

Scope of Work

eRFQ (56900-eRFQ001790-2026)

DSC Athletic Insurance

Dalton State College is seeking qualified insurance suppliers to make available Secondary Coverage for all student-athlete participants, student trainers, student coaches, student managers, and their travel for school supervised activities and sponsored NAIA activities. In addition, we desire the inclusion of a separate Blanket Accident Only Policy. This policy would be made available to individuals who do not have a primary insurance policy. The cost of this Blanket Accident Only Policy would be the responsibility of the student-athlete. This is needed for all participants to comply with the Secondary coverage requirement to possess primary insurance for accidents. The insured persons are to be covered while she/he is participating in sponsored and supervised NAIA activities of the policyholder such as practices and games (including exhibition games); fundraisers, off-season training or conditioning sessions; traveling as a group or as a member of a team; traveling directly, and without interruption, between the insured person's home or residence and a scheduled game or practice session. To be in effect August 1, 2026, to July 31, 2027

Bid only on the insurance requirements below. Your bid will be deemed **NON-Responsive** if coverage does not match the criteria. Please upload your itemized premium quote.

I. Athletic Insurance Coverage Requirements: Basic Excess /Non Duplication*

Medical Limit	\$35,000 per person, per occurrence
Policy Type	Excess
<u>Deductible: (reducing)</u>	<u>\$500.00</u>
Air or Ground Ambulance	100%U&R
Orthopedic Appliance (Maximum)	100%U&R
Physical Therapy (Maximum)	100%U&R
Dental Benefit Incl. in Maximum	Incl. in Maximum
Off-Season Conditioning	Included
Heart/Circulatory Death Benefit	Included
Expanded Medical Benefit	Included
Coordination with HMO/PPO	Included
Re-injury Benefit	Included
Benefit Period	104 weeks
Incurring Period for First	90 Days
Expense Coverage Term	Annual
AD&D Limit	\$15,000 per person
Aggregate Limit - Air Travel	\$1,000,000

100% Network & Out of Network

Inpatient Hospital Services

Room & Board (semi-private
rate) Intensive Care
Miscellaneous Services

Outpatient Hospital Services

Emergency Room
Ambulatory Medical Center
Facility Miscellaneous Services

Physicians Services

Surgery Anesthesia
Physician Visits
Consultants

X-Ray, MRI, Laboratory Services
X-Rays, including interpretation
MRI, Cat Scans including
interpretation
Laboratory Services

Additional Services

Physiotherapy (includes Diathermy, Ultrasound, Micro therm, Manipulation,
Massage Registered Nurse
Ambulance

Durable Medical Equipment/Orthopedic

Appliances Prescriptions

EyeGlass, Contact Lens, Hearing Aid Replacement

Dental Services

Guest/Recruit/Prospective Student-Athlete Coverage -The same policy benefits can be applied to documented Guest/Recruits while traveling to or from campus while visiting campus or the policyholder's facility at the expense and invitations of the policyholder.

Heart or Circulatory Malfunction (Classes 1, 2 & 3 Only): \$15,000.00

Malfunction Loss Period: Within 24 hours after participation

Loss of Life Loss Period: 90 Days from the accident date

Athletic sports and the average number of students covered in plan:

BASKETBALL	15	0
CROSS COUNTRY	0	10
GOLF	8	8
SOCCER	30	35
Indoor/Outdoor Track and Field		6

Covered Sports Activities	Men	Women
TOTAL	53	59

II. Carrier Requirements

1. Handle and process all claims within ten (10) business days.
2. Provide a written explanation of benefits paid to both athletes and the DSC Athletic Department immediately following the payment of the claim.
3. Provide a point of contact for DSC for service issues and an explanation of payment.
4. Provide brochures for student-athletes/families explaining coverage.
5. Provide quarterly reports of claims experience to include, at a minimum:
 - Athlete's name
 - Date claim received
 - Date claim paid
 - Individual claim amount, exclusions/other adjustments, total paid.
 - Summary of claims payment.
6. Provide an annual report of claims experience to include elements of the quarterly report.
7. The supplier must have a primary insurance verification system.
8. Supplier to offer Pharmacy Discount Program
9. The supplier must have Electronic Medical Records Capabilities.
10. The supplier provides annual loss runs for each policy a minimum of 60 days before expiration, including any prior year with open losses.

III. Historical Claim Data

CLAIMS EXPERIENCE -Dalton State College

As of 05/20/2021

Secondary Insurance Policy: Paid Claims analysis is attached

Primary Accident Policy: Paid Claim Analysis is attached

Many University students are from outside the local geographical area; local HMO/PPO network coverage is not available. The company underwriting the coverage must be prepared to waive the requirement that athletes under this policy must first see their primary provider. The supplier will be required to pay the claim for these individuals as if they had seen a "primary provider."

BLANKET ACCIDENT ONLY POLICY

EFFECTIVE DATES OF INSURANCE

Policy Effective Date: The Policy begins on the Policy Effective Date shown in the Schedule of Benefits at 12:01 A.M. at the address of the policyholder.

Covered Person's Effective Date: A Covered Person will become an insured under this policy, provided proper premium payment is made, on the latest of:

1. The Effective Date of the Policy; or
2. The day He becomes eligible, subject to any required waiting period, according to the referenced date shown in the Schedule of Benefits.

Coverage Term: Annual

SCHEDULE OF BENEFITS

Policy type: Excess

BENEFIT PERIOD: 104 weeks from the date of the Covered Injury, provided the expense occurs prior to the Expiration Date and care is Medically Necessary.

CLASS OF ELIGIBLE PERSONS: M Basketball, W Cross Country, M&W Golf, M&W Soccer, W Track

PREMIUM: \$30,000

ACCIDENTAL DEATH AND DISMEMBERMENT

Principal Sum: \$15,000

Policy Aggregate Limit Amount: Air Travel Only \$1,000,000

ACCIDENT MEDICAL EXPENSE BENEFIT

Lifetime Maximum for all Accident Medical: \$25,000

Disappearing Deductible: \$500

ACCIDENT MEDICAL EXPENSE BENEFITS

Hospital Room & Board Daily Maximum Benefit:	100% URC
Intensive Care Room & Board:	100% URC
Hospital Miscellaneous Benefit:	100% URC
Pre-Admission Testing Benefit:	100% URC
In-Patient Surgical Benefits:	100% URC
Out-Patient Surgery Benefits:	100% URC
Emergency Room Benefit:	100% URC
Anesthesia Benefit:	100% URC
Physician's Visits:	100% URC
X-Ray Benefit:	100% URC
Laboratory Benefit:	100% URC
Nursing Benefit Amount:	100% URC
Outpatient Physiotherapy Benefit:	100% URC
Ambulance Benefit Amount:	100% URC
Dental Treatment For Injury Only	
Benefit Amount:	100% URC

ADDITIONAL ACCIDENT BENEFITS

HEART OR CIRCULATORY MALFUNCTION BENEFIT: URC

EXPANDED MEDICAL TREATMENT BENEFIT: URC

RE-AGGRAVATION OF PRIOR SPORTS INJURY BENEFIT: URC

Air or Ground Ambulance:	100% U&R
Orthopedic Appliance: (Maximum)	100% U&R
Physical Therapy: (Maximum)	100% U&R
Dental Benefit:	Incl. in Maximum
Off-Season Conditioning:	Included
Heart/Circulatory Death Benefit:	Included
Expanded Medical Benefit:	Included
Coordination with HMO/PPO:	Included
Re-injury Benefit:	Included
Benefit Period:	104 Weeks
AD&DLimit:	15,000 per person