

RFP 10054430
Student Health Insurance
Addendum #1

THERE IS AN ERROR IN THE DUE DATE. THE CORRECT DUE DATE IS 4/28/2017 AT 2:30 PM.

The University of Tennessee Health Science Center has received the following questions. This addendum will answer the below questions.

- 1. Total annual premium**
Premium for 2016/2017 school year - \$3,034,680.00
- 2. Total claims split by Pharmacy and Medical**
See Attachments D, E, & F
- 3. Large claims detail over \$25,000**
See attachments G, H & I
- 4. Broker commission in current published rates**
5% Broker Commission included in published rate
- 5. Administrative fee included in current published rates**
\$8.00 per student annually
- 6. For plan years 2014-15, 2015-16, 2016-17:**
 - A. Total premium by class (e.g. undergraduate, graduate, etc.)**
Premium for 2016/2017 school year - \$3,034,680.00
 - B. Net rates by class (e.g. undergraduate, graduate, etc.)**
NA. UTHSC is a graduate school
 - C. Published rates by class (e.g. undergraduate, graduate, etc.)**
UTHSC is a graduate. See attachments A, B, & C
 - D. Total claims split by Pharmacy, Student Health Center billing, Medical, Class (e.g. undergraduate, graduate, etc.), and in-network vs. out-of-network**
See attachments D, E, & F
 - E. Large claims over \$25,000 split by class (e.g. undergraduate, graduate, etc.) including diagnosis and claimant status information and should identify if amounts in excess of any pooling threshold have been included/excluded from the claim experience provided.**
Not split by class. UTHSC is a graduate school. See attachments G, H & I

- F. Students enrolled on the plan on an annual basis or equivalent split by class (e.g. undergraduate, graduate, etc.)**
 Cannot split by class.
1. **Enrollment broken out by domestic and international student, and;**
 International students are on the same plan.
 2. **By coverage tier (student, student + sp, etc.)**
 Cannot be split.
- G. Commissions included in the published rates**
 5% Broker Commission included in published rate
- H. Administrative fees included in the published rates**
 \$8 per student per year
- I. Any non-medical/pharmacy insurance fees included in the published rates (e.g. dental, vision, etc.)**
 See brochures, attachments A, B & C
- J. Does the school have a student health center? If so: a. Does the school bill the plan?**
 Yes. UTHSC has a Student Health Center.
 No, it is included in tuition.
- K. Demographic details a. Please provide a count of eligible students by Location and Domestic vs International status**
 There are 3,097 eligible students. Of this number 70 students are in Memphis on Visas.
 We do not separate students beyond this.

Domestic International

UTHSC does not have the below figures as we are only working with Memphis Students.

- i. Knoxville
- ii. Martin
- iii. Tullahoma
- iv. Chattanooga

- 7. Can you please provide the 2014-15 and 2015-16 plan brochures – (or a list of plan changes the last three years)?**
 Please see attachments A, B & C.
- 8. Can you please provide the number of insureds for the last three years?**
 The annual number of insureds is in the brochures. See Attachments D, E, & F
- 9. Can you please provide the annual student rate for the last three years?**
 The annual student rate is in the brochures. See Attachments A, B, & C

10. **Can you please provide the total collected premium for the last three years?**
This is found on the utilization reports. See Attachments D, E, & F
11. **Can you please provide the total claims for the last three years?**
This is found on the utilization reports. See Attachments D, E, & F
12. **Is there any University administrative fess included in the rate?**
\$8.00 per student annually
13. **Can you please provide a list of large claims over \$25,000 the last three years.**
See attachments G, H & I
14. **Can you please provide a list of the top ten providers.**
See attachment J

Can you please provide the following information for the Academic Plan Years 2014-15, 2015-16, and 2016-17:

15. **Total premium by class (eg, undergraduate, graduate, internationals, and any other student category)**
See brochures, attachments A, B & C. Premiums are across the board and are not separated:
16. **Net rates and published rates by class**
N/A. UTHSC is a graduate school
17. **Any commissions, administrative or student health center fees included in the rates**
\$8 administrative fee per year per student
18. **Any additional costs in rates, eg, dental, vision**
Details included in brochures, attachments A, B & C
19. **Detail claims report split by medical, pharmacy, student health center billing, in-network vs out-of-network by class**
The Utilization reports does break out the Pharmacy claims, but it does not separate the Student Health Center claims.
Note: UTHSC has requested the in-network vs out-of-network charges.
20. **Large claims over \$25,000 by class including diagnosis and status**
See attachments G, H & I
21. **Student enrollment by class**
UTHSC is a graduate school.
22. **Plan brochures**
See attachments A, B & C
23. **Any plan design changes made over the 3 year period**
This can be answered by view the brochures. No plan design changes.

24. **Master policies**
This information should be found in the Brochures
25. **Top provider list**
See attachment J
26. **Formulary information**
The current plan has a two tier prescription drug plan. Tier 1 - \$5.00 co-pay. Tier2 \$10.00 co-pay.
27. **UTHSC's current 2016-17 insurance program has a hard waiver requirement for enrollment for all students. The RFP page 4, section 2.1 states the insurance program selected will be voluntary. Can you please clarify if the school is moving from a hard waiver to a voluntary program for all students, eg, domestics? Internationals?**
See brochures, attachments A, B & C: All registered students and Post Doc students taking credit hours are automatically enrolled in this insurance Plan at registration, unless proof of comparable coverage is furnished.
28. **Please clarify the enrollment eligibility criteria?**
The enrollment eligibility criteria is explained in the brochures. See Attachments A, B, & C.
29. **The definition of International Students on page 19 states "Those individuals who are visiting the UTHSC from another country in the interest of research and educational opportunities. The scholars will also include those individuals (UTHSC faculty, staff, students and dependents) traveling abroad for the same purpose." Is the intent to provide coverage to faculty and staff traveling abroad? Please clarify.**
No, we will not be providing coverage for any faculty and staff traveling abroad
30. **Please provide a fee schedule for the UTHSC student health center**
See Attachment L
31. **Is UTHSC looking to replace or supplement its current brokerage and account management services?**
No