



# **Capilano Students' Union**

**Request for Proposal for Student Health and Dental Plan**

**February 11, 2019**



## Request for Proposal

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Capilano Students' Union  
2055 Purcell Way  
North Vancouver, BC  
V7J 3H5

To whom it may concern:

The Capilano Students' Union (CSU) is evaluating our current student health and dental plan. We would like to invite insurance providers, licensed in British Columbia, to submit a proposal for consideration. The accepted proposal will form a contract that will commence on September 1, 2019 for a three (3) to five (5) year term, ending between August 31, 2022 and August 31, 2024.

All interested parties may submit proposals to Ann Luo, Programs Director, at the above mentioned address.

We thank you for your consideration and look forward to receiving your proposal.

Sincerely,

Anna-Elaine Rempel  
President

Christopher Girodat  
Executive Director



**1. Schedule**

Issue Request for Proposal	February 11, 2019
Notice of Interest Submission Deadline	March 1, 2019
Deadline to Submit Questions	March 1, 2019
Proposal Submission Deadline	March 15, 2019 at 4:00PM PST
Review of Proposals - Including requests for Presentations (if applicable) by CSU	March 18 - April 18, 2019
Award Contract	April 29, 2019
Transition period (if applicable)	April 29- August 31, 2019
Contract start date	September 1, 2019

**2. Eligibility of Participants**

All parties wishing to submit a proposal must be licensed in the province of British Columbia. They must have demonstrated experience providing health and dental insurance in the post-secondary environment. In order to receive a list of proponents’ questions and our responses to them in advance of submitting a proposal, written notice of interest/questions (see Appendix A) must be returned by Friday, March 1, 2019. Notices of interest/questions will not affect eligibility to bid on this contract. Notices of interest may be received via email to Ann Luo, Programs Director, at [aluo@csu.bc.ca](mailto:aluo@csu.bc.ca).

**3. Student Demographic**

The Capilano Students’ Union has members representing 73 different countries on our campuses. The majority of students are under the age of 25 and approximately 22% are international students. We are still largely a commuter school with a large portion of our students still living at home. Many of our younger students and international students do not have a good understanding of how insurance works. Some are intimidated by the website and look for more personal assistance in guiding them through the claims process. Some students never even know they have a health and dental plan. They simply pay their fees and ask no questions. As a result, many of them miss out on the excellent opportunities the plan provides to them. We would like to provide more guidance moving forward.

**4. Current Plan Overview**

The Capilano Students’ Union provides health and dental coverage to all full-time students in eligible programs taking 9 or more credits. The plan is mandatory for all eligible students. Students wishing to opt out of the plan may do so, provided they have alternate coverage. Spouses and/or dependents may be added on to the plan for an additional fee. Both opt-in and opt-out options must be completed within two weeks of the start date of the program. Students starting in the Spring semester must opt-in to join the plan at a prorated rate. In addition, part-time students wishing to opt-in may do so at an increased rate within the same timeline. Please see Appendix B for specific details of benefit coverage. The annual cost of the plan for both health and dental is as follows:



- Student \$239.18
- Part-time Students \$358.78
- One Dependent \$358.78
- Unlimited dependents \$597.96

Current administration is split between the Registrar's Office and the Students' Union. Application of fees, uploading of the enrollment file to insurer, and questions regarding student eligibility are directed to the Registrar's Office. Any questions related to plan benefits, adding dependents, opting in or out of the plan, and assistance submitting claims is directed to the Students' Union.

## **5. Evaluation Criteria**

All proposals must address following criteria:

- End User Experience
- Marketing Materials
- Areas of Interest
- Price
- History and Experience
- IT Systems and Security

The CSU reserves the right to update these criteria by Friday, March 1, 2019 at 5:00pm with written notice given to all proponents who have submitted a notice of interest.

### End User Experience

Please describe how your plan's capabilities will result in the best experience for our students. Areas of consideration are:

- Ease of use of website to find all plan information, submit electronic claims, download forms, add dependents, and opt-in or opt-out of the plan.
- Accessibility of customer service, should the website not provide adequate information. Please include all avenues students can access when on campus staff are unavailable, such as hours of operation to provide support, number of agents available for assistance, and other technical avenues available to students.
- Innovative ideas to provide exceptional customer service, assistance, and education on campus to both domestic and international students at our diverse campuses.
- A description of how the claims process is made exceptionally clear.

### Marketing Materials

It is upon the broker to provide and cover all costs related to the marketing materials to be provided to the CSU. Please describe how your plan will address marketing of the benefits our students have access to, so they can take full advantage of them. As well, please describe how you propose to educate our



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students so they understand insurance and how it works both in general and specifically to your plan.

Please include details such as, but not limited to:

- Innovative ideas to educate a young, diverse, remotely situated population about insurance.
- What types of promotional materials does your company use to promote the plan and how you use it (posters/swag/social media/website/etc.).
- Opportunities for student presentations or educational sessions onsite across multiple campuses.
- Marketing strategy for working with a diverse student population and what past results been in effectively reaching these groups.

### Areas of Interest

- Please describe your company's strategy around the mental health challenges post-secondary institutions are facing today. Provide any information regarding tools used to promote mental health awareness, support, and advocacy that can be made available to our members should your plan be chosen.
- Please describe how your company will ensure coverage for all procedures for a gender affirmation process.

### Price

All bids must match the current coverage and include one year of guaranteed rates including taxes. Please provide pricing based on current benefits listed in Appendix B as well as additions included in this RFP. Proponents must be aware that successful bids will not solely be based on price.

Please also provide the following information:

- A breakdown and explanation of the methodology for how the plan costs will be calculated, including projected claims, detailed insurer margins, inflation/trend assumptions, reserve requirement and all taxes.
- The methodology for determining plan cost increases in the future, including any type of cost increases that might be expected in the future. Please include any strategies for long-term cost control.

### History and Experience

Please provide a description of your organization including but not limited to: history, mission, vision and values of the company. Corporate ownership, licensing and name of the officers of the company. Your experience operating within Universities/Colleges similar in size and demographics to Capilano University. Proponents, if invited in for an interview, will be asked to provide 3 client references currently operating a student health and dental plan. As well as a tour of the bidder's office to be arranged by the bidder.



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### IT Systems and Security

Please include a description of current IT systems and security plan including: where data is being stored, procedures for how private and confidential information is kept, as well as what proactive procedures are in place to prevent a privacy breach.

#### **6. Reporting**

The successful proponent must be willing to meet with the CSU and deliver a report annually that covers a summary of enrollment, usage breakdown, loss ratio, claims history, and opt-in/opt-out. These reports must also be available for the CSU upon request.

The CSU must be provided with updated enrollment lists, in the appropriate formats acceptable to the CSU, based on plan options and opt-outs immediately following the opt-out deadline (to be determined annually for each semester by the Programs Director).

#### **7. Questions**

Any questions for clarification related to this RFP may be directed to the Ann Luo, Programs Director. All questions must be submitted in writing via email to [aluo@csu.bc.ca](mailto:aluo@csu.bc.ca). The deadline to submit questions is March 1, 2019 at 4:00 pm PST. All submitted questions and responses provided will be circulated to all participants who have submitted a notice of interest. The CSU retains the right to decline to answer a question. After the deadline to submit questions has passed, any questions arising will be answered at the CSU's discretion.

**No other representatives of the CSU are to be contacted regarding this Request for Proposal during the bidding process.**

#### **8. Submission Criteria**

All proposals must be received by the Capilano Students Union by 4:00 pm PST on Friday, March 15, 2019. Submissions may either be sent in electronically in PDF format or two (2) physical copies must be received by the same deadline addressed to the Programs Director below. Proposals received after the above closing time and date will not be considered.

Mailing address:  
Ann Luo, Programs Director  
Capilano Students' Union  
2055 Purcell Way  
North Vancouver, BC  
V7J 3H5



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Submissions must clearly address end user experience, marketing materials, areas of interest, price, history and experience, IT systems and security, and reports in order to be evaluated. Appendix D- Pricing Submission must be included in the package to be considered.

Submissions must not exceed 30 pages in total length.

### 9. Presentations

After fair consideration of all submissions, the CSU services committee, or a panel appointed by the services committee as the evaluators of bids, may invite shortlisted proponents for an interview, for further consideration. These interviews will take place between March 18 - April 18, 2019. Once interviewed, the CSU may request an onsite visit to the bidder's office that would be responsible for the CSU members.

### 10. Contract Award

After consideration of all proposals, the CSU will come to a decision on April 26, 2019. Written verification will be given to all participants, via email, whether successful or not on this date. If a new provider is chosen, the transition period will take place from April 26, 2019 and the contract will take effect September 1, 2019.

In the event the bidder cannot comply with any term, condition, or requirement of this Request for Proposal, such non-compliance must be clearly noted on the bidders' letterhead and submitted with the proposal. Bidders are cautioned that such non-compliance may result in disqualification of the bidder's proposal, in the sole discretion of the CSU.

**\*\*The Capilano Students' Union shall not be responsible for any expenses or charges incurred by a bidder in preparing or submitting a proposal, nor in providing any additional information considered necessary by the CSU for evaluation of proposals, including any off site office visits to be arranged by the bidder.**



**Appendix A- Notice of Interest**

Please complete the following Notice of Interest and return by 4:00 pm PST on March 1, 2019. Written notice will be accepted via email to Ann Luo at [aluo@csu.bc.ca](mailto:aluo@csu.bc.ca). Participants must have notice of interest submitted by the deadline in order to receive the circulation of all submitted questions and responses. This does not affect eligibility to bid on the RFP.

<b>Company Name</b>	
<b>Address</b>	
<b>Address</b>	
<b>City, Province</b>	
<b>Postal Code</b>	
<b>Phone Number</b>	
<b>Company Website</b>	
<b>RFP Contact Name</b>	
<b>RFP Contact Title</b>	
<b>RFP Contact Phone Number</b>	
<b>RFP Contact Email</b>	

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Signature of Company Representative with authority to bind company

Name and Title

Date



Appendix B- Current Benefits

CSU Health & Dental Current Benefits 2018/2019

Health Plan	Per visit/purchase	Per policy year	Notes
Prescription Drug	80%		+ \$2000 drug exception
Vaccinations	100%	\$150	
Vision	eye exam up to \$50	24 months	
lenses & contacts	\$125	24 months	
<b>Health Practitioners</b>			
Psychologist	100%	\$900	
Massage Therapy	\$40	\$400	Referral required
Chiro	\$25	\$250	
Physio	\$40	\$400	
Naturopath	\$25	\$250	
Osteopaths	\$25	\$250	
Podiatrists/Chiropodists	\$25	\$250	
Speech Therapy		\$250	
<b>Home Care</b>		\$1000/illness	
Home Nurse		Medically necessary	
Tutorial Service	\$15/hr	\$1000/illness	
<b>Accidents/Emergency</b>			
Ambulance	\$100	Per occurrence	
Dental Accident	80%	\$1000	
<b>Travel Accident</b>			N/A if over 65
Travel Health Coverage	120 days	per trip	
Medical incident	\$5,000,000	per lifetime	
Trip cancellation	\$1,500	pertrip	
Trip Interruption (medical emergency)	\$5,000	per trip	
Accidental Death and Dismemberment	Contact Studentcare		
<b>Medical Equipment</b>	Contact Studentcare		Stipulated medical equipment ( crutches, wheelchair, prosthesis, braces, etc)
Orthotics	100%	\$300	
Orthopedic Shoes	100%	\$500	Prescription needed



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Dental Care		\$700 per benefit year.	
Diagnostic and Preventative	80% (+20% with network)		1 exam, 1 unit polish, 2 units scaling, 2 applications fluoride/ policy year Complete exam (new patient) once per lifetime Complete x-rays (16 films)/36 months
Preventative	60% (+20% network)	4 wisdom/ lifetime	
Basic Services (Fillings)	55% (+20% network)		Amalgam (metal) for all Composite(white) front teeth & pre-molars only - molars done in composite will just be reimbursed according to amalgam fee
Basic Services -oral surgery -endodontics (root canal) -periodontics (gum treatment)	35% (+20% network)	Additional 2 units scaling	
Major Restorative -crowns -bridges -posts	10% (+20% network)	once/ 5 policy years	



**Enrollment History- Past 3 years**

<b>Period</b>	<b>Health Claims (\$)</b>	<b>Health Enrollment (single equivalent)</b>	<b>Dental Claims (\$)</b>	<b>Dental Enrollment (single equivalent)</b>	<b>Total Claims</b>	<b>Premiums</b>
<b>Sept. 1, 2015 to Aug. 31, 2016</b>	\$307,053	3858	\$456,971	3862	\$764,024	\$791,778
<b>Sept. 1, 2016 to Aug. 31, 2017</b>	\$337,013	3969	\$484,665	3969	\$821,678	\$825,624
<b>Sept. 1, 2017 to Aug. 31, 2018</b>	\$368,093	4178	\$520,046	4180	\$888,139	\$987,364



Appendix D- Pricing Submission

Fee Breakdown	Annual Price Per Student
Insurer Expense	
Travel	
Accidental Death and Dismemberment	
Critical Illness	
Consultant/Broker Fee	
Administrative fee	
Target Loss Ratio	
Other (please provide details)	
<b>Total Annual Cost per Student</b>	
Dependent Add On Fee	
Family Add On Cost Fee	
Part-time student opt-in fee	