

Addendum 1.1: Scope Clarification: RFP 25/26-03 International Student Insurance

1. Please include, if available: see a link to the report:
https://drive.google.com/file/d/1I-ku8XTIFLxSYwF2_r1q6wN5T-IDaa3K/view?usp=drive_link

- Loss runs for the past 3 years
- Paid and incurred amounts
- Claim details and dates of loss

2. Can you clarify how many of the 200 international students are athletes? **Currently we have approximately 20 International Student**

3. Are the Sessions a rolling admission process or does the academic year start with Fall term? **Lane officially starts the academic year in Summer Term.**

4. Can you give the numbers of new enrollments for each term and are they annual enrollments regardless of the starting term or is Fall the start of an academic year? **Each term the number of new students varies and students going on vacation as well.**

- Fall Term 9/24/2026 to 1/07/2027
- Winter Term 1/07/2027 to 4/01/2027
- Spring Term 4/01/2027 to 6/24/2027
- Summer Term 6/24/2027 to 9/23/2027

5. Please provide a breakdown of your total insured students in the following age groups as well as expected breakdown per school for 2026-2027:

- Under 25 **Approx. 140**
- 25 – 29 **Approx. 13**
- 30 – 64 **Approx. 10**

6. We see Lane has its own health center – are services free for students? Please provide a breakdown of charges if the students are required to pay. **Students pay a fee for access as part of the college agreed student fees and services would be billed to the insurance like any health care provider.**

7. Are there any service opportunities/pain points that the school has discovered with the current program? **Cost increases.**
8. How are students being asked to enroll into the plan currently? **All students are required to purchase the insurance unless they have coverage that matches or is better than the required benefits of our policy. Information is on the site, and is communicated to students via email as well.**
9. What is the waiver criteria used for students to be able to waive out of the mandatory plan? How many students have previously waived and who is normally in charge of the waiver process? **The criteria is providing a policy that is equal or better than the benefits policy the college sets. On average we have 10-15 waivers a year. International Programs staff reviews those policies.**
10. List the mechanisms used by the colleges/district to ensure that health insurance is mandated. **It is required so all students go through the program and get charged accordingly unless a waiver is provided.**
11. Are dependents covered under the current plan? Is a quote required for dependents? **The college is not requiring insurance for dependents but having options for coverage would be well received.**
12. Please clarify on the athletic sports coverage requested. Current plan only covers intramural/recreational sports and excludes intercollegiate sports. Is the college looking for similar coverage? **The college offers athletic training classes that have at times made it challenging for students injured in the class to be covered for treatment. We are seeking coverage for incidents such as those, and a benefit plan for student athletes that athletes' families can opt in to as our current policy does not offer it.**
13. How many athletes are in attendance and which sports and level do they play? Division, NCAA or intramural/club? **Lane competes in the NWAC conference and we pay collegiately Baseball, Basketball, Soccer, Track and Field and Crosscountry, Volleyball**
14. Can you provide more details on what the Companion Emergency Transportation is? **Coverage for up to 1 person to accompany an injured student who is not able to travel alone to or from home to support and provide care.**

16. Your current plan doesn't include coverage for intercollegiate sports, but does for intramural, club and recreational sports. Are you looking to do the same or do you want coverage for intercollegiate sports as well? If so, what sports are students playing and how many international student athletes do you have? **We want to be able to offer coverage for student athletes that would protect them while at Lane for injuries during training, conditioning, and athletic participation in intercollegiate sports.**

17. We need a census of dates of births. **(see question 5 breakdown).**

18. Can you provide pricing history for the last three years, including current rates and the renewal rate? **(Rates are per month listed below)**

2023-24: \$171.66

2024-25: \$180.01

2025-26: \$189.95

19. Do you want coverage for dependents? If so, what is the policy for them to enroll? **It is not a required piece for the college but having something to offer would be great.**

Please clarify if you are requesting a \$4500 wellness benefit or would like us to match the current \$500 wellness benefit on your 2025-2026 policy. Matching or better would be great.

21. How long has LowerMark been your representative? **Since 2022**

22. Please confirm whether you will be providing your current provider with a 'last look' to compete with other vendors and make changes to maintain a competitive edge. **Our current vendor plans to submit a proposal**

26. Can you provide plan brochures reflecting the benefit design in effect for policy years 2022, 2023, and 2024? (The 2025 2026 brochure is included as Exhibit 1.) **We do not have access to this information currently.**

27. Can you provide the total net premium collected for policy years 2022, 2023, 2024, and 2025? **Not at this time.**

28. Can you provide the net rates charged per term for policy years 2022, 2023, 2024, and 2025? **Not at this time**

30. Please indicate whether any commissions, administrative fees, or other load factors are included in the current or historical rates, and if so, the amount or percentage of each.

31. All student health insurance plans are required to be filed with and approved by the Oregon Insurance Department. Please state whether you currently have an approved plan for use in Oregon and provide the filing number for that plan. **Approved for use in Oregon.**

33. Please clarify whether a similar plan would be acceptable. **Yes.**

34. PPO network(s): Please confirm whether LCC has received any feedback from students regarding network access or provider availability in the Eugene area.

None that we are aware of.

37. Please confirm the required benefit for Wellness: 100% up to \$4500 per Policy Year. **Same to match the current policy \$500 or better.**

38. We noticed that the current plan provides just \$500 of wellness. This seems like a significant increase and we want to confirm if there are any material changes to its anticipated use. **Same to match the current policy \$500 or better.**

39. Student Health Center (SHC) – are services at the SHC covered by a student health fee? OR does the SHC bill insurance plans. **SHC bill insurance plans**

42. Is Lane CC requiring insurance bids to be ACA compliant? **No**