

Tender Package — Request for Proposal (RFP)



1. Invitation to Tender

Tender Name: Request for Proposal for the Provision of <u>Health Insurance Coverage for National Staff</u>	Tender No: MC-04-2021
Location: Hashemite Kingdom of Jordan	Correspondence Language(s): English
Brief Summary Description of Project: Mercy Corps is an international relief and development organization working in over 40 countries worldwide helping people build secure, productive and just communities. In Jordan, Mercy Corps has been actively working since 2003 to implement a variety of programs funded by US and European governments and private donors. Mercy Corps is soliciting proposals to contract with a registered Insurance Company for health insurance coverage for the origination national staff.	

Tender package available from: Sunday, January 10, 2021	Tender package available: https://jordan.mercycorps.org/tenders Also the package can be found on Mercy Corps website at: www.mercycorps.org/tenders
Deadline for Offer Submission: Wednesday, January 20, 2019 till 10:00 am (Amman Time).	Submission of offers: Option 1: Hardcopy submission: Sealed Offers to Mercy Corps, Building No. 8, Tabasheer 3 Street, 7th Circle, Amman Jordan. Option 2: Soft copy submission: Soft copy submission must be only to the following Email address: tenders@mercycorps.org <u>Any offer sent to another email address will be disregarded.</u>

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

Questions and Answers (Q&A)	
If any, Submit Questions in writing to Jo-tenders@mercycorps.org or tenders@mercycorps.org	
Attention: Procurement Department	
Last Day for Questions: Wednesday, January 13, 2019 (COB) (COB i.e. 4:30 PM Amman Time)	Questions will be answered by: Thursday, January 14 ,2019 (COB)

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- Questions will be answered in writing through email on given time and date. No more questions will be considered after Wednesday, January 13, 2020 (COB)
- All received questions along with answers will be shared with all prospective bidders who download the tender package. They will also be posted on the same Google link on which the tender package is uploaded.

Open Q&A Session

Date / Time: Tuesday, January 12, 2019
at 2:00 PM (Amman Time)

The session will be conducted virtually via Google Hangout.

Link for the Session: <https://meet.google.com/hfa-birv-ayp?hs=122&authuser=0>

Point of Contact: Procurement Tenders Team

Documentation Checklist

These documents are contained within this tender package: (see what to add, arrange and correct if any mistakes)	✓	Invitation to Tender	(This document)
	✓	General Conditions for Tender	(This document)
	✓	Criteria and Submittals	(This document)
	✓	Offer form	(This document)
	✓	Supplier Information Form	(Attachment 1)
	✓	Price Offer Sheet	(Attachment 2)
	✓	Scope of Work	(Attachment 3)
	✓	MC National Staff Insurance Statistics	(Attachment 4)
	✓	Supplier response sheet	(Attachment 5)
	✓	Quality Control Plan	(Attachment 6)

Important Note for Attachment 4 - Mercy Corps National Staff Insurance Statistics

Mercy Corps didn't upload attachment 4 Mercy Corps National Staff Insurance Statistics to the tender documents for privacy & confidentiality reasons.

Interested insurance firms shall request the Document formally through email addresses as per the following instruction.

Email Inquiry addresses:

Jo-tenders@mercy Corps.org or tenders@mercy Corps.org

Email Subject line: Request for Attachment 4 Mercy Corps National Staff Insurance Statistics

2. 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:

integrityhotline@mercy Corps.org

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

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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 any and all proposals, if such action is considered to be in the best interest of Mercy Corps.
- Mercy Corps has the right not to disclose the name of the winning offeror to the losing bidders or the terms and conditions offered by the winning bidder.

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

Offerors can either utilize the response documents contained in this tender package to submit their offer.

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.

3. Criteria & Submittals

3.1 Contract Terms

Mercy Corps intends to issue a **Fixed Price** contract to one company or firm. The successful offeror shall be required to adhere to the statement of work and terms and conditions of the resulting contract. By submitting an offer, offerors certify

that they understand and agree to all of the terms and clauses contained in this document, and below contractual terms:

- Payment terms will be made in quarterly basis; 25 % from the total amount of the contract at the beginning of each quarter.
- Addition and deletion of any staff member premiums (including dental and optical) should be calculated on Pro rata bases.
- Should there be a deletion of a staff member from insurance coverage during the contract period and based on point 2 of this section, the contracted company should reimburse the monetary amount between the amount paid at the beginning of the quarter and the actual days the staff member spend under insurance coverage to Mercy corps. This should apply to all premiums (optical and dental included).
- No profit sharing will be included in the contract

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:

- Proof of local Tax registration
- Proof of local Business registration
- Submission of MC Supplier information form (Filled, signed and stamped).
- Tender bond (5,000 JOD).

3.3 Tender Submittals

Submission: the offers can be submitted either as a hard copy or a soft copy.

1. **Hard copy submission:** Offers should be submitted in three sealed envelopes mentioning the name and number on each envelope separately as shown below.
2. **Soft copy submission:** Offers must be only submitted to the email address (tenders@mercycorps.org), and the bidder should separate the documents into folders as shown below.

Envelope 1, containing documents supporting the Eligibility Criteria:

- Copy of a valid legal local business registration (e.g. To Whom It May Concern certificate).
- A copy of valid local tax registration certificate, or a copy of the latest tax clearance
- Singed and stamped supplier information form (Attachment 1)
- Official Tender Bond letter issued by the bank with value of 5,000 JOD.
 - MC will not consider both Personal and certified bank cheque as a valid tender bond.
 - In case of electronic submission of the proposal , the bidder still need to provide a hardcopy for the tender bond following the hardcopy submission conditions as described in section 1 of this document

Envelope 2, containing all documents for Technical Evaluation

- Company profile including list of clients (Maximum two pages)
- Technical Proposal; Company response to MC Minimum requirements as per Attachment 3 including:
 - Attachment 3a Core Benefits
 - Attachment 3b Detailed Coverage
 - Attachment 3c- Waiting Period
 - Attachment 3d- Basis of Technical Evaluation for the criterion "Company package of benefits"

- Medical network of the insurance company with detailed information including the number of doctors, hospitals, Laboratories....etc)
- Supplier Response sheet (Attachment 5)
- Audited financial statement for last two fiscal year

Envelope 3, containing the Financial Offer:

- **Financial offer: Price offer sheet – Attachment 2 to be filled, signed and stamped by the bidder.**
 - The bidder shall use MC price offer sheet as per attachment 2 of this tender package
 - Attachment 2 – Price Offer Sheet contains three different pricing scenarios.
 - The potential bidders shall quote for all three scenarios.
 - Attachment 4 - MC National Staff Insurance Statistics include two different sheets as follows:
 - **Attachment 4a-** MC National Staff Insurance Statistics which includes active members list, chronic diseases and list pregnancy & delivery cases that should be used as a basis to quote for **Scenario 1 & 2**
 - **Attachment 4b-** MC National Staff Insurance Statistics which includes active members list, chronic diseases and list pregnancy & delivery cases that should be used as a basis to quote for **Scenario 3**
 - MC reserves the right to select the most economically advantageous scenario.
 - The offered price by the bidder should include all the benefits indicated in Attachment 3 – SOW.

In case the bidder chooses to submit the proposal as a hard copy, the bidder shall provide a CD or Flash memory which must contain all submittals of the three envelopes. The submittals inside the CD or the flash memory must be separated in three separate folders following the submission mechanism described above in section 3.3 tender submittals.

Hardcopy proposals should be addressed to “Mercy Corps Jordan”, Sealed Offer from “Name of offering Supplier” and delivered to Mercy Corps Office, Tabasheer 3 St. Bldg. 8, 7th Circle, Amman – Jordan, Tel 55 485 70/1/2.

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.

Price Offer:

The price offer sheet (attachment 2) 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 rates as displayed in the price offer sheet in attachment 3. All items must be clearly labeled and included in the total offered price. Not using the tender price offer sheet may have the potential to severely and negatively impact the financial evaluation of an offer.

3.4 Currency

Offers should be submitted in: _____ JOD
Payments will be made in: _____ JOD

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.

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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%). Offerors 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 Selection 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)
Company package of benefits <ul style="list-style-type: none"> • Disqualifying response: Core benefits, Health Insurance Coverage and Waiting Periods which all are incorporated in <u>Attachment 3</u> of this tender package include the minimum requirements for Mercy corps; not meeting those minimum requirements will cause a disqualification for the bidder from any further consideration for this tender. • Basis of Evaluation for the criterion: <ul style="list-style-type: none"> ○ The potential service provider has the option to propose for higher benefits in their package of benefits for all line items, however; only line items mentioned in Attachment 3d (Basis of Technical Evaluation) will affect their technical score for this criterion. ○ Technical evaluation for this criterion will <u>only</u> be based on the requirements mentioned in (attachment 3d – Basis of Technical Evaluation), however; all other requirements should be met by the 	30%		

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<p>bidders but no technical score will be given in case of exceeding those requirements.</p> <ul style="list-style-type: none"> ○ The total score of this criterion (30%) will be divided <u>equally</u> over the seven requirements which are listed in (Attachment 3d– Basis of Technical Evaluation). ○ Each one of the benefit will be evaluated separately in which the highest score will be given to the bidder who proposes the highest/best benefit. ○ The other proposals will be evaluated <u>proportionally</u> against the best proposed benefit. <p>Illustrative Example:</p> <ul style="list-style-type: none"> - Best proposal is 1 month waiting period by Bidder 1 - Bidder 2 proposes 3 months waiting period - Bidder 3 proposes 6 months waiting period <p>The scores will be given based on the equation (Best proposed benefit/Bidder proposal)*10 as follows:</p> <ul style="list-style-type: none"> - Bidder 1 = 10/10 - Bidder 2 = (1 month/3 months) *10 = 3.33/10 - Bidder 3 = (1 month/ 6 months) *10 = 1.66/10 			
<p>Size of Medical network and coverage</p> <ul style="list-style-type: none"> ● Basis of Evaluation for the criterion: <ul style="list-style-type: none"> ○ The weight of this criterion will be divided <u>equally</u> where 10% will be given to the size of the medical network and 10% to the network coverage. ○ The bigger the size of the medical network in HKJ, the more score the company will get on his criterion. the other proposal will be evaluated <u>proportionally</u> against biggest size of the medical network ○ The more coverage of the medical network in HKJ, the more score the company will get on this criterion, the other proposal will be evaluated <u>proportionally</u> against the medical network of the best coverage. 	20%		
<p>Financial proposal</p> <ul style="list-style-type: none"> ● Disqualifying response: Attachments 2 (Price Offer Sheet) includes three different scenarios for pricing; the potential bidder shall quote for all three scenarios. Any company does not adhere to the condition of quoting for the three scenarios will be financially disqualified from the competition. ● Basis of Evaluation for the criterion: <ul style="list-style-type: none"> ○ The financial evaluation will be conducted for each scenario separately. ○ The financial evaluation will be based on the following equation: Financial score = (Lowest Price/The bidder Price)*50 	50%		
Total	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
- Site visit
- Interview
- Financial stability of the company
- Determination of relations and affiliations between offerors
- Other appropriate documented method giving Mercy Corps increased confidence in the supplier's ability to perform

4. Offer Form

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:

- A Price Offer detailing the unit price, using the **Price Offer Sheet** template provided in attachment 2.
- Completed and signed Mercy Corps **Supplier Information Form** – Attachment 1.
- 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. Attachments to the Tender Package

- ✓ Supplier Information Form (Attachment 1)
- ✓ Price Offer Sheet (Attachment 2)
- ✓ Scope of Work (Attachment 3)
- ✓ MC National Staff Insurance Statistics (Attachment 4)
- ✓ Supplier response sheet (Attachment 5)
- ✓ Quality Control Plan (Attachment 6)