

## ANNEX G: Terms of Reference

### 1. General Overview

DRC employees around 188 Staff (National and Non-National staff) based in different locations across Lebanon including Beirut, Tripoli, Akkar, and Zahle. As part of its staff care and support policy, DRC Lebanon provides medical insurance to all staff working under a DRC employment contract. The number of staff may vary during the period of the policy.

In addition to the group life insurance policy and workmen that covers DRC staff, interns, daily and casual workers.

DRC is therefore seeking to establish a **two-years** Policy for Staff Medical insurance, Group life and personal accidents and workmen insurances (with the possibility to extend for an additional year) with a reputable insurance Company to provide medical services meeting the minimum requirements stated in this document.

### 2. Policy Requirements:

a) As stated above, DRC is seeking three insurance policies / packages as follows:

- **Medical Insurance for staff**
- **Group life & personal accidents coverage**
- **Workmen Insurance**

- Bidders must provide their best offer (including all possible benefits and limits) in their bid at the time of submission.
- The coverage mentioned below is the minimum DRC Lebanon expects in the insurance packages. This is based on the coverage we currently hold which we consider as the minimum DRC would accept. Inability to meet these minimum requirements would result in disqualification of bidder. Once minimum requirements are met, bidders can propose additional coverages and plans based on the below **optional coverages**.

b) Below is the staff age breakdown based on the current staff list we have updated by December 2022

Age Bracket	Number of Staff
20 – 35 years	113
36 – 50 years	61
51 – 65 years	14

### 3. Insurance Company Network:

As a minimum, DRC is seeking a provider with a network of hospitals, clinics and medical labs covering all Lebanon.

Please provide a full list of the Company's Medical Network as part of the technical offer.

**4. Minimum Insurance coverage and benefits required by DRC: (Bidder should apply for both classes)**

**i) Medical Insurance for staff:**

IN-PATIENT BENEFITS	CLASS A CLASS B
Maximum/Year/Insured:	<p>CLASS A US\$ 350,000 Per insured Per Year</p> <p>CLASS B US\$300.000 Per insured Per Year</p> <p><b>Bidder should apply for both classes</b></p>
Employees & Dependents age	No Age limits Newborn babies as of birth
Geographical Scope	Worldwide as per Lebanon Preferred Network Tariff's , for business trips and vacations up to 90 days
Emergency Due to accidents and Sickness	Worldwide at 100% as per Lebanon Preferred Network Tariff's
Medical Network	Full Network in Lebanon
Insurability	Applicants : New & Existing / NO Underwriting to be applied
Daily Room & Board Limit	Inside Lebanon, Inside Network 100%
Intensive Care Unit	Outside Network or cash claims, Outside Lebanon, 85% as per LAUBMS Tariff's
Pre-Existing Cases	To be covered up to the policy limit
Guaranteed Renewability	Per decree no. 186/ICC and up to 720 days of hospitalization
MATERNITY COVERAGE	<p><b>CLASS A &amp; CLASS B</b></p> <p>Inside Geographical Scope, Inside Network 100 % Outside Network and/or cash claims 85 % Outside Lebanon: 85 % as per AUBMC Tariffs</p> <ul style="list-style-type: none"> <li>➤ Normal Delivery, Caesarean Section, Legal Miscarriage &amp; Legal Abortion</li> <li>➤ Complication up to policy limit.</li> <li>➤ Epidural</li> </ul>

	<ul style="list-style-type: none"> <li>➤ Amniocenteses</li> <li>➤ Triple Test</li> <li>➤ Toxoplasmosis &amp; Rubella</li> <li>➤ ONE Morphological Ultrasound per pregnancy</li> </ul>
New Born Babies Benefits	<p>Free of charge insurance coverage as of birth Nursery, Incubator &amp; ICN irrespective of the period of stay of the mother Phototherapy (neonatal jaundice) irrespective of the stay of the mother ONE pediatric consultation Male circumcision Vaccines are included Congenital cases to be covered: For New Born Babies For Adult &amp; Children Vaccination to be included</p> <p>Up to policy limit.</p>
<p>Maximum per Case</p> <ul style="list-style-type: none"> <li>• Normal Delivery</li> <li>• Cesarean</li> <li>• Legal Abortion</li> </ul>	<p><b>CLASS A</b> <b>Inside Lebanon Inside Network</b> 100% up the below showing Limits US\$ 10,000 US\$15,000 US\$ 5,000 Outside Network or cash claims, Outside Lebanon are applicable as per AUBMC Tariffs</p> <p><b>CLASS B</b> <b>Inside Lebanon Inside Network</b> 100% up the below showing Limits US\$ 12,000 US\$ 17,000 US\$ 7,000 Outside Network or cash claims, Outside Lebanon are applicable as per AUBMC Tariffs</p>
Waiting Period	As of inception date / No waiting period applies
Ambulatory services	To be covered at 100% when out patient is applicable up to the maternity limit
<p><b>OUT-PATIENT BENEFITS</b> <i>Mandatory to all Insured, where applicable</i></p>	<p><b>CLASS A</b> <b>CLASS B</b></p>

Out-Patient Limit	US\$ 10,000 Per insured Per Year
Network	Full Network in Lebanon / Hospitals Labs. & Laboratories
Ambulatory services X-Rays, Laboratory Tests, PET SCAN, VCT64 multi-channel, etc	Inside Lebanon Inside Network 100% up to the Out-Patient Limit Outside Network or cash claims reimbursement: 80% R&C* as per Lebanon Preferred Network Tariff's up to the Out-Patient Limit Outside Lebanon 85% as per Lebanon AUBMC Tariff's up to the Out-Patient Limit
Physiotherapy, Laser Therapy & Kinesitherapy (Max. 25 Sessions /Disability)	Inside Lebanon 100% up to \$30 per session Outside Lebanon: Not Covered
Doctor's Visits	Inside Lebanon 100% with a maximum of US\$ 100 per visit up to 12 visits per year Outside network &. Or cash claims 85 % Outside Lebanon 80 % as per AUBMC Tariffs
Prescribed Medicines	Inside Lebanon, Inside Network 100% for Acute Medicines, up to the Out-Patient Limit 100% for Chronic Medicines up to US\$ 6,000 per Year per Insured Outside Network or Cash Claims 85% for Acute Medicines, up to the Out-Patient Limit 85% for Chronic Medicines up to US\$ 6,000 per Year per Insured Outside Lebanon 100% as per Lebanon Preferred Network Tariff's for Acute Medicines, up to the Out-Patient Limit 100% for Chronic Medicines up to US\$ 6,000 per Year per Insured subject to prior approval,

<b>Other Benefits</b>	
One Day Treatment	To be covered
Chemotherapy/Radiotherapy	To be covered
Renal Dialysis	To be covered
Allergy: Treatment and tests	To be covered up to \$2.000 per member per year
Vaccinations	To be covered 100% up to \$500 per year per insured Ref. MOH list of vaccines
Infertility: disease of the reproductive system defined by the failure to achieve a clinical pregnancy	To be covered: married and unmarried insured between age 20 and 45 years old under in-patient and out-patient, up to 8 cases per year, up to \$3,000 each.  To be excluded:

	<p>Invitro and similar artificial insemination procedures.</p>
<p>Psychotic Care: Treatment of mental disorders carried out by a psychiatrist.</p>	<p>To be covered: emergency and cold cases, under in-patient and out-patient, up to 3 cases per year, up to \$3,500 each.</p> <p>To be covered: In-Hospital and Out-Patient treatment of psychotic disorders (e.g., schizophrenia) up to limit of 30 days per Insured per year.</p> <p>To be excluded:</p> <ul style="list-style-type: none"> <li>• Amphetamine, hypnotic and sedative products</li> <li>• Rest cures</li> <li>• Sanatorium</li> <li>• Custodial care</li> <li>• Period of quarantine</li> </ul>
<p>Obesity: The abnormal or excessive fat accumulation that presents a risk to the health. A crude population measure of obesity is the body mass index (BMI), a person's weight (in kilograms) divided by the square of his or her height (in meters).</p>	<p>To be covered under in-patient and out-patient, up to 3 cases per year, up to \$5,000 each.</p> <p>In-patient surgeries cover gastric bypass, sleeve gastrectomy, adjustable gastric band, and biliopancreatic diversion with duodenal switch.</p> <p>Insured with morbid obesity that has persisted for at least 5 years, with morbid obesity defined through either:</p> <ul style="list-style-type: none"> <li>• A body mass index (BMI greater than 40); or,</li> <li>• A body mass index (BMI) between 35 (inclusive) and 40 together combined with any of the following severe co-morbidities that are likely to reduce life expectancy:</li> <li>• Coronary heart disease</li> <li>• Obesity related cardiomyopathy</li> <li>• Type 2 diabetes mellitus</li> <li>• Hypertension</li> <li>• Obstructive sleep apnea</li> <li>• Obesity related pulmonary hypertension</li> <li>• Clinically significant asthma</li> <li>• Moderate to severe gastric esophageal reflux disease</li> <li>• Disabling degenerative joint disease of the lower extremities</li> </ul>
<p>Companion Room: Extra bed for one of the parents during child (less than 18 years old) hospital admission is covered.</p>	<p>To be covered</p>
<p>Nose Related Surgeries</p>	<p>To be covered if not cosmetic</p>

Emergency Dental Treatment of Accidental damage to natural teeth	Includes Dental services for the treatment of accidental injuries to sound natural teeth through violent external means
Emergency Optical Treatment of Accidental damage to Eye	Includes Optical services for the treatment of accidental injuries through violent external means
Rental of Wheelchair	To be covered
Clinical Surgeries	To be covered
Osteoporosis	To be covered
Prosthesis Including Stents & Valves	To be covered
Cataract Including the Cost of Lens	To be covered
Organ Transplantation:	To be covered (excluding cost of organ and donor operation)
Artificial Limbs & Eyes	To be covered
Prostate	To be covered
Bone Marrow Transplant	To be covered
Sleep Disorder: If caused by sleep apnea (temporarily stopping of breathing during sleep)	To be covered
Polysomnography	To be covered
Terrorism Acts	To be covered
Passive War Risk: Accidental Bodily Injury of Insured due to war or warlike operations	To be covered up to the policy limit
Pandemic and Epidemic Diseases	To be covered
Road Accidents	To be covered
Local Ambulance transportation services	To be covered
Hemodialysis	To be covered
Parkinson Disease	To be covered
Thalassemia	To be covered
Hazardous Sports	To be covered when performed as amateur
Home Nursing	To be covered
Sexually Transmitted Diseases	To be covered including HIV/AIDS
Multiple Sclerosis	To be covered
Durable medical appliances	To be covered up to 5 cases up to \$500 each
Congenital Anomalies and Birth Defect	To be covered up to 5 cases per year, up to \$15.000 each
Prior disabilities	To be covered up to policy limit
Breast Reconstruction	To be covered if following mastectomy due to breast cancer

Vaccinations	To be covered up to \$500 per child
Genetic Tests excluding genetic engineering and cloning	To be covered
Video Capsule	To be covered
Repatriation, Morgue & Burial Expense	To be covered
DENTAL/GUM Medical/surgical treatment, Abscess Prostheses, Disorder of the Temporo Mandibular Joints Gum Surgery	To be quoted as optional Cover limit \$1,500 per insured & per year Claims reimbursement at 100%
Eye Test for Drivers	To be covered

New and Unconventional Treatment Covered up to the cost of standard procedures

Rehabilitation Covered up to a maximum of 90 days of treatment per year subject to the following:

- \* Treatment within a recognized rehabilitation facility
- \* Treatment following a covered In-Patient Hospitalization

Pre-Marital tests are Covered on a reimbursement basis as per Company tariff at an equivalent ambulatory provider (not hospital) Osteodensitometry (Bone mineral density) is Covered only subject to prior approval or after the age of 45 for women.

#### Pandemic and epidemic cover

- ii) **Optional Benefits:** The optional benefits mentioned below are not part of the minimum coverage required by DRC. These are options we would like to consider adding to the policy depending on the additional premiums and associated terms and conditions:
- Family Package Insurance Plan (DRC will not cover family members; it is optional for individuals to cover their families.
  - Dental Coverage Plan (Extractions, filling, X-rays, consultation etc..) limit up to 1,500 \$
  - Optical Coverage Plan (Dr's consultations, vision tests, contact lenses, frames for spectacles etc..) limit up to 1,500 \$
  - Travel Insurance
  - Psychology services for staff (individual and group sessions)

Insurance Company to clarify with best offers	Waiting period to upgrade from class 2nd to 1st class
	Time needed to approve / disapprove requests
	Cancellation period and procedure

	Waiting period offer for maternity for newly insured personnel
	Waiting period offer for maternity when upgrading to first class
	Continuity procedures for current insured staff in terms of maternity cases and others

### iii) Group life & personal accidents coverage

<b>Number of insured</b>	Around 193 staff
<b>Coverage scope</b>	Worldwide, 24 hours/365 days, on or off the job, on business or vacation or at home
<b>Benefits</b> 24 x Basic Monthly Salary	<ul style="list-style-type: none"> <li>• Death due to accident or sickness</li> <li>• Permanent Total Disability (sickness and accidents)</li> <li>• Permanent Partial Disability (sickness and accidents)</li> <li>• Passive War Insurance</li> </ul>
<b>Mode of Payment</b>	Monthly / USD
<b>Cover limit</b>	150,000 USD or above

### iv) Workmen Insurance

- Coverage extended to include 24/7, weekends & holidays
- To be covered: Hernia, discs & Lumbago
- Employer's Liability
- Coverage per accident: \$100.000
- Aggregate coverage per policy: \$350.000

Schedule of Benefits	
<b>Accidental Death</b> <b>Permanent Partial Disability</b> <b>Permanent Total Disability</b> <i>Per employee Per Year</i>	
<b>Burial Charges</b>	The insurance company shall pay the burial charges up to twofold the official monthly wage limit
<b>Accidental Weekly Indemnity</b> <i>Per employee per week</i>	As per the Lebanese Labor Law Legislation Decree 136 for work accidents
<b>Accidental Medical Reimbursement</b>	As Per Decree 136



<i>Per employee per year</i> <b>Aggregate Limit</b>	Up to US\$ 100,000
<b>Geographical Scope</b>	Lebanon only and Due to Work related accidents only

*Admission is restricted to Class SP excluding the following Hospitals AUBC, CMC and St.Georges Orthodox-Achrafieh*

**5. Insurance Company Network:**

As a minimum, DRC is seeking a provider with a network of hospitals, clinics and medical labs covering all Lebanon.

Please provide a full list of the Company's Medical Network as part of the technical offer.

**6. Operationalizing the Policy:**

DRC would like to operationalize the policy as soon as agreement is signed. Please indicate in your proposal the maximum period (number of days) required to set up the policy from the time agreement is signed. Above 15 working days' period is not acceptable and would be rejected.

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**7. Submission guidelines and evaluation procedure**

Interested Companies at minimum should provide the following documents to qualify:

1. Company Registration documents
2. Detailed Policy coverage proposal for the scope of services offered. This must also entail information on any additional coverage provided other than the requested by DRC. As bidders can provide additional plans they propose with other benefits by at least meeting the minimums stated above.
3. Attach full list of clinics, medical labs and hospitals with locations and specialties as part of the technical offer.

Technical & Financial Bid form must include the following at minimum:

- Completed Technical bid form Annex A.1 Attach detailed coverage proposal to this document.
- Completed Financial bid form Annex A.2
- Completed forms as per the administrative requirements stipulated in RFP letter
- Maximum period required to setup the policy from date of signing the agreement
- Any other relevant information