

## TENDER NOTICE

### Tender Description:

Yalelo Uganda SMC Limited, requests for proposals from qualified and eligible firms for the provision of comprehensive Medical Insurance Services.

### Scope of Work:

The selected service provider will be responsible for offering comprehensive medical insurance coverage to permanent staff and their eligible dependents.

The services shall include, but not be limited to, inpatient and outpatient medical care, emergency treatment, specialist consultations, maternity services, dental and optical care, chronic illness management, and referral services within a well-established network of accredited healthcare providers.

The provider shall ensure 24/7 customer support, prompt claims processing, efficient medical authorization systems, and regular reporting to the Institution on service utilization and scheme performance.

The medical insurance cover must be valid for a period of 12 months, with a possibility of renewal based on satisfactory performance.

The successful bidder must demonstrate proven experience in administering large-scale medical insurance schemes, compliance with Ugandan insurance regulations, and the capacity to handle country wide service delivery. Yalelo (U) SMC Limited emphasizes transparency, cost-effectiveness, and timely claim processing as key evaluation criteria.

Interested bidders are advised to review the ToR on the Yalelo Uganda website for technical specifications, eligibility requirements, and submission guidelines.

**Offer Deadline:** Proposal must be received not later than 17:00 PM, September 30th, 2025, and should be sent to: [procurement@yalelo.ug](mailto:procurement@yalelo.ug) For any questions or inquiries, please forward them to the same email address.

## TERMS OF REFERENCE FOR PROVISION OF EMPLOYEES' MEDICAL INSURANCE COVERAGE TO YALELO (U) SMC LTD

### 1. BACKGROUND

Yalelo Uganda SMC Limited (Yalelo) is Uganda's number 1 Tilapia fish farm and pioneer in Africa's aquaculture sector in terms of operating efficiency, production volume, and processing capability combining local resources with world class aquaculture practices. Yalelo's vision and mission is to lead Uganda in becoming a regional aquaculture powerhouse and stabilizing regional food security by sustainably producing a reliable and affordable supply of fresh fish.

### 2. PURPOSE

As part of our commitment to the welfare of our staff, we intend to solicit proposals from a qualified medical insurance providers to offer a competitive, cost-effective, and comprehensive medical insurance cover that will encompass a wide range of medical services for our 700+ permanent staff and up to three (3) eligible beneficiaries per staff defined as spouse and up to two (2) biological or legally adopted children.

The staff number will be subject to change due to staff leaving and/or hired.

These Terms of Reference (TOR) outline the objective, scope of services, minimum requirements, and evaluation criteria that will guide the selection and engagement of a qualified medical insurance provider.

### 3. OBJECTIVES

The general objective is to engage services of a competent firm that will provide a reliable and affordable medical insurance cover that:

- Guarantees access to outpatient, inpatient, maternity, newborn, dental, optical, and specialist services, prescription drugs, chronic and preexisting conditions and others
- Ensures quality service delivery at accredited healthcare facilities.
- Supports the company's employee wellness and retention strategies.

### 4. SCOPE OF WORK/MEDICAL SERVICES

The insurance service provider must ensure accessible, efficient, and quality healthcare for all covered persons with the following but not limited to:

**a) Inpatient Services:**

- Coverage for hospital stays, including room and board, nursing care, surgeries, and other inpatient treatments.
- Emergency Services: Coverage for emergency room visits and urgent care services.

**b) Outpatient Services:**

**Doctor Visits:** Coverage for visits to primary care physicians and specialists.

- Diagnostic Tests: Coverage for lab tests, X-rays, MRIs, and other diagnostic procedures.
- Outpatient Surgery: Coverage for surgeries that do not require an overnight hospital stay.

**c) Prescription Drugs:**

- Medications: Coverage for prescription medications, including both generic and brand name drugs.
- Pharmacy Benefits: Access to a network of pharmacies where employees can fill their prescriptions.

**d) Maternity and Newborn Care**

- Prenatal and Postnatal Care: Coverage for maternity care, including prenatal visits, Labor and delivery, and postnatal care.
- Newborn Care: Coverage for medical care for newborns.

**e) Optical and Dental Care services**

- Optical Services: Coverage for eye exams, glasses, and contact lenses.
- Dental Services: Dental treatments including extraction and board, coverage for dental check-ups, cleanings, fillings, and other dental procedures.

**f) Chronic and Pre-existing Conditions:**

- Full or partial cover, subject to policy limits and declarations
- Emergency evacuation and ambulance services within Uganda and where applicable.

**g) Others**

- 2 annual medical camps.
- 2 annual health talks.

**5. SUBMISSION REQUIREMENTS****a) Basic and essential administrative requirements**

- Licence from insurance regulatory authority Uganda.
- Certificate of incorporation.
- Tax registration certificate (VAT)
- TIN Certificate
- Geographical coverage of medical service providers across the country  
the insurance company must provide a list of accredited healthcare facilities, including hospitals, clinics, and specialist centres. Priority will be given to providers with a wide national reach and presence in major towns and cities.

**b) Technical Proposal requirements**

- 10+Years of experience in a similar sector in provision of employee's medical insurance.
- Ability to provide 24-hours service.
- Real time administrative support systems – ability to assign a full-time account manager.
- Ability to respond immediately to emergency situations. whilst maintaining high quality standards of service delivery.

**c) Financial Proposal Requirements**

- The financial proposal shall be evaluated according to the price structure proposed.
- The provider should offer cashless access to care in listed facilities.
- Clear guidelines on how reimbursement claims (if any) are submitted and processed.

**6. Deliverables**

- Health Insurance Cover.
- Health Insurance Cards.
- Health advisory services
- Monthly/quarterly utilization reports.
- Regular review meetings and support for wellness activities or staff sensitization.
- List of hospitals must be shared before commencement of the contract.

## 7. Evaluation Criteria

S/N	Eligibility Criteria	Weight
1	<ul style="list-style-type: none"> <li>Proof of Certificate of Incorporation, Insurance Regulatory Authority license, TIN Certificate, Trading licence.</li> </ul>	30%
2	<ul style="list-style-type: none"> <li>Have a wide hospital and clinic network including regional and rural locations</li> <li>Provide at least 3 client references from companies with over 100 employees</li> </ul>	20%
	<b>Technical Evaluation Criteria</b>	
3	Scope of plan with list of value-added services.	10%
4	Demonstrate experience offering group medical insurance.	5%
5	Claims processing efficiency and customer services mechanisms	5%
	<b>Financial Evaluation criteria</b>	
6	Premium rates and payment terms	30%
	<b>Total Evaluation Points</b>	100%

### Note:

**Negotiations:** Best-offer proposals are requested. It is anticipated that awards will be made solely based on these original proposals; however, Yalelo Uganda reserves the right to conduct negotiations and/or request clarifications prior to awarding a contract.

**Evaluation and Award:** The award will be made to a responsible offer which follows the RFP instructions, meets the technical specifications and requirements, and is judged to be the most advantageous in terms of lowest cost.

**Terms and Conditions:** Issuance of this RFP does not in any way obligate Yalelo Uganda to award a purchase order, nor does it commit Yalelo Uganda to pay for costs incurred in the preparation and submission of a proposal. Any resultant award or lease will be governed by these terms and conditions.

Details of bank account with account number, bank name and branch number will also be required to establish banking experience.

**Institutional Capacity & Technical Approach.** The technical approach must demonstrate an in depth understanding of expertise in in the field of group health insurance with the proof of successful past experiences, particularly in Uganda.

Interested service providers are encouraged to submit their bids following the application process described below.

The top 3 shortlisted bidders will be invited to make a brief presentation of their proposal.

The successful bidder will be required to sign a contract for a period of one year, with the possibility of renewal based on satisfactory performance and pricing.

#### **APPLICATION PROCESS.**

All Proposals must be submitted via email no later than 30th September 2025 17:00hrs and should be sent to: [procurement@yalelo.ug](mailto:procurement@yalelo.ug)