

OPEN UNIVERSITY OF KENYA

FIRST ADDENDUM TO TENDER NO. OUK/T002/2023-2024 - PROVISION OF STAFF & BOARD MEDICAL INSURANCE COVERS

	Reference	Clarification sought	Response / correction
1	Page 64 and page 65	What is the correct Inpatient limit for staff in category F between ksh700,000 and ksh7,000,000	Typo error : The correct Inpatient limit for staff in category F is ksh.700,000
2	Page 66 and page 68	What should be the correct structure of proposed outpatient benefits between proposed Fund management on page 66 and Outpatient Insurance on page 68	Conflicting clauses: Ignore the clause on proposed fund management on page 66 and present your proposal as per the proposed Insurance outpatient on page 68, table 1B (except for dental which shall be as below)
3	Page 65 and page 68	What is the correct structure of proposed outpatient dental and optical benefits between proposed flat limit on page 65 and graduated limit on page 68.	Conflicting clauses: Ignore the proposed graduated limit on page 68 table 1B and present your proposal as per proposed flat limit of ksh40,000 on page 65. Further note that dental and optical will be a combined benefit.
4	Page 66-69: amendment to scope of cover for staff in CATEGORY A – COUNCIL MEMBERS	We have proposed to amend the scope of cover for council members inpatient from 2m to 3m and outpatient from 100,000 to 200,000	Proposed amendment: present your proposal as per the amendment and as per revised scope of cover below.
6	Page 67 – amendment to include maternity for normal delivery	We have proposed to amend the scope of cover to include maternity for normal delivery.	Proposed amendment: present your proposal as per the amendment and as per revised scope of cover below.

7.	Page 67 – Amendment	We have proposed to amend	Proposed amendment : present
	to remove maternity	the scope of cover for council	your proposal as per the
	and related benefits	members to remove	amendment and as per revised
	and circumcision	maternity and related	scope of cover below.
	benefits for staff in	benefits and circumcision	
	category A - COUNCIL	benefits for staff in category	
	MEMBERS	A – COUNCIL MEMBERS	

A	INPATIENT (IP) - OVERAL ANNUAL LIMITS AND SUB LIMITS								
	EMPLOYEE CATEGORY	A	В	С	D	E	F		
	EMPLOYEE DESCRIPTI ON	COUNCIL MEMBER S	VICE- CHANCELL OR	DEPUTY VICE CHANCELL ORS	GRADES 11-15	GRADES 5-10	GRADE S 1-4		
OVERA LL LIMITS	Annual Limit	3,000,000	6,000,000	3,000,000	1,500,000	1,000,00	700,000		
	Cover type for inpatient	Family Shared	Family Shared	Family Shared	Family Shared	Family Shared	Family Shared		
	Funeral expenses	200,000	200,000	200,000	200,000	200,000	200,000		
	Cover type for funeral Expenses	Per person	Per Person	Per Person	Per Person	Per Person	Per Person		
SUB LIMITS	Admission type	Standard Private Room	Deluxe- Private Room	Standard Private Room	Standard Private Room	Standard Private Room	Standar d Private Room		
	Daily Bed Limit net of NHIF	25,000	60,000	30,000	20,000	15,000	12,000		

Acute Illnesses, and accidents	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit
Newly diagnosed Chronic conditions	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit
Preexisting conditions, Chronic and HIV/AIDS related illnesses	1,500,000 within Inpatient limit	3,000,000 within Inpatient limit	1,500,000 within Inpatient limit	750,000 within Inpatient limit	500,000 within Inpatient limit	350,000 Inpatien t limit
Congenital conditions	1,000,000 within Inpatient limit	2,000,000 within Inpatient limit	1,000,000 within Inpatient limit	500,000 within Inpatient limit	400,000 within Inpatient limit	300,000 within Inpatien t limit
Psychiatric and Psychologic al illnesses and rehabilitatio n	1,000,000 within Inpatient limit	2,000,000 within Inpatient limit	1,000,000 within Inpatient limit	500,000 within Inpatient limit	400,000 within Inpatient limit	300,000 within Inpatien t limit
External medical supportive appliances e.g., wheelchairs.	200,000 within Inpatient limit	300,000 within Inpatient limit	200,000 within Inpatient limit	150,000 within Inpatient limit	120,000 within Inpatient limit	100,000 Inpatien t limit
Non - accidental dental inpatient illnesses.	200,000 within Inpatient limit	300,000 within Inpatient limit	200,000 within Inpatient limit	150,000 within Inpatient limit	120,000 within Inpatient limit	100,000 within Inpatien t limit

Non - accidenta Ophthalm in-patien illnesses, includes cover for laser treatmen and catar operation	ic Inpatient limit	300,000 within Inpatient limit	200,000 within Inpatient limit	150,000 within Inpatient limit	120,000 within Inpatient limit	100,000 within Inpatien t limit
Passive V /Terroris and Politi Violence treatmen	m cal	Full Limit	Full Limit	Full Limit	Full Limit	Full Limit
Maternit Complica ns before after delivery	tio Inpatient	600,000 within Inpatient limit	30,000 within Inpatient limit	200,000 within Inpatient limit	150,000 within Inpatient limit	100,000 within Inpatien t limit
Maternit Normal delivery	y 0 within Inpatient limit	300,000 within Inpatient limit	250,000 within Inpatient limit	200,000 within Inpatient limit	150,000 within Inpatient limit	100,000 within Inpatien t limit
Maternit First Ever and subseque Caesarea Section	Inpatient limit	350,000 within Inpatient limit	300,000 within Inpatient limit	250,000 within Inpatient limit	200,000 within Inpatient limit	150,000 Inpatien t limit
Neonatal and prematur treatmen	-	2,000,000 within Inpatient limit	1,000,000 within Inpatient limit	500,000 within Inpatient limit	400,000 within Inpatient limit	300,000 Inpatien t limit
Circumcis	0 within Inpatient limit	100,000 within	60,000 within	50,000 within	40,000 within	30,000 within

		Inpatient limit	Inpatient limit	Inpatient limit	Inpatient limit	Inpatien t limit		
Post hospitalizati on medication for 30 days after discharge	60,000 within Inpatient limit	100,000 within Inpatient limit	60,000 within Inpatient limit	50,000 within Inpatient limit	40,000 within Inpatient limit	30,000 within Inpatien t limit		
OTHER BENE	FITS TO BE	COVERED ON	INPATIENT C	OVER				
Lodger fees fo	or accompan	ying parent or	guardian for cl	nildren below	12 years			
Oncology, rer	nal and perit	oneal dialysis	treatment					
Organ transpl	ant							
Genealogical t	Genealogical treatments							
0.5	Pathology, X-ray, Ultrasound, ECG and Computerized Tomography (CT), PET Scan, MRI Scans, Pap- smear, Prostatic surface antigen test,							
Radiotherapy	Radiotherapy and Chemotherapy.							
In-patient Phy	In-patient Physiotherapy.							
Motor recons	Motor reconstructive surgery							
Internal /Exte	Internal /External appliances							
Internal prost	thesis proced	lures						
Drugs/Medici	nes, Dressin	gs and Interna	ıl Surgical appli	ances.				
ICU/HDU and	ICU/HDU and Theatre charges.							
Doctor's fees;	Doctor's fees; Physician, Surgeon & Anesthetist.							
Overseas refe	rral Treatme	ent						
45 days world	dwide travel	coverage						
Air and Road	Evacuation a	and Ambulanc	e					
Home nursing	5							
Day care surg	ery							

	KEPI Vaccines as approved by Ministry of Health & WHO Covid-19 Treatment									
В										
	OUTPATIENT (OP) – OVERAL ANNUAL LIMITS AND SUB LIMITS									
	EMPLOYEE CATEGORY	A	В	С	D	E	F			
	EMPLOYEE DESCRIPTI ON	COUNCIL MEMBER S	VICE- CHANCELL OR	DEPUTY VICE CHANCELL ORS	GRADES 11-15	GRADES 5-10	GRADE S 1-4			
OVER ALL LIMITS	Annual Limits	200,000	500,000	250,000	150,000	150,000	100,000			
SUB LIMITS	Cover type for outpatient	Family Shared	Family Shared	Family Shared	Family Shared	Family Shared	Family Shared			
	Dental and Optical treatment	40,000 within outpatien t limit	40,000 within outpatient limit	40,000 within outpatient limit	40,000 within outpatient limit	40,000 within outpatie nt limit	40,000 within outpatie nt limit			
	Annual check up	40,000 within outpatien t limit	150,000 within outpatient limit	100,000 within outpatient limit	60,000 within outpatient limit	60,000 within outpatie nt limit	40,000 within outpatie nt limit			
	OTHER BENEFITS TO BE COVERED ON INPATIENT COVER									
	No co-payment									
	Routine Outpatient consultation									
	General Physician fees, surgeon fees, anesthetists fees, Physiotherapist fees, specialist and consultants fees, nursing care fees, laboratory and X-ray costs, prescription drugs, dressing or medications costs,									
	KEPI Vaccine	s as approve	d by Ministry	of Health & WH	Ю					

Н	IIV/AIDS related ailments
P	Preexisting and Chronic illness
ci co h	Outpatient dental treatments - the cost of dental consultation, examinations, tooth leaning, normal ompound filling, extractions, and root canal treatment, inclusive of anesthetists' fees, lospital and operating theatre costs.
p	Outpatient optical treatments - Eye care, eye examination, eye follow up care and prescription of glasses or ontact lenses
С	Comprehensive full body checkup.
	Outpatient Maternity costs - routine obstetrics, ultrasound, routine lab tests, ospitalization, C-Section, pre/post-natal, vaccination)
P	Pre-hospitalization diagnostic costs
A	air and ambulance Evacuation service
С	Covid-19 Treatment and testing

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