



**REQUEST FOR PROPOSAL (RFP) PROVISION OF HEALTH/
MEDICAL INSURANCE SERVICES**

Stichting Brac International (SBI) is a not-for-profit organization committed to empowering vulnerable communities affected by poverty, illiteracy, disease, and social injustice, SBI currently implements programs in women’s economic empowerment, youth empowerment, GBV prevention, SRHR, agriculture, microfinance, and early childhood education.

Stitching Brac International Rwanda, is looking for a reputable Health Insurance Service Provider to provide medical insurance cover to its employees.

The medical insurance provider should be able to cover inpatient, outpatient, medical referrals, and emergency services 24/7 and can institute a "card system" with which medical facilities can provide services to its staff and their dependents without requiring pre-approvals from the medical insurance company.

Stitching BRAC International Rwanda, invites qualified insurance company operating in Rwanda to submit an offer in accordance with the requirements of the following Request for Proposal (RFP) and must be received by Stitching BRAC International Rwanda no later than the Date and Time indicated in the table below.

Issue Date	May 26,2026
Due Date and Time for Written Questions:	June 10,2026
Proposed Due Date and Time	June 12,2026 at 4:30pm
Written Questions should be submitted via email to:	sbirwa.procurement@brac.net
Submission method	Sealed Hardcopies submitted Stitching Brac International Rwanda Country office located in House 1, KG 385 St, Kagugu, Gasabo, Kigali next to Great seasons Hotel.



Table of Contents

I.SCOPE OF WORK	3
A. Scope.....	3
B. Deliverables.....	3
C. Contract Term/Period of Performance.....	4
D. Payment Terms.....	4
II.REQUIRED QUALIFICATIONS	4
III.SUBMISSION INSTRUCTIONS	5
A. Contents of Proposals.....	5
IV.EVALUATION OF OFFERS	7
A. General Information.....	7
B. Evaluation Criteria.....	7
C. Determination of the Competitive Range and Contract Award.....	7
D. Non-Profit Pricing.....	7
E. Acceptance of Offer and Award.....	8
E. Cost of Proposal Preparation.....	8
F. Validity of Offers.....	8

I. SCOPE OF WORK

A. Scope

The selected service provider must have the capacity to cover the medical insurance for staff and their dependents in most or all health facilities nationwide and have contracts with many pharmacies across the country to facilitate timely access to medicines and other prescribed commodities.

Each application must provide:

- Full details of what the cover provides.
- Eligible benefits included in the in-patient cover.
- Eligible benefits included in the outpatient cover.
- Eligible benefits included in the maternity cover.
- Eligible benefits included optical and dental cover.
- Provider coverage.
- Premium price.
- General exclusion

The medical cover exclusions, where applicable, MUST be clearly stated outlining specific details of each excluded condition.

B. Deliverables

Schedule of benefits

- ✓ **Benefits per family being combined both outpatient and inpatient.**
- ✓ (Treatment in the Hospital for Inpatient Care): Minimum Coverage - 100%
- ✓ Emergency Services (Trips to Emergency Room): Minimum Coverage - 100%
- ✓ Ambulance: Minimum Coverage - 100%
- ✓ Outpatient Services: Minimum Coverage - 90% with 10% copay
- ✓ Overseas Healthcare: East Africa community, India and other countries
- ✓ Routine outpatient consultation.
- ✓ ICU and Theatre charges.
- ✓ Drugs/Medicines, Dressings and Internal Surgical appliances.
- ✓ X-ray, Ultrasound, ECG, MRI and Computerized Tomography,
- ✓ Radiotherapy and Chemotherapy.
- ✓ Emergency Road Evacuation: minimum coverage -100 %.
- ✓ Hospital accommodation (Standard Private).
- ✓ Dental services (Routine dentistry including prescribed dental care commodities, excluding dentures, braces crowns and bridges for cosmetic reasons).
- ✓ Optical treatment including frames and glasses.
- ✓ Pregnancy and childbirth comprising pre-natal treatments and examinations, post-natal treatments and examination, and new-born accommodation.
- ✓ Caesarean Section.
- ✓ Maternity.
- ✓ HIV AIDS, Tuberculosis, and related ailments.
- ✓ Pre-existing, chronic conditions covered up to the overall limit.
- ✓ All generic drugs and specialties registered in Rwanda are covered as per the prescription.
- ✓ Reconstructive surgery following an accident or following surgery for an eligible medical condition.
- ✓ Abnormality, constitutional disability and malformation treatment for newborns.

- ✓ Any medical treatment and drug prescribed by a graduated or registered Doctor, and which has been authorized by the Ministry of Health.
- ✓ Surgeons, consultants, anesthetists, medical practitioners, fees.
- ✓ Psychiatric treatment and psychology services.
- ✓ Immunizations recommended by local authorities and/or the World Health Organization
- ✓ prescribed physiotherapy.
- ✓ Diagnostic tests and diagnostic imaging including CT and MRI Scans
- ✓ Congenital malformation I Pre-term babies will be covered.
- ✓ Pre-existing chronic conditions should be covered.
- ✓ Covid-19 treatment.
- ✓ Health checkup once a year.
- ✓ Circumcision services.
- ✓ Automatic addition for new staff on prorated premium.
- ✓ Automatic addition of newborn and spouse without any extra premium.
- ✓ Refund for leaving staff on prorata basis.
- ✓ Replacement of leavers with joiners without extra premium.
- ✓ Proposal for generic medicine/drugs alone shall be rejected.
- ✓ Hearing cover.
- ✓ Funeral Expense Cover.
- ✓ Hospital accommodation of accompanying parent/ guardian for hospitalized minors (state age limit)
- ✓ Psychiatry hospitalization cases coverage
- ✓ Vaccination.
- ✓ Family planning cover.
- ✓ Provide a consumption report whenever required.
- ✓ Standards private room / individual room covered in King Faisal Hospital and elsewhere in Rwanda.
- ✓ Any other benefit available – Such as discounted.

C. Contract Term/Period of Performance

The term of the contract issued as result of this solicitation shall be for *the period from August 9, 2026 to August 8, 2027.*

D. Payment Terms

Payment terms for the contract issued as a result of this tender shall be **Net 30 days after receipt of an invoice.** Payment to the selected offeror for services rendered shall be made via EFT to the bank account provided by the offeror. Stichting Brac International Rwanda is willing to consider any offeror's proposed method of billing for services, including frequency of payments, provided that the proposed method does not include **advance payment.**

II. REQUIRED QUALIFICATIONS

To be selected for award the offer must possess and provide the following:

1. Offeror must be legally and professionally qualified to provide the services for employees in Rwanda.
2. Company Profile detailing complete vendor information, including Vendor's physical address, full legal name, copy of company registration document.
3. Valid tax registration certificate from Rwanda Revenue Authority.
4. Valid clearance from RSSB.



5. Valid RRA tax clearance and proof of EBM.
6. RDB registration certificate.
7. BNR License.
8. **Insurance has a re-insurance contract at international level.**
9. References from three (3) former or current clients within the past two years. preferably INGOs.
10. Technical approach methodology, approach and resources that will be deployed to meet the requirements of the scope of work.
11. Team composition and roles, including a single point of contact that accepts responsibility for the engagement.
12. **Cost proposal detailing the pricing proposed, methodology aligned with the technical approach and rates as applicable.**

Best-offer proposals are requested. Award will be made to a successful bidder submitting the proposal deemed to offer the highest quality services and best value. **Stitching Brac International Rwanda** reserves the right to conduct negotiations and/or request clarifications prior to awarding a contract.

The successful firm will be informed of their selection.

No employee is authorized to negotiate or promise work on behalf of **Stitching Brac International Rwanda**. Selected vendors will have an official Contract which should be duly signed by an authorized signatory.

III. SUBMISSION INSTRUCTIONS.

Offerors shall submit their proposals as two separate files. One shall be titled **Technical Proposal** and the other shall be titled **Cost Proposal**. This is mandatory for offer to be accepted.

1. Technical Proposal.

Offerors Technical Proposal shall include the following:

- a) Name & contact information for at least 3 current or previous clients that can serve as references for the offeror.
- b) Insurance has a re-insurance contract at international level.
- c) A one-page service provider's understanding of the ToRs.
- d) A very detailed list of benefits in the health insurance offer as captured under Section B above. Each application must provide:
 - Full details of what the cover provides.
 - Eligible benefits included in the in-patient cover.
 - Eligible benefits included in the outpatient cover.
 - Eligible benefits included in the maternity cover.
 - Eligible benefits included optical and dental cover.
 - Provider coverage.
 - Premium price.
 - General exclusion.



Note: The medical cover exclusions, where applicable, MUST be clearly stated outlining specific details of each excluded condition.

2. Cost Proposal

Offerors Cost Proposal shall include all the following:

- Premium per staff member including legal dependents.
- Prices quoted should be inclusive of all taxes and in Rwandan francs.

3. Desired Coverage areas

- o Rwanda Country wide, all Health Partners.
- o EAC wide access to all your service providers.
- o INDIA on referral for cases not treatable in the region
- o Or elsewhere.

a. Estimated number of staff and dependents

#	Description	Numbers
1	Current number of staff to be covered (with possible increase) <ul style="list-style-type: none"> • Single: 64 • Families: 104 	172
2	Current number of legal dependents (approximate number)	311
	Total Population	479

IV. EVALUATION OF OFFERS

a. General Information

Stitching Brac International Rwanda anticipates receiving at least one round of questions from potential vendors; however, **Stitching Brac International Rwanda** reserves the right to award a contract without discussions.

Each offer submitted will be reviewed by an evaluation committee consisting of **Stitching Brac International Rwanda** employees in accordance with the criteria below and the award will be made to the responsible vendor whose offer represents the best overall value to **Stitching Brac International Rwanda**.

b. Evaluation Criteria

Award will be made to the offeror whose proposal, conforming to the solicitation, is determined to offer the best value to **Stitching Brac International Rwanda**. Offers will be evaluated as follows:

Criteria	Points
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Overall responsiveness to the RFP: Possession and submission of all “ Required Qualifications ” listed above.	15
Benefit coverage and responsiveness to benefits listed in the TOR. Ability to meet the scope of work/specifications as detailed in the TOR: Insurer should comment on their ability to provide the required benefit coverage and, ensure to list any services they do not feel they would be able to offer and any additional benefits they can provide beyond the scope of work	50
Evidence of at least three (3) past performance or previous jobs done, as well as reference letters from at least three (3) references (Preferably INGOs)	5
Financial offer Cost proposal: Explain in detail how costs are calculated and what Stitching Brac International Rwanda is expected to pay for the services provided, and ensure they align with the Scope of the services	30
Total	100

c. Determination of the Competitive Range and Contract Award.

If Stitching **Brac International Rwanda** determines that discussions are necessary, a Competitive Range will be established which is composed of only the most highly rated offers. **Stitching Brac International Rwanda** may exclude an offer if it is so deficient as to essentially require a new proposal. Should a competitive range be established, **Stitching Brac International Rwanda** may invite those in the competitive range to present their offers to the evaluation team. Should oral presentations occur, they will be evaluated as part of the offer.

d. Acceptance of Offer and Award

This RFP is non-binding and in no way obligates **Stitching Brac International Rwanda** to award any contract. **Stitching Brac International Rwanda** reserves the right to make an award in whole or in part, or not to make an award, in accordance with the best interests of **Stitching Brac International Rwanda**. Firm commitment to purchase is not established until a written order/contract is issued by **Stitching Brac International Rwanda**.

e. Cost of Proposal Preparation

The cost of the proposal preparation in response to this solicitation shall be solely the responsibility of the Offeror.

f. Validity of Offers.

Offers submitted in response to this solicitation shall be valid for at least **90 days** from date of submission. Prices quoted by the offeror and subsequently incorporated in contract resulting from this solicitation shall be valid for the full period of performance.

Signed by: **Operations and Procurement Department**





On behalf Of Stichting Brac International Rwanda