

# REQUEST FOR TENDERS

RFT: 2025/040  
File: HR 9/2  
Date: 24 June 2025  
To: Interested consultants  
From: Simeamativa Vaai, Director HRA

**Subject: Request for tenders (RFT): Provision of Worldwide Medical Insurance Cover for SPREP staff and dependants, EXTENDED**

## 1. Background

- 1.1. The Secretariat of the Pacific Regional Environment Programme (SPREP) is an intergovernmental organisation charged with promoting cooperation among Pacific islands countries and territories to protect and improve their environment and ensure sustainable development.
- 1.2. SPREP approaches the environmental challenges faced by the Pacific guided by four simple Values. These values guide all aspects of our work:
  - We value the Environment
  - We value our People
  - We value high quality and targeted Service Delivery
  - We value Integrity
- 1.3. For more information, see: [www.sprep.org](http://www.sprep.org).

## 2. Specifications: statement of requirement

- 2.1. SPREP wishes to call for tenders from qualified and experienced Insurance Providers who can provide Worldwide Medical Insurance Cover for SPREP staff and dependants. The contract will be for a total period of 3 years, subject to a satisfactory review at the end of each 12-month period.
- 2.2. The Terms of Reference of the consultancy are set out in Annex A.
- 2.3. The successful insurance provider must supply the services to the extent applicable, in compliance with SPREP's Values and Code of Conduct: <https://library.sprep.org/sites/default/files/sprep-organisational-values-code-of-conduct.pdf>. Including SPREP's policy on Child Protection, Environmental Social Safeguards, Fraud Prevention & Whistleblower Protection and Gender and Social Inclusion.
- 2.4. SPREP Standard Contract Terms and Conditions are non-negotiable

## 3. Conditions: information for applicants

- 3.1. To be considered for this tender, interested consultants must meet the following conditions:
  - i. A legally licensed and well established Medical Insurance company
  - ii. Must provide audited financial statements of the company with the auditor's report for the immediate past two financial years;
  - iii. Provide at least three referees relevant to this tender submission, including any active and long term covers provided;

- iv. Provide examples of past related medical insurance covers provided;
  - v. Complete the **tender application form** provided (*Please note you are required to complete in full all areas requested in the Form, particularly the Statements to demonstrate you meet the selection criteria – DO NOT refer us to your CV. Failure to do this will mean your application will **not** be considered*).  
*For the Technical and Financial proposals you may attach these separately and*
  - vi. Provide a copy of a valid business registration/license.
- 3.2 Tenderers must declare any areas that may constitute conflict of interest related to this tender and sign the **conflict of interest form** provided.
- 3.3 **Tenderer is deemed ineligible due to association with exclusion criteria, including** bankruptcy, insolvency or winding up procedures, breach of obligations relating to the payment of taxes or social security contributions, fraudulent or negligent practice, violation of intellectual property rights, under a judgment by the court, grave professional misconduct including misrepresentation, corruption, participation in a criminal organisation, money laundering or terrorist financing, child labour and other trafficking in human beings, deficiency in capability in complying main obligations, creating a shell company, and being a shell company.
- 3.4 Tenderer must sign a declaration of **honour form** together with their application, certifying that they do not fall **into** any of the exclusion situations cited in 3.3 above and where applicable, that they have taken adequate measures to remedy the situation.

#### 4. Submission guidelines

- 4.1. Tender documentation should demonstrate that the interested company satisfies the conditions stated above and in the Terms of Reference and is capable of meeting the specifications and timeframes. Documentation must also include supporting examples to address the evaluation criteria.
- 4.2. Tender documentation should be submitted in English and outline the interested consultant's complete proposal:
- a) **SPREP Tender Application form and conflict of interest form.** (*Please note you are required to complete in full all areas requested in the Form, particularly the Statements to demonstrate you meet the selection criteria – DO NOT refer us to your CV. Failure to do this will mean your application will **not** be considered*).  
*Provide examples of past related work outputs*  
*For the Technical and Financial proposals you may attach these separately.*
  - b) **Honour form**
  - c) **Comprehensive background of the Company** to demonstrate that they have the requisite background and experience as well as well established means for client responsiveness and satisfaction to carry out this contract successfully.
  - e) **Technical Proposal** which contains the details to achieve the key requirements outlined in the Terms of Reference.
  - e) **Financial Proposal** – provide a detailed outline of the costs involved in successfully delivering this project submitted in United States Dollars (USD) and inclusive of all associated taxes.
  - f) Where relevant provide:
    - i. Business registration/license (For Entities/ Individual consultant's as per relevant national legislations)
    - ii. Tax Identification Number (TIN) Letter (If applicable for Individual consultant's as per relevant national legislations)

- 4.3. Provide three referees relevant to this tender submission, including the most recent work completed.
- 4.4. Tenderers/bidders shall bear all costs associated with preparing and submitting a proposal, including cost relating to contract award; SPREP will, in no case, be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- 4.5. The tenderer/bidder might be requested to provide additional information relating to their submitted proposal, if the Tender Evaluation Committee requests further information for the purposes of tender evaluation. SPREP may shortlist one or more Tenderers and seek further information from them.
- 4.6. The submitted tender proposal must be for the entirety of the Terms of Reference and not divided into portions which a potential tenderer/bidder can provide services for.
- 4.7. The Proposal must remain valid for 90 days from date of submission and must clearly demonstrate readiness to go live on 1 January 2026.
- 4.8. Tenderers must insist on an acknowledgement of receipt of tender.

## 5. Tender Clarification

- 5.1. a. Any clarification questions from applicants must be submitted by email to [procurement@sprep.org](mailto:procurement@sprep.org) before 21 July 2025. A summary of all questions received complete with an associated response posted on the SPREP website [www.sprep.org/tender](http://www.sprep.org/tender) by 25 July 2025.
- b. The only point of contact for all matters relating to the RFT and the RFT process is the SPREP Procurement Officer.
- c. SPREP will determine what, if any, response should be given to a Tenderer question. SPREP will circulate Tenderer questions and SPREP's response to those questions to all other Tenderers using the SPREP Tenders page (<https://www.sprep.org/tenders>) without disclosing the source of the questions or revealing any confidential information of a Tenderer.
- d. Tenderers should identify in their question what, if any, information in the question the Tenderer considers is confidential.
- e. If a Tenderer believes they have found a discrepancy, error, ambiguity, inconsistency or omission in this RFT or any other information given or made available by SPREP, the Tenderer should promptly notify the Procurement Officer setting out the error in sufficient detail so that SPREP may take the corrective action, if any, it considers appropriate.

## 6. Evaluation criteria

- 6.1. SPREP will select a preferred consultant on the basis of SPREP's evaluation of the extent to which the documentation demonstrates that the tenderer offers the best value for money, and that the tender satisfies the following criteria:
- 6.2. A proposal will be rejected if it fails to achieve 70% or more in the technical criteria and its accompanying financial proposal shall not be evaluated.

### I. Technical Score – 80%

Criteria	Detail	Weighting
<b>Experience</b>	i) A reputable Insurance Provider with at least 10 years' experience in providing similar service to other international organisations similar to SPREP	15%
	ii) Extensive experience and knowledge of Medical Insurance cover worldwide, including approaches to emergency, pandemic and evacuation situations particularly with a full appreciation and understanding of the Pacific region, resourcing and capacities	20%
<b>Technical Proposal</b>	iii) Detailed scope of works including a comprehensive table of benefits and cover (complete the form provided) appropriate for international organisations based in the Pacific region with a mobile global workforce	20%
	iv) Detailed methodology for how the project is proposed to be implemented including the approach to having a dedicated focal point for SPREP, timeframes for responses in different situations e.g. claims, emergency requests, medical evacuations, access to experts and medical specialists, etc and	15%
	v) The Provider is available to provide a comprehensive presentation and responses on their proposed Cover to the Secretariat	10%

## II. Financial Score – 20%

Complete the form provided.

The following formula shall be used to calculate the financial score for ONLY the proposals which score 70% or more in the technical criteria:

$$\text{Financial Score} = a \times \frac{b}{c}$$

Where:

a = maximum number of points allocated for the Financial Score

b = Lowest bid amount

c = Total bidding amount of the proposal

### 7. Variation or Termination of the Request for Tender

- 7.1 a. SPREP may amend, suspend or terminate the RFT process at any time.
- b. In the event that SPREP amends the RFT or the conditions of tender, it will inform potential Tenderers using the SPREP Tenders page (<https://www.sprep.org/tenders>).
- c. Tenderers are responsible to regularly check the SPREP website Tenders page for any updates and downloading the relevant RFT documentation and addendum for the RFT if it is interested in providing a Tender Response.
- d. If SPREP determines that none of the Tenders submitted represents value for money, that it is otherwise in the public interest or SPREP's interest to do so, SPREP may terminate this RFT process at any time. In such cases SPREP will cancel the tender, issue a cancellation notice and inform unsuccessful bidders accordingly.

### 8. Deadline

- 8.1. **The due date for submission of the tender is: 05 September 2025, midnight (Apia, Samoa local time).**
- 8.2. Late submissions will be returned unopened to the sender.
- 8.3. Please send all tenders clearly marked 'RFT 2025/040: **Provision of Worldwide Medical Insurance Cover for SPREP staff and dependants**' - **EXTENDED**

Mail: SPREP  
Attention: Procurement Officer  
PO Box 240  
Apia, SAMOA  
Email: [tenders@sprep.org](mailto:tenders@sprep.org) (MOST PREFERRED OPTION)  
Fax: 685 20231  
Person: Submit by hand in the tenders' box at SPREP reception,  
Vailima, Samoa.

Note: Submissions made to the incorrect portal will not be considered by SPREP. If SPREP is made aware of the error in submission prior to the deadline, the applicant will be advised to resubmit their application to the correct portal. However, if SPREP is not made aware of the error in submission until after the deadline, then the application is considered late and will be returned unopened to the sender.

SPREP reserves the right to reject any or all tenders and the lowest or any tender will not necessarily be accepted.

SPREP reserves the right to enter into negotiation with respect to one or more proposals prior to the award of a contract, split an award/awards and to consider localised award/awards between any proposers in any combination, as it may deem appropriate without prior written acceptance of the proposers.

**A binding contract is in effect, once signed by both SPREP and the successful tenderer. Any contractual discussion/work carried out/goods supplied prior to a contract being signed does not constitute a binding contract.**

**For any complaints regarding the Secretariat's tenders please refer to the Complaints section on the SPREP website <http://www.sprep.org/accountability/complaints>**

## ANNEX A TERMS OF REFERENCE

### Provision of Worldwide Medical Insurance Cover for SPREP staff and dependants

#### 1. BACKGROUND

The Secretariat's Strategic Plan 2017-2026 outlines the future directions for the Secretariat to strengthen and realign its institutional capacities, competencies and systems to best support Members and partners by delivering more integrated, responsive, and cost-effective services to Members and partners. With this policy decision in place, SPREP will be able to embrace new and bold approaches to other significant challenges including structural reorganisation, capability building, and ongoing change management to capitalise on new opportunities and maximise available resources for its Staff.

The SPREP Organisational Goal 5: ***SPREP has access to a pool of people with the attitudes, knowledge, and skills to enable it to deliver on its shared regional vision*** focuses on SPREP's people as its most important resource.

The development of a People Strategy was considered and agreed by the Secretariat as a key deliverable of its Performance Implementation Plan (PIP) to support the achievement of this Goal. The People Strategy was endorsed by the SPREP Executive Board in its meeting held in 2020. The Secretariat recognises the importance of this Strategy in setting the strategic direction and guidance of its people leadership and management approaches and transformation particularly during the on-going evolution of employment principles and practices as well as challenges in the global markets.

The purpose of the People Strategy is for SPREP ***to be the premier employer in the Pacific region, dedicated to providing an inclusive and empowering team culture that attracts world leading talent, who are encouraged to grow and thrive, sharing our expertise, knowledge and passion to make positive change, for the benefit of our Pacific communities.***

The five outcomes of the People Strategy (PS) are:

1. Culture is inclusive and resilient
- 2. Health, Safety and Wellbeing is embedded across all locations**
3. A Robust Workforce Plan is delivered
4. Increased Mastery in Leadership capability
5. Enhanced People Policies, Practices and Ways of Working

The key purpose of this project is to provide a comprehensive, competitive and responsive medical insurance cover for the Secretariat's staff and their dependants, in line with Outcome 2 of the People Strategy on ensuring Health, Safety and Wellbeing is embedded across all locations.

This project should provide assurance that the Secretariat as an employer is able to provide world class medical insurance that supports health, safety and wellbeing of its staff as the heart of the organisation in delivering its mandated services to its Members.



## 2. EXPECTED OUTCOMES

This project is expected to:

- a) Provide a comprehensive worldwide cover for medical insurance for the Secretariat staff and dependants, in line with accepted and commonly adopted best practices in similar international organisations and in line with the Scope of Works below. Secretariat staff are based at headquarters in Apia, Samoa and in other offices in Suva, Fiji; Port Vila, Vanuatu, Majuro, Republic of the Marshall Islands and Honiara, Solomon Islands. Cover should clearly outline the nearest point of medical evacuation for any staff in these locations and also the ease with which cover can be extended should more locations are included during the term of service.
- b) Provide a table of benefits that clearly demonstrates:
  - i. what is covered
  - ii. any specific criteria
  - iii. exclusions
  - iv. eligibility to be covered under the scheme e.g. pre-existing medical conditions; age groups; etc
- c) Provide clear and concise processes and requirements for the following:
  - i. Lodging claims including turnaround time for processing; means of lodging claims e.g. an online app; website; phone; etc
  - ii. Seeking pre-approvals for in-patient treatments
  - iii. Seeking pre-approval for medical evacuation situations
  - iv. Providing an enabling system that supports direct billing for travel and accommodation for medical evacuations
- d) Provide a clear approach and response to having a dedicated focal point for SPREP including communications channels

## 3. SCOPE OF WORK

The Insurance Provider is expected to:

- a) Provide a comprehensive worldwide medical cover for SPREP staff and dependants – the groups of lives to be covered as at 1 May 2025 is in the following table:

Single	38
Single Parents	16
Couple	15
Family or Group	81
<b>Total</b>	<b>150</b>

This number is expected to change from time to time as staff leave or join the Secretariat. Cover must be according to the categories defined above. The total number of lives under the above categories are over 500.

- b) Provide a table of benefits that is in line with generally accepted worldwide cover for global workforces and should clearly outline the following minimum requirements:
  - i. Eligibility requirements
  - ii. Exclusions
  - iii. Levels of cover and Plan options
  - iv. Worldwide cover
  - v. In-patient cover (outline the conditions covered)
  - vi. Out-patient cover (outline the conditions covered)
  - vii. Dental
  - viii. Optical
  - ix. Cover for congenital, chronic and pre-existing conditions
  - x. Cover in cases of pandemic and epidemic
  - xi. Cover for alternative treatments and medicine
  - xii. Cover for medical weight management
  - xiii. Medical Evacuation – emergency and non-emergency including nearest evacuation centres for SPREP offices as well as administrative support for evacuation situations e.g. travel and accommodation
  - xiv. Business Travel
  
- c) Clear process for implementation of the Medical Insurance:
  - i. Communications and contact points – a focal point for SPREP, helplines and translation of foreign language invoices
  - ii. Responses to requests and queries
  - iii. Access to the Medical Insurance – emergency and non-emergency
  - iv. Pre-approvals - Waiting periods
  - v. Claims and reimbursement process including turnaround time and means of lodging claims (online or physical)
  - vi. Direct billing access and assurances to medical centres as well as to travel and accommodation providers
  
- d) Provide any other information that is relevant to the provision of worldwide medical insurance cover
  
- e) Where available but noting this is optional, in addition to core medical insurance, render information on any other relevant and complementary covers or services for staff, including but not limited to:
  - Travel Insurance (both regional and international business travel)

### 3.1 Mode of Delivery

The successful Insurance Provider is expected to carry out the work as follows:

- a) Virtual Consultations, including detailed presentation of approved medical insurance cover, with the Executive, Senior Leadership Team, Staff Advisory Committee, Staff and any other relevant stakeholders
- b) Virtual Discussions and regular catch-ups with the Secretariat's Human Resources and Administration (HRA) Department as Focal Point of the project
- c) Agreed Plan and all relevant documentation to be submitted in electronic form.



- d) Annual Usage Report, Issues, Challenges and all relevant documentation to be submitted in electronic form.

### 3.2 Project Schedule

The project is expected to start by **1 January 2026** and to be completed on **31 December 2028**, with satisfactory review to be completed between September and October each year of the agreement. SPREP reserves the right to terminate the agreement at the end of each year if the review is unsatisfactory and both parties cannot agree to a resolution to address unsatisfactory issues.

Expected milestones are outlined in the following table. It is expected that specific dates for delivery of Milestones 1 - 5 can be discussed further with the successful Insurance Provider. Specific dates for delivery of Milestones 6 – 7 will be discussed and agreed to with the Secretariat.

**Table 1:**

Milestones	
Notification of Successful Provider	
1.	Contract negotiations
2.	Finalisation of Medical Insurance & Contract Signing
3.	Familiarisation and Awareness Sessions
4.	Registration of all Staff and Dependents
5.	Activation of Medical Insurance
6.	Reports on Usage, Issues and Challenges to be provided to the Secretariat every 6 months
7.	Billing and Invoices to be sent to the Secretariat on a quarterly basis, with updates on joiners and leavers

### 3.3 Budget

Submissions are required to address the specific financial elements of the proposed medical insurance cover as follows:

- Medical Insurance cover Worldwide including the US
- Medical Insurance cover Worldwide excluding the US
- The financial proposal should clearly outline costs for each of the following categories and a way forward to anticipate change in these numbers:

Single	38
Single Parents	16

Couple	15
Family or Group	81
<b>Total</b>	<b>150</b>

- All applicable taxes

The process is expected to be fully completed remotely with virtual connections for all meetings, consultations and discussions.

There will be no travel expenses expected unless the interested provider wishes to take this on as their own corporate responsibility to their customers, and particularly to fully understand and appreciate the Pacific setting including medical capacities and resourcing.

#### 4. Other Information

The successful Insurance Provider will be provided with relevant and appropriate information. The Secretariat will also provide introductions and make connections with other parties and stakeholders as required.

The successful Insurance Provider will report to the Director HRA, with the support of the HR Adviser, for this project.

The successful consultant/s must supply the services to the extent applicable, in compliance with SPREP's Values and Code of Conduct [https://www.sprep.org/attachments/Publications/Corporate\\_Documents/sprep-organisational-values-code-of-conduct.pdf](https://www.sprep.org/attachments/Publications/Corporate_Documents/sprep-organisational-values-code-of-conduct.pdf) Including SPREP's policy on Child Protection, Environmental Social Safeguards, Fraud Prevention & Whistleblower Protection and Gender and Social Inclusion.