



USI Insurance Services
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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): Flexible Spending Account Administration/Section 125: RFP 20-02,
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 Flexible Spending Accounts Administration 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 the administration of their Health Care Spending Account (FSA-HC) and Dependent Care Spending Account (FSA-DCAP) / Section 125 plan (pre-tax deduction for medical, dental, and vision premiums) with a January 1, 2020 effective date.

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 1,050 employees who service the needs of the Court by providing administrative and clerical support.

CURRENT BENEFITS PROGRAM:

The intent, should the Court move forward with a new administrator, is to promote and educate the employees of their benefits in such a way that will generate awareness to this valuable benefit. The current administrator, TASC is currently changing their platform but it has not been a smooth experience and all troubleshooting must go through customer service to assist with issues.

Of the 410 plan participants, 364 participate in the Health Care Spending Account (FSA-HC), 6 participate in Dependent Care Spending Account (FSA-DCAP), 26 participate in both the FSA-HC and the FSA-DCAP, 13 are terminated participants, and 1 is a COBRA participant. 47 active participants are receiving the Court match up to \$500 per calendar year.

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

- TASC FSA Plan Summary
- TASC FSA Agreement

- TASC FSA Participant Reference Guide
- FSA RFP 20-02 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.**

FULL DETAILED PROPOSAL SHOULD INCLUDE:

- A. Compensation: 0% - net of commission
- B. Current FSA-HC plan maximum \$2,650 (please quote \$2,700) and FSA-DC plan maximum of \$5,000 if married filing jointly; \$2,500 if married and filing individually
- C. FSA-HC has the rollover feature allowing any funds \$500 or less remaining in the plan at the end of the year to be carried forward to the following year.
- D. FSA-HC has 2 different employee/employer contribution structures based on bargaining unit
- E. Monthly minimums/maximms and set up/renewal fees imposed
- F. 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.
- G. Describe the unique features of your FSA Administration
- H. Methods of Claim Submission and Detail the Process
- I. Claim Processing Timing
- J. Initial and Ongoing Claim funding options (ACH, TPA issues checks drawn on client's account, etc.)
- K. Will the Court be required to prefund the FSA-HC?
- L. Debit Card option and pricing
- M. Run-out claims time frame and process
- N. Employee account access
- O. Enrollment meetings or Benefit Fairs will 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.
- P. Cost of statements sent to participant and frequency of notices (i.e. initial, quarterly, and year end)
- Q. Communication materials including the timing and sample letters for requesting claims back up
- R. Included non-discrimination testing
- S. Mobile-App capabilities
- T. Plan Documents/Summary Plan Descriptions
- U. Implementation Requirements and Timeline
- V. Sample of the Business Associate Agreement that clients are required to sign due to the Health Information Technology for Economic and Clinical Health Act, Public Law 111-005, (HITECH ACT) and HIPAA.
- W. Account Management Support - The Court is looking for a dedicated account management team to provide support for the HR staff rather than a call center. Please provide location and the hours of operation and time zone for the Account Manager and Customer Service.
- X. Detailed description of renewal process including any information/actions needed from HR.
- Y. Please include a performance guarantee based upon implementation, service standards, etc. for the Court's consideration.
- Z. Enrollment meetings or Benefit Fairs will be conducted at the various locations to educate the employees on their benefits during their lunch hour. Please provide resources to accomplish this objective. If you require a minimum number of employees to attend, please provide your guideline – if a carrier change is made, we request the minimum to be waived for the first open enrollment held this Fall.
- AA. Waive the binder check if 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
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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,



Maria Mercado
Account Executive

Attachments

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