

Appendix (i)

TERMS OF REFERENCE FOR STAFF MEDICAL INSURANCE COVER AND GROUP LIFE COVER.

MEDICAL INSURANCE

NZOWASCO Ltd wishes to contract a reputable Insurance Underwriting Company, to provide **Inpatient and Outpatient medical services/ Group life and Accident cover** at a cost in line with NZOWASCO budget. **Bidders shall quote for both in-and out-patient medical insurance cover.**

The insurance underwriting company will be expected to provide a scheme that entails benefits which ensure members of staff receive quality health care. While it is appreciated that medical schemes come with inherent controls and procedures, NZOWASCO is hoping that the selected provider will look at the possibility of ensuring that any controls and procedures are not unnecessarily bureaucratic and cumbersome.

NB. The medical cover exclusions, where applicable, **MUST** be clearly stated on a separate cover giving specific details of each excluded condition.

One must also provide: -

- 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 what the cover excludes
- Dependents' eligibility

A: Group Comprehensive Medical Insurance cover for staff and their legal dependents

1. OUT PATIENT INSURANCE COVER

Subject to the limits provided herein, the company wishes to procure outpatient insurance cover to cater for a **minimum** of the following services:

- i. Outpatient consultations
- ii. Diagnostic examinations, injections and procedures performed at a primary care level in a doctor's consultation room
- iii. Prescribed medicines
- iv. X-rays, pathology, scans and MRI
- v. Antenatal and postnatal care
- vi. Minor trauma treatment
- vii. Acute medication
- viii. Pre-existing conditions/HIV& AIDs cover
- ix. Both KEPI and baby friendly immunizations
- x. Baby wellness clinics

2. INPATIENT COVER

The Inpatient cover should provide for a minimum of the following services:

- i. Inpatient consultations and diagnostic examinations and consultations.
- ii. Doctors', surgeons, anesthetist, operating theatre fees and hospital board and accommodation charges in a general ward bed
- iii. Physiotherapists fees
- iv. HDU & ICU expenses
- v. Drugs, dressings, surgical appliances, laboratory and cost of investigations reasonably incurred by an insured member
- vi. Local rescue and evacuation within the inpatient limit
- vii. Treatment costs by medical practitioners registered with the Kenya Medical Practitioners & Dentists Board.
- viii. Drugs prescribed by a physician and dispensed by a licensed pharmacist
- ix. Other services covered include surgical dressing when necessitated by accidental body injury or disease.
- x. X-ray, laboratory and physiotherapy fees
- xi. HIV/AIDS (including related conditions)
- xii. Chronic/Pre-existing/ recurrent conditions e.g. heart condition, cancer, asthma, high blood pressure and diabetes etc
- xiii. Maternity and pregnancy related complications including caesarian
- xiv. Congenital illness

3. ADDITIONAL BENEFITS

The following additional benefits should be catered for in the quotation subject to the limits provided:

- i. Dental cover outpatient
- ii. Optical cover outpatient
- iii. Maternity cover (including antenatal and postnatal costs, delivery (normal & caesarian)
- iv. Last/funeral expense cover
- v. Excess of loss cover
- vi. Cover for pre-existing, chronic and congenital conditions
- vii. HIV/AIDS including treatment for opportunistic infections of HIV conditions and administration of ARV drugs

4. ADDITIONAL NOTES

The quotation should also provide for the following:

- i. Provide medical covers for members & dependents
- ii. Emergency evacuation by road subject to the overall limits
- iii. Non segregation of the benefits under the various headings e.g. drugs, doctors' fees, etc. as long as it is within the overall limit of cover.

- iv. Provide standard ward beds for staff.
- v. For the hospitalization of a child aged 6 years and below, provide for payment of the accommodation fee for the accompanying parent/guardian.
- vi. Provide identification membership smart cards for all members
- vii. Provide 24-hour emergency numbers accessible in cases of emergencies
- viii. Provide a comprehensive list of all service providers including hospitals, pharmacies, laboratories and specialists throughout the country.
- ix. Include information on access to overseas cover.
- x. A comprehensive list of what is not covered under your medical scheme.

5. LIMITS FOR THE MEDICAL SCHEME (INPATIENT & OUT PATIENT)

S/NO.	SCHEME	COVER LIMITS (Ksh)
1.	Outpatient	Ksh.50,000 per family
	In patient	Ksh.300,000 per family
	Other benefits	Outpatient dental- Ksh. 10,000 per family Outpatient optical- Ksh. 10,000 per family Maternity- Ksh. 20,000 (normal & caesarian) Inpatient optical and dental Last expense- Ksh. 50,000 All maternity related complications and maternity related matters

6. NZOWASCO STAFF MEDICAL COVERS LIMITS

S/No	No. of Principals	No. of Dependents
1.	Staff 210	644
2.	Directors 3	20
	TOTAL MEMBERS 840	

7. GROUP LIFE / ACCIDENT INSURANCE COVER

This is a 24hour policy that covers accidental bodily injury causing death or disability to the insured arising out of the insured perils.

- Death: A beneficiary will be paid the specified limits or multiples of annual salary in case of the insured person's death.
- Permanent Total Disablement:
- Total and absolute disablement from engaging in or giving attention to an insured person's usual occupation.
- Medical Expenses: Include operation fees, cost of surgical appliances, dental ophthalmic or nursing home charges and traveling expenses including ambulance costs reasonably incurred by the insured as a result of injury.

S/No	No. of Principals	Total basic
1.	213	6,079,476
	TOTAL MEMBERS =213	

8. NETWORK COVERAGE

The tenderer is required to provide the following:-

- (i) Full details of towns and regions/counties where the insurance underwriting company is represented in Kenya.
- (ii) The appointed Hospitals, Clinics and Doctors all over the country that can be accessed by NZOWASCO employees and their dependents', classified as high, medium and low cost. Enumerate their respective costs for all the services pertaining the covers.
- (iii) Full details of the medical cover outside Kenya and all exclusions that are applicable.

This is taking into consideration that NZOWASCO employees are headquartered in Webuye with representation in Bungoma and Transzoia Counties:-

- Their family members do not necessarily stay with them, some may be staying in other
- counties, and NZOWASCO members of staff frequently travel out of Headquarters on official duties.

9. UTILIZATION / CASE MANAGEMENT

1. Give a detailed report on how the cover is going to be administered.
2. Give 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).

10. CLAIMS ADMINISTRATION

Give details of the claims settlement turnaround time. Note the time indicated will be used to review the performance of the Tenderer and the underwriter for any future renewal of contract.

11. FINANCIAL STABILITY

Bidders should provide documentary prove that they are financially sound. The tender documents must be accompanied with Audited Accounts for the last three years.

12. SCOPE OF SERVICES:

The medical scheme will be expected to provide:

(a) Inpatient Services:

The In-patient cover benefit will be fully enhanced with pre-existing illnesses, chronic and HIV/Aids conditions and include but not limited to 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 surgery
- Admission bed (private or semi-private)
- First non-elective and emergency caesarean
- Hospitalization due to dental and optical cases
- Gynecological illnesses and operations.
- Post hospitalization benefits
- Ambulance rescue/evacuation (both road and air)
- Maternity (or fund management option)
- Congenital conditions.
- E.N.T.

b) Outpatient Services

Provide quality outpatient medical services. The outpatient scheme should encompass the following benefits:

- ◆ Routine outpatient consultation, including gynecological cases;
- ◆ Diagnostic Laboratory and Radiology services;
- ◆ Prescribed Physiotherapy;
- ◆ Prescribed drugs and dressings;
- ◆ HIV/AIDS related conditions and prescribed ARV's
- ◆ 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;

Additional benefits/provisions should be specified by the bidder.

Dental services (or fund management option)

Optical services (or fund management option)

Immunizations;

- ◆ Counseling services;
- ◆ Specialist opinion on referral basis
- ◆ Health Education (wellness programmes)
- ◆ Congenital conditions
- ◆ E.N.T
- ◆ Any additional benefits should be specified by the bidder

(c) Service Providers

The medical service Provider identified should have an extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of the NZOWASCO Staff and their dependents'.

(d) Out of station

Once in a while NZOWASCO staff may be required to perform their duties out of station or travel within the country to attend training, seminars or workshops. Provision for such cases should be included in the proposal.

8. Minimum Details to be contained in the Bidders:

Bidders must demonstrate that they have the knowledge and experience in the provision of medical services.

The bids should comprise medical scheme proposal(s) indicating the benefits and associated costs.

The medical scheme proposal should include:

- ◆ The provider's profile, demonstrating relevant experience. This should include references of at least seven (7) reputable clients (preferably from the public sector) and a maximum of ten (10) and the total clients' premiums for the medical.
- ◆ Details of benefits for both Inpatient and Outpatient Services in accordance with this tender;
- ◆ Separate costs for Inpatient, Outpatient and other services in accordance with the options in this tender;
- ◆ Details of the scheme including the network of providers; The Team in charge of the medical schemes; and
- ◆ The special conditions or exclusions attached to the schemes