

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

Comprehensive medical and health insurance to employees of the GIZ in Tajikistan	Project number/ cost centre: 09.9262.8-001.00
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1. Context

For more than 20 years, Germany has supported the Republic of Tajikistan with development, economic and administrative reforms, and assistance in key social and economic sectors.

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, working on behalf of Germany in Tajikistan, has been a partner in development cooperation with Tajikistan for many years. After the civil war, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH initially provided support in the form of emergency aid and reconstruction assistance as well as measures to safeguard food security. Today, cooperation focuses, particularly in the bilaterally agreed areas of Sustainable Economic Development and Health, on structural reforms and the attainment of longterm, sustainable improvements to benefit the people of Tajikistan.

Objective

To provide comprehensive medical and health insurance cover to all GIZ Tajikistan employees located in offices in Dushanbe, Khujand and Khorog.

2. Tasks to be performed by the contractor

The service provider is expected to offer the following in-patient and out-patient – medical services from selected and trusted medical facilities in Tajikistan to members of staff registered under the policy to an agreed financial limit:

I. Benefit categories:

1) Outpatient treatment:

- **Treatment by physicians**, for example, treatment with a specialist if consented by the individual including but not limited to pediatrician, gynecologist, dermatologist, physiotherapist, urologist, neurologist and psychiatrist:
 - Annual medical examination of employees;
 - Diagnosis and treatment of sexually transmitted diseases;
 - Provide Health Care Guidance and Talks, if required;
 - Provide treatment including chemotherapy and care for cancer to an agreed financial limit;
 - Be able to counsel and provide emergency post exposure prophylaxis in the case of known or suspected exposure to HIV-infection or cancer;
 - Wellness cover for general medical checkups, cervical smears, mammograms, prostate cancer and other tests;
 - Non-cosmetic dermatology consultations and treatment;
 - Provide general counselling services to staff;
 - Provide optical services including eye testing, surgery and lenses as prescribed by a qualified ophthalmologist to an agreed financial limit;
 - Offer a wide range of options of medical and para-medical practitioners, clinics and hospitals to members indicated on the scheme.
 - Provide treatment for the Infectious diseases:
 - ❖ Particularly dangerous infectious diseases (CoVID-19, anthrax, rabies, brucellosis, typhoid fever, Brill's disease, Ku fever,

leptospirosis, foot-and-mouth disease, SARS, avian flu, swine (A/H1N1) flu and others.);

❖ Quarantine diseases (plague, cholera, CoVID-19 and others.).

- **Medically necessary diagnostic procedures**, for example blood tests, ultrasound examinations, X-rays, computer tomography MRI scans, scintigraphy (nuclear medicine examination), electrocardiogram (ECG), ECG under stress, eye tests, endoscopic treatments (of stomach, intestines, bronchial tract), oncology tests and other diagnostic procedures, including testing for HIV/AIDS, prescriptions and injections if required and consented by the individual.
- **Benefits in connection with pregnancy**
 - **delivery blood tests**, ultrasound examinations, physical examination, advisory services, delivery, caesarean delivery with a stay in the hospital, treatment of pregnancy and delivery complications, post-natal care.
 - All family planning advice, procedures and commodities, including but not limited to surgical contraception - vasectomy, tubal ligation and Norplant implant.
 - Maternity care including pre-natal and post natal care, routine support and advice, tests, consultations and treatment during childbirth, and management of pregnancy related complications including congenital defects or abnormalities and premature births.
- **Medicines and dressings** (medicines including chemotherapy for cancer treatment, dressings, sutures, implants such as internal splints for fractures).
- **Outpatient check-ups:** cancer screening (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;
- General basic hospital benefits (access to a private ward, single room, in the hospital most appropriate for the case, including medical, surgical, diagnostic and therapeutic services appropriate to the accident/illness);
- Treatment of short-term (acute) medical conditions, including in-patient tests, and surgery;
- Accident and Emergency admission, treatment and care;
- Treatment by physicians, essentially as under 1) above: examination, doctor's round, advisory services;
- Diagnostic procedures including 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 in the country of assignment with care by specialist physicians.

4) Dental treatment

- Dental treatment, i.e. treatment of pain and simple fillings (excluding dentures and crowns).

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, massage therapy, compensation of fitness-clubs fees, reimbursement of insurance premium, etc.).

II. Special requirements (obligatory)

- The service provider must provide the company's profile (including information regarding establishment year, previous working experience with international non-profit organizations, recommendations (if any), experience in the region etc.).
- The service provider must provide health insurance policy to insured persons (all GIZ employees) for cashless treatment of the insured to medical institutions that have an agreement with the insurance company.
- A compensation system of payments should be provided when the insured person visits a medical institution that is not on the list.
- The service provider must provide its conditions for short term insurance of each additional employee and conditions for early termination of the Policy, in percentage from annual insurance premium;
- The service provider must indicate, what does the annual medical examination consist of;
- The service provider must indicate, when service provider should be informed before approaching medical facilities for getting instructions and approval from service provider;
- The service provider shall provide one concrete Medical Coordinator who will be in touch with GIZ staff 24/7.

III. Services shall be provided in Dushanbe, Khujand and Khorog cities by a service provider for GIZ employees:

The service provider shall have agreements with Leading medical institutions across the Republic of Tajikistan:

In Dushanbe:

- Minimum 6 Medical care and Hospitals.
- Minimum 3 Laboratories.
- Minimum 3 Stomatologies.

In Khujand:

- Minimum 3 Medical care and Hospitals.
- Minimum 2 Laboratories.
- Minimum 2 Stomatologies.

In Khorog:

- Minimum 1 Medical care and Hospitals.
- Minimum 1 Laboratories.
- Minimum 1 Stomatology.

IV. Pharmacy

The service provider shall provide a network of pharmacies in three above mentioned cities that can provide a wide range of medicines for cashless payment based on the provided health insurance policy of an insured person.

V. To be quoted separately:

- Medical and health insurance cover family members of GIZ employees.
- Different thresholds for compensation of prescription medicines (example: minor illnesses, heart/blood pressure/circulation problems, etc.); see also Paragraph 2. - I - 5) Additional benefits.

Period of assignment: from 02.12.2023 until 01.12.2024 with the possibility of an additional one-year extension.

3. 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). In addition, the tenderer must describe the project management system for service provision.

4. Method

As stated above. The service provider is expected to observe absolute confidentiality in any regard relating to the health, welfare and/or treatment of any member of the scheme or their dependents. All quotes should be per person. The number of staff benefiting from this scheme is currently approx. 100.

5. 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) (see

assessment grid). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in Russian (language).

6. Special conditions

- **Note:** Proposals made for the supply of goods/services which are under sanctions or whose manufacturers/Suppliers/Service providers are under sanctions will not be considered.
Please sign the declaration (see attachments) and send it along with your price offer.
- All questions should be submitted in writing and with the subject **“Comprehensive medical and health insurance”** to the email address: Procurement.TJK@giz.de before **12:00 on 21st of November 2023**.
- Bidders should not contact other GIZ personnel unless directed to do so by the GIZ representative.
- GIZ is not responsible for the failure of electronic delivery of e-mail messages to the address provided, either for technological problems on the part of GIZ or the candidate.
- This invitation to tender is in no way binding on GIZ. The GIZ's contractual obligation commences only upon signature of the contract with the successful Tenderer.
- Up to the point of signature, GIZ may either abandon the procurement/service or cancel the award procedure, without the candidates or tenderers being entitled to claim any compensation.
- All costs incurred in preparing and submitting tenders are borne by the tenderers and cannot be reimbursed.
- All tenderers will be informed in writing on the results of this tender procedure.
- GIZ reserves the right to disqualify and reject proposals from Bidders who do not comply with these guidelines.
- The successful candidate will be required to provide additional legal documents.

7. Submission of offer:

The insurance proposal must be sealed and submitted no later than **16:00, November 23, 2023 with the subject “Comprehensive medical and health insurance”** to the GIZ reception desk at: Dushanbe city, N. Huvaydulloev Str. 2/1 (Diyori Dushanbe, Business Center “Jayhun”).