



<b>B. FINANCIAL</b>	<b>Weighting: 30%</b>
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Q8: Proponent is expected to provide a comprehensive pricing proposal for all plans that are detailed in section 6.0. The pricing proposal should include all fees and expenses and if applicable, any penalties or refunds for students opting out of the plan prior to the end of the term. Include all costing information for SFU's international visitors, reference section 6.0, paragraph heading "Who is Eligible."

1) Cost of Plan per Student /four month term:  
Plan A - \$1.60 per day / \$195.20 for 4 months  
Plan B - \$2.50 per day / \$305.00 for 4 months  
Plan C - \$2.75 per day / \$335.50 for 4 months  
Plan D - \$ 1.90 /day / \$231.80 for 4 months

2) Cost of plan per International Visitor /four month term:  
Plan A - \$1.60 per day / \$195.20 for 4 months  
Plan B - \$2.50 per day / \$305.00 for 4 months  
Plan C - \$2.75 per day / \$335.50 for 4 months  
Plan D - \$ 1.90 /day / \$231.80 for 4 months

3) Cost of Plan per International Visitor /one month term:  
Plan A - \$1.60 per day / \$48.80 for 1 month  
Plan B - \$2.50 per day / \$76.25 for 1 month  
Plan C - \$2.75 per day / \$83.87 for 1 month  
Plan D - \$ 1.90 /day / \$57.95 for 1 month

We are presenting two alternate plans for consideration as well, please review the comparison chart provided behind Tab 4 in Appendix A.

Q9: If a student arrives in BC prior to the start date of the plan, the student and eligible dependents should be able to purchase advance coverage of the plan at a daily rate, directly from the vendor. Can this coverage be provided and if so what are the daily rates or what is the minimum coverage period and cost that can be purchased?

A9: Yes advance coverage can be purchased directly from us on-line at the same rates as provided for the plan ultimately selected by SFU. Minimum purchase amount is \$20.00

Q10: Are you offering any other financial incentives? Indicate "Yes" or "No". If "Yes", provide details below.

A10: Guard.me supports scholarships, bursaries, conferences and infrastructure at client institutions and has contributed over \$500,000 in the past 24 months. Guard.me will support various initiatives as directed by SFU not to exceed 5% of the total annual insurance premium volume. We also consider additional requests beyond this commitment on a case by case basis.

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**1) Cost of Plan per Student /four month term:**  
 Plan A: \$160.00  
 Plan B: \$164.72  
 Plan C: \$188.24  
 Plan D: \$178.84

**2) Cost of plan per International Visitor /four month term:**  
 Plan A: \$160.00  
 Plan B: \$164.72  
 Plan C: \$188.24  
 Plan D: \$178.84

**3) Cost of Plan per International Visitor /one month term:**  
 Plan A: \$40.00  
 Plan B: \$41.18  
 Plan C: \$47.06  
 Plan D: \$44.71

For mid-term opt outs, we will refund students on a monthly basis where the entirety of the month isn't used (e.g. if student opts out on October 25, they would be reimbursed the entirety of November and December). Please see Appendix C (page 18) for more information from PBC and details on the Visitor plan.

**Q9: If a student arrives in BC prior to the start date of the plan, the student and eligible dependents should be able to purchase advance coverage of the plan at a daily rate, directly from the vendor. Can this coverage be provided and if so what are the daily rates or what is the minimum coverage period and cost that can be purchased?**

A9: Yes. The minimum coverage period will be 7 days with a daily rate of \$1.34.

**Q10: Are you offering any other financial incentives? Indicate "Yes" or "No". If "Yes", provide details below.**

A10: No.

# Company A



SIMON FRASER UNIVERSITY  
THINKING OF THE WORLD

000028

RFP 2011-12-022-DG: Medical Plan for International Students

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Q8: Proponent is expected to provide a comprehensive pricing proposal for all plans that are detailed in section 6.0. The pricing proposal should include all fees and expenses and if applicable, any penalties or refunds for students opting out of the plan prior to the end of the term. Include all costing information for SFU's international visitors; reference section 6.0, paragraph heading "Who is Eligible."

1) Cost of Plan per Student /four month term:

Plan A : \$ 206.40 per student per 4 month term

Plan B

Plan C

Plan D

2) Cost of plan per International Visitor /four month term:

Plan A Visitors accompanied by students will be recognized as students under the family plan

Plan B with rates similar as above.

Plan C

Plan D

3) Cost of Plan per International Visitor /one month term:

Plan A : \$ 51.60 per visitor per month

Plan B

Plan C

Plan D

Q9: If a student arrives in BC prior to the start date of the plan, the student and eligible dependents should be able to purchase advance coverage of the plan at a daily rate, directly from the vendor. Can this coverage be provided and if so what are the daily rates or what is the minimum coverage period and cost that can be purchased?

A9: our coverage includes two month before and two month after student study period in the above plan rates.

Q10: Are you offering any other financial incentives? Indicate "Yes" or "No". If "Yes", provide details below.

A10: We undertake to provide 2.5% of the gross premiums to SFU for use in scholarships



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1) Cost of Plan per Student /four month term: Please see Appendix A, pages 5-6 for detailed information.  
 Plan A \$2.00 per day  
 Plan B \$2.20 per day  
 Plan C \$2.20 per day  
 Plan D \$2.20 per day

2) Cost of plan per International Visitor /four month term: Please see Appendix A, page 7 for detailed information .  
 Plan A \$2.00 per day  
 Plan B \$2.20 per day  
 Plan C \$2.20 per day  
 Plan D \$2.20 per day

3) Cost of Plan per International Visitor /one month term: Please see Appendix A, page 7 for detailed information.  
 Plan A Daily rates are based on person's age and coverage amount  
 Plan B Daily rates are based on person's age and coverage amount  
 Plan C Daily rates are based on person's age and coverage amount  
 Plan D Daily rates are based on person's age and coverage amount

**Q9:** If a student arrives in BC prior to the start date of the plan, the student and eligible dependents should be able to purchase advance coverage of the plan at a daily rate, directly from the vendor. Can this coverage be provided and if so what are the daily rates or what is the minimum coverage period and cost that can be purchased?

**A9:** Ingle International's administrative procedures are simple and flexible. If a student and his/her eligible dependants arrive in BC prior to the start date of their insurance plan, the school or the student can contact us to request that the insurance coverage start earlier. The regular rates of the chosen plan by SFU will apply.

**Q10:** Are you offering any other financial incentives? Indicate "Yes" or "No". If "Yes", provide details below.

**A10:** Yes. We will provide to your school an administration fee of 5% on all sales to SFU's students. This sum can be used by SFU to defray administrative costs, to fund student scholarships, to improve your existing technology, or to address other needs within your organization.