**Annex 03 - Technical specification for insurance**

**TERMS OF REFERENCE**

**Invitation to Bid for the Provision of Medical Insurance,**

**Group Accident Insurance and Group Life Insurance**

**for National Staff**

**Representative Office of CARE Deutschland in Ukraine**

**Background**

On 24th February 2022, the invasion of Ukraine marked a significant escalation to the conflict that started in 2014. It continues to profoundly impact the lives of people across the country at various levels. The front line is continuously shifting and there are areas under Russian military control, as well as cities under siege. Attacks on military installations and critical civilian infrastructures are conducted in the whole territory of Ukraine, often resulting in collateral civilian casualties. The conflict has caused the largest population movement in Europe since World War II, with almost 5 million currently displaced within Ukraine and 6 million refugees across Europe. OCHA had counted 17.6 million people in need of humanitarian assistance.

After the invasion, CARE Deutschland sent personnels to provide response to the humanitarian crisis in Ukraine. Working with Civil-Society Organizations (CSOs), National NGOs, local authorities, and INGOs with a longstanding presence in the country and access to hard-to-reach areas, CARE managed to establish its office in Lviv and later on expanded its operations in Dnipro and Odessa including respective antenna offices with a coordination Office in Kyiv.

CARE in Ukraine started its operation in 2022 and its operation has expanded rapidly in 2022. From approximately less than 20 national staff in 2022, the number has increased to 64 by September 2023. CARE operation has expanded reaching areas very close to the frontline and this provides risks to staff who have to operate without any insurance.

CARE HR Ukraine has contacted other INGOs in Ukraine to compare the benefits including the insurance provision. Most NGOs contacted such as Save the Children, MSF, NRC, IRC, and Triangle provide insurance to their national staff, covering medical (health) insurance, accident and life insurance.

**Objective:**

To establish an agreement with National health insurance company that will cover CARE Ukraine staff’s medical care, with quality, quantity and price including outpatient and hospitalizations with extra benefits to access specialized doctors, laboratories and pharmacies.

**Scope of Work:**

CARE Ukraine is looking for a Provider/Consultant to provide the following:

1. Medical Insurance covering In-patient and Out-patient (hospitalization)
2. Group Personal Accident (including death benefits)

The scheme of insurance requested are detailed below:

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| 1. **MEDICAL INSURANCE** |

The scheme of the medical insurance should cover the following:

1. Duration: 1 year
2. Eligibility for Staff under National Employment Contract, no family members are included.
3. Location: Ukraine
4. Coverage: 80- 100 National staff (numbers may decrease/increase)
5. Provide list of hospitals in Ukraine (including Lviv, Kyiv, Dnipro, Odessa, Mykolaiv, Zaporizhia, Kharkiv and Sloviansk).
6. **Outpatient Treatment coverage including specialists with the following services:**

* Outpatient consultations, diagnostic consultations, injections and procedures, prescribed medicines, X-rays, pathology, CT scans and MRI, ultrasound, ECG
* Maternity care: pre, post and antenatal care
* Minor Trauma treatment
* Emergency treatment due to accidents.
* Coverage for those with pre-existing conditions with 50% coverage.

1. Vaccinations for travel purpose and seasonal illness (i.e. covid and flu vaccinations) max. 1 time/vaccination/year/staff
2. Medical health check (annually)
3. Coverage should include pre-existing, chronic diseases and HIV/AIDS
4. **In-patient (hospitalization) coverage as follows**

* Covering for 120 days.
* Standard room, surgical operations and procedures, professional fees, theatre fees, anesthetics for surgery, assistant for operations, labor and recovery wards, intensive care and high care units, specialists, X-ray and pathology, ultrasound scans, MRI and CT scan, blood transfusion, physiotherapy,
* Coverage includes covid-19 treatment.

1. Emergency evacuation (in Ukraine) in case any accidents/emergency required.
2. **Dental Cover: max. 800EUR/year, covering**
   1. Dental extraction
   2. Filling
   3. Root Canal
   4. Exclusion (dental treatments for cosmetic purpose)
3. **Optical Plan, covering:** 
   1. Routine ophthalmology / optical consultations
   2. First prescription of frames (1x per 2 years)
   3. Prescribed lenses and replacement of lenses (1x year)
4. **Maternity coverage**

For female staff): deliveries (normal and c-section), ante-natal and post-natal care within maternity limit, max. 2 scans per pregnancy. Coverage: 1 child.

1. Vaccination

The insurance companies provide staff coverage for vaccination, including but not limited to flu and covid-19 vaccination.

**Additional Service**

* No cash payment: staff will be able to present the card provided by the Insurance company when they request for the medical treatment.
* Insurance company provides card that staff presents to the hospital for medical treatment required.
* Reimbursement as per max. ceiling will be applicable to staff who opt to take medical treatment outside the appointed hospitals.

**The Insurance Providers may detail the benefits as per below documents:**

|  |  |
| --- | --- |
| **Geographical Scope** | |
| Direct Billing |  |
| Reimbursement |  |

|  |  |  |
| --- | --- | --- |
| **In-patient (hospitalization) benefits** | | |
| Benefit Description | Network (direct billing) | Non-network (reimbursement) |
|  |  |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| **Outpatient benefits** | | |
| Benefit Description | Network (direct billing) | Non-network (reimbursement) |
|  |  |  |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| **Dental Benefits:** | | |
| Benefit Description | Network (direct billing) | Non-network (reimbursement) |
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| --- | --- | --- |
| **Optical Benefits** | | |
| Benefit Description | Network (direct billing) | Non-network (reimbursement) |
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| --- | --- | --- |
| **Other Benefits (i.e. Psycho-social support)** | | |
| Benefit Description | Coverage | Others |
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| **List of Appointed Hospitals** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Location** | **Name of hospital** | **Contact person** | **Services available** |
| Lviv |  |  |  |
| Kyiv |  |  |  |
| Odessa |  |  |  |
| Mykolaiv |  |  |  |
| Zaporizhia |  |  |  |
| Dnipro |  |  |  |
| Kharkiv |  |  |  |
| Sloviansk |  |  |  |

|  |
| --- |
| Annual Costs per month/person/age-band |

|  |  |  |  |
| --- | --- | --- | --- |
| **Age band** | **Numbers of staff** | **Cost per person** | **Total all costs** |
| 20-30 |  |  |  |
| 30-40 |  |  |  |
| 40-50 |  |  |  |
| **50-60 or above** |  |  |  |

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| 1. **GROUP ACCIDENT INSURANCE** |

Duration of the Policy: 1 year

Expected effective date: ASAP – once the policy is signed.

Area of Cover: Ukraine

Number of staff covered: 80-100 staff (numbers may increase/decrease). Current staff age ranges from 21 – 57 years old.

Insured: Staff (no dependents).

The proposal should provide the following:

1. Geographical scope/covered territories (please indicate if specific regions/oblasts are excluded)
2. Operative Time
3. Medical expenses covered for the accident
4. Benefits in the case of death
   1. Accidental death (common carrier)
   2. Natural death
5. Benefits in disability due to accident
   1. Permanent disability
   2. Permanent Partial disability due to accidents with table of benefits below

|  |  |  |
| --- | --- | --- |
| 1. **Losses** | **Right** | **Left** |
| For total loss of an upper member |  |  |
| For total loss of the hand or forearm |  |  |
| For total loss of a lower member above knee |  |  |
| For total loss of a lower member at the level of the knee or below |  |  |
| For total loss of a foot |  |  |
| For total loss of the thumb |  |  |
| For total loss of the index finger |  |  |
| For total loss of the pinky |  |  |
| For total loss of the middle finger |  |  |
| For total loss of the ring finger |  |  |
| For total loss of the big toe |  |  |
| For total loss of any other toe |  |  |
| For total deafness of one ear |  |  |
| For total deafness, both ears |  |  |
| For total loss of visual acuity of one eye |  |  |
| For total loss of visual acuity of both eyes |  |  |
| For total loss of speech |  |  |

*Please add columns as needed*

1. Permanent total disability due to accident
2. Temporary total disability due to accident.
3. Benefits in case broken bones with schedule of injuries and coverage percentage
4. Prosthesis
5. Emergency medical evacuation
6. Limits of reimbursement
7. Annual Premium costs per insured member
8. Aggregate limit per accident
9. Terms and Conditions
10. Definitions and Abbreviations
11. Applicable excesses
12. Death benefits
13. Exclusions
14. Additional benefits (if any)

**Requirements:**

* Coverage of the staff under this service is 80-100 national staff. Age covered under this insurance is 21- 65.
* The Insurance company should be formally registered in Ukraine, with proof of tax registration.
* The Insurance company provides evidence of experience with International Organizations in Ukraine.
* The appointed hospitals under the insurance company’s network has the experienced specialists in the relevant fields.
* The appointed hospitals have the services of any medical treatment required including medical emergency treatment.
* Provide offer on the individual cost of the premium to be paid per age-band.
* Provide annual premium costs for each staff and all staff
* Provide overall maximum benefits limit per person/annum
* Duration of waiting period of treatment (priority to those insurance company who can waive this requirements).
* Include policies on medical insurance benefits, dental benefits and optical benefits.

**The applicants must provide the following:**

* An expression of interest
* Three references from NGOs/INGOs and other businesses
* Registration Certificate in Ukraine
* Company’s profile
* Proven experience / completion certificates with the health insurance in NGOs
* Proof of Tax registration in Ukraine
* Detailed medical network of the insurance company inside and outside Ukraine

**Payments & Invoice**

* The Provider will invoice CARE with the numbers of staff covered on a monthly basis.
* Payment should be done on a monthly basis, depending on the number of staff registered.
* Each month, CARE will be providing list of updated staff for the insurance.
* CARE will make the payment by bank transfer within 15 days of the receipt of the invoice from the Provider upon contract signed and agreed.

**Frequency of services:**

* Upon staff’s needs for medical treatment.

**Duration of Service:**

* 12-months contract. CARE Deutschland Representatives Office in Ukraine will enter into a one-year contract with the appointed Insurance Provider.