



KENYA INSTITUTE OF SUPPLIES MANAGEMENT

“Promoting Professionalism in Supply Chain Management”

KISM Tower, 12th Floor | Ngong Road | P.O. Box 30400-00100 NBI, Kenya
Mobile: +254/0111024818721; +254769878227 | Email: admin@kism.or.ke | Website www.kism.or.ke

All enquiries must be addressed to the CEO

When replying please quote **Ref: KISM/CEO/SCM/VOL.1/045**

29th February, 2024

TO ALL PROSPECTIVE BIDDERS

Dear Sir/Madam,

RE: ADDENDUM NO. 1 PROVISION OF MEDICAL INSURANCE COVER FOR BOARD MEMBERS AND STAFF TENDER NO. KISM/TEN/01/2024-2025

The following amendments are made to the specified provisions of the Tender document for the provision of Provision of Medical Insurance Cover for Board Members and Staff Tender No. KISM/TEN/01/2024-2025.

Relationship with the Principal Tender Document

Save where expressly amended by the terms of this Addendum, the Principal Tender Document shall continue to be in full force and effect. The provisions of this Addendum shall be deemed to have been incorporated in and shall be read as part of the Principal Tender Document.

Item	Question by Tenderer	Clarification
1.	Extension of Tender Opening Date.	Bidders are notified that the tender closing date has been re-scheduled to Thursday 7 th March 2024. Completed tender documents are to enclosed in Plain Sealed envelops marked with Tender number and be deposited in the Tender box at 12 th Floor of Kenya Institute of Supplies Management (KISM Towers)
2	Could you please confirm whether this tender is open to both underwriters and brokers, or if it exclusively pertains to underwriters?	The Tender is Open to Underwriters only
3	Scope of Cover	The revised Scope and Breakdown of The Cover and the breakdown as per page- attached



KENYA INSTITUTE OF SUPPLIES MANAGEMENT

“Promoting Professionalism in Supply Chain Management”

KISM Tower, 12th Floor | Ngong Road | P.O. Box 30400-00100 NBI, Kenya
Mobile: +254/0111024818721; +254769878227 | Email: admin@kism.or.ke | Website: www.kism.or.ke

4	We write to seek clarification on the attached tender for provision of insurance services, on page 28 of 89 there is a requirement to share a quotation for both Option 1 and Option 2, The sub limits provided for both Option 1 and Option 2 on page 65 of 89 and 66 of 89 are the same, resulting in a zero difference in pricing.	The Price/Form of Tender is schedule is on Page (Page 38 of 89) of the Tender Document .
---	--	--

All other terms and conditions remain as per the principal tender document.

Yours faithfully,

Chilion Ogol

A.g Deputy Director Supply Chain Management

Annex 1 SCHEDULE OF REQUIREMENTS

KISM now seeks to engage an Insurance provider to provide an enhanced Medical cover for Board Members and Staff as per the details provided below

Terms of reference

- i. Structuring and obtaining optimum policy cover in accordance with
- ii. Provide prompt and satisfactory service on the general management of the Medical Scheme policy, correspondence and claim review meetings;
- iii. Prepare the Policy Document and any Endorsements there-in and forward to KISM.
- iv. If the entire policy document is found to be satisfactory, such document will be deposited with the KISM not later than fifteen (15) days of inception of cover;
- v. Arrange quarterly meetings to review performance of the policy by 15th of the following quarter;
- vi. Provide appropriate Medical Scheme improvement recommendations;
- vii. Such other services as may be related or ancillary to the due performance of the above work.

SCOPE OF MEDICAL COVER

Objective of the Cover

The objective of the cover is to provide a comprehensive in-patient and out-patient medical cover for the Members of the Board and staff and their immediate dependents.

Duration of Contract

The period of cover is two years' subject to annual satisfactory review. This Insurance cover will commence from April 2024 .

a) Staff

Indemnity against KISM's expenses incurred by members, employees their dependents during the period of the policy.

- Benefits:
- Inpatient
- Out-patient
- Drugs and administration
- Optical, dental.
- Maternity
- Last expenses for member's spouse and dependents
- Other benefits:
- Sum Insured: (Schedule provided)

b) Cancellation Notice of 60 days c) Eligibility

The proposed scheme shall cover all permanent employees as well as those on contract terms of service. It shall also cover the employee's spouse and dependent children below the age of 25 years.

Scope of Proposed Medical Services

The provider is expected to provide efficient and effective medical services for the Members of the Board and staff and their immediate dependents. The summary of benefits and total population is provided herein.

The medical services must be easily available and accessible to for the Members of the Board and staff and their immediate dependents as and when required. The number of the Members of the Board and staff and their immediate dependents may change from time to time and KISM will update the service provider appropriately.

The scheme is In-patient scheme and Out-patient services.

Inpatient Services:

- Provide quality inpatient medical services. The Inpatient scheme should encompass the following benefits:
- Hospitalization including full diagnosis and treatment, discharge from hospital and the cost of treatment.
- Post Hospitalization benefits
- Accommodation and meals for care taker, parent/guardian accompanying a child below 12 years.
- Dental and optical hospitalization resulting from an accident will each be covered within the limits
- The Inpatient optical and dental treatment for illness necessitating hospitalization will be covered within the limits.
- Specialists fee including physician, surgeons, anesthetics etc.
- Pre-existing and chronic recurrent conditions including hypertension, asthma, diabetes, cancer related illness, arthritis and pre-existing surgical conditions. • Congenital conditions and neonatal expenses
- Inpatient Psychiatric Treatment.
- Laboratory investigations, X-rays, ultrasound, ECG, MRI Scans
- Prescribed drugs, dressings surgical appliances and nursing procedures
- Medical Appliances (Hearing Aids, Glucometer, Insulin delivery devices, Urine Catheters & Accessories etc.).
- Radiology X-ray, ultrasound, ECG and computerized Tomography, MRI scans.
- Radiotherapy and chemotherapy.
- Pathology (laboratory) fees.
- Post Hospitalization attendant therapy up to three months.
- Access to medical specialists while admitted.
- Inpatient physiotherapy.
- Gynecological treatment.
- Day surgery admissions including dental, optical, gynecological as well as all other services.
- Operating theatre charges
- Intensive care unit (ICU) and High Dependency Unit (HDU) charges
- Laser Surgery
- Annual health check
- Well woman, well man medical services
- No waiting period
- Treatment for alcoholism and drug addictions (employee only and acquired during employment term).
- Palliative or analgesic care.
- Provision of Maternity benefits including Caesarian section.
- Cost of medical circumcision.
- Accident hospitalization
- Rescue and evacuation in case of emergency
- Treatment overseas if not locally available where advised by a medical practitioner.
- Management and treatment of severe respiratory illness including but not limited to COVID-19 where such illness is severe and requires use of a respirator or oxygen concentrator.
- All Pandemics (including COVID-19) to be covered to within limit

- Worldwide cover
- Medical services for HIV/AIDs including counseling, treatment, providing anti-retroviral and other related drugs
- Terrorism Cover to cover medical expenses arising from activities where the insured is a victim.
- Include hospital accommodation charges net of NHIF as follows Category A & B – Private Room with sink & toilet bed not capped
Category C - Standard Private Room with sink
- Any additional benefit(s) should be specified by the bidder
- Any other service not included above but which may be mutually agreed upon from time to time.

Outpatient Cover

The scope of the cover for Out-patient medical services shall apply to all medical related illnesses and will include the following:

- Routine outpatient consultation,
- Prescribed physiotherapy
- Prescribed drugs and dressings.
- Immunizations-KEPI and Baby Friendly
- Counseling Services.
- Family planning & fertility tests
- Impotence drugs
- Diagnostic equipment (e.g. Glucometers, BP Machines etc.) and hearing aids.
- Circumcision
- Recommended travel vaccines-yellow fever, polio
- Alternative treatment i.e. acupuncture and chiropractor, on referral
- Non-motorized wheel chairs, frames and crutches
- Counseling, testing, treatment of HIV related opportunistic diseases and provision of antiretroviral drugs;
- Attendance to other opportunistic and terminal diseases such as TB, cancer etc.
- Alcoholism, drug and substance abuse treatment, counseling and rehabilitation services.
- Pre – existing Conditions
- Annual General checkup for employee and spouse, and board member
- Diagnostic X-Ray and Laboratory Tests.
- Radiology X-ray, ultrasound, EEG, ECG and computerized Tomography, MRI scans.
- Dental Services-to include extraction, root canal, fillings, scaling necessitated by a medical condition.
- Optical services (Frames, lenses (on ophthalmologist prescription only), contact lenses, biFocal lenses, Visual examination)
- Referrals to Specialists (Pediatricians, Obstetricians, gynecologists, lactation specialists
- Neonatologists, Orthopedic doctors, dermatologists, E.N.T. doctor's etc.).
- Psychiatrist treatment
- Comprehensive Baby vaccinations (No vaccine exclusions)
- Maternity services i.e. Anti and Post Natal.
- HIV/AIDS cover (Voluntary counseling and testing and other related treatments).
- Chiropractor upon referral & approval.
- Pandemic diseases Vaccinations

- PSA test (prostate antigen test) for male employees and spouses and one pap- smear test and a mammogram for female employees and spouses per annum.
- Staff vaccination for diseases such as Hepatitis B,

Other details to be contained in the Bidders' proposal:

Bidders must demonstrate that they have the knowledge and experience in the provision of medical services.

The bids should comprise medical scheme proposal(s) indicating:

(a) The benefits and associated costs of Inpatient and outpatient.

The Medical Service Provider(s) identified should have an extensive and reputable network of Hospitals, Clinics, Pharmacies and Laboratories within easy reach of Authority's staff and their dependents.

Administration of the Scheme

- The firm shall ensure that services are provided to employees and their beneficiaries with as little paper work and inconvenience as possible.
- The Bidder shall be required to clearly state the procedures (in-patient and out-patient) to be followed by the employee(s) and beneficiary (ies) in the provision of medical services, stating clearly the responsibilities of the parties involved.
- Where applicable, the bidder shall provide KISM with statements on their medical Accounts.

Member/Employee Identification

- The Bidder shall be expected to define a clear procedure of Identification of Employees and their Beneficiaries.

Employee/Beneficiary Data Management

- The Bidder shall be expected to liaise with KISM on matters regarding Employee Data updates.
- The Bidder shall therefore be required to provide a procedure for the maintenance of Employee/Beneficiary records.
- The bidder should undertake to retain the utmost confidentiality of member details including utilization which can only be shared to the Director General in person or the dedicated contract manager or upon express authorization of either of them.

List of Service Providers

- The Bidder shall be required to provide a comprehensive list of all the Hospitals, Clinics, Doctors, Specialists, Pharmacies and Chemists in their panel.
- The Bidder shall however not limit beneficiaries to their panel only. The Bidder shall take on the Medical Service Providers already on the KISM panel.

Scheme Reports

The Bidder shall be required to provide to KISM Monthly/Quarterly/Annual Reports on the global utilization of services including expenditure reports for Inpatient and Outpatient claims as well as any other reports that may be required by KISM from time to time.

Quarterly Expenditure Statement Reports in hard copy on each individual Employee

MEMBERSHIP DETAILS

Eligibility

The proposed scheme shall cover;

- All permanent employees as well as those on contract terms of service. It shall also cover the employee's spouse and dependent children below the age of 25 years.

PROPOSED COVER LIMITS OPTIONS

DESCRIPTION		Category A Board Members (Per Member)	Category A KISM 1-3 (Per family)	Category A KISM 4-10 (Per family)
		Annual Limits and sub-limits in Ksh		
IN-PATIENT				
Annual limit		2,000,000	2,000,000	2,000,000
Pre-existing, chronic HIV & AIDS	Within In patient Limits	Covered within inpatient Limit		
Pre-terms, Congenital & Neonatal		Covered within inpatient Limit		
In-patient Dental ailments		Covered within inpatient Limit		
In-patient optical ailments		Covered within inpatient Limit		
Palliative or analgesic care		Covered within inpatient Limit		
Post Hospitalization visits/ review up to max 4 wks		250,0000	250,0000	250,0000
1 st Ever Emergency C-section in a woman's life inclusive of complications within In-Patient		300,000	300,000	300,000
Hospital Accommodation		25,000	25,000	25,000
Psychiatric Conditions		2,000,000	2,000,000	2,000,000
Lodger Fees	25,000	25,000	25,000	
Maternity ie Deliveries (Normal and Subsequent C-Section) and related complications		250,000	250,000	250,000
Non term babies		200,000	200,000	200,000
Pain Management		400,000	400,000	400,000
External appliances within In-Patient upon authorization		100,000	100,000	100,000
Medically necessary Circumcision		75,000	75,000	75,000
Rehabilitation due to alcoholism and drug addiction acquired during employment Employees Only		200,000	200,000	200,000
OUT-PATIENT				
Out Patient (Not shared)		100,000	150,000	150,000
Pre-existing, Chronic & HIV, Psychiatric		Full Outpatient Limit		
Pre & Post Natal		Full Outpatient Limit		
Counselling upon referral by a General Practitioner		Full Outpatient Limit		
Acupuncture & Chiropractors, upon referral from an orthopaedic surgeon, subject to pre authorization.		Full Outpatient Limit		

Travel vaccines (Yellow fever & Polio)- Employees only	10,000	10,000	10,000
Private Vaccines on pre-authorization (including Hepatitis B)	10,000	10,000	10,000
Family Planning subject to pre-authorization	25,000	25,000	25,000
General Health Check-ups for principal member within Out Patient limits	30,000	30,000	30,000
Optical (Within Outpatient Limit)	30,000	30,000	30,000
Dental (Within Outpatient Limit)	30,000	30,000	30,000
KEPI, Baby friendly vaccines		up to five years and below	up to five years and below
COMBINED DENTAL & OPTICAL BENEFITS (Within Outpatient)			
Annual Benefit Limit	Full Outpatient Limit		
Dental consultations, gum disease treatment, Extractions, Fillings (except precious metals), Scaling, Dental XRays and Dental Prescriptions	Full Outpatient Limit		
Routine optical consultations, prescriptions, optometrist consultations, eye examinations, Prescribed lenses, replacement of lenses, Contact & bifocal Lenses (up on a prescription by an ophthalmologist)	Full Outpatient Limit		
Frames are limited to one pair one pair annually	20,000	20,000	20,000
TERRORISM AND SABOTAGE			
Annual Group Limit	15,000,000		
Limit of cover under inpatient	Full Inpatient Limit		
Limit of cover under outpatient	Full Inpatient Limit		
COVID 19 BENEFITS AND ANY OTHER PANDEMIC			
Annual Group Limit	200,000	200,000	200,000
Hospitalization within Inpatient limit per family	500,000	500,000	500,000
Testing within Outpatient limit	15,000	15,000	15,000
LAST EXPENSE COVER			
Per person	200,000	200,000	200,000
Maternity cover for child delivery and pregnancy related complications, applicable to only female principal members or female spouses (Not to all members of the scheme).			

Family Size/IP Benefit	No. of Families	Total Population
KISM Council Members		
M	3	3
KISM Staff in Grade R-T		
M+3	2	8
M+4	3	15
KISM Staff in Grade K-Q		
M+2	4	12
M+3	2	8
M+4	1	5
KISM Staff in Grade G-J		
M	2	2
M+1	2	4
M+3	2	8
M+4	2	10
Grand Total	23	75

