

TERM OF REFERENCE HEALTH & ACCIDENT INSURANCE

Client: Rosa-Luxemburg-Stiftung Southeast Asia (RLS SEA) is a registered international Non-Government-Organization (INGO) with a Representative Office in Vietnam operating in Cambodia, Laos, Myanmar and Vietnam.

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ORDER DESCRIPTION

RLS SEA now calls for insurance companies to submit offers **for health & accident insurance for 12 staff of RLS SEA office in 2018** with the detailed scope of works as in follow.

A. SCOPE OF SERVICES:

1. RLS SEA's staff list:

Staff	Year of birth
Staff 01, Female	1970
Staff 02, Male	1970
Staff 03, Female	1976
Staff 04, Female	1978
Staff 05, Male	1979
Staff 06, Female	1980
Staff 07, Female	1981
Staff 08, Female	1983
Staff 09, Female	1984
Staff 10, Female	1984
Staff 11, Female	1986
Staff 12, Female	1991

2. Table of benefits:

TABLE OF BENEFITS
Geographical Limit
I - PERSONAL ACCIDENT
1) Death/Total Permanent Disablement
2) Medical Expenses due to accident
II. HEALTH INSURANCE
<i>The Policy covers actual medical expenses incurred for treatment of illness/sickness, disease, pregnancy & childbirth during period of insurance.</i>
A. IN PATIENT - overall annual limit per person
1) Hospitalization charges incurred during hospital stay
2) Surgical Charges
3) Emergency Ward Treatment
4) Emergency Local Transportation
5) Daily Allowance for Hospitalization
6) Burial Allowance
7) Pre-hospitalization
8) Post-hospitalization
9) Home Nursing
10) Newborn baby care
11) Maternity

Normal Delivery
Complications of Pregnancy, C-section as per prescription
Allowance if delivery at state-owned hospital
- Normal Delivery
- Caesarean (C-section)
B. OUT-PATIENT - overall annual limit per person
Limit per visit
Physiotherapy limit per year
Pre-natal check-up including: expenses of diagnosis, 2D/3D/4D ultrasound, urine and blood test
Basic Dental Care
- Examination and diagnosis, X-ray, Gingivitis (blow the gums), Normal compound fillings (amalgam or composite), Root canal Treatments, Extractions of diseased teeth (with surgery), Tooth Cleaning
Tooth cleaning (twice/year) include in Basic Dental Care
Limitation of Dental Clinics:
C - DEATH DUE TO SICKNESS/ILLNESS
Death/Total Permanent Disablement
TERMS & CONDITIONS
Eligibility of Insured Person
<i>Extension Clauses of Personal Accident</i>
<i>Extension Clauses of Healthcare</i>

Adjustment during insurance period
Additional employees
Deleted employees
Waiting Period (Applicable for insured person from first joining date)
Medical Expenses
- Due to Accident
Tendon and ligament reconstruction surgery
- Due to normal diseases
- Due to special diseases (as defined in wording)
- Due to pre-existing conditions
- Miscarriage, abortion, pregnancy treatment prescribed by doctors
- Normal childbirth
Death/Permanent Disablement
- Due to Accident
- Due to normal diseases
- Due to pre-existing conditions
- Due to special diseases (as defined in wording)
- Due to pregnancy
* Definition of special diseases
* Definition of pre-existing conditions

CLAIM SERVICES
Direct Billing Network
Claim Handler
Time of Claim processing
Time of Claim Payment (after receiving claim payment notice)
Insurance card - Name
Handbook/Leaflet (Soft copy)

B. Minimum Criteria for RLS SEA’s assessment of the offers:

RLS SEA will evaluate and assess the submissions of the offers upon a set of criteria. These include:

1. Service fee and payment method;
2. Proven capacity to carry out the full set of all requested services;
3. Track record and evidence based experiences in the provision of such services with international organizations.

C. Application:

Interested service providers are invited to submit their offers including a most updated company profile and a proposal in which you state clearly the desired rate for this service, including a detailed price list.

Application should be sent via email to Ms Nguyen Thuy Ha at: nguyen.thuyha@rosalux.org, latest by 18th December 2017 at 5 PM.