



Duration of Policy: One Year

Expected effective date: April 3, 2023

Area of Cover: Iraq

Number of Staff: 26; as CARE International is expanding, more new additions and some deletions are expected.

Insured members: Only CARE National Staff

The proposal should provide the following but not limited to the required information:

Medical Insurance

1.

| Geographical Scope | |
|--------------------|--|
| Direct Billing | |
| Reimbursement | |

2.

| Inpatient benefit | | |
|---------------------|--------------------------|-----------------------------|
| Benefit Description | Network (direct billing) | Non-network (reimbursement) |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Please add more columns if needed

Additional Benefits

| Additional Benefits | Coverage Conditions |
|---------------------|---------------------|
| | |
| | |
| | |
| | |
| | |
| | |

Please add more columns as needed

*Note: Please mention if there is any additional benefit(s), psychological support, counseling or free of charge service(s) that your company can provide to the insured staff

Premium per member: Please see below the table of age band and No. of Members. Please feel free to provide a different mechanism of premium if your company has one.

| Annual Premium Cost per age band | | | | | |
|----------------------------------|----------------|------------------------|------|--------------------------|-------|
| Age band | No. of Members | Net Premium per Member | Fees | Total Premium Per Member | Total |
| [0-17] | 0 | | | | |
| [18-30] | 5 | | | | |
| [31-45] | 19 | | | | |
| [46-55] | 2 | | | | |
| [56-65] | 0 | | | | |
| [66-99] | 0 | | | | |

1. Depending on the above table of age bands provide annual premium cost per age band or if there is any other mechanism of the annual premium cost.
2. Annual premium cost per dependant of each insured member
3. Overall maximum benefit limit per person per annum
4. Standard General Exclusions
5. Terms and Conditions
6. Definitions and Abbreviations
7. Duration of Waiting Period for specific or general medical conditions at inception and new members
8. Applicable Excesses

The above-mentioned should be included for all the policies, medical insurance, dental benefits, and optical benefits.

The applicants must provide the following:

1. An expression of interest
2. Three references from NGOs/INGOs and other businesses
3. Registration Certificate in both Federal Iraq and the Kurdistan region of Iraq
4. Company profile
5. Proven experience/completion certificates with health insurance in NGOs
6. Proof of Tax registration in both KRI and Federal Iraq
7. Detailed medical network of the insurance company inside and outside Federal Iraq and KRI.

The deadline for submission of bids is 12-03-2023 at 16:00 Iraqi time. Bids received after this date will not be accepted.

SUBMISSION OF BID

Please submit your bids in accordance with the requirements detailed below:

CARE International, House # 1 Sakar St. Masike, Post Code 42001, Duhok, Kurdistan Governorate, Iraq.



If you need support to find our address Call CARE Admin to direct, you to the CARE Address Number is 07518002963.

Bids can also be submitted by email to the following dedicated, secure email addresses: offers@care.de