

Terms of Reference:

No. EA/02-26-2024

Provision of medical insurance for Etisalat Afghanistan Expat Staff and their Family Member

Offers are invited from companies of repute or their authorized agents for “**Provision of medical insurance for Etisalat Afghanistan Expat Staff and their Family Member**” according to Etisalat Afghanistan Scope of Work as per RFP. Bid Documents are available in Etisalat head office and can be obtained from “Director Procurement”, Foreign Companies from outside of Afghanistan and Local Companies can submit their offer by email or in sealed envelope to Etisalat Main Office, Ihsan Plaza Share Now.

2. Proposal can be submitted in sealed envelope to Etisalat Afghanistan Main Office Ihsan Plaza, Shahr-e-Naw Kabul or can be shared through email (eahmadzai@etisalat.af) by end of **2nd September, 2024**. Sealed bids shall be submitted in envelope marked as “**Provision of medical insurance for Etisalat Afghanistan Expat Staff and their Family Member**”. Or if you are sharing through email please clearly indicate “**Provision of medical insurance for Etisalat Afghanistan Expat Staff and their Family Member**” on the subject line of your email.

3. Offer received after the above deadline shall not be accepted.

4. Etisalat Afghanistan reserves the right to accept or reject any or all bids and to annul the bidding process at any time, without thereby incurring any liability to the affected bidder(s) or any obligations to inform the affected bidder(s) of the grounds for Etisalat Afghanistan action

5. All correspondence on the subject shall be addressed: Emal Ahmadzai, Specialist Procurement and Contracts, Email; eahmadzai@etisalat.af , Phone: 0781204100.

6. The Bidder should register their Company with Etisalat Afghanistan (EA) before submission of their proposal and it is mandatory. Please download the vender registration form (VRF) from EA Website (<https://www.etisalat.af/en/about-us/doing-business-with-us/tenders>) and submit the signed and stamped VRF along with below required documents to EA Procurement Department or can be share via email as well.

7. Registration Documents: 1- Signed and stamped VRF 2- Company Profile 3- Business License 4- President and Vice President ID Cards/Tazkira Copies 5- Article of Association اساس نامه

8. If you submit your commercial part of a proposal by email, please provide it in password-protected document/ format. We will request the password once here the concerned committee started the bid's commercial evaluation.

Ihsanullah Zirak

Director Procurement & Supply Chain

Ihsan Plaza, Shar-e-Naw, Kabul, Etisalat Afghanistan

E-mail: Ihsanullah@etisalat.af

Vendor Signature/Stamp: -----

TERMS OF REFERENCE

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**Provision of medical insurance for Etisalat
Afghanistan Expat Staff and their Family Member**



Etisalat Afghanistan Terms of Reference For Provision of medical Insurance

Etisalat Afghanistan (hereinafter referred to as “Etisalat”) hereby solicits your proposal for provision of “**medical Insurance**” as per Annexure-A for EA employees.

1. Requirements for Qualification:

The proposal must meet the following minimum threshold requirements before it will be evaluated by the evaluation committee. If these threshold requirements are not met the proposal will not be considered.

- 1- If the firm is a partnership, joint partnership, or any other form of legal association, provide information about the country and date of partnership and list of all partners.
- 2- If the firm is a subsidiary of another organization, information about the parent organization e.g. legal name under which it operates, name of its Chief Executive, contact details, as well as information about the legal relationship between the firm and the parent organization.
- 3- The firm must be authorized to provide insurance services for Etisalat Afghanistan.

2. Past Performance:

Firm must describe past performance on similar public and or private agency contracts, including past performance on similar works for any other telecom company and/or other organizations.

3. Reference:

In order to verify satisfactory past performance, the proposal should also include three references from major public or private companies, or private agency clients for whom the firm has provided services within the past three years with the name, title, address of the owner or manager with whom the firm worked.

4. General:

- 4.1 Vendor shall make sure to provide medical insurance as per requirement of Etisalat Afghanistan.

- 4.2 The contract will be signed for period of **One (1)** year and it will be a unit rate contract. Contractor will provide medical insurance to EA International staff, as per prices in Annexure-A of this contract within valid period of this contract.
- 4.3 Bidder must make a statement confirming that if a contract is awarded, the bidder shall be liable for penalties as per contract if failed to perform contractual obligation.
- 4.4 All the rates must be quoted in Afghani currency or any other currency mutually agreed as per Annexure-A.
- 4.5 No advance payment shall be made to the contractor (At the time of signing the contract).
- 4.6 Etisalat Afghanistan reserves the right to accept any or all proposals or cancel the tender at any time without any liability from proposals.
- 4.7 Vendor/Bidder must sign each page of this document and return it with proposal.
- 4.8 Quoted prices shall be inclusive of all applicable taxes of Afghanistan Government.

For queries if any please contact us.

Annexure-A

Group Medical Insurance	
Insured	ETISALAT AFGHANISTAN.
Period	Twelve months at date to be agreed
Cover	24 Hours Group Medical Insurance
Contributory	The employer shall pay the annual premium
Persons Covered	All Staff and their eligible family members who are under the payroll or contract employment with ETISALAT AFGHANISTAN
Class Description	

Class

Benefits	Customized	
Annual Limit	AED 500,000 or equivalent in USD	
Geographical Limit	Elective & Emergency: Worldwide including USA, Canada and Europe	
Emergency Treatment outside Afghanistan/UAE	Cover outside UAE & Afghanistan is limited to 90 days per treatment during a business trip or vacation. In case the treatment is not available in Afghanistan and U.A.E.	
Inside AFG, UAE / Inside Network	Covered (Direct Billing)	
Elective	Inside AFG, UAE / Outside Network	Covered (Reimbursement on Actual Cost - 30% Co-Insurance) Nil co-insurance for treatments incurred in UAE Government Hospitals
	Outside AFG, UAE Inside Network (Within covered Geographical limits)	Covered (Reimbursement on Actual Cost - 30% Co-Insurance)
Treatment	Outside AFG, UAE I Inside Network (Within covered Geographical limits)	
Emergency Treatment	Inside AFG, UAE I Inside Network	Covered (Direct Billing)
	Inside AFG, UAE I Outside Network	Covered (Reimbursement - Nil Co-Insurance)
	Outside AFG, UAE I Inside Network (Within covered Geographical limits)	Covered (Reimbursement on Actual Cost - Nil Co-Insurance)
	Outside AFG, UAE / Outside Network (Within covered Geographical limits)	
Pre-existing conditions	Covered	

Inpatient Benefits	Subject to Prior approval (For Elective Treatment only)
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up on patient request or in case of Accommodation (Upgrading non-availability of covered Room Type is at the expenses of (insured member	Private Room
Hospital and Related Health Services including (Surgical Fees, Anesthesia, Operation Theatre Charges, Consultation, Prescribed Drugs and Materials, Intensive Care Unit, Diagnostic Tests and Prescribed Physiotherapy in relation to medical condition that is the cause of admission)	Covered
Accommodation Costs for one parent staying with a child aged less than 16 years (Excluding telephone and any extra expenses Other than included in Accommodation rates)	up to AED 300 per day or equivalent in USD
Accommodation Costs for one accompanying family member in case of critical medical conditions subject to treating doctor recommendation (Excluding telephone and any extra expenses other than included in Accommodation rates)	Covered
Radiotherapy / chemotherapy (oncology)	Covered
Inpatient Emergency Dental Treatment	Covered following an Accident
Day-care treatment	Covered
Out-patient surgery	Covered
Other Benefits	
Local Emergency Transportation by Ambulance	Covered
Chronic Medical Conditions	Covered
Birth Defects and Congenital Conditions	Covered
Medical Expenses related to Work related Accidents, Injuries and Illness	Covered
Hepatitis A	Covered
Ophthalmology: Limited to eye consultation and any medical condition related to it (Illness/Injury) excluding vision, sight test & refraction error.	Covered
Cover is extended to include the following only in emergency cases: • Diagnostic and treatment services for dental and gum treatments. • Hearing and vision aids, and vision correction by surgeries and laser.	Covered
Circumcision is covered for new Muslims	Covered
All sports activities (other than professional and hazardous sports activities) are covered.	Covered
Outpatient Benefits	
Consultation (Follow up on same medical condition and the same Doctor is free if within 7 days from first consultation date)	Covered

Pharmaceuticals / Prescribed Drugs	Covered	
Diagnostic Investigations (Lab, Scan and X-ray)	Covered	
Physiotherapy	Covered	
Out-Patient Minor Surgery	Covered	
Maternity		
Inside AFG, UAE / Inside Network	Covered	
Consultation	GP Consultation: 10% Co-insurance up to AED 15 or equivalent in USD per consultation Specialist Consultation: 10% co-insurance up to AED 50 or equivalent in USD per consultation	
Pre-Natal and Post-Natal Investigations	Covered	
Pre-Natal Vitamin	Covered	
Delivery (Normal/Complicated)	Covered	
Newborn cover	Cover for 30 days from birth. BCG, Hepatitis B and neonatal screening tests (Phenylketonuria, Congenital Hypothyroidism, Sickle Cell Screening, Congenital Adrenal hyperplasia)	
Inside AFG, UAE I Outside Network	Covered up to AED 15,000 or equivalent in USD for Normal delivery & AED 25,000 or equivalent in USD for caesarean delivery and complications (30% co-insurance over and above the standard deductibles and co-insurance) Nil co-insurance for treatments incurred in AFG, UAE Government Hospitals	
Outside AFG, UAE I Inside Network (Consultation Deductible Applies)	Covered up to AED 15,000 or equivalent in USD for Normal delivery & AED 25,000 or equivalent in USD for caesarean delivery and complications (30% co-insurance over and above the standard deductibles and co-insurance)	
Outside AFG, UAE I Outside Network	Covered up to AED 15,000 or equivalent in USD for Normal delivery & AED 25,000 or equivalent in USD for caesarean delivery and complications (30% co-insurance over and above the standard deductibles and co-insurance)	
Co-Insurance/Deductible		
Inside AFG, UAE / Inside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	GP Consultation: 15% Co-insurance up to AED 15 or equivalent in USD per consultation Specialist Consultation: 15% co-insurance up to AED 50 or equivalent in USD per consultation
	Lab and Scan / X-Ray Deductible	Nil Deductible
	Pharmaceuticals Co-Insurance (Applicable on Maternity and any other services requires Pharmaceuticals)	15% Co- Insurance

Inside AFG, UAE/ Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	30% Co-Insurance {On top of applied deductible inside Network} Nil co-insurance for treatments incurred in AFG, UAE Government Hospitals
	Lab and Scan / X-Ray Deductible	30% Co-Insurance Nil co-insurance for treatments incurred in AFG, UAE Government Hospitals
	Pharmaceuticals Co-Insurance (Applicable on Maternity, Dental and any other services requires Pharmaceuticals)	30% Co-Insurance {On top of applied deductible inside Network} Nil co-insurance for treatments incurred in AFG, UAE Government Hospitals
Outside AFG, UAE/ Outside Network	Consultation Deductible (Applicable on Maternity, Dental and any service subject to consultation)	30% Co-Insurance {On top of applied deductible inside Network}
	Lab and Scan / X-Ray Deductible	30% Co-Insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity, Dental, and any other services requires Pharmaceuticals)	30% Co-Insurance {On top of applied deductible inside Network}
Outside AFG, UAE/ Outside Network	Consultation Deductible (Applicable on Maternity, Dental, and any service subject to consultation)	30% Co-Insurance {On top of applied deductible inside Network}
	Lab and Scan / X-Ray Deductible	30% Co-Insurance
	Pharmaceuticals Co-Insurance (Applicable on Maternity, Dental, and any other services requires Pharmaceuticals)	30% Co-Insurance {On top of applied deductible inside Network}
Medical Providers Network		
Inside AFG, UAE		to be specified
Outside AFG, UAE		to be specified
Additional Benefits		
Global Assistance Program - Emergency Medical Evacuation - Medical Repatriation - Repatriation of Mortal Remains		Covered through (Company Name)
Second medical Opinion		to be specified by Insurance company
Medical appliances / equipment (Including Purchase or Rent of equipment) on Reimbursement basis		Covered up to AED 2,000 or equivalent in USD per year
Kidney Dialysis Treatment (Hemodialysis / Peritoneal Dialysis)		Covered

Repatriation of mortal remains	Covered
Vaccinations (Child up to 6 years)	Covered as per MOH Schedule
Vaccinations (Adults)	Not covered
Organ transplant (excluding donor's expenses)	Payment and/or full refund of charges incurred on transplantation surgery for a beneficiary being the recipient of the transplant of an organ. The covered amount included doctors' fees, hospital accommodation and other beneficiary related medical expenses during hospital stay. The following expenses are excluded from cover: <ul style="list-style-type: none"> • Costs related to search for donor. • Costs for acquisition of the organ • Costs incurred for removal of organ from the donor
Routine Health Checkup: <ul style="list-style-type: none"> • Complete blood picture • Urinalysis • Electro Cardia Gram (ECG Test) • Consultation Surgery & Internal medicine • Chest X-ray 	Covered
Annual Screening (Breast cancer, Colonoscopy and Prostate cancer)	Covered once every two years for employees only
Diabetic Screening Test	Every 3 years from age of 30. High risk individuals annually from age 18.
Air fare for outside AFG, UAE treatment	Covered
Visiting Doctor (Subject to agreed network tariff)	Covered
Treatment outside AFG, UAE for special cases:	The policy shall cover overseas treatment expenses for treatment not available in AFG and UAE and/or recommended to be performed outside AFG and UAE by qualified medical practitioner where the insurers approval should be obtained. Cost of two air tickets for patients and one escort -if found medically necessary- will also be covered. Policies normal co-insurance shall apply for such cases. The benefit will also apply for cases of surgical intervention related to Cancer, Organ Transplant and Open Heart Surgeries.
Home Nursing	Covered for a maximum of 70 days each year.
Optional Benefit	

Routine Dental Care (including the following): <ul style="list-style-type: none"> • Dental consultation • X-rays • Extractions • Filling • Root Canal Treatments • Prescribed Drugs for the above dental services • Cleaning & polishing due to gum bleeding & pockets 	Covered up to AED 2,000 or equivalent in USD per person per year (15% co-insurance)
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PREMIUM CALCULATIONS

CENSUS	Class A
EMPLOYEES (18-59)	12
EMPLOYEES (60 and above)	0
DEPENDENT (0- 17)	13
DEPENDENT (18 - 40)	7
DEPENDENT (41- 59)	10
DEPENDENT (60 and above)	0
COUNT OF ELIGIBLE MARRIED FEMALES (18-50)	9
Total Number of Staff and Their Families	42

Annual Premium per Person in AED or equivalent in USD:	Class A
EMPLOYEES (18-59)	
EMPLOYEES (60 and above)	
DEPENDENT (0 - 17)	
DEPENDENT (18-40)	
DEPENDENT (41- 59)	
DEPENDENT (60 and above)	
ADDITIONAL MATERNITY PREMIUM PER MARRIED FEMALE (18 - 50)	

Total Premium

Quoted prices shall be inclusive of all applicable taxes of Afghanistan Government.