

REQUEST FOR PROPOSALS (RFP)  
RFP/2020/005

**Medical Insurance Services for Abu Dhabi-UAE, Bonn-Germany and USA-NY staff**

International Renewable Energy Agency  
Abu Dhabi, UAE

*The International Renewable Energy Agency (IRENA) does not charge a fee at any stage of the procurement process (e.g. vendor registration, bid submission or any other stage). In the event that you have any reason to suspect that any activity purporting to be made on behalf of IRENA may be fraudulent, please contact [procurement@irena.org](mailto:procurement@irena.org)*

Section 1: Letter of Invitation

Abu Dhabi, 20 July 2020

Dear Madam or Sir,

The International Renewable Energy Agency (IRENA) hereby invites you to submit a Proposal to this Request for Proposal (RFP) for **Medical Insurance Services for IRENA's Staff**. The initial duration for the services shall be for one year, extendable up to four (4) years, based on service provider performance and discretion of IRENA.

1. This RFP includes the following documents:

Section 1 – This Letter of Invitation

Section 2 – Instructions to Proposers, Data Sheet & Mandatory requirements, attached herewith to be returned filled in

Section 3 – Schedule of Benefits (SoB), attached herewith

Section 4 – Proposal Submission Form-to be returned filled in, attached herewith

Section 5 – Documents Establishing the Eligibility and Qualifications of the Proposer

Section 6 – Technical Proposal Form - to be returned filled in, attached herewith

Section 7–Financial Proposal Form (Price schedule sheet), to be returned using the provided excel sheets and financial proposal form, attached herewith.

Section 8 – General Terms and Conditions for services, attached herewith

Section 9 – Claims reports (from current provider) for the last two years and Q1 of 2020

Section 10 –Top service providers preferred list, to be returned filled in, attached herewith

Section 11- UAE, Bonn and New York, attached herewith

2. Your offer comprising of a Technical and Financial Proposal, in separate electronic files \_emails, should be submitted in accordance with the Data Sheet.
3. You are kindly requested to submit an acknowledgment letter to IRENA via the following email [procurement@irena.org](mailto:procurement@irena.org): by 30 July 2020

**RFP: Medical Insurance Services for IRENA's Staff**

4. The letter should advise whether your company intends to submit a Proposal and if not, we would appreciate your kind indication of the reason, for our records purposes.
5. Should you need further clarification, kindly communicate with the contact person indicated in the attached Bid Data Sheet duly assigned to handle all queries for this RFP

We look forward to your Proposal and thank you in advance for your interest in IRENA procurement opportunities.



Yours sincerely,

Bruce Neese

Director of Administration and Management Services

## Section 2: Instruction to Proposers

### Definitions of Terms

- a) “Contract” refers to the agreement that will be signed by and between the IRENA and the successful proposer, all the attached documents thereto, including the General Terms and Conditions (GTC) and the Appendices.
- b) “Country” refers to the country indicated in the Data Sheet.
- c) “Data Sheet” refers to such part of the Instructions to Proposers used to reflect conditions of the tendering process that are specific for the requirements of the RFP.
- d) “Day” refers to calendar day.
- e) “Government” refers to the Government of the country that will be receiving the services provided/rendered specified under the Contract.
- f) “Instructions to Proposers” (Section 2 of the RFP) refers to the complete set of documents which provides Proposers with all information needed and procedures to be followed in the course of preparing their Proposals
- g) “LOI” (Section 2 of the RFP) refers to the Letter of Invitation being sent by IRENA to the Proposers.
- h) “Proposal” refers to the Proposer’s response to the Request for Proposal, including the Proposal Submission Form, Technical and Financial Proposal and all other documentation attached thereto as required by the RFP.
- i) “Proposer” refers to any legal entity that may submit, or has submitted, a Proposal for the provision of services requested by IRENA.
- j) “RFP” refers to the Request for Proposals consisting of instructions and references prepared by IRENA for purposes of selecting the best service provider to perform the services described in the Terms of Reference.
- k) “Services” refers to the entire scope of tasks and deliverables requested by IRENA under the RFP.
- l) “SLA” is a Service Level Agreement which lists services and minimum quality/quantity being met by the Provider is providing claims and other services to IRENA. The bidders is to provide their SLA covering claims processing (average and minimum turnaround time on processing claims, maximum time for open claims, error rates on procedures and financial accuracy), reporting (timing of reports to IRENA management with analysis), responsiveness to IRENA requests for information, and Network (action time to include providers who are not in Bidders network for direct payment and for discounts).

- m) “Supplemental Information to the RFP” refers to a written communication issued by IRENA to prospective Proposers containing clarifications, responses to queries received from prospective Proposers, or changes to be made in the RFP, before the deadline for the submission of Proposals.
- n) “Terms of Reference” (TOR) refers to the document included in RFP as Section 3 which describes the objectives, scope of services, activities, tasks to be performed, respective responsibilities of the proposer, expected results and deliverables and other data pertinent to the performance of the range of duties and services expected of the successful proposer.

#### A. GENERAL

1. IRENA solicits Proposals in response to this Request for Proposal (RFP). Proposers must strictly adhere to all the requirements of this RFP. No changes, substitutions or other alterations to the provisions stipulated in this RFP will be accepted unless approved in writing by procurement office at IRENA. However, whilst fully complying with the RFP requirements, Proposers are encouraged to provide any suggestions and solutions that may achieve a more cost-effective and value-for-money approach to fulfilling the requirements of this RFP.
2. Submission of a Proposal shall be deemed to constitute an acknowledgement by the Proposer that all obligations stipulated by this RFP will be met and unless specified otherwise, the Proposer has read, understood and agreed to all the instructions provided in this RFP.
3. Any Proposal submitted will be regarded as an offer by the Proposer and not as an acceptance of an offer of any Proposal by IRENA. This RFP does not commit IRENA to award a contract.
4. A Proposer shall not be in any position of conflict of interest arising from their current or future work with respect to IRENA. All Proposers found to have a conflict of interest shall be disqualified. Proposers may be considered to have a conflict of interest with one or more parties in this solicitation process, if they:
  - 4.1 are or have been associated in the past, with a firm or any of its affiliates which have been engaged with IRENA to provide services for the preparation of the design, specifications, Terms of Reference and other documents to be used for the procurement of the goods and services to be purchased in this selection process;
  - 4.2 were involved in the preparation and/or design of the programme/project related to the services requested under this RFP;
  - 4.3 have owners, officers, directors, controlling shareholders, or key personnel who are related to IRENA staff involved in procurement functions;
  - 4.4 submit more than one Proposal in this RFP, either as an individual entity, or through its membership with a joint venture/consortium/association that is also submitting a Proposal for the same contract.

4.5 are found to be in conflict for any other reason, as may be established by, or at the discretion of, IRENA.

## 5. Fraud and Corruption

IRENA implements a policy of zero tolerance on fraud and corrupt practices and is committed to preventing, identifying and addressing all acts of fraud and corrupt practices against IRENA as well as third parties involved in IRENA activities.

## B. CONTENTS OF PROPOSAL

### 6. Sections of Proposal

Proposers are required to complete, sign and submit in the number of copies the following documents:

- 6.1 Proposal Submission Covering Letter Form (see RFP Section 4);
- 6.2 Documents Establishing the Eligibility and Qualifications of the Proposer (see RFP Section 5 and Data Sheet);
- 6.3 Technical Proposal (see prescribed form in RFP Section 6);
- 6.4 Financial Proposal (see prescribed form in RFP Section 7);
- 6.5 Proposal Security, if applicable (if required and as stated in the Data Sheet, see prescribed Form in RFP Section 8);
- 6.6 Any attachments and/or appendices to the Proposal (including those specified under the Data Sheet)

### 7. Clarification of Proposal

Proposers may request a clarification of any of the RFP documents no later than the number of days indicated in the Data Sheet before the proposal submission date. Any request for clarification must be sent in writing, or by electronic means to the IRENA address indicated in the Data Sheet. IRENA will respond in writing, or by electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Proposers who have provided confirmation of their intention to submit a Proposal.

IRENA shall endeavor to provide such responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of IRENA to extend the submission date of the Proposals, unless IRENA deems that such an extension is justified and necessary.

### 8. Amendment of Proposals

At any time prior to the deadline for submission of Proposals, IRENA may for any reason, such as in response to a clarification requested by a Proposer, modify the RFP in the form of a Supplemental Information to the RFP. All Proposers who have provided confirmation of their intention to submit a Proposal will be notified in writing of all amendments to the RFP.

In order to afford prospective Proposers reasonable time to consider the amendments in preparing their Proposals, IRENA may, at its discretion, extend the deadline for submission of Proposals, if the nature of the amendment to the RFP justifies such extension.

## C. PREPARATION OF PROPOSALS

### 9. Cost of Proposal

The Proposer shall bear any and all costs related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not. IRENA shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the process.

### 10. Language of Proposal

The Proposal, as well as all related correspondence exchanged by the Proposer and IRENA, shall be written in the language (s) specified in the Data Sheet. Any printed literature furnished by the Proposer written in a language other than the language indicated in the Data Sheet, must be accompanied by a translation in the preferred language indicated in the Data Sheet. For purposes of interpretation of the Proposal, and in the event of discrepancy or inconsistency in meaning, the version translated into the preferred language shall govern.

### 11. Proposal Submission Form

The Proposer shall submit the Proposal Submission Form using the form furnished in Section 4 of the RFP.

### 12. Technical Proposal Format and Content

Unless otherwise stated in the Data Sheet, the Proposer shall structure the Technical Proposal as follows:

12.1 Expertise of Firm/Organization – this section should provide details regarding management structure of the organization, organizational capability/resources, and experience of organization/firm, the list of projects/contracts (both completed and ongoing, both domestic and international) which are related or similar in nature to the requirements of the RFP, and proof of financial stability and adequacy of resources to complete the services required by the RFP (see RFP Clause 15 for further details).

12.2 Proposed Methodology, Approach and Implementation Plan – this section should demonstrate the Proposer's response to the Schedule of Benefits by identifying the specific components proposed, how the requirements shall be addressed, as specified, point by point; providing a detailed description of the essential performance characteristics proposed; identifying the works/portions of the work that will be subcontracted; and demonstrating how the proposed methodology meets or exceeds the specifications, while ensuring appropriateness of the approach to the local conditions and the rest of the project operating environment. This methodology must be laid out in an implementation timetable that is within the duration of the contract

as specified in the Data Sheet. (if applicable)

- 12.3 Management Structure and Key Personnel – This section should include the comprehensive curriculum vitae (CVs) of key personnel that will be assigned to support the implementation, clearly defining the roles and responsibilities of the key account manager. CVs should establish competence and demonstrate qualifications in areas relevant to the SOB in medical insurance.

In complying with this section, the Proposer assures and confirms to IRENA that the personnel being nominated is available for the Contract on the dates proposed. If any of the key personnel later becomes unavailable, except for unavoidable reasons such as death or medical incapacity, IRENA reserves the right to render the proposal non-responsive. Any substitution arising from unavoidable reasons shall be made only with the approval of IRENA.

- 12.4 Other Information as may be relevant to the Proposal.

The Technical Proposal shall not include any financial information. A Technical Proposal containing any form of financial information that could lead to the determination of the price offer may be declared non-compliant and shall be rejected.

### 13. Financial Proposals

The Financial Proposal shall be prepared using the attached standard form (Section 7) and **excel sheet**. It shall list all major cost components associated with the services, and the detailed breakdown of such costs. All outputs and activities described in the Technical Proposal must be priced separately on a one-to-one correspondence. Any output and activities described in the Technical Proposal but not priced in the Financial Proposal, shall be assumed to be included in the prices of other activities or items, as well as in the final total price.

### 14. Currencies of Proposals

All prices from Proposers originating from outside the Country specified in the Data Sheet shall be quoted in the currency indicated in the Data Sheet. However, where Proposals are quoted in different currencies, for the purposes of comparison of all Proposals --

- 14.1 IRENA will convert the currency quoted in the Proposal to US Dollar, in accordance with the prevailing UN operational rate of exchange on the last day of submission of Proposals; and

### 15. Documents Establishing the Eligibility and Qualifications of the Proposer

The Proposer shall furnish evidence of its status as an eligible and qualified vendor, using the forms provided under Section 5, Proposer Information Forms. The documentary evidence of the Proposer's qualifications to perform the Contract, if the contract is awarded to the Proposer, shall be established to the IRENA's satisfaction. This evidence shall include, and must demonstrate, the following:

- 15.1 that, in the case of a Proposer offering to supply goods under the Contract which the Proposer did not manufacture or otherwise produce, the Proposer has been duly authorized by the goods' manufacturer or producer to supply the goods in the country of final destination; and
- 15.2 that the Proposer has the financial, technical, and production capability necessary to perform the Contract.

#### 16. Joint Venture, Consortium or Association

If the Proposer is a joint venture, consortium, or association, all of the parties shall be jointly and severally liable to IRENA for the fulfillment of the provisions of the Contract and shall designate one party to act as a leader with authority to legally bind the joint venture, consortium, or association.

The leader or lead entity, composition or the constitution of the joint venture, consortium, or association shall not be altered without the prior consent of IRENA.

The description of the organization of the joint venture/consortium/association must be clearly defined in the course of establishing the eligibility of the Proposer, by defining the expected role of each of its component/member firm in the course of performing the services defined in the SoB.

Where a joint venture/consortium/association is presenting its track record and experience in a similar undertaking as those required in the SoB, it should present such information in the following manner:

- Those that were undertaken together by the joint venture/consortium/association jointly and severally; and
- Those that were undertaken by the individual members of the joint venture/consortium/association expected to be involved in the performance of the services defined in the SoB.

Previous contracts completed by individual experts working privately but who are permanently or were temporarily associated with any of the member firms cannot be claimed as the experience of the joint venture/consortium/association or those of its members, but should only be claimed by the individual experts themselves in their presentation of their credentials.

#### 17. Alternative Proposals

Unless otherwise specified in the Data Sheet, alternative proposals shall not be considered.

#### 18. Period of Validity

Proposals shall remain valid for the period specified in the Data Sheet, commencing on the submission deadline date also indicated in the Data Sheet. A Proposal valid for a shorter period shall be immediately rejected by IRENA and rendered non-responsive.

In exceptional circumstances, prior to the expiration of the proposal validity period, IRENA may request Proposers to extend the period of validity of their Proposals. The request and the responses shall be made in writing, and shall be considered integral to the Proposal.

## D. SUBMISSION AND OPENING OF PROPOSALS

### 19. Submission and Opening of Proposals

19.1 The Financial Proposal and the Technical Proposal Envelopes **MUST BE COMPLETELY SEPARATED** and each of them must be submitted sealed individually and clearly marked on the outside as either “TECHNICAL PROPOSAL” or “FINANCIAL PROPOSAL”, as appropriate. **If the Technical and Financial Proposals are not separated, your proposal will be rejected.** Each envelope **MUST** also bear the name of the Proposer. The inner and outer envelopes shall:

- bear the name and address of the Proposer
- be addressed to IRENA as specified in the Data Sheet and
- bear a warning not to open before the time and date for proposal opening, as specified in the Data Sheet.

If all envelopes are not sealed and marked as required, IRENA will assume no responsibility for the misplacement or premature opening of the Proposal.

19.2 Proposers may always submit their Proposals by mail/courier or by hand delivery. When so specified in the Data Sheet, Proposers shall have the option of submitting their Proposals electronically. When the Proposals are expected to be in transit for over 24 hours, the Proposer must ensure that sufficient lead time has been provided in order to comply with IRENA’s deadline for submission. Under such circumstances, the Proposer must inform IRENA of the exact date and time of their dispatch, through the submission of the official receipt and supporting documents (airway bill, etc.) issued by the forwarding/courier company that will deliver the Proposal to IRENA.

19.3 Proposers submitting Proposals by mail or by hand shall enclose the original and each copy of the Proposal, in separate sealed envelopes, duly marking the envelopes as “Original Proposal” and “Copy of Proposal” as appropriate. The number of copies required shall be as specified in the Data Sheet. In the event of any discrepancy between them, the original shall govern. The original and copies of the Proposal shall be signed by the Proposer or person(s) duly authorized to commit the Proposer. The Proposer shall submit the original and copies of the Proposal in separate envelopes, marked “ORIGINAL” and “COPY”. The envelopes shall then be sealed in an outer envelope.

### 20. Deadline for Submission of Proposals and Late Proposals

20.1 Proposals must be received by IRENA at the address and no later than the date and time specified in the Data Sheet.

20.2 IRENA shall not consider any Proposal that arrives after the deadline for submission of Proposals. Any Proposal received by IRENA after the deadline for submission of Proposals may be declared late, rejected, and returned unopened to the Proposer.

## 21. Withdrawal, Substitution, and Modification of Proposals

21.1 Proposers are expected to have sole responsibility for taking steps to carefully examine in details the full consistency of its Proposals to the requirements of the RFP, keeping in mind that material deficiencies providing information requested by IRENA, or clarity in the description of services to be provided, may result in the rejection of the Proposal. IRENA shall not assume any responsibility regarding erroneous interpretations or conclusions made by the Proposer in the course of understanding the RFP out of the data furnished by IRENA.

21.2 A Proposer may withdraw, substitute or modify its Proposal after it has been submitted by sending a written notice in accordance with RFP Clause 19, duly signed by an authorized representative, and shall include a copy of the authorization (or a Power of Attorney). The corresponding substitution or modification of the Proposal must accompany the respective written notice. All notices must be received by IRENA prior to the deadline for submission and submitted in accordance with Clause 19 (except that withdrawal notices do not require copies). The respective envelopes shall be clearly marked “WITHDRAWAL,” “SUBSTITUTION,” or “MODIFICATION”.

21.3 Proposals requested to be withdrawn shall be returned unopened to the Proposers.

21.4 No Proposal may be withdrawn, substituted, or modified in the interval between the deadline for submission of Proposals and the expiration of the period of proposal validity specified by the Proposer on the Proposal Submission Form or any extension thereof.

## 22. Proposal Opening

22.1 IRENA will open the Proposals in the presence of an ad-hoc committee formed by IRENA. If electronic submission is permitted, any specific electronic proposal opening procedures shall be as specified in the Data Sheet.

22.2 The Proposers’ names, modifications, withdrawals, the presence or absence of documents, and such other details as IRENA may consider appropriate, will be announced at the opening. No Proposal shall be rejected at the opening stage, except for late submission, for which the Proposal shall be returned unopened to the Proposer.

## E. EVALUATION AND COMPARISON OF PROPOSALS

### 23. Confidentiality

- 23.1 Information relating to the examination, evaluation, and comparison of Proposals, and recommendation of contract award, shall not be disclosed to Proposers or any other persons not officially concerned with such process, even after publication of the contract award.
- 23.2 Any effort by a Proposer to influence IRENA in the examination, evaluation and comparison of the Proposals or contract award decisions may, at IRENA 's decision, result in the rejection of its Proposal.
- 23.3 In the event that a Proposer is unsuccessful, the Proposer may seek a meeting with IRENA for debriefing, but said debriefing shall be limited to the discussions of the strengths and weaknesses of the Proposal of said Proposer, and no information relating to the Proposal or rating of other Proposers may be discussed.

#### 24. Clarification of Proposals

To assist in the examination, evaluation and comparison of Proposals, IRENA may, at its discretion, ask any Proposer for a clarification of its Proposal.

IRENA's request for clarification and the response shall be in writing. Notwithstanding the written communication, no change in the prices or substance of the Proposal shall be sought, offered, or permitted, except to provide clarification, and confirm the correction of any arithmetic errors discovered by IRENA in the evaluation of the Proposals, in accordance with RFP Clause 28.

Any unsolicited clarification submitted by a Proposer in respect to its Proposal, which is not a response to a request by IRENA, shall not be considered during the review and evaluation of the Proposals.

#### 25. Preliminary Examination of Proposals

IRENA shall examine the Proposals to determine whether they are complete, whether the documents have been properly signed, and whether the Proposals are generally in order. IRENA reserves the right to reject any Proposal after preliminary examination of Proposal, if IRENA finds justifiable reason for such rejection, including but not limited to the discovery of significant or material deviation, conflict of interest, fraud, among others.

#### 26. Evaluation of Proposals

- 26.1 IRENA shall examine the Proposal to confirm that all terms and conditions under the IRENA General Terms and Conditions and Special Conditions have been accepted by the Proposer without any deviation or reservation.
- 26.2 The Evaluation Committee shall review and evaluate the Technical Proposals on the basis of their responsiveness to the Terms of Reference and other documentation provided, applying the evaluation criteria, sub-criteria, and point system specified in the Data Sheet. Each responsive Proposal will be given a technical score. A Proposal shall be rendered non-responsive at this stage if it does not substantially respond to the RFP, and particularly the Terms of Reference, or if it fails to achieve the minimum

technical score indicated in the Data Sheet.

- 26.3 In the second stage, only the Financial Proposal of those Proposers who achieve the minimum technical score will be opened for evaluation for comparison and review. The Financial Proposal Envelopes corresponding to Proposals that did not meet the minimum passing technical score shall be returned to the Proposer unopened. The overall evaluation score will either be based either on a combination of the technical score and the financial offer, or the lowest evaluated financial proposal of the technically qualified Proposers. The evaluation method that applies for this RFP shall be as indicated in the Data Sheet,
- 26.4 IRENA shall reserve the right to determine to its satisfaction the validity of information provided by the Proposer, through verification and reference checking, among other means that it deems appropriate, at any stage within the selection process.

## 27. Responsiveness of Proposal

- 27.1 IRENA's determination of a Proposal's responsiveness is to be based on the contents of the Proposal itself.
- 27.2 A substantially responsive Proposal is one that conforms to all the terms, conditions, and specifications of the RFP without material deviation, reservation, or omission.
- 27.3 If a Proposal is not substantially responsive, it shall be rejected by IRENA and may not subsequently be made responsive by the Proposer by correction of the material deviation, reservation, or omission.

## 28. Nonconformities, Errors and Omissions

- 28.1 Provided that a Proposal is substantially responsive, IRENA may waive any non-conformities or omissions in the Proposal that do not constitute a material deviation.
- 28.2 Provided that a Proposal is substantially responsive, IRENA may request the Proposer to submit the necessary information or documentation, within a reasonable period of time, to rectify nonmaterial nonconformities or omissions in the Proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the Proposal. Failure of the Proposer to comply with the request may result in the rejection of its Proposal.
- 28.3 Provided that the Proposal is substantially responsive, IRENA shall correct arithmetical errors on the following basis:
- 28.3.1 if there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of IRENA there is an obvious misplacement of the decimal point in the unit

price, in which case the line item total as quoted shall govern and the unit price shall be corrected;

28.3.2 if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and

28.3.3 if there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail subject to the above.

28.4 If the Proposer does not accept the correction of errors made by IRENA, its Proposal shall be rejected.

## F. AWARD OF CONTRACT

### 29. Right to Accept, Reject, or Render Non-Responsive Any or All Proposals

IRENA reserves the right to accept or reject any Proposal, to render any or all Proposals as non-responsive, and to annul the solicitation process and reject all Proposals at any time prior to award of contract, without thereby incurring any liability to the affected Proposer, or any obligation to inform the affected Proposer(s) of the grounds for IRENA's action. IRENA shall neither be obliged to award the contract to the lowest price offer.

### 30. Award Criteria

Prior to the expiration of proposal validity, the contract may be awarded to the Proposer whose proposal is determined to be in the best interests of the Agency, based upon the evaluation method indicated in the Data Sheet and with due consideration given to the general principles governing IRENA procurement activities.

### 31. Right to Vary Requirements at the Time of Award ( non-applicable to this RFP)

At the time of award of Contract, IRENA reserves the right to vary the quantity of services and/or goods, by up to a maximum 15% of the total price offer, without any change in the unit price or other terms and conditions.

### 32. Contract Signature

Within fifteen (15) days from the date of receipt of the Contract, the successful Proposer shall sign and date the Contract and return it to IRENA.

### 33. Performance Security (non-applicable to this RFP)

33.1 A performance security, if required, shall be provided in the amount and form provided in Section 8 and by the deadline indicated in the Data Sheet, as applicable.

33.2 Failure of the successful Proposer to comply with the requirement of RFP Clause 33 or RFP Clause 34 shall constitute sufficient grounds for the annulment of the award and forfeiture of the performance security if any, on which event IRENA may award

the Contract to the Proposer with the second highest rated Proposal, or call for new Proposals.

#### 34. Bank Guarantee for Advance Payment

In the event that the advanced payment requested exceeds 20% of the total proposal price, or exceed the amount of \$30,000, IRENA shall require the Proposer to submit a Bank Guarantee in the same amount as the advanced payment. A bank guarantee for advanced payment shall be furnished in the form provided in Section 9, and by the deadline indicated in the Data Sheet, as applicable.

#### 35. Proposer's Conference

When appropriate, a proposer's conference will be conducted at the date, time and location specified in the Data Sheet. All Proposers are encouraged to attend. Non-attendance, however, shall not result in disqualification of an interested Proposer. Minutes of the proposer's conference will be either posted on the IRENA website, or disseminated to the individual firms who have registered or expressed interest with the contract, whether or not they attended the conference. No verbal statement made during the conference shall modify the terms and conditions of the RFP unless such statement is specifically written in the Minutes of the Conference, or issued as an amendment in the form of a Supplemental Information to the RFP.

#### 36. Vendor Protest

IRENA vendor protest procedure provides an opportunity for appeal to those persons or firms not awarded a purchase order or contract through a competitive procurement process. This procedure is not available to non-responsive or untimely Proposers or those with rejected Proposals. In the event that you believe you have not received fair treatment, the following email provides further details regarding IRENA vendor protest procedures:

[awardreview@irena.org](mailto:awardreview@irena.org)

## Section 2 Instructions to Proposers

### DATA SHEET

The following data for the services to be procured shall complement, supplement, or amend the provisions in the Instruction to Proposers. In the case of a conflict between the Instruction to Proposers and the Data Sheet, the provisions in the Data Sheet shall prevail.

Project Context:	Request for Proposal _ open competitive bidding
Title of Services/Work:	Medical Insurance Services to start on February 1 <sup>st</sup> , 2021 for initially one year extendable for four years
Country:	UAE, Abu Dhabi
Language of the Proposal:	English
Conditions for Submitting Proposals for Parts or sub-parts of the SoB	<input type="checkbox"/> allowed IRENA may award a contract for medical insurance services for staff in both <b>UAE Group</b> and for staff in <b>Bonn/NY Group</b> to one insurance company or to two insurance companies based on the best value for money at the discretion of IRENA.
Conditions for Submitting Alternative Proposals	<input type="checkbox"/> shall not be considered
A pre-proposal conference will be held:	<input type="checkbox"/> NO
Period of Proposal Validity commencing on the submission date	<input type="checkbox"/> 120 days
Proposal Security	<input type="checkbox"/> Not Required
Proposal Prices shall be subjected to Taxation	<input type="checkbox"/> Yes , when applicable indicate the prices without tax
Performance Security	<input type="checkbox"/> Not Required
Preferred Currency of Bid	Single Currency: USD

Deadline for submitting requests for clarifications/ questions	3 days before the submission date.
Contact Details for submitting clarifications/questions	Focal Person in IRENA: Chief Procurement Officer <a href="mailto:Lshalkhoub@irena.org">Lshalkhoub@irena.org</a> or Cc; <a href="mailto:Procurement@irena.org">Procurement@irena.org</a>
No. of copies of Proposal that must be submitted	<i>Electronic submission will be accepted as per below instructions-email.</i>
Proposal submission address	Compressed-zipped PDF documents provided as an electronic file only via email: <a href="mailto:bids@IRENA.Org">bids@IRENA.Org</a>  Technical and Financial proposal to be submitted in two separate files.  Each electronic file to be clearly labelled with its contents as:  1. “Technical Proposal_RFP_2020/005 medical insurance services_name of your company” and 2. “Financial Proposal_RFP_2020/005_medical insurance services_name of your company”.  <i>Important Note: Proposers must indicate if you wish to submit a proposal for any or both locations of IRENA staff. Please use the form of Section 4 “proposal submission form” attached herewith.</i>
Deadline of Submission	<b>Date: 13 August 2020</b> Time: 15.00 Abu Dhabi time
Procedures and conditions for electronic submissions of the Proposals.	<input type="checkbox"/> Allowed only to <a href="mailto:Bids@irena.org">Bids@irena.org</a>
Evaluation method to be used in selecting the most responsive Proposal	Combined scoring method, using 60%-40% distribution for technical and financial respectively. Details are indicated below.

The evaluation will consist of the following stages:

1. Stage 1: as indicated in (table A): “Mandatory Technical Requirements” will be considered on a Pass or Fail basis – i.e. failure to comply with all these points will disqualify the bidder for Stage 2 evaluation. Please fill in table A, sign and stamp. Submit with proposals submission form. A word document is attached hereto to allow bidders to fill in the proper information.
2. Stage two: Those who pass stage 1 will have their technical proposal evaluated. Consequently, those who attain 70% and above in the technical proposal shall have their financial proposals open.
3. Stage three: The technical proposal shall be weighted 60% and the financial proposal shall be weighted 40 %. For the financial proposal evaluation, the following structure will be the formula to calculate the prices:
  - 3.1 Out of the 40% of the financial proposal weight, an 80% of the financial evaluation will be dedicated for the cost of premiums ( as per financial proposal ).
  - 3.2 Out of the 40% of the financial proposal weight, a 20% of the financial evaluation will be dedicated for the annual profit sharing agreement provision (please provide formula). This value will be divided evenly between the implementation year of the profit sharing agreement (1<sup>st</sup> year of policy, 2<sup>nd</sup> year of policy, 3<sup>rd</sup> year of policy) and the ratio of the provided formula.
4. The award will be made to the firm receiving the highest combined aggregate score of technical and financial evaluation – meeting IRENA’s Best Value for Money (BVM) criteria. The proposer who attains the highest score in the combined scoring shall be awarded the contract.

**Note: IRENA reserves the right to negotiate the premium rates as may be needed or to request for Best and Final Offer (BAFO).**

<b>Stage 1</b>		
<b>Please fill in and submit with your proposal</b>		
<b>General Information</b>		
Company Name		
Address		
Telephone Number		
Email Address		
Parent Company – Re-insurer if Applicable) i.e. in UAE local entity		
<b>Mandatory Technical Requirements:</b>		
‘Mandatory Technical Requirements’ will be considered on a Pass or Fail basis – i.e. failure to comply with any of these points will disqualify the bidder for Stage 2 evaluation.	YES	NO
1. Worldwide coverage		
2. Comprehensive Management Information Reporting and SLA to be provided ( SLA definition under Section 2 item 1).		
3. Recognized insurance certification for visa purposes, e.g. Europe		
4. Medical History Disregarded / No Individual Medical Underwriting		
5. Cover eligible family members * who are not residing in the same location as the principal with no premium loading *As per IRENA definition in the last page of the RFP		
6. Full Compliance with IRENA’s enclosed Schedule of Benefits with no deviation.		
7. Inclusion of individual option for separated staff of continuation of medical insurance up to 24 months under the group plan (not an extended benefit) at the same premium rates applicable while active. ( can be of any category ).		

<b>Stage 2</b>		
<b>Summary of Technical Proposal Evaluation Forms</b>		<b>Score Weight</b>  100
1. Account management: 10 points 2. References: 15 points 3. Claims Processing: Location/Personnel: 15 points 4. Claims Processing: Documentation and Refunds: 15 points 5. Claims Processing: Turnaround time: 10 points 6. Audit/Quality Control: 5 points 7. Provider Network: 20 points 8. Website-mobile App: 10 points		
1.	<b>Account Management</b>  1. Who would be assigned to the IRENA account? Provide CV for the proposed account executive. Provide an organization chart showing the reporting line to the Chief Executive Officer (CEO) of your organization. 2. Describe your firms experience providing group medical insurance to international organizations and specifically intergovernmental organizations. 3. Provide detailed outline of the process for installing coverage, if your proposal is selected, listing of personnel involved and timeline to ensure complete installation, and system functionally by the inception date. 4. Does your company have ISO or similar certification with respect to processing claims relating to employee benefit plans? Describe. 5. Provide any national or European rating for financial or organizational quality.	10
2	<b>References</b>  6. Provide the names, titles, company and email and direct phone number for 3 clients you have who are similar in nature to IRENA, who will provide confidential reference of your organization’s performance, and in particular the proposed Account Executive. IRENA may contact them for subjective evaluation. 7. Provide the above information for a client similar to IRENA who has terminated their insurance with your organization in the past 12 months. IRENA may contact them for subjective evaluation	15

3	<p><b>Claims Processing: Location/Personnel</b></p> <p>8. Where is the actual facility where claims will be processed? Would it be possible to visit that facility prior to IRENA decision on your application?</p> <p>9. How many claim examiners do you employ on a full-time basis processing international medical claims? How many are at the facility where IRENA’s claims will be processed?</p> <p>10. Who would be the claims manager overseeing daily claims processing for the IRENA account? Please provide CV for the claims manager. Please provide an organizational chart showing the reporting line to the CEO of our organization.</p> <p>11. Is medical advisor who assist in determining among other things medical necessity and cosmetic treatment, direct employees of your organization? Are local outside local medical advisors used? Explain how this is effective in containing costs yet providing full coverage for participants.</p> <p>12. Are claim processing assigned to a dedicated claims unit, and if so how many staff would be assigned to processing IRENA claims?</p> <p>13. English is the working language of IRENA. Claims forms and Explanation of benefits (EOB) must be in English. Please confirm. What other language are your claims examiners fluent in? Are EOB’s available in other languages? Be specific.</p> <p>14. Give a brief overview of training of claims examiners. Are trainees put on the IRENA account?</p>	15	
4	<p><b>Claims Processing: Documentation and Refunds</b></p> <p>15. Describe briefly the paper handling of submission for reimbursement.</p> <p>16. How long are hardcopies of claims submissions retained? How are they converted to electronic form? How long are electronic versions readable?</p> <p>17. How is the accuracy of claims payments monitored?</p> <p>18. Is there a toll free number from Abu Dhabi or Bonn to discuss claims reimbursements with a claim’s examiner?</p> <p>19. Is this phone number available 24/7, and if not, what limitation are there? Does this number enter into a voice response system or do you talk directly to an individual? Explain.</p> <p>20. What is the disaster recovery plans or back-up systems for claims operations? Is there off premises duplication of data bases? Describe briefly.</p> <p>21. If IRENA were to choose you as the new administrator, to what extent can you upload past claims history? How would you handle the carry-over of dental maximum in effect on 31 December 2020?</p>	15	

	<p>22. Describe how you would cooperate with a new claims handling agency in the event you lost the account?</p> <p>23. Will you transfer all claims data on maximums which have carry over provisions, such as the dental carry over. How will that be updated during the first months of the new year for person's claiming benefits under the prior policy for submissions after 31 December 2020?</p> <p>24. Kindly confirm that you make electronic deposits into participant's bank account for reimbursements. What if any banking charges are covered by you, and what are charges to the participant, if any?</p> <p>25. How are incomplete claims handled? Do you retain documents and follow up on incomplete claims? If you follow-up, describe the process.</p> <p>26. Provide complete description of how Reasonable and Customary levels are set, by service and geographically including the percentile used, frequency of changes, and flexibility on individual claims. Are these monitored by policyholder, or only in aggregate for all clients?</p>		
<b>5</b>	<p><b>Claims Processing: Turnaround time</b></p> <p>27. What percentage of fully documented claims are processed in less than 5 working days, 5 to 9 working days, 10 or more working days? What is the average length of time to process all fully documented claims?</p> <p>28. How is the claims processing time monitored by the Account Executive? Do you provide monthly reports to IRENA?</p> <p>29. Are you agreeable to guaranteeing a minimum timeliness of claims processing with a reduction of administrative fees for non-compliance?</p>	<b>10</b>	
<b>6</b>	<p><b>Audit/Quality Control</b></p> <p>30. What procedure do you have to assure that IRENA's claims and premiums are properly credited to the account of IRENA?</p> <p>31. How often is your organization audited by external auditors? Who received that audit report within your organization?</p> <p>32. Will your organization permit IRENA's internal auditor to inspect records related to flow of claims policy?</p>	<b>5</b>	
<b>7</b>	<p><b>Provider Networks</b></p> <p>33. To what extent do you have contractual networks of providers (clinics, hospitals, physicians, pharmacists, dentist, etc) in UAE and in NY or Bonn. Describe the number of such</p>	<b>20</b>	

	<p>arrangements, what percentage of each type of provider are covered by your networks, and the approximate savings off normal fees that your organization have achieved from such networks.</p> <p>34. Indicate on the attached section 10 sheet, which of these providers you have direct payment arrangements with currently, and which of them you have discounted or special fee arrangements which would apply to IRENA participants when receiving services. There is no obligation that IRENA staff and family member must use such providers.</p> <p>35. Where can participants find information about medical practitioners who are in your networks.</p> <p>36. Similarly, do you have networks in the UK and USA? Describe.</p>		
<b>8</b>	<p><b>Website and Mobile APP</b></p> <p>37. Would the IRENA description of benefit be uploaded on your website. Provide illustrations of website pages for company specific information.</p> <p>38. What historical claims information is available on our system which the insured participant can access? Provide illustrative examples of website page for individual claims.</p> <p>39. Does your organization provide APPs for smart phones? Can participants submit claims from email and from smart phone APP including photos of invoices from providers? Describe the process of providing the APPs, including timing and follow up and possible on-site assistance to staff and family members.</p>	<b>10</b>	
	<b>Total</b>	<b>100</b>	

### Unique Selling Points

This section gives you an opportunity to highlight your company's Unique Selling Points and demonstrate ways in which you differentiate yourselves from other providers.

- Cost containment measures,
- Coverage of secondary dependents (parents of staff members) as optional benefit,
- Multi-year contract and
- Any additional information you may wish to share with us that would set you apart from competition.

FINANCIAL CAPACITY					
A statement of overall turnover / last year USD:			Any information given here shall be treated only for assessment purposes and in full confidentiality		
PROFESSIONAL CAPACITY					
General projects that were carried out over the past 5 years, including information on clients, project description and geographical location.					
Contract Description	Geographical location	Client	Value US\$	Duration and Year(s)	Status
1.					
2.					
3.					
4.					
5.					
Declaration: I, the undersigned, declare that the information given above: <ul style="list-style-type: none"> <li>- is correct and true, and</li> <li>- where the applicant is representing a company or consortium, has been provided in the full knowledge of the appropriate authorities</li> </ul>					
Authorized Signature					
Signature:					
Name:					
Title:					
Date:					

#### **Section 4: Proposal Submission Form**

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**This form must be returned along with the submission signed and stamped from authorized person**

To: IRENA, Chief Procurement Officer

Dear Sir/Madam:

We, the undersigned, hereby offer to provide services for IRENA's (please check below X).

- 1. Medical Insurance services for Abu Dhabi, Dubai, Ras Alkhaima UAE Staff**
- 2. Medical Insurance services for Bonn, Germany and NY, USA Staff**
- 3. Both locations**

with your Request for Proposal RFP/2020/005 dated 20 July 2020 and our Proposal. We are hereby submitting our Proposal, which includes the Technical Proposal and Financial Proposal sealed under a separate envelope.

We hereby declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation contained in it may lead to our disqualification.

We confirm that we have read, understood and hereby accept the Schedule of Benefits describing the duties and responsibilities required of us in this RFP, and the General Terms and Conditions of IRENA's. We confirm also that we have read, understood and hereby accept the Definition of \*Eligible Family Members as indicated below as per IRENA's staff rules.

We agree to abide by this Proposal for 120 days or any further extension as needed. We undertake, if our Proposal is accepted, to initiate the services not later than the date indicated in the Data Sheet.

We fully understand and recognize that IRENA is not bound to accept this proposal, that we shall bear all costs associated with its preparation and submission, and that IRENA will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Contact Details: \_\_\_\_\_

## Section 5: Technical Proposal Form

### TECHNICAL PROPOSAL FORMAT

#### SECTION 1: EXPERTISE OF FIRM/ ORGANISATION ( as indicated above)

This section should fully explain the Proposer’s resources in terms of personnel and facilities necessary for the performance of this requirement. (IF YOU HAVE PROVIDED THE INFORMATION ABOVE YOU DO NOT NEED TO RESUBMIT AGAIN)

**1.1 Brief Description of Proposer as an Entity:** Provide a brief description of the organization / firm submitting the proposal, its legal mandates/authorized business activities, the year and country of incorporation, types of activities undertaken, and approximate annual budget, etc. Include reference to reputation, or any history of litigation and arbitration in which the organisation / firm has been involved that could adversely affect or impact the performance of services, indicating the status/result of such litigation/arbitration.

**1.2. Financial Capacity:** Provide the latest Audited Financial Statement (Income Statement and Balance Sheet) duly certified by a Public Accountant, and with authentication of receiving by the Government’s Internal Revenue Authority. Include any indication of credit rating, industry rating, etc.

**1.3. Track Record and Experiences:** Provide the following information regarding corporate experience within the last five (5) years which are related or relevant to those required for this Contract.

Client	Contract Value	Period of activity	Status or Date Completed	References Contact Details (Name, Phone, Email) IRENA will contact these references if needed

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<b>SECTION 2 - APPROACH AND IMPLEMENTATION PLAN (as indicated above)</b>
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This section should demonstrate the Proposer’s responsiveness to the specification by identifying the specific components proposed, addressing the requirements, as specified, point by point; providing a detailed description of the essential performance characteristics proposed; and demonstrating how the proposed methodology meets or exceeds the specifications.

2.1. Approach to the Service/Work Required: Please provide a detailed description of the methodology for how the organisation/firm will achieve the Schedule of Benefits of the project, keeping in mind the appropriateness to local conditions and project environment.

2.2. Technical Quality Assurance Review Mechanisms: The methodology shall also include details of the Proposer’s internal technical and quality assurance review mechanisms.

2.3. Reporting and Monitoring: Please provide a brief description of the mechanisms proposed for this project for reporting to the IRENA and partners, including a reporting schedule.

2.4. Subcontracting: Explain whether any work would be subcontracted, to whom, how much percentage of the work, the rationale for such, and the roles of the proposed sub-contractors. Special attention should be given to providing a clear picture of the role of each entity and how everyone will function as a team.

<b>SECTION 3: PERSONNEL ( as indicated above)</b>
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3.1 Management Structure: Describe the overall management approach toward planning and implementing this activity. Include an organization chart for the management of the project describing the relationship of key positions and designations.

3.2 Qualifications of Key Personnel. Provide the CVs for key personnel (Team Leader, Managerial and general staff) that will be provided to support the implementation of this project. CVs should demonstrate qualifications in areas relevant to the Scope of Services.

## Section 7: Financial Proposal Form

**(be filled in and returned in a separate file with Excel sheet financial Proposal)**

The Proposer is required to prepare the Financial Proposal in a separate envelope from the rest of the RFP response. The number of staff in the excel sheet are as of **end June 2020** and are subject to change.

**GROUP 1 Abu Dhabi Staff**

1. Medical Insurance - Category A-Abu Dhabi
2. Medical Insurance - Category B -Abu Dhabi
3. Medical Insurance - Category C-Abu Dhabi

Total Price 1 Category A	
Total Price 2 Category B	
Total Price 3 Category C	
Group 1 Grand Total in USD	

**GROUP 2 Bonn-NY Staff**

1. Medical Insurance - Category A- Bonn-NY
2. Medical Insurance - Demographics Category - Bonn - NY

Total Price 1 Category A	
Total Price 2 Category B	
Group 2 Grand Total in USD	

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Total Price Group 1 UAE- Abu Dhabi	
Total Price Group 2 Germany Bonn – NY-USA	
Grand Total in USD (Group 1 and Group 2)	

**Important Note:**

(if you are submitting your proposal for one group, please include the prices only for the respective group 1 or 2 and indicate it also below in writing)

Option 1

Grand Total Price for group 1 in numbers and in writing

USD .....

Option 2

Grand Total Price for group 2 in numbers and in writing

USD .....

Authorized Signature [In full and initials]: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Contact Details: \_\_\_\_\_

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Important Notes to comply with

**Definition of \*Eligible Family Members**

Health insurance is available upon a staff member's request to the following:

- i. a staff member's recognized dependents under IRENA staff rules 104.1 (f) i, ii and iv (see below);
- ii. a staff member's recognized spouse;
- iii. a staff member's child, as defined in IRENA staff rules 104.1 (e), until the end of the calendar year in which the child reaches the age of 25 years, provided the child is not married and not employed full-time. Disabled children may be eligible for continued coverage after the age of 25.

**IRENA Staff rule 104.1 (f) i, ii, iv and 104.1(e)**

104.1 (f)

*"Dependents"* for the purpose of determining entitlements under the Staff Rules, means:

- ii. a staff member's spouse whose gross occupational earnings from the exercise of a trade, profession, business or other regular employment do not exceed during any calendar year:

(aa) for General Service staff, a limit equivalent to the annual gross occupational earnings at the lowest entry level in the General Service salary scale in force on 1 January of the year concerned at the closest duty station applying the United Nations common system standards in the country of the spouse's place of work;

(bb) for staff at the Professional level and above, the limit is the higher of the amount determined in (aa) above, or of the gross salary for the lowest entry level in force on 1 January of the year concerned at the base of the salary system (G-2, step 1 in New York);

(cc) if both spouses are staff members of international organizations applying the United Nations common system, neither may be recognized as a dependent of the other;

- iii. a child for whom the staff member certifies that he or she provides the main and continuing support, provided that the child is under 18 years of age or, if in full-time attendance at a school or university, under the age of 21 years. Age and school attendance requirements shall not apply if the child is physically or mentally incapacitated for substantial gainful employment either permanently or for a period expected to be of long duration. If both parents are staff members of international organizations applying the United Nations common system standards, the children, if determined dependent, shall be recognized as the dependents of the parent whose annual gross occupational earnings yield the higher amount;

- iv. The definitions of dependents in this rule apply to staff in the Professional and higher categories and in the General Service category except as otherwise specified in these Rules or in the local salary scale.

104.1 (e)

*"Child"* for the purpose of determining entitlements under the Staff Rules, means:

- i. a staff member's natural or legally adopted child; or

- ii. a staff member's stepchild who is residing with the staff member.