

## TERMS OF REFERENCE FOR MEDICAL INSURANCE COVER

### Purpose

Türkiye Country Office (TCO), and Syria Response Office (SRO) aims at selecting service providers to provide group insurance coverage in several risk categories on behalf of the TCO and SRO personnel and their family dependents. The staff number will be subject to change due to staff leaving and staff being hired.

### Services requested

MEDICAL EXPENSES - Insurance of medical costs incurred (subject to employment start and end dates – can be less than 90 calendar days)

**Scope of Work** For this assignment and for fair selection, the applicant companies should provide detailed quotations for the Insurance cover for the following categories of benefits;

- Outpatient Services - including consultations (All Specialties), diagnostics (laboratory, radiology), screening, treatment (including medication) and follow-up care
- Inpatient Services – including admissions & accommodation costs, medical fees, diagnostics (laboratory, radiology) medical procedures (including surgical and non-surgical), treatment (including medication) rehabilitation including physiotherapy
- Bed Limit; Standard private room (please quote your limit net)
- Intensive Care and High Dependency units
- Post Hospitalization Rehabilitation, Private Nursing & Hospice Services
- Medical and surgical appliances – internal and external
- Maternity Care including antenatal care; deliveries including cesarian (for emergency only) and postnatal care
- Premature deliveries and newborn care
- Congenital conditions – inpatient and outpatient
- Pre-existing and new chronic diseases, including HIV/AIDS
- Cancer care
- Organ Transplant
- Renal Failure and dialysis
- Dental Benefits
- Optical and Hearing Benefits
- Psychiatric Care – inpatient and outpatient
- Counselling/Employment Assistance Program (please be specific about the services available).
- Scheme members are covered for emergency air and road evacuation

- Routine childhood vaccinations
- Vaccinations for front-line workers according to WHO recommendations
- Group Excess of Loss Cover. The group excess of loss cover shall consist of group cover

**Note to Quote:**

Please quote the rate applicable for:

- Short term Cover or pro-rata premium calculation
- Refund of premium when staff leaves from the organization
- The refund policy for medical expenses incurred when staff use other medical providers
- Please quote any free rider or cover

**Territorial Limit**

Inside Türkiye and out of Türkiye if the treatment is not available in Türkiye

Duration of Cover The successful Company will enter into a contract with TCO for a period of one (1) year. This contract will be renewed based on performance and availability of funding.

**Technical Proposal;**

The proposal will be evaluated according to the following criteria: a) Benefit coverage b) Provider network (Medical providers, Coverage Area) c) Quality of service (Reservation, billing and reporting systems)

**Required Competencies/Skills The successful bidder should have;**

- Extensive experience and a proven track record in the health insurance business – List of top 3 clients in the last 3 years is required
- Wide networks for national and international coverage – Full list of service providers is needed
- Reliable health coverage services
- Sound experience in servicing international organizations
- Ability to provide 24-hours service
- Real time administrative support systems – Ability to assign a full-time account manager

- Ability to respond immediately to emergency situations.
- The insurer MUST agree to the SCI Mandatory Terms (e.g., safeguarding etc.) and incorporate these into any policy or contract
- NO INSURANCE BROKERS

Applications should be sent to [procurement.sro@savethechildren.org](mailto:procurement.sro@savethechildren.org)