Addendum Two To

RFP U.S Study Abroad Insurance for Faculty, Staff and Students participating in educational activities outside of the United States dated October 11, 2017

Questions have been raised during the Pre-Proposal meeting held on October 18, 2017 for the University's RFP for U.S Study Abroad Insurance for Faculty, Staff and Students participating in educational activities outside of the United States for the Office of International Students and Scholars. A summary of the questions asked and the University's responses are as follows:

1. Question: Based on the RFP, Wayne State University is looking for coverage to include Medical Evacuation, Repatriation, and AD&D. Would the University like to consider reviewing a proposal that included additional medical benefits besides what is being requested, or does the University want to only consider options based on what is listed in RFP?
Answer: Yes. We would consider plans with additional coverage as long as the options can be added.

2. Question: The RFP page 7 item 14 states the only three desired insurance coverages are medical evacuation, repatriation, and AD&D, but during the pre-proposal meeting a Wayne State representative stated some kind of medical/health coverage was also desired. Please clarify what benefits are being requested.
Answer: We are requesting medical/health coverage, medical evacuation and repatriation of remains.

3. Question: Please provide three to five years of gross paid premium and paid claims.
Answer: The written premiums for the past years are as follows:

2014 - $7,019.65
2015 - $8,627.08
2016 - $9,015.35
2017 - $9,044.94

Unfortunately, the current provider does not offer claims dollar amounts for our size group. Since they have so many school with smaller premium size, they pool the claims dollars in order to be able to maintain competitive rates for all.

4. Question: Is the cost for the travel services vendor included in the gross paid premium, or is it paid separately by Wayne State University such as via a separate contract with a travel services vendor?
Answer: Please clarify this question. Are you asking if the cost for airfare, hotel and in-country services included in the gross premium? If yes, then the answer is no. The actual travel expenses are paid separately with a travel services vendor.

5. Question: How many accidental deaths, and dismemberments, occurred in the past three years?
Answer: None.

6. Question: How many medical evacuations occurred in the past three years?
Answer: None.

7. Question: Please provide a copy of the current insurance policy.
Answer: This information is provided upon formal request only.

8. Question: Please provide copy of current travel services, such as a student-focused brochure or website that describes how students should access travel services and what the travel services are.
Answer: Please see information found online at: http://studyabroad.wayne.edu/mis-documents/2017_insurance_brochure.pdf

9. Question: What plan changes (benefits added/deleted, benefit limits raised/lowered) have occurred in the past three to five years, if any?
Answer: None.

10. Question: Please provide three to five years of participation numbers – number of travelers, locations, and number of days – similar to what was provided in the excel file accompanying the RFP.
Answer: Please see attachments.

11. Question: Our company does cover foreigners traveling from the US to other countries, but our company does not cover foreigners traveling from Country A to Country B without a stop in the US, or a visa or other permission to stay in the US. Questions: do all students, faculty and staff intended to be covered by the study abroad policy depart from and return to the US? If not, can you confirm that those who will be traveling from Country A to Country B are US Citizens or US residents or have a visa or other permission to stay in the US during the period they will be studying abroad and covered by the policy?
Answer: All faculty, staff and students intended to be covered depart and return to the US.

12. Question: During the pre-proposal meeting a Wayne State representative indicated the anticipated growth in participation may be from missionaries. Please provide an example of a Wayne State course, class or staff duty that aligns with missionary activities.
Answer: This would be the medical students who are engaging in educational medical opportunities abroad for 10 days-3 weeks.

13. Question: On the RFP it states that the company must have an AM Best rating of A-. Our carrier has a B++ rating. Would this be something that you guys would willing to accept?
Answer: No. The Office of Risk Management and MUSIC require the insurer be A- or higher as determined/rated by A.M. Best. The insurance company/insurer has to be “admitted” in the State of MI as well.

14. Question: Can you please provide the last 3 years of the following data:
   a. Annual premium
   b. Annual paid claims
   c. Annual enrollment count
   d. List of countries/trips and duration of each trip
Answer: This has been answered already in this addendum. Also see attachments for annual enrollment counts/countries and duration of each trip.

15. Question: You ask for a monthly rate and a daily rate. Would you accept a daily rate offering only?
Answer: Yes.

16. Question: Is the administration of your program blanket or roster based?
   a. i.e. do you currently submit rosters and pay for trips via a “pay as you go” method or do you pay a flat annual premium and then charge your travelers on the back end using the daily/monthly rate structure?
Answer: It is roster based. We pay based on the daily/monthly rate structure.

17. Question: Please provide a copy of last year’s expiring policy
Answer: This information is provided upon formal request only.

18. Question: Please provide loss ratio for last 4 years?
Answer: Please see information provided above.

19. Question: Schedule B – are commercial general liability/automobile and employer liability certificates required for Study Abroad Insurance quotes?
Answer: Kim please answer this one.

Should you have any questions or concerns about this Addendum or on any other aspects of the Request for Proposal, please send them by email to Kimberly Tomaszewski, Senior Buyer, Email: ac9934@wayne.edu and to Robin Ellis-Watkins, Buyer, Email: ag5343@wayne.edu. Copy both Kimberly Tomaszewski and Robin Ellis-Watkins on all E-Mail questions.

Thank you,
Kimberly Tomaszewski
Senior Buyer