

Addendum No. 3 Request for Proposals (RFP) No. P25/10079L International Student Healthcare Insurance

Issue Date: April 23, 2025

This addendum is in response to questions asked by potential respondents.

CHANGE: Due In and Opens to: Friday, April 25, 2025 at 3:00 PM (MST).

Tables One, Two and Three contain the following information for policy years 2021, 2022 and 2023: Insurance Company, number of enrolled students, premium paid, and claims paid.

TABLE ONE (1)

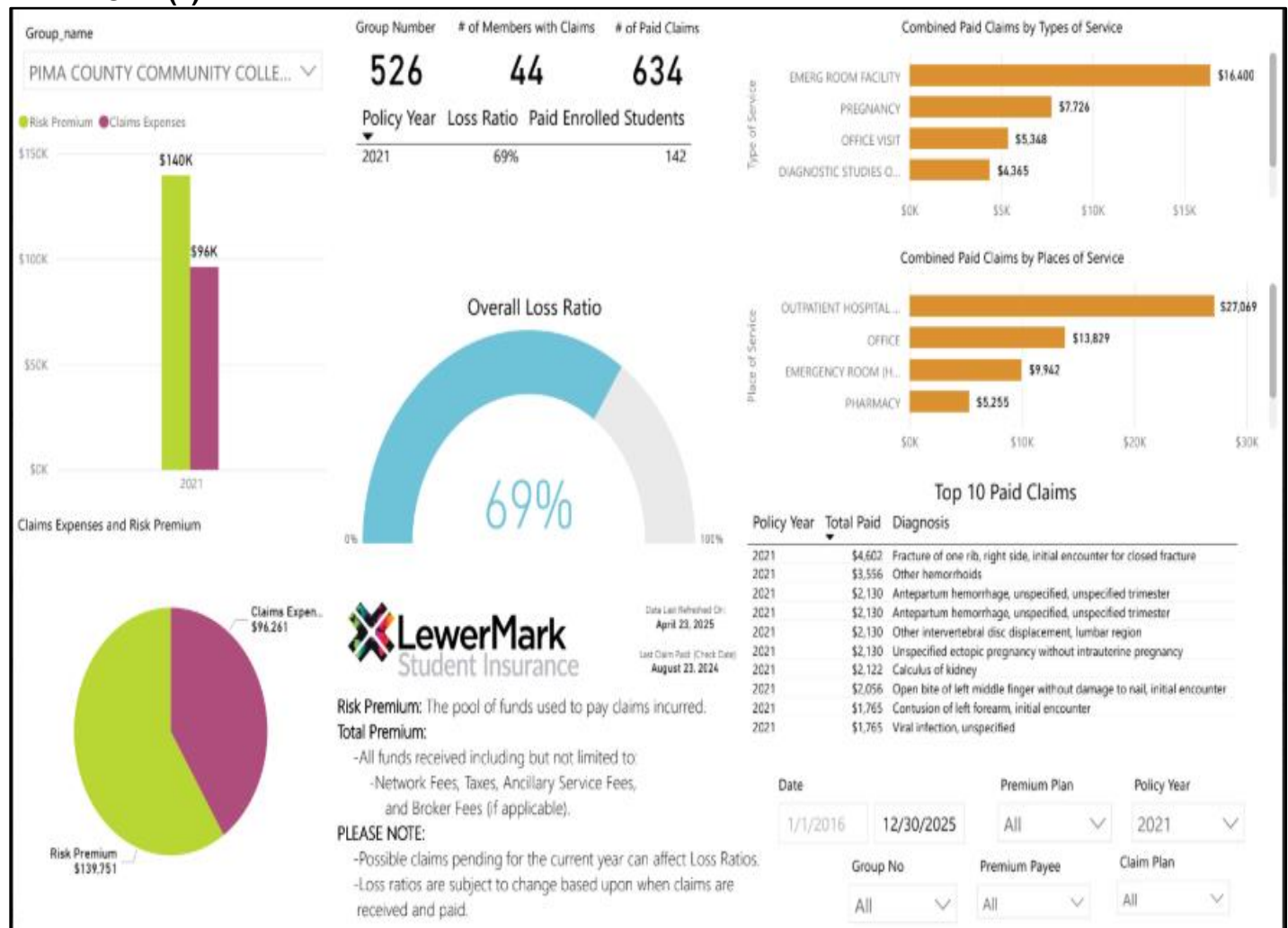
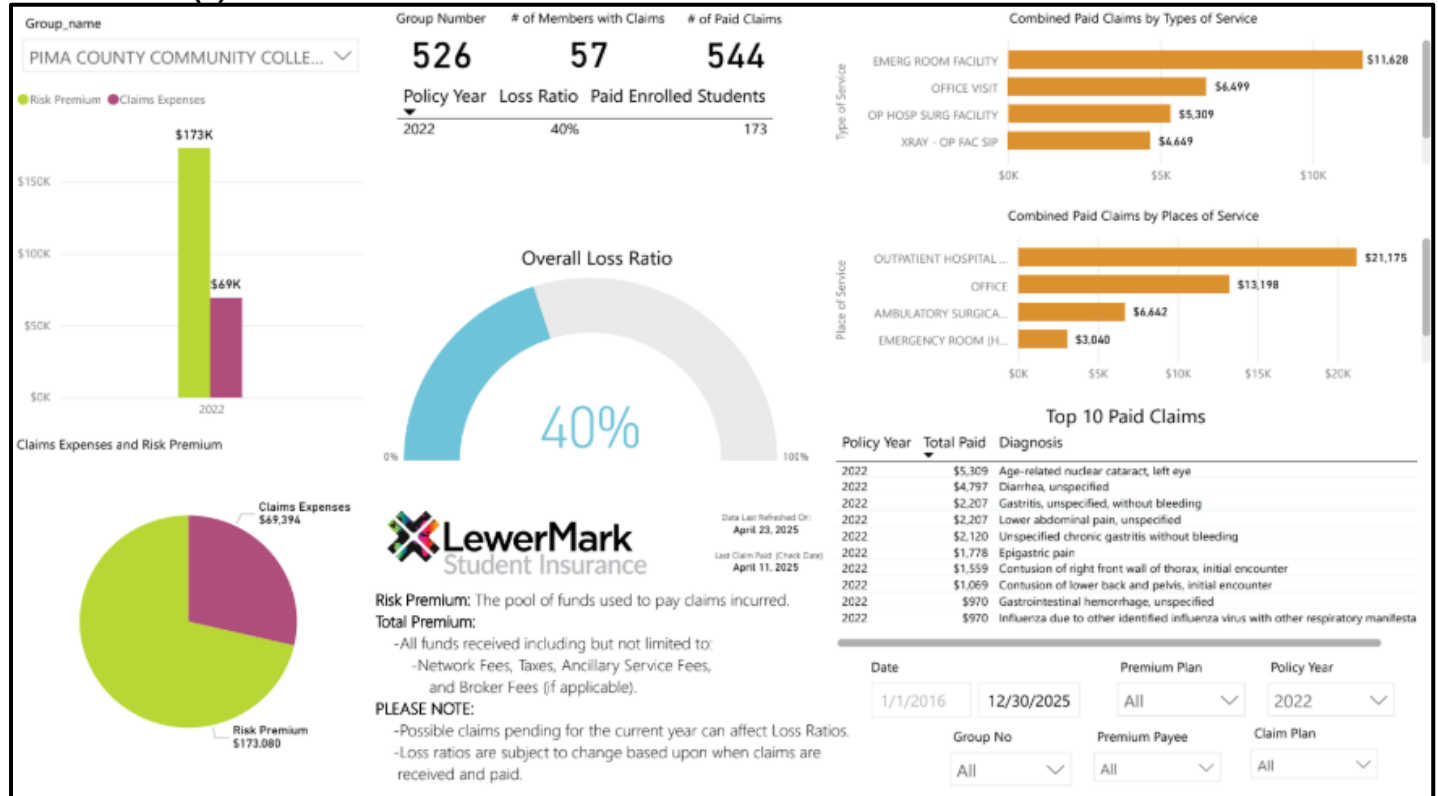


TABLE TWO (2)


Risk Premium
Claims Expenses

\$173K
\$69K

2022

Claims Expenses and Risk Premium

Claims Expenses \$69,394
Risk Premium \$173,080

Overall Loss Ratio
40%

LewerMark Student Insurance

Data Last Refreshed On: April 23, 2025
Last Claim Paid (Check Date): April 11, 2025

Risk Premium: The pool of funds used to pay claims incurred.

Total Premium:

- All funds received including but not limited to:
- Network Fees, Taxes, Ancillary Service Fees, and Broker Fees (if applicable).

PLEASE NOTE:

- Possible claims pending for the current year can affect Loss Ratios.
- Loss ratios are subject to change based upon when claims are received and paid.

Combined Paid Claims by Types of Service

EMERG ROOM FACILITY \$11,628
OFFICE VISIT \$6,499
OP HOSP SURG FACILITY \$5,309
XRAY - OP FAC SIP \$6,649

Combined Paid Claims by Places of Service

OUTPATIENT HOSPITAL... \$21,175
OFFICE \$13,198
AMBULATORY SURGICA... \$6,642
EMERGENCY ROOM (H... \$3,040

Top 10 Paid Claims

Policy Year	Total Paid	Diagnosis
2022	\$5,309	Age-related nuclear cataract, left eye
2022	\$4,797	Diarrrhea, unspecified
2022	\$2,207	Gastritis, unspecified, without bleeding
2022	\$2,207	Lower abdominal pain, unspecified
2022	\$2,120	Unspecified chronic gastritis without bleeding
2022	\$1,778	Epigastric pain
2022	\$1,559	Contusion of right front wall of thorax, initial encounter
2022	\$1,069	Contusion of lower back and pelvis, initial encounter
2022	\$970	Gastrointestinal hemorrhage, unspecified
2022	\$970	Influenza due to other identified influenza virus with other respiratory manifesta

Date: 1/1/2016 12/30/2025
Premium Plan: All
Policy Year: 2022
Group No: All
Premium Payee: All
Claim Plan: All

TABLE THREE (3)


Risk Premium
Claims Expenses

\$153K
\$149,327

2023

Claims Expenses and Risk Premium

Claims Exp... \$149,327
Risk Premi... \$152,544

Overall Loss Ratio
98%

LewerMark Student Insurance

Data Last Refreshed On: April 23, 2025
Last Claim Paid (Check Date): April 22, 2025

Risk Premium: The pool of funds used to pay claims incurred.

Total Premium:

- All funds received including but not limited to:
- Network Fees, Taxes, Ancillary Service Fees, and Broker Fees (if applicable).

PLEASE NOTE:

- Possible claims pending for the current year can affect Loss Ratios.
- Loss ratios are subject to change based upon when claims are received and paid.

Combined Paid Claims by Types of Service

INPATIENT HOSP FACILITY \$26,870
OP HOSP SURG FACILITY \$20,080
XRAY - OP FAC SIP \$15,101
EMERG ROOM FACILITY \$10,572

Combined Paid Claims by Places of Service

OUTPATIENT HOSPITAL... \$57,317
INPATIENT HOSPITAL \$37,247
OFFICE \$6,157
OFF CAMPUS - OUTPAT... \$3,562

Top 10 Paid Claims

Policy Year	Total Paid	Diagnosis
2023	\$26,870	Contusion and laceration of left cerebrum with loss of consciousness of unspecif
2023	\$8,724	Bipolar disorder, unspecified
2023	\$7,720	Fracture of unspecified part of left clavicle, initial encounter for closed fracture
2023	\$7,239	Unspecified acute appendicitis
2023	\$7,039	Cutaneous abscess of neck
2023	\$6,128	Right upper quadrant pain
2023	\$5,802	Displaced fracture of shaft of left clavicle, initial encounter for closed fracture
2023	\$5,613	Other long term (current) drug therapy
2023	\$3,562	Tear of articular cartilage of unspecified knee, current, sequela
2023	\$3,510	Displaced fracture of shaft of right clavicle, initial encounter for closed fracture

Date: 1/1/2016 12/30/2025
Premium Plan: All
Policy Year: 2023
Group No: All
Premium Payee: All
Claim Plan: All

All other Request for Proposals (RFP) No. P24/10079L information/terms and conditions not modified herein remain the same.

Please be sure to acknowledge receipt of any addenda in your response on the Certification Form.
Thank you for your interest in Pima Community College.

Issued by:
Jennifer Moore, Procurement Analyst II