



REQUEST FOR PROPOSAL (RFP)

Dear Sir/Madam,

Subject: Request for Proposal for the Provision of Medical Insurance Services.

The Pharo Foundation, Rwanda, invites all registered medical insurance providers in Rwanda to submit their competitive proposals for the “Provision of Medical Insurance Services” for approximately 48 staff members and their dependents.

This tendering process will result in entering a contract with the successful and selected bidder. The period of performance for this effort shall be 12 months from **August 1, 2026, to July 31, 2027**, with the possibility of extension based on the performance/satisfactory services of both parties.

To enable you to submit your proposal for these services, please find below the following,

1. About Pharo Foundation.
2. Instruction to Applicants.
3. Objective of the assignment.
4. Applicant checklist.
5. Scope of work/ TOR and technical specifications
6. Instructions to Bidders
7. Submission of Tenders
8. Selection Criteria
9. Information Required
10. Payment Terms
11. Conditions of Tender

SECTION 1: COMPANY DESCRIPTION

a) Introduction

The Pharo Foundation (the “Foundation”) is a privately funded entrepreneurial organisation that runs philanthropic programmes as well as a for-profit arm Pharo Ventures. The Vision of the Foundation is an economically vibrant and inclusive Africa. The Mission is to achieve the Vision by investing in the human and physical capital of Africa, with a strong focus on job creation.

Established in 2011 as a UK based non-profit, the Foundation has since made a strategic shift to directly design and implement its own programmes to ensure greater engagement with communities,



better results and increased accountability. The Foundation has carried out numerous projects in East Africa, with a focus on Ethiopia and Somaliland and has now expanded into Rwanda and Kenya. The key strategic pillars for the philanthropic side of the Foundation are education, health, water, and agriculture. At the end of 2019, the Foundation also started its Pharo Ventures franchise to prioritise sectors where the Foundation believes a real impact could be made by establishing self-sustaining businesses, which focus on job and economic value creation.

Headquartered in the UK (London), the Foundation has an operational head office in Kenya (Nairobi) with country offices in Ethiopia (Addis Ababa and Assosa), Somaliland (Hargeisa), and Rwanda (Kigali).

SECTION 2: INSTRUCTIONS TO APPLICANTS

The insurance underwriting company will be expected to provide a scheme that entails benefits that ensures members of staff receive quality health care. While it is appreciated that medical schemes come with inherent control measures, The Pharo Foundation is hoping that the selected provider will look at the possibility of ensuring that any controls and procedures are not unnecessarily bureaucratic and cumbersome.

SECTION 3: OBJECTIVES OF THE ASSIGNMENT

The Pharo Foundation Rwanda wishes to contract a reputable Insurance Underwriting Company, to provide a comprehensive medical cover for 60 staff and their legal dependents. at a cost in line with Pharo Foundation's budget. The services are required for the period 1st August 2026 to 31st July 2027.

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.
- Dependents' eligibility group



NB. The medical cover exclusions, where applicable, **MUST** be clearly stated on a separate page outlining specific details of each excluded condition.

SECTION 4: APPLICANTS CHECKLIST

Applicants interested in this assignment shall submit a full application, which includes the following:

1. Cover Letter, signed by an authorized representative of the applicant and indicating name of applicant, address, phone numbers, and email address, and contact person for any purpose related to this RFQ.
2. Company profile.
3. Quotation attached to the cover letter with track records.
4. Financial offer (Taxes and levies inclusive).
5. RDB Registration certificate.
6. RRA VAT certificate.
7. RRA clearance certificate.

SECTION 5: SCHEDULE OF BENEFITS (SOB)

The company which is selected to perform the work will provide the following services:

a) In-Patient Cover

The Inpatient cover should provide for a minimum of the following services:

- Inpatient consultations and diagnostic examinations and consultations.
- Doctors, surgeons, anesthetist's, and operating theatre fees.
- Accommodation/ hospital bed charges
- Physiotherapist's fees.
- Psychiatry/Psychotherapy treatment.
- HDU & ICU expenses.



- Drugs, dressings, surgical appliances, laboratory, and cost of investigations reasonably incurred by an insured member.
- Local rescue and evacuation within the inpatient limit.
- Treatment costs by medical practitioners registered with the Rwanda Medical & Dental Council.
- Drugs prescribed by a physician and dispensed by a licensed pharmacist.
- Other services covered include surgical dressing when necessitated by accidental body injury or disease.
- X-ray, laboratory, and physiotherapy fees.
- HIV/AIDS (including related conditions).
- Chronic/Pre-existing/ recurrent conditions e.g. heart condition, cancer, asthma, high blood pressure, and diabetes etc.
- Maternity and pregnancy-related complications including caesarean.
- Major Trauma
- Congenital and prematurity conditions.
- Covid-19. illness

In-patient treatment will be provided to employees and their dependents with maximum room rates. The coverage must be a cashless system; therefore, the selected company ought to have a wide network with hospitals in national and international regions.

b) Out-Patient Cover

The out-patient cover should provide for a minimum of the following services:

- Out-patient consultations.
- Diagnostic examinations, injections and procedures performed at a primary care level in a doctor's consultation room.
- Prescribed medicines.
- X-rays, full body scan, pathology, scans and MRI
- Antenatal and postnatal care.



- Minor trauma treatment.
- Acute medication.
- Counselling services.
- Covid-19 complications/tests.
- Pre-natal, post-natal, and ultrasounds.
- Fertility treatment checks and medicine
- Pre-existing conditions/HIV& AIDs cover.
- Both KEPI and baby-friendly immunisations.
- Baby wellness clinics.

c) Additional benefits

The following additional benefits should be catered for in the proposal;

- Dental cover.
- Optical cover.
- Maternity cover (including antenatal and postnatal costs, delivery (normal & caesarean).
- Last/funeral expense cover.
- Excess of loss cover.
- Cover for pre-existing, chronic and congenital conditions.
- HIV/AIDS including treatment for opportunistic infections of HIV conditions and\administration of ARV drugs.
- The Medical evacuation coverage for members such as Medical Evacuation and Repatriation, Hospital Admission, Monitoring of Medical Condition, Dispatch of Medicine in the event of Emergency, Emergency Message Transmission, transportation to Join Patient, Care/Transportation of Minor Children, Return of Mortal Remains.

Tele-Medical Consultation, Evaluation and Referral 24 hours.

- Emergency evacuation by road subject to the overall limits.



- Non-segregation of the benefits under the various headings e.g. drugs, doctors' fees, etc. as long as it is within the overall limit of cover.
- For the hospitalization of a child provide for payment of the accommodation fee for the accompanying parent/guardian.
- Provide 24-hour emergency numbers accessible in cases of emergencies.
- Include information on access to overseas cover.

SECTION 6. COVERAGE

The tenderer is required to provide the following: -

- I. Full details of towns and regions/counties where the insurance underwriting company is represented in Rwanda.
- II. The appointed Hospitals, Pharmacies, Clinics and Doctors all over the country that can be accessed by Pharo Foundation-Rwanda employees and their dependents', classified as high, medium, and low cost. Enumerate their respective costs for all the services pertaining the covers.
- III. Full details of the medical cover outside Rwanda and all exclusions that are applicable.

SECTION 7. UTILIZATION / CASE MANAGEMENT

1. Give a detailed report on how the cover is going to be administered.
2. Give an analysis of how the service provider intends to address the following issues/procedures: -
 - a. Admission of members into the cover.
 - b. Admission of members with pre-existing conditions into the cover.
 - c. Admission of HIV/AIDS-related cases to the cover.
 - d. Procedure to be followed for overseas cover.
 - e. Procedure to be followed to procure last expense (if any in your package).
3. Claims administration i. e Give details of the claims settlement turnaround time. Note the time indicated will be used to review the performance of the tenderer and the underwriter for any future renewal of contract.

SECTION 8. QUALIFICATIONS OF THE COMPANY AND PERSONNEL QUALIFICATION

- Extensive experience and a proven track record in the health insurance business.



- Wide networks for national and international coverage.
- Reliable health coverage services.
- Sound experience in servicing international organizations.
- 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.

SECTION 9. GENERAL PROVISIONS

1. Short-listed bidders may be invited to make presentations to the evaluation team.

SECTION 10. DURATION

The selected company will provide medical insurance to Pharo Foundation staff and their dependents for 1 year with a possibility of extension.

SECTION 11: AWARD SELECTION

Quotations shall be selected based on the following criteria:

Criteria	Points
Company Qualifications including administration documents and track records	20
Benefit coverage	20
Provider network (Medical Providers, Coverage Area)	20
Quality of service (Reservation , (Billing and reporting systems)	10
Financial offer	30
Total:	100



SECTION 12: OFFER DEADLINE

The offers must fully meet all requirements of this RFP. Providers are requested to submit their quotations no later than **April 30, 2026, at 23:59** local Kigali time through email rwandaprocedurement@pharofoundation.org

SECTION 13: ADDITIONAL INFORMATION

For any questions or concerns please convey them to: rwandaprocedurement@pharofoundation.org

NB: Only shortlisted candidates will be contacted.

We do not appreciate third-party mediation based on this advertisement.