



**April 20, 2018**

**ADDENDUM NO. TWO**

**TO ALL OFFERORS:**

**REFERENCE:** Request for Proposal No: **RFP# MLO-1005**  
Dated: **March 19, 2018**  
Commodity: **International Student/Scholar and Study Abroad  
Participant Health Insurance**  
RFP Closing On: **May 3, 2018 at 2:00 p.m. (Eastern)**  
~~**April 26, 2018 at 2:00 p.m. (Eastern)**~~

Please note the clarifications and/or changes made on this proposal program:

1. **The closing date and time has been extended to May 3, 2018 at 2:00 p.m.**

2. **The following is hereby removed from page 3 and 4 of the RFP:**

**“No trust or association plan issued in another state will be allowed.”**

3. **QUESTION:** Reference pages 3 & 4 of the RFP – “Ensuring the insurance policy is filed and approved in the Commonwealth of Virginia and meet all applicable federal and Virginia insurance regulations. No trust or association plan issued in another state will be applied.”

Would a program underwritten through Lloyds of London and conforming to all state statutes be considered under this RFP? Plan manager and claims department are located in the U.S.

**ANSWER:** **The University will consider all proposed programs/plans.**

4. **QUESTION:** Are the international students and scholars from abroad staying in the United States all year?

**ANSWER:** **International students/scholars could be in the United States for a short period of time (i.e. a few weeks) or multiple years to finish their program of study.**

5. **QUESTION:** What countries do the study abroad program members travel to? Please provide a list of most frequently visited countries.

**ANSWER:** **Approximately 50 total countries. Top seven in order: Italy, UK, Spain, Belgium, Costa Rica, France, and Ireland.**

6. **QUESTION:** What is the outbound study abroad travel data? This can be a list of travelers and travel dates from the prior year. Please provide a break out of student, faculty, and staff travel.

**ANSWER:** **The University has approximately 1,200 students study abroad with the majority on faculty-led short term programs (3 – 6 weeks). The University has approximately 200 on semester faculty-led programs. The University does not have a break out of student and faculty/staff travel at this time.**



7. QUESTION: What are the monthly premium rates for the inbound international students for previous years?

ANSWER: **2017-18: Participant Only: \$116.65; Student/Spouse: \$326.62; Student/Child: \$262.47; Student/Family: \$374.01; Student/Children: \$505.39**

**2016-17: Participant Only: \$107.31; Student/Spouse: \$300.46; Student/Child: \$241.45; Student/Family: \$344.05; Student/Children: \$464.91**

**2015-16: Participant Only: \$102.55; Student/Spouse: \$287.14; Student/Child: \$230.75; Student/Family: \$328.80; Student/Children: \$444.30**

**2014-15: Participant Only: \$102.55; Student/Spouse: \$233.55; Student/Child: \$178.25; Student/Family: \$267.40; Student/Children: \$343.20**

8. QUESTION: What are the monthly premium rates for the outbound study abroad participants for previous years?

ANSWER: **2017-18: Participant Only: \$44.25; Life Partner Only: \$88.50; Child Only: \$154.90; Children Only: \$177.00; Family Only: \$221.20**

**2016-17: Participant Only: \$42.41; Life Partner Only: \$84.82; Child Only: \$148.44; Children Only: \$169.64; Family Only: \$212.00**

**2015-16: Participant Only: \$41.58; Life Partner Only: \$83.16; Child Only: \$145.53; Children Only: \$166.32; Family Only: \$207.89**

**2014-15: Participant Only: \$41.58; Life Partner Only: \$83.16; Child Only: \$145.53; Children Only: \$166.32; Family Only: \$207.89**

9. QUESTION: Are there any fees included in the premium amounts submitted?

ANSWER: **The University does not charge additional fees with the premium amounts.**

10. QUESTION: Please confirm the insurance limits listed in the RFP:

- a. Inbound International Students – Current Medical Expense is \$250,000. Please confirm the RFP is requesting to lower this to \$100,000 for students/scholars.
- b. Outbound Study Abroad – Current Medical Expense is \$250,000. Please confirm the RFP is requesting to lower this to \$100,000 for student/faculty/staff.

ANSWER: **The University is not requesting lower insurance coverage limits. The \$100,000 figures listed in the RFP are the minimum insurance coverage the University is willing to consider. The University is satisfied with the current insurance coverage and benefits for both inbound and outbound.**

11. QUESTION: Is the inbound international student program voluntary or is it hard waiver? If voluntary, please confirm students can enroll at any time, not just open enrollment, and a qualifying event is not required.



**ANSWER:** All JMU international students will be enrolled in the health insurance policy unless they request a waiver and provide documents of similar coverage. As stated on page 2 of the RFP, Contractors shall be responsible for permitting international students to enroll at any time after the Open Enrollment Period.

12. **QUESTION:** Of the roughly 1,500 – 1,700 study abroad students/faculty/staff traveling annually:
- How many are on semester programs vs short term programs?
  - How many are faculty/staff vs students?
  - What is the number of international travel days per year (total or per student average)?
  - Please provide estimated or actual total number of travelers and total travel days if that data is available.

**ANSWER:**

- Approximately 20-25% are on semester programs. The remainder are on short-term programs.**
- Approximately 5-10% are faculty/staff.**
- Per insured student travel is approximately 3 weeks.**
- Approximately 1,400 travelers. Total travel days is approximately 29,400.**

13. **QUESTION:** Regarding international students/scholars:
- What is the number of days spent in the U.S. per student per year?
  - How many insured dependents are there typically per year?

**ANSWER:**

- The number of days varies per student.**
- Approximately 3 – 10 dependents for international student/scholars.**

14. **QUESTION:** The claims were low in 2014 and experienced a large increase in 2016. Do you know what changed during that year (i.e. destination, length)?

**ANSWER:** The University cannot disclose this information due to personal health information confidentiality requirements.

15. **QUESTION:** We see 45% of the sales are for ages 0-21 and 55% of the sales are for ages 25-40, but older age options are available. Do chaperones attend these trips? If so, what age brackets would they fall under?

**ANSWER:** The majority of insured individuals are students. Faculty and staff travel with students in most cases and would fall in a wide range of age brackets.



16. QUESTION: It appears sales are over \$100k annually. Is there any growth opportunities or should the sales be about the same?
- ANSWER: **Study abroad has seen slow and incremental growth. JMU expects numbers to continue to increase over the next years at a slow rate.**
17. QUESTION: Does JMU want the same plan design and rates for both international student/scholar and study abroad participant health insurance coverage?
- ANSWER: **Yes. The University prefers a similar plan design to what is currently offered to international students/scholars and study abroad participants.**
18. QUESTION: What were the plan/benefit changes for the past 3 years?
- ANSWER: **The University does not know any significant changes in plan benefits.**
19. QUESTION: Regarding the study abroad plan, is that only for International Students studying abroad? Would any of the domestic students who are studying abroad be able to purchase this plan?
- ANSWER: **Each of JMU's study abroad students are enrolled in coverage by the University.**
20. QUESTION: Who would be considered "faculty" under the study abroad plan? What age group?
- ANSWER: **Faculty study abroad leaders, faculty traveling to represent at an international conference, international education administrators, and other possible involvements. Age groups range from young professional through closer to retirement.**
21. QUESTION: Who would be considered "staff" under the study abroad plan? What age group?
- ANSWER: **See answer to question #19 listed above.**
22. QUESTION: With respect to study abroad, how long would the average amount of coverage be? How many months?
- ANSWER: **Approximately 3 weeks.**
23. QUESTION: Please clarify "rates shall be held for the first year."
- ANSWER: **There will be no increase in rates the first year of the contract. Increases in rates will only occur at contract renewal.**
24. QUESTION: Does the "check amount" column on Attachment F represent the amount of claims paid?
- ANSWER: **The University's assumption is yes.**
25. QUESTION: Regarding Attachment F, what are the years that correspond with the high dollar claimants?
- ANSWER: **Attachment F provides dates for the corresponding dollar claims.**
26. QUESTION: Regarding Attachment F, what is the "as of" date of the claim list referring to?



**ANSWER:**     **The date the data was obtained.**

27. **QUESTION:**     Please advise what percentage commission JMU's current provider is receiving.

**ANSWER:**     **The University does not have information regarding commission received.**

28. **QUESTION:**     The inbound participant numbers are also down this year. Do you expect those numbers to be close to the prior year? If not, what is the reason for the drop in the enrollment?

**ANSWER:**     **JMU anticipates similar numbers of international students enrolled in the plan for next year. The University received more waivers this year than previous years.**

29. **QUESTION:**     We realize the data provided is not a full year. Do you expect the JMU study abroad premium for the 2017-18 plan year to be close to the same levels as prior years?

**ANSWER:**     **Yes.**

30. **QUESTION:**     Regarding study abroad, the brochure lists an exclusion for mental health, if not listed in the schedule of benefits. There is no listing for mental health in the schedule of benefits, but the High Dollar Claim reports shows benefits were paid. Can you provide the benefit limits for mental health services?

**ANSWER:**     **The University does not have this information at this time.**

31. **QUESTION:**     Please provide a copy of the actual policies currently issued by Ace.

**ANSWER:**     **The University does not have this information at this time.**

32. **QUESTION:**     Regarding study abroad, does JMU submit rosters for each program or is this policy written on a blanket basis? If rosters are submitted, how are they submitted to the current provider?

**ANSWER:**     **The University enrolls each student and they receive an individualized card under JMU's group policy. Rates are the same for each student.**

33. **QUESTION:**     How many Optional Practical Training (OPT) students do you have? Does JMU have separate rates for OPT?

**ANSWER:**     **For Fall 2017, JMU had 51 students on active OPT. Very few of JMU's OPT students use the health insurance plan. The rate is the same. Offers should also provide a detailed plan for offering insurance coverage to OPT students.**

34. **QUESTION:**     The brochure for the international student and scholar plan (inbound) states that the benefit maximum per insured student is \$500,000 at 100%. Will the school consider a plan with lower coinsurance for out-of-network claims? An example may be a plan with 100% coinsurance within the PPO, 70% coverage outside the PPO.

**ANSWER:**     **JMU desires to continue providing similar health insurance coverage to what is currently offered to international students and scholars; however, the University will consider all proposed plans/policies.**



35. QUESTION: Regarding the international student and scholar plan, is it possible to receive the incurred/submitted claim amount? From the claims data, we are only able to see the check amount the current carrier paid.

ANSWER: **The University does not have this information at this time.**

36. QUESTION: The plans history/data provided with the RFP goes back to 2014. Please provide any benefit changes that have occurred over these policy years for both international student and scholar plan (inbound) and study abroad plan (outbound).

ANSWER: **The University does not know any significant changes in plan benefits.**

37. QUESTION: Are other VASCUPP universities or colleges participating in the program? If yes, please indicate which schools and what capacity they are participating in the program.

ANSWER: **Yes. Radford University and Virginia Military Institute have utilized JMU's contract in previous years for both international student/scholar and study abroad participant health insurance.**

38. QUESTION: How long has the University been working with the incumbent? Is the current carrier eligible to bid again?

ANSWER: **The term for the previous contract was June 21, 2013 to June 20, 2014 with four (4) one-year renewal options. Yes, the current carrier is eligible to submit a proposal. There are no restrictions on any offerors who may be interested in submitting a proposal to the University.**

39. QUESTION: Are there any areas of improvement or additional services not being provided under the contract desired by the University?

ANSWER: **No. The University is satisfied with the insurance coverage and benefits currently offered to both international students/scholars and study abroad participants.**

40. QUESTION: Please describe any plan design changes over the last 15 years.

ANSWER: **The University does not have the requested information at this time.**

41. QUESTION: What is the current onsite student communication activity being provided by current vendor? Can you please provide the number of group meetings?

ANSWER: **No group meetings are offered for both inbound and outbound. JMU's Center for Global Engagement enrolls students and communicates with students about directions for claims.**

42. QUESTION: What are the onsite communications meeting expectations to educate the student population? Can you provide the number of locations and days/dates for these meetings?

ANSWER: **There are no onsite meeting expectations of the awarded firm. JMU's Center for Global Engagement handles all communication to students.**



Signify receipt of this addendum by initialing “*Addendum #2*” on the signature page of your proposal.

Sincerely,

Matasha Owens, MPA, VCO, CUPO  
Buyer Senior