



UNIVERSITY OF SOUTH CAROLINA

AMENDMENT NO.1 TO SOLICITATION

TO: ALL VENDORS
FROM: Michelle Robinson, CPPB, Procurement Manager
SUBJECT: SOLICITATION NUMBER: USC-IFB-2850-MR
Provide Secondary Athletics Insurance for the University of South Carolina Aiken Campus.

DATE: July 31, 2015

This Amendment No.1 modifies the Invitation For Bid only in the manner and to the extent as stated herein.

**VENDOR QUESTIONS/ANSWERS
ATTACHMENT
CHANGES TO SECTIONS III., IV. VIII**

BIDDER SHALL ACKNOWLEDGE RECEIPT OF AMENDMENT NO.1 IN THE SPACE PROVIDED BELOW AND RETURN IT WITH THEIR BID RESPONSE. FAILURE TO DO SO MAY SUBJECT BID TO REJECTION.

Authorized Signature

Name of Offeror

Date

QUESTIONS RECEIVED FROM VENDOR A

QUESTION #1: Please provide the updated detailed claims reports from the last five years.

ANSWER: See Attachment.

QUESTION #2: Please provide the attachment point, stop loss premium and administration fees from the last five years.

ANSWER: See Attachment.

QUESTION #3: Please provide the current policy for the plan in place.

ANSWER: See Attachment.

QUESTION #4: Has the current benefits changed at all over the last five years?

ANSWER: No. If so, could you please inform us of the changes?

QUESTION #5: Does the NExTT system bill primary insurance plans?

ANSWER: Yes

QUESTIONS #6: Does the NExTT system bill students that do not have primary insurance?

ANSWER: No

QUESTION #7: Does the NExTT system currently bill the secondary athletic insurance policy?

ANSWER: No

QUESTIONS RECEIVED FROM VENDOR B

QUESTION #1: Will you please provide detailed, carrier-generated loss runs for 2010 through 2014 plan years?

ANSWER: See attachment.

QUESTION #2: Will you please provide a copy of the current policy?

ANSWER: See attachment

QUESTION #3: Will you please provide premium and plan design history for 2010 to 2014 plan years?

ANSWER: See attachment

QUESTION #4: At a minimum, please confirm the plan design and coverages that have been in place for 2010 to 2014:

- a. aggregate deductible versus full-insured with a per claim deductible and amount of any deductible,
- b. basic benefit structure, any change in sports sponsorship over this time period
- c. existence of HMO/PPO denial rider, expanded medical rider, heart & circulatory benefit rider, and pre-existing coverage benefit rider
- d. Amount of AD&D coverage for each of the years

ANSWER: See attachment.

QUESTIONS FROM VENDOR C

QUESTION #1: A census of athletic participants by sport and by gender

ANSWER: See attachment.

QUESTION #2: Premiums paid for the past four policy years.

ANSWER: See attachment.

QUESTION #3: Claims reports showing paid claims for the past four years through 2015.

ANSWER: This information is not yet available.

QUESTIONS FROM VENDOR D

QUESTION #1: Section III & IV (pages 12-14) seems to indicate that you want proposals for \$0 deductible, \$100 deductible and an aggregate deductible (which USCA has not had in the past); however, the bidding schedule in Section VIII (page 28) only allows for an aggregate deductible plan to be proposed. Please clarify which plan(s) you would like proposed.

ANSWER: See changes to Sections III. Scope of Work/Specifications, IV. Information for Offerors to Submit and VIII. Bidding Schedule/Price – Business Proposal.

DESCRIPTIVE LITERATURE – LABELLING (JAN 2006): Include offeror's name on the cover of any specifications or descriptive literature submitted with your offer.

DISCUSSIONS WITH BIDDERS (JAN 2006) After opening, the Procurement Officer may, in his sole discretion, initiate discussions with you to discuss your bid. Discussions are possible only if your bid is apparently responsive and only for the purpose of clarification to assure your full understanding of the solicitation's requirements. Any discussions will be documented in writing and shall be included with the bid.

LEGAL AGREEMENTS INCLUDED WITH BIDS MUST BE CLEARLY LABELLED "SAMPLE"

Every page of legal agreement(s) that Offeror expects the University to sign in order to do business with Offeror, Offeror's terms and conditions, and/or similar type legal documents pursuant to potential contract award that Offeror chooses to include with its proposal must be clearly labelled "SAMPLE". If Offeror's proposal is the highest ranked offer from the evaluation process for the solicitation, then the University will consider the legal documents pursuant to potential contract award that the Offeror included with its proposal and clearly labelled "SAMPLE".

PROTEST - CPO - MMO ADDRESS (JUNE 2006)

Any protest must be addressed to the Chief Procurement Officer, Materials Management Office, and submitted in writing (a) by email to protest-mmo@mmo.state.sc.us, (b) by facsimile at 803-737-0639, or (c) by post or delivery to 1201 Main Street, Suite 600, Columbia, SC 29201. [02-2B122-1]

III. Scope of Work / Specifications

DELIVERY / PERFORMANCE LOCATION – PURCHASE ORDER (JAN 2006): After award, all deliveries shall be made and all services provided to the location specified by the using Governmental Unit in its purchase order.

Introduction/Background: The University of South Carolina Aiken (USCA) maintains team sports of baseball, men's and Women's basketball, cheerleading, women's cross country, women's volleyball, men's golf, men's and women's soccer, women's softball, men's and women's tennis and women's dance team.

- Two-hundred thirty (230) student athletes were enrolled in these programs last year, 128 men and 102 women.
 - Current coverage:
 - Deductible-\$0
 - Medical Maximum-\$90,000.00
 - Death Benefit-\$10,000.00
 - Dismemberment Schedule-\$10,000.00
- 3.1 Contractor shall provide (excess) Secondary Insurance with Claims Coordination Services for the University of South Carolina Aiken Athletic Department – Student Athletes.
 - 3.2 The initial policy term will be August 10, 2015 to August 9, 2016 and will cover all eligible USCA student-athletes, student managers, and student athletic trainers in all sports. This coverage will include team travel.
 - 3.3 Insurance shall cover eleven (11) intercollegiate sports plus cheerleading and dance teams.
 - 3.4 Contractor's agent shall meet personally with the USCA's Athletic Director to review the coverage and suggest cost saving ideas on a yearly basis and prepare and submit a written report that includes claim payment information as well as information on pending claims.
 - 3.5 All premiums will be based on USCA's claim experience only.

- 3.6 Contractor shall offer USCA the opportunity to make “special request” to honor medical expenses not covered under policy terms.
- 3.7 Benefits structured to be 100% usual and customary with no inside limitations.
- 3.8 No names, lists or rosters to be supplied.
- 3.9 USCA will provide a list of sports and number of athletes to the contractor.
- 3.10 Contractor shall provide copies of all insurance policies and riders prior to getting the final payment.
- 3.11 Secondary Insurance Policy must include the following:
 - 3.11.1 Benefit Percentage- 100% of reasonable and customary charges
 - 3.11.2 Accident Medical Expense- \$90,000 maximum
 - 3.11.3 Maximum Benefit Period- 2 years/104 weeks or greater

3.12 Accidental Death & Specific Loss must include coverage of at least:

- 3.12.1 \$10,000 Death Benefit
- 3.12.2 \$10,000 Specific Loss Benefit

3.13 The following are not mandatory but highly desirable:

- 3.13.1 Accident Medical Expense Benefit includes:
 - Covered expenses starting within 180 days from the date of the accident causing the injury
 - Sport related hernias, dermatologic conditions, infections
 - Coverage for physical therapy services
 - Coverage for orthotics, splints and braces, and other durable medical equipment (DME)
 - Coverage for professional ambulance
- 3.13.2 Insurance includes riders for:
 - Expanded Medical Coverage
 - HMO / PPO Denial Coverage
 - Pre-Existing Injury Coverage
 - Heart and Circulatory Coverage

3.14 **Claims Processing and Other Services:** USCA desires to use the NExTT Injury Management System or equivalent; a database that is synchronized with all of the USCA entities to save paper, time, network space, fax & phone charges, etc. USCA bills from it, collects from it & manages all of our bills, medical records, pharmacy, etc.

IV. Information for Offerors to Submit

INFORMATION FOR OFFERORS TO SUBMIT – GENERAL: You shall submit a signed Cover Page and Page Two. Your offer should include all other information and documents requested in this part and in parts II.B. Special Instructions; Part III. Scope of Work; V. Qualifications; VIII. Bidding Schedule/Price Proposal; and any appropriate attachments addressed in Part IX. Attachments to the Solicitations. **You should submit a summary of all insurance policies you have or plan to acquire to comply with the insurance requirements stated herein, if any, including policy types; coverage types; limits, sub-limits, and deductibles for each policy and coverage type; the carrier’s A.M. Best rating; and whether the policy is written on an occurrence or claims-made basis.** [04-4010-2]

4.1 Completed Bidding Schedule/Price – Business Proposal (Section VIII) – Include Pricing for the following:

- 4.1.1 Secondary Insurance Policy:
 - Benefit Percentage- 100% of reasonable and customary charges

- Accident Medical Expense- \$90,000 maximum
- Maximum Benefit Period- 2 years / 104 weeks or greater
- Accidental Death & Specific Loss coverage of at least:
 - \$10,000 Death Benefit
 - \$10,000 Specific Loss Benefit

4.2 Accident Medical Expense Benefits:

- Covered expenses starting within 180 days from the date of the accident causing the injury
- Sport related hernias, dermatologic conditions, infections
- Coverage for physical therapy services
- Coverage for orthotics, splints and braces, and other durable medical equipment (DME)
- Coverage for professional ambulance

4.2.1 Insurance must include riders for:

- Expanded Medical Coverage
- HMO / PPO Denial Coverage
 - Pre-Existing Injury Coverage
- Heart and Circulatory Coverage

4.1 Explain how the deductible would work:

- Aggregate deductible
- \$0 disappearing deductible
- \$100 disappearing deductible

4.2 Insurer/Broker:

4.2.1 The policy will be furnished by an insurer with a AM Best Rating of A- or greater, a financial size of "Class VII" or better in the latest edition of Best's Insurance Reports and is registered/licensed to do business in South Carolina.

4.2.2 One hundred percent (100%) claims coordination will be provide by broker/agent to include collection of EOBs and HICFs.

4.2.3 Contractor shall provide a dedicated customer service/claims coordination agent.

4.2.4 The University recognizes there may be factors beyond the control of the University, the contractor or its insurers that may impact the USCA insurance.

4.3 Claims Processing and other Services

4.3.1 Contractor shall have 100% electronic/paperless claims processing

4.3.2 Contractor shall 100% online claims status reporting.

4.3.3 Contractor shall provide information that demonstrates its experience in achieving discounts from service providers.

VIII. BIDDING SCHEDULE / PRICE-BUSINESS PROPOSAL

Bidder's response shall include coverage of all intercollegiate athletes.

Bidder must include the following costs in its response

\$0 deductible: _____

\$100 deductible: _____

Aggregate deductible/Attachment Point: _____

Stop loss premium: _____

Administration fees: _____

Total maximum out of pocket cost: _____

Resident Contractor Preference _____

Resident Sub-Contractor Preference (2%) _____ Number of Sub-Contractors _____

Resident Sub-Contractor Preference (4%) _____ Number of Sub-Contractors _____

IX. ATTACHMENTS TO SOLICITATION

1. IMPORTANT TAX NOTICE – NONRESIDENTS ONLY
2. NONRESIDENT TAXPAYER REGISTRATION AFFIDAVIT INCOME TAX WITHHOLDING (DEPT. OF REVENUE FORM I-312)
3. OFFEROR'S CHECKLIST