



Christian Aid Bangladesh Terms of Reference (ToR)

Health (In-Patient, Out-Patient and Maternity) Insurance Scheme for Staff and Dependents, Life and Accidental Insurance Scheme for Staff & Medivac (Staff Only)

**Pre-bid Meeting Date: 7 May 2026
Proposal Submission Date: 20 May 2026**

1. Introduction

Christian Aid is a UK-based international development organisation founded in 1945. We work with people of all faiths and none to tackle the root causes of poverty and injustice, guided by our core values of dignity, equality, justice, and love. Our global strategy, *Standing Together (2019–2026)*, sets out our commitment to eradicating extreme poverty and addressing its root causes by working alongside partners and communities, responding in emergencies, and challenging the systems and structures that keep people poor.

Across the Asia MCC, Christian Aid and its subsidiary works with communities and partner organisations in contexts affected by climate vulnerability, displacement, conflict, and inequality. Our work spans priority countries including Bangladesh, India, Afghanistan, and Myanmar, and may include support to other countries in the wider Asia and Pacific region in line with the Target Operating Model (for example, through time-bound humanitarian response and advocacy).

This ToR relates to the procurement of insurance coverage for in-patient, out-patient, and maternity services for staff and their dependents, as well as life and accidental insurance and medivac coverage for staff working in **Bangladesh**.

2. Scope of Services

Coverage will be applicable for receiving medical services in any country. Detailed coverage specifications (limits, inclusions/exclusions, and staff/dependent lists) will be shared with bidders after the pre-bid meeting.

A. Health Insurance Coverage

2.1 In-Patient Treatment (Hospitalization)

The number of staff and dependents covered will be approximately 70. Detailed benefit design and limits will be shared after the pre-bid meeting.

- **Maximum coverage**
- **Minimum hospitalization duration**
- **ICU/CCU room rent coverage**
- **Dental and optical coverage**
- **Mental Health and Psychosocial Support**
- **Direct payment / cashless / Guarantee of Payment (GOP)**
- **Pre-hospitalization coverage**
- **Post-hospitalization coverage**
- **Children coverage**
- **Expense thresholds**
- **Treatment outside the base country**
- **Ambulance services**



2.2 In-Patient Treatment (Hospitalization) for Maternity Coverage

- **Maternity Facility Provision – Eligible Staff**
- **Delivery coverage (Maximum)**
- **Miscarriage coverage**
- **Direct payment / cashless / Guarantee of Payment (GOP)**

2.3 Out-Patient Department (OPD) Coverage

- **Optional OPD service coverage**
- **OPD Coverage Limit**
- **OPD service details**
- **Mental Health and Psychosocial Support**
- **OPD option (inclusions, exclusions, claim process, premium)**

2.4 Medivac (Air Ambulance Only – Staff)

- **Medivac evacuations per year**
- **Coverage applicable locations**
- **24/7 medical evacuation through air ambulance**

B. Group Life Insurance Coverage

Life Insurance Coverage (Staff Only – Maximum 25 Staff)

- **Death Benefit**
- **Permanent, Partial, Temporary and Total Disability**

3. Evaluation

3.1 Administrative Compliance

- **Copy of company registration certificate**
- **Copy of updated trade license** issued by the relevant legal authority
- **Copy of Tax and VAT/BIN certificate**
- **Copy of any other license or permission** issued by the government or relevant authority

Only bidders who pass the administrative compliance check and meet the mandatory conditions will proceed to the next stage of the combined evaluation (technical and financial).

3.2 Mandatory Conditions and Qualifications of the Company

Mandatory Conditions and Qualifications

- **Experience:** Minimum of eight (8) years' proven experience in providing health insurance services including Asia; and at least five (5) years' experience working with UN Agencies, INGOs, and Embassies.
- **Network Coverage:** Wide hospital network coverage both nationally and internationally.
- **Hospital Inclusion:** The company must have a wide national and international hospital network, including major hospitals with in-patient and cashless facilities.

- **Direct payment/cashless/Guarantee of Payment (GOP) facilities:** The company must have direct payment arrangements with the hospitals and provide a full list of such hospitals with the proposal.
- **Service Reliability and Quality:** Proven ability to deliver reliable, high-quality health insurance services, including a modern online claim submission mechanism.
- **24/7 Support and Declaration:** Guaranteed 24/7 service availability, including in-patient admission support, with a written declaration/guarantee confirming 24/7 availability, dedicated personnel, and real-time administrative support systems.
- **Reimbursement and Claims:** Reimbursement must be made directly to staff bank accounts within seven (7) working days of submission of claims.
- **Emergency Response:** Immediate and effective response to emergency situations, while maintaining service quality.
- **Insurance cards:** Ensure issuance of insurance cards (smart cards) for all insured members.
- **Client list:** Provide a list of existing clients including UN agencies, INGOs and embassies as reference.
- **Insurance claim checklist:** Provide a checklist for insurance claim submission for each scheme included in this proposal.
- **Claim settlement timeline:** Specify the minimum and maximum number of days required to pay insurance claims for each scheme, including claim process and required documents (target: 07 working days; faster reimbursement will be preferred).
- **Staff Eligibility and Updates:** All staff will be eligible as per the endorsed staff list, with provision for inclusion/exclusion during the contract period.
- **Profit Sharing:** The company may offer a profit-sharing provision or no-claim bonus, if available.
- **Contract Duration:** The agreement shall cover a 24-month period (01 July 2026 – 30 June 2028).
- **Full Compliance:** The proposed coverage must fully comply with all requirements described in this ToR.

4. Proposal submission and evaluation criteria

- Bidders who attend the pre-bid meeting will receive the detailed ToR, along with staff and dependent lists and salary information, for proposal submission. Proposals must be sent to: bangladesh-procurement@christian-aid.org
Subject line: ***“Health & Life Insurance Coverage for CAID Bangladesh Staff”***
- Each bidder shall submit a technical proposal **addressing the required services outlined above and describing how the bidder will meet** Christian Aid Asia Bangladesh’s requirements.
- Technical and financial proposals must be submitted separately (separate file), **within the same folder.**
- The technical proposal will be evaluated using a straight pass/fail method, **based on the criteria mentioned in** Section 3.2.
- Only technically qualified insurance bidders **will be invited to participate in a presentation and clarification session, which will also be evaluated using a pass/fail method.**
- The financial evaluation will be conducted only for bidders who successfully pass both the technical assessment and the presentation stage.



- The financial proposal must be submitted separately for each service (following our template), **including** in-patient, maternity, out-patient (medical), medivac, and life insurance, **to enable identification and evaluation of the** premium applicable to each category.

5. Deadline for submitting the proposals: 20 May 2026

6. Confidentiality Notice

This document contains confidential and sensitive information of Christian Aid Bangladesh, including staff data, salary structures, and detailed insurance coverage requirements.

This document is shared only with bidders who have officially attended the pre-bid meeting and are shortlisted to submit proposals.

By receiving this document, the recipient agrees that:

- The information will be used strictly for the purpose of preparing a proposal.
- No part of this document will be copied, reproduced, or shared with any third party.
- All information will be handled with the highest level of confidentiality.

Unauthorized use or disclosure of this document may lead to disqualification and potential legal action.

7. Pre Bid Meeting

Date and Time: Thursday, 07 May 2026 at 11:00 AM - 12:30 PM (Bangladesh Time)

Microsoft Teams meeting

Join: <https://teams.microsoft.com/meet/316389256567938?p=YB2xHpCjmPWc8T7A9J>

Meeting ID: 316 389 256 567 938

Passcode: b8TE3So9