



AIMS

African Institute for
Mathematical Sciences
RWANDA

Road KG3 ST, District Kicukiro,
Sector Niboye, Nyakabanda Cell
Plots 559-560-561, P.O. Box 7150
Kigali, Rwanda

REQUEST FOR QUOTATION FOR ANNUAL GROUP HEALTH INSURANCE

FOR

AIMS Rwanda

AT

Kigali Rwanda | July 31st, 2017

TENDER NUMBER – AIMS RW/O02/2017-18.



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PART I: Background Information

I. Background and Context

The African Institute for Mathematical Sciences (AIMS) is a pan-African network of centres of excellence for world class post-graduate training, research and outreach in Mathematical sciences that enables Africa's talented students to become problem solvers and innovators capable of propelling Africa's scientific, educational and economic self-sufficiency.

With Headquarters in Kigali Rwanda, AIMS-NEI provides leadership and oversight to 6 Centres of Excellence across Africa including AIMS Rwanda, South Africa, Ghana, Tanzania, Cameroon and Senegal.

AIMS Rwanda Centre was inaugurated in August 2016 and is located on Road KG3 ST, Kicukiro District, Niboye Sector, Nyakabanda Cell, Plot # 559-560-561, P.O.BOX 7150 Kigali Rwanda Tel: +250-788-312-469. The main objective of AIMS Rwanda is to provide every year up to 50 students from across the continent with scientific training in Mathematical Sciences on an annual basis.

AIMS Rwanda is currently preparing to welcome its new cohort of 50 students, 8 Tutors and 30 Lecturers for the academic year 2017-2018.

In alignment with the AIMS model, AIMS Rwanda offers to its community (Students and Tutors) a conducive learning and teaching environment that requires a very high quality, timely and professional Medical Coverage Services.

It is in this regard that AIMS Rwanda is seeking a reputable Medical Insurance Service Provider to provide a comprehensive, quality, efficient and professional group health insurance to its students and tutors.

Services will be required for an initial period of one year, described in an annual contract which may be renewable subject to satisfactory performance based on evaluation of services rendered.

II. Statement of Purpose.

As part of the scholarship package, the African Institute for Mathematical Science offers to its students and tutors a comprehensive medical and health insurance coverage. Therefore, AIMS Rwanda intends to engage a legally registered Medical Insurance Service Provider to provide a comprehensive, high quality, timely, efficient and professional annual group health insurance services to AIMS Rwanda Centre of Excellence located in Kigali Rwanda.

III. Scope of work.

AIMS Rwanda intends to engage a suitable Medical Insurance Service Provider for the provision of comprehensive group health Insurance to its students, tutors and lecturers for an initial period of one-year renewable subject to on-going satisfactory performance.



The Service Provider will be required to provide group health insurance to **50 students and 8 Tutors**.

The service provider is expected to establish the procedures to be followed when proposed medical treatment goes above any financial limits agreed by the provider. All expected contract exclusions should be clearly stated in the tender document and shall be subject to negotiations with the Client (based) on the appropriate coverage necessary for member.

A) The requirements:

The service provider will be expected to provide the following in-patient and out-patient medical services:

- 100% outpatient consultation fees, diagnostic tests, and treatment with a specialist if consented by individual including but not limited to paediatrician, gynaecologist, dermatologist, physiotherapist, urologist, neurologist, and psychiatrist in all public hospitals, private clinics and King Faisal Hospital.
- 100% of hospitalisation fees (including doctor's fee, surgical fees, and costs of medicine and room expenses including private wards) in all public hospitals, private clinics and King Faisal Hospital.
- 100% cost of prescribed medicine including specialities/brand in all Public Hospitals, Private Clinics, and all Pharmacies in and outside Kigali.
- 100% cost of laboratory tests in all Public Hospitals, Private Clinics except King Faisal Hospital.
- 100% of maternity cost, including pre-natal costs and costs of delivery, family planning procedures, circumcision and immunisation for new born babies
- 100% costs of Radiology, MRI, CT, other specialised Scan, Mammography and any other prescribed tests in all Public Hospitals, Private Clinics and King Faisal Hospital.
- 100% costs of medical treatment for pre-existing, chronicle conditions and HIV/AIDS related conditions including provision of retroviral medicine for staff and their eligible dependants.
- 100% dental and optical treatment;
- Emergency services including evacuation and treatment to the most appropriate medical facility within Rwanda and where deemed necessary outside Rwanda at no extra cost (as an added advantage).
- 100% cover of all critical illnesses, provision of rehabilitation services for disabilities and malformations, congenital defects or abnormalities, pre-mature births and physiotherapy, family planning advice & procedures, circumcision for adult male, vaccination for adult when travelling if deemed necessary.
- Diagnosis and treatment of sexually transmitted diseases;
- Automatically access any drug of specially and be updated with their list of providers all the time.

B) Inpatient Scope of Cover

- Consultation fees and medical investigations expenses;
- In-hospital accommodation costs;
- ICU/HDU Theatre charges;



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- Post hospitalisation – Rehabilitation costs;
- In hospital prescribed physiotherapy;
- Inpatient optical/ophthalmological (eye), ear and dental treatment and management arising out of sickness or injuries;
- Doctor's fees (Physician, Surgeons, anaesthetists);
- Prescribed medications (open to speciality drugs), dressings and costs of surgical appliances and toiletries;
- Treatment for pre-existing cases, chronic conditions and HIV/AIDS management plus related conditions;

C) Outpatient Scope of Cover

- Routine general outpatient consultation;
- Access to specialist doctors;
- Diagnostic laboratory and radiology services including CT/MRI and other specialised scans;
- Routine internal check-ups;
- Chronic and recurring conditions;

D) Exclusions from the scheme.

The insurance scheme will not cover the following:

- Cosmetic treatment and surgery, unless those resulting from accidental injury.
- Self-inflicted injuries sustained through deliberate exposure to exceptional danger, except in an attempt to save human life.
- A member's own criminal or illegal acts.
- Products relating to sexual comfort e.g. condoms, contraceptives, sexual stimulants etc.
- Drug abuse.

The following are not covered by AIMS Rwanda medical insurance provisions but their inclusion at no extra cost would be an added advantage:

- Cafeteria expenses, spare bed and personal care items for companion of an in-patient;
- Fertility treatment;

E) Co-ordination and Reporting:

The Service provider will submit a quarterly report showing the consumption rate and highlighting any issues that need particular attention of the senior management of AIMS Rwanda.

F) Commercial Summary Form:

The service provider should indicate all the benefit features and proposed charges for Premium and Ceiling per individual using **annex 4** attached to the present tender document.

IV. Alignment to AIMS Core values.



AIMS Rwanda is a multi-cultural community that includes and celebrates diversity of people from all cultures and backgrounds united to achieve AIMS' vision and living by AIMS core values of Pan Africanism, respect, integrity and excellence. It is expected that the bidders would demonstrate in their proposals how their services align to these core values and AIMS' inclusive organizational culture.

V. AIMS Rwanda's roles.

- Inform on a timely manner the service provider of any change that occurs during the implementation of the contract;
- Submit any claims/complaints/requests on a timely and accurate manner;
- Contribute to educate the students and tutors on a proper and adequate use of the insurance package.

VI. Service Provider's Administrative roles and responsibilities;

The Service Provider's administrative responsibilities will include the following:

1. Observe absolute confidentiality in any regard relating to the health, welfare and/or treatment of any member of the scheme or their dependants.
2. Indicate financial cover limits per member and dependent in various categories.
3. Prepare and submit in a timely manner quarterly benefit utilization statements highlighting areas of concern;
4. Provision of 24/7 helpline facilities to all the members covered;
 - Timely response to issues raised by members;
 - Timely issuing of accurate invoices to the AIMS Rwanda office;
5. Hold periodic meetings with Centre community members to share updates, concerns and advice on the proper and adequate use of the package
6. Be flexible in terms of limit consumption as well as replacement of insured members by others.

VII. Invitation for quotation.

You are hereby invited to submit your Technical and Financial proposals for the provision of the services as described in Part II below: Specific Requirements.

You are requested to submit your proposals in one original plus one copy, properly completed and enclosed in a plain sealed envelope marked "**TENDER NUMBER: AIMS RW/002/2017-18, PROVISION OF ANNUAL GROUP HEALTH INSURANCE SERVICES TO AIMS RWANDA**". Your proposals must be delivered to the AIMS Rwanda located at Kicukiro District, Niboye Sector, Nyakabanda Cell, Road KG 3 ST, Kigali Rwanda (former Alpha Palace Hotel building).



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PART II: SPECIFIC REQUIREMENTS

Category	Requirements	Documents/Information to be submitted
Technical and professional capacity (40%)	At least 10 years of Experience in the field of Medical/Health Insurance services	<ul style="list-style-type: none"> A clear and detailed company profile information; Copies of contracts, MoUs, at least five contracts under which similar services were provided over the past two years.
	Start of service flexibility	<ul style="list-style-type: none"> Clear indication that service will start at contract sign off stage
	Medical Insurance cover (plan and methodology)	<ul style="list-style-type: none"> A detailed plan of service delivery; Availability to hold meetings/discussions with beneficiaries
	A list of current partners: health facilities, pharmacies within and outside Kigali	<ul style="list-style-type: none"> Table detailing Name of the company, focal person, telephone number and email address
	Responsiveness of Personnel: <ul style="list-style-type: none"> Personnel must have sufficient integrity to frequently work and respond to several valuables; 	<ul style="list-style-type: none"> Indication of Company Focal Person with their experience
	Registration Certificates	<ul style="list-style-type: none"> RDB certificate; VAT Registration certificate; Valid Tax clearance certificate; RSSB Certificate;
	Valid Power of Attorney	<ul style="list-style-type: none"> Power of Attorney in favor of person authorized to sign the documents;
Use of Smart Cards (20%)	Medical Insurance Smart Cards	<ul style="list-style-type: none"> Availability of medical smart cards to each member;
Cost and Payments (40%)	<ul style="list-style-type: none"> Contract Currency: Strictly Rwandan Francs (RWF) Payment upon presentation of preprinted invoice and EBM receipt; Payment will be effected at least 30 days after presentation of receipt/invoice; Your Financial proposal must clearly indicate; <ul style="list-style-type: none"> -Sub-total Premiums; -18% VAT terms; -Annual Total Premiums; 	<ul style="list-style-type: none"> A detailed Financial Proposal specifying quantities, Unit premiums, VAT terms and Annual total premiums; Coverage rate Propose two different options;



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PART III: SPECIFIC INSTRUCTIONS TO TENDERERS

Name of Institution	African Institute for Mathematical Sciences Rwanda – AIMS RWANDA
Project Title	Provision of Annual Group Health Insurance to AIMS Rwanda.
Project Number	AIMS RW/005/2017-18
Quotation submission date	All quotations must be submitted at the latest on Monday August 14th, 2017 at 12:00 PM. Any quotation received after that time will be disqualified.
Expected start date and duration	Start date: August 26 th , 2017.
Nature of the service	The service required in this request for quotation includes: <ul style="list-style-type: none">• Comprehensive Group Health Insurance Cover
Notice	Participation to this tender is opened to all legally registered local travel service Providers in Rwanda.
Language of quotations	Your quotation must be prepared and presented in English
Validity of Quotations	60 days from closing date
Tax Exemption	Please note that AIMS Rwanda is exempted from VAT taxes. However, your pricing should include 18% VAT. Please note that AIMS Rwanda ONLY accepts preprinted invoices accompanied by EBM receipts.
Evaluation and Contract award	An offer will be awarded based on their responsiveness to the requirements; Award will be made to the tenderer that meets requirements stated in this Request for quotation. AIMS Rwanda reserves the right to: <ul style="list-style-type: none">• Make any correction for errors;• Make appropriate adjustment for any other acceptable variations, deviations or omission; and to reflect discounts for the award or other price modifications offered;• Make field visits of your company if it deems necessary;
Contact person for enquiries	Please direct any inquiries related to this RFQ at aimsrwandaservices@aims.ac.rw by August 10th, 2017 at 12:00pm . Any delay in AIMS' response shall not be used as a reason for extending the deadline for submission.
Payment terms	Please note that Financial rules and regulations of AIMS Rwanda do not foresee any advance payments of any kind. AIMS Rwanda makes all payments through bank transfer within 30 days from the date of receipt of the invoice and upon AIMS Rwanda certification of satisfactory completion of the services.
Additional Information	All tenderers are required to fill



Location of AIMS Rwanda	AIMS Rwanda is located on Road KG3 ST, Kicukiro District, Niboye Sector, Nyakabanda Cell, Plot # 559-560-561, P.O.BOX 7150 Kigali Rwanda Tel: +250-788-312-469 (former Alpha palace Hotel building).
Electronic submission	Not permitted.
Annex	In addition to all other necessary documents as per the present request for quotation, all tenderers are required to fill in the 3 annexes including; (i) quotation submission form; (ii) quotation securing declaration form and (iii) integrity form

PART IV. ETHICS CLAUSES

- » Any attempt by a candidate or bidder to obtain confidential information, enter into unlawful agreements with competitors or influence the Committee or AIMS Rwanda during the process of examining, clarifying, evaluating and comparing Proposals will lead to the rejection of their candidacy or bid and may result in administrative penalties;
- » Without the AIMS Rwanda's prior written authorisation, a Contractor and its staff or any other company with which the Contractor is associated or linked may not, even on an ancillary or subcontracting basis, supply other services, carry out the project. This prohibition also applies to any other projects that could, owing to the nature of the contract, give rise to a conflict of interest on the part of the Contractor;
- » When putting forward a bid, the candidate or bidder shall declare that he is affected by no potential conflict of interest and has no particular link with other bidders or parties involved in the project. Should such a situation arise during performance of the contract, the Contractor must immediately inform AIMS Rwanda;
- » The Contractor must at all times act impartially and as a faithful adviser in accordance with the code of conduct of his profession. The Contractor shall refrain from making public statements about the project or services without AIMS Global Secretariat prior approval. The Contractor may not commit AIMS Global Secretariat in any way without its prior written consent;
- » For the duration of the contract, the Contractor and staff shall respect human rights and undertake not to offend the political, cultural and religious mores of the beneficiary state;
- » The Contractor may accept no payment connected with the contract other than that provided for therein. The Contractor and its staff must not exercise any activity or receive any advantage inconsistent with their obligations to the AIMS Rwanda;
- » The Contractor and its staff shall be obliged to maintain professional secrecy for the entire duration of the contract and after its completion. All reports and documents drawn up or received by the Contractor shall be confidential;
- » The contract shall govern the Contracting Parties' use of all reports and documents drawn up, received or presented by them during the execution of the contract;



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- » The Contractor shall refrain from any relationship likely to compromise his independence or that of its staff. If the Contractor ceases to be independent, AIMS Rwanda may, regardless of injury, terminate the contract without further notice, and without the Contractor having any claims to compensation;
- » AIMS Rwanda reserves the right to suspend or cancel a contract if corrupt practices of any kind are discovered at any stage of the award process. For the purposes of this provision, corrupt practices are the offer of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act relating to the award of a contract or implementation of a contract already concluded with the AIMS Rwanda;
- » All bidders will be rejected or contracts terminated if it emerges that the award or execution of a contract has given rise to unusual commercial expenses;
- » Such unusual commercial expenses are commissions not mentioned in the main contract or not stemming from a properly concluded contract referring to the main contract, commissions not paid in return for any actual and legitimate service, commissions remitted to a tax haven, commissions paid to a recipient who is not clearly identified or commissions paid to a company which has every appearance of being a front company;
- » The Contractor shall supply AIMS Rwanda on request with all supporting documents relating to the conditions of the contract's execution. AIMS Rwanda may carry out whatever documentary or on-the-spot checks it deems necessary to find evidence in cases of suspected unusual commercial expenses;
- » When putting forward a bid, the bidder shall declare its commitment to the non-exploitation of child labour and to the respect of basic social rights and working conditions. AIMS Rwanda may carry out whatever documentary or on-the-spot checks it deems necessary to find evidence of the enforcement of the abovementioned principles.

[Insert letterhead paper of the Tenderer full postal address, and telephone, facsimile and telex numbers and cable address]

Annex 1: QUOTATION SUBMISSION FORM

.....[date]

To: *[insert full address of Procuring Entity]*



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We offer to provide the *[insert description of service and Quotation No.]* in accordance with the Conditions of Contract accompanying this Quotation for the Contract Price of *[insert amount in words, figures and currency]*.

We also offer to complete the said services within a period of *[insert period]* that includes mobilization period.

This quotation and your written acceptance of it shall constitute a binding Contract between us. We understand that you are not bound to accept the lowest or any quotation you receive.

We hereby confirm that this quotation complies with the conditions required by the Invitation for Quotations.

Authorized Signature:

Name and Title of Signatory:

Name of the Service Provider:



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Annex 2: Quotation Securing Declaration

Date:

Tender No **AIMS RW/005/2017-18**

To:..... *[insert **complete name of Procuring Entity**]*

We, the undersigned, declare that:

We understand that, and accept that we will automatically be suspended from being eligible for the competition in any contract with the Procuring Entity for the period of time to be determined by the Authority, if we are in breach of our obligation (s) under the tender conditions, because we:

- (a) have withdrawn or modified our quotation during the period of quotation validity specified in the Form of Quotation;
- (b) Disagreement to arithmetical correction made to the quotation price; or
- (c) having been notified of the acceptance of our quotation by the Procuring Entity during the period of tender validity, (i) failure to sign the contract if required by Procuring Entity to do so or (ii) fail or refuse to furnish the Performance Security or to comply with any other condition precedent to signing the contract specified in the quotation documents.

We understand this Quotation Securing Declaration shall expire if we are not the successful service provider, upon the earlier of (i) our receipt of your notification to us of the name of the successful Tenderer; or (ii) twenty-eight days after the expiration of our request for quotation.

Signed: *[insert signature of person whose name and capacity are shown]*

In the capacity of *[insert legal capacity of person signing the Tender Securing Declaration]*

Name: *[insert **complete name of person signing the Tender Securing Declaration**]*

Duly authorized to sign the quotation document for and on behalf of: *[insert **complete name of Tenderer**]*

Dated on _____ day of _____, _____ *[insert **date of signing**]*

Corporate Seal (where appropriate)*[Insert Name of Procuring Entity]*



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Annex 3: INTEGRITY

UNDERTAKEN BY SERVICE PROVIDER ON ANTI – BRIBERY POLICY / CODE OF CONDUCT AND COMPLIANCE PROGRAMME

We, *[insert name of the service provider]*, place importance on competitive tendering taking place on a basis that is free, fair, competitive and not open to abuse. We are pleased to confirm that we will not offer or facilitate, directly or indirectly, any improper inducement or reward to any public officer, their relations or business associates, in connection with this quotation, or in the subsequent performance of the contract if it is successful.

We have an Anti-Bribery Policy/ Code of Conduct and a Compliance Program which includes all reasonable steps necessary to assure that the No-bribery commitment given in this statement will be complied with by our management and employees as well as by all third parties working with us on the public sector projects or contract including agents, consultants, consortium partners, sub-contractors and service providers.

(Name of the Authorized Person)

Signature

Date

Company stamp/seal



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[Insert letterhead paper of the Tenderer full postal address, and telephone, facsimile and telex numbers and cable address]

Annex 4: Detailed costs

Service Description Requirements	Annual Costs (Rwf)
Premium per employee and dependants	
Benefits	
Inpatient per member/family	
Outpatient per member/family	
Maternity	
Pre-Existing; HIV/AIDS, Chronicle Conditions, etc....	
General check-up per person	
Dental per member/family	
Optical per member/family	
Funeral	