

### 1.3 Attachment C: Detailed Technical Specifications

#### STATEMENT OF WORK

##### Health insurance plan for DAI/VUES' local employees and eligible dependents in 2023

#### I. BACKGROUND

As Vietnam experiences steep increases in energy demand and rising air pollution, there is growing recognition that cleaner, more reliable sources of energy are needed and greater capital investment is required to develop these renewable energy source. Vietnam Urban Energy Security is a 4-year, USAID funded Activity that works closely with the Government of Vietnam (GVN) in Danang and Ho Chi Minh City ("Project") to (1) improve legislation related to clean energy; (w) mobilize investment and (3) increase the adoption and deployment of innovative solutions for advanced, distributed energy.

#### II. SCOPE OF WORK

DAI/ VUES is looking for an appropriate local vendor providing Health Insurance Plan for local employees and eligible dependents in 2023.

- Effective period: from March 25, 2023 to March 24, 2024.
- Nationality of insured person: Vietnam

The offerors are requested to propose the insurance policies which meet the below requirements. The offerors shall specify the method to calculate premium for each insurance policy (should be shown in excel spreadsheet), including the calculation of pro-rated premium in case of enrolment less than 12 months.

No.	Description of Required Insurance Service	Minimum Annual Limit	
		Employee	Dependent
COMPENSATION FOR DEATH OR PERMANENT/ PARTIAL DISABLEMENT			
1.	Compensation in case of death/ permanent disablement due to <b>Accident</b>	40 monthly salary	VND 500,000,000/ person
1.1	Death/ Permanent total Disablement	100% of sum assured	100% of sum assured
1.2	Permanent Partial Disablement	Percentage of Capital Sum as per Scale of Compensation	Percentage of Capital Sum as per Scale of Compensation

2.	Compensation in case of death/ permanent disablement due to <b>all causes (excluding of accident)</b> <i>due to illness, diseases, maternity and other non-accidental causes</i>	40 monthly salary	VND 500,000,000/ person
2.1	Death/ Permanent total Disablement	100% of sum assured	100% of sum assured
2.2	Permanent Partial Disablement	Percentage of Capital Sum as per Scale of Compensation	Percentage of Capital Sum as per Scale of Compensation
3.	<b>Salary allowance during injury treatment due to accident</b> (including Saturday, Sunday and Holidays following doctor's instruction) Amount/day	Total sum insured up to 6-month salary	Not applicable
4	<b>Medical expenses/ person/ year due to accident</b> <i>Emergency cost, in-patient, out-patient treatment, medicines</i>	VND 500,000,000/ person/ year	VND 500,000,000/ person/ year
4.1	<b>Emergency dental treatment following accident</b>	VND 20,000,000/ person/ year	VND 20,000,000/ person/ year
<b>HEALTH INSURANCE</b>			
5.1	<b>IN-PATIENT TREATMENT</b> In-patient treatment including, but not limited to:	Total sum insured/ person/ year up to VND 500,000,000	Total sum insured/ person/ year up to VND 500,000,000
	- Room & board (all kinds of room)	Up to VND 10,000,000/ day	Up to VND 10,000,000/ day
	- Intensive care unit	Up to VND 10,000,000/ day	Up to VND 10,000,000/ day
	- Room allowances:	- If the hospital calculates charges based on daily unit price, vendor will calculate according to daily limit of the hospital expenses for the insured person (regardless of whether the hospital stay is less than 24 hours); - If the hospital charges by hours of hospitalization, compensation charges for hours	

		less than a day (24 hours) will be calculated: number of hours of stay/ 24 * daily limit	
	- Maternity and child care	Up to VND 100,000,000 per person, under in-patient treatment benefits.	
	- Oncology treatment - Organ transplant - Pre and Post Hospitalization treatment - Emergency ward - Hospital allowance - Ambulatory care - Burial allowance	As per proposed insurance policy	As per proposed insurance policy
<b>5.2</b>	<b>OUT-PATIENT TREATMENT</b> Out-patient treatment including, but not limited to:	VND 25,000,000/ person/ year	VND 25,000,000/ person/ year
	- General out-patient services, out-patient surgery, diagnostic and treatment, X-ray tests, physiotherapy, Chinese herbalist, bonesetter and acupuncture, etc.	As per proposed insurance policy	As per proposed insurance policy
	- Dental care	VND 5,000,000/ person/ year	VND 5,000,000/ person/ year
<b>HEALTH CHECK-UP</b>			
<b>6.</b>	Annual check-up includes medical examinations, vaccination, work permit medical check-up, treatment glasses, vitamin and tonic, etc.  No limitation on the number of doctor visits.	VND 6,000,000/ person/ year	VND 6,000,000/ person/ year

**Other required terms and conditions for health care insurance:**

- The waiting period of all types including but not limited to pre-existing conditions, special illnesses and diseases, maternity, death/ total permanent disability due to special diseases, pre-existing conditions, maternity: waived for all employees and dependents.
- No limit on the number of doctor's visits or the cost for each doctor's visit for out-patient service.
- Preferably no limit medical expenses per day for in/ out-patient treatment.
- Preferably medical equipment to be covered in in/out-patient treatment.

- Preferably insurance card for payment guarantee for in-patient, out-patient treatment and health check to be issued.
- Exclusion: Provide the best benefits.

*Minimum estimated 43 members enrolled by March 25, 2023, with possible additional insured persons contingent upon initiation of new staffs onboarded.*

Offerors who are interested in providing the quotation for insurance service to DAI VUES can contact us by email address of [VUESProcurement@dai.com](mailto:VUESProcurement@dai.com) for receiving Attachment D and Attachment E of the RFQ.