

**REQUEST FOR PROPOSALS # 2020-051  
Student Health and Accident Broker Services  
RESPONSE ADDENDUM # 3  
March 6, 2020**

**CLARIFICATION**

**QUESTIONS**

**Q1:** Please provide the current and historical enrollment (2 years) of students enrolled in the student health insurance plan per each of the 6 system campuses.

**A1:** Please see the attachment titled "RFP 2020-051 SHIP Data".

**Q2:** Please provide the number of students eligible for SHIP, broken down by undergraduates, graduates, graduate assistants and international

**A2:**

<b>Student Type</b>	<b>Fall 18</b>	<b>Fall 19</b>
Eligible Undergraduates	18,094	17,953
Eligible Graduate Students	1,471	1,493
Eligible Graduate Assistants	541	553

**Q3:** Please provide the number of students enrolled in SHIP, broken down by undergraduates, graduates, graduate assistants and international.

**A3:** Please see the attachment titled "RFP 2020-051 SHIP Data".

**Q4:** Will the University of Maine System be able to share premium information for the Student Athletic and Student Accident policies? Our organization usually receives a commission percentage of the total premium for compensation as opposed to adding on a separate fee. (Section 1.1.4 Insurance Coverage Requirements)

**A4:**

	<b>UMF</b>	<b>UMaine</b>
<b>Premium</b>	\$14,300.00	\$79,508.00
<b>Deductible</b>	\$10,000.00 per claim	\$10,000.00 per claim
<b>Benefit Maximum</b>	\$500,000 – Accidental death & dismemberment aggregate  \$90,000 Intercollegiate Sports \$25,000 Club Sports	\$90,000

<b>Policy Term</b>	8/1/2018 to 7/31/2019	8/7/18 to 8/6/19
<b>Benefit Period</b>	104 Week	104 Week
<b>Loss period</b>	365 days from accident (death & dismember) 2 years (medical expense)	365 days from accident (death & dismember) 2 years (medical expense)
<b>Insurer</b>	Arch Insurance Group	Catlin Insurance Company– Blanket Accident Policy
<b>Policy #</b>	11SPD0923801	BAH-2000286-0818
<b>Broker</b>	Cross - Clifford Williams – 504-4948	Cross – Account UMAINESPORTS
<b>Number of insured lives</b>	425 - 450	425-450
<b>Eligibility</b>	Enrolled student athletes, student managers, student trainers, and student coaches	<b>Two classes of eligibility:</b> <ol style="list-style-type: none"> <li>1. All enrolled student athletes, student managers, student trainers, and coaches</li> <li>2. All guests and recruits (sponsored activities)</li> </ol>
<b>Coverage Details</b>	<ul style="list-style-type: none"> <li>• Covered expenses will be paid subject to deductible and benefit period that in are excess of amounts payable by any Health Care Plan.</li> <li>• Life = 100% coverage</li> <li>• 2 or more members = 100% coverage</li> <li>• One member = 50% coverage</li> <li>• Thumb &amp; index same hand = 25% coverage</li> <li>• 4 fingers same hand = 25% coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Accidental Death &amp; Dismemberment \$10K</li> <li>• Medical Expenses: \$90K (after ded &amp; max benefit period 2 yrs)</li> <li>• Travel when accidents occur related to sports activity located within contiguous U.S. and HI, AK</li> <li>• Medical Expense Endorsement – covers when an HMO/PPO denies claim, expands conditions</li> </ul>

		(bursitis, sprains, hernias, strains, heat exhaustion, stroke, heart attack, etc.)
<b>Limitations</b>	<ul style="list-style-type: none"> <li>• Pre-existing illness, disease, or other condition of the covered person in the 12 month period before the coverage became effective</li> <li>• Travel outside U.S.</li> <li>• Heart attack, stroke, or other circulatory disease or disorder unless caused by external trauma</li> <li>• Travel or flight in or on any aircraft, including boarding that is owned, controlled or chartered by policy holder</li> <li>• Treatment of sickness; disease; or infections except pyogenic infections or viral or bacterial infections that result from accidental ingestion of contaminated food substances.</li> <li>• Hernia treatment</li> <li>• Damage to or loss of dentures; bridges, or existing orthodontic equipment</li> <li>• If a person suffers more than one covered loss, the policy will only pay one benefit (the largest one).</li> </ul>	<ul style="list-style-type: none"> <li>• If a person suffers more than one covered loss, the policy will only pay one benefit (the largest one).</li> <li>• Policy pays in excess of any other Health Care Plan.</li> <li>• Travel or flight in or on any aircraft, including boarding that is owned, controlled or chartered by policy holder</li> </ul>