REQUEST FOR PROPOSAL

Funded by:
Heifer International

<table>
<thead>
<tr>
<th>RFP Release Date:</th>
<th>December 20, 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question/ Inquiry Submission Deadline:</td>
<td>December 28, 2022</td>
</tr>
<tr>
<td>Proposal Submission Deadline:</td>
<td>January 3, 2023</td>
</tr>
<tr>
<td>Electronic submission to the attention of:</td>
<td><a href="mailto:Temitope.Naiyieju-consultant@heifer.org">Temitope.Naiyieju-consultant@heifer.org</a></td>
</tr>
<tr>
<td>Contact information for inquiries about this RFP:</td>
<td><a href="mailto:Temitope.Naiyieju-consultant@heifer.org">Temitope.Naiyieju-consultant@heifer.org</a></td>
</tr>
</tbody>
</table>

Terms of Reference

I. General Information
This document is being issued to solicit applications from services of reputable and licensed Health Maintenance Organizations (HMOs) to submit proposals for the provision of healthcare insurance services to Heifer Nigeria Signature Program staff and their dependents.

II. Background
About Heifer International
Heifer International is a global non-profit working to end hunger and poverty and care for the Earth by using sustainable practices and engaging smallholder farmers in agricultural and animal husbandry development. Heifer was founded on the simple belief that ending hunger begins with giving people the means to feed themselves, generate income and achieve sustainable livelihoods. As a private, nongovernmental organization based in Little Rock, Arkansas, Heifer has created lasting change for farming households in over 125 countries across Latin America, Africa, Asia and Eastern Europe for over 70 years. Heifer International partner with institutions and stakeholders at every level to build an ecosystem that fosters scaling of community-based enterprises and generate sustainable and equitable return to the producers and small holder farmers. More information about Heifer is available at: www.heifer.org
Nigeria Country Program

Heifer has long been recognized for its drive to end hunger, poverty, and care for the Earth around the world. In line with Heifer International’s mission, Heifer International Nigeria (hereinafter referred to as Heifer Nigeria) is implementing Naija Unlock – a Signature Program that seeks to support two million families to lift themselves out of poverty, have sustainable incomes, and become self-reliant by 2030.

Through strategic private and public sector partnerships, Heifer Nigeria’s program goals focus on developing the social capital of smallholder farmers, unlocking demand and market opportunities, investing in priority value chains critical to the country’s food security, building smallholder farmers resilience against climate change impacts, and leveraging innovation and emerging agricultural technologies as accelerators to reach impact at transformational scales.

Targeting smallholder farmers in the rice, tomato, and poultry value chains as well as farmers in the cattle and small ruminants value chains in the near future, Heifer Nigeria is forging partnership with private sector firms and Government of Nigeria at both the federal and state levels to design and scale up successful interventions towards achieving the desired goal. With a design phase that started in 2021, Naija Unlock has a 9-year lifetime (2021-2030) and will be implemented across five states (Benue, Edo, Nasarawa, Ogun and Lagos) at the initial stage before scale-up of successful interventions to other locations in the country.

III. Scope of Work

Heifer Nigeria seeks to employ the services of eligible and reputable HMO to provide Health care insurance services for its program staff and their dependents (10 staff and 14 dependents) for a period of one year, renewable annually upon excellent performance. The services to be covered under the insurance coverage being sought include but are not limited to the following:

1. Accident and Emergency services
2. Outpatient services
3. Inpatient services
4. Diagnostic services
5. Radioecology services
6. Pregnancy and Childbirth services
7. Intensive Care services
8. Child Health Services
9. Specialized Surgical procedures
10. Dental services
11. Ophthalmological Services
12. Otolaryngological (ENT) Services
13. Psychiatry services
14. Fertility Services
15. Cancer Benefit
16. HIV/AIDs Management
17. Annual Medical checks
18. Fitness centres and Gyms (provide names and locations)
19. Second opinion service by Experts local and abroad
20. Congenital anomaly treatment (born in/outside the plan)
21. Reimbursement for delivery Abroad
22. Employee Assistance Programme (EAP)
23. Telemedicine Services
24. COVID-19 test
25. Adult Vaccinations
26. Outpatient Psychiatry cover
27. Mortuary Services
28. Life and Permanent disability Benefit for each dependent
29. Personal Accident Benefit for Principal
30. Other complementary services (kindly specify)

IV. Basic Requirements are as follows:
• Ability to provide high quality, client-focused, timely, and cost-effective healthcare insurance services to all Heifer Nigeria program employees, 24 hours a day and 7 days a week.
• The HMO is expected to always ensure easy access to healthcare providers across all states in Nigeria.
• The organization is expected to act with high degree of integrity, responsibility and be knowledgeable as well as compliant with National Health Insurance Act/Laws.
• The HMO must be registered and licensed with the requisite experience and track records for the provision of Health Care/Insurance.
• The HMOs are required to give best quote for the various available options/plans for medical insurance coverage for the staff profile detailed above.
• Detailed information regarding each option/plan should be provided

V. Proposal submission requirements
All the interested bidders will submit their proposals with the following information:
a) General Information
   - Organization overview
   - Capacity statement
   - Website
   - Attachments (as listed below):
     • Evidence of satisfactory records of performance, integrity, and business ethics.
     • Evidence of adequate management and financial capacity to manage the award.
     • Evidence of Company Registration (Certificate of Incorporation of Company), Certified True Copy of memorandum and Article of Association with CAC forms CAC2 & CAC7 inclusive (where applicable).

b) Understanding of the Service and Evidence of previous similar services
Describe your understanding of the service and provide evidence of previous similar service in the last three years.
c) Estimated Budget
Describe the cost in Nigerian Naira, for provision of the service. All services as described in the scope of work should be costed accordingly.
Registered organizations interested in implementing this assignment are requested to submit a proposal to temitope.naiyeju-consultant@heifer.org with a copy to angie.avu@heifer.org.

Submission must be in English and typed single-spaced on standard type white paper. All pages must be numbered, including the Request for Proposal (RFP) reference number and name of the organization at the bottom of each page.

d) Late submissions and verification
Proposals received after the submission deadline will not be considered. Offerors are responsible for ensuring that their proposals are submitted according to the instructions stated herein. Heifer retains the right to terminate this RFP or modify the requirements upon notification to the Offerors.

VI. Selection Criteria
Submitted proposals must clearly demonstrate alignment with the SoW outlined above and with the appropriate level of details. Heifer’s goal is to ultimately sign on with the Offeror whose proposal best follows the instructions in this RFP, and is most appropriate and cost effective. Proposals will be evaluated according to the following criteria:

<table>
<thead>
<tr>
<th>Proposal evaluation Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational capacity to provide the services (i.e., background, health management expertise, organizational structure, human capacity, and states covered)</td>
<td>25%</td>
</tr>
<tr>
<td>Completeness of the proposal aligned to the requirements</td>
<td>10%</td>
</tr>
<tr>
<td>Demonstrated understanding of the overall expectation of the service and evidence of previous similar service</td>
<td>20%</td>
</tr>
<tr>
<td>Selection Interview</td>
<td>20%</td>
</tr>
<tr>
<td>Budget justification and costs realism</td>
<td>25%</td>
</tr>
</tbody>
</table>

The selection committee will evaluate the proposal based upon the criteria listed above and they will evaluate the financial proposal based on cost reasonableness and cost-effectiveness in the budget.

VII. Validity of Proposals
Proposals submitted shall remain open for acceptance for 14 days from the last date specified for receipt of the proposal. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process are contractually binding.

VIII. Award Process and Contract Mechanism

<table>
<thead>
<tr>
<th>No.</th>
<th>Activity</th>
<th>Due date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Proposal reception</td>
<td>January 3, 2023</td>
</tr>
<tr>
<td></td>
<td>Event Description</td>
<td>Date</td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>2.</td>
<td>Selection Committee review</td>
<td>January 9, 2023</td>
</tr>
<tr>
<td>3.</td>
<td>Notification of award</td>
<td>January 13, 2023</td>
</tr>
<tr>
<td>4.</td>
<td>Award agreement negotiation</td>
<td>January 16, 2023</td>
</tr>
<tr>
<td>5.</td>
<td>Signing award</td>
<td>January 30, 2023</td>
</tr>
</tbody>
</table>

**IX. Limitations**

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received in response to the RFP.

**X. Intellectual Property**

a. **Ownership Generally.**

Any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the “Work Product”) shall be the exclusive property of Heifer International. Upon request, the Contractor shall sign all documents and take any and all actions necessary to confirm or perfect Heifer’s exclusive ownership of the Work Product.

b. **Prior-Owned Intellectual Property.**

Any intellectual property owned by a Party prior to the Effective Date (“Prior-Owned IP”) shall remain that Party’s sole and exclusive property. Regarding any of Contractor’s Prior-Owned IP included in the Work Product, the Contractor shall retain ownership, and hereby grants Heifer a permanent, nonexclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.