



International Organization for Migration (IOM)
The UN Migration Agency

Worldwide Insurance Programme

Introduction and Background Materials for an
Expression of Interest (EOI) – Annex 1

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1 Introduction

1.1 Document Purpose

The purpose of this document is to provide context, background information about the current IOM insurance programme, and pre-qualify bidders as part of an Expression of Interest (EOI), and to support ultimately pre-qualified prospective bidders with the subsequent Request for Proposal (RFP) process to underwrite several worldwide insurance covers for the employees with IOM. A response template containing the insurance provider characteristics for this EOI is provided as Annex to this document.

1.2 About IOM

Established in 1951, IOM is the leading inter-governmental organization in the field of migration and works closely with governmental, intergovernmental and non-governmental partners.

With 174 member states, a further 8 states holding observer status and offices in over 100 countries, IOM is dedicated to promoting humane and orderly migration for the benefit of all. It does so by providing services and advice to governments and migrants.

IOM works to help ensure the orderly and humane management of migration, promote international cooperation on migration issues, assist in the search for practical solutions to migration problems and provide humanitarian assistance to migrants in need, including refugees and internally displaced people.

The IOM Constitution recognizes the link between migration and economic, social and cultural development, as well as to the right of freedom of movement.

IOM works in the four broad areas of migration management:

- Migration and development.
- Facilitating migration.
- Regulating migration.
- Forced migration.

IOM's activities that cut across these areas include the promotion of international migration law, policy debate and guidance, protection of migrants' rights, migration health and the gender dimension of migration.

In 2016, IOM became a Related Organization of the United Nations (UN) and as such is increasingly harmonized with UN standards of financial management, procurement, human resources management, country team operations, and integrated results reporting.

For full information, please see iom.int.

1.3 About this EOI

This Expression of Interest (EOI) aims to provide prospective bidders with the background information on IOM and its insurance programme, and to prequalify bidders based on commercial and functional scope compliance. The intent is to determine high-level suitability on requested insurance coverages as outlined below in form of Lots. Interested global insurance providers that meet the prequalification criteria of this EOI will be subsequently provided with the detailed tender documentation for the Request for Proposal (RFP).

1.4 About the Subsequent RFP

IOM is seeking to identify global insurer(s) to underwrite all or part of its global insurance programme which is covering its employees on a worldwide basis. The different lots of this insurance programme are described in the section 2.2 of this document.

2 Insurance covers

2.1 Background

The current IOM's insurance programme which provides Health covers (Medical, dental care, etc.), Accident & Health (Disability, invalidity, etc.) but also loss of personal properties or partial transport covers, is concluded with a service provider but due for renewal on the 1st of January 2023.

The global insurance provider will find below a succinct description of the lots which compose the insurance programme.

It is mandatory that the future insurance programme provides the same covers and benefits as the one currently implemented and still in force with IOM. Improvements to the current level of services or additional services could be suggested and would be carefully reviewed by the IOM Bids Evaluation and Award Committee (BEAC).

2.2 Description of the Lots

The new insurance programme should be divided into 11 lots which are detailed on the following pages.

An overview of the insured population with IOM in 2020 for each lot is available in table 1 below.

Table 1: Covered population per lot

Lot	Population (2020)
Lot 1 – Health Insurance 100	3,884 people (1,782 staff members, 780 spouses, 1,322 children)
Lot 2 – Health Insurance 100/90	15,376 people (11,252 staff members, 1,330 spouses, 2,794 children)
Lot 3 – Health Insurance USA	136 people (66 staff members, 26 spouses, 44 children)
Lot 4 – Health Insurance Claims Services	29,808 claims/year
Lot 5 – Accident & Health Insurance 1	1,566 people (staff members)
Lot 6 – Accident & Health Insurance 2	19,152 people (staff members)
Lot 7 – War Risk Insurance	To be activated on demand
Lot 8 – Medical Malpractice	1,057 people (992 staff members, 65 short-term medical escorts)
Lot 9 – Loss of Personal Property	1,549 people
Lot 10 – Occupants of motor vehicles and motorcycles	15 vehicles 3 motorcycles
Lot 11 – Individual term life insurance (optional offer for IOM population)	13,100 people (staff members)

2.2.1 Lot 1 – Health Insurance 100

The lot 1: “Health Insurance 100” is a Worldwide Comprehensive Group Health Insurance for the current and future active members of staff, pensioners, members of the management, former members of staff or management and their dependents (spouse or children under certain age conditions).

As part of lot 1, the covered population receives in addition covers for occupational and non-occupational injuries. All Accidents and occupational illnesses are covered at 100%. For Periodical Medical Examination, the reimbursement rate is at 100%.

People covered:

- Staff in active service: All the staff in the Professional category, referred to as Officials (worldwide), and local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in Switzerland, who hold regular or fixed term contract / Eligible staff after retirement /separation (Depending on age and number of years of service).

List of covers:

- Pure health, dental, dental prosthesis/implants, stomalogical operations, orthodontic treatment, optical, Other Prosthesis: breast prosthesis after mastectomy, artificial eye, artificial limbs etc. (non-exhaustive list), Nursing care in an institution or at home, private hospital room, contraception methods, gender reassignment surgeries, vaccination, travel for medical reasons and medical evacuation, medical evacuation, financial assistance.

2.2.2 Lot 2 – Health Insurance 100/90

The lot 2: “Health Insurance 100/90” is also a Worldwide Comprehensive Group Health Insurance for the current and future active members of staff, pensioners, members of the management, former members of staff or management and their dependents (spouse or children under certain age conditions).

Lot 2 only covers non-occupational injuries. The coverage for non-occupational accidents amounts to 90% for ambulatory treatment and to 100% for hospital stay. For Periodical Medical Examination, the reimbursement rate is at 90%.

People covered:

- Staff in the Professional category, referred to as Officials, world-wide, and local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in Switzerland who do not hold contract subject to Staff Regulations and Staff Rules, or are on Special Short-Term (SST) graded/ungraded contract.
- Local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in country offices in selected duty stations.
- Eligible local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in country offices after retirement/separation.
- Depending on age and number of years of service, staff are eligible to remain insured.

List of covers:

- Pure health, dental, dental prosthesis/implants, stomalogical operations, orthodontic treatment, optical, Other Prosthesis: breast prosthesis after mastectomy, artificial eye, artificial limbs etc. (non-exhaustive list), Nursing care in an institution or at home, private hospital room, contraception methods, gender reassignment surgeries, vaccination, travel for medical reasons and medical evacuation, medical evacuation, financial assistance.

2.2.3 Lot 3 – Health Insurance USA

The lot 3: “Health Insurance USA” covers US citizen and Green card holders working in the US. Lot 3 only covers Non-Occupational injuries. The coverage for non-occupational accidents amounts to 90% for ambulatory treatment and to 100% for hospital stay. For Periodical Medical Examination, the reimbursement rate is at 90%.

People covered (US citizen + green card holders working in US):

- Local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in selected duty station in the USA.
- Eligible local qualified staff with the skills and ability to provide support service to the Organization and its professional staff after retirement/separation.

List of covers:

- Pure health, dental, dental prosthesis/implants, stomalogical operations, orthodontic treatment, optical, Other Prosthesis: breast prosthesis after mastectomy, artificial eye, artificial limbs etc. (non-exhaustive list), Nursing care in an institution or at home, private hospital room, contraception methods, gender reassignment surgeries, vaccination, travel for medical reasons and medical evacuation, medical evacuation, financial assistance.

2.2.4 Lot 4 – Health Insurance Claim Services

The lot 4: “Health Insurance Claim Services” shall comprise processing, authorization and payment (reimbursement of claims and direct settlement of invoices) of healthcare-related expenditures incurred by insured persons. The Administrator shall also provide internet-based claim settlement, management and reporting tools. In addition, case management, cost containment measures, medical advice and management information shall be offered to IOM as a client. The Administrator shall preferably provide for a discount network of medical service providers in the main countries where IOM is operating, with multilingual capacities and preferred access of insured persons to these service providers.

2.2.5 Lot 5 – Accident & Health Insurance 1

The lot 5: “Accident & Health Insurance 1” provides benefits in the event of:

- Temporary total or partial incapacity to work.
- Partial permanent disability.
- Permanent impairment: total or partial.
- Lump-sum benefit in the event of death of a staff member resulting from an occupational accident or an occupational illness.

People covered:

- Staff in the Professional category, referred to as Officials, and higher categories world-wide or in the local qualified staff with the skills and ability to provide support service to the Organization and its professional staff in Switzerland, holding a regular or a fixed-term contract.
- This insurance does not apply to staff members who are beyond the statutory age of retirement, and to dependents.

2.2.6 Lot 6 – Accident & Health Insurance 2

The lot 6: “Accident & Health Insurance 2” covers the event of an occupational accident or illness occurring to staff members during the period of their service with the Organization, Lot 6 provides:

- For payment of salary benefits in the case of temporary incapacity to work for a period not exceeding 2 years from the date of the accident or the beginning of the illness.
- When applicable, for permanent total or partial disability indemnities.
- Benefits in case of death.

Lot 6 is also a Group Insurance which reimburses:

- Medical expenses incurred because of an occupational accident or illness for a period not exceeding five years from the date of the accident or the beginning of the illness.
- Medical expenses incurred because of a non-occupational accident or nonoccupational illness.

People covered:

- Only staff in active service: All staff (Switzerland and country offices) who do not hold contract subject to Staff Regulations and Rules for Officials, and Staff Regulations and Rules Employees in Switzerland, under SST graded & ungraded/all-inclusive contracts.

2.2.7 Lot 7 – War Risk Insurance

The lot 7: “War Risk Insurance” is for cases in countries not covered by the Malicious Acts Insurance provided by the UN and needs to be activated in each individual situation. It provides indemnities in case of permanent disability or death directly related to war, armed conflict, political unrest or like situations.

It has not been activated since 2016. The premium is paid only when it is activated.

2.2.8 Lot 8 – Medical Malpractice

The lot 8: “Medical Malpractice” covers IOM in case of lawsuits for professional errors committed by medical personnel employed by the Organization who are in direct contact with patients:

- Doctors.
- Nurses.
- Dentists.
- Laboratory technicians.
- Temporary escort contract holders.

It does not cover medical personnel who do not hold an IOM contract (regular or temporary).

2.2.9 Lot 9 – Loss of Personal Property

The lot 9: “Loss of Personal Property” covers personal property of IOM's internationally recruited personnel and their dependents in duty stations outside Western Europe or North America against any theft, loss or deterioration in time of war and/or riot (the full list of excluded countries will be provided as part of the tender documents provided with the RFP).

2.2.10 Lot 10 – Occupants of motor vehicles and motorcycles

The lot 10: “Occupants of motor vehicles and motorcycles” covers occupants of IOM motor vehicles and motorcycles worldwide. It provides

- Payments of indemnities.
- Reimbursement of medical expenses in case of accidents.

People covered:

- Anyone authorized to be seated in an IOM motor vehicle / motorcycle, either as a passenger, or as a driver.
- If that person is an IOM staff member, s/he is covered by this insurance only if not already covered by the Accident & Health Insurance (Lot 5 and 6) Plan.
- Who is usually authorized: IOM staff but also non-IOM refugees.

2.2.11 Lot 11 – Individual term life insurance (optional offer for IOM population)

The lot 11: “Individual term life insurance (optional offer for IOM population)” refers to optional individual term life insurance for the IOM population. IOM wants to offer their staff to get individual life insurance coverage. This Lot is totally optional and paid by the staff member.

2.3 Insurance Programme Solution

Bidders should provide a package with at least the following characteristics:

- No medical checks on existing employees shall be performed.
- No changes to covers and benefits unless it is an improvement to current cover in place.
- A profit-sharing scheme shall exist and be explained. The profit sharing is settled at least after 3 years (profit sharing cycle) or at time of termination of the contract, if earlier.
- Technical solution for interaction with IOM for case and claims management (no outsourcing to third parties) and responsiveness of the company within 24 hours in case of claims incurred.
- Need to be able to provide internationally accepted insurance certificates when required in the IOM insured language.
- Flexibility to follow IOM's current reimbursement procedures and Service Level Agreement methodology.
- Handling of premium collection by the insurer and quarterly premium payment frequency.
- Insurance program awarded for a period of three years.
- Certification of quality management for claims handling process.

2.4 Insurance Provider Characteristics

Bidders shall be an equal employer having the economic, financial, technical and professional capacity to perform the Contract. They should fulfill the following criteria:

- Proven financial strength in terms of:
 - Solvency Ratio: of at least 150% under the relevant solvency regime of the contracting entity over each of the last 3 years (2018 – 2020).
 - Credit rating: at least single A or equivalent rating by another recognized agency.
 - No requirements exist by the corresponding supervisory authority (regulator) to further strengthen the financial resilience of the company (e.g. reserving).
 - No pending legal requirements regarding financial strength by the supervisory financial authority.
- Proven organizational resilience.
- Declaration of their capability to offer a global group health insurance to cover the IOM employees.
- Experience:
 - At least 10 years of experience in offering comparable insurance covers.
 - At least two other contracts in place during the last 3 to 5 years comparable to the IOM group health insurance i.e. insurance benefits paid between CHF 35 and 50 million for approximately 20,000 insured members.
 - The company has a total (gross) premium volume of at least CHF 1'000 million.
 - Worldwide coverage for group health insurance (Lot 1, 2 and 3) and accident & health (Lot 5 and 6).
- The company is approved e.g. insurance licenses in all relevant insurance branches, e.g. health, accident, obtained by the supervisory financial authority domiciled in 1 of the 27 European Union countries or in the United Kingdom; or in Switzerland; or in the United States by its national authority to perform insurance operations.

3 Contract, duration and applicable law

The contracts shall be concluded for a period of three years with the possibility to extend them for up to three additional years.

The contract will only be effective after the signature of the agreement using IOM standard contract template. More details will be provided in the bidding documents.

4 IOM Business Characteristics and User Counts

IOM currently has a workforce that varies depending on any given year's set of projects and budget; currently IOM has approximately 16,000 staff at any given time; the range being mostly applicable to short-term contingent workers on IOM projects. The table below provides a range of business and user metrics that should cover most cost drivers used in sizing global insurance package.

Metric	Current Value
Annual Budget	USD 2.13 billion (2019 Annual Report)
Number of Staff/Staff Equivalents	16,255
Number of Contingent Workers/Non-Staff	Estimate 7,000

If your company uses any different metrics for license/subscription pricing for the likely solution scope requested, please provide these metrics/subscription drivers as part of your response to the EOI. A more detailed breakdown by user/module will be provided in the RFP.

5 Indicative Procurement Schedule

This schedule is indicative and subject to change at the discretion of IOM. The result of this process may or may not result in the award of any contracts or agreements.

Task	Indicative Dates	Responsible
Publish EOI on IOM and UNGM web portals	23 August 2021	IOM
Bidders respond to EOI, deadline	3 September 2021	Bidders
Interested + Qualified Bidders Provided full RFP Package	10 September 2021	IOM

Submission Requirements and Reminders:

- The Closing Time (deadline) for submission of EOI responses is **3 September 2021 at 15:00 PM (Geneva Time)** and sent to psd-tender@iom.int.
- All EOI responders should use templates provided in the attached EOI Bidders Form.