



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): Voluntary Benefits for Pet Insurance/Discount, Critical Illness, and
Identity/Financial Theft: RFP 20-05, 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 Voluntary Benefits (VB) 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 voluntary benefits specifically noted on the reference line of this RFP letter with a proposed 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 1,050 employees who service the needs of the Court by providing administrative and clerical support.

CURRENT BENEFITS PROGRAM:

The Court conducted an employee survey to find out the interest level in voluntary products and the top three are identified in the reference line.

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

- Census
- VB Benefits Matrix – **MANDATORY TO COMPLETE**
- Court Formal RFP with 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.**

MAIN PROPOSAL REQUIREMENTS:

1. Provide a quote for the coverages that you can offer with robust features and the least amount of restrictive provisions on a group basis – not individual plans.
2. Please provide stand alone and packaged pricing since one vendor does not offer all three benefits.
3. Rates should be net of commission and should be shown in monthly and bi-weekly frequencies.
4. Payroll deductions will be post-tax.

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 with open enrollment in November.
- B. Eligibility: An employee in a regular position scheduled and paid for a minimum of 40 hours per pay period.
- C. Employees have 60 days from their employment date to enroll and 60 days from a qualifying event to provide Human Resources with proper documentation to enroll. The same timeframe applies to all mid-year status changes for employees and dependents.
- D. Rates to be presented in monthly and bi-weekly frequency; contributions will be deducted on a bi-weekly (26 pay periods) basis.
- 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 include the location, hours of operation, and time zone for your account management and customer service teams.
- F. Please include your methods of communications and your strategy in reaching the employees of the Court during open enrollment and throughout the year. If you have an extended-hours call center for employees to ask questions or enroll, please include the details. If enrollment is conducted telephonically or online, a report must be provided back to Human Resources.
- G. Enrollment meetings or benefit fairs will be conducted at 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. **Important note: The Court cannot have employees subject to pressured selling tactics. If an enroller is construed in this way, it will jeopardize the offering of your plan(s).**
- H. Proposing vendors are encouraged to detail any wellness services that are included in the plans which educates employees in proven practices for maintaining and improving their health. Your proposal should include a specific description of the wellness services.
- I. Please provide GEO Access reports if your quoted plans have zip code restrictions. If there are restrictions, please indicate based upon all the zip codes listed on the census.
- J. Please include your financial ratings for: Standard & Poor's, Moody's Investors, and A.M. Best.

- K. Please provide a detailed implementation timeline assuming open enrollment taking place in November. A delayed VB open enrollment may be implemented if there are multiple vendor changes being implemented this Fall.
- L. 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.
- M. 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>.
- N. Please provide details about “pre-enrollment” support– if available.
- O. What has your client retention percentage been over the last three years in California for your proposed products?
- P. Please include optional funds to be used for a wellness initiative and / or communication services such as JellyVision, a decision-making tool for online enrollment.
- Q. Please include a performance guarantee based upon implementation, service standards, enrollment complaints, etc. for the Court’s consideration.
- R. 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.
- S. Please indicate your top 3 administrative issues for employers and top 3 coverage issues for enrollees in the VB products you are quoting and how they were addressed/resolved.

IMPORTANT NOTE FOR VB VENDORS: *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 cursive script that reads "Maria Mercado".

Maria Mercado
Account Executive

Attachments

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