



ASEAN-AUSTRALIA DEVELOPMENT COOPERATION PROGRAM (AADCP) PHASE II

TERMS OF REFERENCE

AADCP II HEALTH INSURANCE PROVIDER

The ASEAN-Australia Development Cooperation Program Phase II (AADCP II) is a long-term cooperation between ASEAN and Australia in deepening the ASEAN Economic Integration. AADCP II is managed through the Program Planning and Monitoring Support Unit (PPMSU) based in the ASEAN Secretariat, Jakarta, Indonesia. The PPMSU is staffed by a team of internationally-recruited and locally-recruited staff, hired through the ASEAN Secretariat. AADCP II provides health insurance coverage for PPMSU locally-recruited employees and their dependants (details of employees attached as Annex). AADCP II is seeking a health insurance provider to provide this service for locally-recruited PPMSU staff for a period of one year beginning **22 March 2019**, with possibility of extension. Extension will be based on an annual performance assessment and cost of premium.

SCOPE OF SERVICES

The provider will be required to provide the following services, at the minimum:

- 1. Minimum geographical coverage:** Asia
- 2. Hospitalization (In-patient services):**
 - a. In-patient room and board at the level of a standard private room;
 - b. Costs of care and treatment in Intensive Care Unit (ICU), High Care Unit (HCU) or Intensive Coronary Care Unit (ICCU);
 - c. In-patient care, reconstructive surgery and rehabilitation, including physician and specialists fee, prescribed medications, drugs and dressings, theater use, surgeons, and anesthetists;
 - d. Use of an ambulance, cost of other transport or airfares in case of an emergency;
 - e. Dental and out-patient treatment due to accident;
 - f. Pre- and post- hospitalization care for at least 30-days;
- 3. Medical Expenses (Out-patient services)**
 - a. Primary consultations and treatment including medical practitioner's fees prescribed medication, drugs and dressing;
 - b. Surgeons, Physicians and Anesthetists fees and the charge for using an operating theatre;
 - c. Diagnostic consultations fees for specialists, pathologist and physiotherapists;
 - d. Registered private doctor's fees and the cost of prescribed drugs and dressings;
 - e. X-rays, CT scans, Magnetic Resonance Imaging (MRIs), electrocardiograms, encephalograms, audiograms, radiotherapy or chemotherapy;
 - f. Surgical appliances prescribed by a Registered Medical Practitioner;
 - g. Dental Expenses (at least at 80% of actual expenses, within a prescribed annual limit per family);
 - h. Optical Expenses (at least at 80% of actual expenses, within a prescribed annual limit per family).
- 4. Emergency Treatment/Medical Evacuation**

- a. Expenses incurred in respect of emergency treatment immediately necessary to stabilize a medical condition without which a major deterioration would develop in the member's state of health and result in a significant reduction in life expectancy. This includes emergency transportation, evacuation and non-hospital accommodation related to evacuations.

5. Maternity (at least after 6-months of membership)

- a. Premature and Neonatal care;
- b. Pre-natal and post-natal care;
- c. Care for complications to pregnancy.

6. Preventive treatment:

- a. Annual Medical Checks for all Members;
- b. Vaccinations/Immunizations

Other benefits that will be considered include maximum aggregate limit, coverage of pre-existing conditions and chronic conditions.

ASSESSMENT CRITERIA

Each bidder shall submit a proposal addressing the above requirements, specifically detailing the benefits (and any exclusion or limitations on each benefit/service), geographical coverage, provider coverage/network, general conditions of service, and general exclusions. The quotation should be accompanied by description of the company's qualifications and capability to provide coverage and deliver the benefits. The proposal will be evaluated according to the following criteria:

- a) Benefit coverage, against the minimum requirements as stated above;
- b) Service provider qualifications, including:
 - Track record in the health insurance business;
 - Provider networks for national and international coverage;
 - Provision of cashless service for in-patient treatment;
 - Experience in servicing international organizations;
 - Responsiveness and speed in responding to requests and inquiries;
 - Ability to provide 24-hours service;
 - Ability to provide reimbursement system by sending the claim to employee's bank account;
 - Real time administrative support systems;
 - Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery.
- c) Price of premium;

GENERAL PROVISIONS

- This tender is open for both health insurance companies and health insurance brokers. Health insurance brokers must provide a letter of attorney from the relevant insurance company.
- Proposals, along with any other supporting documents, should be sent to tender@aadcp2.org email with "AADCP II Health Insurance Provider" as the subject of the email.
- Due date of submission: **Thursday, March 7, 2019 at 17.00 WIB (Jakarta time)**. Proposals coming after this time will not be accepted.
- Only proposals that fully address the minimum level of services listed in the Scope of Services will be evaluated.

Annex 1. Details of employee and dependants

The health insurance service as described in this Terms of Reference will be provided to the following employees and their dependants:

#	Status	Sex	Date of Birth
1	Employee A	Female	November 1980
2	Spouse A	Male	March 1979
3	Child A	Female	August 2011
4	Employee B	Female	January 1985
5	Spouse B	Male	June 1984
6	Child B	Female	August 2014
7	Employee C	Female	January 1988

All are Indonesian nationals.