1. Invitation to Tender

Tender Name: Health insurance for National Staff  
Tender No: MC-2021-SYA-1803

Location: Amman, 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 bids to contract with a registered Insurance Company for insurance coverage of the National Staff with their dependents.

Tender Package Available from:  
20 December 2021

Tender Package Pickup Location:  
www.mercycorps.org/tenders

Deadline for Offer Submission:  
30 December 2021 17:00 GMT +2

Submit Offers to:  
Electronic submission, email your tender to  
tenders@mercycorps.org

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

**Questions and Answers (Q&A)**

If any, Submit Questions in writing to: sy-tenderinfo@mercycorps.org

Last Day for Questions:  
26 December 2021 17:00 GMT +2

Questions will be answered by:  
28 December 2021 17:00 GMT +2

Questions will be answered through: sy-tenderinfo@mercycorps.org

**Q&A Session**

Date / Time: (28 December 2021 14:00-15:00 GMT +2)  
Location: Zoom Meeting.

Point of Contact: sy-tenderinfo@mercycorps.org

For interested bidders, a 40-minute ZOOM application meeting will be held during working hours. Interested bidders must send an email requesting the invitation link and only one representative per bidder is allowed to attend.
### Documentation Checklist

These documents are contained within this tender package:

- ✓ Invitation to Tender
- ✓ General Conditions for Tender
- ✓ Criteria and Submittals
- ✓ Scope of Work
- ✓ Supplier Information Form (Attachment 1)
- ✓ Price Offer Sheet (Attachment 2)
- ✓ Mercy Corps national staff insurance statistics (Attachment 3)
- ✓ Quality Control Plan (Attachment 4)

### Important Note for Attachment 3 Mercy corps National Staff Insurance Statistics

**Mercy Corps** did not include Attachment 3. *Mercy Corps National Staff Insurance Statistics* in the tender package for privacy & confidentiality reasons.

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

**Email Inquiry addresses:** sy-tenderinfo@mercycorps.org

**Email Subject line:** Request for Attachment 3. 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: [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 a 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 any and 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

Offerors can either 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.

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. The anticipated contract is incorporated in [Section 6](#) herein. By submitting an offer, offerors certify that they understand and agree to all 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:**

1. Demonstration of being an eligible business under applicable laws and regulations, by including:
   - Legal local business registration certificate (must be valid)
   - Valid tax registration or latest tax clearance.
   - Jordanian Insurance Federation Proof of Membership (إنتمي إليه الاتحاد الأردني للتأمين).
   - Valid and non-expired professional license (لicensed).

2. Demonstration of having a satisfactory record of performance and business ethics, by including one documents of each of the following:
   - Signed contract for similar work within the last two years (you don't have to share prices or list of benefits; proof of the contract being signed shall be sufficient).
   - Delivery notes and/or recommendation letters or any other form of documentation proving completion of previously undertaken work within the last two years.

### 3.3 Tender Submittals

**Submission:** Offers should be submitted by email in the following bundles (you can send more than up to 3 emails) in a consecutive manner:

- **Bundle 1, PDF format containing documents supporting the Eligibility Criteria:**
  - Legal Jordanian Business Registration Certificate (must be valid)
  - Valid Tax registration or latest tax clearance in Jordan
  - Jordanian Insurance Federation Proof of Membership (إنتمي إليه الاتحاد الأردني للتأمين).
  - Valid and non-expired professional license (لicensed).
  - Signed and stamped Supplier/service Provider Information Form (Attachment 1)
  - Signed contract for similar work within the last two years (you don't have to share prices or list of benefits; proof of the contract being signed shall be sufficient).
● Delivery notes and/or recommendation letters or any other form of documentation proving completion of previously undertaken work within the last two years.

● **Bundle 2, separately PDF format containing the Financial Offer:**
  Price Offer Sheet (Financial proposal) you can use your own format as a replacement for the price offer sheet.

● **Bundle 3, separately PDF format containing all documents for Technical Evaluation:**
  All other documentation requested (Technical Offer) including but not limited to
  - Medical Network
  - Company profile to include the list of clients (Maximum two pages)
  - Technical offer including the package of benefits
  - Financial statements for the last 2 years
  - Response Speediness: Please provide a document indicating the time taken to process different claims.
  - Please ensure your submission includes details related to the following:
    - Experience of working with UN or International NGOs.
    - Detailed related to your payment terms.
    - Explain the process for the claim settlement.
    - Refund policy: Please explain your refund policy when the beneficiary uses doctors or facilities outside the network?
    - Includes the details for coverage for chronic disease.

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 the absence of these documents and/or information does not denote mandatory disqualification of suppliers, the lack of these items has the potential to impact the technical evaluation of an offer severely and negatively.

**Documents supporting the Eligibility Criteria:**

All documents mentioned in the tender submittal.

**Price Offer:**

The Price Offer is used to determine which offer represents the best value and serves as a basis of negotiation before the 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 labelled and included in the total offered price.

### 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.

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 criterion is given a percentage, all together equaling 100%). The 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:

<table>
<thead>
<tr>
<th>Point</th>
<th>Rationale</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Not acceptable; has not met any part of the specified criteria</td>
</tr>
<tr>
<td>1-4</td>
<td>Has met only some minimum requirements and may not be acceptable</td>
</tr>
<tr>
<td>5</td>
<td>Acceptable</td>
</tr>
<tr>
<td>6-9</td>
<td>Acceptable; has met all requirements and exceeds some</td>
</tr>
<tr>
<td>10</td>
<td>Acceptable; has exceeded all requirements</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Evaluation Criteria</th>
<th>Weight (%)</th>
<th>Possible Points (1 to 10)</th>
<th>Weighted Score (A*B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical offer (package of benefits as per Mercy Corps requirements) as per the following breakdown:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Seasonal vaccinations 6%</td>
<td>45%</td>
<td>10</td>
<td>45</td>
</tr>
<tr>
<td>● Chronic Diseases 8%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Dental coverage 7%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Optical coverage 7%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Maternity coverage 11%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>● Response Speediness 6%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Size of Medical network</td>
<td>10%</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Additional benefits offered (if any)</td>
<td>10%</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Financial proposal</td>
<td>35%</td>
<td>10</td>
<td>35</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
### 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 fulfil the contract. Additional due diligence may take the form of the following processes (though it is not limited to):

- Reference Checks
- 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 is listed in the “Documents Comprising the Proposal” section below

All offers must be duly signed (including position and the 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 (Proposal)
  - Price validity date (for this purpose and as stated in the advertisement, the 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 6.

- Completed and signed Mercy Corps Supplier Information Form (template provided in section 6)

- 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 initialled 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 initialled by the person or persons signing the proposal.
## 5. Health Insurance Scope of Work and List of Required Benefits

### Table of Required Benefits and Coverage

<table>
<thead>
<tr>
<th>Insured</th>
<th>Employees of Mercy Corps and their immediate family members/dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date</td>
<td>04/02/2021</td>
</tr>
<tr>
<td>Term of Insurance</td>
<td>One Calendar Year, with the possibility of renewal for one more year depending on a performance review and satisfaction of level of service</td>
</tr>
<tr>
<td>Valid until</td>
<td>03/02/2022</td>
</tr>
<tr>
<td>Insurance Plan</td>
<td>In &amp; Out of Hospital Treatments</td>
</tr>
<tr>
<td>Geographical Territory</td>
<td>Jordan &amp; Outside Jordan</td>
</tr>
<tr>
<td>Class</td>
<td>First Class</td>
</tr>
<tr>
<td>Mode of Payment</td>
<td>Quarterly</td>
</tr>
</tbody>
</table>

### Table of Benefits

<table>
<thead>
<tr>
<th>Region</th>
<th>Inside &amp; Outside Jordan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Annual Limit/Person (JD)</td>
<td>100,000</td>
</tr>
<tr>
<td><strong>Full Cover up to the Case Limit for below In Hospital services</strong></td>
<td></td>
</tr>
<tr>
<td>Maximum Annual Case Limit /person (JD)</td>
<td>20,000</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td></td>
</tr>
<tr>
<td>ICU; CCU</td>
<td></td>
</tr>
<tr>
<td>Surgery &amp; Surgeon Fees &amp; Anesthesia</td>
<td></td>
</tr>
<tr>
<td>MRI, CT scan &amp; other Diagnostic Tests</td>
<td>100%</td>
</tr>
<tr>
<td>Procedures and Medicine</td>
<td></td>
</tr>
<tr>
<td>Accompanied Coverage (for children less than 13 years old)</td>
<td></td>
</tr>
<tr>
<td>Doctor Fees &amp; Consultation</td>
<td></td>
</tr>
<tr>
<td>Ambulance Once/Annually</td>
<td></td>
</tr>
<tr>
<td>Stents and any other assistant &amp; supportive devices needed</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Coverage</strong></td>
<td></td>
</tr>
<tr>
<td>Out-Hospital /Visits /Person/ Year</td>
<td>12</td>
</tr>
<tr>
<td>Out-Hospital /Person / Year (JD)</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Physiotherapy Sessions</td>
<td>25</td>
</tr>
<tr>
<td>Specialized Dr. &amp; G. P.</td>
<td></td>
</tr>
<tr>
<td>Laboratory Tests &amp; Diagnostic Tests</td>
<td>100%</td>
</tr>
<tr>
<td>X Rays &amp; Radiology</td>
<td></td>
</tr>
<tr>
<td>Medicines</td>
<td></td>
</tr>
<tr>
<td>Diagnostic &amp; therapeutic medical procedures</td>
<td></td>
</tr>
<tr>
<td><strong>Maternity Coverage (JDs)</strong></td>
<td></td>
</tr>
<tr>
<td>NVD</td>
<td>3,000</td>
</tr>
<tr>
<td>C/S</td>
<td></td>
</tr>
<tr>
<td>Abortion</td>
<td></td>
</tr>
<tr>
<td>Ectopic Pregnancy</td>
<td></td>
</tr>
</tbody>
</table>
Outside Network Provider (In & Outside Jordan)

100% reimbursement coverage for non-network In-Hospital & Out-Hospital providers subject to the Maximum rate of the 2008 Official Tariffs & Ministry of Health Local Tariffs.

Coverage of Maternity

1. Newborn babies insured from day one including baby checkup, whether due to normal pregnancy or insemination or IVF baby
2. Incubator for the newborn baby either full-term or not in condition to be added to the policy within a maximum period of 1 month from the birth date.
3. Coverage of congenital and genetic disease for full term or not newborn up to JD 15,000 for the whole contract per year.
4. Circumcision covered for the newborn baby from the maternity ceiling.
5. Vaccination coverage for children according to the national program of the Ministry of Health.
6. Coverage of all maternity-related vitamins & mineral supplements which are subject or not to sales tax 4% & 16% and which are registered or not as medication by the ministry of health.
7. Coverage of calcium supplements for maternity cases and Iron.
8. Extra 9 forms provide for each pregnancy according to pregnancy period remained and in certain cases and upon medical necessity pregnant can use her outpatient forms after consuming her pregnancy’s forms.
10. Coverage of Epidural needle for pregnant for both, normal and C-section delivery.
11. Cover the case of abortion, ectopic pregnancy, normal delivery and, caesarean section whether due to normal pregnancy or insemination or IVF baby and the subsequent coverage of cases of incubator and congenital and genetic disease.
12. Covering of complications caused by delivery or abortion operations or ectopic pregnancy will be covered from the maximum case limit after maternity coverage.
13. Maternity (twice per year): The second time cover the cost of delivery only from the rest of the maternity coverage ceiling unless the first pregnancy resulted in miscarriage or abortion then the second time will be fully covered.
14. Covering all prenatal & postnatal complications (such as and not limited: Gestational diabetes, etc.)

Coverage of Hormones and Vitamins

1. Coverage of Hormones disorders (tests & medications) for cases not related to infertility.
2. Coverage of menstrual cycle disturbances (tests & medications) for cases not related to infertility.
3. Coverage of vitamins (tests & medications) which are subject or not to sales tax 4% & 16% and which are registered or not as medication by the ministry of health according to the specialist recommendation.
4. Coverage of vitamin B12 (test and medications) subject to specialist recommendation.
5. Coverage of vitamin D (test and medications) subject to specialist recommendation.
6. Zinc and iron (test and medications) subject to specialist recommendation.

Coverage of Chronic Diseases

1. Inside the hospital: Case limit coverage within annual case ceiling specified in the benefit schedule per member.
2. Outside the hospital: Full coverage according to the cost of each individual case.
3. Chronic medication from the pharmacy per month dispense without need of forms.
Further Benefits

1. Continuity - for existing members including their declared pre-existing medical cases/chronic disease is granted - within the contract ceilings’ without specifying its separate ceilings.
2. Continuity for new enrolled members is also granted subject to our medical underwriting protocols.
3. Covering all chronic diseases for all members.
4. Hemorrhoids/Anal fissure/fistula, tonsillectomy & sinus operations & adenoidecocy covered to all members.
5. Endoscopy, laser lithotripsy & stones diseases covered to all members.
6. Hernia, varicose veins, Varicocele, hydrocele excluding cases related to infertility and/or cosmetic covered to all members.
7. Backache surgery and knee laparoscopy, disc prolapse covered to all members.
8. Non-plastic deviated septum covered to all members.
9. Thyroid diseases covered to all members.
10. Coverage of osteoporosis cases.
11. Coverage of Cerebrovascular accidents (CVA) cases & complications.
13. Coverage of mammogram test related to covered cases.
14. Coverage of benign tumors and all related medications.
15. Coverage of flu vaccine for all insured members.
17. Coverage of sedative tranquilizers related to covered cases.
18. Coverage of eye diseases not related to acuteness of vision, optical refractory errors, keratoconus and/or age-related visual disorders.
19. Optical coverage with a limit JD125 per member.
21. Coverage vision test once a year.
22. Coverage of allergic test and medication.
23. Coverage diagnostic procedure for covered cases.
24. Covering the diagnostic procedures for uncovered cases, and in case of a positive result, the insured must pay the cost of diagnostic procedures for insurance company.
25. Add 50 additional treatment forms for the whole contracts.
26. Coverage of medical supplies (e.g. wheelchair, hearing aids, walkers, etc.) with maximum limit JD 3,000 for the whole contract.
27. Coverage of therapeutic medical supplies (intra-articular, knee injection, etc.)
28. Coverage of epilepsy and its medication with limit up to JD 1,500 per member.
29. Coverage of non-covered cases inpatient only and/or cases which exceed their allowable ceiling of cover and debit later its cost based on the minimum rate of 2008 Official Tariffs & Ministry of Health Local Tariffs on Mercy Corps account upon a written request.
30. Dispense more than one medicine box in the same month.
32. Coverage HINI disease.
33. Coverage of Acne, Folliculitis, Vitiligo, Psoriasis, and eczema up to JD 300 per member.
34. Covering the prostheses and their surgery operation, covering the organ transplantation and covering the prices of the medical supportive devices (such as: stent, heart valve, the artificial knee and the pacemaker) and the costs of surgery operation.
35. Medicines, radiology, laboratory and diagnostic procedures are covered through the treatment form within the approved medical network in case that a doctor is outside the network.
36. Covering autoimmune cases that are newly discovered (diagnosed) after inception date of contract.
37. Profit sharing to be granted after 90 days of policy end date and as per the following formula (This term is not subject to renewal of policy): 20%(80% of annual premiums – paid claims & outstanding claims).
38. An extra limit of JD 1,000 for uncovered cases to be utilized by beneficiaries as per Mercy Corp recommendation.
39. Covering up to five declared pre-existing cases with the same mentioned limits in your medical insurance policy as per Mercy Corp recommendation.
40. Dedicated focal point/account manager from the insurance company conducting frequent meetings with your team provided that; Monthly, Quarterly reports along with a monthly updated medical network list have to be shared.
41. Accept adding any new medical insurance provider,
42. Issuing reimbursement cheques on the name of Employee (Head of Family).
43. Coverage of medical procedures, treatment & admissions at network hospitals which is recommended from non-network specialist since the medical case is covered within the terms of the medical policy.
44. For all emergency and non-emergency requests for coverage for inpatient care submitted, the insurance company shall provide its medical consultants ‘s decisions on coverage within a period of 15 minutes from the time all information required to make decision on the case has been made available to the insurance company.

**Dental Coverage**

Crowns, amalgam, bridges, composite and inlays filling root canal treatment, polishing twice a year, surgical and non- surgical extractions, small and panorama X-ray and Dental medication with a limit JD 300 per member.

An Outpatient paper/electronic form will be provided to replace any used form /visit for dental visits.

**Waiting Periods**

- Continuity granted for all members
- Continuity granted for all new enrolled members

**Treatment Form**

The number of forms is limited for each beneficiary annually to 12, it will not be distributed pro rata with coverage period for the beneficiary during each year covered rather it would be open at the start of the contract.

**Premiums**

The Company is entitled to increasing the value of premium at a proportionate percentage only if:

- Decrease in the number of participants by more than 25% compared with the number of participants at the initiation of the policy.

- Insurance is limited up to 70 years of age
- Family members are added by family book
- Optional benefits (will not affect the review of your proposal)
- Coverage of employee parents under 70 years old for similar benefits as mentioned above.
6. Attachments to the Tender Package

- Supplier Information Form (Attachment 1)
- Price Offer Sheet (Attachment 2) Financial proposal (you can use your own format as a replacement for the price offer sheet).
- Mercy Corps National Staff Insurance Statistics (Attachment 3). **To be requested through email.**
- Quality Control Plan (Attachment 4)