

Health Plan Committee

Majority Report for SOGS Council Meeting on April 23, 2015.

Re: SOGS Extended Health and Dental Plan Tendering Process 2015 with Recommendation



SOCIETY OF GRADUATE STUDENTS
THE UNIVERSITY OF WESTERN ONTARIO

Voting Members

Clayton Hamilton (Co-Chairperson), Richard Harris (Co-Chairperson); sogs.hpc.chair@uwo.ca,
Brandon Chaffay, Vanessa Cox, James Hughes, Deepa Jeevanantham, Wilson Luo, Isabela
Reiniati, Yohannes Soenjaya, and Asad Lone

Non-voting Members

Official Liaison: Tamara Hinan (SOGS VP of Student Services)

Ex-officio: Kevin Godbout (SOGS President)

Office Manager and Recording Secretary: Olga Sauer

Accountant: Raquel Rodrigues

Prepared by the Health Plan Committee on April 14th, 2015.

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1. SUMMARY

The purpose of this report is to update SOGS Council on the activities of the Health Plan Committee (HPC) with respect to the tendering process for the 2015-17 SOGS Extended Health and Dental Plan. This report includes a brief introduction, a detailed description of the method involved in the tendering process, the consolidated findings of the proposed bids, and a recommendation to SOGS Council for the contract award. Background information has been provided as appendices: A) Non-Disclosure Agreement; B) HPC Request for Proposal (RFP); and C) HPC Adjudication form.

On behalf of SOGS Council, the HPC has been working hard to ensure that it uses a process that abides by the SOGS Bylaws and Procurement Policy in order to provide SOGS members with a high quality health insurance plan at a reasonable cost.

2. INTRODUCTION

The University of Western Ontario Society of Graduate Students (SOGS) Extended Health and Dental Plan contract with Studentcare is scheduled to end on August 31, 2015. Therefore, SOGS must procure a new SOGS Extended Health and Dental Plan.

What is the SOGS Extended Health and Dental Plan?

On average, 4050 graduate students/post-doctoral fellows and their dependents receive health, dental, and vision insurance coverage through the SOGS Extended Health and Dental Plan. These services include: prescription drugs (80% coverage up to an annual maximum of \$3,500), dental benefits (70% annual maximum of \$500), vision care (100% coverage up to 24 month maximum of \$200), extended health benefits including physiotherapist, chiropractor, etc. (80% coverage up to an annual maximum of \$500 per practitioner), emergency out-of-province hospital and medical expenses benefits (up to a maximum of \$5 Million per visit), and coverage for other accidental health and dental expenses. A full breakdown of the current plan is available in the Request for Proposal document in Appendix B of this report.

In the last three years, SOGS members have paid premiums of approximately \$1.5 million per year into the SOGS Extended Health and Dental Plan. The coverage claims from the SOGS Extended Health and Dental plan has consistently been higher than the premium paid by the users (i.e., over 100% utilization). This means that the Extended Health and Dental plan is being used extensively by SOGS members. It also means that the price for premiums will increase for new contracts in order to account for the high claim rate by its users.

Since January 2015, the SOGS Health Plan Committee (HPC) has been meeting regularly to initiate and complete the tendering process to select a new SOGS Extended Health and Dental Plan contract beginning September 2015.

3. METHOD

The HPC conducted the procurement of the 2015-17 SOGS Extended Health and Dental Plan

contract through three phases: 1) information gathering; 2) request for proposal; and 3) adjudication of proposals. Below we provide a brief account of each phase of the process.

Phase 1: Information gathering

In order to meet the health care needs and expectations of the SOGS members, the HPC performed a qualitative Health Plan Survey to gain perspectives on the cost, value, and quality of the Plan since September 2013 up to the time of the survey which ended in January 2015. The goal was to incorporate this information into the new request for proposal (RFP) for the 2015 SOGS Extended Health and Dental plan in order to better meet the needs of SOGS members.

On December 9th, 2014 the HPC administered the Health Plan Survey to SOGS members using an anonymous questionnaire hosted on the SOGS website. We had 298 responses and gained new insight into SOGS members' experiences and perspectives on the health and dental plan. The responses to the Health and Dental Survey were analyzed by the HPC between a meeting on January 15th, 2015 and January 19th, 2015. A 14 page report on the Health and Dental Plan Survey was made available by the HPC to SOGS Council in the January 2015 council package. Many SOGS members expressed that they appreciated the availability of the Plan and to many it was a relief and cost-effective. In terms of constructive criticism of the Plan, the survey indicated that there was an increased need for dental coverage, vision coverage, mental health coverage, and major restorative dental procedures (i.e. crowns, bridges, etc.). Recently we received a report from the PSAC Local 610 on the Teaching Assistants' utilization of their Extended Health Benefit for 2013-14. The information provided in that report formed a part of our discussion during the tendering process. Given the fact that the Plan is used to full capacity (over 100% utilization annually over the past three years), we had a challenge of addressing SOGS members concerns, while maintaining the cost-effectiveness of the Plan. In order to address these issues, the HPC included in the RFP for the 2015-17 SOGS Extended Health and Dental Plan an additional quote for these health and dental services on top of the regular plan with incremental cost per service indicated (refer to Appendix B for the HPC RFP). These additional quotes can be seen in the "Additional Considerations" section of this report.

Phase 2: Request for Proposal

The next step in the tendering process was to prepare a Request for Proposal (RFP) to be sent out to prospective bidders of the 2015-17 SOGS Extended Health and Dental Plan. The RFP was prepared over a series of meeting between January 19th, 2015 and February 2nd, 2015. All members of the HPC had to sign a non-disclosure agreement to participate on the requisitioning committee. The non-disclosure agreement protected the confidentiality of the procurement process during the preparation of the RFP and the subsequent adjudication of bids (refer to Appendix A for the Non-Disclosure Agreement). The RFP leveraged feedback on the Health Plan Survey, as well as comments and recommendations from SOGS Council at the January 2015 council meeting (refer to Appendix B for the RFP). The sole-source contact for the potential bidders during the tendering process was Tamara Hinan, SOGS VP Student Services.

On February 4th, 2015 the RFPs were sent to the following potential brokers:

1. ACL Student Benefits
2. The Campus Trust
3. C&C Insurance Consultants Ltd.
4. Gallivan & Associates Students Networks
5. Green Shield Canada (GSC) with the Canadian Federation of Students (CFS)
6. Morneau Shepell
7. Select Path Benefits & Financial Inc.
8. Studentcare Networks

Any questions from potential bidders were received up to February 12th, 2015. These questions were collected and a HPC meeting was held on February 18th, 2015 to answer all questions from the potential bidders. These answers were pooled together and all questions and answers were sent out to each of the potential bidders.

The deadline for receiving bids was March 9th, 2015. On this date, bids were received from four potential brokers (in alphabetical order):

1. ACL Student Benefits
2. Campus Trust
3. Green Shield Canada (GSC) with the Canadian Federation of Students (CFS)
4. Studentcare Networks

Phase 3: Adjudication of Proposal

The adjudication process took place in three stages: 1) collection of information from the bids and initial ranking of bids; 2) interview of prospective bidders to clarify information from the bids; and 3) collection of all relevant information on to one sheet in order to easily compare the different bids side-by-side. On March 13th, 2015, a HPC meeting was held to open all of the bids and begin the process of adjudication of the proposals.

In stage one, each company proposal was evaluated separately by individual HPC committee members and all relevant information was collected on to adjudication forms (refer to Appendix C for the HPC Adjudication form). Then for each proposal, the plans were ranked among each other. The goal of this initial evaluation was to identify the top three bids and invite them for an interview in the next stage. In this manner, the top three bids were identified and the lowest ranking bid (Campus Trust) was voted to be excluded from the tendering process. However, in the next HPC meeting on March 19th, 2015, it was decided that the previous decision should be reversed and Campus Trust should still be included in the tendering process because there were only four bids and it was still too early to definitively exclude any bids. In this HPC meeting on March 19th, 2015, the questions for the prospective bidders during the interview process were agreed upon and included 17 general questions for all bidders and up to 3 questions for each individual bidder (refer to Appendix D for the interview questions).

In stage two, the four bidders were invited for an interview. The goal of this stage was to clarify the information presented in the bids. These interviews were all held on the same day in consecutive meetings on March 26th, 2015, starting with Green Shield Canada with CFS, followed by Studentcare, then ACL, and finally by Campus Trust. In each interview, the bidder

was given 10 minutes to present their proposal followed by a question and answer period that lasted 30 minutes. The interviews started at approximately 10:15 am and ended at approximately 2:30 pm. Information was gathered by HPC members on note pages and collected at the end of the day.

In stage three, all relevant information was summarized on to one sheet in order to easily compare the different bids side-by-side. The goal of this stage was to easily compare all the relevant information from each proposal on to one sheet in order to accurately evaluate the bids.

On April 10th, 2015, the HPC met to sort through all relevant information collected from the proposals and the interviews and put it together on to the table shown below in Table 1:

Table 1: Side-by-side comparison of bids for the 2015-17 SOGS Health and Dental Plan

Criteria	Notes	ACL	CampusTrust	Green Shield with CFS	StudentCare
Price /30	2 years (/30)	\$526.72	\$437.17	\$499.42	\$520.99
	3 years	\$549.03			\$550.70
Specific Compliance /30	Fully Insured Model (/10)	Yes	Yes	Yes	Yes
	Fixed rate (/10)	Yes	Yes	Yes	Yes
	Health and Dental plan coverage (/10)	Yes	Yes	Yes	Yes
Quality /25	Website Platform Available (/2)	Yes	Yes	Yes	Yes
	Mobile Platform Available (/2)	Yes	Planned for Sept	Yes	Yes
	Dedicated Call Center (/2)	8-5 Mon-Fri	7:30-4:30 Mon-Fri (regional center)	8:30-8:30 Mon-Fri (1-800-number)	9-5 Mon-Fri (SOGS dedicated)
	Dental Point-of-purchase in London (/4)	Planned for Sept	Planned for Sept	Planned for Sept	Yes
	Vision Point-of-purchase in London (/4)	Planned for Sept	Planned for Sept	Yes	Yes
	Practitioner Point-of-purchase (/4)	Planned for Sept	Planned for Sept	Unknown	Yes
	Discount programs (/3)	10% off Shoppers prescriptions	Unknown	Planned for Sept: 20% off at Rx prescriptions, 10% off for over the counter products	10% off Shoppers prescriptions, 20% off Life brand products, additional \$75 for vision care
	Dispensing Fee (/4)	Unknown	Unknown	\$4	\$8
Experience /10	2 Relevant References (/5)	Yes	Yes	Yes	Yes
	Has serviced graduate student societies (/5)	No	No	Yes	Yes
Other /5	Organization of document/presentation (/5)	4	3	4.5	4.5
Selling Point /0	Not for points allocation. Additional information	Flex Plan	Trust (Not-for-profit), with for-profit management	Not-for-profit	Customer Service machine

Each company offered a unique selling point for their bid, shown above in the final row. These features could not be allocated toward any points during the evaluation as outlined in the RFP, yet may be important for SOGS Council to make an informed decision on awarding the contract. The selling points of each bid are as follows:

1. ACL is offering a Flex Plan to customize the health needs for each individual SOGS member. These can include an enhanced drug plan, an enhanced dental plan, or an enhanced vision plan. This is accomplished by reducing the coverage from other services not frequently used by the SOGS member. The Flex Plan can be changed once per year by the individual member.
2. Campus Trust is a not-for-profit organization that is managed by a for-profit management company. The Campus Trust is a trust fund that has ten participating organizations, including the University Students Council (USC) of UWO. They recommended we over-charge SOGS members by approximately \$14/year in order to build a reserve and use the earned interest to increase coverage or move toward a self-insured model in the future.
3. Green Shield Canada is the only completely not-for-profit bidding organization.
4. Studentcare will install a new customer service machine in the SOGS office that resembles a banking machine. It will connect to the internet and allow face-to-face video communication with SOGS members in order to improve customer service.

4. FINDINGS

On April 13th, 2015, the HPC met to evaluate the bids of the SOGS 2015-17 Extended Health and Dental Plan contract. The evaluation criterion was outlined in the RFP, yet further clarification of the point allocation for specific criteria was agreed upon by the HPC and is as follows:

The score for price was calculated as a ratio with respect to the best price as shown by the equation below

$$Score\ for\ Price = \left[1 - \left(\frac{Offer\ price - Best\ price}{Best\ price} \right) \right] \times 30\ points$$

This equation is a measure of how much worse a given price is compared to the best by allowing point deductions relative to the best price.

All bidders scored 30/30 for the specific compliance criteria since all bids offered a fully insured model with a fixed rate, which matched the current health and dental plan coverage.

In terms of quality of bid, each feature (i.e. Website/Mobile Platform, Health and Dental Point – of-purchase networks, etc.) was evaluated based on its current availability and the quality of service offered. In the event that a service was not currently available, yet planned to be available for September, it was given half marks. The quality of healthcare networks were evaluated by allocating points to the following criteria: 1 point for availability in London, 1 point for availability in Canada, 1 point for being currently available, and 1 point for the number of network locations.

In terms of experience, the bidders were required to provide two relevant references, which were contacted by phone and asked if their experience was satisfactory. An additional 5 points was available for bidders that had previously serviced graduate student societies.

Finally, 5 points was allocated for the organization of the proposal document and its ease of use, as well as the organization of the presentation and answers to questions during the interviews.

The final scores of the bids are shown below in Table 2:

Table 2: Side-by-side evaluation of bids for the 2015-17 SOGS Health and Dental Plan

Criteria	Notes	ACL	CampusTrust	Green Shield with CFS	StudentCare
Price /30	2 years (/30)	\$526.72 (24/30)	\$437.17 (30/30)	\$499.42 (26/30)	\$520.99 (24/30)
	3 years	\$549.03			\$550.70
Specific Compliance /30	Fully Insured Model (/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)
	Fixed rate (/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)
	Health and Dental plan coverage (/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)	Yes (10/10)
Quality /25	Website Platform Available (/2)	Yes (2/2)	Yes (2/2)	Yes (2/2)	Yes (2/2)
	Mobile Platform Available (/2)	Yes (2/2)	Planned for Sept (1/2)	Yes (2/2)	Yes (2/2)
	Dedicated Call Center (/2)	8-5 Mon-Fri (1/2)	7:30-4:30 Mon-Fri (regional center) (1/2)	8:30-8:30 Mon-Fri (1-800-number) (1.5/2)	9-5 Mon-Fri (SOGS dedicated) (2/2)
	Dental Point-of-purchase in London (/4)	Planned for Sept (3/4)	Planned for Sept (1/4)	Planned for Sept (2/4)	Yes (4/4)
	Vision Point-of-purchase in London (/4)	Planned for Sept (2.5/4)	Planned for Sept (1.5/4)	Yes (4/4)	Yes (3.5/4)
	Practitioner Point-of-purchase (/4)	Planned for Sept (3/4)	Planned for Sept (2/4)	Unknown (0/4)	Yes (4/4)
	Discount programs (/3)	10% off Shoppers prescriptions (2/3)	Unknown (0/3)	Planned for Sept: 20% off prescriptions, 10% off for over the counter products (1.5/3)	10% off Shoppers prescriptions, 20% off Life brand products, additional \$75 for vision care (3/3)
Dispensing Fee (/4)	Unknown (0/4)	Unknown (0/4)	\$4 (4/4)	\$8 (2/4)	
Experience /10	2 Relevant References (/5)	Yes (5/5)	Yes (5/5)	Yes (5/5)	Yes (5/5)
	Has serviced graduate student societies (/5)	No (0/5)	No (0/5)	Yes (5/5)	Yes (5/5)
Other /5	Organization of document and ease of use (/5)	(4/5)	(3/5)	(4.5/5)	(4.5/5)
TOTAL /100		78.5	76.5	87.5	91

The final scores of the bids, in the order of highest to lowest, as voted on by the HPC are:

1. Studentcare Networks (91/100)
2. Green Shield Canada (87.5/100)
3. ACL Student Benefits (78.5/100)
4. The Campus Trust (76.5/100)

5. RECOMMENDATION

Based on extensive deliberation and research outlined in this report, the HPC recommends the signing of a two (2) year contract with Studentcare Networks.

Motion to SOGS Council

Whereas Studentcare received the highest score on the evaluation criteria,

BIRT the SOGS Council accepts the recommendation of the HPC and award the 2015-2017 SOGS Extended Health and Dental Plan contract to Studentcare Networks.

6. ADDITIONAL CONSIDERATIONS

The Health and Dental Plan Survey to SOGS members indicated that there was an increased need for psychological services/mental health coverage, an increase need for dental coverage, and increase need for vision coverage, and an increased need in coverage of major restorative dental procedures (e.g. crowns, bridges, etc.). These benefit enhancements from each bid are shown below in Table 3 as an extra cost to an individual for a two-year contract:

Table 3: Additional costs to the Plan for benefit enhancements

Benefit enhancements	ACL	Campus Trust	Green Shield with CFS	Studentcare
Mental Health Services +\$100	+ \$6.24	+ \$0.00	+ \$3.24	+ \$5.00
Dental +\$250	+ \$15.61	+ \$9.04	+ \$20.04	+ \$40.00
Vision +\$200	+ \$12.49	+ \$14.32	+ \$31.80	+ \$16.17
Major Dental +10%	+ \$1.44	+ \$4.85	+ \$1.44	+ \$3.15

It was the opinion of the HPC that the evaluation process be done based on quotes for individual plan with the current coverage. While these additional quotes provide valuable information, these benefit enhancements can be considered after the tendering process has completed and the contract for the 2015-2017 SOGS Extended Health and Dental Plan has been awarded. We plan on addressing the value and need for each of these benefit enhancements after the tendering process has been completed and the contract for the 2015-17 SOGS Extended Health and Dental Plan has been awarded. The goal of the HPC is to add these additional services to the new winning contract, if deemed necessary by the HPC and SOGS Council, before the beginning of the contract in September, 2015.

Appendix A – Non-Disclosure Agreement



SOCIETY OF GRADUATE STUDENTS
THE UNIVERSITY OF WESTERN ONTARIO

SOCIETY of GRADUATE STUDENTS

University Community Centre, Room 260, The University of Western Ontario
London, ON CANADA N6A 3K7
Telephone: 519-661-3394 • Fax: 519-661-3374
Website: www.uwo.ca/sogs • Email: sogs@uwo.ca

Non-Disclosure Agreement

The undersigned member of the Requisitioning Committee agrees to follow the confidentiality procedures outlined in the SOGS Procurement Policy and SOGS Bylaws to not disclose confidential discussions or documents to other parties during the tendering process.

Member:

Witness:

Date:

Date:

Appendix B – Health Plan Committee Request for Proposal

SOCIETY of GRADUATE STUDENTS (SOGS)

University Community Centre, Room 260, The University of Western Ontario
London, ON CANADA N6A 3K7
Telephone: 519-661-3394 • Fax: 519-661-3374
Website: sogs.ca • Email: sogs@uwo.ca



SOCIETY OF GRADUATE STUDENTS
THE UNIVERSITY OF WESTERN ONTARIO

REQUEST FOR PROPOSAL

This is NOT a Purchase Order.

Attention: <<Name of recipient>>

<<Company Name>>

<<Mailing Address>>

<<City>>, <<Province>>, <<Postal Code>>

No. : 15-X

Date : February 4, 2015

The Society of Graduate Students (SOGS) is initiating a Request for Proposal (RFP) from qualified providers for the SOGS Extended Health and Dental Plan. This RFP is only open to those qualified firms who satisfy the requirements as stated herein. This document sets out the requirements that must be met when submitting your proposal to SOGS. In addition, SOGS claims data from 2011-2014 has been included to inform the proposal that you might submit.

Critical Timelines

Proposal Deadline: **4pm on March 9, 2015**

To ensure that all questions from bidders are answered in a reasonable time frame to allow for a strong proposal, all questions must be received by **4pm on February 12, 2015**. We will endeavour to answer all questions. *Please note a compilation of questions and answers will be sent to all bidders no later than 4pm on February 19, 2015.*

Questions must be submitted via email at the address of the sole contact listed below. The purpose of these questions must be to clarify information for the RFP, and not to submit a new or amended proposal.

All bidders who submit proposals by the deadline above will be notified of their status for an interview by March 23, 2015. Please do not contact any member of the Society's requisitioning committee prior to that date in order to gain information on the award process.

Please provide multiple copies (up to 7) of your proposals.

Contract Award: **Before September 1, 2015**

Confidentiality

By submitting a proposal, each firm agrees that the materials presented to the Society of Graduate Students will become the sole property of the Society of Graduate Students, and specifically agrees that the materials may be shared with any other party deemed appropriate by the Society of Graduate Students, at its sole discretion.

Non-Collusion Statement

It is the intent of the Society of Graduate Students to evaluate each proposal on the merits of the written document. It is imperative that no bidder attempt to influence, persuade or collude with any member of the Society of Graduate Students in order to attain a more favorable position in the bidding process. Knowledge of this activity may be grounds for disqualification.

During the tendering process, a bidder or potential bidder shall not provide gratuities, favours or anything of non-informational value to anyone involved in the adjudication of their proposal. Any bidder or potential bidder who knowingly and deliberately offers gratuities, favours or anything of non-informational value to those involved in the tendering process shall be subjected to having their bid disqualified at the discretion of the requisitioning committee.

Interview(s)

If necessary, the Society of Graduate Students may call one or more of the bidders for an in-person interview. This will be done at the sole discretion of the Society of Graduate Students, and will be for the purpose of clarifying the responses.

Sole Contact

Tamara Hinan
VP Student Services
Society of Graduate Students
The University of Western Ontario
services@sogs.ca

Proposals must be received by the proposal due date, in a sealed envelope or package to the attention of Tamara Hinan and addressed to:

Health and Dental Plan Proposal
Society of Graduate Students
The University of Western Ontario
Rm. 260 University Community Centre
London, ON, N6A 3K7

Proposal Content

All proposals must be prepared with brevity and clarity. Under no circumstances shall the Society of Graduate Students be responsible for the costs of preparing any of the firm's responses.

Bidding format:

Bidder's written responses may be provided using their own format, but must meet the following minimum criteria:

- Match the current coverage
- A fully-insured model
- A 2 or 3 year contract

Requested quotes

- a. Bidders must provide two (2) quotes for the baseline health and dental plan with similar current coverage as outlined in Appendix I:
 - A quote for a two-year contract; and
 - A three-year contract;
- b. Bidders are expected to provide two (2) additional quotes for the health and dental plan as follows:
 - These quotes should be listed with incremental cost per service indicated.
 - A quote for a two year contract, meeting existing coverage, and in addition:
 - an increase in psychological services/mental health coverage to \$600 per policy year.
 - an increase in dental coverage to \$750 per policy year.
 - an increase in vision coverage to \$400 per two years.
 - a 10% coverage of major restorative dental (e.g., crowns, bridges, etc.)
 - A quote for a three year contract, meeting existing coverage, and in addition:
 - an increase in psychological services/mental health coverage to \$600 per policy year.
 - an increase in dental coverage to \$750 per policy year.
 - an increase in vision coverage to \$600 per three years.
 - a 10% coverage of major restorative dental (e.g., crowns, bridges, etc.)
- c. Bidders may elect to distinguish themselves by providing an additional set of quotes for the health and dental plan designed around best balance of price and services for SOGS members based on the information provided in this document.
 - These optional quotes should be listed with incremental cost per service indicated.
- d. Bidders' proposals must include detailed financial information including, but not limited to, descriptions and breakdowns of:
 - Amount (\$) of each premium designated for service fees (i.e., broker and carrier compensation);
 - Amount (\$) of each premium designated for claims payments;
 - Amount (\$) of taxes included in all fees; and
- e. Bidders must include a draft set of Terms and Conditions that will be subject to review, negotiation, and approval prior to the contract being awarded.
- f. A minimum of two (2) references, where similar services were provided to an institution of similar size and composition, must be provided. References should include the name of the organization, and a point of contact (name, position, phone number and email address) that a SOGS representatives can speak with.
- g. Bidders are encouraged but not required to use a non-profit or not-for-profit insurance provider.

No oral, telephone, email, or facsimile proposals will be considered.

Contract Term

This contract will become effective on September 1, 2015 upon award of the contract, and will remain in effect for 2 years or 3 years, terminating on August 31, 2017 or August 31, 2018, respectively.

Background Information of the Society of Graduate Students

The Society of Graduate Students is an incorporated not-for-profit organization which represents, advocates on the behalf of and provides services for approximately 5,000 graduate student members at the University of Western Ontario. Its executives are elected by the membership (President) and it's governing

Council (Vice Presidents) - the organization functions democratically and according to democratic principles.

Evaluation Criteria

Criteria	%	Breakdown
Price	30	<ul style="list-style-type: none"> • Ratio in respect of the best logical price
Specific Compliance	30	<ul style="list-style-type: none"> • Fully insured model • Contract duration • Health and dental plan coverage
Quality	25	<ul style="list-style-type: none"> • Accessibility of services, such website platform and services on mobile devices • Dedicated call center • Point-of-purchase health discount • Point-of-purchase dental discount • Point-of-purchase vision discount • Discount programs • Other beneficial program or services
Experience	10	<ul style="list-style-type: none"> • References from 2 institutions where bidder hold similar contracts • Has served graduate student societies
Other	5	<ul style="list-style-type: none"> • Organisation of document and its ease of use

Bids that do not meet the required minimum criteria (2-3 year contract, fully-insured model) may be disqualified at the committee's discretion.

Requested by: Tamara Hinan (VP of Student Services) on behalf of the Health Plan Committee.

Signature: _____

Date:

Important Notice: The supplier/contractor shall not and shall ensure that his agents and employees shall not give or offer any advantages to any officer, councilor, member, staff, or agent of the Society of Graduate Students. The supplier/contractor is also prohibited from colluding with other bidders in this quotation exercise in whatever form (e.g. price rigging). Any breach or non-compliance with these clauses by the supplier/contractor shall, without affecting the supplier/contractor's liability for such breach or non-compliance, invalidate their tender.

Appendix I – 2011-2014 Claims Experience

CLAIMS SUMMARY REPORT	HEALTH PLAN		DENTAL	
SEPTEMBER 2011 - AUGUST 2012	PREMIUM	CLAIMS	PREMIUM	CLAIMS
SEPTEMBER	\$86,390	\$0*	\$31,889	\$0*
OCTOBER	\$86,390	\$19,548	\$31,889	\$18,218
NOVEMBER	\$86,390	\$115,220	\$31,889	\$56,612
DECEMBER	\$86,390	\$83,221	\$31,889	\$44,782
JANUARY	\$90,437	\$83,618	\$33,392	\$39,162
FEBRUARY	\$90,437	\$84,081	\$33,392	\$45,069
MARCH	\$90,437	\$90,185	\$33,392	\$37,835
APRIL	\$90,437	\$86,294	\$33,392	\$38,148
MAY	\$94,188	\$90,556	\$34,787	\$37,268
JUNE	\$94,188	\$77,540	\$34,787	\$37,973
JULY	\$94,188	\$89,510	\$34,787	\$46,775
AUGUST	\$94,188	\$100,055	\$34,787	\$57,345
TOTAL	\$1,084,061	\$919,828	\$400,271	\$459,190

*September 2011 report claims was zero due to data unavailability from previous broker and insurer.

CLAIMS SUMMARY REPORT	HEALTH PLAN		DENTAL	
SEPTEMBER 2012 - AUGUST 2013	PREMIUM	CLAIMS	PREMIUM	CLAIMS
SEPTEMBER	\$85,368	\$86,526	\$33,082	\$52,493
OCTOBER	\$85,368	\$79,127	\$33,082	\$42,807
NOVEMBER	\$85,368	\$90,100	\$33,082	\$42,184
DECEMBER	\$85,368	\$87,987	\$33,082	\$35,356
JANUARY	\$89,450	\$91,174	\$34,662	\$44,691
FEBRUARY	\$89,450	\$81,205	\$34,662	\$38,335
MARCH	\$89,450	\$78,578	\$34,662	\$42,207
APRIL	\$89,450	\$107,253	\$34,662	\$48,328
MAY	\$93,733	\$93,150	\$36,339	\$45,318
JUNE	\$93,733	\$80,846	\$36,339	\$40,237
JULY	\$93,733	\$103,628	\$36,339	\$50,566
AUGUST	\$93,733	\$108,881	\$36,339	\$71,281
TOTAL	\$1,074,203	\$1,088,455	\$416,330	\$553,803

CLAIMS SUMMARY REPORT	HEALTH PLAN		DENTAL	
SEPTEMBER 2013 - AUGUST 2014	PREMIUM	CLAIMS	PREMIUM	CLAIMS
SEPTEMBER	\$83,599	\$32,581	\$40,477	\$26,815
OCTOBER	\$83,599	\$77,390	\$40,477	\$45,195
NOVEMBER	\$83,599	\$83,705	\$40,477	\$40,468
DECEMBER	\$83,599	\$87,964	\$40,477	\$40,468
JANUARY	\$87,694	\$93,098	\$42,470	\$39,386
FEBRUARY	\$87,694	\$79,457	\$42,470	\$51,108
MARCH	\$87,694	\$97,180	\$42,470	\$45,584
APRIL	\$87,694	\$92,231	\$42,470	\$43,865
MAY	\$91,065	\$101,621	\$44,113	\$46,319
JUNE	\$91,065	\$92,874	\$44,113	\$40,422
JULY	\$91,065	\$103,801	\$44,113	\$48,857
AUGUST	\$91,065	\$109,034	\$44,113	\$62,353
TOTAL	\$1,049,433	\$1,051,475	\$508,240	\$534,197

CLAIMS SUMMARY REPORT	HEALTH PLAN		DENTAL	
SEPTEMBER 2014 - DECEMBER 2014 (Fall 2014)	PREMIUM	CLAIMS	PREMIUM	CLAIMS
SEPTEMBER	\$87,210	\$108,112	\$42,198	\$47,316
OCTOBER	\$87,210	\$94,859	\$42,198	\$48,315
NOVEMBER	\$87,210	\$96,265	\$42,241	\$40,738
DECEMBER	\$87,210	\$87,145	\$42,241	\$54,780
TOTAL	\$348,840	\$386,381	\$168,964	\$191,149

Claims Experience Breakdown for each Category of Coverage

	2011-2012	2012-2013	2013- 2014	Fall 2014
HEALTH				
Hospital Paid Claims	\$5,350	\$15,595	\$7,953	\$1,244
Drugs Paid Claims	\$563,495	\$654,908	\$633,347	\$215,267
Medical Services & Equipment Paid Claims	\$28,039	\$34,148	\$28,397	\$10,420
Other Practitioners Paid Claims	\$209,449	\$280,567	\$261,073	\$91,469
Vision Paid Claims	\$113,114	\$102,342	\$120,709	\$67,981
TOTAL Paid Claims	\$919,828	\$1,088,455	\$1,051,475	\$386,381
DENTAL				
Diagnostic, Preventive Paid Claims	\$153,804	\$162,754	\$163,073	\$109,587
Periodontics, Endodontics Paid Claims	\$143,749	\$193,052	\$181,969	\$6,981
Surgical, Restorative Paid Claims	\$161,311	\$197,704	\$189,155	\$74,581
TOTAL Paid Claims	\$459,190	\$553,803	\$534,197	\$191,149

Student Enrolment Statistics

	2011-2012	2012-2013	2013-2014	Fall 2014
Single Full Time	3848	3927	3915	3703
Full Time + 1	-	-	81	96
Family Full Time	126	123	50	52
Single Part Time	27	27	41	39
Part Time + 1	-	-	2	7
Family Part Time	19	16	13	8

Appendix II - Baseline for Extended Health and Dental Services

1. **Prescription Drugs (80% co-insurance)**

- 1.1 Drugs that legally require a prescription and are identified as eligible under the Student Managed Drug Formulary will be eligible under the health plan. (Oral contraceptives are included).
- 1.2 Overall drug maximum is \$3,500.00/yr including fertility drugs.
- 1.3 Fertility drugs are eligible at 50% coinsurance to a lifetime maximum of \$1,500.00.
- 1.4 Benefits do not include anti-obesity and smoking cessation products.
- 1.5 Serums and vitamins are also ineligible unless injected.

2. **Extended Health Benefits (80% co-insurance)**

- 2.1 The following practitioner benefits will be provided based on a \$500.00/year maximum/per practitioner:

- a. Physiotherapist
- b. Osteopath
- c. Chiropractist
- d. Acupuncturist
- e. Psychologist/Psychotherapist
- f. Chiropractor
- g. Podiatrist
- h. Speech Therapist
- i. Naturopath
- j. Occupational Therapist
- k. Registered Massage Therapists

- 2.2 *In addition:*

- a. Orthotic appliances (one pair every 2 yrs or two pairs every 2 yrs if under age 19). Must be prescribed by a medical doctor, an orthopaedic surgeon or podiatrist
- b. Orthopaedic shoes (one pair/yr.) Surgical stockings (2 pairs/yr.)
- c. Hearing aids (\$300.00/5 yrs. maximum)
- d. Medical equipment and supplies (i.e. crutches, braces) with a physician's prescription
- e. Ambulance to the nearest treating hospital

3. **Vision Care (100% co-insurance)**

- 3.1 Vision care, which includes frames, lenses, contact lenses, eye exams, and prescription sunglasses, will be covered to a total combined max. of \$200/24 months.

4. **Private Duty Nursing**

- 4.1 Maximum of \$5,000.00 per benefit year for the services of a registered nurse (R.N.) or registered nurses assistant (R.N.A.) in the home.

5. **Dental Benefits**

Annual combined maximum of \$500.00/year/insured:

- 5.1 *Examinations (70%)*

- a. Complete oral examination (once every 2 yrs.)
- b. Limited/recall examination (once every 12 months)

- c. Specific oral examinations (once every 2 yrs.)
 - d. Emergency oral examination (once every 2 yrs.)
- 5.2 *Radiographs (70%)*
- a. Complete series (once every 2 yrs.)
 - b. Periapical
 - c. Bitewing (once every 12 months)
 - d. Panoramic (once every 2 yrs.)
- 5.3 *Preventative Services (70%)*
- a. Dental polishing (1 - 15 minute unit every 12 months)
 - b. Scaling (2 - 15 minute units every 12 months)
 - c. Fluoride treatment (once every 12 months)
 - d. Space maintainers (for children under 12 yrs. of age)
- 5.4 *Minor Restorative (70%)*
- a. Fillings white
 - b. Caries/trauma control
 - c. Retentive pins
 - d. Pre-fabricated restorations
- 5.5 *Denture Services (70%)*
- a. Repair
 - b. Rebasing and relining, provided the dentures are at least 6 months old (once every 3 yrs.)
- 5.6 *Endodontic (70%)*
- a. Pulpectomy
 - b. Root canal therapy
 - c. Apicectomy / apeal curettage
 - d. Retrofilling
- 5.7 *Periodontal (70%)*
- a. Scaling in excess of two units in a 12 month period (max. of 8 units per year)
 - b. Root planning
 - c. Surgery to treat the soft tissues (gums) & bone supporting the teeth
- 5.8 *Extractions (70%)*
- a. Removal of erupted teeth
 - b. Removal of impacted teeth
 - c. Removal of residual roots
 - d. Surgical exposure of teeth
- 5.9 *Anaesthesia (70%)*
- If performed in conjunction with insured surgical services:
- a. General anaesthesia
 - b. Deep sedation
 - c. Conscious sedation

- 6. *Emergency Out-of-Province/Canada Hospital, Surgical, and Medical Expense Benefit***
 - 6.1 This benefit will provide reimbursement for Out-of-Province/Canada hospital, surgical and medical expenses, to a max. of \$5,000,000.00 as follows:
 - a. Hospital services in a public or general hospital and medical-surgical expenses for services of a legally qualified physician or surgeon rendered outside of Province/Canada when the fees for such services are in excess of the amounts allowed by the Provincial Government Health Plan in the province of which the patient is a resident.
 - b. Eligible benefits are limited to a max. of 60 days/trip, commencing with the date of departure from your province of residence.

- 7. *Accidental Death and Dismemberment***
 - 7.1 Payment of a stipulated sum for loss of life or limb through accidental means. For example, the maximum benefit payable for Accidental Death is \$10,000.00.

- 8. *Accidental Dental Expense***
 - 8.1 Services of a dentist to repair or replace whole or sound teeth due to an accidental blow to the mouth while the individual was insured under this benefit, but not by an object wittingly or unwittingly placed in the mouth. Treatment must take place within 30 days from the date of the accident. Benefits will be paid for the reasonable treatment of expenses incurred within 156 weeks of the date of the accident, but in no event beyond a maximum of \$1,000.00 with respect to any one accident.

- 9. *Accidental Ambulance Expense***
 - 9.1 When injury due to an accident requires immediate medical attention, the Insurer will pay the reasonable and customary charges for licensed ambulance services. The maximum benefit for air ambulance is \$250.00/ accident.

- 10. *Accidental Medical Expense***
 - 10.1 Should the insured student or dependent suffer accidental bodily injury within Canada while this insurance is in force, he/she will be reimbursed by the Insurer for the following expenses, provided treatment takes place within 30 days from the date of the accident and the expenses are incurred within 156 weeks of the accident: crutches, braces, prosthetic appliances, rental of wheelchair or hospital-type bed, x-rays, treatment administered by a legally qualified physiotherapist, podiatrist, or speech therapist, services of a registered nurse, semi-private hospital accommodation. These expenses are limited to a maximum of \$10,000.00.

- 11. *Accidental Tutorial Expense***
 - 11.1 If an accident causes the insured student, to be disabled and confined to home or hospital and confinement continues for 15 consecutive school days, the Insurer will pay from the first day the actual expense incurred for the private tutorial services of a qualified teacher up to \$10.00 an hour, limited to a maximum of \$300.00.

- 12. *Repatriation Expense***
 - 12.1 If the insured student or dependent suffers an accidental loss of life outside Canada, while the policy is in effect, the Insurer will pay the expense of homeward carriage of the body of the Insured for burial, subject to a maximum payment of \$1,000.00.

Appendix D – Health Plan Committee Interview Questions

Presentation Questions

For all Bidders:

1. What is the most valuable part in your bid that you don't want us miss in the evaluation?
2. What is the most significant change you made to the plan of other student group like us based on their feedback?
3. Communication and accessibility are important to us. How do you plan to build a good relationship with SOGS (with admin staff, accounting, VP, Pres, Health plan committee members etc)?
4. Outline the number of network providers you currently have in London and surrounding area for drug/vision/dental/extended health. What are the associated discounts
5. If a student has a health practitioner would is not a member of your network, how easy would it be for the practitioner to join?
6. If during our contract there is a change in government policy (e.g. drugs), how will this affect us? Will you let us know if this happens?
7. If SOGS decides to use your company as our broker for health and dental insurance and later on in the future some of our members would like to get more benefits outside of the current SOGS plan, is this possible? Will he or she get a discount for the additional benefits?
8. If a member of SOGS is away for an extended amount of time for study (i.e. exchange program or research in another country), will he or she be covered? Is there a limit?
9. If an international student goes back to his/her home country for a short period of time, for example vacation, is this person covered?
10. Why do you want SOGS as a client? *or* What is the number one reason you want SOGS as a client?
11. Where does the premium tax fit? How does your premium break down into expenses versus the money to pay into the plan. (re-word, please)
12. Please outline the benefits of your customer service. Do you have any hard numbers to substantiate your claim?
13. What is the most significant accommodation you have made to a plan, in response to students input?
14. Do you make a complete plan booklet available to students?
15. Is the drug formulary which you use available to students?
16. How much would it cost to add dietician services to the plan?
17. Who pays for courier services?

For ACL:

1. Does the flex plan change with schools who have the flex plan? What happens to premiums over time due to the increase in spending?
2. Does your plan cover travel insurance? If so, for how long?
3. "We speak savings" who gets the money from the ads that appear?

For StudentCare:

1. What improvements/changes can we expect to see if we continue service with StudentCare?

For GSC:

1. You didn't give us a price for the 3-year option. Was this intentional or is the premium for the plan fixed for three years?
2. How will a two-year plan affect your premium quote?
3. How is the premium for the second year calculated? If the first year usage is high, how significant will this ok impact the second years premium?

For Campus Trust:

1. Is this an actual final quote? Are there any additional fees?
2. You didn't give us a quote for the 3rd year. Was this intentional or is the premium fixed for three years?
3. Would you outline the Customer Service component of Industrial Alliance?