



**TOWN OF STRATFORD
BID #2016-029**

**ADDENDUM #2
Issued 6/13/16**

Student Accident Sport Insurance

The following is from questions submitted:

1. Are the premiums presented including the catastrophic? **YES**
AXIS would like to specifically know the cost of the catastrophic coverage, if possible. – **it is included in the total premium-Bollinger does not separate the CAT from base.**
2. The RFP doesn't give data that clarifies if AIG is still the carrier for the catastrophic insurance at this time. Does the Town of Stratford still have catastrophic insurance in place? If so, I will need the premium and claims for years 13-14, 14-15 and currently for 2015-16. **Yes, the CAT is through Bollinger, however the cost is built in to the total premium.**
3. The exhibit marked Schedule of Benefits: I assume this is for the Base sports. Please verify that this is for the sports as it may be for the voluntary. Please verify the following:
 - i. The sports is to a \$25,000 medical maximum-no, it is a \$5M max
(BASE and CAT are combined)
 - ii. The catastrophic is \$25,000 deductible to \$5,000,000. Lifetime benefit. **\$25k deductible only applies to Gym class, and Non-sport ex**
 - iii. The catastrophic includes cat cash- I was advised the following regarding the CAT cash benefit-
This plan includes Athletic Disability (what other carriers call Catastrophic Cash) with a \$1Million Maximum
 - iv. There are two high schools- **Yes**
 - v. Voluntary medical maximum is \$1,000,000- **No max is \$500,000**
 - vi. Can you please send the benefits schedule for the base sports. The RFP states there are cost containments. – **The current policy which included the schedule is posted on the Town website..**

Michael Bonnar, Purchasing Agent