



## Terms of Reference

### IRC's FY 2025 Health, Life and Accident Insurance Plan Sourcing For National Staff

#### Introduction

The International Rescue Committee (IRC) is an international non-profit organization with approximately 370 national staff members serving in many provinces including Bangkok, Ratchaburi, Kanchanaburi, Mae Hong Son , Tak and Pattani

#### Objective

The overall objective of this term of reference is to identify the most suitable service provider for Health, Life and Accident Insurance for National Staff of IRC Thailand in FY 2025 which commences on 1 October 2024 to 30 September 2025, inclusive of both dates.

#### Description of the Work Requested

In support of the purposes, potential insurance company are invited to submit premium quotations for consideration according to the below plan preferences.

IRC's decision-makers will need premium quotations (cost per person) the plan as below in order to analyze budget availability for FY25.

<u>Benefits description</u>	<u>Requirement plan</u>	<u>Remarks</u>
1)OPD plan to the maximum reimburse	A lump sum OPD plan where the maximum reimbursable amount per year is 40,000 and no pro-rate for new hired staff and no limitation visit /day <b><u>OPD must be included</u></b> <b><u>Mental Health Coverage</u></b>	



2)Dental care and treatment plan.	Dental care and treatment plan, reimbursable up to THB 5,000 to include (Filling, Scaling, Extraction, Root Canal, Dental impaction,X-ray and Gum Diseases) and no pro-rate for new hired staff and no limitation visit /day	
3)Hospital	Insurance company should have network hospital in Bangkok,Tak,Mae Hong Son Ratchaburi , Kanchanaburi and Pattani	
4)Claim reimbursement	The process of claim reimbursement should be within 10 working days after receiving complete document from HR department	
5)Claim history	Insurance Company must take over all illness that IRC employees has been covered by AIA (including critical illness )	
6)Billing	Insurance Company should provide billing to IRC by annually	
7)ID card	Insurance Company must accept for IRC employees who have ThaiID card,Passport and a color card ID	
8)Health Card	Insurance Company must send health card for new staff within 7 working days after receive report from HR department	
9)Website	Should has effective insurance website and application for checking claim status with correct information and real time	



10)Presentation	Insurance Company must provide presentation regarding insurance program to all IRC office and all expense will be covered by Insurance Company	
11)Contact person	Insurance Company must has a contact person to take care for IRC staffs and deal with HR	
12)Member's age	Insurance Company must cover benefit for staff who are over 65 years old	
13)Covid 19	Insurance must cover medical cost under both OPD and IPD including Long Covid treatment according to the insurance policy terms and medical necessity.	

For information, the current benefits are as below:

**Ages Covered : 15-65 Years**

<b>Schedule of benefits</b>	
<b>Group Medical Insurance Benefits</b>	<b>Sum Assured Benefit amount (Baht)</b>
Life Insurance	500,000
Accident Death & Disablement Insurance	1,000,000
Total And Permanent Disability	500,000
Medical expense from Accident	50,000
<b>Group Health Insurance In Patient</b>	4,500
Room and Board(Maximum 365 days)	9,000
I.C.U. Room (include)(Maximum 15 days)	68,000
<b>Miscellaneous expenses</b>	80,000
OPD follow up within 31 days after discharge from hospital(Included in miscellaneous expenses)	1,200
Surgeon Fees (non schedule)	6,000
Physician's hospital visit (Maximum 365 days)	6,000
Emergency OPD Accident Treatments (within 72 hours after accident)	6,000
Follow-up treatment within 31 days of the accident	



Specialist Consultation Fee (Not included from Miscellaneous expenses and Surgical Fee.)	6,000
Ambulance service per disability (Not Included in Miscellaneous expenses)	4,500
Compensation (Maximum 365 days)	4,500
Funeral Indemnity	45,000
Out-Patient (Lumsum Per year)	40,000
Dental Care (Lumsum Per year) (Filling,Scaling,Extraction,Root Canal and Dental impaction, X-ray and Gum Disease)	5,000
<p><b>Special agreement</b> Extend to cover Group Accident Insurance.</p> <ul style="list-style-type: none"> <li>-Murder of deliberate assault</li> <li>-Riot (except/the insured does not involve in the situation) and strike</li> <li>-The insured's act under the influence of alcohol.</li> <li>-Extended to cover motorcycle risk.</li> </ul>	
<p>Extend to cover Group Health Insurance.</p> <ul style="list-style-type: none"> <li>-Physical Therapy ,Chiropractic for outpatient.</li> <li>-Alternative medicine by Acupuncture</li> <li>-The benefit amount for chronic disease will be restarted the new benefit after 45 days.</li> <li>-Expansion of OPD benefit to Acupuncture in Hospital or Clinic</li> <li>-The coverage shall be extended to the treatment for the disease or systptom pertaining to migraine</li> <li>-The benefit shall be payable for any services provided to the insured in case of constipation,dyspepsia,indigestion and anorexia</li> </ul>	