FOOD FOR THE HUNGRY

FH ASSOCIATION RWANDA (FOOD FOR THE HUNGRY)

P.O.Box 911 Kigali

TERMS OF REFERENCE FOR MEDICAL INSURANCE

1. Background

FH Association (Food for the Hungry) is an International Christian Relief and Development Organization. FH operates in Rwanda since 1994 responding to the serious humanitarian crisis caused by the genocide. Since 2001, FH has focused efforts on long-term development work including livelihoods, food, health, education and disaster response.

Today FH Association Rwanda counts 70 Staff located in 7 Area Programs and 1 Head Office in Kigali

FH Association Rwanda is looking for a competent Insurance company to provide Medical Insurance for its **70 National Staff and their 303 Dependents** for the period **starting from 01 October 2026 and shall end on 30 September 2027.** This call for proposal is open on equal terms to all insurance companies registered in Rwanda.

2. Scope of Services

The selected insurance provider will be expected to provide reliable and comprehensive medical insurance services, including access to health facilities and efficient claims management, in accordance with the agreed insurance policy and benefits.

- Nationwide coverage, including public and private health facilities.
- Comprehensive first-category medical insurance coverage.
- Clear inpatient and outpatient benefits and limits.
- Dental and optical benefits with clearly stated limits.
- Efficient claims processing and reimbursement procedures.
- Clear procedures for adding newly hired staff and eligible dependants.
- Clear procedures for reimbursement/refund of premiums where applicable when staff leave employment.
- Flexibility to utilize benefits within approved limits and the overall cover.
- Accessible customer service and support for FH Rwanda staff.

FOOD FOR THE HUNGRY

3. Insurance Coverage and Financial Proposal Requirements

The financial proposal should clearly indicate the premium and detailed benefits offered. Bidders should provide options where applicable to facilitate comparison of different levels of co-payment and coverage.

- Option with 5% co-pay.
- Option with 10% co-pay.
- Option without co-pay.
- Overall family package limit for inpatient and outpatient services combined.
- Dental limit per family.
- Optical limit per family.
- Administration fees per person, if applicable.
- Annual premium structure and any applicable charges.
- Treatment of staff with dependants and applicable family arrangements.
- Flexibility within benefit limits and the overall cover.
- Premium adjustment/refund procedures for staff departures and addition of newly hired staff.

4. Eligibility and Technical Proposal Requirements

Interested insurance companies should submit a technical proposal demonstrating their capacity, experience, financial strength, regulatory compliance, and ability to provide the required services.

1. Company profile showing the company's background, experience and assets supporting its business.
2. Audited financial statements for the most recent two financial years.
3. Evidence of medical insurance services provided to at least 10 institutions, including at least one government/parastatal institution and two NGOs, where applicable.
4. CVs/profile of key personnel responsible for commercial, technical, claims and underwriting functions.
5. Detailed claims handling procedures, including expected processing timelines and service standards.
6. Confirmation of reinsurance arrangements and evidence of ability to cover risks above treaty capacity, where applicable.
7. Valid company registration certificate from the Rwanda Development Board (RDB).
8. Valid RRA tax clearance certificate.
9. Valid RSSB certificate.
10. Evidence of authorization/licensing to provide insurance services in Rwanda.

FOOD FOR THE HUNGRY

5. Evaluation Considerations

Proposals will be evaluated in accordance with FH Rwanda's applicable procurement procedures and the approved evaluation criteria. The evaluation may consider the following:

- Compliance with the technical requirements and completeness of the proposal.
- Experience and demonstrated capacity of the insurance provider.
- Financial strength and ability to meet insurance obligations.
- Quality and breadth of the medical provider network.
- Scope and quality of medical insurance benefits.
- Claims management procedures and responsiveness.
- Premium rates and overall financial competitiveness.
- Regulatory and statutory compliance.
- Overall value for money.

6. Procurement Method

The offers, well typed, appropriately bound **technical proposal** presented in **One Original** and **Two copies** and **financial proposal** presented in **One Original** and **Two copies** must reach in sealed envelopes to the aforesaid address no later than **16th September 2026** at 10:30am local hour. Late bids will be rejected and returned unopened.

The bids will be opened the same day at 11:00 am in the presence of the bidders or their representatives who choose to attend in the meeting room of FH Association Rwanda.

FH Rwanda reserves the right to reject any bid deemed inappropriate.

Done at Kigali on 25th September 2026

FH Association Rwanda Management

FOOD FOR THE HUNGRY FOOD FOR THE HUNGRY B.P. 911 KIGALI-RWANDA