

<b>TERMS OF REFERENCE AND TECHNICAL SPECIFICATIONS</b>
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## I. General information

Assignment name	Health Insurance (OPD & IPD)
Beneficiary	Expertise France – Lebanon office
Country	Lebanon
Total estimated number of days	1 year (renewable)

## II. Context and justification of the need

Expertise France (EF) is a public agency created on 1st January 2015 under the supervision of the French Ministries of Foreign Affairs and Economy and Finance with a strong inter-ministerial vocation. EF offers programme engineering and technical assistance by developing and implementing international cooperation actions worldwide. Expertise France is the French public agency for international technical assistance.

EF designs and implements cooperation projects addressing skills transfers between professionals. The agency also develops integrated offers, assembling public and private expertise in order to respond to the partner countries' needs. With a business volume of 148 million Euros, a portfolio of over 500 projects in 100 countries, and 63,000 days of expert missions every year, Expertise France promotes French and European development policy goals.

EF operates in various fields of development and institutional cooperation including safety and security reform, public health, human rights, strengthening of institutions and NGOs and governance. Carrying out large-scale, multi-stakeholder programmes, EF can ensure the cooperation between individuals, teams and institutions with very different statuses, cultures and specialties. EF has acquired a sound experience in administrative and financial management of large-scale international programmes. [www.expertisefrance.fr](http://www.expertisefrance.fr)

In today's business environment, organizations are exposed to various risks and liabilities. These risks can arise from accidents, property damage, or bodily injury to third parties, which may occur because of our business operations. It is essential to have adequate insurance coverage to protect our organization's financial interests and reputation in such situations. Office Third Party Liability Insurance provides the necessary coverage to mitigate the financial impact of claims and lawsuits brought by third parties for damages or injuries.

The objective of this call for tender is to select a reputable health insurance provider to deliver comprehensive health insurance coverage — including both inpatient (IPD) and outpatient (OPD) services — for all Expertise France employees and their dependents.

### III. Objectives and desired results

#### 1) General objective

The objective of the assignment is to provide Insurance Class A in Hospital unlimited coverage – Full Network for our actively working employees and their legal dependents, spouse and non-married, and not working children

With a lifetime guarantee (LG) as of day one unlimited, to give the right to our employees to opt for an individual contract with the company subject to being insured under the group policy.

- Maximum entry age 70 years for new joiners.
- No waiting period to be assigned for the new joiners regardless any case even if the new joiner is a pregnant woman with no continuity.

#### 2) Specific objectives

##### A. Expected Minimum coverage:

- The Newborn to be free of charge till policy expired.
- Incubator coverage should be per year per baby with the coverage of Jaundice treatment.
- All genetic congenital a hereditary case should be covered per insured per year.
- Circumcision covered for the baby boy upon delivery of the new baby born.
- Internal prosthesis covered at 100%.
- The cataract
- Organ transplantation (kidney, liver, heart, bone marrow) covered per insured per year including bone marrow transplantation.
- Prostate covered
- Infertility / sterility tubal ligation, varicocele, vasectomy, infertility inpatient treatments, covered for in and out patient combined.
- Nose related medical surgery (esthetics surgery excluded) – Covered.
- Dialysis covered
- Scoliosis covered
- Allergy covered
- Chronic Disease covered
- Cancer covered including Radiotherapy and Chemotherapy.
- Osteoporosis covered
- Companion coverage 1 extra bed for 1 patient
- Breast reconstruction Covered if the case is due to breast cancer
- Epidemic pandemic disease covered
- Covid-19 cover all treatment in Hospital and out, to cover PCR.
- Home care covered based medical necessity.
- Morgue and burial expenses covered
- Sleep disorders: tests for sleep related breathing disorders including snoring and sleep apnea, including polysomnography covered.
- Clinical surgeries and procedures covered on reimbursement.
- Hazardous sports: covered for amateurs only
- Réhabilitation covered

- Local Ambulance cost covered
- Passive war and terrorism covered
- Hospitalization coverage after expiry date
- Outpatient: ambulatory out limit: unlimited coverage up to 100%
- Diagnostic, tests, MRI, Radiology and others: Covered
- Dental treatment
- Eye treatment

**B. Maternity Benefits:**

- Maternity tests: obstetrical and morphological ultrasound.
- Double, triple and quadruple test.
- Amniocentesis for wife or married female employees above 35 years or with positive double or triple or quadruple test covered during pregnancy.
- Pet scan covered for cancer cases
- VCT 64: Covered
- Guthrie test for Newborn: covered

**C. Prescribed Medication:**

- Coverage for acute and chronic medication.
- Medicines available without prescription: over the counter drugs, cosmetics, vitamin, minerals, hair treatment products.
- Vitamin D: covered
- Vitamins covered when officially prescribed in Pregnancy, OBGYN, Folic Acid iron, to treat, avoid iron deficiency anemia, which occurs during pregnancy.
- Iron supplement for a well-documented iron deficiency anemia
- Vaccination coverage for children between 0 and 18 years.

**D. Doctors' Visits**

- Coverage for Doctor Visits
- Psychotherapist: covered
- Psychiatrist: consultation covered

**3) Reimbursements Modalities**

Reimbursement will be directly made to the employees, not through the Employer, in fresh USD.

**For Outdoor-Patients (OPD):**

1. All the lives insured under the policy shall be given full Outdoor-patient (OPD) medical coverage, The "OPD-expenses" means charges for all medically necessary treatment and services provided by or on the order of a Physician to the insured person and or their dependents and parents, as a result of sickness or injuries not necessitating in-patient treatment/hospitalization.
2. The Insurance Company shall not refuse any check-up request from panel hospital and or/outside of panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be treated.

3. The Insurance Company shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage shall be given to hospitals, the person and their dependents when demanded, well in time, so the patients and their dependents should not suffer due to non-availability of full approval or delayed approvals.
4. Maximum information about available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
5. There should not be any limitation of consultations

**For indoor patient (IPD):**

1. All the lives insured under the policy shall be given full indoor-patient (IPD) medical coverage (including pre-existing, congenital, special investigation, eye treatment and day care cases) of any physical or mental disease/disorder.
2. In case of injuries/death to the covered lives insured by the Insurance Company due any accident/incident shall be covered as per assigned limits.
3. The Insurance Company shall not refuse any admission request from panel hospital, where the attending specialist doctor or doctor on duty has in writing intimated that the concerned patient needs to be admitted for treatment. However, in case any EF employee insists to get himself or his/her dependent patient admitted (where the admission is not required), the statement of attending specialist doctor only regarding for hospitalization shall be considered for final decision/approval). But admission for control of blood pressure and diabetes are also allowed and covered.
4. All kind of treatment for removal of kidney/ gallbladder stones etc, (including lithotripsy) shall be covered and Specialized test like MRI, CT-Scan, etc. shall also be covered. For this purpose, admission condition shall not apply.
5. Treatment and diagnostic test for Hepatitis B, C, treatment of Cancer and all kinds of open-heart surgeries shall be covered.
6. The Insurance Company shall ensure that all kind of approvals to panel hospitals in respect of Insurance coverage shall be given to hospitals, the person and their dependents when demanded, well in time, so the admitted patients and their dependents should not suffer due to non-availability of full approval or delayed approvals.
7. Maximum information about available limits as per coverage plan shall be printed on Insurance cards for information and record of the employees.
8. The insurance company shall ensure that all kind of objections shall be intimated to concerned focal person of EF. Once objection is replied in the form of documentary evidence, it shall be settled without any further objection and delay. Maximum response period for the focal person & Insurance Company is 15 days.
9. Maximum time for settlement of reimbursement claims shall be 20 days in health. In case of any unjustified delay on the part of Insurance Company, it will be considered as negative point for the next extension in contract. In case, documentation requirement cannot be submitted by the employee within 3 months of intimation or till the expiry of contract whichever is earlier, the case will be considered as finally closed and will not be reconsidered later any pretext.
10. All kind of coverage's & reimbursements shall not be made conditional for settlement of endorsement and premium dues.

11. The premium of contract period will be paid in the start of contract. All kind of premium adjustments shall be settled on annual basis.
12. The insurance company shall not ask for the reason of availing non panel hospital facilities. Elective non panel utilization without prior approval is allowed. No deductions shall be made in this regard.
13. The premium calculation shall contain all cost and there should not be any hidden or additional cost to the premium.
14. The period of insurance contract shall be initially for 01 year i.e., 01/09/2022 and can be extendable up to 03 years based on performance.
15. Any type of deduction from reimbursement claims on account of percentage of surgeon fee or any other fee etc shall not be made
16. The IPD health insurance cards shall be provided by the insurance company within 15 working days of insurance of acceptance letter/award of contract. EF will provide all staff information in soft detail for this purpose.
17. All kind of matters not covered above or dispute if any regarding approval for admissions and settlement of claims will be settled mutually and amicably between EF nominated officials and Insurance Company nominated officials.
18. Incomplete, late, conditional, and non-responsive proposals shall not be considered.
19. The insurance coverage shall be valid **worldwide**, with reimbursement at actual cost for treatment received outside the country of employment.
20. The coverage shall remain active and uninterrupted during **official missions, annual leave, maternity leave, or any other authorized leave**, as long as the employment contract is active.
21. Newborns shall be automatically covered from **day one of birth**, provided notification is made within **30 days** of delivery.
22. In case of change or renewal of insurance provider, the new policy shall ensure **full continuity of coverage**, without new waiting periods or exclusions related to pre-existing conditions.
23. Upon separation from employment, insured employees shall have the right to **convert their group insurance to an individual policy** with the same provider, maintaining continuity and without medical examination.
24. A dedicated 24/7 hotline and focal person shall be available for EF employees for emergency support, claims follow-up, and approvals.

#### 4) Additional Information

The information required for preparation of proposal like number of employees, gender, and age brackets is mentioned in the below table:

Age Limits		Count of age Category
0	20	16
21	30	9
31	40	14
41	45	4
46	50	2
51	55	0
56	60	2
Grand Total		47

**IV. Place, duration and terms of performance**

- 1) Implementation period: 12 months**
- 2) Start date: 1<sup>st</sup> of February 2026**
- 3) End date: 31<sup>st</sup> of January 2027**