>
<td>25</td>
<td>Terrorism cover</td>
<td>State number of claimants or total cost loss of for any one event/incident as per each category</td>
<td>2</td>
</tr>
<tr>
<td>26</td>
<td>Outpatient, Consultation Prescription drugs</td>
<td>To cater for both illness and accident related injuries As per cover</td>
<td>2</td>
</tr>
<tr>
<td>27</td>
<td>Immunizations</td>
<td>Must include ‘baby friendly’ immunizations. No marks for KEPI immunizations.</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Dental cover and Optical cover per family</td>
<td>As per the limits above and direct access to Service, no preauthorization required</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>28</td>
<td>Day care surgery</td>
<td>For minor surgical treatment that may not necessarily require hospital admission as per full cover.</td>
<td>2</td>
</tr>
<tr>
<td>29</td>
<td>List of Service providers</td>
<td>List of hospitals, medical specialists, Chemists/pharmacies, laboratories, Imaging Services should be attached.</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Provide a list of Medical facilities, doctors, Pharmacies,</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To demonstrate geographical service distribution network across the 47 counties</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL MARKS</strong></td>
<td><strong>80 %</strong></td>
<td><strong>80</strong></td>
</tr>
</tbody>
</table>

b) **Financial Evaluation**

The Financial evaluation shall comprise 20% of the total marks.

Application in plain sealed envelopes clearly marked “KENAS Staff Medical Insurance Cover 2014/2015” indicating the Tender Ref: KENAS NO/2/2014/2015 should be addressed and delivered to:

**The Chief Executive Officer,**

**Kenya Accreditation Service (KENAS),**

**P.O. Box 47400-00100,**

**Nairobi, Kenya.**

Or deposited in the Tender box at the Main KENAS Reception, Embankment Plaza, 2nd floor, Upper Hill, Longonot Road as to be received on or before 11.00 a.m. on 25th APRIL 2014.
The Tender documents will be opened immediately thereafter in the KENAS offices. Tenderers or their representatives are free to attend the opening session.

Note: This is a Tender for the provision of KENAS Board Members and Staff medical insurance cover for the financial year 2014/2015

KENAS reserves the right to accept or reject the application and is not bound to give reason for its decisions.
SECTION F: KENAS CONFIDENTIAL BUSINESS QUESTIONNAIRE

You are requested to give the particulars indicated in Part 1 and either Part 2 (a), 2(b) or 2(c) whichever applied to your type of business.

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

<table>
<thead>
<tr>
<th>Part 1 General</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Name</td>
</tr>
<tr>
<td>Location of Business Premises</td>
</tr>
<tr>
<td>Plot No,</td>
</tr>
<tr>
<td>Postal address</td>
</tr>
<tr>
<td>Nature of Business</td>
</tr>
<tr>
<td>Registration Certificate No.</td>
</tr>
<tr>
<td>Maximum value of business which you can handle at any one time – Kshs. .......</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part 2 (a) – Sole Proprietor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your name in full.</td>
</tr>
<tr>
<td>Nationality</td>
</tr>
<tr>
<td>Citizenship details</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part 2 (b) – Partnership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Given details of partners as follows</td>
</tr>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Shares</td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part 2 (c) – Registered Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private or Public</td>
</tr>
<tr>
<td>State the nominal and issued capital of company</td>
</tr>
<tr>
<td>Nominal Kshs.</td>
</tr>
<tr>
<td>Issued Kshs.</td>
</tr>
<tr>
<td>Given details of all directors as follows</td>
</tr>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Shares</td>
</tr>
<tr>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
</tr>
<tr>
<td>4.</td>
</tr>
</tbody>
</table>

Date | Signature of Candidate

Name of your bankers | Branch

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