REQUEST FOR PROPOSAL

FOR AN INSURANCE SERVICE PROVIDER FOR THE PROVISION STAFF MEDICAL INSURANCE SERVICES AND PROVIDENT FUND MANAGEMENT

RFP Reference Number: ***RFP-010/SERVICES/2026***

Date of Issue: 29th *October 2026*

Submission Deadline: 18th *November 2026*

TERMS OF REFERENCE

Lot A: Provision of Staff Medical Insurance

Lot B: Provision of Staff Provident Fund Administration and Management Services

Dear Prospective Bidder,

ADRA Uganda invites qualified and experienced service providers to submit quotations/proposals for provision of insurance services (medical and staff provident fund management) for a period of 12 months, renewable subject to satisfactory performance:

We invite sealed proposals from licensed and qualified providers for the following services, which are offered as two separate lots:

- Lot A: Group medical insurance for staff and their eligible dependants.
- Lot B: Administration and management of the Organization's staff provident fund (a defined contribution occupational retirement benefits scheme).

Bidders may bid for one lot or both. Each lot will be evaluated and awarded separately, and the Organization may award the two lots to different bidders or one bidder.

ADRA Uganda Staff Profile

Item	Details
Total Staff	80
Work Location	Kampala, Kyegegwa District, Kamwenge District, Yumbe District, Kitgum, Pader, Agago, Omot, Amuru, Kotido, Kaabong, Karenga, Abim
Submission Deadline	18th November 2026, 12:00Noon
Submission Method	Email and Physical drop-at the ADRA Head Office in Kireka
Contact Informationt	Procurement and Logistics Assistant Email: admin.assistant@adrauganda.org Telephone: 0787332712 Or/ And Human Resource Manager; Email: margaret@adrauganda.org Copy: Procurement Apprentice; Jabin Mbrani Email: jabin@adrauganda.org
Bid Validity Period	90 working days from the submission deadline

Late submissions will not be considered. ADRA Uganda reserves the right to accept or reject any and without being obliged to inform the affected bidder(s) of the grounds.

2.Background and Purpose

ADRA is the global humanitarian arm of the Seventh-day Adventist Church. ADRA Uganda is committed to improving the quality of life of vulnerable and disadvantaged communities through sustainable development initiatives, emergency response, livelihoods, education, health, and other interventions

To support its operations, the organization wishes to have medical insurance for its staff and management of staff provident funds with reliable, qualified service providers over a contract period of atleat 12months.

2.1 Objectives

- Secure reliable, cost-effective providers with strong financial standing and a track record with comparable employers in Uganda.
- Give staff and their families quick, quality access to healthcare through a wide network of facilities in Uganda, with minimal out-of-pocket payments.
- Protect and grow staff retirement savings through sound governance, prudent investment, low costs and transparent reporting.
- Ensure full compliance with Ugandan law and regulation.
- Establish long-term partnerships backed by clear service standards, regular reporting and accountability.

3. Eligible and Mandatory requirement

S/n	Requirement
1	Certificate of incorporation or registration in Uganda
2	Valid trading license
3	Valid tax clearance and tax registration
4	Lot A: valid license (IRA) to underwrite health insurance business in Uganda (or, for an intermediary, a valid broker/agent license)
5	Lot B: valid license for the roles proposed (administrator, fund manager, trustee and/or custodian), as applicable. E.g. Uganda Retirement Benefits Regulatory Authority (URBRA) license(s), plus any other regulator's license needed for investment services (e.g. Capital Markets Authority)
6	Audited financial statements for the last [3] years, showing solvency and capital adequacy
7	At least [5] years' experience serving corporate clients in Uganda, with [3] comparable references (an employer with about 80 staff or more)

S/n	Requirement
8	Declaration of no conflict of interest, no pending regulatory sanctions, debarment or material litigation, and adherence to anti-corruption law
9	Evidence of compliance with the Data Protection and Privacy Act, 2019
10	Attach a recommendation letter from atleast 5 NGOs that they support.
11	Attach, the names & addresses of fully operating clinics in all the districts we operate in.

4. Scope of Service

LOT A: STAFF MEDICAL INSURANCE

A1. Scope of Services

The provider will deliver group medical cover for 80 staff and their eligible dependents, to start on 1st January 2026, for an initial period of 12/24 months. Cover is expected to include the benefits below. For each benefit, the bidder must state the limit, sub-limits, waiting periods, co-payments and exclusions in the response column.

Benefit	Minimum expectation	Bidder response (limit / waiting period / co-pay / exclusions)
Overall limit	Annual limit per family and per person; state whether the limit is shared among family members	
Inpatient	Hospitalization, surgery, theatre, ICU/HDU, specialist and doctor fees, accommodation in [private/semi-private] ward, drugs and consumables	
Outpatient	General and specialist consultations, laboratory, imaging, drugs, minor procedures	
Maternity	Antenatal and postnatal care, normal delivery, caesarean section, complications, newborn cover for 30 days/1 month	
Dental	Routine (check-ups, fillings, extractions, scaling) and major (root canal, crowns, dentures if offered)	
Optical	Eye tests, frames and lenses, with frequency of replacement	
Chronic and pre-existing conditions	E.g. diabetes, hypertension, asthma, epilepsy, HIV/AIDS care (ARVs and monitoring). State any waiting period or sub-limit.	

Benefit	Minimum expectation	Bidder response (limit / waiting period / co-pay / exclusions)
Mental health	Counselling, psychiatric care and psychological services	
Physiotherapy and rehabilitation	Sessions, appliances, prostheses, orthotics	
Emergency services	Ambulance, road and air medical evacuation within Uganda and the region; emergency admission without pre-authorization	
Regional and overseas treatment	Referral for treatment not available in Uganda (e.g. Kenya, India) with limit and conditions	
Wellness	Annual medical check-ups, screening, vaccination, health talks	
Optional add-ons (priced separately)	Personal accident, critical illness, funeral/last expense cover, international travel cover	

Bidders are encouraged to propose benefit improvements and to state clearly any benefit above that they cannot provide

A2. Service Requirements

- **Provider network:** a full list of accredited hospitals, clinics, pharmacies, dental and optical providers, covering Kampala, and other regions including areas where our field offices are located, which are: Yumbe District, Kamwenge District, Kyegegwa District, Kitgum District, Agago District, Pader District, Amuru District, Lamwo District, Kotido District, Kaabong District, Abim District and Karenga District
- **Claims management:** reimbursement procedure and number of days; provider payment; written reasons for any rejected claim and clear appeals process.
- **Digital services:** member portal or mobile app (benefit balances, claims status, provider search) and an HR portal for enrolment and changes.
- **Customer service:** a 24-hour helpline, a dedicated account manager, and a named claims officer for the Organization.
- **Member data:** confidential handling of medical information, with access by the Organization limited to anonymized and aggregate data.

A3. Pricing Requirements

- Annual premium per employee, per spouse and per child, with a breakdown by benefit, using the template in Annex 4A.
- Total annual premium for the current census of 80 staff and their dependents.
- Rate guarantee for [12/24] months, with the renewal methodology and any cap on increases.

- Premium payment terms (annual, quarterly) and any deposit or float requirement for cashless claims.

LOT B: STAFF PROVIDENT FUND

B1. Scope of Services

The provider(s) will administer and manage the Organization's staff provident fund in accordance with its trust deed and rules, the Retirement Benefits Sector Liberalisation Act, 2011 (as amended) and the regulations and guidelines of URBRA. Bidders may propose either (a) a standalone scheme for the Organization or (b) membership in a URBRA-registered umbrella scheme, and must explain the governance, cost and member-protection implications of each option.

- **Scheme administration:** member registration, processing and reconciliation of contributions, maintenance of individual member accounts, record keeping and benefit calculation.
- **Investment management:** management of fund assets in line with the Investment Policy Statement, regulatory limits and the risk profile approved by the trustees.
- **Custody:** safe custody of scheme assets by a licensed custodian independent of the fund manager. State whether custody is in-house or outsourced.
- **Benefit payments:** retirement, resignation, termination, death, disability and other exit benefits within **5** working days of receiving complete documents, with correct tax treatment.
- **Trustee and governance support:** secretariat support, trustee training, and advice for the board of trustees, where required.
- **Compliance:** regulatory returns and filings with URBRA, audited annual accounts, annual member benefit statements, and tax compliance.
- **Transition:** takeover of data and assets from the current provider (Old Mutual Insurance), with a detailed transition plan, data validation, and no loss or delay of member benefits.

Scheme details (to be completed by ADRA Uganda)

Item	Detail
Current fund value (assets under management)	[UGX x] as at [date]
Number of members	[x] active, [x] deferred
Monthly contribution	Employer [x]% / employee [x]% of [basic/gross] salary; about [UGX x] per month
Current structure and registration	[Standalone/umbrella]; URBRA registration number [x]
Current investment mix	[x]% government securities, [x]% fixed deposits, [x]% equities, [x]% other
Current service providers	Administrator [x]; fund manager [x]; custodian [x]; trustees [x]

B2. Service Requirements

- **Investment options:** describe the portfolios offered (e.g. conservative, balanced, growth, Shariah-compliant), asset classes (government securities, corporate bonds, equities, real estate, offshore, as permitted), the default option, and how members can switch.
- **Performance:** net returns for the last 5 years against the benchmark and against the industry average, with asset allocation, volatility and the performance of comparable funds under management.
- **Employer services:** contribution schedule uploads, reconciliation, query resolution and HR administration support.
- **Risk and controls:** internal controls, segregation of duties, business continuity and cybersecurity arrangements, and independent assurance reports.

Technical Proposal Contents

Bidders should structure their technical proposals as follows, with one volume per lot where bidding for both:

1. Cover letter
2. Company profile, ownership, licences and regulatory standing
3. Financial strength (audited accounts, ratings, solvency position)
4. Relevant experience and at least three client references
5. Proposed solution per lot (benefits and network for Lot A; fund structure and investment approach for Lot B and compliance to the TOR)
6. Implementation and transition plan with timelines
7. Account management team: names, roles and CVs
8. Data protection and information security arrangements

5. Financial Proposal

The financial proposal must be submitted separately from the technical proposal, in Uganda Shillings (UGX). Prices must be inclusive of all applicable taxes, levies and charges, and must be valid for 90 working days from the submission deadline. Bidders must show taxes and levies as separate lines.

6. Evaluation Criteria

Proposals will be evaluated for each lot separately, in three stages.

Stage 1: Preliminary examination (pass/fail)

Compliance with the mandatory requirements in Section 3 and completeness of the submission.

Stage 2: Technical evaluation (70% of total score)

Criterion	Lot A (points)	Lot B (points)
Financial strength and regulatory standing	15	15
Relevant experience and references	15	15
Quality of benefits (Lot A) / investment approach and track record (Lot B)	25	30
Network, service delivery, claims and benefit processing	20	15
Technology and reporting	10	10
Implementation plan and account management	10	10
Governance, risk management and data security	5	5
Total	**100**	**100**

Bidders scoring below 70 out of 100 in the technical evaluation will not proceed to Stage 3.

Stage 3: Financial evaluation (30% of total score)

The lowest evaluated price receives the maximum score.

7. Contract Terms

- **Duration:** 2 years from the start date, renewable by mutual agreement subject to satisfactory performance.
- **Termination:** upon expiry of a 30 days' written notice, and immediately for material breach, loss or suspension of licence, insolvency or sustained poor performance.
- **Confidentiality and data protection:** compliance with the Data Protection and Privacy Act, 2019. Staff data may be used only to deliver the services, and never for marketing without consent.
- **Service levels:** quarterly review meetings, with service credits or penalties for breaches of agreed service levels.
- **Liability and indemnity:** as set out in the contract; the provider must hold appropriate professional indemnity cover.
- **Fidelity and fund protection (Lot B):** fidelity guarantee or equivalent insurance, and segregation of scheme assets from the provider's own assets.
- **Ethics:** zero tolerance for corruption, in line with the Anti-Corruption Act, 2009 and ADRA Uganda fraud and safeguarding policy. Any inducement offered to staff or evaluators will lead to disqualification.
- **Governing law and disputes:** laws of Uganda; disputes first resolved by negotiation, then mediation/arbitration in Kampala under the Arbitration and Conciliation Act.
- **Exit and handover:** full cooperation and transfer of all member data, records and (Lot B) assets to the Organization or its successor provider on termination.

8. Instructions to Bidders

Event	Details
RFP issue date	15th October 2026
Submission deadline	13th November 2026, 12:00 Noon, to Physical address: ADRA Uganda Kireka Head office, P.O.Box 9946, Kampala. Emails: admin.assistant@adrauganda.org jabin@adrauganda.org Copy: margaret@adrauganda.org plo@adrauganda.org
Format	Separate technical and financial proposals in sealed envelopes or separate files, marked with the RFP number and lot(s); and send a PDF copy to the emails above
Proposal validity	90 working days from the closing date
Evaluation and presentations	19th November 2026
Notification of award	30th November 2026
Expected contract start	1st January 2027

The Organization is not bound to accept the lowest or any bid, may cancel the process or award one lot only, and is not liable for any cost incurred by bidders in preparing proposals.