

**Invitation to Tender (ITT)** **for Three-year** **Framework Agreement (FWA), subject to provision of GOAL Ethiopia Employee’s Medical Insurance Premium,**

**REF: ADD-ZZ1-34259**

|  |
| --- |
| **GOAL is completely against fraud, bribery, and corruption.****GOAL does not ask for money for bids.** **If you have any** **serious concern over wrongdoing, please report it at**[**www.safecall.co.uk/report**](http://www.safecall.co.uk/report)**or email** **goal@safecall.co.uk** **. All information is treated confidentially by Safe call, and you may remain anonymous if you wish** |

# About GOAL

Established in 1977, GOAL is an international humanitarian and development agency committed to working with communities to achieve sustainable and innovative early response in crises and to assist them to build lasting solutions to mitigate poverty and vulnerability. For more information on GOAL and its operations please visit <https://www.goalglobal.org/>.

GOAL is a None profit organization that has been working in Ethiopia for 40 years, towards ensuring the poorest and most vulnerable in the country and those affected by humanitarian crises have access to basic services such as adequate shelter, food and livelihoods, water and sanitation, nutrition, healthcare, and protection. GOAL implements a range of integrated multi-sectoral development, resilience, recovery, and humanitarian response programs by being sensitive to cross-cutting issues including gender equity, social inclusion, accountably, child protection, and HIV/AIDS.

Currently, we work with pastoralists, agropastoral, pastoral dropouts, rural smallholder farmers, rural/urban youth, and street children to respond to humanitarian crises and build resilience in Ethiopia, working closely with local communities, local government, donors, and other key actors. Furthermore, GOAL’s Humanitarian Response is cantered on nutrition, WASH, livelihoods, multipurpose cash, NFIs and protection interventions, while the recovery and development focus are on livelihoods, economic opportunities, health, and nutrition systems strengthening, markets systems development and WASH with solid emphasis on integrated programming and community-based approach. Currently, GOAL Ethiopia operates programs in 9 out of the 11 administrative regions of the country, employing over 640 staff, predominantly consisting of program personnel and maintains 40 offices with annual operating budget of over 30 million euros.

# Proposed Timelines

|  |  |  |
| --- | --- | --- |
| **Line** | **Item** | **Date, Time and Time Zone**  |
| 1 | ITT published  | 29-December-2024 |
| 2 | Closing date for clarifications | 21-January-2025, 4:30PM East African Time |
| 3 | Closing date and time for receipt of tenders | 27-January-2025, 11:00AM East African Time |
| 4 | Tender opening date and time  | 28-January-2025, 2:00PM East African Time |
| 5 | Tender Opening Location | GOAL Ethiopia, Addis Ababa, Head Office |

# Overview of requirements

 Three-year Framework Agreement (FWA), subject to provision of GOAL Ethiopia Employee’s Medical Insurance Premium.

GOAL invites prospective service providers to submit tenders that meet or exceed GOAL’s requirements as outlined in reference Annex 1 with detailed technical requirements (TOR).

# Type of contract

Following this procurement process, GOAL aims to sign a Framework Agreement for a period of maximum duration of three-years.

Note that a framework agreement (FWA) is an agreement with a single supplier (or group of suppliers) to establish terms governing contracts that may be awarded during the period of the FWA. GOAL, as contracting authority, does not guarantee any volume of orders under FWAs as all purchases will be based on the needs and activities of GOAL.

To participate in the FWA, respondents will need to be successful in this tender exercise. When a FWA is established with a supplier, the purchasing mechanism will be based on annual premium.

In case of establishing a multi-supplier Framework Agreement the purchasing mechanism will be decided at the time of contract award, with individual orders placed according to GOAL’s internal priorities at the time of order*.*

# Terms of the Procurement

## Procurement Process

### This competition is being conducted under GOAL’s national tender procedure.

### The contracting authority for this procurement is GOAL Ethiopia.

### This procurement is funded by ZZ1 and the tender and any contracts or agreements that may arise from it are bound by the regulations of those donors.

## Clarifications and Query Handling

### GOAL has taken care to be as clear as possible in the language and terms it has used in compiling this ITT. Where any ambiguity or confusion arises from the meaning or interpretation of any word or term used in this document or any other document relating to this tender, the meaning and interpretation attributed to that word or term by GOAL will be final. GOAL will not accept responsibility for any misunderstanding of this document or any others relating to this tender.

### Requests for additional information or clarifications can be made before the deadline noted in section 2 above, and no later. Any queries about this ITT should be addressed in writing to GOAL via email at clarifications@goal.ie with the reference ADD-ZZ1-34259. Clarifications and answers shall be published online at [www.Goalglobal.Org/tenders](http://www.Goalglobal.Org/tenders); in a timely manner.

## Conditions Of Tender Submission

### Tenders must be completed in English.

### Tenderers must respond to all requirements set out in this ITT and complete their bid in the response format outlined in Section 7.

### Failure to submit tenders in the required format will, in almost all circumstances, result in the rejection of the bid.

### Tenderers must disclose all relevant information to ensure that all tenders are fairly and legally evaluated. Additionally, tenderers must provide details of any implications they know or believe their response will have on the successful operation of the contract or on the normal day-to-day operations with GOAL. Any attempt to withhold any information that the tenderer knows to be relevant or to mislead GOAL and/or its evaluation team in any way will result in the disqualification of the tender.

### Tenders must detail all costs identified in this ITT. Additionally, tenders must detail any other costs whatsoever that could be incurred by GOAL in the usage of services and/or the availing of options that may not be explicitly identified/requested in this ITT. Tenderers’ attention is drawn to the fact that, in the event of a Contract/ Framework Agreement being awarded to them, the attempted imposition of undeclared costs will be considered a condition for default.

### Any conflicts of interest (including any family relations to GOAL staff) involving a tenderer must be fully disclosed to GOAL particularly where there is a conflict of interest in relation to any recommendations or bids put forward by the tenderer.

### GOAL will not be liable in respect of any costs incurred by respondents in the preparation and submission of tenders or any associated work effort.

### GOAL will conduct this tender, including the evaluation of responses and final awards in accordance with the detail set out at in the Evaluation process. Tenders will be opened by at least three designated officers of GOAL.

### GOAL is under no obligation to accept the lowest or any other bid received in response to this tender and reserves its right to reject any or all the bids(part/full) including incomplete bids without assigning reason whatsoever.

### GOAL reserves the right to split the award of this contract between different bidders in any combination it deems appropriate, at its sole discretion.

### The tenderer shall seek written approval from GOAL before entering any sub-contracts for the purpose of fulfilling this contract. Full details of the proposed subcontracting company and the nature of envisioned engagement of sub-contractor/s into this contract shall be included in tenderer’s bid.

### GOAL reserves the right to refuse any subcontractor that is proposed by the bidder.

### GOAL reserves the right to negotiate with the bidder who has submitted the lowest Bid that fully meets the technical requirements, for the purpose of seeking revisions of such Bid to enhance its technical aspects and/or to reduce the price.

### Information supplied by respondents will be treated as contractually binding. However, GOAL reserves the right to seek clarification or verification of any such information.

### GOAL reserves the right to terminate this competition at any stage.

### Unsuccessful tenderers will be notified.

### GOAL’s standard payment terms are by bank transfer within 30 days after satisfactory implementation and receipt of documents in order. Satisfactory implementation is decided solely by GOAL.

### This document is not construed in any way as an offer to contract.

### GOAL and all contracted suppliers must act in all its procurement and other activities in full compliance with donor requirements. Any contract(s) that arise from this ITT may be financed by multiple donors and those donors and/or their agents have rights of access to GOAL and/or any of its suppliers or contractors for audit purposes. These donors may also have additional regulations that it is not practical to list here. Submission of a bid under this ITT assumes Tenderer acceptance of these conditions.

### Terrorism and Sanctions: GOAL does not engage in transactions with any terrorist group or individual or entity involved with or associated with terrorism or individuals or entities that have active exclusion orders and/or sanctions against them. GOAL shall therefore not knowingly purchase supplies or services from companies that are associated in any way with terrorism and/or are the subject of any relevant international exclusion orders and/or sanctions. If you submit a bid based on this request, it shall constitute a guarantee that neither your company nor any affiliate or a subsidiary controlled by your company are associated with any known terrorist group or is/are the subject of any relevant international exclusion order and/or sanctions. A contract clause confirming this may be included in an eventual purchase order based on this request.

### GOAL requires all contracted suppliers and sub-contractors to observe the highest standard of ethics during the procurement process, selection and contract execution of goal’s contracts, and refrain from fraud and corruption. GOAL has zero tolerance for fraud, bribery or corruption in any form and will reject any bids if the organization determines that the bidding company, any of its personnel, or its sub-contractors, has, directly or indirectly, engaged in corrupt, fraudulent, collusive, coercive, or obstructive practices in competing for the contract in question.

## Quality Control

3rd party companies/agents may be contracted by GOAL to carry out random quality inspections of service carried out by the contracted party. The cost of the quality control inspections will be covered by GOAL.

GOAL may choose to visit vendors' premises, including sub-contractors (if any) to perform additional checks as part of the evaluation process. Vendors will be notified in advance of a visit.

## Submission of Tenders

Tenders must be delivered in one of the following two ways:

1. Electronically **with your financial and technical offers in separate emails**[[1]](#footnote-2) to **tenders@goal.ie****;** and in the subject field state:
	1. ***Framework Agreement (FWA) for three years subject to provision of GOAL Ethiopia Employee’s Medical Insurance Premium***
	2. ***Name of your firm with the title of the attachment***
	3. ***Number of emails that are sent e.g. 1 of 3, 2 of 3, 3 of 3.***

**All documents attached to emails must be in PDF or scan form. Any excel or word documents must be accompanied by a PDF or scan version of the document. Documents submitted solely in excel, word or other ‘soft copy’ format shall lead to the bid being rejected.**

1. If electronic bid submission is not possible, please submit in a sealed envelope marked ‘***Framework Agreement (FWA) for three years subject to provision of GOAL Ethiopia Employee’s Medical Insurance Premium.*** *with the words ‘not be opened before the deadline* ***28-January-2025, 2:00PM East African Time*** *by the tender committee’* with your financial and technical offers inside in two separate envelopes marked as Financial Offer and Technical Offer to the Private Tender Box at Address: GOAL Ethiopia, Bole Sub City, Gurd shola, Woreda 06, H. No. New Next compound to Century mall, P. O. Box 5504, TEL. 011-6-47-81-16/17, FAX 011-6-478118, Addis Ababa, Ethiopia. Envelopes may be sent through courier services or delivered by hand; and will be accepted during normal working hours for the country of submission. Please note that the GOAL office will not be open during weekends or public holidays. Envelops may be sent through postal or courier services or delivered by hand; and will be accepted during normal working hours for the country of submission. Please note that the GOAL office will not be open during weekends or public holidays.
* **Proof of sending is not proof of reception, either electronically or with post/courier/other physical service. Late delivery will result in your bid being rejected. Envelopes found open at the tender opening will be rejected. All information provided must be perfectly legible.**

## 5.6 Tender Opening Meeting

Tenders will be opened as per Section 2 Proposed Timelines above at the following location:

**GOAL Ethiopia, Bole Sub City, Gurd Shola, Werda 06, HN New, next compound to Century Mall, Head office Addis Ababa.**

One **authorised representative** of each tenderer may attend the opening of the bids. Companies wishing to attend are requested to notify their intention by sending an e-mail at least 48 hours in advance to the following e-mail address; **tenders@goal.ie**This notification must be signed by an authorised officer of the tenderer and specify the name of the person who will attend the opening of the bids on the tenderer's behalf.

Bidders are invited to attend the Tender Opening Meeting at their own cost.

# Evaluation Process

## Evaluation stages

Tenderers will be considered for participation in the Contract subject to the following qualification process:

|  |  |  |
| --- | --- | --- |
| **Phase #** | **Evaluation Process Stage**  | **The basic requirements with which bids must comply with** |
| *The first phase of evaluation of the responses will determine whether the tender has been submitted in line with the administrative instructions and meets the essential criteria. Only those tenders meeting the essential criteria and do not fall under any of the listed exclusion criteria will go forward to the second phase of the evaluation.* |
| 1 | **Administrative instructions** | 1. **Closing Date:**

Bids must have met the deadline stated in section 2 of these Instructions to Tenderers, or such revised deadline as may be notified to Tenderers by GOAL. Tenderers must note that GOAL is prohibited from accepting any bids after that deadline.1. **Submission Method:**

Bids must be delivered in the method specified in section 5.5 of this document. GOAL will not accept responsibility for tenders delivered by any other method. Responses delivered in any other method may be rejected.1. **Format and Structure of the Bids:**

Bids must conform to the Response Format laid out in section 7 of these Instructions to Tenderers or such revised format and structure as may be notified to Tenderers by GOAL. **Failure to comply with the prescribed format and structure may result in your response being rejected at this stage.** 1. **Confirmation of validity of your bid:**

The Tenderers must confirm that the period of validity of their bid is not less than 90 (ninety) days. |
| **2** | **Exclusion criteria** | N/A |
| **3** | **Essential Criteria** | Valid and renewed business license for the sector which shows that it can carry on the insurance business at any place within the country Tax registration certificate (VAT), TIN Certificate **Sample of the Company Medical Insurance Policy** **All above documents are Mandatory**  |
| *Each bid that conforms to the Exclusion and Essential Criteria will be evaluated according to the Award Criteria given below by GOAL.*  |
| **4** | **Award Criteria** | Tenders will be awarded marks under each of the award criteria listed in this section to determine the best value for money bids.1. Technical 65 %
2. Price 35%
 |
| **5** | **Due Diligence Checks** | Successful bidder/s will be screened in line with Anti-Terrorism and Sanction checks. GOAL will not contract with bidders who do not pass those checks as per clause 5.3.20 of this document.References and other checks will be completed, and quality assessed.**In-depth review of financial accounts** and other documents submitted will be completed; bidder is judged to have requisite financial stability and legal status. |

## Tender Evaluation

GOAL is committed to the highest standards of fairness and equality across our organisation and ensures impartiality in tender evaluations. GOAL will convene a comprehensive evaluation team which may draw from diverse expertise including Finance, Logistics, Programmes, Donor Compliance, and Internal Audit, as well as 3rd Party technical input.

During the evaluation period clarifications may be sought by e-mail from Tenderers. Clarifications may include testimonials from customers in support of aspects of a tender, whether such aspects are contained in the original submission or in subsequent responses to requests for clarification. Deadlines will be imposed for the receipt of such clarifications and failure to meet these deadlines may result in the disqualification of the tender or loss of marks. Responses to requests for clarification shall not materially change any of the elements of the tenders submitted. Unsolicited communications from tenderers will not be entertained during the evaluation period.

## Award Criteria

**Technical Evaluation (65%):**

Quality criteria that will be used for evaluation of bids is as below:

|  |  |  |
| --- | --- | --- |
| No | Qualitative award criteria and detail breakdown scoring | Weighting (Maximum Point) |
|  | Year of Experience of previous similar in provision of Employees Medical Insurance  | 15%  |
|  | * 1. 10 and above years of previous similar experience for employees’ **Medical Insurance** (15%)
	2. 7-9 years of previous similar experience for employee’s **Medical Insurance** (10%)
	3. 3-6 previous similar experience for employee’s **Medical Insurance** 5%)
	4. Below 3 descriptions of previous similar experience for employee’s **Medical Insurance** (0%)

**Note: Please provide your experience evidence documents in the ‘technical Proposal’’ ensure to submit legal documents, organization company profile showing date of establishment/Issue date, office facilities, past performance record on similar services, paid up capital and other relevant credentials.**  |
| 2. | References/Testimony letters from INGO, NGO’s, Governmental, Agencies, PLC and so on - in provision of Employees only Medical Insurance | 15% |
|  | * 1. 7 & above References/Testimony letters in **Medical Insurance** (15%) (at least two of the testimony must be INGO)
	2. 6 References/Testimony letters in **Medical Insurance** (12%) (at least one of the testimonies must be INGO)
	3. 5 References/Testimony letters in **Medical Insurance** (9%)
	4. 4 References/Testimony letters in **Medical Insurance** (6%)
	5. 3 References/Testimony letters in **Medical Insurance** (3%)
	6. Two and below evidence References/Testimony letters in **Medical Insurance** (0%)

**Note: Please provide your evidence documents by attaching the testimony in the ‘’technical Proposal’’**  |
| 3. | * Delivery time (The maximum time required to settle claims after the presentation of all relevant documents to the insurer).
* The Insurer must collect the relevant documents from GOAL office and settle the claim.
* **Brokers/agents may be involved for consultation of this procurement process or for any facilitation of claim settlement.**
 | 15% |
|  | * 1. Less than one week (15%)
	2. From one to two weeks (10%)
	3. From two to three weeks (5%)
	4. Above three weeks (0%)

**Note: Please provide your evidence documents by attaching in the ‘’technical Proposal’’** |
|  | Ease of access to credit services from hospitals or clinics. This is depending on the Geographical Coverage  | 10% |
|  | * 1. Addis Ababa at least 10 credit service providers (1%)
 |
| * 1. Oromia Region has at least 5 credit service providers (1%)
 |
| * 1. Amhara Region at least 5 credit service providers (1%)
 |
| * 1. Afar Region at least 3 credit service providers (1%)
 |
| * 1. Tigray Region at least 5 credit service providers (1%)
 |
| * 1. Somali Region at least 3 credit service providers (1%)
 |
| * 1. East West Harerge has at least 3 credit service providers (1%)
 |
| * 1. Benishangul Gumuz at least 3 credit service providers (1%)
 |
| * 1. Gambella at least 3 credit service providers (1%)
 |
| * 1. SNNP at least 3 Southern Nations, Nationalities and Peoples) (1%)
 |
|  | **Note:** * **Please provide Any proof of evidence such as agreement/contract with credit service providers (hospitals or Clinics) with respective of branch offices availability, by attaching in the ‘’technical proposal document’’**
* **If evidence is not provided the weighted score will be zero.**
 |
|  |  Type of covers Insurance company Limit Package family/year (Minimum, Medium and Maximum)  | 10 |
|  | * 1. The Higher Minimum limit, or

The Higher Medium limit or The Higher Maximum Limit package provided by the insurer (10%)* 1. Weighted average based on the higher limit for the type of cover limits

Note: Please complete the **Appendix 3 for limits packages (minimum, medium and maximum packages)** |
|  | Total number of points | 65% |

TCOM has decided to include a minimum passing score: A minimum passing score is established to ensure adherence to our quality standards and project requirements. Only tenders meeting or exceeding 35% and above marks out of 65% marks will proceed to the next stage of evaluation.

**Price (35%):**

All prices must be in Ethiopian Birr (ETB) and a comprehensive and clear breakdown of prices must be shown as part of the financial offer.

Prices offered will be evaluated on full cost basis (including all fees and taxes). During the analysis of bids, if bids were not submitted in the required currency, we will convert all bids in Ethiopian Birr (ETB) at the InforEuro rate for the date of bid opening. (See <http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/index_en.cfm>)

Marks for cost will be awarded on the inverse proportion principle (shown below):

Score = points available x (lowest price offered/ bidder offer price)

**All financial offers must be made based on ‘best and final offer.**

# Response Format

All bids must conform to the response format laid out below.

By responding to this ITT, each Tenderer is required to accept the terms and conditions of this ITT. Should a Tenderer not comply with these requirements, GOAL may, at their sole discretion, reject the response.

If the Tenderer wishes to supplement their response to any section of the ITT specifications with a reference to further supporting material, this reference must be clearly identified, including section and page number.

## Submission Checklist

|  |  |  |  |
| --- | --- | --- | --- |
| **Line** | **Item** | **How to submit**  | **Tick attached**  |
| **Electronic submission** | **Physical submission** |  |
| 1 | This checklist  | Ticked, scan and save as ‘Checklist’ | Tick and submit.  |  |
| 2 | **Appendix 1 – Company Information** | Complete, sign & stamp, scan and save as ‘Company information's’ | Complete, sign, stamp and submit.  |  |
| 3 | **Appendix 2 - Technical Offer**  | Complete, sign & stamp, scan and save as ‘Technical Offer’ and submit  | Complete, sign, stamp and submit.  |  |
| 4 | **Appendix 3 - Financial Offer**  | Complete, sign & stamp, scan and save as ‘Financial Offer’ | Complete, sign, stamp and submit.  |  |
| 5 | **Appendix 4 - GOAL terms and conditions** | Sign, scan, and save as ‘GOAL Terms and Conditions’ | Sign, stamp, and submit. |  |
| 6 | **Appendix 5 - GOAL contract template** | Sign, scan, and save as ‘GOAL Contract Template’ | Sign, stamp, and submit. |  |
| 7 | **Appendix 6 - GOAL Supplier code of conduct** | Sign, scan, and save as ‘GOAL Supplier code of Conduct’ | Sign, stamp, and submit. |  |
| 8 | **Annex 1- Terms of reference** | Sign, scan, and save as ‘Term of References (TOR)’ | Sign, stamp, and submit. |  |
| 9 | Self-declaration of finance and tax | Complete, sign & stamp; scan and save as ‘Self declaration of finance & tax’ | Complete, sign, stamp and submit. |  |
| 10 | Renewed/ Valid business registration certificate/ license. | scan and save as ‘Valid business registration certificate’ | Submit copy of Valid business registration certificate |  |
| 11 | Tax Registration certificate and /or tax clearance certificate. | scan and save as ‘Tax Registration certificate’ | Submit copy of Tax Registration certificate |  |
| 12 | Sample Medical Insurance Policy  | scan and save as ‘Sample Medical Insurance Policy’ | Submit copy of Sample Medical Insurance Policy |  |

# Appendix 1 – Company Information

|  |  |
| --- | --- |
| Company Name |  |
| Registered address of the prime Tenderer |  |
| Year Established |  |
| Please state the name of any other persons/organisations (except your company) who will benefit from this contract (GOAL compliance matter)  |  |
| Parent company |  |
| Ownership |  |
| Do you have associated companies? Tick relevant box. If YES – provide details for each company in the line below. | Yes/No |
|  |
| Associated company details (if applicable) |  |
| If successful, do you agree to work under GOAL’s Terms and Conditions of contract (attached as Appendix 4). | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to sign the contract as per GOAL’s contract template (attached as Appendix 5) | Yes/No | Comments/Attachments |
|  |  |
| If successful, do you agree to abide by GOAL’s Supplier code of conduct for the delivery of goods/services/works?(attached as Appendix 6) | Yes/No | Comments/Attachments |
|  |  |

Note that winning bidder/s will be required to submit further information as part of supplier registration process before finalisation of contract award.

|  |
| --- |
| By submitting a bid under this Invitation to Tender (ITT) **REF: ADD-ZZ1-34259,** the bidder hereby asserts that the following statements are correct at the time of submission; and further undertakes to inform GOAL of any changes in status of these matters.  |
| The bidder is not bankrupt or is being wound up, neither are its affairs are being administered by the court nor has entered an arrangement with creditors or has suspended business activities or is in any analogous situation arising from a similar procedure under national laws and regulation.The bidder is not the subject of proceedings for a declaration of bankruptcy, for an order for compulsory winding up or administration by the court or for an arrangement with creditors or of any other similar proceedings under national laws and regulations.Neither the bidder, a Director or Partner, has been convicted of an offence concerning his professional conduct by a judgement which has the force of res judicata nor been guilty of grave professional misconduct during their business.The bidder has fulfilled all its obligations relating to the payment of taxes or social security contributions in Ireland or any other state or country in which the tenderer is located or doing business. Neither the bidder, a Director or Partner has been found guilty of fraud, money laundering, corruption; convicted of being a member of a criminal organisation; nor of serious misrepresentation in providing information to a public buying agencyThe bidder has not contrived to misrepresent its Health & Safety information, Quality Assurance information, or any other information relevant to this application.That all data subjects have specifically consented to the use and storage of their data by GOAL for the purpose of analysing the bids and awarding a contract under this tender; and further understood that the personal data may be shared internally within GOAL and externally if required by law and donor regulations; and may be stored for a period of up to 7 years from the award of contract. |

I confirm that my bid has a validity of ninety (90) of days. *If your bid does not have this validity, please state what bid validity you offer.*

I confirm that the bid and the costs provided to accompany it are an accurate reflection of the costs that will be charged to GOAL according to the information provided in this Invitation to Tender; and that there are no other costs associated. I also confirm that I have the authority to sign on behalf of the company that is bidding.

|  |  |
| --- | --- |
| Signed: |  |
| Print name:  |  | Position: |  |
| Company Name: |  | Date: |  |
| Address: |  |

# Appendix 2 - Technical Offer

The service provider is expected to have:

* Year of Experience of previous similar in provision of Employees Life Insurance
* References/Testimony letters from INGO, NGO’s, Governmental, Agencies, PLC and so on - in provision of Employees Life Insurance
* Delivery time (The maximum time required to settle claims after the presentation of all relevant documents the insurer)
* Ease of access to credit services from hospitals or clinics. This depends on the Geographical Coverage.
* Type of covers Insurance company Limit Package family/year (Minimum, Medium and Maximum)

# Appendix 3 - Financial OFFER,

* Price based on a 12-month premium cost for current GOAL Employees
* The premium cost MUST include for all five categories
1. In-patient,
2. Out -Patient,
3. Optical/Eye glass,
4. Dental Cover,
5. Pregnancy and Maternity
* **If the insurer provided partial premium from the above catagories, will not be considered in financial analysis**
* Insurance company Limit Package is family/year
* Any additional benefit packages being offered by the company is advantageous

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| no | Type of Cover | Item Description | Insurance company Limit Package family/year | Qty (total number of staffs) | **Premium per person** (including all taxes) in ETB | **Total Premium per person** (including all taxes) in ETB |
| Option 1 | **Minimum Package Cover** | In-patient Cover  |   | 645 |   |   |
| Out -Patient Cover |   |   |   |
| Dental Cover  |   |   |   |
| Optical/Eye glass Cover |   |   |   |
| Maternity and pregnancy Cover (for the below yellow highlighted noted in ‘’B’’) |   |  390 |   |   |
| Option 2 | **Medium Package Cover**  | In-patient Cover  |   |  645 |   |   |
| Out -Patient Cover |   |   |   |
| Dental Cover  |   |   |   |
| Optical/Eye glass Cover |   |   |   |
| Maternity and pregnancy Cover (for the below yellow highlighted noted in ‘’B’’) |   |  390 |   |   |
| Option 3 | **Maximum Package Cover** | In-patient Cover  |   |  645 |   |   |
| Out -Patient Cover |   |   |   |
| Dental Cover  |   |   |   |
| Optical/Eye glass Cover |   |   |   |
| Maternity and pregnancy Cover (for the below yellow highlighted noted in ‘’B’’) |   |  390 |   |   |
| Note:1. Ensure that the premium is per person (member) and family package, where premiums are not affected

by the number of dependants so.* It will be Member +Spouse+ 4 or More children’s
* It will be **Member + mother and Father for single staff members**
1. **The total Number of staffs are 645,**

|  |  |
| --- | --- |
| **Family Size** | **Number of Family** |
| Member (M) Only | 220 |
| M + Spouse (M+S) | 36 |
| M+S+1 child | 108 |
| M+S+2 children | 115 |
| M+S+3+ children | 131 |
| M+ Children | 35 |
| **Total** | **645** |

**Dependents:*** **Spouses**: Legally married spouses of employees are usually eligible for coverage.
* **Children**: Dependent children, which may include biological, adopted, and stepchildren
* **Mother and Fathers; Single** employees biological Mother and Fathers are usually eligible for coverage.
 |

# Appendix 4 - GOAL terms and conditions

Attached as a separate document.

# Appendix 5 - GOAL contract template

Attached as a separate document.

# Appendix 6 - GOAL Supplier code of conduct

Attached as a separate document.

# Annex 1- Terms of reference

Attached as a separate document

# Annex 2- GOAL Ethiopia Staff Number Per location

Attached as a separate document

1. [↑](#footnote-ref-2)