

**STATE OF LOUISIANA
SOUTHEASTERN LOUISIANA UNIVERSITY
HAMMOND, LOUISIANA
(A Member of the University of Louisiana System)**

**INVITATION TO BID FOR
PRIMARY INSURANCE (Domestic and International) 12 MONTH COVERAGE
FOR STUDENT-ATHLETES and OTHER PARTICIPANTS FOR THE
SOUTHEASTERN ATHLETICS DEPARTMENT**

ISSUING AGENCY: Southeastern Louisiana University
Purchasing Department
SLU 10800
Hammond, LA 70402

DIRECTOR OF PURCHASING: Richard Himber

PROCUREMENT SPECIALIST: Phyllis Hoover, CPPB
Telephone: (985) 549-5415
Fax: (985) 549-3810

ITB COORDINATOR: Benjamin Stewart
Director of Sports Medicine
Telephone: (985) 549-5133
Ola Adegboye, Exec Assoc for Athletic Director for Business
Telephone: (985) 549-5100

ITB RELEASE DATE: June 24, 2020

DEADLINE FOR FAX INQUIRY: June 30, 2020 (FAX: 985-549-3810)

ITB OPENING DATE: July 8, 2020

ITB OPENING TIME: 4:00 P.M., CST

ITB OPENING LOCATION: Southeastern Louisiana University
Purchasing Department
Property Control & Supply Building
2400 North Oak Street
Hammond, Louisiana

NOTE: THIS SOLICITATION IS A SEALED BID AND MUST BE RETURNED BY MAIL OR DELIVERED IN PERSON. BID RESPONSE FORMS CANNOT BE FAXED AND ANY FAX RESPONSES SHALL BE REJECTED.

This ITB is available in electronic form at <http://wwwcfprd.doa.louisiana.gov/osp/lapac/pubMain.asp>. It is available in PDF format or in printed form by submitting a fax request to the Procurement Specialist listed above. It is the Bidder's responsibility to check the Office of State Purchasing LaPAC website frequently for any possible addenda that may be issued. Southeastern is not responsible for a bidder's failure to download any addenda documents required to complete an Invitation to Bid.

BID RESPONSE FORM-ATHLETIC INSURANCE

BID PRICES: I/we do hereby bid the following Primary Domestic Insurance coverage for the following monthly premium rates per option per athlete throughout the months set forth in the policy terms (Please provide a summary of benefits with each deductible amount):

12 Month Primary Domestic Plan: See Section 3.6.1
 Minimum of \$ 90,000.00 medical maximum benefit
 Deductible Amount: \$250.00 / \$500.00 / \$750.00
 \$1000.00 / \$1250.00 (80%/20% Coinsurance)

I. Coverage Dates August 1, 2020 - July 31, 2021

Ages	Primary - Domestic (80%/20% Coinsurance) Deductible Amount					
	\$250.00	\$500.00	\$750.00	\$1000.00	\$1250.00	
18-20						
21						
22						
23						
24						
25						

12 Month Primary International Plan: See Section 3.6.2
 Minimum of \$ 90,000.00 medical maximum benefit
 Deductible Amount: \$100.00 / \$250.00 / \$500.00 /
 \$1000.00

II. Coverage Dates August 1, 2020 - July 31, 2021

Ages	Primary - International (80%/20% Coinsurance) Deductible Amount				
	\$100.00	\$250.00	\$500.00	\$1000.00	
18-20					
21					
22					
23					
24					
25					

AUTHORIZED OFFICER: _____
(Signature) (Print or Type Name)

TITLE: _____ DATE: _____

SECTION I -- INSTRUCTIONS TO BIDDERS

PURPOSE

This Invitation To Bid (ITB) sets forth the requirements and specifications of Southeastern Louisiana University (Southeastern). The contents of this ITB and the Bidder/Vendor/Contractor's bid response shall become contractual obligations if a contract ensues. Any resulting contract shall be governed under the laws of the State of Louisiana.

Southeastern Louisiana University and eight other institutions are governed by the University of Louisiana System. Southeastern declares that the successful bidder may extend the athletic insurance requested under this Invitation to Bid to any of the University of Louisiana System institutions under the same terms as represented to Southeastern in the bidder's response, all in accordance with the provisions of LA Revised Statute 39:1702(A).

Other University of Louisiana System institutions:

Grambling State University	Grambling, LA
Louisiana Tech	Ruston, LA
McNeese State University	Lake Charles, LA
Nicholls State University	Thibodaux, LA
Northwestern State University	Natchitoches, LA
University of Louisiana at Lafayette	Lafayette, LA
University of Louisiana at Monroe	Monroe, LA
University of New Orleans	New Orleans, LA

GOVERNING BID REGULATIONS

All bids shall be subject to the Louisiana 'Purchasing Rules and Regulations', and Louisiana Revised Statutes 39:1551-1738. These documents may be reviewed in the Southeastern Purchasing Department or in the Linus A. Sims Memorial Library on the Southeastern campus during regular business hours. All bids become a matter of public record and any statements of confidentiality may render the bid response non-responsive for further consideration.

BID RESPONSE FORM

All bids shall be submitted on the bid response forms provided in the ITB. The bid response form must be properly signed by an officer of the proposing entity authorized to sign the bid. Bid prices should be typewritten or in ink and shall be indicated in figure form. Any alterations of the bid response form or foreign conditions attached thereto may cause rejection of the bid.

CORRECTION OF MISTAKES

Erasures, write-overs, corrections or other changes in the bid should be explained or noted over the signature of the Bidder. Failure to do so may result in rejection of the bid without further consideration.

NUMBER OF COPIES

The entire ITB shall not be required to be returned. The Bidder should submit one (1) signed bid response form with all blanks typewritten or in ink. The Bidder shall be responsible for duplicating and retaining any bid response forms and responses for personal record. The University shall not be responsible for any costs incurred by any Bidder in the preparation of any bid.

REJECTION OF BIDS

The University reserves the right to reject any and all bids, and to waive any informalities. The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis. Incomplete, illegible, partial, or informal bids may be rejected.

SEALED BID

The entire bid should be sealed. The name and address of the Bidder should appear on the outside of the bid envelope or package.

BIDS BINDING

All formal bids shall be binding for a minimum of (60) calendar days and shall not be withdrawn after the specified bid opening time.

BID OPENING

Bids shall be opened and read aloud on the specified time and date. All bids shall become a matter of public record at that time. Each Bidder is solely responsible for the timely delivery of their bid by the ITB opening deadline.

Bids received after the specified time and date will not be considered, whether delayed in the mail or for any other causes whatsoever.

Bids may be withdrawn by the Bidder upon written or telegraphic request prior to the designated time for opening of bids. Withdrawal notification must be by authorized signature and received by the Southeastern Purchasing Department prior to the designated time for opening of bids.

DELIVERY OF BIDS

All bids shall be either hand delivered by the Bidder or his agent and the deliverer should request a written receipt or such bid should be sent by registered or certified mail with a return receipt requested.

The address for mailing bids: Southeastern Louisiana University
Purchasing Department
SLU 10800
Hammond, LA 70402

For hand delivered bids: Southeastern Louisiana University
Purchasing Department
Property Control & Supply Building
2400 North Oak Street
Hammond, Louisiana

BIDDER INQUIRIES

No negotiations, decisions or actions shall be executed by any Bidder as a result of any oral discussion with any state employee. Only those transactions which are in writing, signed by the Director of Purchasing, shall be considered as valid. Telephone inquiries are discouraged.

Inquiries concerning the administrative requirements of the ITB should be faxed in writing to the Director of Purchasing.

Inquiries concerning the specification requirements of the ITB should be faxed in writing to the ITB Coordinator with a copy faxed to the Purchasing Department.

Inquiries should be faxed and received no later than the deadline stated for fax inquiries. Answers to inquiries that change or substantially clarify the ITB shall be issued in the form of addenda and posted to the Louisiana Procurement & Contract Network (LAPAC).

Any Bidder who feels the administrative or specification requirements of this ITB are in error or will not accomplish the desired end result shall make the appropriate written inquiry no later than three (3) working days prior to the designated ITB opening time.

TAXES

The Bidder shall include in his bid price all federal, state and local taxes of all kinds applicable to the policies to be underwritten.

CYBER LIABILITY

Cyber liability insurance, including first-party costs, due to an electronic breach that compromises the State's confidential data shall have a minimum limit per occurrence of \$1,000,000.00. Claims-made coverage is acceptable. The date of the inception of the policy must be no later than the first date of the anticipated work under this contract. It shall provide coverage for the duration of this contract and shall have an expiration date no earlier than 30 days after the anticipated completion of the contract. The policy shall provide an extended reporting period of not less than 24 months from the expiration date of the policy, if the policy is not renewed. The policy shall not be cancelled for any reason, except non-payment of premium.

QUALIFICATION OF BIDDER

The Bidder shall meet the following minimum qualification levels to be considered as a responsible Bidder by the University for providing the intercollegiate athletic insurance policy:

1. The Bidder shall have an A.M. Best Policyholder Rating in the insurance industry of at least level "A-".
2. The Bidder shall have a Financial Size Category in the insurance industry of Class VI or greater.

The University reserves the right to make inquiries and investigations as it deems necessary to determine the responsibility of any Bidder to perform the contract. The Bidder shall furnish all information and data for this purpose as the University may request. The unreasonable failure of any Bidder to promptly supply information in connection with an inquiry may be grounds for a finding of non-responsibility.

BID RESPONSE FORMAT

The bid response to be in three (3) parts:

1. Part I to consist of the Bid Response Form.
2. Part II to use a numbering scheme parallel to that in Section III of the ITB to explain the Bidder's ability to meet the policy specification requirements set forth.

3. Part III to use a numbering scheme parallel to that in Section IV of the ITB to answer all questions in regards to the Bidder's organizational profile in handling the policies.

PART I - BID RESPONSE FORM

All bids shall be submitted on the bid response form provided in the ITB. The bid response form must be properly signed by an officer of the proposing entity authorized to sign the bid. An individual authorized to bind the vendor as reflected by an accompanying or as provided upon request a corporate resolution or affidavit.

PART II - SPECIFICATION CONFORMANCE

Part II to consist of a numbering scheme parallel to that used in Section III of the ITB in order that the Bidder may explain how their bid will meet each individual policy specification requirement. No forms are provided for this purpose, but each page should be initialed by the Bidder. A simple answer of "Proposing as Specified" shall be acceptable as a response for each individual policy requirement met. If exception is taken to any requirement, a detailed explanation shall be required to clarify the exception taken. Failure to follow this format may cause rejection of the bid.

PART III - ORGANIZATION PROFILE

Part III to consist of a numbering scheme parallel to that used in Section IV of the ITB in order that the Bidder may explain their handling of the IAI policy. No forms are provided for this purpose, but each page should be identified with the Bidder's name. Responses should be complete and should be accompanied by any documentation necessary to support the response. Failure to follow this format may cause rejection of the bid.

STANDARD TERMS AND CONDITIONS

ACCESS TO RECORDS

The Vendor agrees that the University and the Legislative Auditor of the State of Louisiana shall have access to, and the right to audit and examine, any pertinent books, documents, papers, and records of the Vendor related to this solicitation and any resulting agreement.

ASSIGNMENT

The contract or any portion thereof or any interest therein shall not be assigned, transferred, conveyed, sublet or disposed of without the previous consent, in writing, of the Director of Purchasing. Any attempted assignment under the agreement shall be void and of no effect.

AVAILABILITY OF FUNDS

Contract award and any contract extensions shall be contingent upon the continued funding of University operations by the Louisiana State Legislature. The University reserves the right to cancel the IAI policy upon thirty (30) calendar days written notice by registered or certified mail during the term of the contract period. However, in the event of cancellation, all policies currently in effect will continue in force through the end of the policy period.

CANCELLATION CONDITIONS

In any of the following cases, the University shall have the right to cancel the agreement due to: (1) Breach of contract; (2) Wherever the Vendor is guilty of misrepresentation; (3) Wherever the agreement was obtained by fraud, collusion, conspiracy or other unlawful means, or the agreement conflicts with any statutory and constitutional provision of the State of Louisiana or the United States; (4) In case of default by the Vendor, the University reserves the right to purchase any or all items or services in default in open market, charging the Vendor with any excessive costs.

CONTRACT EXTENSION PERIOD

Based upon mutual agreement between the successful Bidder and Southeastern Louisiana University, this contract may be extended for four (4) additional twelve (12) month periods. The successful Bidder will have the privilege, upon mutual agreement of the University, to adjust premium rates either upward or downward as their loss experience may indicate prior to the anniversary date. Any premium increase proposed must be consistent with the change in the medical care portion of the Consumer Price Index. Written notice to adjust premium rates upward for the next policy year shall be given to the ITB Coordinator and the Director of Purchasing not less than 150 days prior to the anniversary date. The continuation of this contract at all times is contingent upon appropriation of funding to the University by the Louisiana State Legislature.

COPYRIGHTS AND PATENTS

The Vendor shall indemnify and hold harmless the State, the University, its officers, agents and employees harmless from liability of any nature or kind for the use of any copyrighted or uncopyrighted composition, secret process, patented or unpatented, invention, article or appliance furnished or used in the performance of the agreement of which Vendor is not the patentee, assignee, or licensee.

EQUAL EMPLOYMENT OPPORTUNITY

The Vendor shall be an equal employment opportunity employer. The Vendor shall neither discriminate nor permit discrimination in its operations or employment practices against any person or group of persons on the grounds of race, color, religion, national origin, sex, disability or in any manner prohibited by law.

LAWS

The Contractor shall comply with all applicable laws, ordinances, and regulations of the local, state and federal government in the performance of the contract.

PERMITS AND LICENSES

The Vendor shall, at its sole expense, procure and keep in effect all necessary permits and licenses required for performance under the contract.

PUBLICITY

The Vendor shall not in any way or in any form publicize or advertise in any manner the fact that the Vendor is providing services to the University without the express written approval of the Director of Purchasing, obtained in advance, for each item of advertising or publicity. However, nothing herein shall preclude the Vendor from listing the University on its routine client list for matters of reference.

SECTION II -- EVALUATION, SELECTION, AND AWARD

INTRODUCTION

The selection of the successful bid shall be awarded to the lowest responsible and responsive Bidder/s whose bid meets the requirements and criteria set forth in the Invitation to Bid.

EVALUATION AND SELECTION

All responses received as a result of this ITB are subject to evaluation by duly authorized persons for the purpose of selecting the Bidder offering the most economical, responsible and responsive policy for the Southeastern Athletic Department. The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis.

BASIS OF EVALUATION AND SELECTION

The basis of evaluation and selection to be as follows:

1. The bid is to be evaluated to insure that all administrative requirements in SECTION I - INSTRUCTIONS TO BIDDERS have been met. Failure to meet all requirements may result in rejection of the bid without further consideration.
2. The bid is to be evaluated to insure that all mandatory policy requirements in SECTION III - REQUIREMENTS have been met. Failure to respond to all policy requirements, unless otherwise stated and explained by the Bidder, may result in rejection of the bid without further consideration.
3. Southeastern is interested in the true value of the policies to insure adequate handling of Southeastern claims. For this reason, the Bidder is to furnish the information outlined in SECTION IV - ORGANIZATIONAL PROFILE. Failure to furnish the information outlined may result in rejection of the bid without further consideration.
4. The final consideration is the total premium rate. The Bidder to respond with premium rates for all levels of coverage requested for consideration.

DETERMINATION OF SUCCESSFUL BID

The lowest responsive and responsible bid to be determined according to the annual premium/s on the Bid Response Form of the plans chosen. The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis. Final award is subject to final negotiation and acceptance of policy terms with the Vendor.

SECTION III - REQUIREMENTS

- 3.1 12 Month Primary Domestic Plan covering Domestic Student Athletes and a 12 Month International Plan to cover International Student-Athletes for the entirety of the academic year.
- 3.2 Period for coverage:
12 Month Domestic (1): August 1, 2020 through July 31, 2021
12 Month International (1): August 1, 2020 through July 31, 2021
- 3.3 Individuals to be covered by each individual policy will be participants in one of the following sports at Southeastern Louisiana University: Women's Cross Country & Track (Pole Vaulters), Men's Cross Country & Track (Pole Vaulters), Women's Soccer, Women's Volleyball & Beach Volleyball, Women's Basketball, Men's Basketball, Women's Softball, Men's Baseball, and Football, Cheerleaders, Student Coaches, Trainers and Managers and Graduate Assistants.
- 3.4 Total number of athletes to have primary insurance policies purchased will be approximately 70. Additional athletes may be added if funding is available.

The number of athletes will change during the 2020-2021 year due to graduation / transfer / drop out / walk-ons / tryout additions / etc.

Total Team Rosters anticipated for 2020-2021 academic year:

Men's Baseball-42
Men's Basketball-21
Women's Basketball-18
Women's Soccer-25
Women's Softball-23
Men's Golf-8
Men's Track/Field/Cross Country-50
Women's Track/Field/Cross Country-40
Women's Tennis-8
Women's Volleyball-13
Women's Beach Volleyball-13
Football-125
Cheerleader Men-5
Cheerleader Women-18
Student Coaches, Trainer-Manager and Graduate Assistants Men-20
Student Coaches, Trainer-Manager and Graduate Assistants Women-20
Total # of Athletes: 449

- 3.5 Coverage is for student-athletes participating in Intercollegiate Athletics for Southeastern Louisiana University.

ALL "HIGH RISK SPORT" SCHOLARSHIP ATHLETES WILL HAVE A PRIMARY PLAN PURCHASED FOR THEM IN THE EVENT THEY DO NOT HAVE EXISTING PRIMARY COVERAGE.

ALL NON SCHOLARSHIP ATHLETES INVOLVED IN "HIGH RISK" SPORTS (FOOTBALL, BASEBALL, SOFTBALL, POLE VAULTERS, VOLLEYBALL, BEACH VOLLEYBALL, MEN-WOMEN BASKETBALL) ARE REQUIRED TO HAVE THEIR OWN PRIMARY COVERAGE IN ORDER TO PARTICIPATE

ALL SOUTHEASTERN STUDENT-ATHLETES WILL BE COVERED UNDER OUR SECONDARY INSURANCE POLICY THAT COVERS ONLY ATHLETIC INJURIES/CONDITIONS THAT ARE A DIRECT RESULT OF PARTICIPATION IN ATHLETIC DEPARTMENT SANCTIONED ACTIVITIES ONLY.

ALL STUDENT-ATHLETES (SCHOLARSHIP AND NON-SCHOLARSHIP) WHO ARE NOT PARTICIPATING IN "HIGH-RISK" SPORTS AND WHO DO NOT HAVE AN EXISTING PRIMARY INSURANCE POLICY WILL NOT HAVE A PRIMARY PLAN PURCHASED FOR THEM. THE SECONDARY INSURANCE WILL ACT AS PRIMARY FOR THESE STUDENT-ATHLETES IN THE EVENT OF CONDITIONS/INJURIES DIRECTLY RELATED TO THAT PARTICIPATION AND SANCTIONED BY THE ATHLETIC DEPARTMENT (practices, games, weight training, skill sessions, conditioning WILL BE COVERED).

LONG TERM COVERAGE IS FOR INTERNATIONAL STUDENT-ATHLETES PARTICIPATING IN INTERCOLLEGIATE ATHLETICS FOR SOUTHEASTERN LOUISIANA UNIVERSITY.

ALL INTERNATIONAL SCHOLARSHIP ATHLETES WILL HAVE A PRIMARY PLAN PURCHASED FOR THEM IN THE EVENT THEY DO NOT HAVE EXISTING PRIMARY COVERAGE.

ALL SOUTHEASTERN STUDENT-ATHLETES WILL BE COVERED UNDER OUR SECONDARY INSURANCE POLICY THAT COVERS ONLY ATHLETIC INJURIES/CONDITIONS THAT ARE A DIRECT RESULT OF PARTICIPATION IN ATHLETIC DEPARTMENT SANCTIONED ACTIVITIES ONLY.

ALL STUDENT-ATHLETES (SCHOLARSHIP AND NON-SCHOLARSHIP) WHO ARE NOT PARTICIPATING IN "HIGH-RISK" SPORTS AND WHO DO NOT HAVE AN EXISTING PRIMARY INSURANCE POLICY WILL NOT HAVE A PRIMARY PLAN PURCHASED FOR THEM. THE SECONDARY INSURANCE WILL ACT AS PRIMARY FOR THESE STUDENT-ATHLETES IN THE EVENT OF CONDITIONS/INJURIES DIRECTLY RELATED TO THAT PARTICIPATION AND SANCTIONED BY THE ATHLETIC DEPARTMENT (practices, games, weight training, skill sessions, conditioning WILL BE COVERED).

There are EIGHT (8) NATA Certified Athletic Trainers on staff as well as four (4) NATA Certified Athletic Trainers working as Graduate Assistants.

The three (3) local orthopedic doctors serve as the Team Physicians and Southeastern Louisiana University has a great working relationship with them, as well as North Oaks Health System.

Southeastern Louisiana University pre-participation physical examinations are extensive and pre-existing conditions are documented. All referrals to physicians are handled by the Athletic Training Staff and Head Athletic Trainer serves as contact for all medical expenses and services rendered to Southeastern Louisiana University's Intercollegiate Athletes.

3.6 PRIMARY COVERAGE SPECIFICATIONS/BENEFITS REQUIRED:

Details of the policy being offered must be submitted with the bid. This policy will be provided for uninsured athletes who are on Athletic Scholarship and participate in a "high risk" sport. We estimate approximately 30-40 scholarship athletes will need this coverage. This quantity is only an estimate. Actual number needed may be fewer or greater. Additional athletes may be added if funding is available.

3.6.1 12 MONTH PRIMARY DOMESTIC PLAN

Quote on policies as follows, providing summary of benefits as follows:

Minimum Medical Maximum Medical Benefit of \$ 90,000

Deductibles - \$250 / \$500 / \$750 / \$1000 / \$1250

Coinsurance- Provide 80%/20%

This Plan must be accident injury and sickness

Benefit Period- Annual- August 1, 2020 - July 31, 2021

Student athletes in Football will be in multiple time frames. Athletes in Football will be included in Coverage Period 1 and Coverage Period 3.

- Plan must utilize a primary care physician that is within the North Oaks Health System
- Online applications must be available

Coverage MUST include accidental injuries that occur during participation in Intercollegiate Athletics.

Coverage below to include treatment in a hospital, physician's office, at the University or at the scene of an accident.

- Plan must allow for BOTH in/out of network providers
- Prescription drug benefits (with card)
- No referrals to see specialists
- Covers Athletic Injury
- Covers Common Medical Conditions
- Covers Preventative Care/ Screenings/ Immunizations
- Covers Diagnostics (X-Rays, Blood Tests, etc.)
- Covers Imaging (CT/PET Scans, MRIs, Bone Scans, EMG/ECG Studies, Nerve Conduction Studies, etc.)
- Covers Outpatient Surgery (Facility Fees, Anesthesia, Physician/Surgeon fees)
- Covers Emergency Room Services
- Covers Emergency Ambulance Services
- Mental/Behavioral Health, Substance Abuse Outpatient Services
- Home Healthcare, Rehabilitation Services, Habilitation Services, Skilled Nursing Care, Durable Medical Equipment, and Hospice Care
- In/Out of Network Eye Exams, Eye Glasses, Contact Lenses, and

- Dental Check-Ups
- Chiropractic Care
- Physical Therapy Max Benefit
- Platelet Rich Plasma (PRP) Therapy

Hospital Room & Board

- Intensive Care Room & Board
- Hospital Miscellaneous Benefit Amount
- Outpatient Pre-admission Testing Benefit Amount
- Outpatient Hospital Emergency Room Treatment and Supplies Benefit
- Urgent Care/ After Hours Care at an After Hours/ Walk-in Facility
- Surgical Benefit Amount
- Primary Surgeons Benefit Amount
- Asst. Surgeon, Second Surgical Option, Consultation Max Benefit
- Anesthesia Benefit Amount
- Surgical Facility Benefit Amount
- Mental Illness Benefit Amount
- Doctor / Specialist Visits
 - In-Hospital Benefit Amounts
 - Office Visits Benefit Amounts
- X-ray / Radiology and Lab and other Diagnostic Procedures
 - (MRI, CT Scan, Bone Scan, EMG Studies, ECG Studies, PET Scans, and Nerve Conduction Studies) Benefit Amount
- Pathologist Benefit Amount
- Respiratory Therapy Benefit Amount
- Physical Therapy
- Chiropractic
- Nursing
- Ambulance Care
- Transportation during an emergency or from one medical facility to another
- Inpatient/Outpatient Physical Therapy
- Prosthetic Devices Prescribed by Physician
- Medical Equipment Rental Charges
- Medical Services and Supplies
 - (Blood, Blood Transfusions, Oxygen)
- Dental Treatment for Athletic Injury Benefit Amount

All Max benefits need to be at least URC (URC-Usual, Reasonable, Customary)

Details of the policy being offered must be submitted with the bid. This policy will be provided for uninsured athletes who are on athletic Scholarship and participate in a "high risk" sport. We estimate approximately 20-30 scholarship athletes will need this coverage. This quantity is only an estimate. Actual number needed may be fewer or greater. Additional athletes may be added if funding is available.

3.6.2 12 MONTH PRIMARY INTERNATIONAL PLAN

Quote on policies as follows, providing summary of benefits as follows:

Minimum Medical Maximum Medical Benefit of \$ 90,000

Deductibles - \$100 / \$250 / \$500 / \$1000

Coinsurance- Provide 80%/20%

Benefit Period- Annual- August 1, 2020 - July 31, 2021

- This plan must be an ACA (Affordable Care Act) compliant individual plan
- Plan must utilize a primary care physician that is within the North Oaks Health System
- Online applications must be available

Coverage MUST include accidental injuries that occur during participation in Intercollegiate Athletics.

Coverage below to include treatment in a hospital, physician's office, at the University or at the scene of an accident.

- Plan must allow for BOTH in/out of network providers
- Prescription drug benefits (with card)
- No referrals to see specialists
- Covers Athletic Injury
- Covers Common Medical Conditions
- Covers Preventative Care/ Screenings/ Immunizations
- Covers Diagnostics (X-Rays, Blood Tests, etc.)
- Covers Imaging (CT/PET Scans, MRIs, Bone Scans, EMG/ECG Studies, Nerve Conduction Studies, etc.)
- Covers Outpatient Surgery (Facility Fees, Anesthesia, Physician/Surgeon fees)
- Covers Emergency Room Services
- Covers Emergency Ambulance Services
- Mental/Behavioral Health, Substance Abuse Outpatient Services
- Home Healthcare, Rehabilitation Services, Habilitation Services, Skilled Nursing Care, Durable Medical Equipment, and Hospice Care
- In/Out of Network Eye Exams, Eye Glasses, Contact Lenses, and Dental Check-Ups
- Chiropractic Care
- Physical Therapy Max Benefit
- Platelet Rich Plasma (PRP) Therapy

Hospital Room & Board

- Intensive Care Room & Board
- Hospital Miscellaneous Benefit Amount
- Outpatient Pre-admission Testing Benefit Amount
- Outpatient Hospital Emergency Room Treatment and Supplies Benefit
- Urgent Care/ After Hours Care at an After Hours/ Walk-in Facility
- Surgical Benefit Amount
- Primary Surgeons Benefit Amount
- Asst. Surgeon, Second Surgical Option, Consultation Max Benefit

- Anesthesia Benefit Amount
- Surgical Facility Benefit Amount
- Mental Illness Benefit Amount
- Doctor / Specialist Visits
 - In-Hospital Benefit Amounts
 - Office Visits Benefit Amounts
- X-ray / Radiology and Lab and other Diagnostic Procedures
 - (MRI, CT Scan, Bone Scan, EMG Studies, ECG Studies, PET Scans, and Nerve Conduction Studies) Benefit Amount
- Pathologist Benefit Amount
- Respiratory Therapy Benefit Amount
- Physical Therapy
- Chiropractic
- Nursing
- Ambulance Care
- Transportation during an emergency or from one medical facility to another
- Inpatient/Outpatient Physical Therapy
- Prosthetic Devices Prescribed by Physician
- Medical Equipment Rental Charges
- Medical Services and Supplies
 - (Blood, Blood Transfusions, Oxygen)
- Dental Treatment for Athletic Injury Benefit Amount

All Max benefits need to be at least URC (URC=Usual, Reasonable, Customary)

- 3.7 The successful bidder must have an understanding that the state of Louisiana's "usual and customary" pay schedule is vastly different than most other states. Additional discounts can be negotiated with all of our providers.
- 3.8 Successful bidder must have experience in collegiate sports related accident insurance for a period of no less than 10 years. Provide list of experience.
- 3.9 Successful bidder must have experience in collegiate sports related accident insurance coverage in the state of Louisiana within a period of the last 5 years. Please include at least 1 reference.
- 3.10 Successful bidder will have a direct relationship with the insurance carrier that they are representing.
- 3.11 Successful bidder will allow for "discretionary spending" via the Aggregate Fund policy for claims not covered through the policy. Southeastern Louisiana understands that these payments do not go towards the aggregate attachment plan.
- 3.12 Successful bidder will also include in its response, their method for primary insurance verification. Included in its response is the process, time frames, and cost of each verification. Southeastern Louisiana anticipates the need to verify each student-athlete's primary insurance 4 times per calendar year. If there is a separate charge for this verification, this must be indicated on the bid price page by the responder.

- 3.13 Successful bidder allows for electronic claim submission and online claims research. Please provide screenshot(s) of the system.
- 3.14 Successful bidder will provide monthly report of claims paid with aggregate funding balance. Custom reports may be requested and need to be provided, as needed as well as pending documentation for successful claims processing and payment to providers. These reports should be electronic and organized. No mailing or paper reports/ EOBS please. Provide samples.

NOTE: This report should come from the bidder and not the insurance carrier or third-party administrator (TPA).

- 3.15 Successful bidder will provide a single person point of contact for SLU's claims adjuster, including a direct phone number and e-mail address. This point of contact is for claims questions, updates, and status of pending claims.

SECTION IV -- ORGANIZATIONAL PROFILE

The Bidder should respond to each question using a numbering scheme parallel to that used in this Section. Failure to respond to any subsection may result in rejection of the bid without further consideration.

4.1 NAME OF INSURANCE COMPANY

The Bidder is to indicate the name of the insurance company, parent company or other affiliates (designate which).

4.2 INSURANCE COMPANY'S ADDRESS

The Bidder is to indicate the street and mailing address of the insurance company.

4.3 INSURANCE COMPANY'S TELEPHONE NUMBER

The Bidder is to indicate the area code and telephone number of the insurance company. Indicate any toll free numbers that may be applicable.

4.4 LOUISIANA LICENSE

The Bidder is to be licensed by the State of Louisiana Insurance Commission and Bidder should furnish proof of their license with the bid response.

4.5 BEST'S POLICYHOLDER RATING

The Bidder shall be required to have a A.M. Best's Policyholder Rating of at least level "A-". The Bidder is to indicate the insurance companies Best Policyholder Rating for the most recent year of issuance of this rating. The Bidder should attach support documentation of this rating.

4.6 FINANCIAL SIZE CATEGORY

The Bidder shall be required to have a A.M. Best's Financial Size Category Rating of Class VI or greater. This is to be represented by roman numerals, e.g.. Class XI. The Bidder should attach support documentation of this rating.

4.7 LIST OF U.S.A. USERS

The Bidder is to list each college/university it is currently servicing. The Bidder should denote those schools insured for three (3) years or more.

4.8 U.S.A. CONTACT PERSONNEL

The Bidder is to provide the names, titles and phone numbers of at least five (5) NCAA Div. I Athletic Department administrators from the list of U.S.A. users that may be contacted regarding your company's performance.

4.9 PROJECTED LOSS RATIO

The Bidder is to indicate the projected loss ratio (estimated amount of claims that will be paid) upon which the premium rates for the proposed IAI insurance plan are based. The Bidder is to indicate the charges his/her company's retention formula includes.

4.10 PREMIUM RATES

The Bidder is to indicate who is responsible for designing or computing the rates for the proposed insurance plan. His/her name, address and phone number to be given.

4.11 CLAIMS OFFICE

If the insurance company is responsible for paying claims, then answer the following:

1. List the location of the office claims shall be paid.
2. List the name, title, telephone number and years of experience in administering Athletic claims of each individual responsible for claim service with the Southeastern account.
3. Can Southeastern make toll-free calls to the insurance company in regards to any claim, question or problem? Indicate applicable numbers.
4. Will the claim office provide copies of EOBs to Southeastern.
5. Will the claim office provide information to Southeastern on all claims rejected and the reason for the rejection?
6. What is the average time for a claim to be processed after the date it is received by the insurance company, assuming no complications? Searching for groups who can process in under 14 days.

4.12 POLICY TIME LIMITS

The Bidder is to indicate the insurance company's procedures in processing claims when notice of a claim is submitted beyond the policy time limit.

Primary International and Domestic

Information for the Primary International and Domestic Coverage :

The university must have an ACA compliant plan due to all international students being required to have this insurance and will not be given the choice of enrollment.

Claims/Losses reported for 2017-2018 are through March 1, 2018.

Policies were written on an individual basis. Since they were individually purchased policies, there is no collected data on loss claims.

Premium Total Paid Premium for the following Policy years: 2019-2020, 2018-2019, 2017-2018, 2016-2017 and 2015-2016

Previous Primary Coverage:

15-16 Dissinger Reed \$30,040

16-17 Dissinger Reed \$104,446

17-18 Borden Perlman \$113,751

18-19 Borden Perlman \$32,421.52

19-20 Wellfleet \$201,435

These policies were written on an individual basis as these were individually purchased policies, there is no collective data for loss-claims against these policies.

A list of plan changes, if any, for the following policy years: 2019-2020, 2018-2019, 2017-2018, 2016-2017 and 2015-2016.

2015-2016: Short term policy for high risk student athletes without primary insurance

2016-2017: Short term policy for high risk student athletes without primary insurance

2017-2018: Short term policy for high risk student athletes without primary insurance

2018-2019: Short term policy for high risk student athletes without primary insurance

2019-2020: Yearlong policy for all full scholarship athletes without personal primary insurance

A list of added or deleted sports and their participation numbers for the following policy years: 2019-2020, 2018-2019, 2017-2018, 2016-2017 and 2015-2016

2019-2020: Same as in ITB Document

2018-2019: Same as 2019-2020

2017-2018: Remove Beach Volleyball

2016-2017: Same as 2017-2018

2015-2016: Same as 2016-2017

Outline of the plan design, including aggregate deductible, specific deductible, premium and administration costs for the following policy years: 2019-2020, 2018-2019, 2017-2018, 2016-2017 and 2016-2015

See above

Report detailing the PPO network or repricing fees that have been paid (and to whom) by your program over the past 4 years (back to 2015)- can be requested from current broker or claims administrator
See chart below for Repricing report

Plan Effective Date	Repricer	Amount Paid
8/1/2015	Borden Perlman Health Advocate	\$4,070.03
	Global Excel	\$1,426.30
	OCCUNET	\$13,593.42
8/1/2015 Total		\$19,089.75
8/1/2016	OCCUNET	\$1,440.47
8/1/2016 Total		\$1,440.47
8/1/2017	Cigna Corporation	\$204.26
8/1/2018	Cigna Corporation	\$403.04
8/1/2019	Cigna Corporation	\$449.69

2019-2020 Wellfleet does not report repricing fees or network discounts. They use Cigna PPO network

We would consider a group policy for International Student Athletes but not Domestic Student Athletes.