



OPEN TENDER DOCUMENT

FOR

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

TENDER NO. KENAS/28/2019/2020

**KENYA ACCREDITATION SERVICE,
P.O. BOX 47400-00100,
NAIROBI, KENYA.**

Tel: 0787 395 679 or 0725 227 640

Email: info@kenyaaccreditation.org

Website: www.kenas.go.ke

DATE: 7th MAY, 2019

**CLOSING DATE: WEDNESDAY 22ND MAY, 2019
AT 11:00 AM**

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SECTION A: INVITATION TO TENDER

Kenya Accreditation Service invites sealed tenders from eligible candidates for the **Tender No. 28/2019/20 - Provision of Staff Medical Insurance Cover** that entails benefits which ensure members of staff receive quality health care.

- 1.1 The proposed scheme will be for a period of one year effective **01st July 2019 - 30th June 2020** and renewable annually up to a maximum of 1-year subject to Satisfactory Performance.
- 1.2 Prices quoted should be inclusive of all taxes and delivery cost, must be in Kenya Shillings and should remain valid for valid for one hundred and fifty (150) days after the date of Tender Opening.
- 1.3 The document may be viewed and downloaded from our website www.kenas.go.ke and www.suppliers.treasury.go.ke for free.
- 1.4 Bidders who download the tender document must forward their company details to procurement@kenyaaccreditation.org to facilitate subsequent clarifications and/or addendums as appropriate.
- 1.5 Completed tender documents are to be enclosed in plain sealed envelopes, marked with the tender number and name and be deposited in the Tender Box provided at, Kenya Accreditation Service or be addressed to:

**The Chief Executive Officer
Kenya Accreditation Service (KENAS)
P.O. Box 47400-00100
Nairobi, Kenya.**

so as to be received **on or before Wednesday 22nd May 2019**. Tenders must be accompanied by a Tender Security of **KES. 100,000.00** in form of a bank guarantee from a reputable bank or guarantee from an insurance company approved by the Public Procurement Regulatory Authority (PPRA) payable to Kenya Accreditation Service.

- 1.6 Tenders will be opened immediately thereafter in the presence of the tenderers' representatives who choose to attend the opening at the Kenya Accreditation Service.

SECTION B: INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

- 2.1.0 This Invitation for Tenders is open to all tenderers eligible as described in the Appendix to Instructions to Tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (referred to as the term) specified in the tender documents.
- 2.1.1 The procuring entity's employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specifically allowed under section 131 of the Act.
- 2.1.2 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Tendering

- 2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and the procuring entity, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process
- 2.2.2 The price to be charged for the tender document is free
- 2.2.3 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.
- 2.2.4 Tenderers may tender only once for the provision of the KENAS staff medical insurance cover.
- 2.2.5 The tenderers must familiarize themselves with the requirements of the Tender as described in this tender document including all attachments.
- 2.2.6 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.
- 2.2.7 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 tendering 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

2.2.8 Tenderers shall furnish information as described in the tender document

2.2.9 Application in plain sealed envelopes clearly marked "**KENAS Staff Medical Insurance Cover 2019/2020**" indicating the **Tender Ref - Tender No. KENAS/28/2019/20** 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 **Wednesday 22nd May 2019**

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

2.2.10 Tenders must be accompanied by a Tender Security of reputable bank or an insurance company approved by Procurement Regulatory Authority (Self-insured tender security are not allowed). **KES.100,000.00** in form of a guarantee from a PPRA payable to the Director-General, Public

2.3 Award of Contract

a) Post qualification

2.3.1 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 tenderers qualifications submitted by the tenderer as well as such other information as the Procuring Entity deems necessary and appropriate.

2.3.2 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

2.3.3 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.

2.3.4 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.

2.3.5 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

2.3.6 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.

2.3.7 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. Clause

- 2.3.8 Simultaneously the other tenderers shall be notified that their tenders were not successful.
- 2.3.9 Upon the successful tenderer's furnishing of the performance security pursuant to paragraph 2.4.2, the Procuring entity will promptly notify each unsuccessful tenderer and will discharge its tender security, pursuant to paragraph 1.5.

d) Signing of Contract

- 2.3.10 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.
- 2.3.11 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.
- 2.3.12 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

e) Performance Security

- 2.3.13 Within thirty (30) days of the receipt of notification of award from the Procuring entity, the successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in the Performance Security Form provided in the tender documents, or in another form acceptable to the Procuring entity.
- 2.3.14 Failure of the successful tenderer to comply with the requirement of paragraph 2.4.2 or paragraph 2.4.4 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated or call for new tenders.

f) Corrupt or Fraudulent Practices

- 2.3.15 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.
- 2.3.16 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;
- 2.3.17 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 superseded 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 Assets Disposal Act, 2015.

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.

4. SECTION D: IMPORTANT PRE-REQUISITES

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

MANDATORY REQUIREMENTS:

1. Must be a Registered firm in Kenya with a valid certificate of registration or incorporation, copies of which must be attached.
2. Must be a member of the Association of Kenya Insurance (AKI) issued by IRA for the year 2019, copies of which must be attached.
3. Submit Valid Tax Compliance Certificate from Kenya Revenue Authority
4. Must provide Copy of current relevant trade licenses from relevant Local Authority.
5. Must attach proof to have a fixed Business premises and permit.
6. Must attach company profile.
7. Must attach signed CV's of key management and technical staff.
8. Provide evidence attaching confirmation/ award letters of Major clients whose medical schemes you are serving currently for the year 2018 (at least 5).
9. Must confirm that the firm, its servants or agents have not offered and shall not offer any inducements to procuring entity in writing.
10. Must confirm past litigation and arbitration incidences encountered if any by the firm or a breach of contract in the past one year in writing.
11. Must have done an annual premium of not less than KES.200 Million in the year 2018. Evidence to be availed are the 2018 of audited financial statement demonstrating that the requirement has been met. (Attach Certified Audited Financial Accounts for the year 2018)
12. Must attach tender security in the amount of **KES. 100,000.00** valid for 150 days after date of tender opening denominated in Kenya Shillings, or in form of bank guarantee or an insurance guarantee approved by the PPRA or Letter of credit.
13. Must have credit facilities with major service providers for the period 2018 to date (Attach reference letters from six major hospitals within Nairobi) KENAS will carry out due diligence to ascertain any information provided.
14. Provide a list of all the exclusions under in-patient and out-patient. If the Scheme does not have any exclusions, please confirm the same in writing. If the list or the confirmation either is missing, then the bidder will be considered as having been non-responsive to this requirement and therefore disqualified.
15. Must submit two copies (original and copy) of the tender document

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

**TENDER FOR KENYA ACCREDITATION SERVICE BOARD MEMBERS AND STAFF
MEDICAL INSURANCE COVER-Tender REF: KENAS NO/28/2019/2020.**

SECTION E: SPECIFICATIONS

DETAILS OF MEDICAL INSURANCE COVER

Kenya Accreditation Service (KENAS) seeks to contract a reputable insurance company to provide a Board and 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 Board members, 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 inpatient and outpatient as one package under one underwriter and no co-sharing.

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 Health Insurance Provider is expected to furnish the Service with quarterly returns on the utilization of the employees' medical entitlements to enable the Management inform the staff accordingly.

The Medical Scheme is expected to cover the following: -

1. In-patient cover:

The Inpatient 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 to include accommodation, doctor(s)' fees, operating theatre, HDU & ICU charges, physiotherapy, prescribed drugs, dressings, scans, laboratory tests, surgical appliances, X-rays etc.
- In-patient and day care surgery
- Admission bed (ensuite rooms and standard private rooms)
- Maternity both normal and cesarean deliveries
- Hospitalization due to dental and optical cases
- Gynecological illnesses
- Post hospitalization benefits
- Ambulance rescue/evacuation (both road and air)
- Renal and oncology cases.
- Lodger Fee
- Palliative care
- Pre-existing & congenital condition, HIV/AIDS related care
- Fertility treatment

- Internal and external surgical implants, appliances, joint replacements and prostheses on prescription
- Last expense
- Referrals locally and abroad; where the referral is out of the work station of the affected member including abroad, in addition to medical service costs and related charges, the beneficiary and an accompanying adult will be eligible for transport and maintenance costs during the period of the Referral
- Any additional benefits should be specified by the bidder.

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 deteriorating 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, baby friendly and other child vaccinations not included in the KEPI schedule
- Routine antenatal checkups (including U/S exam) and post-natal care
- Outpatient oncology/diagnosed cancer services
- Chronic and recurring conditions;
- Outpatient Emergency Ambulance Services;
- Counseling services;
- Specialist opinion
- Health Education and wellness programmes
- Renal and oncology treatment
- Travel vaccines & preventative vaccines
- Provision of six weeks' medical cover to employees whenever travelling outside the country.
- Cervical cancer vaccines for adolescents
- Diagnostic equipment (e.g. Glucometers, BP machines etc) and hearing aids
- External surgical implants and appliances on prescription
- Family planning and fertility related treatment
- Prescribed nutritional supplements
- Prescribed emollients and soaps for skin conditions such as Eczema
- Diagnostic allergy tests
- Dietician and nutritional clinics
- Combined dental and optical cover
- Any additional benefits should be specified by the bidder.

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
- Last expense (member and dependents)

ADD-ONS TO THE COVER

- Local emergency road and air evacuation for transportation of a sick Member for treatment from an area where facilities for adequate care do not exist to the next available hospital or licensed medical facility will be covered within the annual inpatient limit
- Claims related to expenses arising whilst the Member is temporarily abroad and requiring emergency treatment for an illness or injury that occurs during the period of travel.
- Treatment costs arising from a condition that warrants treatment overseas because the treatment is not available in East African Region (Kenya Uganda Tanzania & Burundi) to be covered.
- Health talks will be arranged on a regular basis to provide any other add-ons to the medical cover.
- Additions/Deletions into the scheme
- New members 'premium shall be paid on pro rata basis.
- Reimbursement of 100% should be honored when they arise.
- The bidder should clearly indicate if there are any other terms

3. 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.

Bidder will be required to provide a list of laboratories that are accredited to ISO 15189:2012 standards in their panel.

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 as distributed in all counties.

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.

The bidder should be able to:

Meet / reimburse the cost of treatment of members' staff and their dependants the staff treatment and/or Liaise with the local medical institutions and private doctors to offer the needed service. Such a scenario may be in cases of emergency and being in a region where the Health Insurance Provider does not have a network.

4. 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
 - (f) Any other requiring emphasis

5. 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 underwriter for any future renewal of contract.

6. 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 by Insurance Regulatory Authority (IRA).

7. 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.

8. Exclusions and Requirements:

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

9. 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.

11. Medical Utilization Reports

Utilization of cover for both inpatient and outpatient should be 100% and provision of utilization reports to be submitted on quarterly basis but also on a request basis.

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

12. NHIF Rebate:

The cover should provide special consideration to the revised NHIF contribution and rebate/entitlements and coverage.

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

SCOPE OF COVER

The current staffing at KENAS comprises of thirty-two (32) members of staff plus 3 board members and (97) dependents. The summary of KENAS population for consideration of medical cover is as follows: -

A) MEMBERS OF STAFF

CATEGORIES	NO. OF EMPLOYEES	NUMBER OF DEPENDENTS	LEVEL	TARIFF LIMITS (KES.) OUT-PATIENT	TARIFF LIMITS (KES.) IN-PATIENT
B	1	3	CEO	200,000.00	2,000,000.00
C	31	94	Staff	200,000.00	1,800,000.00
Total	32	97			
Total Population	129				

The cover should be for staff member plus as applicable up to a maximum of five (5) beneficiaries (M+5)

B) BOARD MEMBERS

CATEGORIES	NO. OF BOARD MEMBERS	TARIFF LIMITS (KES.) OUTPATIENT/ DENTAL/OPTICAL	TARIFF LIMITS (KES.) IN-PATIENT	LAST EXPENSE (KES)
A	3	100,000.00	2,000,000.00	100,000.00
Total Population	3			

NB: Dental and optical within the outpatient limit for board members

(a) STAFF AGE LIMITS FOR COVER

- (i) Employees actively in service between the ages of **18 years** and **65 years** will be eligible for cover. A member already in the scheme can have cover extended up to **70 years**.
- (ii) Dependent children will be eligible for cover from **0 month** of age up till the age of **18 years** or to the age of **25 years** if residing with their parents and enrolled full-time in a recognized post-secondary institution.
- (iii) The waiting period for member will be Zero (0) **days (No waiting period subject to written notification)**

ii) COVERAGE FOR HOSPITALISATION (OUTPATIENT COVER)

Members of the scheme will have a choice of medical attendant but treatment will be restricted to medical practitioners registered with the Kenya Medical Practitioners & Dentists Board. The cover should be available on reimbursement basis and credit basis

iii) COMBINED DENTAL AND OPTICAL COVER OF KES. 100,000.00
(STAFF MEMBERS ONLY)

The Dental cover should provide for cost of root canal, scaling, crown & bridges, dentures & caps, orthodontics, fillings, x-rays, extractions including surgical extraction together with anaesthetics fees.

The Optical cover should provide for the cost of contact lenses, eye glasses including antiglare and photochromic lenses, testing frames and replacements and any other treatment as advised by optician.

v) MATERNITY COVER

Maternity to cater for all pregnancy (normal and caesarean sections) & confinement related hospitalization will be covered within the inpatient limit up to **KES. 300,000.00**. Should include authorization of maternity supplements as prescribed by the doctor.

vi) LAST/FUNERAL EXPENSE COVER

The sum assured of **KES. 100,000.00** for the member and **KES. 150,000.00** per family will be payable within 48 hours of confirmation of death of a member and dependents of the scheme by the employer as and when it occurs. This is covered within the inpatient limit.

vii) GENERAL CHECK UPS

This is to be covered within the outpatient limit up to **KES. 20,000.00** Per Family.

viii) MEDICAL SERVICE PROVIDERS

This is to be sufficient and adequate for medical services provision /specialists registered with the Kenya Medical Practitioners & Dentists Board within all the 47 counties and in major towns in Kenya. The underwriter should attach a list of the service providers alongside the tender documents.

Bidder will be required to provide a list of laboratories that are accredited to ISO 15189:2012 standards in their panel.

6. SECTION F: EVALUATION CRITERIA:

An evaluation criterion with a total of 100 marks will be used as per the following two (3) 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;

b) Financial Evaluation:

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

The bids will take into consideration the scope of the cover in relation to the premium, the Policy Excess amounts, exclusion clauses, and other pertinent terms and conditions of tender.

TECHNICAL EVALUATION CRITERIA AND MARKS

A) IN-PATIENT:

#	SERVICE PROVISION:	LIMITS:	SCORE:
1.	Deliveries (Normal & C-Section) Including complications	Minimum cover required of KES. 300,000.00	
a)	300,000.00		1.5
b)	And Above 300,000.00		2
2.	Pre-existing, Chronic & HIV/AIDS and related conditions and Newly diagnosed chronic conditions	To be covered to the full limit	2
3.	Congenital Conditions / birth defects.	Minimum limit of KES 500,000.00	1.5
a)			
b)	And Above 500,000.00		2
4.	Outpatient / Day Surgeries	To be Covered to the full limit	1
5. a)	Post hospitalization benefits for accident and surgical admission (Max. 30 days after discharge)	To be Covered minimum KES. 50,000.00	1.5
b)	And Above 50,000.00		2

6. a)	Inpatient dental ailments	To be Covered minimum of KES. 200,000.00	1.5
b)	And Above 200,000.00		2
7. a)	Inpatient Optical ailments	To be Covered minimum of KES. 200,000.00	1.5
b)	And Above 200,000.00		2
8.	Inpatient Optical accidents	To be Covered to the full limit	1
9.	Psychiatric Counseling, psychological illness and other related illnesses	To be Covered minimum of KES. 1,000,000	1.5
10.	Prescribed physiotherapy, chemotherapy and radiotherapy	To be Covered to the full limit	1
11.	Internal and external surgical implants, appliances, joint replacement & prosthesis including replacement of prostheses on doctor's prescription	To be Covered to the full limit	2
12.	External aids on prescription (wheel chairs, corsets, walking frames, crutches etc)	To be Covered minimum of KES. 100,000.00	2
13.	Major donor transplant including the medical costs of organ donor	To be Covered to the full limit	2
14.	Terrorism (passive) cover	To be Covered to the full limit	1
15.	Excess of loss benefits of KES. 5 million as an umbrella cover for the whole group subject to KES. 500,000 per family. The benefits shall be paid directly to service providers and shall not be on reimbursement basis		1
16.	Lodger Fee	Covered up to 12 years	0.5
17.	Access to specialist	Direct access to common specialist eg.Dentists, opticians, dermatologists, cardiologist No preauthorization required for access to specialist services	1

18	Infertility Treatment	To be Covered minimum of KES. 400,000.00	1
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B) OUT-PATIENT:

#	SERVICE PROVISION	LIMITS	SCORE
1.	Pre-existing, Chronic & HIV	To be Covered to the full limit	2
2.	Pre-natal and Post-natal Services	To be Covered to the full limit	1
3.	KEPI and baby friendly vaccinations (for children aged 1.5 years and below	To be Covered to the full limit	1
4.	Preventative and travel immunizations	To be Covered to the full limit	2
5.	Cervical cancer vaccines for adolescents	To be Covered to the full limit	0.5
6.	Family planning and fertility related treatment	To be Covered to the full limit	0.5
7.	Prescribed nutritional supplements	To be Covered to the full limit	0.5
8.	Prescribed emollients and soaps for skin conditions such as Eczema	To be Covered to the full limit	0.5
9.	Diagnostic allergy tests	To be Covered to the full limit	1
10.	External surgical implants and appliances on prescription	To be Covered to the full limit	2
11.	Diagnostic equipment(e.g. Glucometers, BP machines etc) and hearing aids	To be Covered to the full limit	1
12.	Renal and oncology treatment	To be Covered to the full limit	2
13.	Provision of six weeks medical cover to employees whenever travelling outside the country	To be Covered to the full limit	1
14.	Annual medical checkup including PSA and Pap smear (employees and dependants)	To be Covered at 20,000.00	1

15.	Counselling services	To be covered full limit within outpatient	1
16.	Palliative care	To be covered within the out patient	1

C) DENTAL AND OPTICAL:

#	SERVICE PROVISION	LIMITS	SCORE
1.	Extraction	To be Covered to the full limit	0.5
2.	Filling	To be Covered to the full limit	0.5
3.	Scaling	To be Covered to the full limit	1
4.	Root Canal	To be Covered to the full limit	1
5.	Crown & bridges	To be Covered to the full limit	1
6.	Dentures & caps	To be Covered to the full limit	1
7.	Braces	To be Covered to the full limit	1
8.	Lenses both antiglare and photochromic	To be Covered to the full limit	1
9.	Frames	To be Covered to the full limit	1
10.	Contact lenses	To be Covered to the full limit	1

D) ACCOMMODATION:

CATEGORIES	LEVEL	BED LIMIT PER NIGHT, NET-OFF NHIF	SCORE
A	Board of Directors	KES. 22,200 (ensuite room)	1
B	CEO	KES. 22,000 (ensuite room)	1
C	Staff members	KES.18,500 (standard private room)	1

E) LAST/FUNERAL EXPENSE COVER:

Last / Funeral expense cover	KES. 100,000.00 for member and KES.150,000 per family	Payable within 48 hours of confirmation of death of a member and dependents of the scheme by the employer as and when it occurs. This is covered within the inpatient limit	2
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F) TRAVEL COVER:

Travel cover	Travel cover cost per person for Europe. 12 days x 6 times	0.5
	Travel cover cost per person for Africa 7 days x 12 times	0.5
	Travel cover cost per person for the rest of the world 7 days x 3 times	0.5
	Duration and validity of the quote: 1 Year	0.5

G) ADDITIONAL REQUIREMENTS:

ITEM	DESCRIPTION	SCORES
Age limit of members and child dependents	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).	0.5
Waiting period	There shall be no waiting period for entry into the KENAS scheme. No waiting period for Maternity,	0.5

	preexisting conditions, chronic conditions, HIV/AIDS etc.	
Mode of Service Access	Use of Smart cards.	1
No pre-authorization required to access to specialist services.	No pre-authorization required to access to specialist services.	1
Geographical coverage	Outside Kenya subject to provisions of the actual policy.	1
Emergency Air evacuation. Emergency local road ambulance services.	Within East Africa subject to prior authorization within the overall cover limit. Whether leading to admission or not and per the full overall cover	1
Non-accident dental surgery	Full Overall Cover	2
Post Hospitalization Benefit	For accident and surgical admissions within thirty days after discharge as per the limits.	1
Professional fees for specialist doctors (Physicians, Surgeons, and anesthetists).	As per the Full Overall Cover	1
Facilitate Health Talks and wellness clinics	At least once every 2 quarter	1
Internal and external surgical implants, appliances, joint replacement & prosthesis including replacement of prostheses on doctor's prescription	Full Overall inpatient limit State the limit	2
Inpatient diagnostic tests for therapeutic purposes (X-rays, pathology, ECGs, MRI scans).	Full Overall Cover	1
Major organ transplant including the cost of organ donor.	Full Overall Cover in patient	2
List of Service providers	List of hospitals, medical specialists, Chemists/pharmacies, laboratories, Imaging Services should be attached. Bidder will be required to provide a list of laboratories that are accredited to ISO 15189:2012 standards in their panel.	1.5

	To demonstrate geographical service distribution network across the 47 counties should be attached.	0.5
Cash claims in full for areas not covered by providers' network	Where the attending doctor is not in the panel and if the patient has a long history with the doctor	1
Employee(s) wellness incentives regime: healthy living and active fitness activities.	List the type, mode of access of the benefits proposed including duration and frequency.	1
TOTAL MARKS		80

The pass mark for Technical Evaluation will be 75%. Candidates that will have attained those points will have their financial proposals evaluated

7. SECTION G –FINANCIAL EVALUATION - 20 Marks

PRICE SCHEDULE- IN PATIENT AND OUT PATIENT

NO.	ITEM DESCRIPTION	PRICE
1	Medical insurance (Employees) + Combined dental and optical	
2	Medical insurance (Board)	
3	Travel Cover	
TOTAL PREMIUM KES.INCLUSIVE OF TAX AND ALL LEVIES		

SECTION H: TENDER SECURITY FORM

Whereas [Name of the tenderer]
Hereinafter called “the tenderer”) has submitted its tender dated (date
of submission of tender] for the supply of

.....
[Name and/or description of the goods] (hereinafter called “the Tender’)
.....

KNOW ALL PEOPLE by these presents that

WE..... of

..... having our registered office at
[Name of Procuring entity] (hereinafter called “the Procuring entity”) -for which payment
well and truly to be made to the said Procuring entity, the Bank binds itself, its
successors, and assigns by these presents. Sealed with the common Seal of the said
Bank this _____ day of _____ 20_____

THE CONDITIONS of this obligation are:

- 1. If the tenderer withdraws its Tender during the period of tender validity specified by the tenderer on the Tender Form; or
- 2. If the tenderer, having been notified of the acceptance of its Tender by the Procuring entity during the period of tender validity:
 - (a) Fails or refuses to execute the contract Form, if required; or
 - (b) Fails or refuses to furnish the performance security, in accordance with the Instructions to tenderers.

We undertake to pay to the Procuring entity up to the above amount upon receipt of its first written demand, without the Procuring entity having to substantiate its demand, provided that in its demand the Procuring entity will not claim that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above date.

[Signature of Bank]

SECTION I: 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

Part 1 General

Business Name
 Location of Business Premises
 Plot No, Street/Road.....
 Postal addressTel No.Fax Email
 Nature of Business
 Registration Certificate No.
 Maximum value of business which you can handle at any one time – KES.

	Part 2 (a) – Sole Proprietor																				
	Your name in full.....Age..... Nationality.....Country of Origin..... Citizenship details.....																				
	Part 2 (b) – Partnership																				
	Given details of partners as follows																				
	<table border="0"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Nationality</th> <th style="text-align: left;">Citizenship details</th> <th style="text-align: left;">Shares</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>2.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>3.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> <tr> <td>4.</td> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </tbody> </table>	Name	Nationality	Citizenship details	Shares	1.	2.	3.	4.
Name	Nationality	Citizenship details	Shares																		
1.																		
2.																		
3.																		
4.																		
	Part 2 (c) – Registered Company																				
	Private or Public State the nominal and issued capital of company Nominal KES. Issued KES. Given details of all directors as follows																				
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Name	Nationality	Citizenship details	Shares																		
1.																		
2.																		
3.																		
4.																		
	Date.....Signature of Candidate.....																				

Name of your bankers

Branch.....