



NORTHWEST ARKANSAS COMMUNITY COLLEGE

RFP-25-004 International Student Insurance and Study Abroad Insurance

Question and Answer

Question Area	Bid No. RFP-25-04 - Question	Answers
Question 1 International Student Insurance	Does your pool of F1 students also include international athletes? If so, do you require a plan with athletic coverage?	We have one F1 student athlete and she is on the same plan as all F1 students. In the future this might be something we need but not right now.
Question 2 International Student Insurance	Can you please provide a copy of your current policy?	The current policy is attached.
Question 3 International Student Insurance	Can you please provide a loss ratio report for the past 3 years?	Approximate: 2022 Group Loss Ratio = 11.3% 2023 Group Loss Ratio = 23.8% 2024 Group Loss Ratio = 6.3%
Question 4 International Student Insurance	Do you have a claims data report?	Approximately: 2022 Paid Claims = \$3,495 2023 Paid Claims = \$13,737 2024 Paid Claims = \$3,386
Question 5 Study Abroad	Can you please provide a copy of your current policy?	The current policy is attached

Question 6 Study Abroad	Aside from the faculty-led programs listed on the RFP, do you require independent students, staff or chaperones going abroad to enroll in the college insurance?	Our current plan covers all students, staff and faculty traveling. We do not enroll individually.
Question 7 Study Abroad	Please specify how many inbound students were covered vs. study abroad in 2024-2025	75 inbound vs. 38 students and 5 staff/faculty outbound
Question 8 Study abroad	Current and past 3 years of plan designs or brochures	plan certificates from the past three years are attached.
Question 9 Study Abroad	Current and past 3 years of net premium/rate history	Rate History 2021 \$83.46 per month, 2023 \$3.04 per day, 2024 \$3.04 per day Net Premium 2022 \$31,049, 2023 \$43,996, 2024 \$50,632
Question 10 International Student Insurance	How do you currently enroll students in the outbound study abroad insurance plan?	Students get access to a QR code that walks them through how to sign up using our school code.
Question 11 International Student Insurance	How do you currently enroll students in the inbound international insurance plan?	We collect payment and provide a list of our F1 student names to our provider at the beginning of each semester.
Question 12 International Student Insurance	How are premiums currently paid for both the outbound and inbound insurance plan?	For outbound we pay a yearly premium. For inbound we currently pay twice a year. Once in the fall and one in the spring.

Question 13. International Student Insurance	Can you please provide detailed loss runs for both the inbound and outbound plans?	I don't have this. I have sent an email asking to both. We will see if we get it back in time.
Question 14. International Student Insurance	Is there benefit on the inbound plan for student athlete injuries? If so what is the benefit limit?	We do not have anything specific right now for athletes.
Question 15. International Student Insurance	How many athletes are currently purchasing the international student insurance plan?	1
Question 16.	Please provide an age census of students insured in the past year. A list of date of birth's is sufficient. Alternatively, you can provide number of students in each age group:	A. Under 25 B. 25 to 29 C. 30-64
Question 17.	For the last 3 years (22-23, 23-24, 24-25) please provide: a. Total premiums, collected (separated by year) b. above c. above d. Number of primary insured and dependents	a. 2022 \$34,994 2023 \$57,733 2024 \$54,018 2025 not available b. above c. above d. # of primary insured 2022 78, 2023 129, 2024 75 # dependents not available
Question 18.	Number of students insured in last year – page 2 of the RFP lists 2024 enrollments as 75 but then the paragraph above lists 120. Which is true?	Our data shows 75
Question 19.	Has there been a major change in benefits over the past 3 years?	no

Question 20.	Is the college trying to match the current plan benefits? Or would like to update coverage?	We want to provide the best coverage we can while keeping the cost low for our students.
Question 21.	We noticed several sections of the RFP include the instruction: “Do not provide responses to items in this section unless specifically and expressly required.” To ensure we submit a complete and compliant proposal, could you please clarify with specific sections or items do require a response as part of the Response packet?	The official pricing sheet should reflect the quoted pricing. It should be clearly identified as the Price Proposal. The remaining documents would be the Technical Response.
Question 22.	Is enrollment in this plan mandatory for students?	Yes it is. In the past the only exception has been given for pregnant students.
Question 23.	Does the extra copy of the response need to be on a flash drive or can it be emailed?	A flash drive. The bid response can not be emailed.
Question 24.	What is the premium per month for 2024-2025?	Not available
Question 25.	How many of the international students are younger than 24?	33
Question 26.	What is the waiver process?	Only exception has been given for students that are pregnant with proof of another coverage.

Question 27.	What are the top 3 countries representing your students?	Vietnam, China, Colombia
Question 28.	Are there specific limits that your are requesting (benefit amounts)	no
Question 29.	Are you asking for a monthly or daily rate?	Either. Students pay semesterly.
Question 30.	How many copies of the RFP are needed	One Original and one USB Drive. One Copy and one USB Drive If you want info redacted, provide one USB redacted
Question 31.	Enrollment has dropped from years past. What contributes to this decrease in enrollment?	COVID and difficulty obtaining visas.
Question 32.	Please confirm if requesting mandatory coverage or hard waiver.	It is mandated for all our F1 students.
Question 33.	What is your carrier history? How long have you been with the current carrier?	Since 2018
Question 34. EO 98-04 Disclosure Form	I am unable to download the EO 98-04 Disclosure Form	https://transform.ar.gov/wp-content/uploads/2020/04/contgrantform.pdf

Question 35.	Given the decrease in enrollment, please confirm if coverage is mandatory or if you intend to make it mandatory to drive up enrollment.	It has always been mandatory.
---------------------	--	--------------------------------------