



30th July, 2025

CLARIFICATION ON THE TENDER NO. EMS-001877 FOR PROVISION OF STAFF MEDICAL INSURANCE COVER FOR THE YEAR 2026 AND 2027

1.The tender closing, the date noted as Last Date for receipt of bids is 7th August ,2025 as opposed to the date noted as Tender Opening date and Time is 6th August, 2025 1200HRS.

- Tender closing date is Thursday 7th August, 2025 and Proposals to be opened on Thursday 7th August, 2025 at 12:00 noon

2.Mandatory requirements, We have observed that the majority of the listed requirements primarily apply to insurance companies. We are kindly requesting for clarification on the mandatory requirements specific to insurance brokers.

- Submit Mandatory documentations for Insurance Brokers

3.As per the extracted table below, we are required to quote for inpatient limits of 3M, 2M, 1.5M & Outpatient limits of 500K, 200K, 175K, & 150K. Please clarify if these are options for each category i.e. quote for category A with all the options, and the same for B; Or if specific limits are to be quoted with specific category i.e 3M/500K - Category A, then 2M,&1.5M - category B.

- IP/OP - 3M / 500K - Per Member - Category A
- IP/OP - 2M / 175K - Per Family - Category B
- IP/OP - 2M / 200K - Per Family - Category B
- IP/OP - 1.5M / 200K - Per Family - Category B
- IP/OP - 1.5M / 175K - Per Family - Category B

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4.It is noted that inpatient limits of 3M/500K are to be quoted per member per family i.e. per person. Please clarify on the same and If it applies for each category.

- IP/OP - 3M / 500K - Per Member - Category A
- IP/OP - 2M / 175K - Per Family - Category B
- IP/OP - 2M / 200K - Per Family - Category B
- IP/OP - 1.5M / 200K - Per Family - Category B
- IP/OP - 1.5M / 175K - Per Family - Category B

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3.It is also noted that we should provide international cover for category A. Please specify the countries of coverage and limits.

- World Wide - All countries (if possible) cover limit to be provided based on the recommended rates

4.We refer to the attached tender document and seek clarification on the schedule of requirements (Refer to page 20-22)

Please clarify the benefits applicable to the two categories for each option. We note the benefits indicated are not categorized to either of the two categories, nor are they classified into options.

- Insurer to provide competitive benefits i.e. OP & IP (Dental, optical and maternity stand alone in both categories)
- Category A, cover per member, Category B cover per family)

5.Please clarify if all benefits are insured or if some are funded. If some benefits are funded, specify the benefits and the option

- Category A, fully funded, Category B – provide with copay

6.Clarify the individualized benefits and the per family benefits across the various options.

We have noted a mix up of per family benefits and per person benefits

- IP/OP – 3M / 500K – Per Member – Category A
- IP/OP – 2M / 175K – Per Family – Category B
- IP/OP – 2M / 200K – Per Family – Category B
- IP/OP – 1.5M / 200K – Per Family – Category B
- IP/OP – 1.5M / 175K – Per Family – Category B

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7.Advise on which benefits are standalone and those that are inbuilt and specify the corresponding options.

- Optical Cover – Stand alone
- Dental Cover – Stand alone
- Maternity Cover – Stand alone

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3. Loss ratios / utilization experience for last 3 years

- Between 62% and 75%

4. Premiums paid last two renewals/years, renewal budget estimate

- Service provider to provide a competitive premium

5. Cover Start date

- January 2026 to December 2026, Pg 3 clause 1.8

1. Must have paid up capital –

- at least Kshs.300 million

Procurement Manager,
Emergency Plus Medical Services

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