MCNEESE STATE UNIVERSITY
LAKE CHARLES, LOUISIANA
BID NO. D2700007
PROPOSAL FOR FURNISHING
STUDENT BODY SICKNESS AND ACCIDENTAL GROUP INSURANCE PLAN
For International Students

Proposals will be received up to **AUGUST 4, 2026 by 2:00 p.m.** at McNeese State University in Lake Charles, Louisiana. Proposals will not be received after specified hour and date. At specified hour and date, the proposals will be publicly opened and read aloud in the Office of Purchasing located in Smith Hall, Rm. 120 on the campus of McNeese State University.

This is a *Competitive Sealed Bid.* Bids must be received by the due date and time in the Purchasing Office at McNeese State University, P.O. Box 92415, Lake Charles, LA 70609.

BIDS MUST BE RETURNED IN A SEALED ENVELOPE/PACKAGE WITH THE BID NUMBER WRITTEN ON ALL PACKAGES. RETURN TO ONE OF THE ADDRESSES LISTED BELOW.

Your sealed bid may be mailed or delivered by hand or courier service.

NOTE: FAX, EMAIL OR ANY OTHER ELECTRONIC SUBMISSIONS ARE NOT ACCEPTABLE.

***The address for mailing (U.S. Postal Service): McNeese State University, Purchasing Department, Box 92415, Lake Charles, LA 70609.**

****The address for hand or courier service: McNeese State University, Purchasing Department, 150 Lawton Drive, Smith Hall, Room 120A, Lake Charles, LA 70607.**

Bidder is hereby advised that the U.S. Postal Service (USPS) does not make deliveries to the McNeese Purchasing Department's physical location. If delivering by USPS to the Box listed above, please allow sufficient time for the mail to then be transmitted to the McNeese Purchasing Department. The McNeese Purchasing Department must receive the sealed bid at its physical location by the date and time specified in this bid. Failure to meet the bid opening date and time shall result in rejection of the bid.
**Bidder is solely responsible for ensuring that its courier service provider makes inside deliveries to the McNeese Purchasing Department's physical location. The McNeese Purchasing Department is not responsible for any delays caused by the Bidders chosen means of delivery (U.S. Postal Service, FedEX, UPS, etc.). Bidder is solely responsible for the timely delivery of its bid. Failure to meet the bid opening date and time shall result in rejection of the bid.

Complete details governing the policies and procedures to be followed in responding to the request for proposal are contained in these documents.

The successful bidder must accept purchase orders.

McNeese State University is tax exempt.

All inquiries or questions from prospective bidders must be submitted in writing to debet@mcneese.edu no later than

July 24, 2026.

FROM: **McNeese State University**
Purchasing Office, Smith Hall Room 120
P.O. Box 92415
Lake Charles, LA 70609

To Whom It May Concern:

The undersigned certifies that he/she has (or they have) carefully examined the instructions, policies and procedures and agrees to comply with same; on the basis of the request, the undersigned proposes the attached plan at the price stated.

FIRM NAME: ______________________________

SIGNED BY: ______________________________
(By signing this proposal, proposer certifies compliance with L.R.S.39:1594, Act 121 of1997.)

NAME (Printed) ______________________________

TITLE: ______________________________

ADDRESS: ______________________________

____

TELEPHONE NO (toll free &/or collect):______________

____

FAX NO: ______________________________

DATE: ______________________________

Bidder's Initials ________

GENERAL CONDITIONS, INSTRUCTIONS, POLICIES AND PROCEDURES

OBJECTIVE:

To provide limited benefit medical and accidental group insurance coverage for F-1 or J-1 students which meets the requirements set forth in the code of federal regulation- 22 CFR 62.14 attached, and to implement coverage by August 12, 2026.

SICKNESS and ACCIDENTAL INSURANCE, meeting 22 CFR 62.14
For a one (1) year period from **August 12, 2026 to August 11, 2027.**

Based upon mutual agreement between the University and the successful bidder, this contract may be extended for TWO (2) additional twelve (12) month periods at the same prices, terms and conditions. Both parties must agree to an extension.

MANDATED FOR F-1 INTERNATIONAL STUDENTS, AVAILABLE FOR J-1 EXCHANGE VISITORS

SUBMITTAL OF PROPOSALS:

The bidder must submit two (2) hard copies of this proposal on the form herein provided with the blanks filled for each and every item and a "searchable" electronic copy on a USB flash drive. The bidder must state the prices (written in ink or typed) on the "BID PRICING/PROPOSAL FORM". **Each page is to be initialed or signed where requested**. Proposals may be rejected if they show additions not called for, conditions or alternate bids, or for incomplete bids. The proposals shall then be sealed and mailed or delivered to one of the addresses below before the time set for receiving proposals as entered on the front sheet hereof. Proposals received after the time set will not be considered.

McNeese State University
Purchasing Office, Smith Hall, Room 120, 150 Lawton Drive
P.O. Box 92415
Lake Charles, LA 70609,

CRITERIA TO BE USED IN DETERMINING AWARD:

1. The University reserves the right to award proposal on an individual item basis, a combination of items basis, or as a total package to one vendor, whichever is in the best interest of the University.

2. Bidder must follow all the instructions listed under **SUBMITTAL OF PROPOSALS**. Bidder confirms to all said material by initialing each page where indicated.

3. The University will not be required to accept the lowest responsive and responsible bid based just on price. In addition to gross premium, financial strength of the company and coverage rendered will serve as a basis for award of the contract.

Bidder's Initials ________

REJECTION OF BIDS:

McNeese State University reserves the right to reject any and all bids and to waive any informalities incident thereto. The University does not obligate itself to accept the lowest or any other proposal.

NO BIDS MAY BE WITHDRAWN AFTER OPENING HOUR AND DATE AS SHOWN ON COVER PAGE. BIDS MAY BE REJECTED IF ALL PAPERS ARE NOT INCLUDED, SUCH AS THE PROPOSAL SHEETS, INSTRUCTIONS TO BIDDERS, STANDARD TERMS AND CONDITIONS, SPECIFICATIONS, SCHEDULE OF ITEMS, ETC.

METHOD OF ENROLLMENT:

The University will be the collecting agent at registration. The method of enrollment of each student in the group insurance plan will be as follows:

All *F-1 – non-immigrant undergraduate and graduate international students*, regardless of the number of hours enrolled, will be assessed in their tuition through the *International Student Insurance Fees*. Students enrolled for the preceding semester will be covered by the policy during the semester break if the student registers for the following semester. Students enrolled in the Fall and registered for the Spring semester will be considered a continuing student; in order to keep the policy enforced, they must pay the summer premiums.

All J-1 International Exchange Visitor / J-2 Dependents will be offered coverage under this policy as these benefits will meet 22 CFR 62.14 compliance requirements.

QUALIFICATIONS OF BIDDERS:

The Bidder shall submit the following:

1. Evidence the insurance company can meet all requirements outlined in 22 CFR 62.14, with the exception of "actual duration" (small time-gaps in coverage may occur due to the nature of enrollment).
2. Evidence of successful operation in providing international student insurance coverage at other universities.
3. A list of Universities and Colleges and contact information to whom bidder is currently providing 22 CFR 62.14 minimum coverage (or greater) for international students.
   Best's Key Rating Guide rating of A- or better, which includes A, A+, and A++ and Best's financial size category classification.
4. Evidence the insurance company is authorized to do business in the State of Louisiana.
5. Evidence the agent or agency submitting the proposal is licensed to do insurance business in the State of Louisiana.
   Information detailing claims procedures for students and evidence of successful claims processing. **The University reserves the right to request claims in terms of type, quantity, and cost without violating the privacy of students.**
6. A complete list of health-care facilities in the Lake Charles area at which the insurance company's 22 CFR 62.14 minimum coverage plan may be used; specify those facilities considered to be in-network

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SIGNATURE AUTHORITY:

In accordance with L.R.S.39: 1594 (Act 121 of 1997), the person signing this bid must be:

1. A current corporate officer, partnership member or other individual specifically authorized to submit a bid as reflected in the appropriate records on file with the Secretary of State; or
2. An individual authorized to bind the Company as reflected by an accompanying corporate resolution, certificate, or affidavit.
3. Other documents indicating authority, which are acceptable to the public entity.

By signing the bid, the bidder certifies compliance with the above.

GENERAL STUDENT COVERAGE:

Coverage will provide protection as outlined in 22 CFR 62.14, with the exception of "actual duration", to cover all registered F-1 non-immigrant international students.

These participating students of McNeese State University will be covered at home, school, or while traveling for twenty-four (24) hours a day throughout the school year, provided (s)he is enrolled on a continuous basis.

Coverage shall be on a continuous basis commencing approximately seven (7) days prior to the opening of the fall semester and ending at the close of the third day after the end of the summer semester. The coverage is to be in effect during the interim semester break periods.

Effective and termination date on a non-continuous basis include seven (7) days travel time to school and seven (7) days travel time returning from school. Protection is to be in effect during all interim vacation and holiday periods during semester.

Coverage will become invalid for students who voluntarily leave school within thirty-one (31) days of their effective date of coverage.

Coverage does not cover injuries resulting in the practice of play for intercollegiate sports.

Coverage will remain in effect for the applicable semester if a student leaves after the thirty-one (31) days of coverage, unless the insured student enters a military service, in which case coverage would terminate upon such entrance. If an insured student would enter the armed forces, the Company will make a pro-rata refund or premium.

In the event a student should resign before the end of the semester as a result of an accident or illness, (s)he will continue to receive benefits for the particular illness / injury until the treatment is completed, or has received payment of the maximum limits, or the time of the policy has expired, whichever comes first.

DEPENDENT COVERAGE:

Eligible dependents include the spouse (husband or wife) or Domestic Partner of the Named Insured and their dependent children.

This coverage is to be on a **voluntary** basis on the part of each student. The University will **not** assess the student for this portion of the contract. All arrangements and billing for this section are to be made directly between the successful bidder and students. Vendor is to have an on-line enrollment service available for students.

ADDITIONAL INFORMATION:

The estimated number of students per semester to be insured range from 250-450. Actual number of students may be more or less based on student enrollment.

Prior claim history and loss information with students' names and date of birth are not available due to privacy reasons.

Prior claim history and loss information for the last three years are included.

BID PRICING/PROPOSAL FORM
SICKNESS and ACCIDENTAL INSURANCE, meeting 22 CFR 62.14

BASE BID 1A: SICKNESS and ACCIDENTAL INSURANCE, meeting 22 CFR 62.14

MANDATED FOR F-1 INTERNATIONAL (GRADUATE, UNDERGRADUATE AND INTENSIVE ENGLISH PROGRAM) STUDENTS WITH HARD WAIVER; AVAILABLE FOR J-1 EXCHANGE VISITOR

For a one (1) year period from **August 12, 2026 through August 11, 2027.**

Based upon mutual agreement between the University and the successful bidder, this contract may be extended for TWO (2) additional twelve (12) month periods at the same prices and terms. Both parties must agree to any extension.

In compliance with your invitation for Bids, the undersigned having read and examined all the specifications for a 22 CFR 62.14 compliant plan, hereby proposes to furnish Student Health Insurance during the 2026-2027 school year for the International Students at McNeese State University in Lake Charles, Louisiana, as called by said documents for the sum of:

STUDENT COVERAGE (per enrolled student / semester):

Per Fall: _______________ Dollars and ___________Cents; $ __________
Per Spring: _______________ Dollars and ___________Cents; $ __________
Per Summer: _______________ Dollars and ___________Cents; $ __________

All quoted prices to remain firm for the length of the contract.

DEPENDENT COVERAGE: *Voluntary* basis on the part of each student. (The following **will not** be used in calculating the low bid.)

I/We propose to furnish medical and accidental insurance coverage to the spouse and/or dependent children of the insured *international students* at the University of Louisiana at Lafayette, according to the following schedule.

	SPOUSE	EACH DEPENDENT CHILD
Fall:	$__________	$ __________
Spring	$__________	$ __________
Summer	$__________	$ __________

All quoted premiums are to remain firm for the length of the contract.

Include/attach correspondence in regards to copays and/or deductibles to specific coverages.
Add other additional pages necessary.

Bidder's Initials ________

Title 22 —Foreign Relations
Chapter I —Department of State
Subchapter G —Public Diplomacy and Exchanges
Part 62 —Exchange Visitor Program
Subpart A —General Provisions

Authority: 8 U.S.C. 1101(a)(15)(J), 1182, 1184, 1258; 22 U.S.C. 1431 *et seq.*; 22 U.S.C. 2451 *et seq.*; 22 U.S.C. 2651a; 22 U.S.C. 6531-6553; Reorganization Plan No. 2 of 1977, 42 FR 62461, 3 CFR, 1977 Comp. p. 200; E.O. 12048, 43 FR 13361, 3 CFR, 1978 Comp., p. 168; 8 U.S.C. 1372; section 416 of Pub. L. 107-56, 115 Stat. 354 (8 U.S.C. 1372 note); and 8 U.S.C. 1761-1762.

Source: 58 FR 15196, Mar. 19, 1993, unless otherwise noted. Redesignated at 64 FR 54539, Oct. 7, 1999.

Editorial Note: Nomenclature changes to part 62 appear at 64 FR 54539, Oct. 7, 1999, and 67 FR 17612, 17613, Apr. 11, 2002.

§ 62.14 Insurance.

(a) Sponsors must require that all exchange visitors have insurance in effect that covers the exchange visitors for sickness or accidents during the period of time that they participate in the sponsor's exchange visitor program. In addition, sponsors must require that accompanying spouses and dependents of exchange visitors have insurance for sickness and accidents. Sponsors must inform all exchange visitors that they, and any accompanying spouse and dependent(s), also may be subject to the requirements of the Affordable Care Act.

(b) The period of required coverage is the actual duration of the exchange visitor's participation in the sponsor's exchange visitor program as recorded in SEVIS in the "Program Begin Date," and as applicable, the "Program End Date," "Effective Program End Date," or "Effective Date of Termination" fields. Sponsors are not authorized to charge fees to their sponsored exchange visitors for the provision of insurance coverage beyond any demonstrable and justifiable staff time. Sponsors are not required to, but may, offer supplemental "entry to exit" coverage (*i.e.*, coverage from the time the exchange visitor departs his or her home country until he or she returns). If the sponsor provides health insurance, or arranges for health insurance to be offered the exchange visitor, via payroll deduction at the host organization, the exchange visitor must voluntarily authorize this action in writing and also be given the opportunity to make other arrangements to obtain insurance. These authorizations must be kept on file by the sponsor. Minimum coverage must provide:

(1) Medical benefits of at least $100,000 per accident or illness;

(2) Repatriation of remains in the amount of $25,000;

(3) Expenses associated with the medical evacuation of exchange visitors to his or her home country in the amount of $50,000; and

(4) Deductibles not to exceed $500 per accident or illness.

(c) Insurance policies secured to fulfill the requirements of this section:

(1) May require a waiting period for pre-existing conditions that is reasonable as determined by current industry standards;

(2) May include provisions for co-insurance under the terms of which the exchange visitor may be required to pay up to 25% of the covered benefits per accident or illness; and

(3) Must not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates.

(d) Any policy, plan, or contract secured to fill the above requirements must, at a minimum, be:

(1) Underwritten by an insurance corporation having an A.M. Best rating of "A−" or above; a McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of "A−" or above; a Weiss Research, Inc. rating of "B + " or above; a Fitch Ratings, Inc. rating of "A−" or above; a Moody's Investor Services rating of "A3" or above; or such other rating as the Department of State may from time to time specify; or

(2) Backed by the full faith and credit of the government of the exchange visitor's home country; or

(3) Part of a health benefits program offered on a group basis to employees or enrolled students by a designated sponsor; or

(4) Offered through or underwritten by a federally qualified Health Maintenance Organization or eligible Competitive Medical Plan as determined by the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services.

(e) Federal, state or local government agencies; state colleges and universities; and public community colleges may, if permitted by law, self-insure any or all of the above-required insurance coverage.

(f) At the request of a non-governmental sponsor of an exchange visitor program, and upon a showing that such sponsor has funds readily available and under its control sufficient to meet the requirements of this section, the Department of State may permit the sponsor to self-insure or to accept full financial responsibility for such requirements.

(g) The Department of State may, in its sole discretion, condition its approval of self-insurance or the acceptance of full financial responsibility by the non-governmental sponsor by requiring such sponsor to secure a payment bond in favor of the Department of State guaranteeing the sponsor's obligations hereunder.

(h) Accompanying spouses and dependents are required to be covered by insurance in the amounts set forth in paragraph (b) of this section. Sponsors must inform exchange visitors of this requirement, in writing, in advance of the exchange visitor's arrival in the United States.

(i) Exchange visitors who willfully fail to maintain the insurance coverage set forth above while a participant in an exchange visitor program or who make material misrepresentations to the sponsor concerning such coverage will be deemed to be in violation of these regulations and will be subject to termination as an exchange visitor.

(j) Sponsors must terminate an exchange visitor's participation in their program if the sponsor determines that the exchange visitor or any accompanying spouse or dependent willfully fails to remain in compliance with this section.

[79 FR 60307, Oct. 6, 2014]

Year	Term	Insured Students	Total Premium
2023 - 2024	Fall 2023	283	$54,902
2023 - 2024	Spring 2024	273	$84,630
2024 - 2025	Fall 2024	361	$70,034
2024 - 2025	Spring 2025	375	$116,250
2025 - 2026	Fall 2025	377	$73,138
2025 - 2026	Spring 2026	347	$107,570

Year	Mothly Rate
2023 - 2024	$42
2024 - 2025	$42
2025 - 2026	$42

LR by Years

Year	Premium	Paid Claims	Pending Claims	High Claims Above $10K
2023 - 2024	$139,532	$129,736		1
2024 - 2025	$186,284	$49,649		1
2025 - 2026*	$180,708	$19,414	$21,698	0

*2025 - 2026 is incomplete, and claims expected to grow

Data up to 5/31/2026

Top Places of Service (2023 - 2025)

Place of Service	Total Paid
INPATIENT HOSPITAL	$131,788
OUTPATIENT HOSPITAL	$34,605
EMERGENCY ROOM	$23,258
DOCTOR'S OFFICE	$5,275
AMBULATORY SURG CTR	$2,440
INDEPENDENT LAB	$794
INPATIENT PSYCHIATRIC VISIT	$131