



**Invitation for Bid  
Amendment #1**

Solicitation Number **IFB- 2410**  
 Date Issued **03/15/2023**  
 Purchasing Officer **Jennifer Hester**  
 Phone **(843) 661-1161**  
 E-Mail Address **jdhester@fmarion.edu**  
 Amendment Date: **04/05/2023**

DESCRIPTION: **Provide Student Athletic Accident Insurance for Francis Marion University**

*The Term "Offer" Means Your "Bid" or "Proposal".*

**SUBMIT OFFER BY (Opening Date/Time): 04/18/2023 at 2:00 PM EST** See "Deadline For Submission Of Offer" provision  
**04/24/2023 at 2:00 PM EST**  
~~QUESTIONS MUST BE RECEIVED BY: 03/07/2018 at 2:00 PM EST~~ See "Questions From Offerors" provision

NUMBER OF COPIES TO BE SUBMITTED: 1

**SUBMIT YOUR OFFER TO ONE OF THE FOLLOWING ADDRESSES IN A SEALED PACKAGE.**

<b>MAILING ADDRESS:</b> <b>Francis Marion University</b> <b>Purchasing Office</b> <b>P.O. Box 100547</b> <b>Florence, SC 29502-0547</b>	<b>EXPRESS SHIPPING ADDRESS:</b> <b>Francis Marion University</b> <b>Central Receiving</b> <b>4822 E. Palmetto Street</b> <b>Florence, SC 29506</b>	<b>HAND-DELIVERY:</b> <b>Francis Marion University</b> <b>Purchasing Office (Room 102)</b> <b>Stokes Administration Building</b> <b>4822 E. Palmetto Street</b> <b>Florence, SC 29506</b>
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<b>CONFERENCE TYPE: N/A</b> <b>DATE &amp; TIME:</b> <b>As appropriate, see "Conferences - Pre-Bid/Proposal" &amp; "Site Visit" provisions</b>	<b>LOCATION:</b>
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<b>AWARD &amp; AMENDMENTS</b>	Award will be posted at the Physical Address stated above on <del>or around</del> <b>04/19/2023 04/25/2023</b> . The award, this solicitation, and any amendments will be posted at the following web address: <a href="http://www.fmarion.edu/about/solicitationsawards">http://www.fmarion.edu/about/solicitationsawards</a>
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You must submit a signed copy of this form with Your Offer. By submitting a bid or proposal, You agree to be bound by the terms of the Solicitation. You agree to hold Your Offer open for a minimum of thirty (30) calendar days after the Opening Date.

<b>NAME OF OFFEROR</b> (Full legal name of business submitting the offer)	<b>OFFEROR'S TYPE OF ENTITY:</b> (Check one)  <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation (tax-exempt) <input type="checkbox"/> Corporate entity (not tax-exempt) <input type="checkbox"/> Government entity (federal, state, or local) <input type="checkbox"/> Other _____
<b>AUTHORIZED SIGNATURE</b>  (Person signing must be authorized to submit binding offer to enter contract on behalf of Offeror named above.)	
<b>TITLE</b> (Business title of person signing above)	
<b>PRINTED NAME</b> (Printed name of person signing above) <b>DATE SIGNED</b>	

(See "Signing Your Offer" provision.)

Instructions regarding Offeror's name: Any award issued will be issued to, and the contract will be formed with, the entity identified as the offeror above. An offer may be submitted by only one legal entity. The entity named as the offeror must be a single and distinct legal entity. Do not use the name of a branch office or a division of a larger entity if the branch or division is not a separate legal entity, i.e., a separate corporation, partnership, sole proprietorship, etc.

**STATE OF INCORPORATION**  
 (If Offeror is a corporation, identify the state of Incorporation.)

**TAXPAYER IDENTIFICATION NO.**  
 (See "Taxpayer Identification Number" provision)

**PAGE TWO**

**(Return Page Two with Your Offer)**

HOME OFFICE ADDRESS (Address for offeror's home office / principal place of business)	NOTICE ADDRESS (Address to which all procurement and contract related notices should be sent.) (See "Notice" clause)	
	_____ Address	
	_____ Area Code - Number - Extension	_____ Facsimile
	_____ <b>E-mail Address</b>	

PAYMENT ADDRESS (Address to which payments will be sent.) (See "Payment" clause)	ORDER ADDRESS (Address to which purchase orders will be sent) (See "Purchase Orders and "Contract Documents" clauses)
_____ Payment Address same as Home Office Address _____ Payment Address same as Notice Address ( <b>check only one</b> )	_____ Order Address same as Home Office Address _____ Order Address same as Notice Address ( <b>check only one</b> )

<b>ACKNOWLEDGMENT OF AMENDMENTS</b> Offerors acknowledges receipt of amendments by indicating amendment number and its date of issue. (See "Amendments to Solicitation" Provision)							
Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date	Amendment No.	Amendment Issue Date

DISCOUNT FOR PROMPT PAYMENT (See "Discount for Prompt Payment" clause)	10 Calendar Days (%)	20 Calendar Days (%)	30 Calendar Days (%)	_____ Calendar Days (%)
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PREFERENCES - A NOTICE TO VENDORS (SEP. 2009): On June 16, 2009, the South Carolina General Assembly rewrote the law governing preferences available to in-state vendors, vendors using in-state subcontractors, and vendors selling in-state or US end products. This law appears in Section 11-35-1524 of the South Carolina Code of Laws. A summary of the new preferences is available at [www.procurement.sc.gov/preferences](http://www.procurement.sc.gov/preferences) . **ALL THE PREFERENCES MUST BE CLAIMED AND ARE APPLIED BY LINE ITEM, REGARDLESS OF WHETHER AWARD IS MADE BY ITEM OR LOT. VENDORS ARE CAUTIONED TO CAREFULLY REVIEW THE STATUTE BEFORE CLAIMING ANY PREFERENCES. THE REQUIREMENTS TO QUALIFY HAVE CHANGED. IF YOU REQUEST A PREFERENCE, YOU ARE CERTIFYING THAT YOUR OFFER QUALIFIES FOR THE PREFERENCE YOU'VE CLAIMED. IMPROPERLY REQUESTING A PREFERENCE CAN HAVE SERIOUS CONSEQUENCES.** [11-35-1524(E)(4)&(6)]

PREFERENCES - ADDRESS AND PHONE OF IN-STATE OFFICE: Please provide the address and phone number for your in-state office in the space provided below. An in-state office is necessary to claim either the Resident Vendor Preference (11-35-1524(C)(1)(i)&(ii)) or the Resident Contractor Preference (11-35-1524(C)(1)(iii)). Accordingly, you must provide this information to qualify for the preference. An in-state office is not required, but can be beneficial, if you are claiming the Resident Subcontractor Preference (11-35-1524(D)).

\_\_\_\_\_ In-State Office Address same as Home Office Address  
 \_\_\_\_\_ In-State Office Address same as Notice Address (**check only one**)

# Amendment 1

## IFB-2410 – Provide Student Athlete Accident Insurance

### AMENDMENTS TO SOLICITATION

- (a) The Solicitation may be amended at any time prior to opening.
- (b) Offerors shall acknowledge receipt of any amendment to this solicitation (1) by signing and returning the amendment, (2) by identifying the amendment number and date in the space provided for this purpose on Page Two, (3) by letter, or (4) by submitting a bid that indicates in some way that the bidder received the amendment.
- (c) If this solicitation is amended, then all terms and conditions which are not modified remain unchanged.

### Modifications

The following have been **added** or **changed/removed** or **emphasized**:

1) Cover Page, Page 1

SUBMIT OFFER BY (Opening Date/Time): ~~04/18/2023 at 2:00 PM EST~~ See "Deadline For Submission Of Offer" provision  
**04/24/2023 at 2:00 PM EST**

2) Cover Page, Page 1

AWARD & AMENDMENTS	Award will be posted at the Physical Address stated above on <del>or around 04/19/2023</del> <b>04/25/2023</b> . The award, this solicitation, and any amendments will be posted at the following web address: <a href="http://www.fmarion.edu/about/solicitationsawards">http://www.fmarion.edu/about/solicitationsawards</a>
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### Questions Asked

<b>Question 1</b>	Please provide the updated detailed loss run/claims report for the prior years for the program?
<b>Answer</b>	See Attachment 1 - Claims Reports for Amendment 1, found at <a href="http://www.fmarion.edu/about/solicitationsawards">http://www.fmarion.edu/about/solicitationsawards</a>
<b>Question 2</b>	What premiums have been charged for the past five academic years?
<b>Answer</b>	See the Solicitation IFB 2410- page 17, section 3.14.
<b>Question 3</b>	Does the University have a prior provider (broker)? If so, what vendor?
<b>Answer</b>	See the Solicitation IFB 2410- page 17, section 3.14.
<b>Question 4</b>	On page 37, on the bid schedule, it references the secondary policy as currently having a \$1,000 per injury deductible. What was the per injury deductible in the 2018, 2019, 2020, and 2021 policy years?
<b>Answer</b>	See the Solicitation IFB 2410- page 17, section 3.14.
<b>Question 5</b>	Can you provide a copy of the current policy?
<b>Answer</b>	See Attachment 2 - Current Policy for Amendment 2, found at <a href="http://www.fmarion.edu/about/solicitationsawards">http://www.fmarion.edu/about/solicitationsawards</a>
<b>Question 6</b>	Can you provide a copy of the current ICS policy?
<b>Answer</b>	See Attachment 3 - Current Policy ICS and other policies for Amendment 3, found at <a href="http://www.fmarion.edu/about/solicitationsawards">http://www.fmarion.edu/about/solicitationsawards</a>

<b>Question 7</b>	Have any sports teams been added or dropped in the prior 4 policy periods? If so, can you please specify the sport, sex, and whether it was an addition or deletion?
<b>Answer</b>	There have been no collegiate sports programs deleted. Acrobatics & Tumbling is being added this year to the FMU sports program. Please see the Solicitation IFB 2410- page 16, section 3.11 for a full list of intercollegiate sports (with a breakdown of men and women) to be covered.
<b>Question 8</b>	Do you currently contract or have rate agreements or any agreements with any of your Doctors or providers? If so, can you please provide the details of those arrangements?
<b>Answer</b>	We do not currently contract or have rate agreements with any of our doctors or providers.
<b>Question 9</b>	In section 3.15.2 and 3.15.3 it states that doctors come to campus for onsite visits in the training room. Do the doctors charge the secondary plan for these visits?
<b>Answer</b>	The doctors do not charge the secondary plan for onsite visits.
<b>Question 10</b>	In section 3.15.10 it states all student-athletes are required to have insurance. If a student-athlete does not have primary insurance at the time of an injury, does the University still file the claim with secondary insurance?
<b>Answer</b>	No, the student is wholly responsible for the cost.
<b>Question 11</b>	Do you verify student-athletes primary coverage? If so, do you use an outside service?
<b>Answer</b>	Student-athlete verification of primary insurance coverage happens four times a year by an outside service.
<b>Question 12</b>	Does the University allow student-athletes with Medicaid and Tricare to participate in intercollegiate sports or do they have to purchase another plan?
<b>Answer</b>	The student can actively participate in the sport's program, but the student is not enrolled with our secondary insurance.
<b>Question 13</b>	Are athletes required to stay in the Francis Marion network to be covered under the secondary policy? Can a student-athlete seek treatment at home and still be provided coverage under this policy?
<b>Answer</b>	Athletes are allowed to seek coverage at home, but it has to be in network.
<b>Question 14</b>	Can you please provide an overview of what sports were cancelled in which year due to COVID?
<b>Answer</b>	There were no sport program cancellations at any time.
<b>Question 15</b>	It appears you are asking for 4 years of premiums (years 1-4). Is it mandatory to have 4 years of premiums in our response?
<b>Answer</b>	The BIDDING SCHEDULE / PRICE-BUSINESS PROPOSAL must be completed in full, as presented in the solicitation, for the bid to be considered Responsive.
<b>Question 16</b>	Will the school consider any other program structure (different deductible, ICS in conjunction w/ a Mandatory Student Accident product, etc.)?
<b>Answer</b>	The university desires the services as presented in the solicitation. The university will not consider program structures other than what is presented in the solicitation.
<b>Question 17</b>	Were refunds of premiums given by your insurance carriers during the COVID years? If so, please explain.
<b>Answer</b>	No refund/refunds of premiums were given.
<b>Question 18</b>	Do you currently file athletic injury claims with your secondary carrier through ATS?
<b>Answer</b>	The ability to file claims through ATS is available.
<b>Question 19</b>	Does the University pay for any claims under the \$1,000 per injury deductible? If so, is First Agency handling these payments or are checks being cut from campus?
<b>Answer</b>	No, the University does not pay any claims under the \$1,000 per injury deductible.
<b>Question 20</b>	In the claims paid chart in section 3.14 there are pending claims showing for 2021 and 2022. The pending claims in 2021 are more than double the total claims in any given policy year. Can First Agency (or the University) provide us with detail as to what this number represents? Does First Agency believe these are true pending claims and another \$106,012 will be paid out for the 2021 policy year?
<b>Answer</b>	The 2021 policy year is still open. There are several significant claims still needing information to process and finalize; the largest of which is \$82,603. This claim is shown

	in the claim report, and it is for an international student-athlete with primary insurance requiring verification.
<b>Question 21</b>	With so many pending claims for the 2021 policy year, can you explain why there are \$0 pending claims for the 2020 policy year?
<b>Answer</b>	The 2020 policy year is considered closed.
<b>Question 22</b>	What network does your current TPA and insurance carrier use to discount claims and what is their average discount?
<b>Answer</b>	Occunet and Zelis and the average discount is 48%.
<b>Question 23</b>	Is the Heart & Circulatory Benefit for medical only or is does it apply to both Medical & Death?
<b>Answer</b>	The Heart/Circulatory Benefit applies to Medical Expenses only.

**Vendor:** \_\_\_\_\_

**Authorized Signature:** \_\_\_\_\_  
(Same signature as individual who signed cover page of the solicitation)

**Date:** \_\_\_\_\_

**END OF AMENDMENT 1**