

March 31, 2006

ADDENDUM #1 – RFP No. 06H-003 Student Health Insurance

Failure to include this addendum with your proposal will result in rejection of your proposal.

This addendum is issued in response to questions received by 1 p.m. on Thursday, March 30, 2006.

**MANDATORY PRE-PROPOSAL CONFERENCE
REQUEST FOR PROPOSAL NO. 06H-003
STUDENT HEALTH INSURANCE
March 30, 2006 – 1:00 pm**

Attendees:

Tom Maguire – Collegiate Risk Management
Fran Buit – Insurance for Students
Matt Brinson – Student Resources/MEGA Life
Ed Dissinger – Dissinger Insurance Services
Mike Estes, FGCU Athletics
Jon Brunner, FGCU Counseling & Student Health Services
Eileen Dondero, FGCU Student Health
Elaine Hozdik, FGCU International Services
John Holmes, FGCU Procurement Services
Linda Swank, FGCU Procurement Services
Bobbi Nelson, FGCU Procurement Services

John Holmes opened the meeting. The proposals are due Thursday, April 20, 2006, by 3 pm in the Procurement Services office located in McTarnaghan Hall. When submitting a proposal, it should be identified with the proposal number, name and date of opening along with the company's name. Proposals must be time stamped in Procurement Services by 3:00 on April 20, 2006, in order to be considered. An original plus 4 copies should be submitted of the proposal. This is a mandatory pre-proposal conference.

Questions and Answers:

Q – Are we going to receive census and loss information?

A – Attached

Q – Can we have years of experience and enrollment information?

A – We have been with Collegiate Risk for 4 years. Athletics has everything but Athletics only started in 2000-2001.

Q – Will high claims be provided?

A – Yes, claims over \$10,000 and also a list of services provided by Student Health are attached. Student Health will be working with a local agency to provide lab services and x-rays at attractive prices. We don't have a pharmacy but we have a dispensing license so we keep an adequate stock of birth control pills, antibiotics, commonly used prescription medications and we get decent prices. We are heavily stocked on birth control pills. We tap into any price reductions we can get, either through the state or otherwise.

Q – Can we get a breakdown by domestic and international students?

A – We currently have 85 students with an F Visa. There are currently no dependents on these plans. 18 to 20 athletes are international students but with the addition of soccer and volleyball, we will probably see an increase. As of August 1, 2006, FGCU will require that all students who are athletes will have to have primary coverage, domestic and international.

Q – Can you provide the number of dependents on both domestic and international students?

A – See attached census.

The number of international students are:

2002-2003 - 57
2003-2004 - 59
2004-2005 - 70
2005-2006 – 85

International students are required by FGCU to have certain levels of insurance and can get a waiver for insurance if they have insurance from their home country. The insurance is voluntary for domestic students but may change in the future. For international students, the insurance premium is automatically charged to their student account. The insurance premiums are collected by the university and then given to the insurance company. We ask that the insurance provider give us that little window of time to get students on board and registered, payments collected and the coverage retroactive to the start date of the semester. Elaine will provide information on how many international students come with their own insurance.

Q – What sports do we currently have?

A – Men and women’s golf, men and women’s tennis, men and women’s cross country, volleyball, basketball, baseball and softball plus cheerleading. In the Fall 2007, we will be adding men and women’s soccer and women’s swimming. We expect to be in the Atlantic Sun League.

Q – Is the vendor required to have the insurance listed in the proposal specification?

A – Yes. The page 5 requirements are general contract requirements-not for the students.

Q – Do you plan to submit students’ claims electronically?

A – At the present time, students must submit their own bills. It is not possible for FGCU to submit electronically at this time but we might consider it in the future.

Q – Can you provide claims broken down by domestic and international students? Also, what facilities are utilized by the students.

A – That information is not tracked according to the vendor.

The following questions were presented in writing prior to the meeting.

1. Is the Max. benefit per injury or sickness the same as the Policy Year Max. for Domestic and International.

A.- See brochure.

2. Page 5 of the RFP makes reference to workers comp, comprehensive general liability, comprehensive auto and single limit Bodily Injury. Is the request to have these included in the student health plan? The current plan does not have this coverage, is the school looking to add all this type of coverage. If the school already has this type of coverage, is there any premium and loss information available?

A - See answer above.

3. Copy of brochures for 02-03, 03-04, 04-05?

A - Copies of these were distributed at the pre-proposal meeting.

4. Page 12 under approved rating it requires that a company must have an AM Best rating of “A”, later on page 18 the requirements state a company must have an “A-“ or better rating. Which is preferred? Most companies have an “A-“ rating.

A - Requirement is “A-“.

5. Paid claims thru 2/28/06 on this years plan?

A - Total \$75,422.79.

6. On page 13 of experience FGCU asks for ALL of our current clients; we currently insure over 350 colleges, universities and associations. Does FGCU want all 350 of them? Earlier in the RFP it states that you only require 3 references?

A - Just a listing.

7. Do you currently receive claims reports on a monthly basis?

A - No.

8. Detailed claims information for school years 03-04 (completed for 03-04, the provided info only goes thru Feb. 04) 04-05 and 05-06 thru Feb.?

A - Claims for 2003/04 are through 12/31/05, which is complete.

9. Number of enrolled students for the last 3 years for Domestic, internationals and dependents?

A - See attached. International students: Fall =28, Spring=21.

10. Rates for Dependents for last 3 years?

A - See brochures.

11. Are the provided rates the same for both domestic and international for the last 3 years?

A - Yes

12. A list of services provided at the Student Health Center?

A - See attached.

13. A fee schedule of the services provided at the student health center? Are these claims included in the loss information provided?

A - See attached.

14. Does the SHC bill the insurance company directly for services provided there? If not, is it something they are capable of doing?

A - Not currently but will consider this.

15. List of the top 10 providers utilized for the last 3 years?

A - This was not tracked.

16. Large claims (over \$10,000) for the last 3 years?

A - See attached.

17. Number of days students stayed in the hospital for last 3 years?

A - Not tracked.

18. Are there Administrative fees included in the rates?

A - No.

19. Is there currently a drug card included on the plan, has there been in the last 3 years?

A - No.

20. List of sports and number of participants for Intercollegiate sports at FGCU?

A - See above for list of sports. Participants =200 currently.

21. Is there any pending claims information available?

A - Current carrier does not pend claims.

22. Why has the underwriter changed each year on the plan?

A - It only changed once in five years because of a better rate and plan design.

23. Is everyone including dependents eligible to use the Student Health Center?

A - No.

24. Please explain how the waiver system is administered? Are both domestic and international students automatically enrolled in the student health insurance plan until proof of coverage is provided and they can waive out? Or is it for international students only?

A - Waivers required for international and certain Health students only.

With no further questions, the pre-proposal conference adjourned at 2 pm.

ATTACHMENTS:

HTH claims over \$10,000.
Census and enrollment History
SHS services provided and rates

All other terms, conditions and regulations will apply.

Sincerely,

John Holmes,
Procurement Specialist

Please acknowledge receipt of Addendum #1 by signing below and returning it with your bid/proposal. Failure to include this addendum with your proposal will result in rejection of your proposal.

Signature

Company Name

Printed/Typed Name and Title