Terms of reference (ToRs) for the procurement of services below the EU threshold

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| **Medical insurance for national staff members** | **Project number/ cost centre:**  **23.9232.2-001.00** |

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# List of abbreviations

AG Commissioning party

AN Contractor

AVB General Terms and Conditions of Contract for supplying services and work FK Expert

FKT Expert days

KZFK Short-term expert

ToRs Terms of reference

# Context

The Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH operates throughout Germany and in more than 130 countries worldwide. The wide range of services offered by GIZ are based on a wealth of regional and technical expertise and on tried and tested management know-how. GIZ is a German federal enterprise and offer workable, sustainable and effective in Armenia solutions in political, economic and social change processes. Main commissioner of GIZ is the German Federal Ministry for Economic Cooperation and Development (BMZ). However, GIZ also operates on behalf of others. German ministries and public and private bodies in Germany and abroad. These include governments of other countries, European Union institutions, such as the European Commission, the United Nations and the World Bank.

With the policy on providing security for national personnel in case of sickness adopted by the GIZ Managing Directors in March 2005, GIZ as an employer assumes social responsibility for its national personnel.

In GIZ Armenia, all staff contracted locally by GIZ, and their family members (spouses and children of up to 18 years of age) are secured adequately against health risks. For this purpose, the GIZ Country Office Armenia is looking for a local company for covering health insurance services which include the coverage mentioned below. It is foreseen to conclude a contract with an insurance company for up to four (4) years starting from July 2024 with an option to extend for up to two (2) years.

# Tasks to be performed by the contractor

The basics for providing security for the national personnel in cases of sickness and emergencies are in the GIZ’s standard benefits catalogue. The submitted proposals should provide complete coverage for the following cases:

The number of the insured persons totals to up to 300 but is subject to change depending on the portfolio development: up to 200 adults and up to 100 children of up to 18 years old. Maximum age for insurance needs to be unlimited. Please note that, the minimum insurance claim amount to be covered per person per year is AMD 8.000.000.

# Benefit Category

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| --- | --- |
|  | Explanations |

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| 1. Outpatient treatment | * **Treatment by physicians** (for example consultancy, physical examinations, prescriptions, injections) * **Medically necessary diagnostic procedures,** for example blood tests, ultrasound examinations, X- rays, computer tomography, scintigraphy (nuclear medicine examination), electrocardiogram (ECG), ECG under stress, eyesight tests, endoscopic treatments (of stomach, intestines, bronchial tract) * Benefits **in connection with pregnancy/ delivery** blood tests, ultrasound examinations, physical examination, advisory services, delivery, also caesarean delivery with stay in hospital, treatment of pregnancy and delivery complications, post-natal care * **Medicines and dressings** (medicines including chemotherapy for cancer treatment, dressings, sutures, implants such as internal splints for fractures) * **Outpatient check-ups for children and adults** examinations of children with vaccinations, cancer screening if established in the country: women: cervical cancer and breast cancer, men: prostate |
| 2. In-patient treatment | * Hospitalisation in the locally customary care class (if proper treatment is not ensured here, then the next higher care class) * Treatment by the relevant competent ward physician |

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|  | * General basic hospital benefits (bed and food, if applicable administrative costs) * Treatment by physicians (essentially as under 1. above: examination, doctor’s round, advisory services) * Diagnostic procedures incl. computer tomography (as under 1. above) * Medically necessary operations * Nursing care * Medicines and dressings within the framework of in-patient treatment (as under 1. above) * Pregnancy/delivery incl. caesarean (as under 1. above) * Chemotherapy, radiation treatment, medicines, and medical benefits in cases of cancer |
| 3. Transport costs | * To the nearest accessible physician or hospital for initial care after an accident or emergency * Transfer to and from the nearest accessible hospital with care by specialist physicians |
| 4. Dental Treatment | * Dental treatment, i.e. treatment of pain and simple fillings (excluding dentures and crowns) |

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| 5. Additional benefits | * Physiotherapy (for example if prescribed by a physician) * Simple dentures and crowns * Auxiliary materials hearing and vision aids, prostheses, orthopaedic auxiliary materials (for example crutches, special shoes, etc.) |
| 6. Additional Information | The insurance company should consider the fact that the coverage provided by this catalogue has to be applied also for  existing diseases at the time of concluding the insurance contract. |

Period of assignment: from July, 2024 until July, 2028 , with possible extension up to two (2) years.

* 1. Additional terms and conditions

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| --- | --- |
| 1. Chronic diseases | Coverage of all kinds of diseases under exclusion limited with at least 80% of all costs for each person. 20 % will be covered by insured persons.  Complete insurance of chronic diseases at the time of concluding the insurance contract in accordance with this paragraph. |
| 2. Exclusions (detailed, also possible to mention on a separate list) | Diseases conditioned by the peculiarities of the local market, which in principle are classified as exceptions, should be presented detailed under this paragraph, which will be considered during the assessment. |
| 3. Coverage of existing diseases | The insurance company should consider the fact that the coverage provided by this catalogue has to be applied also for  existing diseases at the time of concluding the insurance contract. |

Note: Any additional benefits you can offer should be specified in the offer.

# Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 2 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept).

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

# Strategy (1.1):

The tenderer is required to ensure that all required documents are submitted as mentioned in the TOR (see Chapter [1](#_bookmark1) Context) (1.1.1).

Following this, the tenderer presents and justifies the explicit strategy/approach with which it intends to provide the services for which it is responsible (see Chapter 2 Tasks to be performed) (1.1.2).

# Strategy/approach for the benefits (1.2):

The tenderer is required to submit a detailed description of additional benefits (1.2.1). This includes description of: chronic diseases (1.2.2), exclusions (1.2.3), additional benefits (1.2.4), Policy benefit ceiling for each insured person per year (1.2.5) and maximum number of doctor visits per person, per year (1.2.6).

# Key processes and operational plan (1.3):

The tenderer is required to describe the **key processes** for the services for which it is responsible and create an **operational plan** or schedule (1.3) that describes how the services according to Chapter **2.** (Tasks to be performed by the contractor) are to be provided.

Description of the service/case processes (including the employee/family registration and the claim/reimbursement procedures) with detailed necessary steps and timeline, the level of freedom of the insured person to choose any doctor or clinic.

# Further requirements 1.4

The Tenderer is required to submit (1.4.1):

-valid license in compliance with the RA Law on “Insurance and Insurance activities”(«Ապահովագրության և ապահովագրական գործունեության մասին» ՀՀ օրենքին՝ [https://www.arlis.am/documentview.aspx?docID=66362))](https://www.arlis.am/documentview.aspx?docID=66362))

Description of the administrative procedures with detailed necessary steps and timeline (1.4.2).

# Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, on the basis of their CVs.

Key expert 1 (1.5.1)

Tasks of key expert 1

* Addressing client inquiries, concerns, and requests promptly and effectively
* Emergency response and issue resolution

Qualifications of key expert 1

* Language: B1 -level language proficiency in English
* Specific professional experience: 3 years of professional experience in the insurance sector

Key expert 2 (1.5.2) Tasks of key expert 2

* Serving as the primary point of contact
* Process-oriented steering for implementation of the contract
* Communication and coordination with the HR Personnel of GIZ Armenia as required
* Responsible for contract related issues
* Claim processing and support

Qualifications of key expert 2

* Education/training: university degree preferably in Econmics, Law, Finance or in other similar field
* Language: C1 -level language proficiency in English
* Specific professional experience: 3 years of professional experience in the insurance sector

# The Tenderer is required to submit quotations for the below lines, however, they will not be part of the assessment of the tender:

* Separate quotation for coverage of parents (without age limitation) for the staff members who would choose to obtain this option personally (this will not be part of the assessment of the tender)
* Separate quotation for coverage of personal travel insurance for the staff members who would choose to obtain this option personally (this will not be part of the assessment of the tender).
* Separate quotation for coverage of dental treatment beyond provided package under 2.1.4 for the staff members who would choose to obtain this option personally (this will not be part of the assessment of the tender)

# Costing requirements

The fee should be calculated given the below table:

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| --- | --- | --- |
|  | Total number of insured persons | Premium amount (annual fee) per person |
| Insurance fee for GIZ employees+ spouses | up to 200 |  |

|  |  |  |
| --- | --- | --- |
| Insurance fee for children of up to 18 | up to 100 |  |
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|  |  |  |
| --- | --- | --- |
|  | Total number of insured persons | Premium amount (annual fee) |
| Total value | Up to 300 |  |

Reimbursement mechanism needs to be in place in case staff member leaves the organisation within the medical insurance period (including family members).

# Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToRs. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in English (language).

*’*The CVs of the personnel proposed in accordance with Chapter [4](#_bookmark4) of the ToRs must be submitted using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs can also be submitted in English (language).

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Costing requirements.

# Option

After the services put out to tender have been completed, important elements of these tasks can be continued or extended. Specifically, the duration of the assignment might be extended from July, 2028 till July, 2030 on the same terms and conditions specified for the original assignment.

Exercising the option will depend on market conditions (prices) in insurance sector. The decision on continuation is expected to be made before 01.10.2027.

The option will be exercised by means of a contract extension on the basis of the individual approaches already offered.

# Requirements on the format of the tender for the option

Please submit two price schedules: one price schedule for the main service and one price schedule for the main service and the option (main service + optional service). Please designate each one in the file name.

# Outsourced processing of personal data

Personal data collected by GIZ may be entrusted to the contractor in order to fulfil the contract. The contractor is obliged to protect this data under the standards of the GDPR, in particular the Art. 44-50 GDPR. The contractor shall act as an independent data controller for the personal data that he processes in connection with the contract and shall comply with the applicable obligations under data protection legislation.

"Personal data will be processed on behalf of the client. Therefore, an agreement on “Outsourcing of data processing (AuV)” will be concluded with the contractor in accordance with Art. 28 GDPR. For this purpose, the technical and organisational measures (TOM) for compliance with the data protection requirements must be outlined prior to conclusion of the contract. If the contractor has already been audited by GIZ in the past, an update in accordance with GDPR must nevertheless be sent. After a positive check, the contract is concluded with the AuV attachment."

Technical and organisational measures (TOM) is the part of AuV and can be used as template or own TOM document can be created.

# 1. Annexes

* GDPR
* AuV including TOM checklist
* Technical assessment grid