



OFFICE OF PROCUREMENT SERVICES
2039 KENNEDY BOULEVARD, ROOM# H-111
JERSEY CITY, NEW JERSEY
TELEPHONE NO. (201) 200-3159
FAX NO. (201) 200-3238

ADDENDUM No. 1 for

International Student Insurance Program

RFP 19-012

Date: June 27, 2019

Addendum is issued for the purpose of amending, revising and clarifying certain requirements of the Contract Documents. The requirements are hereby made part of said Documents as though they were originally included (or excluded) as indicated herein. All bidders shall be guided accordingly.

The following questions were presented from potential bidders and have been answered in this addendum:

1. How many total International Students?

Approximately 200 a semester.

2. How many international students would be covered under the [sic] plan?

All.

3. How many students would be waiving out and why?

Unknown.

4. Would the school accept our waiver language?

The University would need to review the language before it could make a determination.

5. No waiver - The coverage will include all Eligible Students. The only permissible exception will be students sponsored by the Saudi Arabian Cultural Mission.

No.

6. Hard waiver- The coverage will include all Eligible Students who do not already have comparable coverage. Students will be required to provide proof of

equivalent coverage that is provided by a plan from their home country (travel insurance plans are not eligible). Online or other U.S. domestic plans will not be eligible for a waiver unless a spouse or parent is employed and has coverage through his or her company.

Yes.

7. Please explain initial implementation vs. full implementation?

Some FA19 students may have purchased coverage prior to implementing the new policy. They will be grandfathered. All students will be required to have university insurance (or approved equivalent) in SP20.

8. Do you have student athletes that would require intercollegiate coverage?

No.

9. Is dependent coverage required?

J only.

10. Do you have any clinics or hospitals that you would prefer to have in network?

**Yes;
NOWmed Walk-In Urgent Care
555 West Side Ave
Jersey City, NJ 07304**

11. Did the University offer an International Student Insurance Program last year? If so, can you provide details of the program (brochure, plan design, etc.)?

No.

12. What is the reason for requiring a mandatory plan this year?

The rise in uninsured and underinsured students requiring treatment.

13. For international students in the past that had no insurance, where did NJCU direct them?

Local clinics and hospitals.

14. Is there a local network that NJCU would like as their network?

Below are the preferred Insurance networks:

**Aetna Better Health (Medicaid)
Amerihealth
CHN**

**Cigna
Clover
Devon
Emblem
GHI
Healthsmart Payors Organization
Horizon BCBS of NJ (HMO, PPO)
Horizon NJ Health (Medicaid)
Humana
Intergroup
International Medical Group (IMG)
Magnacare
Multiplan & PHCS
OptumRx
Oscar
Oxford
Prime Health Services
Qualcare
Stratose/Zelis
Three Rivers Provider Network
UMR
United Health Care
United Student Resources**

15. What was the student rate for the last three years?

N/A

16. What was the dependent rate for the last three years?

N/A

17. Does the college add additional fees to the student premium?

No.

18. Can you provide the student policy for the last three years?

N/A

19. Have there been any plan changes in the last three years?

N/A

20. Can you provide claim utilization reports for the last three years?

N/A

21. Can you provide detailed information on claims over 20k for the last three years?

N/A

22. Can you provide loss ratio reports from the current broker for the last three years?

N/A

23. Can you provide census information, including age and dependents covered?

No.

24. How many international students (F and J visa holders) attend NJCU?

Approximately 200 a semester.

- a. Further to that point, how many international students would you anticipate will be enrolled under the insurance program per semester?

Approximately 200 a semester.

25. Is it NJCU's intention to mandate that all international students be covered under this plan, or will students be permitted to waive out? If so, under what circumstances?

Waiver only if student has equivalent coverage with local provider network

26. Can you clarify your implementation timeline? 2.4 states target implementation is July 15, 2019 with full implementation to occur Spring 2020. Is your goal to begin enrolling students into coverage for fall semester or not until spring 2020 semester?

Cohort of 50 students starting on July 27. We will be more flexible with FA19 requirements because some students may have purchased insurance before the NJCU policy is in place. Full implementation to start Jan 2020.

- a. If coverage is needed for Fall 2019, what is the earliest coverage effective date that would be needed?

August 30, 2019

27. Please confirm this plan is intended for incoming international students only? Or is this incoming to NJCU and outgoing while on a study abroad?

Inbound only.

28. Under the mandatory program – how many students would you anticipate to be enrolled?

Approximately 200 a semester.

29. Under the extension for Member institutions – how many students would you anticipate to be enrolled under the plan?

This cannot be determined.

30. Under the NJHEPA - how many students would you anticipate to be enrolled under the plan?

This cannot be determined.

31. Is there any claims experience or loss runs which can be reviewed?

N/A

32. Is there a current schedule of benefits ?

N/A

The RFP proposal due date is Tuesday, July 2, 2019 at 2:00 p.m.

All other terms and conditions of the bid specifications shall remain the same.

END OF ADDENDUM