Student Insurance RFP – CCC-10-6
Questions and Answers
(Note – no questions were accepted after May 11, 2010)

1. Please provide any plan changes over the last three years or copies of the policy brochures over the last three years.

Response: The plans for the last three years are attached for your review.

2. Please provide the rate history for the last three years.

Response: The rate history can be found on page five for your review.

3. Please confirm the paid 'as of' date for the premium and claims table within the RFP on page 4.

Response: The paid out amount for 2009 is from September 2009 through March 2010, not for the entire year. The rest of the information was given to us by the current provider.

4. If detailed paid claims reports are available, please provide them.

Response: Information is not available.

5. If large claimants over $10,000 are available, please provide them.

Response: Information is not available

6. If there is a top provider list for the current and two prior policy years, please provide it.

Response: Information is not available
7. Do all the campuses have a coordinated health services for the student health plan and are billable services submitted the student insurance carrier?

Response: The Connecticut Community Colleges do not have coordinated health services.

8. The Injury plan excludes consultants and RX. If our proposed plan includes this, would this be an acceptable deviation?

Response: Yes, under the “other coverage enhancements portion” of this RFP.

9. The Sickness plan excludes assistant surgeon, injections, chemotherapy, RX, durable medical equipment. If our proposed plan includes this, would this be an acceptable deviation?

Response: Yes, under the “other coverage enhancements portion” of this RFP.

10. Our plan will not require a claim form. Students will receive and ID card to show to the doctor. Will this be an acceptable deviation for the plan we propose?

Response: Yes, this is acceptable.

11. What is the makeup of the evaluation team in the System Office? We are trying to understanding the system’s procurement team make up.

Response: This information is not needed to respond to this RFP.

12. Please the date the claim experience on Page 4 is run through.

Response: Question is unintelligible as written.

13. For plan years 06/07-09/10 as of 4/30/10, can we get the following information broken out by campus and Mandatory vs. Optional plans?

   a. Plan designs

   Response: This RFP is for the entire CCC System. The plan design would be the same System wide.

   b. Detailed claim runs per year (including Large claim detail):

   Response: Information is not available
c. rates, (net of any administrative fees) premium, (individual & total)

Response: The rate history can be found on page five for your review.

d. total enrollment. Please further breakout by students vs. dependents if applicable.

Response: Estimated number of full and part-time students is 108,892. Dependent information is not available.

14. With regard to the following requested plan options, what benefit limits are desired? - School Time Accident coverage for Sports, Physical Therapy and Personal / Therapeutic Counseling.

Response: $20,000

15. Can we receive elaboration regarding the type of fluids exposure for which coverage is requested? - Does this pertain to Clinical course/lab work/activity? - Needle stick exposure? - Sports?

Response: Yes, for Clinical course/lab work/activity, Needle stick exposure and Sports.

16. On page 3 of RFP No. CCC-10-06, in section II. INSURANCE MINIMUMS/REQUIREMENT, number 3a states: Optional 24 hour coverage for injury and sickness insurance plan for credit and non-credit students. Please clarify/define ‘Non-Credit’ students?

Response: “Non-credit students” refers to students enrolled in courses that are not part of a program leading to a degree.

17. On page 3 of RFP No. CCC-10-06, in section II. INSURANCE MINIMUMS/REQUIREMENT, number 3b states: Preventative care coverage for the Optional 24 hour injury and sickness plan. Please clarify/define what ‘Preventative Care’ is to cover?

Response: Preventive care that includes immunizations and screenings which students typically need and use.

18. On page 3 of RFP No. CCC-10-06, in section II. INSURANCE MINIMUMS/REQUIREMENT, number 3c states: School time accident insurance that covers sports accidents. Please clarify/define ‘Sports Accidents? Does it mean intercollegiate, intramural, club sports?

Response: Yes, sports accidents that include intercollegiate, intramural and club sports.
19. On page 3 of RFP No. CCC-10-06, in section II. INSURANCE MINIMUMS/REQUIREMENT, number 3f states: School time accident insurance that covers personal/therapeutic counseling. Please clarify/define ‘personal/therapeutic counseling?’

Response: Counseling services provided by a licensed psychologist or comparable professional of four (4)/five (5) sessions comparable to that normally provided to students at a University’s Counseling Center.

20. On page 3 of RFP No. CCC-10-06, in section II. INSURANCE MINIMUMS/REQUIREMENT, number 3d states: School time accident insurance that covers physical therapy. This is already a covered benefit in the current plan. Please clarify/define what you are requesting to be changed from the existing/current benefit?

Response: We would like to explore the option of having physical therapy available without the patient being hospitalized.

21. Does the current Accident only plan cover ‘Non-Credit’ students? Non-Credit is not mentioned in the current eligibility statement for either plan.

Response: Yes, non-credit students are also covered under the current Accident plan.

22. May we have the other respondent’s questions as well as the answers provided by Connecticut Community Technical Colleges System?”

Response: Yes, please see above.
<table>
<thead>
<tr>
<th>Optional 24 hour cost for the coverage for injury and sickness plan</th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$468.00</td>
<td>$468.00</td>
<td>$374.00</td>
<td>$340.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>$711.00</td>
<td>$711.00</td>
<td>$569.00</td>
<td>$517.00</td>
</tr>
<tr>
<td>Children</td>
<td>$568.00</td>
<td>$568.00</td>
<td>$469.00</td>
<td>$426.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>School time accident insurance per student</th>
<th>2009</th>
<th>2008</th>
<th>2007</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>0.65</td>
<td>0.65</td>
<td>0.7</td>
<td>0.75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>174</td>
<td>149</td>
<td>159</td>
<td>152</td>
</tr>
<tr>
<td>Spouse</td>
<td>4</td>
<td>6</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Children</td>
<td>5</td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>