

## MEDICAL INSURANCE FOR TEARFUND STAFF AND THEIR DEPENDENTS

**Tender reference: TF- RWANDA- MED – 10-2025**

**Advertised: JOB IN RWANDA**

### SECTION I: INSTRUCTIONS SUMMARY

#### GENERAL INFORMATION

Please read the advert carefully and comply with all submission guidelines. Failure to comply with the guidelines may result in Tearfund disqualifying your offer.

The table below provides basic information about the inquiry of offers. Please adhere to the submission deadline below. Late submissions will not be considered.

SUMMARY	
<b>Services:</b>	<b>GROUP MEDICAL INSURANCE ON BEHALF OF TEARFUND RWANDA</b>
<b>Type of contract :</b>	One year, Service contract (1/11/ 2025 – 31/10/2026)
<b>SUBMISSION DEADLINE</b>	<b>08/10/2025 at 17:00</b>

### SECTION II: SUBMISSION GUIDELINES

#### II.1 Format and Content of Offer.

Please adhere to the format and content instructions outlined in the table below. Failure to comply with the submission format and content below may disqualify your offer.

BID FORMAT AND CONTENT	
<b>The submission document is required to be</b>	signed and stamped
<b>Language</b>	English
<b>Minimum Contents</b>	Signed submission letter
	Signed and stamped offer
<b>currency</b>	Rwandan Francs.
<b>Validity</b>	30 days

### SECTION III: SPECIFICATIONS FOR MEDICAL SERVICES

- a) To provide extensive medical protection (Consultation, Analysis, and lab tests, medical-surgical treatment, Drugs, Maternity and Hospitalisation, optical, dental, annual medical check-up,...) for employees and their legal dependents by offering quality medical services.
- b) To provide the details on coverage and limit coverage
- c) To provide details on the benefits
- d) Bid prices must be expressed in **Rwanda Francs (RWF)**
- e) The number of staff and direct dependents. (The full list will be provided at the signing of the contract.)

Number of Principals (staff) to be insured	Number of Dependents	Place of treatment	Patient contribution
<b>23</b>	<b>75</b>	Local Cover (Rwanda)	0%
<b>23</b>	<b>75</b>	Regional Cover	0%

*\*Note: The actual numbers will be agreed upon during contract negotiations due to new staff in or staff out of Tearfund*

### SECTION IV: STANDARD PROVISIONS

#### **1 Guidelines and Policies.**

Prospective companies providing this service should also note that a primary requisite for **TEARFUND** is to obtain the most advantageous offer on the current market. Whenever possible, offers are required on a competitive basis, and all prices offered will be subject to negotiation to ensure a reasonable contract price is obtained.

**2 offer Package.** This offer package should not be considered as an award or contract. It is intended solely for the information of prospective suppliers.

**3 Review of the offer Package.** Prospective suppliers are solely responsible for examining carefully all of the terms and conditions of this offer package; failure to do so will be at the prospective supplier's risk and expense. Any ambiguities in the Technical offer or inconsistencies between or among the various provisions of the financial offer package shall be resolved against the prospective supplier.

The offer or proposal shall contain the following parts:

#### **A. TECHNICAL OFFER:**

1. Proposal document with all details
2. Copy of Trading License from RDB
3. List of service providers in the country and in the regional ( hospitals, clinics, pharmacies...)
4. 2 references from corporate client (preference international NGO) - letter signed in the current month.
5. A copy of the tax clearance certificate from RRA, most recent in 2025

## B. FINANCIAL OFFER

Annual benefits & premium	Cost of coverage	
	Local covers 100%	Regional coverage 100%
With detailed information on outpatients, inpatients, optical, dental, maternity, ....		
Information on administration fees and cards		
Other charges		

### **4. Notification of Contract Award**

The offer whose proposal attains the highest score, in accordance with the evaluation criteria in the present request for proposals, shall be selected for contract award, subject to satisfactory conclusion of negotiations if deemed necessary.

### **5. Payment terms**

Tearfund undertakes to pay 100% after negotiating & signing the contract, and this will be paid within 15 working days upon receipt of an EBM invoice.

### **6. Application deadline**

Applications should be submitted by 17:00 CAT on 08th October 2025 to the email address [rwanda-procurement@tearfund.org](mailto:rwanda-procurement@tearfund.org) with the subject named as "**Tearfund Staff Medical Insurance 2025**"

We welcome your offer in this competitive process.

Sincerely yours.