

RFP #SDBOR01172023

**SOUTH DAKOTA BOARD OF REGENTS
EXECUTIVE DIRECTORS OFFICE
306 EAST CAPITOL AVENUE, SUITE 200
PIERRE, SD 57501**

INTERNATIONAL STUDENT HEALTH INSURANCE SERVICES

PROPOSALS WILL BE OPENED FEBRUARY 21, 2023

RFP #: SDBOR01172023

BUYER: SDBOR

PHONE: (605) 773-3455

READ CAREFULLY

FIRM NAME: _____ AUTHORIZED SIGNATURE: _____

ADDRESS: _____ TYPE OR PRINT NAME: _____

CITY/STATE: _____ TELEPHONE NO: _____

ZIP (9 DIGIT): _____ FAX NO: _____

FEDERAL TAX ID#: _____ E-MAIL: _____

PRIMARY CONTACT INFORMATION

CONTACT NAME: _____ TELEPHONE NO: _____

FAX NO: _____ E-MAIL: _____

1.0 GENERAL INFORMATION**1.1 PURPOSE OF REQUEST FOR PROPOSAL (RFP)**

The purpose of this Request for Proposal (RFP) is to obtain competitive proposals for fully insured international student health care coverage for institutions of higher education that are members of the South Dakota Board of Regents (SDBOR) System. The SDBOR includes six universities: Black Hills State University, Dakota State University, Northern State University, South Dakota School of Mines & Technology, South Dakota State University, and the University of South Dakota. For more information, visit <http://www.sdbor.edu>.

Per Board of Regents Policy 3:14 – Student Insurance, “Foreign National students, except for those entitled to establish a legal domicile in South Dakota, who have enrolled in any Board of Regents university, are required to purchase a university approved health insurance plan. Spouse and dependents are also required to have proof of insurance and must submit this to their university representative by the census date, as outlined in the academic calendar.”

The number of international students as well as the policy months covered over the last few academic years are included in the table below:

Plan/Segment participants	AY 2019-20	AY 2020-21	AY 2021-22	AY 2022-23 (est.)
Total participants/month*				
Aug 1 – Dec 31	1052	734	871	1105
Jan 1 – May 31	973	744	938	
Summer (Jun/Jul)**	907	742	921	
Basic				
Aug 1 – Dec 31	774	509	588	803
Jan 1 – May 31	724	511	645	
Summer	680	509	634	
Enhanced				
Aug 1 – Dec 31	278	225	283	302
Jan 1 – May 31	249	233	293	
Summer	227	233	287	
Dependents				
Aug 1 – Dec 31	6 Basic 5 Enhanced	7 Basic 5 Enhanced	6 Basic 6 Enhanced	5 Basic
Jan 1 – May 31	5 Basic 7 Enhanced	5 Basic 5 Enhanced	10 Basic 1 Enhanced	
Summer	5 Basic 7 Enhanced	6 Basic 5 Enhanced	8 Basic 2 Enhanced	

*Numbers vary slightly from month to month and are an average.

**Summer numbers may be slightly reduced for summer refunds.

Description	AY 2019-20	AY 2020-21	AY 2021-22	AY 2022-23 (est.)
Participant months (students)	11939	8874	10887	5525
Dependent months	139	132	135	25

References in this RFP to the “State of South Dakota”, “State”, and “SDBOR” shall have the same meaning and refer to the South Dakota Board of Regents and the State of South Dakota.

References in this RFP to “Vendor” or “Contractor” shall have the same meaning and refer to the person or firm submitting a proposal and to the person or firm to which an award is made.

1.2 ISSUING OFFICE AND RFP REFERENCE NUMBER

SDBOR is the issuing office for this document and all subsequent addenda relating to it. The reference number for the transaction is RFP #SDBOR01172023. This number must be referred to on all proposals, correspondence, and documentation relating to the RFP.

1.3 SCHEDULE OF ACTIVITIES (SUBJECT TO CHANGE)

RFP Publication	January 17, 2023
Deadline for Submission of Written Inquiries	January 31, 2023
Responses to Vendor Questions	February 7, 2023
Proposal Submission	Received by end of business February 17, 2023
Proposal Evaluations	Completed by March 15, 2023
Anticipated Award Decision/Contract Negotiations	April 1, 2023

SUBMITTING YOUR PROPOSAL

An electronic copy of the proposal in Microsoft Word or .pdf format is required. Proposals should be prepared in such a way as to provide a straightforward, concise delineation of capacities to satisfy the requirements of the RFP. Emphasis should concentrate on conformance to the RFP instructions, responsiveness to RFP requirements, and on completeness and clarity of content. All proposals and accompanying documents become the property of SDBOR.

Please submit to:

katie.hubbart@sdbor.edu

Subject Line: REQUEST FOR PROPOSAL #SDBOR01172023

Receipt of a proposal by any other SDBOR office than the one stipulated does not constitute receipt of a proposal by the South Dakota Board of Regents office for purposes of this RFP. Proposals received after the deadline will be late and ineligible for consideration. Fax and email responses will not be considered. To ensure confidentiality of the documents, all proposals must be packaged, sealed and show the following information on the outside of the package:

1. Respondent's name and address
2. Request for proposal title: SDBOR Education Abroad, Travel Insurance, Repatriation and Medical Evacuation RFP #SDBOR01242022

No proposal shall be accepted from, or no contract or purchase order shall be awarded to any person, firm or corporation that is in arrears upon any obligations to the State of South Dakota, or that otherwise may be deemed irresponsible or unreliable by the State of South Dakota.

1.4 CERTIFICATION REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY AND VOLUNTARY EXCLUSION – LOWER TIER COVERED TRANSACTIONS

By signing and submitting this proposal, the vendor certifies that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation, by any Federal department or agency, from transactions involving the use of Federal funds.

Where the vendor is unable to certify to any of the statements in this certification, the bidder shall attach an explanation to their offer.

1.5 NON-DISCRIMINATION STATEMENT

The State of South Dakota requires that all contractors, vendors, and suppliers doing business with any State agency, department, or institution, provide a statement of non-discrimination. By signing and submitting their proposal, the vendor certifies they do not discriminate in their employment practices with regard to race, color, creed, religion, age, sex, ancestry, national origin or disability.

1.6 MODIFICATION OR WITHDRAWAL OF PROPOSALS

Proposals may be modified or withdrawn by the vendor prior to the established due date and time.

No oral, telephonic, telegraphic or facsimile responses or modifications to informal, formal bids, or Request for Proposals will be considered.

1.7 VENDOR INQUIRIES

Vendors may make written or email inquiries concerning this RFP to obtain clarification of requirements. No inquiries will be accepted after the date and time indicated in the Schedule of Activities. All questions about this RFP must be submitted in writing and delivered electronically to Katie.Hubbart@sdbor.edu and a cc: to Janice.Minder@sdbor.edu on or before the required due date according to the schedule of activities in section 1.2. Questions should include the subject line "RFP #SDBOR01172023".

SDBOR prefers to respond to vendor's inquiries (if required) via e-mail. If a vendor does not indicate an email address, the State's response will be sent via fax. If no fax number is provided, the State will mail the response to the vendor. All vendors will be informed of any inquiries and the State's response. Vendors may not rely on any other statements, either of a written or oral nature, that alter any specification or other term or condition of this RFP. Vendors will be notified in the same manner as indicated above regarding any modifications to this RFP.

1.8 PROPRIETARY INFORMATION

The proposal of the successful vendor(s) becomes public information. Proprietary information can be protected under limited circumstances such as client lists and non-public financial statements. Pricing and service elements are not considered proprietary. An entire proposal may not be marked as proprietary. Vendors must clearly identify in the Executive Summary and mark in the body of the proposal any specific proprietary information they are requesting to be protected. The Executive Summary must contain specific justification explaining why the information is to be protected. Proposals may be reviewed and evaluated by any person at the discretion of the State. All materials submitted become the property of the State of South Dakota and may be returned only at the State's option.

1.9 LENGTH OF CONTRACT

Services and insurance coverage shall commence on August 1, 2023 through July 31, 2024. The South Dakota Board of Regents shall have the option to renew the contract for five additional one-year periods. Any changes to the terms for renewal periods shall be negotiated by April 1 of each year. Each year, the updated cost of coverage should be available to students by June 1, with students able to enroll in plans by June 15.

1.10 GOVERNING LAW

Venue for any and all legal action regarding or arising out of the transaction covered herein shall be solely in the State of South Dakota. The laws of South Dakota shall govern this transaction.

1.11 DISCUSSIONS WITH VENDORS (ORAL PRESENTATION/NEGOTIATIONS)

An oral presentation by a vendor to clarify a proposal may be required at the sole discretion of SDBOR. However, SDBOR may award a contract based on the initial proposals received without discussion with the Vendor. If oral presentations are required, they will be scheduled after the submission of proposals. Oral presentations will be made at the vendor's expense.

This process is a Request for Proposal/Competitive Negotiation process. Each Proposal shall be evaluated, and each respondent shall be available for negotiation meetings at SDBOR's request. SDBOR reserves the right to negotiate on any and/or all components of every proposal submitted. From the time the proposals are submitted until the formal award of a contract, each proposal is considered a working document and as such, will be kept confidential. The negotiation discussions will also be held as confidential until such time as the award is completed.

2.0 STANDARD CONTRACT TERMS AND CONDITIONS

Any contract or agreement resulting from this RFP will include the State's standard terms and conditions as listed below, along with any additional terms and conditions as negotiated by the parties:

- 2.1** The Contractor will perform those services described in the Work Plan, which will be attached to the contract as Exhibit A and incorporated by reference. The Contractor's response to this RFP shall be considered part of the Work Plan.
- 2.2** The services to be provided under the contract shall commence and terminate on mutually agreed upon dates. Terms for early termination shall be included in the agreement as negotiated by the parties.
- 2.3** The terms of the agreement shall state whether or not the Contractor will use State equipment, supplies or facilities. If the Contractor will use State equipment, supplies or facilities, the scope and conditions of such use will be clearly indicated in the agreement.
- 2.4** Unless otherwise negotiated and agreed upon by the parties, The State will make payment in compliance with the Prompt Payment Act, SDCL 5-26 for services provided under the contract.
- 2.5** The agreement shall indicate whether or not the State shall have the option to renew the agreement. If a renewal option is specified, the State shall have the option to renew the agreement (unless otherwise modified by a special contract term, condition, or specification), under the same terms and conditions, for one (1) year intervals. Notice of intent to renew shall be given by the State to the Contractor as mutually agreed upon prior to the end of the current contract term. If the notice of intent to renew is given, the Agreement shall renew unless terminated by either party pursuant to the Termination Provision of the Agreement.
- 2.6** The Contractor agrees to indemnify and hold the State of South Dakota, its officers, agents and employees, harmless from and against any and all actions, suits, damages, liability or other proceedings that may arise as the result of performing services hereunder. This section does not require the Contractor to be responsible for or defend against claims or damages arising solely from errors or omissions of the State, its officers, agents and employees.
- 2.7** The Contractor, at all times during the term of the Agreement, shall obtain and maintain in force insurance coverage of the types and with the limits as follows:
 - A. Commercial General Liability Insurance:

The Contractor shall maintain occurrence based commercial general liability insurance or equivalent form with a limit of not less than \$1,000,000 for each occurrence and \$2,000,000 aggregate.
 - B. Worker's Compensation Insurance:

The Contractor shall procure and maintain workers' compensation and employers' liability insurance as required by South Dakota law.

Before beginning work under the Agreement, the Contractor shall furnish the State with properly executed Certificates of Insurance which shall clearly evidence all insurance required in this Agreement and which provide that such insurance may not be canceled, except on 30 days' prior written notice to the State. The Contractor shall furnish copies of insurance policies if requested by the State.
- 2.8** While performing services under agreement with the State, the Contractor is an independent contractor and not an officer, agent, or employee of the State of South Dakota.
- 2.9** Contractor agrees to report to the State any event encountered in the course of performance of this Agreement which results in injury, or death, to the person or property of third parties, or which may otherwise subject Contractor or the State to liability. Contractor shall report any such event to the State immediately upon discovery.

Contractor's obligation under this section shall only be to report the occurrence of any event to the State and to make any other report provided for by their duties or applicable law. Contractor's obligation to report shall not require disclosure of any information subject to privilege or confidentiality under law (e.g., attorney-client communications). Reporting to the State under this section shall not excuse or satisfy any obligation of Contractor to report any event to law enforcement or other entities under the requirement of any applicable law.

- 2.10 Termination Provision:** The Agreement may be terminated by either party by providing written notice as mutually agreed and specified in the Agreement. In the event the Contractor breaches any of the terms or conditions of the Agreement, the Agreement may be terminated by SDBOR at any time with or without notice. If termination for such a default is effected by SDBOR, any payments due to Contractor at the time of termination may be adjusted to cover any additional costs to SDBOR because of Contractor's default. Upon termination SDBOR may take over the work and may award another party an agreement to complete the work under the Agreement. If after SDBOR termination for a default by Contractor it is determined that Contractor was not at fault, then the Contractor shall be paid for eligible services rendered and expenses incurred up to the date of termination.
- 2.11** The Agreement depends upon the continued availability of appropriated funds and expenditure authority from the Legislature for the intended purpose. If for any reason the Legislature fails to appropriate funds or grant expenditure authority, or funds become unavailable by operation of law or federal funds reductions, the Agreement will be terminated by the State. Termination for any of these reasons is not a default by the State nor does it give rise to a claim against the State.
- 2.12** The Agreement may not be assigned without the express prior written consent of SDBOR. This Agreement may not be amended except in writing, which writing shall be expressly identified as a part thereof, and be signed by an authorized representative of each of the parties thereto.
- 2.13** The Agreement shall be governed by and construed in accordance with the laws of the State of South Dakota. Any lawsuit pertaining to or affecting the Agreement shall be venued in Circuit Court, Sixth Judicial Circuit, Hughes County, South Dakota.
- 2.14** The Contractor will comply with all federal, state and local laws, regulations, ordinances, guidelines, permits and requirements applicable to providing services pursuant to the Agreement, and will be solely responsible for obtaining current information on such requirements.
- 2.15** In the event that any court of competent jurisdiction shall hold any provision of the Agreement unenforceable or invalid, such holding shall not invalidate or render unenforceable any other provision thereof.
- 2.16** All other prior discussions, communications and representations concerning the subject matter of the Agreement are superseded by the terms of the Agreement, and except as specifically provided therein, the Agreement constitutes the entire agreement with respect to the subject matter thereof.
- 2.17** Any notice or other communication required under the Agreement shall be in writing and sent to the appropriate address and individuals indicated in the Agreement, or such authorized designees as either party may from time to time designate in writing. Notices or communications to or between the parties shall be deemed to have been delivered when mailed by first class mail, provided that notice of default or termination shall be sent by registered or certified mail, or, if personally delivered, when received by such party.
- 2.18** The Contractor may not use subcontractors to perform the services described in the Agreement without the express prior written consent of the State. The Contractor will include provisions in its subcontracts requiring its subcontractors to comply with the applicable provisions of the Agreement, to indemnify the State, and to provide insurance coverage for the benefit of the State in a manner consistent with the Agreement. The Contractor will cause its subcontractors, agents, and employees to comply, with applicable federal, state and local laws, regulations, ordinances, guidelines, permits and requirements and will adopt such review and inspection procedures as are necessary to assure such compliance.

- 2.19** Restriction of Boycott of Israel. Consistent with Executive Order 2020-01, for contractors, vendors, suppliers, or subcontractors with five (5) or more employees who enter into a contract with the State of South Dakota that involves the expenditure of one hundred thousand dollars (\$100,000) or more, by signing this contract, the contractor certifies and agrees, if applicable, that it has not refused to transact business activities, has not terminated business activities, and has not taken other similar actions intended to limit its commercial relations, related to the subject matter of the contract, with a person or entity that is either the State of Israel, or a company doing business in or with Israel or authorized by, licensed by, or organized under the laws of the State of Israel to do business, or doing business in the State of Israel, with the specific intent to accomplish a boycott or divestment of Israel in a manner which constitutes unlawful discrimination. It is understood and agreed that, if this certification is false, such false certification will constitute grounds for the State to terminate this contract. The contractor further agrees to provide immediate written notice to the State if during the term of the contract it no longer complies with this certification, and agrees such noncompliance may be grounds for contract termination.

3.0 SCOPE OF WORK

The Scope of Work may be modified by written addendum and will be made a part of the Agreement. While the exact nature and extent of the services are subject to negotiations, the minimum professional services and products are as follows:

- 3.1** Assist students in understanding the U.S. healthcare system, including but not limited to healthcare plans, premiums, co-pays, and deductibles.
- 3.2** Meet student needs in finding care, providers and in the administration and filing of claims.
- 3.3** Assure that insurance plans are in place in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers/underwriters. SDBOR would require coverage options in place by June 1, with students able to enroll by June 15.
- 3.4** Provide early warning of anticipated rate and coverage changes or renewal problems.
- 3.5** Meet quarterly with SDBOR staff and designated representatives to address customer service, general updates, and questions. Additional meetings may be requested as necessary.
- 3.6** Provide mid-year and year-end comprehensive reports that review the total claims summary per policy year or per semester, including total amount of incurred claims, total amount of paid claims, total number of claims submitted, total amount of discounts issued for each of those claims, reason for denied claims, total number of insured students per year or per semester, etc. Ability to sort information by university preferred.
- 3.7** Provide annual in-person customer support workshops as well as virtual workshops as needed.
- 3.8** Provide a primary point of contact who will respond within 3 working days to all insurance questions from international students or SDBOR staff members.
- 3.9** Provide multilingual customer service.
- 3.10** Provide a dedicated account manager to provide assistance to the SDBOR universities in managing the system plan, including training and educational support offered to its international students.
- 3.11** Provide web-based administrative capabilities, including online applications, access to medical cards, claim information review, and online chat.
- 3.12** Provide online self-enrollment capabilities for students, with the university having the ability to enroll students if necessary. The university shall have oversight of the enrollment process.
- 3.13** Provide affordable plan options that comply with SDBOR minimum plan requirements as described below.
- 3.14** Coverage Dates - Valid policy coverage dates for the effective time periods.

Two options

- Full year (August 1 – July 31)
 - Semesters
 - Fall (August 1 – December 31)
 - Spring/Summer (January 1 – July 31)
 - NOTE: Must have option and ability to reimburse students if they return home for the summer for the months of June and July.
 - In rare circumstances, coverage options should be available for students who need coverage outside of these date ranges. (Example: Students arriving on campus in June, prior to the start of the Fall semester)
- 3.15** Coverage - Coverage valid in South Dakota for outpatient care, hospitalization, emergency room, accidents, medical and surgery needs to be provided.
 - 3.16** Medical Benefits - Minimum \$500,000 USD coverage; medical benefits of at least \$100,000 USD per accident or illness.

- 3.17** Repatriation of Remains - At least \$25,000 USD coverage for repatriation.
- 3.18** Medical Evacuation - Expenses associated with the medical evacuation to his or her home country included - \$50,000 USD minimum.
- 3.19** Deductible - Not to exceed \$500 USD per accident or illness.
- 3.20** Medical Coverage - At least 75% coverage for each accident or illness (in PPO).
- 3.21** Reimbursement - Health plan has a non-reimbursement policy. This means that all medical bills must be paid DIRECTLY by the insurance company to the medical provider, including all medical providers in South Dakota.
- 3.22** Miscellaneous - The Plan must be in compliance with 22 CFR 62.14 (J exchange program requirements that went into effect on 15 May 2015).
- 3.23** Provide various plan options (at minimum two) to fit different coverage needs

Health insurance plans with the following are preferred (indicate whether your plan(s) include or do not include them and if there is a cost differential, please disclose in cost proposal):

- 3.24** Low co-pay/deductible
- 3.25** No pre-existing condition exclusion (or very limited)
- 3.26** No clauses limiting coverage due to blood alcohol level or drug use
 - Share information on coverage options. For instance, describe whether a student who is injured through no fault of his/her own (and also happens to have a blood alcohol level or drug use) still has coverage, e.g. a student is a passenger in a vehicle and is in an accident through no fault of his/her own.
- 3.27** Inpatient or outpatient treatment for non-emergency illness or injury, including participation in interscholastic, intermural, or club sports
- 3.28** Treatment of specified therapies, including acupuncture and physiotherapy
- 3.29** Inpatient or outpatient treatment for mental and nervous disorders, including drug or alcohol abuse, and regular counseling or therapy sessions
- 3.30** Laboratory tests/services
- 3.31** Prescription drugs, including oral contraceptives and devices (if not full coverage, then a reasonable percentage)
- 3.32** Dental repairs or treatment (related to injury/accident)
- 3.33** Professional ground or air ambulance service to nearest hospital (in country or neighboring country)
- 3.34** Bedside visit/emergency reunion (for close friend or family member)
- 3.35** Accidental death and dismemberment benefit
- 3.36** Maternity care/therapeutic termination of pregnancy
- 3.37** Routine nursery care of a newborn child of a covered pregnancy
- 3.38** Option to insure spouses, domestic partners and dependents under the same plan
- 3.39** Rider or separate coverage for:
 - Intercollegiate athletics (required)
 - Routine dental care (preferred)

Additional details regarding types and amounts of coverage desired are available in Appendix A of the RFP.

4.0 PROPOSAL REQUIREMENTS AND COMPANY QUALIFICATIONS

- 4.1** The vendor is cautioned that it is the vendor's sole responsibility to submit information related to the evaluation categories and that the State of South Dakota is under no obligation to solicit such information if it is not included with the proposal. The vendor's failure to submit such information may cause an adverse impact on the evaluation of the proposal.
- 4.2** **Vendor's Contacts:** Vendors and their agents (including subcontractors, employees, consultants, or anyone else acting on their behalf) must direct all of their questions or comments regarding the RFP, the evaluation, etc. to the buyer of record indicated on the first page of this RFP. Vendors and their agents may not contact any state employee other than the buyer of record regarding any of these matters during the solicitation and evaluation process. Inappropriate contacts are grounds for suspension and/or exclusion from specific procurements. Vendors and their agents who have questions regarding this matter should contact the buyer of record.
- 4.3** Provide the following information related to at least three previous and current service/contracts, performed by the vendor's organization, which are similar to the requirements of this RFP. Provide this information for any service/contract that has been terminated, expired or not renewed in the past three years.
- a. Name, address and telephone number of client/contracting agency and a representative of that agency who may be contacted for verification of all information submitted;
 - b. Dates of the service/contract; and
 - c. A brief, written description of the specific prior services performed and requirements thereof.
- 4.4** Provide detailed information regarding acceptable loss ratios and at what point would premium rates are likely to increase.
- 4.5** Provide A.M. Best rating for the insurance carrier being proposed.

5.0 PROPOSAL RESPONSE FORMAT

- 5.1** The vendor should provide one (1) electronic copy of their entire proposal, including all attachments, in Microsoft Word or PDF electronic format. Vendors may not send the electronically formatted copy of their proposal via email.
 - 5.1.1 The proposal should be page numbered and should have an index and/or a table of contents referencing the appropriate page number.
- 5.2** All proposals must be organized and tabbed with labels for the following headings:
 - 5.2.1 **RFP Form.** The State's Request for Proposal form completed and signed.
 - 5.2.2 **Executive Summary.** The one or two-page executive summary is to briefly describe the vendor's proposal. This summary should highlight the major features of the proposal. It must indicate any requirements that cannot be met by the vendor. The reader should be able to determine the essence of the proposal by reading the executive summary. Proprietary information requests should be identified in this section.
 - 5.2.3 **Detailed Response.** This section should constitute the major portion of the proposal and must contain at least the following information:
 - 5.2.3.1 A complete narrative of the vendor's assessment of the work to be performed, the vendor's ability and approach, and the resources necessary to fulfill the requirements. This should demonstrate the vendor's understanding of the desired overall performance expectations.
 - 5.2.3.2 A specific point-by-point response, in the order listed, to each requirement in the RFP. The response should identify each requirement being addressed as enumerated in the RFP.
 - 5.2.3.3 A clear description of any options or alternatives proposed.

6.0 PROPOSAL EVALUATION AND AWARD PROCESS

- 6.1** After determining that a proposal satisfies the mandatory requirements stated in the Request for Proposal, the evaluator(s) shall use subjective judgment in conducting a comparative assessment of the proposal by considering each of the following criteria:
- 6.1.1 Specialized expertise, capabilities, and technical competence as demonstrated by the proposed approach and methodology to meet the project requirements;
 - 6.1.2 Resources available to perform the work, including any specialized services, within the specified time limits for the project;
 - 6.1.3 Record of past performance, including price and cost data from previous projects, quality of work, ability to meet schedules, cost control, and contract administration;
 - 6.1.4 Ease of plan administration and availability of online enrollment functions and an online portal for administrations and plan participants; *(Access to this service/product should include, at minimum, online services (including mobile), such as access portals for students and administrators, tutorials and training for end users, websites, digital materials (video, audio), and telecommunications, including prompt email and/or telephone service.)*
 - 6.1.5 Ability to provide strong administrative support and member services to the SDBOR.
 - 6.1.6 Compliance with applicable State and Federal laws and regulations.
 - 6.1.7 Price
- 6.2** Experience and reliability of the vendor's organization are considered subjectively in the evaluation process. Therefore, the vendor is advised to submit any information which documents successful and reliable experience in past performances, especially those performances related to the requirements of this RFP.
- 6.3** The qualifications of the personnel proposed by the vendor to perform the requirements of this RFP, whether from the vendor's organization or from a proposed subcontractor, will be subjectively evaluated. Therefore, the vendor should submit detailed information related to the experience and qualifications, including education and training, of proposed personnel.
- 6.4** The State reserves the right to reject any or all proposals, waive technicalities, and make award(s) as deemed to be in the best interest of the State of South Dakota.
- 6.5 Award:** SDBOR and the highest ranked offeror shall mutually discuss and refine the scope of services for the project and shall negotiate terms, including compensation and performance schedule.
- 6.5.1 If the agency and the highest ranked offeror are unable for any reason to negotiate a contract at a compensation level that is reasonable and fair to the agency, the agency shall, either orally or in writing, terminate negotiations with the contractor. The agency may then negotiate with the next highest ranked contractor.
 - 6.5.2 The negotiation process may continue through successive offerors, according to agency ranking, until an agreement is reached or the agency terminates the contracting process.

7.0 COST PROPOSAL**7.1 Instructions**

Vendor must complete this section in its entirety and may supplement this section with additional pages as to provide SDBOR with a more detailed breakdown, backup and/or options of related cost associated with the services being solicited in this solicitation.

7.2 Annual Premium

The vendor shall furnish all resources and services necessary and required to provide health insurance coverage to international students and scholars in the SDBOR system, in accordance with the scope of services, and the general terms and conditions of this RFP for the price(s) listed below.

DESCRIPTION OF COVERAGE OPTION #1	RATE/PREMIUM*	
	*If applicable, add breakdown by age.	
Blanket Accident and Sickness Insurance to be provided on an Annual Basis .	Student	\$ _____ Per Year
	Spouse	\$ _____ Per Year
	Each Child	\$ _____ Per Year
Blanket Accident and Sickness Insurance to be provided for the Fall Semester . (August 1 through December 31)	Student	\$ _____ Per Fall Semester
	Spouse	\$ _____ Per Fall
	Each Child	\$ _____ Per Fall Semester
Blanket Accident and Sickness Insurance to be provided for the Spring/Summer Semester . (January 1 through July 31)	Student	\$ _____ Per Spring/Summer Semester
	Spouse	\$ _____ Per Spring/Summer Semester
	Each Child	\$ _____ Per Spring/Summer Semester

DESCRIPTION OF COVERAGE OPTION #2	RATE/PREMIUM*	
	*If applicable, add breakdown by age.	
Blanket Accident and Sickness Insurance to be provided on an Annual Basis .	Student	\$ _____ Per Year
	Spouse	\$ _____ Per Year
	Each Child	\$ _____ Per Year
Blanket Accident and Sickness Insurance to be provided for the Fall Semester . (August 1 through December 31)	Student	\$ _____ Per Fall Semester
	Spouse	\$ _____ Per Fall
	Each Child	\$ _____ Per Fall Semester
Blanket Accident and Sickness Insurance to be provided for the Spring/Summer Semester . (January 1 through July 31)	Student	\$ _____ Per Spring/Summer Semester
	Spouse	\$ _____ Per Spring/Summer Semester
	Each Child	\$ _____ Per Spring/Summer Semester

DESCRIPTION OF COVERAGE OPTION #3	RATE/PREMIUM*	
	*If applicable, add breakdown by age.	
Blanket Accident and Sickness Insurance to be provided on an Annual Basis .	Student	\$ _____ Per Year
	Spouse	\$ _____ Per Year
	Each Child	\$ _____ Per Year
Blanket Accident and Sickness Insurance to be provided for the Fall Semester . (August 1 through December 31)	Student	\$ _____ Per Fall Semester
	Spouse	\$ _____ Per Fall
	Each Child	\$ _____ Per Fall Semester
Blanket Accident and Sickness Insurance to be provided for the Spring/Summer Semester . (January 1 through July 31)	Student	\$ _____ Per Spring/Summer Semester
	Spouse	\$ _____ Per Spring/Summer Semester
	Each Child	\$ _____ Per Spring/Summer Semester

7.3 Detailed Cost Breakdown of Preferred Features (See Section 3.0)

Health plans with the following features are preferred (see section 3.0). Please indicate if your plan(s) can accommodate the following and, if so, any additional cost.

	Can Accommodate (Y / N)			Additional Cost (Y / N) *If Y, indicate how much.		
	Plan Option #1	Plan Option #2	Plan Option #3	Plan Option #1	Plan Option #2	Plan Option #3
Preferred Features:						
Low co-pay/deductible						
No pre-existing condition exclusion (or very limited)						
No clauses limiting coverage due to blood alcohol level or drug use (as indicated in Scope of Work item 3:25)						
Inpatient or outpatient treatment for non-emergency illness or injury, including participation in interscholastic, intermural, or club sports						
Treatment of specified therapies, including acupuncture and physiotherapy						
Inpatient or outpatient treatment for mental and nervous disorders, including drug or alcohol abuse, and regular counseling or therapy sessions						
Laboratory tests/services						
Prescription drugs, including oral contraceptives and devices (if not full coverage, then a reasonable percentage)						
Dental repairs or treatment (related to injury/accident)						
Professional ground or air ambulance service to nearest hospital (in country or neighboring country)						
Bedside visit/emergency reunion (for close friend or family member)						
Accidental death and dismemberment benefit						
Maternity care/therapeutic termination of pregnancy						
Routine nursery care of a newborn child of a covered pregnancy						
Option to insure spouses, domestic partners and dependents under the same plan						
Rider or separate coverage for:						
• Routine dental care						
• Intercollegiate athletics						