



UNISA
ENTERPRISE

BID NO: [22112023]/ HEALTH AND FUNERAL INSURANCE

CLOSING DATE: 07 DECEMBER 2023, 11h00

Request for Proposal (RFP) for the appointment of a suitably qualified and registered Insurance Provider to offer funeral and health insurance coverage for UNISA students for a period of five (5) years.

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Telephone: +27 (11) 652 0260 **Address:** 22 Mac-Mac, 1st Floor, Waterfall Park, Vorna Valley, 1686

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1. INTRODUCTION

UNISA Enterprise (UE) a commercial business subsidiary of UNISA, was strategically established as third-stream income generator for UNISA. The entity has identified insurance for students amongst other as one of the areas to generate additional income for the University and address students needs.

2. BACKGROUND

Unisa Enterprise is seeking proposals from qualified insurance providers to offer funeral and health insurance coverage for Unisa students. We believe that providing comprehensive insurance options is crucial to ensure the well-being and financial security of our student population (approximately 376, 000). The purpose of this RFP is to identify an insurance provider to partner with Unisa Enterprise to deliver reliable and cost-effective insurance solutions to the Unisa students. The insurance provider will be required to assist Unisa Enterprise to build internal capacity through skills transfer.

3. SCOPE OF WORK

The selected insurance provider will be responsible for offering funeral and health insurance plans and immediate access to virtual medical tele-consulting services , specifically designed for students. The scope of work includes, but is not limited to, the following:

a) Funeral Insurance:

- Coverage for funeral expenses in the event of a student's death
- Repatriation of remains, if necessary
- Bereavement support services for the student's family

b) Health Insurance:

- Comprehensive health coverage, including hospitalization and prescription drugs, including access to virtual medical tele-consulting
- Providing a basic clinic setup to provide access to virtual medical tele-consultations and first aid
- Facilitate medical emergencies to hospitals
- Access to a network of healthcare providers
- Mental health coverage and counselling services

4. PROPOSAL SUBMISSION GUIDELINES

Interested insurance providers are requested to submit their proposals in the following format:

- a) Executive Summary: A brief overview of the proposal highlighting key points.
- b) Company Profile: Provide a detailed description of your company, including its history, experience, and expertise in providing insurance services. The insurance provider should demonstrate a

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successful track record of creating sustainable revenue streams for educational institutions through insurance partnerships.

c) Proposed Insurance Plans: Present a comprehensive overview of the funeral and health insurance plans you are proposing. Include details on coverage, benefits, limitations, and any additional services offered.

d) Cost Structure: Clearly outline the premium rates and any associated fees or charges. Specify any discounts available for group coverage or multi-year contracts.

e) Claims Handling Process: Describe your claims management process, including the procedures for submitting and processing claims, as well as the expected turnaround times.

f) Network of Providers: Provide information about your network of healthcare providers, including hospitals, clinics, and specialists, along with their geographical coverage.

g) Customer Support: Explain your approach to customer service and support, including the availability of dedicated account managers and online resources for students and their families.

h) Revenue Sharing: The insurance provider should propose innovative strategies and revenue-sharing models that allow Unisa Enterprise to generate income through the insurance offerings.

i) Implementation Plan: Outline the steps and timeline for implementing the insurance plans, including enrolment procedures, communication strategies, and any necessary training or orientation sessions.

5. EVALUATION PROCESS

The bids will be evaluated and adjudicated as follows:

5.1 Pre - Qualification – evaluation of compliance with Qualifying Criteria

Only those Bidders which satisfy all the Qualifying Criteria will be eligible to participate in the RFP process further. Bids which do not satisfy all the Qualifying Criteria will not be evaluated further. Each bidder must conform to these conditions to be eligible for further evaluation. A bidder that fails to meet these conditions shall be disqualified

5.2 First stage – functional evaluation

Bidders are evaluated based on the functional criteria set out in this RFP. Only those bidders that score **70 points or higher (out of a possible 100)** during the functional evaluation will be evaluated during the second stage of the Bid. The functional evaluation during the second stage of the Bid. The functional evaluation may include a presentation by the bidders. UNISA Enterprise will advise bidders in advance should a presentation be required.

5.3 Second stage – price and preferential points

Those Bidders which have passed the initial and first stage of the RFP process will be

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scored based on price and preference point allocated in accordance with the applicable legislation.

The successful Bidder will typically be the bidder that scores the highest number of points in the second stage of the Bid evaluation, unless UNISA Enterprise exercise its full right to cancel the RFP or finds that there are valid businesses or transformative reasons that justify the award to a company that did not obtain the highest score.

5.4 Pre – Qualification: Qualifying Criteria

The following Pre-qualifying Criteria will be applied in the initial stage of the valuation.

Bidders who do not meet all the Pre-qualifying Criteria will not be considered for the next stage of evaluation.

Requirement	Compliant	
	Yes	No
Proof of registration with Financial Sector Conduct Authority		
Proof of registration or accreditation with the Council for Medical Schemes		
Proof of business location i.e. letter from the landlord, rental agreement, copy of utility bill in the name of the company etc.		
Valid BEE Certificate		
Tax Compliance Status pin documents included		
Company bank stamped letter (not older than six (6) months) document included		
Non-compliance to the above-mentioned documents will disqualify the bid.		

6. EVALUATION CRITERIA

6.1 FUNCTIONAL CRITERIA

The functional criteria that will be used to test the capability of Bidders are as follows:

Evaluation Criteria	Weight
Bidders approach and methodology in carrying out the scope of work and clearly demonstrate the product (benefits) offerings.	25

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Organisation's capabilities/experience in carrying out similar assignments in similar sized organisations.	15
Details on the scheme administration.	40
Capacity and experience of the proposed team.	20
Total	100

A minimum of **70 points out of a 100** for the functional/ evaluation will qualify the Bid to move on to the second stage of evaluation, which is price and preferential point's evaluation.

6.2 PREFERENCE POINTS SYSTEM

All bids that achieve the minimum qualifying score for Functionality (acceptable bids) will be evaluated further in terms of the preference point system, as follows:

Criteria	Points
Price	90
B-BBEE	10
Total	100

7. PRESENTATION

- UNISA Enterprise will require presentations from shortlisted bidders as part of the process.
- Presentation criteria to the Unisa Enterprise Evaluation Committee by short-listed bidders will be based on the following:

ITEM	EVALUATION CRITERIA	DETAILED DESCRIPTION
1	Good understanding of the Healthcare industry and its trends.	Thorough understanding of the healthcare processes and functionality. Kept abreast of the latest development in the industry.
2	Understanding of the Risk Cover industry and its trends.	Thorough understanding of the Risk Cover processes and functionality. Kept abreast of the latest development in the industry.
3	Methodology – Healthcare	The proposed tried and tested approach and methodology of managing Healthcare options and changes.
4	Methodology – Funeral Cover	The proposed tried and tested approach and methodology of managing Funeral Scheme options and changes.
5.	Success evaluation criteria	A clear plan of how to educate and advise students on healthcare benefits and funeral cover.

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8. TIMEFRAMES AND FORMAL CONTRACT

The selected insurance provider will be required to enter into a formal contract with UE and to comply with all applicable laws, regulations, and contractual obligations. The terms and conditions of the contract will be negotiated with the chosen provider and will include provisions for termination, performance standards, confidentiality, and any other relevant clauses.

9. FRONTING

- a) UNISA Enterprise in compliance with regulations, supports the spirit of Broad-Based Black economic Empowerment and recognized that real empowerment can only be achieved through individuals and business conducting themselves in accordance with the constitution and in an honest, fair, equitable, transparent and legally compliant manner.
- b) The awarded bidder cannot sub-contract more than 25% of the total project value to the company that is no-compliance with BBBEE companies.

10. CONFIDENTIALITY

- c) This RFP request by UNISA Enterprise contains proprietary and confidential information that is provided to you (interested Service Provider), for your exclusive use in evaluating and preparing your response.
- d) If at any time your company decides not to respond to the RFP, please destroy any copies of the document and confirm your non-participation either in writing or by email.
- e) This document should not be disclosed or distributed to any third party.

11. STANDARD CONDITIONS:

- f) RFP submissions received after the closing date and time will not be accepted or considered.
- g) No faxed and only e-mailed RFP submissions will be accepted or considered.
- h) The Service Provider shall pay Unisa Enterprise (Pty) Ltd promptly for all loss, destruction, or damage to the property of Unisa Enterprise (Pty) Ltd caused by the Service Provider's personnel or by any of its subcontractors or anyone else directly or indirectly employed by the Service Provider or any of its subcontractors in the performance of the said project.
- i) An RFP will be disqualified should any attempt be made by the Service Provider either directly or indirectly to canvass the Unisa Enterprise, or any of its officers or employees in respect of the RFP between the date of submission and the date of the awarding.
- j) Any false declaration of information will result in the exclusion of the RFP from any further consideration.
- k) ServiceProviders are required to, together with their Proposals, submit original and valid BBBEE Status Level Verification Certificates or certified copies thereof to substantiate their BBBEE rating claims. Service Providers who do not submit their BBBEE Status Level Verification Certificates or certified copies, will not be disqualified from the bidding process, however, they will score zero (0) out of a maximum of 20 points for BBBEE.
- l) Unisa Enterprise reserves the right to reject and appoint any Service Provider who meets/does not meet the requirements.

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12. SUBMISSION OF BIDS

Bidders are required to submit their bids to the following email address:

Email: Procurement@unisaenterprise.ac.za

No physical submission will be accepted.

Bid No: [22112023]/HEALTH AND INSURANCE

Bid Closing date and Time: **07 December 2023 at 11h00**

Name and Address of Bidder:

Enquiries:

Email: mavummc@unisaenterprise.ac.za

Bids sent to any other address other than the one Specified herein will be disqualified and will not be considered for evaluation.

13. PROCUREMENT TIMELINES

*PROCUREMENT TIMELINE	DATE	TIME
RFP release date	22 November 2023	
Closing date	07 December 2023	11h00

***Indicative dates**

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