TERMS OF REFRENCE (ANNEX H)

PROVISION OF GROUP MEDICAL INSURANCE COVER

PROVISION OF MEDICAL INSURANCE

A. OBJECTIVE

Provision of comprehensive medical insurance scheme for TOFI Somalia/Somaliland national staff members and their dependents.

B. TARGET GROUP

Approximated target group for medical insurance:

	Location	No. of Staff	No. of Dependents
1	Mogadishu	20	Subject to confirmation
2	Beledweyne	10	
3	Baidoa	10	
4	Gedo/Dolow	30	
5	Somaliland	28	
6	Puntland	40	
TOTALS		**138**	

The medical cover is from employee and a maximum of 4 dependents. This subject to confirmation.

Family size	Number
M	
M+1	
M+2	
M+3	
M+4	

C. SCOPE

Proposals are invited from reputable insurance companies to provide wide-ranging services as per the following:

IN-PATIENT COVER - USD 20,000 Overall Annual Limit per family	**Coverage**
Bed Occupancy	Standard Private Room Limit
Hospital Accommodation/Room & Board Charges	USD 100/Night
ICU/CCU/HDU hospitalization charges	Covered
Physician, Surgeon's, Consultant's & Anesthetist's fees	Covered
Cost of X-rays, diagnostic examination, investigations and laboratory tests	Covered
Cost of prescribed medicines and dressings, surgical appliances	Covered
Lodger fees for adults accompanying a child below 18 years.	Covered
Inpatient Physiotherapy	Covered
Day Care Surgery	Covered
Congenital and Hereditary Conditions (Including Prematurity, congenital and neonatal conditions)	Covered **up to USD 4,000**
Psychiatry and psychotherapy	Covered **up to USD 2,500**
Inpatient Ophthalmologic Hospitalization resulting from an Illness. This excludes outpatient optical costs and procedures e.g. frames & lenses, surgery to correct refractive errors and laser treatment.	Covered
Emergency Outpatient Ophthalmologic Treatment by an Accident. This excludes outpatient optical costs and procedures e.g. frames & lenses, surgery to correct refractive errors and laser treatment.	Covered up to USD **1,000**
Inpatient Dental Hospitalization resulting from an Illness. This excludes outpatient procedures e.g. braces, crowns, bridges & other prosthesis.	Covered
Emergency Outpatient Dental Treatment by an Accident. This excludes outpatient procedures e.g. braces, crowns, bridges & other prosthesis	Covered up to USD **1,000**
Pre-existing and chronic conditions including cancer and HIV/AIDS	Covered up to USD 4,500
Post hospitalization care, treatments and visits	Covered up to USD 500 for a maximum of 03 Weeks after Discharge
Discharge take Home Medication	Covered up to 30 days after Discharge
Hearing aids necessitated by an accident or an insured illness or disease	Covered
Funeral expenses	Covered up to USD **600** per person
Medical expenses arising from Terrorism	Covered
Local (within Somalia/Somaliland) Emergency Evacuation for transportation of sick member for treatment from an area where facilities for adequate care do not exist to the next available hospital/medical facility	Covered
Emergency road ambulance	Covered
Emergency Air Evacuation out of Somalia and Somaliland	Covered

Scans (ECG, CT, MRI and PET and other scans)	Covered
Inpatient gynecological surgery excluding fertility treatment	Covered
Internal & external prosthesis and appliances excluding dental prosthesis or appliances	Covered
Treatment of fibroids and cysts	Covered

OUT- PATIENT COVER - USD 1,700 Overall Annual Limit per family	**Coverage**
Physician's, Surgeon's, Consultant's & Anesthetist's fees	Covered
Cost of prescribed medicines, surgical appliances, dressings	Covered
Gynecological and obstetrics treatment	Covered
Outpatient Physiotherapy	Covered
Counseling Services, upon referral	Covered
Pre-existing (unless specifically excluded), Chronic conditions, Cancer, Psychiatric, Congenital Conditions and HIV/AIDS and related treatment	Covered
Outpatient Surgery	Covered
General health check-ups for staff and spouse (twice every year)	Covered
Prescribed Laboratory Tests and approved X-rays, & other Diagnostic Tests and Procedures	Covered
Radiology & Chemotherapy	Covered
Scans (ECGs, CT, MRI and PET Scans)	Covered
Vaccination	Covered
Congenital and Hereditary Conditions	Covered
Psychiatry & psychotherapy	Covered
Outpatient oncology/cancer treatment	Covered
Cost of hiring clutches or wheelchair	Covered
Oncology including cancer tests (Pap smear and prostate)	Covered
Ante-natal and post-natal care	Covered

OPTICAL BENEFITS - USD 300 Annual Limit per person	**Coverage**
Outpatient Ophthalmologists Expenses	Covered
Prescribed Frames and Lenses	Covered
Treatment/medication of eyes and eyes related illnesses	Covered
Contact Lenses	Covered
Visions tests for errors of refraction	Covered
Surgery to correct refractive errors	Covered
Laser Correction of Eyesight	Covered
Non-Degree Lenses (Only for Photophobia Cases)	Covered
Eye testing	Covered

DENTAL BENEFITS - USD 300 Annual Limit per person	**Coverage**
Consultation	Covered
Dental prescriptions	Covered
Simple or surgical extractions	Covered
Fillings	Covered
Prescribed Scaling	Covered
X-rays	Covered
Root Canal Treatment (R.C.T)	Covered
Crowning and bridging	Covered

Dentures (If in the Event of An Accident)	Covered
Anesthetists fees	Covered

MATERNITY COVER - USD 1,500 Annual Limit per family (Principal/Spouse only)	**Coverage**
Out-patient Ante-natal services	Covered
Normal delivery or Caesarian section including complications of maternity/pregnancy (within inpatient limit) and medically necessary termination	Covered

Key Requirements:

The insurance provider must demonstrate and outline the following key factors:

1. Extensive country-wide panel of medical facilities with a focus on remote/up-country areas in particular Mogadishu, Beletweyne, Baidoa, Dolow, Belet-Hawa, Kismayo, Bosasso, Garowe, Galkayo, Hargeisa, Berbera etc.
2. Insurance provider shall have full presence in main areas/cities including but not limited to Bosasso, Galkayo, Hargeisa, Baidoa, Dolow & Mogadishu.
3. Minimum of 2 years' full presence and medical service provision in Somalia/Somaliland.
4. Territorial coverage includes Southcentral Somalia(Somaliland, Puntland, South west state, Galmudug, Jubaland and Hirshabelle state) and Kenya.
5. Biometric identification of medical cards via smart card technology for scheme administration. No utilization statement/report.
6. Premium payments policy clearly outlining the following:
   - Premium calculation for short term contracts including how to deal with extension of short-term contracts;
   - Premium calculation for additional members joining the policy;
   - Conditions for premium reimbursement.
   - Reimbursement of unused premiums on pro-rata basis regardless of the utilization by staff member.
7. Fund management administration fee.
8. Lead time of 2 working days in printing of staff/dependents cards
9. Details of established Hospitals within Somali and Kenya if any.
10. Availability of treatment outside of Country mainly Kenya and India.

Other terms shall include:

i. Dependents covered up to the age of 25 years excluding spouse;
ii. Maximum age limit is 67; existing members remain the scheme up to the age of 70 years
iii. No waiting periods
iv. New joiners charged on pro-rated premiums.
v. No Co-pay.
vi. Dedicated focal person for day to day correspondence and administration of coverage
vii. Availability of active emergency call centers & customer services 24/7
viii. No brokers involved; direct implementation of the medical scheme.
ix. Reimbursements 100% of the amount for each cover credit claim per family or person within 14 days on submission of medical claim.
x. Member education & presentation related to the scheme, claim management and health talks/awareness to TOFI staff in all main area offices within 3 months upon commencement of cover.
xi. Monthly debit and credit notes for addition/deletion of staff members to TOFI
xii. Monthly utilization report to be shared with TOFI.
xiii. Insurance provider to advise TOFI of any other relevant portfolio not so far identified.

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