COMMON MARKET FOR EASTERN

AND SOUTHERN AFRICA



**TENDER OF PROVISION OF STAFF MEDICAL INSURANCE COVER FOR STAFF OF THE COMESA SECRETARIAT.**

**Tender Ref: CS/ADM/PROC/MED-INSUR-as**

**PUBLISHED: 11th AUGUST 2025**

**CLOSING DATE: 1st SEPTEMBER 2025**

# BACKGROUND

The Common Market for Eastern and Southern Africa (COMESA) is a regional economic community established to promote economic prosperity through enhanced regional integration, trade development, and market liberalization among its 21 Member States. As one of Africa’s premier regional integration organizations, COMESA seeks to create a fully integrated, internationally competitive regional economic community, equipped to harness its resources for the collective advancement of its people.

COMESA's Vision is to be "a fully integrated, internationally competitive regional economic community with high standards of living for all its people."

Its mission is to "endeavour to achieve sustainable economic and social progress in all Member States through increased co-operation and integration in all fields of development, particularly in trade, customs, transport, communications, information, technology, industry and energy."

The COMESA Secretariat, based in Lusaka, Zambia, is the executive arm of the organization and is responsible for implementing the COMESA Treaty, supporting Member States, and coordinating regional programmes.

As a regional intergovernmental organization, COMESA is committed to fostering a productive and healthy working environment for its staff, who are drawn from across its Member States. The Secretariat employs both Professional and General Service staff under fixed-term contracts, as well as project and consultancy-based personnel aligned to donor-funded initiatives.

In line with its commitment to employee well-being and international best practices, COMESA is seeking to procure comprehensive Staff Medical Insurance Cover for its Secretariat staff and their eligible dependants. The tender aims to ensure access to high-quality, efficient, and globally recognized healthcare services.

More information on COMESA’s strategic priorities can be found in the 2021–2025 Medium-Term Strategic Plan, available on the COMESA website: [www.comesa.int](http://www.comesa.int).

# OBJECTIVES

The overall objective of the Tender is to facilitate identification and selection of COMESA Secretariat Staff Medical Cover/Insurance service provider, best suited to the circumstances and international character of the COMESA Secretariat and its staff.

The specific objectives are to achieve, for COMESA Secretariat staff a medical cover/ insurance, with the following attributes:

1. International Cover;
2. Value for money; and
3. Cost efficient.

# TERMS OF REFERENCE

3.1 The Terms of reference for the provision of a group medical staff insurance scheme to the COMESA members of staff and their eligible dependants shall include among others the following:

* + 1. Provide a 24/7 medical insurance cover to COMESA Staff and their eligible dependants whose cover shall include.

1. All outpatient and inpatient costs within and outside Zambia.
2. Dental treatment.
3. Eye treatment services including lenses and frames.
4. Maternity cover.
5. Emergency medical evacuation.
6. Pre-existing conditions; and
7. Repatriation of mortal remains.
   1. Provide a streamlined medical insurance service through issuance of membership medical cards to be acceptable by renowned health care service providers in the region and beyond for timely and efficient access to medical services.
   2. Provide timely emergency and urgent health care.
   3. Preserve the confidentiality and security of medical records and protect unauthorized disclosure of any information, records, and data collected.
   4. Maintain accurate medical records of each life member.
   5. No pre-authorization for consultation service from providers.
   6. Preauthorization shall only be related to major medical procedures and admissions.
   7. Provide a 24-7 help line accessible to all employees in case of emergencies.
   8. Provide emergency evacuation for specialized treatment; and
8. Provide pre-employment medical examination for newly recruited staff. (for discussion)

**4.0 Qualifications and Experience**

4.1 The organization to be considered for the assignment shall have the following requirements:

* + 1. A minimum of 10 years’ experience in medical insurance service provision with a clientele base of international standing.
    2. Shall be duly registered with the relevant authorities with valid practicing licenses; and
    3. Provide a list of renowned hospitals, clinics and pharmacies with whom they have working service level agreements for provisional of medical care for their clients locally and internationally.

# STAFFING OF THE COMESA SECRETARIAT

COMESA strives to achieve fair and equitable representation of all Member States in the staff compliment of the Secretariat The staffing of the Secretariat is provided from the Member States of COMESA. A framework is thus in place to achieve this outcome.

Consideration is also given to ensure gender equality within staff compliment of the Secretariat.

Based on the structure of its activities, as well as funding, the categories of staffing are as at outlined in Table 1, below.

**Table 1: Categories of staffing at the COMESA Secretariat**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Duration** | **Category** | | **Geographical** | **Indicative Principal (i.e. Staff only)** |
| Col 1 | Col 2 | Col 3 | Col 4 | Col 5 |
| 3 years-4 years - 4 years-1 year or 60 years' age limit, whichever comes earlier | Establishment | Professional | 21 Member States | 61 |
| Renewal up to 4 years' contract or 60 years' age limit, whichever comes later | Establishment | General Service | 21 Member States | 84 |
| Contracts runs from one (1) Year to Three (3) years, subject funds. | Project | Professional and General Service | 21 Member States | 25 |
| ***Total*** |  |  |  | ***170*** |

**5.1** The fixed membership pool represents staff, who are established on the COMESA Secretariat organizational structure. Departing staff are replaced in accordance with Staff Rules and Regulations governing recruitment, selection and appointment.

5.2 The Secretariat shall have the option of extending the medical insurance scheme to its variable staffing category. These are in respect of project staff and consulting staff. Actual numbers to fluctuate in line with project legal framework and consultants engaged by COMESA Secretariat.

5.3 The medical insurance scheme shall be available to bonafide spouse and up to four (4) dependent children whose age do not exceed 21 year or up to 25 years for school attending children premised on the following assumptions:

1. 33% of staff: No dependents
2. 33% of staff: Staff, plus spouse plus four eligible children under the age of 21 and or up to 25 for school attending children.
3. 33% of staff: average – staff plus spouse plus two eligible children under the age of 21 and or up to 25 for school attending children.

5.4 Further, age profile is also premised on the following assumptions:

1. 33% of staff: Under 40 years
2. 33% of staff: 40-50 years
3. 33% of staff: 50-60 years

# TENURE

6.1 The initial contract shall be for two (2) years, which may be renewed yearly based on successful performance.

6.2 The initial two (2) year contract is intended to provide an optimal period for recovery of fixed costs.

6.3 The service provider shall provide to the policyholder quarterly utilization reports of

members’ limit covers and quarterly general performance of the scheme.

# PRICING

7.1 All prices MUST be indicated in USD.

7.2 There will be a no price variation contract after signing of contract.

7.3 Prices must be exclusive of all taxes.

**8.0 VALIDITY OF THE BID**

8.1 The Bid shall be valid for a period of one hundred and twenty (120) days after the closing

date of this tender.

**9.0 AMENDMENTS OF PROPOSAL DOCUMENTS**

9.1 At any time prior to the deadline for submission of Bids, COMESA, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the Proposal Documents by issuing an addendum.

9.2 All addenda shall be posted on the COMESA website <http://www.comesa.int>. All Proposers wishing to be notified of any addenda should provide to COMESA the proposer’s name and email address.

9.3 In order to afford prospective Bidders reasonable time in which to take the amendments into account in preparing their offers, COMESA may, at its discretion, extend the deadline for the submission of Proposals.

**10.0 FORMAT AND SUBMISSION OF BIDS**

The bidder shall submit their proposals through two envelop systems (Technical Proposal and Financial Proposal), the financial proposal **MUST** be password protected, and the bidder will only be required to provide the password when the pass the set criteria of 70% Technical evaluation score. The submissions shall be electronic to the emails and address provided below.

Your proposal should be addressed and submitted to: [***tenders@comesa.int***](mailto:tenders@comesa.int), ***procurement@comesa.int*** *and**copied to* ***asakala@comesa.int***

Chairman - Procurement Committee,

COMESA Secretariat,

Ben Bella Road,

P.O. Box 30051,

Lusaka, Zambia,

Attention: Procurement Unit

10.1 The documents should be clearly marked “MEDICAL SCHEME – RFP No.

**CS/ADM/PROC/MED-INSUR-as**” DO NOT OPEN BEFORE **1st SEPTEMBER 2025 at** 15.00 Hours **Lusaka time**.

***NOTE:*** *the documents should be properly indicative of the tender and marked as per the instructions. COMESA will not assume responsibility for the proposal’s missed due to wrong assignment title. Late proposals will be rejected.*

10.2 The two submissions **MUST** be clearly indicated or marked “TECHNICAL

PROPOSAL” marked ‘original’ and the other submission clearly indicated or marked “FINANCIAL PROPOSAL”. The submission containing the financial proposal **MUST** be password protected and will ONLY be opened if the technical offer attains the pass score of seventy per cent (70%).

**11.0 DEADLINE FOR SUBMISSION OF PROPOSALS**

11.1 The deadline for the submission of proposals is **1st SEPTEMBER 2025** at 15.00 Hours Lusaka Time (GMT+2). The tenders will be opened immediately thereafter.

**12.0 LATE TENDERS**

Any Tender received by COMESA after the deadline for submission of Bids shall be rejected. There shall be no exception to this requirement.

**13.0 EVALUATION AND COMPARISON OF PROPOSALS**

13.1 To assist in the examination, evaluation and comparison of Bids, COMESA may ask

the Bidder for clarification of its Bid. The request for clarification and the response shall

be in writing and no change in price or substance of the Proposal shall be sought,

offered or permitted.

13.2 COMESA will examine the Proposals to determine whether they are complete,

whether any computational errors have been made, whether the documents have

been properly signed, and whether the Proposals are generally in order.

13.3 Arithmetical errors will be rectified on the following basis: If there is a discrepancy

between the unit price and the total price that is obtained by multiplying the unit price

and quantity, the unit price shall prevail, and the total price shall be corrected. If the

Bidder does not accept the correction of errors, its Proposal will be rejected. If there

is a discrepancy between words and figures, the amount in words will prevail.

13.4 Prior to the detailed evaluation, the Procurement Committee will determine the

substantial responsiveness of each Proposal to the Request for Proposals (RFP). For

purposes of these Clauses, a substantially responsive Proposal is one, which

conforms to all the terms and conditions of the RFP without material deviations.

COMESA’s determination of a proposal’s responsiveness is based on the contents of

the Proposal itself without recourse to extrinsic evidence.

13.5 A Proposal determined as not substantially responsive will be rejected by the

COMESA and may not subsequently be made responsive by the Bidder by correction

of the non-conformity.

13.6 The **bids will be evaluated as follows:**

1. The envelopes containing the sealed technical and financial offers will be opened.
2. The envelope marked “TECHNICAL PROPOSAL” will be opened and the technical proposal will be evaluated.
3. If the technical proposal is evaluated as 70 per cent or above, the envelope marked “FINANCIAL PROPOSAL” will be opened.
4. The Bidder that has offered what is adjudged to be the best technical and financial offer will be offered the contract.
5. If the Bidder that offered what was adjudged to be the best technical and financial offer declines to accept the offer, then the Bidder that is adjudged to have offered the second best technical and financial offer will be offered the contract.

13.7 The bids from only service providers holding registration certificate in a Member State

of COMESA, for purposes of medical scheme/insurance, shall be evaluated based on

technical evaluation (with weight of 80%) and financial evaluation (with weight of

20%). Technical bids shall be evaluated based on the following criteria:

**Table 2: Preliminary Evaluation Criteria**

| **Criteria** | | **Yes / No** |
| --- | --- | --- |
| 1 | NAPSA compliance certificate for companies based in Zambia or equivalent for companies based outside Zambia |  |
| 2 | Valid Tax Clearance Certificate |  |
| 3 | Certificate of Incorporation or Registration |  |
| 4 | A minimum of five (5) reference letters from reputable institutions as clients |  |
| 5 | A minimum of Five (5) reputable Hospitals or Health care providers that are in partnership with the bidder |  |
|  | **Overall Compliance** |  |

**Table 3: Criteria for Overall Technical Evaluation**

| Criteria | | % |
| --- | --- | --- |
| T1 | Adequacy of medical scheme/insurance coverage[[1]](#footnote-1) with major public health and or medical services providers both internationally and in the host country (i.e. within Zambia)  ***(24/7 hour-availability to cover different and varied ailments). Provide a list od Hospitals and Health Care provider*** | 20 |
| T2 | Alignment to international character of COMESA  ***(Specific provisions to cater for staff from different nationalities, Managing similar medical scheme for regional and international institutions)*** | 20 |
| T3 | Ease of access to medical scheme/insurance[[2]](#footnote-2) at all times  ***(Specific provisions to facilitate access within Zambia as COMESA Host Country and within the COMESA Region and internationally, and demonstrable experience in provision and accessibility of medical scheme at all times)*** | 20 |
| T4 | Unique competitive offerings  ***(Due to nature of operations, staff are required to travel within the COMESA Region, as well as outside COMESA Region and staff may require emergency medical and or health services and or to be evacuated). Availability of travel insurance and having access to treatment.*** | 20 |
| T5 | Financial capacity – audited financial statement – 5 years  ***(Proven strong financial position for the last five years)*** | 20 |
|  | Total | 100 |

13.8 Only financial submissions of bidders achieving 70% of technical scores shall be

opened and considered.

13.9 The lowest financial score among bidders, who meet minimum technical shall be

awarded 20%.

13.10 COMESA Secretariat does not bind itself to accept any bid and reserves the right to

accept the whole or partially any of the submitted bids and/or cancel the tender prior

to contract award.

**14.0 TECHNICAL QUERIES**

For any technical queries related to terms of reference, kindly contact the Procurement Unit on the following email: [procurement@comesa.int](mailto:procurement@comesa.int) with a copy to [hrsupport@comesa.int](mailto:hrsupport@comesa.int)

All queries must be made in writing. Bidders wishing to receive clarifications should register using the above address.

**15.0 COST OF TENDERING**

42. The tenderer shall bear all costs associated with the preparation and submission of its tender, and COMESA will in no case be responsible or liable for those costs regardless of the outcome of the tendering process.

**16.0 ETHICAL CONDUCT**

16.1 COMESA requires that Tenderers to observe the highest standard of ethics during the

selection and execution of such contracts. For this provision, the Purchaser defines

the terms set forth below as follows:

1. “Corrupt practice” means the offering, giving, receiving, or soliciting of anything of value to influence the action of an officer of the Purchaser in the tendering process; and
2. “Fraudulent practice” means a misrepresentation of facts to influence the tendering process to the detriment of the Purchaser.

16.2 COMESA will reject a proposal for award if it determines that a Tenderer has engaged

in corrupt or fraudulent activities in competing for the contract in question.

**17.0 NOTIFICATION OF AWARD**

17.1 Prior to the expiration of the period of tender validity, the Purchaser will notify the

successful tenderer in writing that its tender has been accepted.

17.2 The notification of award will signify the formation of the contract subject to the signing

of the contract between the tenderer and COMESA.

17.3 Simultaneously, the other tenderers shall be notified that their tenders were not

successful.

**18.0 SIGNING OF CONTRACT**

18.1 Within fourteen (14) days of receipt of the contract, the successful tenderer shall sign

and date the contract and return it to COMESA.

18.2 The Parties to the contract shall have it signed within thirty (30) days from the date

of notification of contract award unless there is an administrative review request.

**19.0 MANDATORY REQUIREMENTS**

19.1 To be considered responsive and to qualify for the technical evaluation stage, the

tenderer must furnish the following information:

1. Copy of a valid certificate of registration/incorporation.
2. Evidence of current membership of the relevant association of insurers.
3. Copy of the current relevant trade licenses from the Local Authority.
4. Signed CVs of key management and technical staff.
5. Evidence of major reference clients whose medical scheme the Tenderer is currently serving (at least 5 clients – attach confirmation letters);
6. Certified audited financial statements for the five (5) years (attach statements for 2020, 2021, 2022, 2023 and 2024);
7. Evidence of credit facilities with major health service providers for the period 2023 to date (attach reference letters from 5 major hospitals);
8. Power of attorney in case of a joint venture; and
9. Must submit four (4) letters of recommendation from credible clients, and two (2) of the letters must be from International/Diplomatic Institutions.

1. *i. Outpatient; ii. Inpatient; iii. Lenses and Frames; iv. Maternity cover; v. Emergency medical evacuation; vi. Pre-existing conditions;* [↑](#footnote-ref-1)
2. *a) Provide a streamlined medical insurance service through issuance of membership medical cards to be acceptable by renowned health care service providers in the region and beyond for timely and efficient access to medical services. a) Provide a 24-hour help line accessible to all employees in case of emergence; and (b) Provide emergency evacuation for specialized treatment.* [↑](#footnote-ref-2)