

TERMS OF REFERENCE FOR FWA FOR MEDICAL AID SERVICE PROVIDER

Introduction

GOAL is an Irish international, non-denominational, non-governmental and non-political humanitarian organisation dedicated to work towards ensuring the poorest and most vulnerable in our world and those affected by humanitarian crises have access to the fundamental rights of life, including but not limited to adequate shelter, food, water and sanitation, healthcare, and education. GOAL has operated in Zimbabwe since 2002 and currently focuses on Emergency Response, Livelihoods, Nutrition, Resilience and WASH activities.

GOAL Zimbabwe has a staff complement of about plus/minus 70 employees based in Matabeleland South (Mangwe and Bulilima Districts), Masvingo (Gutu District) and Harare Provinces. The medical aid will also include their beneficiaries eligible by GOAL policy/standard. For more information on GOAL and its operations please visit www.goalglobal.org.

Background

GOAL Zimbabwe has an average staff complement of 70 employees with +60 adult dependents and +130 child dependents on medical aid.

GOAL Zimbabwe is seeking a service provider that provides medical aid cover for its staff that is acceptable by medical practitioners spread across Zimbabwe. The medical aid society should be registered with the Ministry of Health, AFoZ and other regulatory frameworks delimiting operations of organization that provide such services in Zimbabwe and beyond. The tender committee guided by GOAL'S procurement manual will be responsible for assessing the degree of competence offered by the various Medical Aid Societies.

Scope of Work

This focus of this assignment will be to obtain a similar or better level of services than it currently receives from its current service provider as a means assessment to recommend the most efficient service provider, or one that can offer better benefits at the least cost to GOAL.

Objectives

The exercise is expected to achieve the following objectives:

1. Establish the services employees are currently benefiting from the current service provider with reference to other service providers in the market.
2. Identify the gaps and areas of lack amongst suppliers to come up with a benchmark of GOAL's perceived expectations.
3. Provide information that will assist GOAL to make a well informed and effective decision in choosing a medical aid services provider

Award Criteria

Awarding shall be based on the following mark weighting:

- i. Overall responsiveness: 60%
- ii. Price: 40%

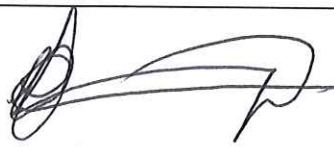
Overall responsiveness

GOAL seeks potential service providers to submit their bids for the provision of Medical Aid Cover services in Zimbabwe that provides the following benefits and cover limits (in USD), but not limited by, the specification and terms herein. These will contain 60% of the overall scoring while 40% will be based on pricing. Submission should include PowerPoint presentation with the following outputs:

Benefit	Coverage	Rating
Annual Global Limits	US\$36,000.00	10%
Private Hospitalisation	US\$18,000.00	8%
Public Hospitalisation	Covered up to Annual Global Limit	1%
Hospitalisation – Private	General ward with 2 beds	5%
Ambulance Services – Road	100%	4%
Air Evacuation	US\$3,000.00	3%
Foreign treatment	US\$4,000.00	3%
Drugs Acute (includes Covid-19 drugs)	US\$1,000.00	5%
Drug – Chronic	US\$2,500.00	7%
Optical (once every two years)	US\$400.00	4%
Dental	US\$1,500.00	3%
Radiology	US\$5,000.00	6%
Pathology	US\$1,250.00	4%
Family Planning	US\$400.00	2%
Prosthesis & Appliances	US\$4,550.00	4%
Rehabilitation/Physiotherapy Services	US\$500.00	4%
Maternity	Accrues to major sub-limit	4%
Psychiatry, mental health & psycho-social support services	US\$800.00	4%
Specialist Services	US\$750.00	5%
Preventive Care Benefit (Includes authorised rabbies vaccine, annual GP check-up & check-up tests)	Limited to 1 year	2%
Consultations	US\$1,200.00	4%
Funeral Benefit (per beneficiary)	US\$1,000.00	4%
Availability of service in all of Zimbabwe.	Do they cover all districts in Zimbabwe? If not, how many districts are not covered?	4%
Total		100%

Additional Notes on Essential Requirements/Criteria

- Any services provider to submit their bid/proposal must be registered company in accordance with the laws of Zimbabwe with a package that provides better service requirements as stated above.
- Applicants must have at least three references for INGOs that they are currently offering Medical Aid cover within Zimbabwe.
- Provide medical aid with the widest geographical coverage and acceptability amongst health care service providers primarily in Zimbabwe and seco; and/or provide cover that is acceptable to as many local medical practitioners as possible in Zimbabwe and outside Zimbabwe where necessary.

	Name	Title	Date	Signature
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