

Scope of work for Employee Health Insurance in KRI and Iraq

May 2025

Background on Blumont

Blumont is a global organization working with communities around the world to overcome challenges and create a foundation for progress.

Blumont works with governments, civil society, the private sector, and communities to tailor programming to local needs and opportunities. With more than two decades of experience implementing projects in the world's most challenging environments, we have the capacity to effectively operate in nearly any conditions.

Our work ranges from helping people arriving at displacement camps to rehabilitating the services and institutions that allow communities to rebuild and move forward after a crisis. While what we do varies depending on the local context, we are consistent in our commitment to making a positive difference in people's lives.

Objective

To provide covered and/ or reimbursed health care services for our national staff and independents based in KRI and Iraq.

Scope of services required

i) Inpatient services

- *Hospitalization facilities*
- *Professional services fees*
- *Emergency room services*
- *Inpatient surgery*

ii) Outpatient services

- *Primary care services*
- *Diagnostic services including labs, x-rays and MRI*
- *Outpatient surgery*

iii) Dental services

- *Preventive and Diagnostic*
- *Basic services*
- *Major services (inpatient)*
- *Orthodontia services*

iv) Optical services

- *Preventive and Diagnostic*
- *Lenses*
- *Frames, contact lenses*
- *Major services (inpatient)*

v) Maternity coverage

vi) Pre- and post-natal care

vii) Chronic illness (preexisting medical) coverage

- viii) Bones and Joints diseases treatment and surgeries
- ix) Dermatology (non-cosmetic)
- x) Heart diseases

Others

- Coverage of all Medications, Boosters, Minerals, and Vitamins prescribed for treatment whether classified or not as medicines by Ministry of Health
- Treatment for accident injuries
- Uterine fibroids, tumors, hysterectomy, ovarian cysts and surgical treatment (non-cosmetic)
- Coverage for Hepatitis (A, B, C) including any related tests.
- Allergic diseases that are not related to the immunity system.
- Kidney failure treatment includes rental dialysis.
- Treatment for liver disease and nervous system
- Flexibility of using the two systems (from the medical network and out of the medical network)
- Annual Medical check-ups

Coverage	- Employee plus dependents (spouse and children)
Geographical coverage	- Network coverage n KRI, Iraq and within the Middle East.
Timeline	- 1 st Aug 2025 for a one-year contract (Renewable subjected to fund availability and performance).

Experience

- Demonstrated experience of providing similar services in KRI, Iraq and within the Middle East.
- Demonstrated experience of offering these services to other International NGOs.
- Credible medical network coverage inside and outside KRI and Iraq.
- Proven evidence of efficient and timely services.

Deliverables

Blumont expects the following deliverables to be provided:

- Monthly utilization Reports indicating the number of employees who accessed services on a monthly basis
- Assigning Account Manager for Blumont
- Provide all staff with required care and support
- Bi Annual staff refreshing sessions on the policy and service
- Hotline 24/7 for insurance support
- Updated network list to be shared on time
- Adherence to the contractual obligations between Blumont and the selected vendor.