Listed below are vendor questions that were received prior to the requested deadline and their corresponding answers to RFB# AA16-RH-5061 – Contract: Intercollegiate Sports Accident Insurance Coverage per the following specifications or approved equal.

The bid opening date will remain as originally scheduled for – July 20, 2015 @ 1:00 pm EDT

Question #1: Could you please provide more information on the Gap Plan Claims listed on page 5; Section 1.4?

Answer #1: There is not a Gap Plan per say anymore. This is the adjudication of UMass funds to pay for the remaining deductible after a student athlete’s primary insurance pays. The student athlete’s do not pay for a gap plan any more.

Question #2: Please provide detailed losses from the past four (4) years? Also, what is the date of the losses Mentioned on page 5; Section 1.4?

Answer #2: Please see attached.

Question #3: Gap Plan losses are provided, however, what is the premium?

Answer #3: There is not a premium any more. We do pay a $12,000 administrative fee for the current vendor to adjudicate UMass funds to pay for the remaining deductible after the student athlete’s primary pays its portion.

Question #4: Do you have claims details from the past three (3) years, specifically largest claims?

Answer #4: Please see attached.

Question #5: Do you have copies of the actual plan/claims booklets (current and past if the plan design has changed in the past five (5) years).

Answer #5: Please see attached.

Question #6: Are the student-athletes responsible for any portion? Is there a basic policy for uninsured students or students with no coverage for sports accidents?

Answer #6: No. Every student at the University of Massachusetts must have primary insurance to attend. So every student athlete has primary insurance. Whatever is not covered by the primary up to the deductible comes from UMass funds, then to the secondary insurance. If a student does not have primary insurance from home
they cannot waive the student health insurance from campus. The student health insurance policy covers the first $2500 of an athletic injury claim.

Question # 7: What percentage are internationals and/or on the student health plan?

Answer # 7: All international students are on the student health insurance plan. Mandated by the university. They cannot waive the student health insurance plan.

Question # 8: May we charge a consulting fee in lieu of commission, in the event that a carrier does not include commissions in their bid? This would be outlined in detail on our proposal.

Answer # 8: I am not sure I understand the difference. I would suggest outlining it as an option for us to consider.