STATE OF LOUISIANA
SOUTHEASTERN LOUISIANA UNIVERSITY
HAMMOND, LOUISIANA
(A Member of the University of Louisiana System)

INVITATION TO BID
FOR SECONDARY AGGREGATE or ZERO DEDUCTABLE INSURANCE (IAI) COVERAGE FOR STUDENT-ATHLETES and OTHER PARTICIPANTS FOR THE SOUTHEASTERN ATHLETICS DEPARTMENT

ISSUING AGENCY:	Southeastern Louisiana University Purchasing Department SLU 10800 Hammond, LA 70402
DIRECTOR OF PURCHASING:	Richard Himber
PROCUREMENT SPECIALIST:	Phyllis Hoover, CPPB Telephone: (985) 549-5415 Fax: (985) 549-3810
ITB COORDINATOR:	Mckinley Dunn Assistant AD of Sports Medicine Telephone: (985) 549-5133 Bailey Scelfo Exec Assoc for Athletic Director for Business Telephone: (985) 549-5100
ITB RELEASE DATE:	June 22, 2023
DEADLINE FOR FAX INQUIRY:	July 5, 2023 (FAX: 985-549-3810)
ITB OPENING DATE:	July 19, 2023
ITB OPENING TIME:	4:00 PM, CST
ITB OPENING LOCATION:	Southeastern Louisiana University Purchasing Department Property Control & Supply Building 2400 North Oak Street Hammond, Louisiana

NOTE: THIS SOLICITATION IS A SEALED BID AND MUST BE RETURNED BY MAIL OR DELIVERED IN PERSON. BID RESPONSE FORMS CANNOT BE FAXED AND ANY FAX RESPONSES SHALL BE REJECTED.

This ITB is available in electronic form at https://wwwcfprd.doa.louisiana.gov/osp/lapac/pubmain.cfm. It is available in PDF format or in printed form by submitting a fax request to the Procurement Specialist listed above. It is the Bidder's responsibility to check the Office of State Purchasing LaPAC website frequently for any possible addenda that may be issued. Southeastern is not responsible for a bidder's failure to download any addenda documents required to complete an Invitation to Bid.

BID RESPONSE FORM-ATHLETIC INSURANCE

BIDDER'S NAME: _____

TELEPHONE NO.: (_____)_____ FAX NUMBER: (_____)_____

ADDRESS: _____
MAILING CITY STATE ZIP

SCOPE: Furnish Secondary Aggregate or Zero Deductible Insurance (IAI) Coverage for all Student-Athletes for the Southeastern Louisiana Athletics Department.

PERIOD: Uninterrupted coverage from August 1, 2023 through July 31, 2024

I/we do hereby declare that I/we have carefully examined the Invitation to Bid and that I/we have a clear understanding of the said documents. I/we hereby propose to furnish the necessary Intercollegiate Athletics Insurance for the sums indicated on the bid response form.

I/we do hereby acknowledge receipt of the following addenda (if any):

No. _____ Dated _____ No. _____ Dated _____

No. _____ Dated _____ No. _____ Dated _____

SEE BID RESPONSE FORM PAGE 2 OF 2 FOR PRICE RESPONSE FORMAT

NOTE:
The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis.

AUTHORIZED OFFICER: _____ _____
(Signature) (Print or Type Name)

TITLE: _____ DATE: _____

BID RESPONSE FORM-ATHLETIC INSURANCE

BID PRICES: I/we do hereby bid the following secondary Aggregate or Zero Deductible (IAI) Coverage for the following rates:

Secondary Plan: See Section 3.5
$90,000.00 medical maximum benefit per injury
Deductible Amount: $0

I.

Option A

Secondary/ Traditional $0 Deductible Plan

A. Total Premium	

Option B

Secondary Aggregate Coverage Plan

A. AGGREGATE DEDUCTIBLE ATTACHMENT POINT	
B. STOP LOSS PREMIUM	
C. OTHER FEES/COST (Explain)	
D. AGGREGATE FUNDING plus HARD COSTS (B + C)	
E. MAXIMUM ANNUAL EXPANSE (A + D)	

II.

A. COST PER ATHLETE, PRIMARY INSURANCE VERIFICATION.(IF ANY)	

By submitting a response to this solicitation, the bidder or proposer certifies and agrees that the following information is correct: In preparing its response, the bidder or proposer has considered all proposals submitted from qualified, potential subcontractors and suppliers, and has not, in the solicitation, selection, or commercial treatment of any subcontractor or supplier, refused to transact or terminated business activities, or taken other actions intended to limit commercial relations, with a person or entity that is engaging in commercial transactions in Israel or Israeli-controlled territories, with the specific intent to accomplish a boycott or divestment of Israel. The bidder also has not retaliated against any person or other entity for reporting such refusal, termination, or commercially limiting actions. The state reserves the right to reject the response of the bidder or proposer if this certification is subsequently determined to be false, and to terminate any contract awarded based on such a false response.

AUTHORIZED OFFICER: _____ _____
(Signature) (Print or Type Name)

TITLE: _____ DATE: _____

SECTION I -- INSTRUCTIONS TO BIDDERS

PURPOSE

This Invitation To Bid (ITB) sets forth the requirements and specifications of Southeastern Louisiana University (Southeastern). The contents of this ITB and the Bidder/Vendor/Contractor's bid response shall become contractual obligations if a contract ensues. Any resulting contract shall be governed under the laws of the State of Louisiana.

Southeastern Louisiana University and eight other institutions are governed by the University of Louisiana System. Southeastern declares that the successful bidder may extend the athletic insurance requested under this Invitation to Bid to any of the University of Louisiana System institutions under the same terms as represented to Southeastern in the bidder's response, all in accordance with the provisions of LA Revised Statute 39:1702(A).

Other University of Louisiana System institutions:

Grambling State University	Grambling, LA
Louisiana Tech	Ruston, LA
McNeese State University	Lake Charles, LA
Nicholls State University	Thibodaux, LA
Northwestern State University	Natchitoches, LA
University of Louisiana at Lafayette	Lafayette, LA
University of Louisiana at Monroe	Monroe, LA
University of New Orleans	New Orleans, LA

The Southeastern Louisiana University (SLU) Purchasing Department will receive sealed bids until 4:00 P.M. on the bid opening date specified in the solicitation document. No bid responses will be considered by the SLU Purchasing Department after 4:00 P.M. Beginning at that time, bids shall be publicly opened and read aloud to those present in the SLU Purchasing Department.

Mail address: Southeastern LA University
Purchasing Department
SLU 10800
Hammond, LA 70402

Delivery: Southeastern LA University
Purchasing Department
Property Control & Supply Bldg
2400 North Oak St.
Hammond, LA 70402

Bids submitted are subject to LA R.S. 39:1551-1736; Purchasing Rules and Regulations; Executive Orders; General Conditions; any Special Conditions; and Specifications listed in the solicitation document.

The purpose of this solicitation is to set forth the requirements and specifications of Southeastern Louisiana University. The contents of this solicitation and the Bidder/ Vendor/ Contractor's bid response shall become contractual obligations if a contract (purchase order) ensues.

INSTRUCTIONS TO BIDDERS

1) Bid Forms: All written bids, unless otherwise provided for, must be submitted on, and in accordance with, forms provided, properly signed by an authorized representative of the bidding entity. Bids submitted in the following manner will not be accepted: (1) bid contains no signature indicating intent to be bound; (2) bid sent by facsimile equipment. Price alterations to bid responses received before bid opening time will be considered provided the written price alteration has been received and time-stamped before bid opening time. Any other alterations of the bid response form or foreign conditions attached thereto may cause

rejection of the bid response without further consideration.

2) Standard of Quality: Any product or service bid shall conform to all applicable Federal and State laws and regulations and specifications contained in the solicitation document. Unless otherwise specified in the solicitation document, any manufacturer's name, trade name, brand name, or catalog number used in the specifications is for the purpose of describing the quality level and characteristic required. Bidder should specify the brand and model number of the product offered in his bid. Bids not specifying brand and model number shall be considered as offering the exact products specified in the solicitation document.

3) Descriptive Information: Bidders proposing an equivalent brand or model should submit with the bid response information (such as illustrations, descriptive literature, technical data) sufficient for the University to evaluate quality, suitability, and compliance with the specifications of the solicitation document. Failure to submit descriptive information may cause bid to be rejected. Any change made to a manufacturer's published specification submitted for a product shall be verifiable by the manufacturer. If item(s) bid does not comply with specifications (including brand and/or product number), bidder should state in what respect the item(s) deviate. Failure to note exceptions on the response form will not relieve the successful bidder(s) from supplying the actual products requested.

4) Bid Opening: Bidders may attend the bid opening, but no information or opinions concerning the ultimate contract award will be given at the bid opening or during the evaluation process. Bids may be examined 72 hours after request is made. Information pertaining to completed files may be secured by visiting the SLU Purchasing Department during normal working hours. Written bid tabulations will not be furnished.

5) Louisiana Preference: Preference is hereby given to products produced, manufactured, harvested, grown or assembled in Louisiana which are equal in quality to products produced, manufactured, harvested, grown or assembled outside of Louisiana. The bidder shall state his right to claim the ten percent (10%) preference in his bid response and the bidder should state the respective Louisiana location where each qualifying item is produced, manufactured, harvested, grown or assembled.

6) Notice of Special Programs Available for Small Business: https://www.opportunitylouisiana.com/small-business/special-programs-for-small-business

7) Signature Authority: In accordance with LA Revised Statute 39:1594 (Act 121), the person signing the bid must be: (1) A current corporate officer, partnership member or other individual specifically authorized to submit a bid as reflected in the appropriate records on file with the Secretary of State; or (2) An individual authorized to bind the vendor as reflected by an accompanying or as provided upon request a corporate resolution or affidavit. By signing the bid, the bidder certifies compliance with the above.

8) If submitting a response equal to or greater than $100,000.00 to this solicitation, the bidder or proposer certifies and agrees that the following information is correct: In preparing its response, the bidder or proposer has considered all proposals submitted from qualified, potential subcontractors and suppliers, and has not, in the solicitation, selection, or commercial treatment of any subcontractor or supplier, refused to transact or terminated business activities, or taken other actions intended to limit commercial relations, with a person or entity that is engaging in commercial transactions in Israel or Israeli-controlled territories, with the specific intent to accomplish a boycott or divestment of Israel. The bidder also has not retaliated against any person or other entity for reporting such refusal, termination, or commercially limiting actions. The state reserves the right to reject the response of the bidder or proposer if this certification is subsequently determined to be false, and to terminate any contract awarded based on such a false response.

GENERAL CONDITIONS

The SLU Purchasing Department reserves the right to award items separately, grouped or on an all-or-none basis and to reject any or all bids and waive any informalities.

1) Prices: Unless otherwise specified in the solicitation, bid prices shall be complete, including transportation and handling prepaid by the bidder to destination - SLU, Hammond, LA. Bids other than FOB destination may be rejected. Bid prices should be quoted in the unit of measure stated. Bid prices shall be firm for a minimum of thirty (30) calendar days, unless otherwise specified by SLU in the solicitation document.

2) Payment Terms: Cash discounts for less than 30 days may be offered, but will not be considered in determining awards. Bids containing "payment in advance" or "COD" requirements may be rejected. Payment is to be made within 30 days after receipt of properly executed invoice or delivery, whichever is later.

3) Delivery: Bids may be rejected if the delivery time indicated is longer than that specified in the solicitation document.

4) Taxes: Bidder is responsible for including all applicable taxes in the bid price. The University is currently exempt from Louisiana State Sales and Use Taxes, and local parish and city taxes. An exemption certificate for state sales and use tax can be provided upon request.

5) New Products: Unless specifically called for in the solicitation document, all products for purchase must be new, never previously used, and the current model and/or packaging. No remanufactured, demonstrator, used or irregular product will be considered for purchase unless otherwise specified in the solicitation document. The manufacturer's standard warranty will apply unless otherwise stated in solicitation.

6) Default of Contractor: Failure to deliver within the time specified in the solicitation document will constitute a default and may cause cancellation of the contract. Where the University has determined the contractor to be in default, the state reserves the right to purchase any or all products or services covered by the contract on the open market and to charge the contractor with cost in excess of the contract price. Until such assessed charges have been paid, no subsequent bid from the defaulting contractor will be considered.

7) Contract Cancellation: The University shall have the right to cancel any contract, in accordance with Purchasing Rules and Regulations, for cause, including but not limited to, the following: (1) failure of the vendor to deliver within the time specified in the contract; (2) failure of the product or service to meet specifications, conform to sample quality, or to be delivered in good condition; (3) misrepresentation by the contractor; (4) fraud, collusion, conspiracy or other unlawful means of obtaining any contract with the state; (5) conflict of contract provisions with constitutional or statutory provisions of state or federal law; (6) any other breach of contract.

8) Applicable Law: All contracts shall be construed in accordance with and governed by the laws of the State of Louisiana.

9) Equal Opportunity: By submitting and signing this bid, bidder agrees that he will not discriminate in the rendering of services to and/or employment of individuals because of race, color, religion, sex, age, national origin, handicap, disability, veteran status, or any other non-merit factor.

10) Piggyback: Other Louisiana Governmental Agencies may purchase at the same terms and conditions if agreed upon by awarded bidder.

BIDDER INQUIRIES

No negotiations, decisions or actions shall be executed by any Bidder as a result of any oral discussion with any state employee. Only those transactions which are in writing, signed by the Director of Purchasing, shall be considered as valid. Telephone inquiries are discouraged.

Inquiries concerning the administrative requirements of the ITB should be faxed in writing to the Director of Purchasing.

Inquiries concerning the specification requirements of the ITB should be faxed in writing to the ITB Coordinator with a copy faxed to the Purchasing Department.

Inquiries should be faxed and received no later than the deadline stated for fax inquiries. Answers to inquiries that change or substantially clarify the ITB shall be issued in the form of addenda and posted to the Louisiana Procurement & Contract Network (LAPAC).

Any Bidder who feels the administrative or specification requirements of this ITB are in error or will not accomplish the desired end result shall make the appropriate written inquiry no later than three (3) working days prior to the designated ITB opening time.

TAXES

The Bidder shall include in his bid price all federal, state and local taxes of all kinds applicable to the policies to be underwritten.

CYBER LIABILITY

Cyber liability insurance, including first-party costs, due to an electronic breach that compromises the State's confidential data shall have a minimum limit per occurrence of $1,000,000.00. Claims-made coverage is acceptable. The date of the inception of the policy must be no later than the first date of the anticipated work under this contract. It shall provide coverage for the duration of this contract and shall have an expiration date no earlier than 30 days after the anticipated completion of the contract. The policy shall provide an extended reporting period of not less than 24 months from the expiration date of the policy, if the policy is not renewed. The policy shall not be cancelled for any reason, except non-payment of premium.

QUALIFICATION OF BIDDER

The Bidder shall meet the following minimum qualification levels to be considered as a responsible Bidder by the University for providing the intercollegiate athletic insurance policy:

1. The Bidder shall have an A.M. Best Policyholder Rating in the insurance industry of at least level "A-".

2. The Bidder shall have a Financial Size Category in the insurance industry of Class VI or greater.

The University reserves the right to make inquiries and investigations as it deems necessary to determine the responsibility of any Bidder to perform the contract. The Bidder shall furnish all information and data for this purpose as the University may request. The unreasonable failure of any Bidder to promptly supply information in connection with an inquiry may be grounds for a

finding of non-responsibility.

BID RESPONSE FORMAT

The bid response to be in three (3) parts:

1. Part I to consist of the Bid Response Form.
2. Part II to use a numbering scheme parallel to that in Section III of the ITB to explain the Bidder's ability to meet the policy specification requirements set forth.
3. Part III to use a numbering scheme parallel to that in Section IV of the ITB to answer all questions in regards to the Bidder's organizational profile in handling the policies.

PART I - BID RESPONSE FORM

All bids shall be submitted on the bid response form provided in the ITB. The bid response form must be properly signed in ink by an officer of the proposing entity authorized to sign the bid. An individual authorized to bind the vendor as reflected by an accompanying or as provided upon request a corporate resolution or affidavit.

PART II - SPECIFICATION CONFORMANCE

Part II to consist of a numbering scheme parallel to that used in Section III of the ITB in order that the Bidder may explain how their bid will meet each individual policy specification requirement. No forms are provided for this purpose, but each page should be initialed by the Bidder. A simple answer of "Proposing as Specified" shall be acceptable as a response for each individual policy requirement met. If exception is taken to any requirement, a detailed explanation shall be required to clarify the exception taken. Failure to follow this format may cause rejection of the bid.

PART III - ORGANIZATION PROFILE

Part III to consist of a numbering scheme parallel to that used in Section IV of the ITB in order that the Bidder may explain their handling of the IAI policy. No forms are provided for this purpose, but each page should be identified with the Bidder's name. Responses should be complete and should be accompanied by any documentation necessary to support the response. Failure to follow this format may cause rejection of the bid.

STANDARD TERMS AND CONDITIONS

ACCESS TO RECORDS

The Vendor agrees that the University and the Legislative Auditor of the State of Louisiana shall have access to, and the right to audit and examine, any pertinent books, documents, papers, and records of the Vendor related to this solicitation and any resulting agreement.

ASSIGNMENT

The contract or any portion thereof or any interest therein shall not be assigned, transferred, conveyed, sublet or disposed of without the previous consent, in writing, of the Director of Purchasing. Any attempted assignment under the agreement shall be void and of no effect.

AVAILABILITY OF FUNDS

Contract award and any contract extensions shall be contingent upon the continued funding of University operations by the Louisiana State Legislature. The University reserves the right to cancel the IAI policy upon thirty (30) calendar days written notice by registered or certified mail during the term of the contract period. However, in the event of cancellation, all policies currently in effect will continue in force through the end of the policy period.

CANCELLATION CONDITIONS

In any of the following cases, the University shall have the right to cancel the agreement due to: (1) Breach of contract; (2) Wherever the Vendor is guilty of misrepresentation; (3) Wherever the agreement was obtained by fraud, collusion, conspiracy or other unlawful means, or the agreement conflicts with any statutory and constitutional provision of the State of Louisiana or the United States; (4) In case of default by the Vendor, the University reserves the right to purchase any or all items or services in default in open market, charging the Vendor with any excessive costs.

CONTRACT EXTENSION PERIOD

Based upon mutual agreement between the successful Bidder and Southeastern Louisiana University, this contract may be extended for four (4) additional twelve (12) month periods. The successful Bidder will have the privilege, upon mutual agreement of the University, to adjust premium rates either upward or downward as their loss experience may indicate prior to the anniversary date. Any premium increase proposed must be consistent with the change in the medical care portion of the Consumer Price Index. Written notice to adjust premium rates upward for the next policy year shall be given to the ITB Coordinator and the Director of Purchasing not less than 150 days prior to the anniversary date. The continuation of this contract at all times is contingent upon appropriation of funding to the University by the Louisiana State Legislature.

COPYRIGHTS AND PATENTS

The Vendor shall indemnify and hold harmless the State, the University, its officers, agents and employees harmless from liability of any nature or kind for the use of any copyrighted or uncopyrighted composition, secret process, patented or unpatented, invention, article or appliance furnished or used in the performance of the agreement of which Vendor is not the patentee, assignee, or licensee.

EQUAL EMPLOYMENT OPPORTUNITY

The Vendor shall be an equal employment opportunity employer. The Vendor shall neither discriminate nor permit discrimination in its operations or employment practices against any person or group of persons on the grounds of race, color, religion, national origin, sex, disability or in any manner prohibited by law.

LAWS

The Contractor shall comply with all applicable laws, ordinances, and regulations of the local, state and federal government in the performance of the contract.

PERMITS AND LICENSES

The Vendor shall, at its sole expense, procure and keep in effect all necessary permits and licenses required for performance under the contract.

PUBLICITY

The Vendor shall not in any way or in any form publicize or advertise in any manner the fact that the Vendor is providing services to the University without the express written approval of the Director of Purchasing, obtained in advance, for each item of advertising or publicity. However, nothing herein shall preclude the Vendor from listing the University on its routine client list for matters of reference.

SECTION II -- EVALUATION, SELECTION, AND AWARD

INTRODUCTION

The selection of the successful bid shall be awarded to the lowest responsible and responsive Bidder/s whose bid meets the requirements and criteria set forth in the Invitation to Bid.

EVALUATION AND SELECTION

All responses received as a result of this ITB are subject to evaluation by duly authorized persons for the purpose of selecting the Bidder offering the most economical, responsible and responsive policy for the Southeastern Athletic Department. The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis.

BASIS OF EVALUATION AND SELECTION

The basis of evaluation and selection to be as follows:

1. The bid is to be evaluated to insure that all administrative requirements in SECTION I - INSTRUCTIONS TO BIDDERS have been met. Failure to meet all requirements may result in rejection of the bid without further consideration.

2. The bid is to be evaluated to insure that all mandatory policy requirements in SECTION III - REQUIREMENTS have been met. Failure to respond to all policy requirements, unless otherwise stated and explained by the Bidder, may result in rejection of the bid without further consideration.

3. Southeastern is interested in the true value of the policies to insure adequate handling of Southeastern claims. For this reason, the Bidder is to furnish the information outlined in SECTION IV - ORGANIZATIONAL PROFILE. Failure to furnish the information outlined may result in rejection of the bid without further consideration.

4. The final consideration is the total premium rate. The Bidder to respond with premium rates for all levels of coverage requested for consideration.

DETERMINATION OF SUCCESSFUL BID

The lowest responsive and responsible bid to be determined according to the annual premium/s on the Bid Response Form of the plans chosen. The University desires to award the bid to the overall lowest bidder of all plans chosen. However, the right is reserved to award contracts separately, grouped, or an all-or-none basis. Final award is subject to final negotiation and acceptance of policy terms with the Vendor. When evaluating the cost aspect of an aggregate deductible program the total of the aggregate deductible, premium or administrative costs will be weighed.

SECTION III - REQUIREMENTS

3.1 Period for coverage: (August 1, 2023, through July 31, 2024)
Must be continuous coverage.

3.2 Individuals to be covered by each individual policy will be participants in one of the following sports at Southeastern Louisiana University: Women's Cross Country & Track (Pole Vaulters), Men's Cross Country & Track (Pole Vaulters), Women's Soccer, Women's Volleyball & Beach Volleyball, Women's Basketball, Men's Basketball, Women's Softball, Men's Baseball, and Football, Cheerleaders, Student Coaches, Trainers and Managers and Graduate Assistants.

3.3 Approximate number of Student-Athletes to be covered: 473

The number of athletes will change during the 2023-2024 year due to graduation / transfer / drop out / walk-ons / tryout additions / etc.

Total Team Rosters anticipated for 2023-2024 academic year:
- Men's Baseball-50
- Men's Basketball-16
- Women's Basketball-16
- Women's Soccer-39
- Women's Softball-25
- Men's Golf-8
- Men's Cross Country/Track/Field (Pole Vaulters)-40
- Women's Cross Country/Track/Field (Pole Vaulters)-30
- Women's Tennis-10
- Women's Volleyball-19
- Women's Beach Volleyball-16
- Football-120
- Cheerleader Men-6
- Cheerleader Women-21
- Dance (Lionettes) - 17
- Student Coaches, Trainer-Manager and Graduate Assistants Men-20
- Student Coaches, Trainer-Manager and Graduate Assistants Women-20
- Total # of Athletes: 473

3.4 Coverage is for student-athletes participating in Intercollegiate Athletics for Southeastern Louisiana University.

THE SECONDARY INSURANCE POLICY WILL ACT AS THE PRIMARY POLICY IN THE EVENT THAT A "HIGH RISK SPORT" SCHOLARSHIP ATHLETES DOES NOT HAVE EXISTING PRIMARY COVERAGE OR MEDICAID PLANS THAT DO NOT COVER ATHLETIC RELATED INJURIES. THERE WERE APPROXIMATELY 40 ATHLETES THAT FIT THIS CRITERIA.

ALL NON-SCHOLARSHIP ATHLETES INVOLVED IN "HIGH RISK" SPORTS (FOOTBALL, BASEBALL, SOFTBALL, POLE VAULTERS, VOLLEYBALL, BEACH VOLLEYBALL, MEN-WOMEN BASKETBALL) ARE REQUIRED TO HAVE THEIR OWN PRIMARY COVERAGE IN ORDER TO PARTICIPATE.

ALL SOUTHEASTERN STUDENT-ATHLETES WILL BE COVERED UNDER OUR SECONDARY INSURANCE POLICY THAT COVERS ONLY ATHLETIC INJURIES/CONDITIONS THAT ARE A DIRECT RESULT OF PARTICIPATION IN ATHLETIC DEPARTMENT SANCTIONED ACTIVITIES ONLY.

ALL STUDENT-ATHLETES (SCHOLARSHIP AND NON-SCHOLARSHIP) WHO ARE NOT PARTICIPATING IN "HIGH-RISK" SPORTS AND WHO DO NOT HAVE AN EXISTING PRIMARY INSURANCE POLICY WILL NOT HAVE A PRIMARY PLAN PURCHASED FOR THEM. THE SECONDARY INSURANCE WILL ACT AS PRIMARY FOR THESE STUDENT-ATHLETES IN THE EVENT OF CONDITIONS/INJURIES DIRECTLY RELATED TO THAT PARTICIPATION AND SANCTIONED BY THE ATHLETIC DEPARTMENT (practices, games, weight training, skill sessions, conditioning WILL BE COVERED).

There are Eight (8) NATA Certified Athletic Trainers on staff.

The two (2) local orthopedic doctors serve as the Team Physicians and Southeastern Louisiana University has a great working relationship with them, as well as North Oaks Health System.

Southeastern Louisiana University pre-participation physical examinations are extensive and pre-existing conditions are documented. All referrals to physicians are handled by the Athletic Training Staff and Head Athletic Trainer serves as contact for all medical expenses and services rendered to Southeastern Louisiana University's Intercollegiate Athletes.

3.5 SECONDARY COVERAGE SPECIFICATIONS/BENEFITS REQUIRED:

Details of the policy being offered must be submitted with the bid. This policy will be provided for uninsured athletes who are on Athletic Scholarship and participate in a "high risk" sport. We estimate approximately 30-40 scholarship athletes will need this coverage. This quantity is only an estimate. Actual number needed may be fewer or greater. Additional athletes may be added if funding is available.

NOTE: Please provide ONE or BOTH options if available.

A. Policy Type: Full Excess (non-duplication) Traditional $0 Deductible

$90,000 Max benefit per injury (excess)
Specific (per-injury Deductible): $0 (zero)
$10,000 AD&D - Aggregate Limit $1,000,000
Benefit Period: 104 Weeks
- Must include the following riders:
- Heart and Circulatory
- HMO/PPO Denials
- Pre-existing Conditions
- Expanded Medical/ Repetitive Motion

Coverage of Out of Season Conditioning
Orthopedic Appliance
Ambulance Services
Prescription Benefits
Physical Therapy
Dental coverage for accidents to a healthy tooth to benefit max
Platelet Rich Plasma (PRP) Therapy

B. Policy Type: Full Excess (non-duplication) Aggregate Deductible Plan

$90,000 Max benefit per injury (excess)
Specific (per-injury Deductible): $0 (zero)
$10,000 AD&D - Aggregate Limit $1,000,000

Benefit Period: 104 Weeks
Must include the following riders:

- Heart and Circulatory
- HMO/PPO Denials
- Pre-existing Conditions
- Expanded Medical/ Repetitive Motion

Coverage of Out of Season Conditioning
Orthopedic Appliance
Ambulance Services
Prescription Benefits
Physical Therapy
Dental coverage for accidents to a healthy tooth to benefit max

SECTION IV -- ORGANIZATIONAL PROFILE

The Bidder should respond to each question using a numbering scheme parallel to that used in this Section. Failure to respond to any subsection may result in rejection of the bid without further consideration.

4.1 NAME OF INSURANCE COMPANY

The Bidder is to indicate the name of the insurance company, parent company or other affiliates (designate which).

4.2 INSURANCE COMPANY'S ADDRESS

The Bidder is to indicate the street and mailing address of the insurance company.

4.3 INSURANCE COMPANY'S TELEPHONE NUMBER

The Bidder is to indicate the area code and telephone number of the insurance company. Indicate any toll free numbers that may be applicable.

4.4 LOUISIANA LICENSE

The Bidder is to be licensed by the State of Louisiana Insurance Commission and Bidder should furnish proof of their license with the bid response.

4.5 BEST'S POLICYHOLDER RATING

The Bidder shall be required to have a A.M. Best's Policyholder Rating of at least level "A-". The Bidder is to indicate the insurance companies Best Policyholder Rating for the most recent year of issuance of this rating. The Bidder should attach support documentation of this rating.

4.6 FINANCIAL SIZE CATEGORY

The Bidder shall be required to have a A.M. Best's Financial Size Category Rating of Class VI or greater. This is to be represented by roman numerals, e.g.. Class XI. The Bidder should attach support documentation of this rating.

4.7 LIST OF U.S.A. USERS

The Bidder is to list each college/university it is currently servicing. The Bidder should denote those schools insured for three (3) years or more.

4.8 U.S.A. CONTACT PERSONNEL

The Bidder is to provide the names, titles and phone numbers of at least five (5) NCAA Div. I Athletic Department administrators from the list of U.S.A. users that may be contacted regarding your company's performance.

4.9 PROJECTED LOSS RATIO

The Bidder is to indicate the projected loss ratio (estimated amount of claims that will be paid) upon which the premium rates for the proposed IAI insurance plan are based. The Bidder is to indicate the charges his/her company's retention formula includes.

4.10 PREMIUM RATES

The Bidder is to indicate who is responsible for designing or computing the rates for the proposed insurance plan. His/her name, address and phone number to be given.

4.11 CLAIMS OFFICE

If the insurance company is responsible for paying claims, then answer the following:

1. List the location of the office claims shall be paid.
2. List the name, title, telephone number and years of experience in administering Athletic claims of each individual responsible for claim service with the Southeastern account.
3. Can Southeastern make toll-free calls to the insurance company in regards to any claim, question or problem? Indicate applicable numbers.
4. Will the claim office provide copies of EOBs to Southeastern.
5. Will the claim office provide information to Southeastern on all claims rejected and the reason for the rejection?
6. What is the average time for a claim to be processed after the date it is received by the insurance company, assuming no complications? Searching for groups who can process in under 14 days.

4.12 POLICY TIME LIMITS

The Bidder is to indicate the insurance company's procedures in processing claims when notice of a claim is submitted beyond the policy time limit.

Additional Historical Information
for the Secondary Aggregate Coverage

Information for the Secondary Aggregate Coverage:

The University must have an ACA compliant plan due to all international students being required to have this insurance and will not be given the choice of enrollment.

Please request claims history, copies of existing plans: phoover@selu.edu

Claims/Losses reported for 2021-2022 are through March 1, 2023.
All losses reported are only for secondary policy.
16-17 All Sports Claim Loss Report - $131,857.50 - Borden Perlman
17-18 All Sports Claim Loss Report - $144,952.20 - Eben Concepts
18-19 All Sports Claim Loss Report - $184,389.74 - Eben Concepts
19-20 All Sports Claim Loss Report - $251,215.38 - Eben Concepts
20-21 All Sports Claim Loss Report - $234,481.09 - Eben Concepts
21-22 All Sports Claim Loss report - $148,389.27 - Eben Concepts
22-23 All Sports Claim Loss report - $300,000.00 - BMI Benefits

Premium Total Paid Premium for the following Policy years: 2022-2023, 2021-2022, 2020-2021, 2019-2020, 2018-2019, 2017-2018, and 2016-2017.

Secondary Aggregate premiums (premium plus administrative costs plus aggregate deductible)
2016-2017 - Borden Perlman, LLC
$34,665 premium/$251,100 aggregate/ $ 33,577 Administrative Fee
2017-2018 - EbenConcepts
$30,500 premium/$240,000 aggregate/ $ 7,000 Administrative Fee/ $10,000 Insurance Coordinator Service Fee
2018-2019 - EbenConcepts
$30,500 premium/$220,000 aggregate/ $ 7,000 Administrative Fee/ $10,000 Insurance Coordinator Service Fee
2019-2020 - EbenConcepts
$34,000 premium/$220,000 aggregate/ $ 7,000 Administrative Fee/ $10,000 Insurance Coordinator Service Fee
2020-2021 - EbenConcepts
$38,000 premium/$220,000 aggregate/ $ 7,000 Administrative Fee/ $10,000 Insurance Coordinator Service Fee
2021-2022 - EbenConcepts
$38,000 premium /$220,000 aggregate/ $ 7,000 Administrative Fee/ $10,000 Insurance Coordinator Fee
2022-2023 - BMI Benefits
$38,260 premium/$230,000 aggregate/ $7,000 Administrative Fee/ $10,000 Insurance Coordinator Fee

There was no individual enrollment in the secondary policy. All athletes were covered and added to the policy as individual claims were generated. All losses reported are only for the secondary policy.

A list of plan changes, if any, for the following policy years: 2022-2023, 2021-2022, 2020-2021, 2019-2020, 2018-2019, 2017-2018, and 2016-2017.
ACA compliancy added in 2018-2019 otherwise same

A list of added or deleted sports and their participation numbers for the following policy years: 2021-2022 2020-2021, 2019-2020, 2018-2019, 2017-2018, 2016-2017.

2022-2023: Same as in ITB Document
2021-2022: Same as 2020-2021
2020-2021: Same as 2021-2022
2019-2020: Same as 2020-2021
2018-2019: Same as 2019-2020
2017-2018: Remove Beach Volleyball
2016-2017: Same as 2017-2018

Average discount percentages that claims administrator is currently receiving at the University's top 3 medical providers and the percentage of savings fee on average:

Southeastern Athletics Department has agreement with North Oaks Health System(NOHS) as exclusive medical partner. Our department and Athletic Director remain committed to this partnership for the foreseeable future.

North Oaks Medical Center -
30% savings off of any remaining balance if covered by primary insurance
60% savings off of billed charges for those without primary coverage, Medicaid or primary insurance denials

North Oaks Physician Group -
30% savings off of any remaining balance if covered by primary insurance
40% savings off of billed charges for those without primary coverage, Medicaid or primary insurance denials

Hosp Based Phys-Radiologists -
30% savings off of any remaining balance if covered by primary insurance
60% savings off of billed charges for those without primary coverage, Medicaid or primary insurance denials

No savings fees being paid.

We do not want Platelet Rich Plasma, PRP, Therapy coverage in an Aggregate plan.

As a reminder, the NCAA sponsors a catastrophic injury insurance program for any student-athlete that is catastrophically injured while participating in a covered intercollegiate athletic activity. The policy provides benefits in excess of any other valid and collectible insurance. In this instance, the NCAA's catastrophic insurance program is triggered once a student-athlete has medical expenses exceeding $90,000 so we cannot make any changes to the limits we listed.

Student athletes without previously existing primary insurance or those with in state/out of state Medicaid and have an athletic related injury occur will have this secondary policy as the student's primary policy.