



USI Insurance Services
21250 Hawthorne Blvd
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Torrance, CA 90503
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July 10, 2019

RE: **Superior Court of California, County of San Bernardino
REQUEST FOR PROPOSAL (RFP): Basic Life, Supplemental Life (employee, spouse, and child), Voluntary
Accidental Death & Dismemberment, and Variable Group Universal Life: RFP 20-03, Effective January 1,
2020**

Due by: TUESDAY, JULY 30, 2019, 3:00 P.M., PST – NO LATE PROPOSALS WILL BE ACCEPTED

To Whom It May Concern:

We are conducting a Life, Accidental Death & Dismemberment (AD&D), and Variable Group Universal Life marketing survey for our valued client, the Superior Court of California, County of San Bernardino (The Court). You are invited to submit a proposal for coverages noted in the reference line with a January 1, 2020 effective date. Their zip code is 92415 and SIC code is 9211.

This RFP is composed of two documents:

- 1) USI Insurance Services' RFP cover letter with requested specifications and
- 2) The Court's official RFP that contains requirements and process for contracting vendors. **You** are responsible for reviewing **both** documents in their entirety.

COURT BACKGROUND:

The Court holds jurisdiction over San Bernardino County, the largest county in the United States, geographically, covering over 20,000 square miles and serving more than two (2) million people. The County has three distinct geographical areas: desert, valley and mountains.

The Court has 73 judges and 15 subordinate judicial officers who hear court proceedings in 12 locations: Barstow, Big Bear, Colton, Fontana, Joshua Tree, Needles, Rancho Cucamonga, four (4) sites in San Bernardino, and Victorville. There are 759 employees on the census who service the needs of the Court by providing administrative and clerical support.

CURRENT PLAN:

Currently the Court offers 100% employer-paid Basic Life as well as Voluntary Supplemental Life, Voluntary AD&D, Spousal Life, Dependent Life, and Variable Group Universal Life (VGUL) plans through Securian (formerly Minnesota Life). Securian has been the insurer prior to the Court separating from the County in 2010. In 2017, the basic life rate was reduced by 12% and all other rates have been the same since 2010.

REQUEST FOR PROPOSAL (RFP) CONTENT (YOU WILL NEED TO ACCESS THESE DOCUMENTS FROM THE COURT'S WEBSITE PROVIDED BELOW):

- Census (including information identifying the various employee classes as well as current voluntary coverage amounts) See "Important Note" below
- Securian Rates for All Plans
- Securian Plan Certificates
- Securian Basic Supp Dep L and Vol ADD Summary
- Securian VGUL Enrollment Booklet and Sample Certificate Booklet (2 booklets)
- Securian Term Life Amendment
- Securian Experience Reports (from January 1, 2016 to current)
- Life Vol ADD Supp L VGUL Matrix – **MANDATORY TO COMPLETE**
- Superior Court of California, County of San Bernardino RFP (including attachments) – **MANDATORY!! PLEASE READ AND HAVE YOUR COMPLIANCE REVIEW THE COURT'S TERMS AND CONDITIONS. ALL MANDATORY TERMS AND CONDITIONS MUST BE ACCEPTED IN ORDER FOR YOUR PROPOSAL TO BE CONSIDERED.**

IMPORTANT NOTE: Due to confidentiality issues, census information will be sent from USI Insurance Services. If you would like to review the additional information, please send your request following the instructions in the "Questions On RFP?" section of this letter.

MAIN PROPOSAL REQUIREMENTS:

1. Rates should be net of commission; 0%
2. Quote current level of benefits
3. Provide a separate quote for dependent life with a higher maximum benefit and guarantee issue amount than current based upon your underwriting guidelines. Please include the new volume based upon your benefit amounts. The Court will review the information and determine if any changes will be made.
4. The Court's Voluntary/Optional Coverages have a "true open enrollment" each year allowing employees to elect or change coverage amounts within any applicable guarantee issue amount without evidence of insurability. Please include this provision in your quote.
5. Please waive your "actively at work" requirement. If this cannot be removed then please ensure a "no loss, no gain" transition.
6. Please grandfather existing employee and dependent amounts that are in force prior to January 1, 2020.
7. Waive the binder check if required.

ADDITIONAL COURT PROPOSAL REQUIREMENTS:

- A. The Court uses an online eligibility system tied to its payroll to enroll employees; therefore, carrier feeds will need to be established on a bi-weekly frequency. Please include an implementation timeline for this feature. Go "live" date for eligibility feeds will be December 1, 2019.
- B. Eligibility: An employee appointed to a regular position budgeted for forty (40) hours per pay period or a contracted employee based on contract specifications.
- C. Exempt Classification employees have 31 days from their employment date to enroll and 31 days from a qualifying event to provide Human Resources with proper documentation to enroll. The same timeframe applies for mid-year status changes. All other classifications can enroll 31 days after they have completed 1,040 hours of satisfactory performance.
- D. The Court is self-billed for all lines of coverage.
- E. A highly motivated service-oriented Account Team with a dedicated contact will be a key element to the Court. Please identify or describe your proposed Account Team and each Account Team member's daily functions – please include support staff. Please provide location and the hours of operation and time zone for the Account Manager and Customer Service.

- F. Enrollment meetings may be conducted at the various locations to educate the employees on their benefits. Please provide resources to accomplish this objective. If you require a minimum number of employees to attend, please provide your guideline.
- G. Please include your financial ratings for: Standard & Poor's, Moody's Investors, and A.M. Best.
- H. Please provide a detailed implementation timeline assuming open enrollment takes place in November.
- I. The Court is requesting rate guarantee(s) for three (3) years, one for the initial term, one for an option to renew in the second year, and same for the third year. The option to extend the contract in year 2 and 3 is exercisable at the sole discretion of the Court.
- J. If your company can write more than one line of coverage, please provide pricing based upon a "packaged" as well as "unpackaged" basis. Please refer to the following websites for other benefit related RFPs: <https://caleprocure.ca.gov/pages/Events-BS3/event-search.aspx> and <http://www.sb-court.org/GeneralInfo/RequestforProposal.aspx>.
- K. What has your client retention percentage been over the last three years in California for your proposed products?
- L. Please include optional funds to be used for wellness and communication services such as Jellyvision, a decision-making tool for online enrollment.
- M. Please include a performance guarantee based upon implementation, service standards, etc. for the Court's consideration.
- N. Please provide 3 references of public sector clients in California of similar size, industry, and geographic location. The Court will contact the references if interviews are required.

If you have not submitted a quote to the Court in the past, please note that the process is unique to the Court. The Court has stringent requirements in their formal RFP that must be followed to the letter for your bid to be accepted. Please read the Court RFP document that is included in the RFP very carefully. A Compliance representative must review and accept all the mandatory terms and conditions prior to signing off.

QUESTIONS ON RFP?

Please direct all questions pertaining to this RFP, Attachments, and Exhibits directly to the Court. Questions must be submitted via email to purchasing@sb-court.org and **must** include the RFP number. The Procurement Department will triage any questions to USI. Deadline for questions is **July 19, 2019, 3:00pm., PST** – *late questions will not be considered.* Answers are scheduled to be posted on July 23, 2019 (estimate).

RFP SUBMISSION GUIDELINES:

- ✓ Please send one hard copy and electronic copy via flash drive of your proposal to the Court based upon their instructions. It must be received by **TUESDAY, JULY 30, 2019, 3:00 P.M., PST.**
- ✓ In addition, please send a hard copy and an electronic copy via flash drive to Maria Mercado, Account Executive at:

***USI Insurance Services
21250 Hawthorne Blvd., Suite 600
Torrance, CA 90503
Tel: (424) 390-0000***

Please no elaborate printing or binding desired, rather focus on complete, clear, and concise content.

The due date has been set strategically in order to prepare the presentation to the Court's Employee Benefits Advisory Committee (EBAC) in August with the final recommendations going to the Judges in September for approval. Please note that carrier reference calls may be conducted on **August 20, 2019** and interviews may be conducted on **August 22, 2019, if necessary.**

This is a **blind bid** where you'll need to provide your last, best and final offer (BAFO). We do reserve the opportunity to negotiate with the finalists.

Sincerely,

A handwritten signature in black ink that reads "Maria Mercado". The signature is written in a cursive, flowing style.

Maria Mercado
Account Executive

Attachments

Cc: San Bernardino Superior Court
Gary Delaney and Christine Kwock: USI Team