# Invitation to Tender

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| **Tender Name: Mercy Corps Nigeria Health/Medical Insurance for staff - (HMO Services)** | | **Tender No: NIG/ABV/TEN20** |
| Location: Abuja, Nigeria | Correspondence Language(s): English | |
| **Brief Summary Description of Project:**  Mercy Corps is a leading global organization that works in 40 countries around the world to alleviate suffering, poverty and oppression by helping people build secure, productive and just communities. Since 2012, Mercy Corps has worked to tackle Nigeria’s complex and evolving needs through a range of dynamic, multi-sector programs. In Nigeria, Mercy Corps is addressing the immediate humanitarian needs of vulnerable communities; enabling conflict-affected populations to transform from relief to resilience using market-driven approaches; and supporting community-led peace building efforts. Mercy Corps Nigeria is currently in need of HMO services for the health/medical insurance of its national staff members. | | |

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| **Tender Package Available from: 25th / September / 2020** | **Tender Package Pickup Location:**  **Tenders are available to download at**  <https://www.mercycorps.org/tenders/> |
| **Deadline for Offer Submission:**  **9th / October / 2020**  **Closed by 5:00PM Nigeria Time** | **Submit Offers to:**  **For Hard Copy submission:**  Proposal subject “NIG/ABV/TEN20 – MC Nigeria Health/Medical Insurance  Plot 166, Umaru Dikko Street, Adjacent Lakeview Hotel, Jabi, Abuja  **Electronic Copy:**  Proposal subject “NIG/ABV/TEN20 – MC Nigeria Health/Medical Insurance  Send to: [tenders@mercycorps.org](mailto:tenders@mercycorps.org) |

*Mercy Corps reserves the right to accept or reject any late offers*

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| **Questions and Answers (Q&A)** | |
| If any, Submit Questions in writing to: [questions@mercycorps.org](mailto:questions@mercycorps.org) | |
| Last Day for Questions:  05 / October / 2020; 1200 PM Nigeria Time | Questions will be answered by:  06 / October / 2020; 0300 PM Nigeria Time |
| Questions will be answered through: <https://www.mercycorps.org/tenders> | |

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| **Documentation Checklist** | |
| These documents are contained within this tender package: | * Invitation to Tender * General Conditions for Tender * Criteria and Submittals * Price Offer Sheet * Supplier Information Form * Scope of Work/Technical Specifications/BoQ * Sample Contract |

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# General Conditions for Tender

Mercy Corps invites proposals for the goods, services and/or works described and summarized in these documents, and in accordance with procedures, conditions and contract terms presented herein. Mercy Corps reserves the right to vary the quantity of work/materials specified in the Tender Package without any changes in unit price or other terms and conditions and to accept or reject any, all, or part of submitted offers.

**2.1 Mercy Corps’ Anti-Bribery and Anti-Corruption Statement**

**Mercy Corps strictly prohibits**:

* *Any form of bribe or kickback in relation to its activities*

This prohibition includes any *request* from any Mercy Corps employee, consultant or agent for anything of value from any company or individual in exchange for the employee, consultant or agents taking or not taking any action related to the award of a contract or the contract once awarded.  It also applies to any *offer* from any company or individual to provide anything of value to any Mercy Corps employee, consultant or agent in exchange for that person taking or not taking any action related to the award of the contract or the contract.

* *Conflicts of interests in the awarding or management of contracts*

If a company is owned by, whether directly or indirectly, in whole or in part, any Mercy Corps employee or any person who is related to a Mercy Corps employee, the company must ensure that it and the employee disclose the relationship as part of or prior to submitting the offer.

* *The sharing or obtaining of confidential information*

Mercy Corps prohibits its employees from sharing, and any offerors from obtaining, confidential information related to this solicitation, including information regarding Mercy Corps’ price estimates, competing offerors or competing offers, etc.  Any information provided to one offeror must be provided to all other offerors.

* *Collusion between/among offerors*

Mercy Corps requires fair and open competition for this solicitation.  No two (or more) companies submitting proposals can be owned or controlled by the same individual(s). Companies submitting offers cannot share prices or other offer information or take any other action intended to pre-determine which company will win the solicitation and what price will be paid.

Violations of these prohibitions, along with all evidence of such violations, should be reported to:

[**http://mercycorps.org/integrityhotline**](http://mercycorps.org/integrityhotline)

Mercy Corps will investigate allegations fully and will take appropriate action.  Any company, or individual that participates in any of the above prohibited conduct, will have its actions reported to the appropriate authorities, will be investigated fully, will have its offer rejected and/or contract terminated, and will not be eligible for future contracts with Mercy Corps. Employees participating in such conduct will have his/her employment terminated.

Violations will also be reported to Mercy Corps’ donors, who may also choose to investigate and debar or suspend companies and their owners from receiving any contract that is funded in part by the donor, whether the contract is with Mercy Corps or any other entity.

**2.2 Tender Basis:**

* All offers shall be made in accordance with these instructions, and all documents requested should be furnished, including any required (but not limited to) supplier-specific information, technical specifications, drawings, bill of quantities, and/or delivery schedule. If any requested document is not furnished, a reason should be given for its omission in an exception sheet.
* No respondent should add, omit or change any item, term or condition herein.
* If suppliers have any additional requests and conditions, these shall be stipulated in an exception sheet.
* Each offeror may make one response only.
* Each offer shall be valid for the period of 180 days from its date of submission.
* All offers should indicate whether they include taxes, compulsory payments, levies and/or duties, including VAT, if applicable.
* Suppliers should ensure that financial offers are devoid of calculation errors. If errors are identified during the evaluation process, the unit price will prevail. If there is ambiguity on the unit price, the Selection Committee may decide to disqualify the offer.
* Any requests for clarifications regarding the project that are not addressed in written documents must be presented to Mercy Corps in writing. The answer to any question raised in writing by any offeror will be issued to that offeror. In some cases, Mercy Corps may choose to issue clarifications to all offerors. It is a condition of this tender that no clarification shall be deemed to supersede, contradict, add to or detract from the conditions hereof, unless made in writing as an Addendum to Tender and signed by Mercy Corps or its designated representative.
* This Tender does not obligate Mercy Corps to execute a contract nor does it commit Mercy Corps to pay any costs incurred in the preparation and submission of proposals. Furthermore, Mercy Corps reserves the right to reject all proposals, if such action is considered to be in the best interest of Mercy Corps.

**2.3 Supplier Eligibility**

Suppliers may not apply, and will be rejected as ineligible, if they:

* Are not registered companies
* Are bankrupt or in the process of going bankrupt
* Have been convicted of illegal/corrupt activities, and/or unprofessional conduct
* Have been guilty of grave professional misconduct
* Have not fulfilled obligations related to payment of social security and taxes
* Are guilty of serious misinterpretation in supplying information
* Are in violation of the policies outlined in Mercy Corps Anti Bribery or Anti Corruption Statement
* Supplier (or supplier’s principals) are on any list of sanctioned parties issued by; or are presently excluded or disqualified from participation in this transaction by the United States Government or United Nations by the United States Government, the United Kingdom, the European Union, the United Nations, other national governments, or public international organizations.

Additional eligibility criteria, if applicable, are stated in section 3.2 of this tender package.

**2.4 Response Documents**

Either Offerors can utilize the response documents contained in this tender package to submit their offer or they can submit an offer in their own format as long as it contains all the required documents and information specified by this tender.

**2.5 Acceptance of Successful Response**

Documentation submitted by offerors will be verified by Mercy Corps. The winning offeror will be required to sign a contract for the stated, agreed upon amount.

**2.6 Certification Regarding Terrorism**

It is Mercy Corps’ policy to comply with humanitarian principles and the laws and regulations of the United States, the European Union, the United Nations, the United Kingdom, host nations, and other applicable donors concerning transactions with or support to individuals or entities that have engaged in fraud, waste, abuse, human trafficking, corruption, or terrorist activity. These laws and regulations prohibit Mercy Corps from transacting with or providing support to any individuals or entities that are the subject of government sanctions, donor rules, or laws prohibiting transactions or support to such parties.

# Criteria & Submittals

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| **3.1 Contract Terms**  Mercy Corps intends to issue a **Fixed Price** contract to one or several company (ies) or organization(s). The successful offeror(s) shall be required to adhere to the statement of work and terms and conditions of the resulting contract. The anticipated contract is incorporated in Section 6 herein. By submitting an offer, offerors certify that they understand and agree to all of the terms and clauses contained in Section 6. |
| **3.2 Specific Eligibility Criteria**  Eligibility criteria must be met and the corresponding supporting documents listed below under “Tender Submittals” **must** be submitted with offers. Offerors who do not submit these documents may be **disqualified** from any further technical or financial evaluation.  Eligibility Criteria:   * Certificate of Incorporation Issued by Corporate Affairs Commission * Tax Clearance Issued by Federal Inland Revenue Service * Evidence of Registration with the National Health Insurance Scheme |
| **3.3 Tender Submittals**  Documents and required information listed in tender submittals are necessary in order to support the eligibility criteria and to conduct technical evaluations of received offers (and due diligence). While absence of these documents and/or information does not denote mandatory disqualification of suppliers, the lack of these items has the potential to severely and negatively impact the technical evaluation of an offer.  **Documents supporting the Eligibility Criteria:**   * Certificate of incorporation issued by CAC * Evidence of registration with NHIS * Tax clearance certificate * CVs/Profile of the MD/CEO, and the controlling owner * Copy of audited Financial Statement for Year 2019 * Letter indicating acceptance of flexibility of adding or replacing an existing staff with a new staff * Hospital providers list * Letter accepting to conduct medical checkup for new staff and quarterly health & wellness workshop for all staff * Three reference letters from any reputable international organization serviced by the firm * Verifiable evidence of similar service successfully executed in the past from a minimum of five organizations. (E.g. Contracts, Purchase orders, service Level Agreements etc.) * Bidder should confirm at least 24 months price validity on the TENDER RESPONSE FORM (bidder’s ability to fix price for 24 months will be an added advantage) * List of added Benefits.   **Documents to conduct the Technical Evaluation and additional Due Diligence:**   * Company Profile, 2 page max * References from previous work projects (including contact information) * CVs/Profile of the MD/CEO, and the controlling owner * Copy of audited Financial Statement for Year 2019 * Hospitals providers list * Physical visit to the office by the due diligence committee   **Price Offer :**  The Price offer is used to determine which offer represents the best value and serves as a basis of negotiation before award of a contract. As a Fixed-Price contract, the price of the contract to be awarded will be an all-inclusive fixed price basis, either in the form of a total fixed price or a per-unit/deliverable fixed price.. No profit, fees, taxes, or additional costs can be added after contract signing. Offerors must show unit prices, quantities, and total price, as displayed in the Offer Sheet in Section 4. All items must be clearly labeled and included in the total offered price.  Offerors must not include VAT in their offer. Mercy Corps is a VAT exempted organization in Nigeria. However, Mercy Corps will deduct WH tax in line with the governmental regulations in Nigeria so Withholding tax shall be included in the offer. |
| **3.4 Currency**  Offers should be submitted in: **NGN**  Payments will be made in: **NGN** |

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| **3.5 Tender Evaluation (Trade-Off Selection Method)**  Based on the above submittals, a Mercy Corps Tender Committee will conduct a tender evaluation process. Mercy Corps reserves the right to accept or reject any or all proposals, and to accept the offer(s) deemed to be in the best interest of Mercy Corps. MC will not be responsible for or pay for any expenses or losses which may be incurred by any Offeror in the preparation of their tender.  Evaluations will be conducted as described in the following subsections: |
| **3.5.1 Scoring Evaluation**  ***Trade-Off Method***  Mercy Corps Tender Committee will conduct a technical evaluation which will grade technical criteria on a weighted basis (each criteria is given a percentage, all together equaling 100%). Offeror's proposals should consist of all required technical submittals so a Mercy Corps committee can thoroughly evaluate the technical criteria listed herein and assign points based on the strength of a technical submission.  Award criteria shall be based on the proposal’s overall **“value for money”** (quality, cost, delivery time, etc.) while taking into consideration donor and internal requirements and regulations. Each individual criteria has been assigned a weighting prior to the release of this tender based on its importance to Mercy Corps in this process.  Offeror(s) with the best score will be accepted as the winning offeror(s), assuming the price is deemed fair and reasonable and subject to the additional due diligence in section 3.5.2.  When performing the Scoring Evaluation, the Mercy Corps tender committee will assign points for each criteria based on the following scale:   |  |  | | --- | --- | | **Point** | **Rationale** | | 0 | Not acceptable; has not met any part of the specified criteria | | 1-4 | Has met only some minimum requirements and may not be acceptable | | 5 | Acceptable | | 6-9 | Acceptable; has met all requirements and exceeds some | | 10 | Acceptable; has exceeded all requirements |  |  |  |  |  | | --- | --- | --- | --- | | **Evaluation Criteria** | **Weight**  **(%)** | **Possible Points**  **(1 to 10)** | **Weighted Score** | | **(A)** | **(B)** | **(A\*B)** | | Cover provision for rehabilitation and post hospitalization, last expense, inpatient psychiatry, pre-existing illness / chronic related conditions, newly diagnosed conditions; congenital/genetic disorder and neonatal complications, inpatient non-accidental cover, inpatient non-accidental ophthalmological cover etc. (most competitive limits/sub limits will score a maximum of 20 points and subsequent offers to be assigned relative to the most competitive) | 20% |  |  | | References and verifiable evidence of similar service successfully delivered in the past to a minimum of five organizations including two current clients and one including INGO if any (i-e, reference letters on clients letter head signed & contact details of procurement focal person) – (3% per evidence) | 15% |  |  | | Professional qualification of two key personnel - attach CVs. (1.5 point for relevant professional experience and one point for relevant education) | 5% |  |  | | Copy of audited Financial Statement for Financial Year 2019/2020 | 5% |  |  | | Flexibility of replacing an existing staff with a new staff all through the contract duration to be indicated on the company’s letter head | 5% |  |  | | Ability to provide service with multiple hospitals all over the country (to be indicated in the hospital providers list) & geographic coverage in Mercy Corps areas of operations (09 points for overall coverage and one additional point for each MC field location, total six locations) | 15% |  |  | | Ability to provide services of Grade A Hospitals (1 point each for a max. of 10 points) | 10% |  |  | | Complementary services and value additions including medical checkups for all new staff, quarterly health and wellness workshops etc. (1 point for each with a max of 5 points) | 5% |  |  | | Cost and value for money – the best price offer to be assigned the maximum score and all subsequent offers to be assigned relative to the best price. Bidders should confirm duration of the price validity for weighting | 20% |  |  | | **TOTAL POSSIBLE SCORE:** | **100%** |  |  | |
| **3.5.2 Additional Due Diligence**  Upon completion of both the technical and financial evaluations, Mercy Corps may choose to engage in additional due diligence processes with a particular supplier or supplier(s). The purpose of these processes is to ensure that Mercy Corps engages with reputable, ethical, responsible Suppliers with solid financials and the ability to fulfill the contract. Additional due diligence may take the form of the following processes (though it is not limited to):   * Reference Checks * Vendors facility visit by the due diligence committee * Pre-award meeting |

# Offer Form

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| **Offerors must submit their own independent offer including at least (but not limited to):**   * All documents requested in the “Eligibility Criteria” section of this Tender Package * All documents requested in the “Tender Submittals” section of this Tender Package * All information listed in the “Documents Comprising the Proposal” section below   **All offers must be duly signed (including position and full name of the signer) and stamped, with the date of completion.** |

***Documents Comprising the Proposal***

The following information must be included in the offer of any potential offeror:

* **Cover Letter** explaining interest to be a contracted vendor or supplier, and the details of the Proposal. The content of the cover letter shall include the following information:
* A detailed specification of the offered services
* Warranty (if necessary and appropriate)
* Delivery time
* Price validity date (for this purpose and as stated on the advertisement, quote given shall remain unchanged for 180 working days)
* A Price Offer detailing the unit price only, using the **Price Offer Sheet** template provided in section 7
* Completed and signed Mercy Corps **Supplier Information Form** (template provided in section 7)
* Other important documents offeror feels need to be attached to support their proposal

The original proposal shall be signed by the offeror or a person or persons duly authorized to bind the offeror to the contract. Financial offer pages of the proposal shall be initialed by the person or persons signing the proposal and stamped with the company seal.

Any interlineations, erasures, or overwriting shall be valid only if they are initialed by the person or persons signing the proposal.

# 5. Scope of Work/Technical Specifications

**5.1 Background**

Mercy Corps is a leading global organization that works in 40 countries around the world to alleviate suffering, poverty and oppression by helping people build secure, productive and just communities. Since 2012, Mercy Corps has worked to tackle Nigeria’s complex and evolving needs through a range of dynamic, multi-sector programs. In Nigeria, Mercy Corps is addressing the immediate humanitarian needs of vulnerable communities; enabling conflict-affected populations to transform from relief to resilience using market-driven approaches; and supporting community-led peace building efforts. Mercy Corps Nigeria is currently in need of HMO services for the health/medical insurance of its national staff members.

**5.2 Scope of Work (for Services)**

1. **Family of 4 means:**

* Principal, Spouse and 2 Dependent’s
* Principal and 3 Dependent’s i.e. (3 Siblings or 2 Siblings and 1 Parent**)**

1. **Family of 6 means:**

* Principal, Spouse and 4 Dependent’s or
* Principal, Spouse, 2 Dependents, 2 Parents/3 dependents, and 1 parent.

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| **Item Description** | **Quantity** | **Unit of Measure** |
| **OUT-PATIENT SERVICES** | | |
| General Consultation | Each | Unlimited |
| Special Consultation | Each | Unlimited |
| Routine Laboratory tests | Each | Unlimited |
| Prescribed Medicines and Drugs | Each | Unlimited |
| Management of Chronic Conditions - Consultation, Prescription drugs and Laboratory tests | Each | Unlimited |
| Physiotherapy | Each | Unlimited |
| Prosthesis (Necessitated by accidental bodily injury) |  | Unlimited |
| **IN-PATIENT SERVICES** | | |
| dmissions including feeding – Private Ward | Each | Unlimited |
| Additional accommodation for mothers with neonates on admission | Each | Unlimited |
| General/Specialist doctor review | Each | Unlimited |
| Nursing Care & Consumables | Each | Unlimited |
| Drugs and infusions | Each | Unlimited |
| Routine Laboratory investigations | Each | Unlimited |
| Intensive Care Services | Each | Unlimited |
| Advanced and Complex Investigations e.g. Echocardiogram, CT scan, MRI, etc | Each | Unlimited |
| **MATERNITY, OBSTETRICS AND GYNAECOLOGICAL SERVICES** | | |
| Antenatal Care | Each | Cover |
| Normal Delivery | Each | Cover |
| Induction of labour and assisted delivery | Each | Cover |
| Epidural Anesthesia | Each | Cover |
| Postnatal care for at least 6 weeks including RhoGAM, or Rho (D) Immune Globulin Injection pre & post-natal | Each | Cover |
| Additional accommodation for mothers with, neonates on admission | Each | Cover |
| C/S (Emergency & Medically indicated electives | Each | Cover |
| **Family Planning Services:** Tubal ligation, Vasectomy & Norplant, IUCD (Intrauterine Contraceptive Device) e.g. Copper T, Lippes Loop, Pills, Injectable | Each | Cover |
| 75% Reimbursement for delivery Abroad: Normal Delivery and C/S | Each | Cover |
| **NEONATAL/PEDIATRIC SERVICES (CHILD HEALTH SERVICES)** | | |
| Routine NPI Immunization including pentavalent vaccines | Each | Cover |
| **Additional Childhood Immunization:** Under 4 years (Hepatitis B, HiB, chicken pox, Measles, Small Pox, Monkey Pox,, Bird Flu, MMR, Pneumococcal, Rotavirus, meningitis, yellow fever, Varicella, diphtheria, tetanus, whooping cough, pentavalent vaccine) | Each | Cover |
| **Additional Immunizations**: (From Birth and above) (Meningitis, Yellow Fever, Hepatitis B) | Each | Cover |
| Phototherapy and Neonatal care | Each | Cover |
| Incubator & Special baby care unit (2 Month) | Each | Cover |
| Well Baby Clinic | Each | Cover |
| Nutritional Scheme (Meetings & Tips) | Each | Cover |
| Circumcision & Ear-piercing | Each | Cover |
| Special baby care unit | Each | Cover |
| **SURGICAL SERVICES – Including day case procedure** | | |
| Minor Procedures | Each | Cover |
| Intermediate | Each | Cover |
| Major Procedures | Each | Cover |
| **RADIOLOGICAL SERVICES** | | |
| X-Rays & Ultrasound scans | Each | Cover |
| CT Scan/MRI | Each | Cover |
| Adult Immunization (Meningitis, Yellow Fever, Hepatitis B) | Each | Cover |
| Laboratory and Diagnostic Tests | Each | Cover |
| **EYE CARE** | | |
| Primary Eye Care- Consultation, Examination, Simple or primary infection or conditions and Medications | Each | Cover |
| Biennial Optical Lenses (Lenses can be changed when refractive error changes | Each | Cover |
| Optical Care (Treatment of Chronic & Acute Eye Diseases) | Each | Cover |
| Eye Surgeries | Each | Cover |
| **DENTAL CARE** | | |
| Primary Dental Care - Examination, Basic dental treatment, Simple amalgam or composite filling, Scaling and polishing, Non-surgical extractions and Pain therapy/ relief, preventive care. | Each | Cover |
| Secondary Dental Care - Surgical tooth extraction, Root canal treatment and Orthodontics, Dental Prosthetics | Each | Cover |
| **ENT CARE (Ear, Nose & Throat)** | | |
| Treatment of ENT diseases and removal of foreign bodies | Each | Cover |
| ENT Surgeries | Each | Cover |
| **CANCER CARE** | | |
| Cancer Screening | Each | Cover |
| Mammogram | Each | Cover |
| PSA test | Each | Cover |
| Surgical Treatment | Each | Cover |
| Oncology Tests | Each | Cover |
| Drugs + Chemotherapy & Radiotherapy | Each | Cover |
| Spirometry Electrocardiogram (ECG) & EEG | Each | Cover |
| **PHYSIOTHERAPY SERVICES** | | |
| Prescribed Physiotherapeutic appliances e.g. cervical collar, Crutches | Each | Cover |
| **Annual health screening:** Physical examination, Urinalysis, PCV, blood, pressure, blood sugar, Hepatitis B & C, Lung/Pulmonary function test, Liver function test, E/U/Cr, Chest X-ray, ECG, Genotype, Blood group, Echocardiogram (for HTN Px)serum lipid profile, serum cholesterol and Pap smear, Prostate Specific Antigen, annual mammogram, cervical smears every 2 years for women of 30 years and above, PSA for men above 40 yrs. | Each | Cover |
| Emergency Services | Each | Cover |
| Evacuation (Home/Hospital to Hospital & Road Side to Hospital) | Each | Cover |
| Stabilization | Each | Cover |
| Emergency drug and investigation 5 days | Each | Cover |
| Structured Lifestyle management programme (Pharmacy benefit management for chronic medications) | Each | Cover |
| On-site Health Checks, Health Talks/ Education forum or wellness fairs | Each | Cover |
| Second opinion service by Experts local and abroad | Each | Cover |
| Psychiatric Treatment | Each | Cover |
| Kidney Dialysis 2 Sessions | Each | Cover |
| **Fertility services (Investigation):** Counseling, Hormonal Assay, Fertility Consultations, HSG, Seminal Fluid Analysis(SFA) and Hormone profile (Serum prolactin, Luteinizing Hormone (LH), Follicle Stimulating Hormone (FSH), Ultrasound Scan (USS), Hysteroscopy | Each | Cover |
| Renal Dialysis 3 Sessions | Each | Cover |
| Life and Permanent disability benefit for dependents | Each | Cover |
| Corona Treatment and Vaccination | Each | Cover |
| Gym unlimited | Each | Cover |
| Massage sessions | Each | Cover |
| Ambulance services | Each | Cover |
| HIV/AIDS Care & Treatment | Each | Cover |
| Inter-State Referral Services for services not available in state | Each | Cover |
| Interstate travel by commercial airline, (economy category) | Each | Cover |
| Accident and Emergencies; Resuscitative or Lifesaving treatment | Each | Cover |
| Mortuary Services (Cleaning, Embalmment, Storage Autopsy | Each | Cover |
| Hospital Accommodation (where medically necessary) | Each | Cover |
| Medical enquiries | Each | Cover |
| Mental Health and Psychiatric care | Each | Cover |
| Medical Checkup for staff and new recruits | Each | Cover |

# 6. Sample Contract

This is the anticipated contract. However, if required, additional terms and conditions may be added by Mercy Corps in the final contract.

**[Insert Sample Contract]**

# 7. Attachments to the Tender Package

**Attachment 1 -Supplier Information Form template**

**Attachment 2 -Price Offer Sheet template**

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