**REQUEST FOR BIDS/PROPOSALS COVERSHEET**

THE UNIVERSITY OF SOUTHERN MISSISSIPPI  
Procurement and Contract Services  
118 College Drive #5003, Hattiesburg, Mississippi 39406-0001

Date: March 6, 2017

Bid No. 17-30

THE UNIVERSITY OF SOUTHERN MISSISSIPPI is considering the purchase of the following item(s). We ask that you submit your bid and retain one copy for your files. Right is reserved to accept or reject any part of your bid. Your quotation will be given consideration if received in Bond Hall, Room 214 on or before:

2:00 p.m. CDT

March 28, 2017

Buyer: Steve Ballew

NOTE: If you cannot quote on the exact material shown, please indicate any exception giving brand name and complete specifications of any alternate. If additional space is required, use a separate sheet or letter of transmittal.

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<td>3 YRS</td>
<td>RFP 17-30: Graduate Student and International Student Health Insurance as per attached specifications</td>
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PROPOSAL MUST BE RETURNED TO THE UNIVERSITY IN A SEALED ENVELOPE. RFP NUMBER AND DATE OF BID OPENING MUST BE SHOWN ON THE OUTSIDE OF THE ENVELOPE.

We quote you as above-F.O.B. The University of Southern Mississippi. Shipment can be made in N/A days from receipt of order. DATE TERMS

Return quotation to Procurement Services at above address.

Signature Required

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Name: ____________________________  
Company: ____________________________  
Address: ____________________________  
City/State/Zip: ____________________________

TERMS - Bidder should state terms of sale. Our terms are 2% ten days, net 45 days. These terms will apply per Mississippi law.

AWARDING CONTRACT - Cash terms will not be used as a basis for awarding contracts; however, the University will accept cash discounts when earned.
The University of Southern Mississippi
Request for Proposal #17-30
Graduate Student and International Student Health Insurance

The University of Southern Mississippi (USM) is accepting proposals for health insurance for a group of graduate students, resident assistants, international students, and full time students in an effort to get the best possible health insurance provider for the 2017-2018 academic year, with anticipation of a multi-year agreement. USM reserves the right to make an award as it deems advantageous and in the University’s best interest.

USM contemplates the agreement will be for a three (3) year term. Any contract award is contingent upon IHL Board approval. USM, based on unforeseen changes in needs, shall require Respondent(s) to adjust to the reasonable changing needs of its coverage requirements. USM reserves the right to cancel the agreement at any time, with sixty (60) days’ written notice upon breach of contract arising from the awardee’s inability to deliver services pursuant to the terms of the award.

1. Questions. The deadline for questions is March 15, 2017 by 2:00 PM CDT. Questions regarding the RFP should be in writing, emailed to Steve Ballew at steve.ballew@usm.edu. Where clarification is needed for all proposers, a written response will be provided by 4:00 PM March 21, 2017 via email from Steve Ballew. NOTE: Registering your Intent to Bid through the link on our Bid Calendar will help ensure you are notified of any updates or changes to the RFP, as well as the issuance of the answers to questions submitted. The University of Southern Mississippi accepts no responsibility for, and the respondent agrees not to rely upon, any verbal or written statements or representations from any other person, whether or not employed by The University.

Questions will be accepted only until 2:00 PM CDT March 15, 2017.

2. Respondents who would like to submit responses to this RFP should send written proposals in a sealed container by the opening date and time on March 28, 2017 at 2:00 PM CDT. In order for your proposal to be considered, it must be received and time stamped in our office before 2:00 PM on the opening date. Please send your proposals addressed as follows:

If you are delivering your proposal, you need to hand carry the proposal to:

The University of Southern Mississippi
Procurement Services
Bond Hall, Room 214
Hattiesburg, Mississippi
RFP 17-30 for Graduate Student and International Student Health Insurance
If you are mailing your proposal via U.S. Postal Service, mail to:

The University of Southern Mississippi
Procurement Services
118 College Drive #5003
Hattiesburg, MS 39406-0001
RFP 17-30 for Graduate Student and International Student Health Insurance

If you are express mailing your proposal via Federal Express or UPS, or any other delivery service which requires the use of a physical address, deliver to:

The University of Southern Mississippi
Receiving Department
2609 West 4th Street
Hattiesburg, MS 39401
RFP 17-30 for Graduate Student and International Student Health Insurance

In any case, the proposal must reach the Procurement Office before 2:00 PM CDT in order to be accepted, so it is the responsibility of the respondent to ensure its proposal reaches the Procurement Office on time. USM will not take any responsibility for responses arriving late.

3. Each Respondent must return four (4) printed copies of its proposal response plus one (1) signed original that will be considered the “official” proposal and marked as “Original.” Respondents should use the Bid/Proposal coversheet provided herein to sign, and indicate “see attached proposal” if necessary.

4. Respondent should respond to each requirement in section 2.0 of this RFP by providing a straightforward, concise, description of Respondent’s ability to satisfy each requirement. Emphasis should be on completeness and clarity of content.

5. Respondent should feel free to include references or attachments for clarity of response, and include any other benefits or incentives offered in its proposal.

1.0 GENERAL INFORMATION TO VENDORS

1.1 INTRODUCTION

This Request for Proposal is to select a health insurance provider for a group of graduate students and international students at the University of Southern Mississippi for the 2017-2018 academic year, with anticipation of a multi-year agreement.

All international students, and their dependents, entering the United States on J-1 visas and international scholars are required by federal guidelines to carry a minimum level of health insurance coverage and repatriation and medical
evacuation insurance. The proposal should take these federal requirements into consideration.

Graduate Assistants are graduate students who are half-time or less employees of the University. A state law makes Graduate Assistants ineligible for primary enrollment in Mississippi’s State and School Employees’ Life and Health Plan, which is available to other University employees. Graduate Assistants are typically between the ages of twenty-five (25) and thirty-five (35) years of age. Most are no longer covered under the insurance policies of their parents. There are approximately 800 Graduate Assistants at the University of Southern Mississippi, a portion of these being international graduate students.

Resident Assistants are undergraduate and graduate students who are half-time or less employees of the University. A state law makes Resident Assistants ineligible for primary enrollment in Mississippi’s State and School Employees’ Life and Health Plan, which is available to other University employees. Graduate Assistants are typically between the ages of twenty (20) and twenty-five (25) years of age.

The proposal will be to insure, as primary enrollees, the following three groups of students: (1) all International students and scholars (2) Graduate Assistants who are quarter-time to half-time employees of the University and (3) all students who are classified as Resident Assistants by the Department of Housing and Residence Life at The University of Southern Mississippi. Note: Quarter-time Graduate Assistants earn at least $1800 per semester in University pay.

The policy will be made available to all other USM full time undergraduate students on an optional basis, without being auto-enrolled or having to provide proof of health coverage (soft waiver). For any of the non-mandatory participants, we expect the students to deal directly with the company (e.g., we prefer an on-line enrollment form, with no billing to the University).

The adopted health insurance plan will provide the same coverage at the same cost to all primary enrollees.

1.2 ENROLLMENT AND BILLING

All students in the above three groups will be classified as mandatory participant groups. Domestic Graduate Assistants and Resident Assistants will be required to purchase the adopted health insurance plan or to provide proof of enrollment (hard waiver) in a health insurance plan with comparable coverage. International Students and Scholars will be required to purchase the adopted health insurance plan or to provide proof of enrollment (hard waiver) in a health insurance plan that is sponsored by the government of their home country. The proposal should include procedures and mechanisms to administer this hard-waiver system.
All International students and scholars who do not provide proof of an insurance plan that is sponsored by the government of their home country and all quarter-time to half-time Graduate Assistants and students that are classified as Resident Assistants by the Department of Housing and Residence Life at The University of Southern Mississippi who do not provide proof of comparable insurance will be automatically enrolled in the adopted health insurance plan. The annual premium will be charged to the students as a payroll deduction.

1.3 OTHER POTENTIAL ENROLLEES

The adopted health insurance plan will be made available, at a premium rate established by the provider, to spouses and children of International students/scholars and Graduate Assistants who are enrollees. The proposal may include reasonable definitions of spouse and dependent children. The proposal may also include reasonable definitions of pre-existing conditions, consistent with federal law, and may include reasonable clauses related to termination of coverage due to termination of association with the University of Southern Mississippi. While not a primary requirement, providers who offer the same coverage and premium rate for non-mandatory student participants will find it advantageous in the scoring process.

1.4 USM STUDENT HEALTH SERVICE CENTER

The proposal should take into account the services offered by USM Student Health Service Center on the campus of the University of Southern Mississippi. All students are eligible to receive minor and acute health care treatment at the USM Student Health Service Center. Students are charged for consultations with physicians, nurses, or other medical staff at this Center. Students are charged for expendables, lab services, tests and procedures, diagnostic x-rays, and prescription drugs. The adopted insurance plan will provide coverage at 100% with no deductible for expendables, lab services, tests and procedures, and diagnostic x-rays conducted at the USM Health Service Center. It will provide coverage at 100% with no co-pay and no deductible for outpatient prescription drugs prescribed at and sold from the USM Health Service Center.

The USM Health Service Center will be defined as the primary site of treatment and the adopted health insurance plan may require a referral from the Center. However, referrals from the USM Health Service Center will not be required when the covered individual requires emergency treatment; when the USM Health Service Center is closed; when the covered individual is more than 50 miles from the USM campus and requires care; or when the covered individual is not eligible for care that is offered at the USM Health Service Center such as Pediatrics, and Obstetrics.
1.5 PREFERRED NETWORK

The insurance provider may define a preferred network provider system. This preferred network must include both Forrest General Hospital and Wesley Medical Center in Hattiesburg, MS. In addition, a reasonable selection of health care providers within a 100 mile radius of Hattiesburg, MS, must be included in a preferred provider network.

If a preferred provider network is defined, preference will be given to proposals that include an online means for enrollees to locate health care providers.

1.6 COVERAGE PERIOD

The adopted health insurance plan will provide coverage for one year, from August 15 to August 14. Students should be able to receive coverage for either a Fall term (e.g., 8/15 through 1/14) or Spring/Summer term (e.g., 1/15 through 8/14).

1.7 MECHANICS OF ENROLLMENT

The University of Southern Mississippi will work with the selected insurance provider to develop electronic mechanisms for transmitting and updating rosters of covered (mandatory participants) students, methods of disseminating insurance cards (or other means of identifying coverage), and providing payment for services. Preference may be given to proposals that include an efficient electronic means of transmitting and updating rosters of covered students. Preference may be given to proposals that include the ability to transmit a single (or annual) insurance card to students, rather than intermittently issuing insurance cards for the Fall and Spring coverage periods. Proposals should address how rapidly students can be given coverage following transmission of a mandatory participant roster to the insurance provider.

Preference may also be given to insurance providers who have an online system for students to self-enroll (e.g., spouses and dependents, or non-mandatory participants), to confirm coverage, to process claims, and to ask questions about coverage and claims.

1.8 LEVELS AND TYPES OF COVERAGE

The proposal should reflect the following desired levels of coverage. Other levels and types of coverage will be considered, but the following levels and types should be understood as desired minimums.
• Patient Protection and Affordable Health Care Act compliant maximum coverage per year per injury or illness, with a $500 deductible per Covered Person per Policy Year.
• 80% of negotiated charges for hospital visit, physician office visit (after $20 copay), or emergency room visit (after $100 copay) for preferred Network care providers.
• 100% of prescription drug coverage; after $10 copay for each generic drugs or $25 copay for brand name drugs.
• 80% of inpatient mental health expenses and 50% of outpatient mental health and substance abuse expenses for preferred care providers.
• Medical evacuation ($50,000) and repatriation coverage ($50,000), worldwide travel assistance services, and accidental death and dismemberment coverage consistent with requirements for international students.

The proposal should also include medical evacuation and repatriation (MER) insurance sufficient to satisfy federal requirements for international students and worldwide emergency travel assistance services coverage.

1.9 PAYMENT

The University’s preferred method of payment for such purchases will be via purchasing card or via PAVA, which is an on-line payment process through Visa. The University can agree to payment terms of net 30, but being a state agency, by law, the University has a maximum of 45 days to pay an invoice without penalties and/or interest.

1.10 FIRM OFFER

Each vendor, by submitting a proposal, agrees that the pricing submitted for the plans submitted in their proposal will be firm for at least sixty (60) calendar days after the opening date of the proposals.

2.0 PROPOSAL REQUIREMENTS

All paragraphs of Section 2.0, PROPOSAL REQUIREMENTS, of this RFP must be responded to by the vendor. Vendors must address each of the requirements of this RFP by the same paragraph number sequence, stating the requirement and providing a response.

Vendor responses should contain sufficient information and/or detail for USM to determine the vendor has met ALL aspects of the requirement and for USM to further evaluate the merit of the vendor's response.
Please indicate whether the proposed plan can meet the following requirements by indicating “Yes” or “No.”

1) The insurance plan must meet all J-1 Visa insurance requirements, which are listed in a. through d. below. Indicate if your plan does or does not meet these requirements.

   a. A deductible that does not exceed $500.00
   b. Medical benefits of at least $100,000 per accident or illness
   c. Repatriation (including repatriation of remains) not to exceed $50,000 and medical evacuation not to exceed $50,000
   d. Must be underwritten by an insurance corporation with an A.M. Best rating of “A-“ or above, and Insurance Solvency International, Ltd. (ISI) rating of “A-I” or above, and a Standard and Poor’s Claims Paying Ability rating of “A-” or above, or a Weiss Research, Inc. rating of B+ or above.

2) The plan must offer coverage and enrollment options listed to the groups below:

   a. Graduate Assistants - (hard waiver) with the option to waive using a policy that meets waiver requirements.

   b. Resident Assistants - (hard waiver) with the option to waive using a policy that meets waiver requirements

   c. International Students and Scholars – (hard waiver) with only the option to waive if the student has a plan sponsored by the government of their home country.

   d. Auto-enrollment options for groups listed in 2(a) – 2 (c)

   e. The option for full-time domestic undergraduate students (non-mandatory) group to enroll in the plan without auto-enrollment or providing proof of an alternative insurance policy (soft waiver). This enrollment group will need to enroll directly with the insurance company. The University of Southern Mississippi expects that students in this policy group deal directly with the insurance provider on issues of enrollment, coverage, and billing.

   f. The plan must offer coverage for a full academic year to both mandatory and non-mandatory groups.

   g. The plan must have at least two (2) enrollment windows during the academic year.
i. open enrollment in Fall for all mandatory and non-mandatory groups
ii. enrollment for new students in Spring/Summer

3) Student Health Center Requirements

   a. The Student Health Center (SHC) must function as the “gatekeeper” for the policy with referral requirements unless specified below:
      
      i. The student is more than 50 miles away from SHC in Hattiesburg.
      ii. The Student Health Center is closed
      iii. The student requires treatment that the Student Health Center does not offer

   b. When the covered individual seeks care at SHC the plan must cover 100% (with no deductible requirement) of expendables, lab services, tests and procedures, diagnostic x-rays, and prescription drugs (for prescription drugs filled at SHC).

4) Forrest General Hospital and Merit Health Wesley must be in the provider’s preferred network.

5) The plan must have an electronic system (enrollment/waiver) system that allows administrators and the mandatory student groups to complete the following actions online:

   a. The mandatory student group has to be able to enroll or waive.
   b. The administrator is allowed to auto-enroll any mandatory group student who has not taken action at the end of the enrollment period.
   c. The administrator is allowed to review waivers and put them in a status of approved, pending, or denied.
   d. Administrators are allowed the ability to update rosters of active/inactive (mandatory student groups) during the open enrollment periods.
   e. Administrator groups are provided ad-hoc reports to the following:
      i. Students who have self-enrolled
      ii. Students who have yet to take any action
      iii. Students that the university requested be auto enrolled
      iv. Students who have waived and the status of the waiver (e.g., accepted, denied, pending)
2.1 CONTACT INFORMATION AND SIGNATURE:

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RESPONDENTS AGREE TO COMPLY WITH ALL CONDITIONS SHOWN IN THE ATTACHED “REQUEST FOR PROPOSAL.” THE BELOW SIGNATORY IS A PARTNER, PRINCIPAL, OR OFFICER OF THE PROPOSER AND IS DULY AUTHORIZED TO SUBMIT THIS PROPOSAL AND BIND THE COMPANY. FAILURE TO SIGN MAY DISQUALIFY PROPOSAL.

Authorized Signature __________________________ Date ____________

Typed/Printed Name and Title of Signer