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REQUEST FOR PROPOSAL

GROUP LIFE INSURANCE FOR STAFF

&

MEDICAL INSURANCE COVERAGE FOR STAFF AND THEIR DEPENDENTS

Plan International is a leading children's development organization; our vision is of a world in which all children realize their full potential in societies that respect people's rights and dignity. Plan works in 75 countries across Africa, Asia and the Americas following a Child Centered Community Development (CCCD) approach in which children, families and communities are active and leading participants in their own development. It implements projects in the Health, Water and Sanitation, Education, Child Protection, Sustainable Livelihood, and cross-cultural communication. Child sponsorship forms the basis of our work with children.

Plan International Liberia guided by its Country Strategic Plan (2011-2015) delivers programs in Early Childhood Care and Development, Education, Health, Water & Sanitation and Children's participation in decision making in partnership with the communities, Government and civil society. We are engaged in intensive long term interventions in 6 counties (Lofa, Bomi, Nimba, Montserrado, Grand Cape Mount and Gbarpolu) and reach out to all 15 counties with specific programs in Health and Child Protection.

Plan International Liberia invites competitive **bidders** from qualified and credible Insurance Companies in Liberia for the provision of Group Life Insurance coverage for its staff and medical Insurance for staff and their dependents. The total of One Hundred & Twelve (112) employees in Montserrado, Nimba, Bomi, Lofa and Margibi Counties will be insured.

Request for Proposal instructions for the procurement of insurance services are indicated below:

INSTRUCTIONS:

1. BID SUBMISSION DETAILS

I. Submission of Proposal – Quote must comprised of two (2) copies one original and one duplicate indicate the Reference number, title, and closing date. **Proposals** must be delivered to the address below **on or before 26th May, 2017 at 4:30pm Local Time:**

**Procurement Selection Committee
Plan International Liberia
Behind Zone 3 Police Station
Congo Town Old Road, Tubman Boulevard
Monrovia, Liberia**

National Organisations: Australia Belgium Canada Denmark Finland France Germany Japan Ireland Korea Netherlands Norway Spain Sweden Thailand United Kingdom United States. **Program countries:** Albania Bangladesh Benin Bolivia Brazil Burkina Faso Cambodia Cameroon China Colombia Dominican Republic Ecuador Egypt El Salvador Ethiopia Ghana Guatemala Guinea Guinea Bissau Haiti Honduras India Indonesia Kenya Laos **Liberia** Malawi Mali Nepal Nicaragua Niger Pakistan Paraguay Peru Philippines Rwanda Senegal Sierra Leone Sri Lanka Sudan Tanzania Thailand Togo Uganda Vietnam Zambia Zimbabwe

II: All bids must be placed in sealed envelopes (signed and stamped) clearly marked:
"Group Life Insurance for staff & Medical Insurance Coverage",
Ref #:

2. Index of Bid Document

Plan International Liberia bid document is comprised in its entirety of the following sections and appendices:

SECTIONS OF TENDER DOCUMENT

Section 1 **Bid** Instructions
Section 2 Description of Services
Section 3 Special Provisions
Section 4 Evaluation Criteria

Appendix A: Cover Letter

Appendix B: Bid document Checklist

SECTION 1 – Bid INSTRUCTIONS

a. Bid requirements:

All qualified bidders are encouraged to include the following documents in their bids:

- a) Valid Tax Clearance/TIN number
- b) Business Registration Certificate
- c) Evidence of Certification by the Central Bank of Liberia;
- d) Company's profile
- e) Name of Reinsurer and its profile
- f) All bidders must provide their history/record of claims payment
- g) Article of Incorporation
- h) Most recent audited financial statement
- i) Annual turnover of minimum USD200,000
- j) List of minimum of 10 INGOs/corporate clients (with a minimum of 50 employees) and their contact details
- k) All tenderers must include in their Medical Plans the following:
 - ✓ Complete list of current medical clinics and hospitals that provide services to their clients
 - ✓ List of covered services (outpatient vs inpatient; diagnostics; drugs)
 - ✓ List of coverage limits (deductibles, annual maximums)
- a) All tenderers must include in their Group Life plans coverage for death, dismemberment disability, etc.
- b) All pages of bids (Technical and Financial) must be pre-numbered and initialed
- c) All bids must be signed and stamped by authorized personnel
- d) All Bid prices must be quoted in United States Dollars
- e) Quoted Price must be valid for the period of one (1) year as of contract signing date
- f) All bidders must provide financial reimbursement Plans (reimbursement to employees and payment terms)
- g) Bidders must provide insurance Premium Plans for Group and Medical
- h) Successful bidders will be required to provide Plan International Liberia staff with Insurance Card within 30 days

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- i) Bidders are required to submit Technical and Financial proposal in sealed envelope.
- j) Proposal (Technical/financial) must be comprised of two (2) copies (One **original and one duplicate**).

b. Additional Information

1. Bidders shall submit Cover letter in prescribed Format as specified in Appendix A.
2. In case of price discrepancy between unit price and SUBTOTAL price, the unit price shall prevail.
3. Plan International Liberia has the rights to increase or decrease the number of staff mentioned in this bidding document
4. Bid validity period shall be sixty (60) working days from bid submitted
5. Bid submitted after the deadline will NOT be considered
6. Electronic bids are NOT allowed

Plan International Liberia reserves the right to request additional information from prospective bidders and reject any or all bids that do not meet its minimum requirements without any liability, or when considered to be in the best interest of the agency and/or the people it serves.

SECTION 2 – DESCRIPTION OF SERVICES REQUESTED

a) Procurement of Group Life and medical insurance services are in two folds: (1) Group Life insurance coverage are only intended to provide benefits for staff of Plan International Liberia and not their dependents; (2) Medical insurance service is intended to cover (benefits) both Plan International Liberia staff and their dependents.

SECTION 3 – SPECIAL PROVISIONS

Bidders must be aware that the below provisions will be incorporated into the contract document upon successful evaluation and determination of winner.

- a) Contract duration
- b) Payment terms

SECTION 4 - EVALUATION CRITERIA

All bidders received in response to this solicitation will be evaluated and scored using set evaluation criteria. The scores for both technical and financial proposals will be distributed on a 70-30 ratio, meaning that the total score of 70% will be allotted to technical proposal whereas 30% goes to financial proposal. After the evaluation process, Contract will be awarded to the most advantageous responsive offer (combination of quality and price) who meets the minimum requirements and offer the lowest price. The following factors shall be used in determining the most responsive bid.

4.1 Relevant Experience (70 Points)

Sub-factors for consideration under this main criteria will include:

- a. Years of existence in insurance service provision
- b. Key personnel qualifications and experiences
- c. Years of existence of Reinsurer and profile
- d. Past performance including claim settlement
- e. Group Life and medical insurance (Out Patient vs Inpatient) plans
- f. Article of incorporation
- g. Business Registration and valid tax Clearance Certificates

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- h. Evidence certificate from the Central Bank of Liberia
- i. List of medical clinics and hospitals
- j. Clients listing (INGOs/corporate entities)

4.2 Cost (30 POINTS):

- a) Bid price
- b) Annual turnover minimum of USD200,000

APPENDIX A

Proposal COVER LETTER

[On Letterhead]

<Insert date>

TO: Procurement Selection Committee
Plan International Liberia
Behind Zone 3 Police Station
Congo Town Old Road, Tubman Boulevard
Monrovia, Liberia

Dear Sir/Madam:

We, the undersigned offer to submit our Expression of Interest letter with Reference to: _____ for Group Life Insurance for staff & Medical Insurance Coverage in accordance with your Expression of Interest (EOI) dated _____. Therefore, we submit our bid for the sum of _____.

Please see attach our bid.

Our bid shall be binding upon us subject to modifications resulting from contract negotiations.

We understand you will reject any tender submitted after the deadline.

Yours sincerely,

Authorized Signature:
Name and Title of Signatory:
Name of Firm:
Address:

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APPENDIX B:

PLAN INTERNATIONAL LIBERIA CHECKLIST

(Please check all that apply and include this page in the sealed envelope with the proposal)

Expression of Interest#: _____ **" Group Life Insurance for staff & Medical Insurance Coverage**

Bidder Name: _____

Have you?

- Submitted your bid to Plan International Liberia in a sealed envelope containing 2-copies (original and duplicate) of each (Technical and Financial) as required on or before the deadline?

Does your proposal include the following?

- Cover Letter (use Plan International Liberia format on your Letterhead) indicated in Appendix A)
- Detailed cost breakdown of Group and medical plans
- Company profile,
- Certificate from the Central Bank of Liberia,
- Valid Tax clearance,
- International accreditation
- Business Registration Certificate,
- Audited Financial Statement,
- list of current medical hospitals,
- Group and Medical (out and Inpatient insurance) Plans,
- financial reimbursement Plans
- Article of incorporation.
- Name and profile of insurer

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