EGERTON UNIVERSITY SACCO SOCIETY LIMITED

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REQUEST FOR QUOTATION (RFQ)

PROVISION OF STAFF MEDICAL INSURANCE COVER

RFQ REF: EUSACCO/RFQ/MED/2027

1. INVITATION

Egerton University Sacco Society Limited invites quotations from reputable and licensed insurance companies for the provision of comprehensive staff medical insurance cover for a period of **one (1) year.**

The cover shall cater for employees and their eligible dependants on a 24-hour basis.

2. SCOPE OF MEDICAL COVER

The proposed medical scheme shall include:

A. Inpatient Cover

- Hospitalisation, surgery, ICU and doctor's fees.
- Pre-existing, chronic and HIV/AIDS-related conditions.
- Cancer treatment, chemotherapy and radiotherapy.
- Maternity and emergency Caesarean section.
- Dental and optical hospitalisation.
- Ambulance, medical evacuation and post-hospitalisation care.

B. Outpatient Cover

- Consultations, laboratory and radiology services.
- Prescribed drugs and physiotherapy.

- Chronic illness and HIV/AIDS treatment.
- Antenatal and postnatal care.
- Immunisation and travel vaccines for employees.
- Dental, optical and specialist services.
- Counselling and annual medical screening.

C. Dental and Optical Cover

- Dental: Extractions, fillings, dentures, root canal and X-rays.
- Optical: Eye examinations, treatment and prescription spectacles.

D. Additional Benefits

- Funeral/last expense: Employee KES 100,000 and dependant KES 50,000.
- Medical evacuation (road and air).
- Overseas medical cover.

3. STAFF AND DEPENDANTS

Category	**Number**
Employees	23
Spouses	15
Children	50
Total	**88**

Cover shall extend to permanent and long-term contract employees, one spouse and up to five children below 25 years of age per employee.

4. MEDICAL BENEFIT LIMITS

Benefit	**Level 1 (Grades 8–12)**	**Level 2 (Grades 3–7)**
Employees	9	14
Inpatient	1,000,000	750,000
Maternity	100,000	75,000
Dental	30,000	30,000
Optical	30,000	30,000

All limits are in KES and are annual.

Bidders should provide **outpatient fund management** options for the same population and separate dental and optical options on a per-member or per-family basis.

5. NETWORK AND SERVICE REQUIREMENTS

The provider should:

1. Have an extensive hospital, clinic, pharmacy and laboratory network.
2. Provide coverage in Nakuru, Egerton, Kisii, Laikipia and other parts of Kenya.
3. Indicate arrangements for overseas treatment and emergency evacuation.
4. Provide efficient claims processing and settlement.
5. Clearly state all exclusions, restrictions and special conditions.

6. DOCUMENTS TO ACCOMPANY THE QUOTATION

Interested firms should submit:

1. Company profile and relevant experience.
2. Valid insurance licence and Tax Compliance Certificate.
3. Evidence of financial stability.
4. Details of the proposed benefits, limits and exclusions.
5. Hospital network list.
6. At least fifteen (15) current corporate clients, preferably five public sector and ten private sector clients.
7. Details of claims management and key personnel.

7. FINANCIAL QUOTATION

Bidders should provide a breakdown of annual premiums as follows:

No.	Description	Annual Cost (KES)
1	Inpatient – Level 1	
2	Inpatient – Level 2	
3	Outpatient – Level 1	
4	Outpatient – Level 2	
5	Maternity	
6	Dental	
7	Optical	
8	Funeral/Last Expense	
9	Medical Evacuation	
	TOTAL ANNUAL PREMIUM	

Outpatient fund management costs and alternative dental and optical options should be quoted separately. All prices should include applicable taxes.

8. SUBMISSION OF QUOTATIONS

Quotations should be submitted by email to:

procurement@egertonsacco.coop

Deadline: Tuesday, 8th December 2026.

Email subject: **RFQ – STAFF MEDICAL INSURANCE COVER**

Late submissions will not be considered.

9. EVALUATION

Quotations will be evaluated based on compliance, benefits offered, hospital network, experience, financial capacity and price competitiveness.

The Sacco reserves the right to accept or reject any quotation and is not obligated to accept the lowest-priced quotation.