

RFP 21-02 Dental Insurance Plans Exhibit A – amended



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August 10, 2020

RE: Superior Court of California, County of San Bernardino  
REQUEST FOR PROPOSAL (RFP) Employee Dental Plans: RFP 21-02  
Effective January 1, 2021  
**Due By: WEDNESDAY, AUGUST 19, 2020, 3:00 1:00 P.M., PST (amended)- NO LATE PROPOSALS WILL BE ACCEPTED**

We are conducting a dental marketing for our valued client, the Superior Court of California, County of San Bernardino (The Court). You are invited to submit a proposal for dual option dental benefits with a January 1, 2021 effective date. Their zip code is 92415 and SIC code is 9211.

This RFP is composed of two sets of 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 sets of** documents in their entirety.

**COURT BACKGROUND:**

The Court has jurisdiction over San Bernardino County, the largest county in the United States, geographically covering over 20,000 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 11 locations: Barstow, Big Bear, Colton, Fontana, Joshua Tree, Needles, Rancho Cucamonga, four (4) sites in San Bernardino and Victorville. There are **1,061 active employees** listed on the census who service the needs of the Court by providing administrative and clerical support.

**CURRENT BENEFITS PROGRAM:**

The Court became a separate employer from the County of San Bernardino in 2001. Under the County they were self-insured with Delta Dental PPO (MAC-maximum allowable charge) and fully insured with DeltaCare USA. Effective August 1, 2011, the Court offered its own benefit plans to its employees and retained Delta Dental on a fully-insured arrangement as the carrier for both plans. The following outlines the subsequent carrier history:

Effective Date	Dental Carrier
August 1, 2013	Cigna
January 1, 2015	United Concordia
January 1, 2018	Delta Dental

**CURRENT DENTAL ENROLLMENT BASED UPON CENSUS:**

Active Employees	DeltaCare DHMO	Delta Dental PPO	Dental Waivers	Grand Total
EE	32	375	87	494
EE+1	36	225		261
EE+2 or more	59	247		306
<b>Grand Total</b>	<b>127</b>	<b>847</b>	<b>87</b>	<b>1,061</b>

COBRA	DeltaCare DHMO	Delta Dental PPO	Grand Total
Subscriber Only	1	14	15
Subscriber +1	1	5	6
Subscriber + 2	0	1	1
<b>Grand Total</b>	<b>2</b>	<b>20</b>	<b>22</b>

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

- Delta Dental PPO & DeltaCare DHMO EOCs and summaries
- PPO Dental Premium vs. Claims - 24 Months
- Top 25 DeltaCare General Dental Facilities by Assigned Members
- Top 25 Utilized PPO Dentists (Ranked by Paid Amount)
- Employee Census
- Rates and contribution information
- 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. The objective of this RFP is to provide the Court with a financially viable option to the current dental plans while maintaining or enhancing the current level of benefits with the least amount of provider disruption. Note: Out-of-Network reimbursement is based upon 51% of usual, customary, and reasonable charges.
2. Please provide rate decrements for the following plan provisions separately: \$25 ind/\$50 family calendar year deductible, waived for preventive and diagnostic; decrease the Out-of-Network annual maximum to \$1,500 but keep In-network at \$1,700; and reduce the Out-of-Network dental implant benefit to 70% to match major services for the Court's review.
3. A discrepancy grid identifying all plan/provisional/frequency differences is required for both plans. This includes identifying current plan CDT codes that are not covered by your plan as well as codes your plan includes but are not currently covered. Reduction in benefit levels and frequency provisions will not be accepted.
4. Please provide your monthly rates with a separate line item identifying the dollar and percentage amount attributed to ACA fees.
5. Commissions: 0%
6. Please waive binder check requirement.

**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 November 25, 2020.
- B. Eligibility: An employee in a regular position scheduled and paid at least 40 hours per pay period.
- C. Employees have 30 days from their employment date to enroll and 30 days from a qualifying event to notify Human Resources with proper documentation to enroll. The same timeframe applies to most mid-year status changes for employees and dependents except for loss of coverage under Medi-Cal or the state Children's Health Insurance Program which allows 60 days from the loss of coverage.
- D. Rates to be presented in monthly frequency; contributions will be deducted on a bi-weekly (26 pay periods) basis.
- E. Court-paid dental subsidy formula: 100% of the "employee only" PPO dental rate / 26 pay periods = \$24.72 per pay period. Court contribution: \$200 per pay period provided to all benefit-eligible employees towards medical, dental, or vision. Part-time employees get prorated amounts based on hours worked per pay period.
- F. Dependent children covered: to age 26 including married dependents (follows Medical ACA rules) to the end of the month they turn 26 in.

- G. Registered Domestic Partners covered: only those who are registered with the state as well as their dependents.
- H. A highly motivated service-oriented Account Team with a dedicated contact will be a key element to the Court. Please identify or describe and provide biographies of your proposed Account Team and each Account Team member's daily functions – please include support staff.
- I. Open enrollment will be virtual this year and will be in November. Please provide your solution and resources in place of benefit fairs the Court has conducted in prior years at their various locations. Virtual open enrollment meetings are a consideration and will require your participation. If you require a minimum number of attendees, please provide your guidelines.
- J. Please provide 9 raffle prizes for the Court's main locations.
- K. Proposing carriers are encouraged to include a dental wellness program/services that educates employees in proven practices for maintaining and improving their dental health. Your proposal should include a specific description of the wellness services (and funds) to be provided and the specific means used to deliver those services.
- L. Please provide monthly dental content for the Court's newsletter to promote a dental topic based upon the prevalence in the Court's utilization patterns.
- M. Include a COMPLETE dental charge schedule for both dental plans- *This should include all dental charges/procedural codes, add-on costs outside of your copay schedule and frequency of services/replacements for both plans.* Out of Network Reimbursement Basis: 90% of Usual, Customary, and Reasonable Charges.
- N. Provide an itemization and description of value-added services that are included in your plans.
- O. ID Cards: Personalized ID cards are provided for both plans and are sent to employees' home. Please indicate if dependents will receive their own card. Also indicate the maximum number of cards that are sent to each household if applicable.
- P. Traditional Coordination of Benefits: The contract allows for dual coverage (duplication of coverage) traditional COB up to 100% of the total billed amount including orthodontic services. They also allow for married employees to cover each other as well as their dependent children.
- Q. Indicate the name of the provider network and website that is quoted to allow for provider searches- also indicate whether you own or lease the network. Include instructions for provider searches online.
- R. Include your orthodontia take-over rider and major "work in progress" that allows for a "no loss, no gain" contract and ensures smooth transition assistance for the following member transitions: PPO to PPO; PPO to DHMO; DHMO to PPO; DHMO to DHMO). What kind of support can you offer to members who require this type of assistance?
- S. Provide a disruption analysis based upon the top 25 utilized providers by plan. You must indicate whether the dentists listed belong to either or both of your PPO and DHMO networks.
- T. Include detailed process for members to change their primary dentist. Please also indicate if this can be done via phone, email, carrier website, and/or text.
- U. Please provide GEO Access reports for the dental plans based upon **all** zip codes listed on the census (regardless of plan enrollment). The parameters must count **individual dentists** versus dental offices and include: 2 Primary Dentists within 10 miles; 2 Specialty dentists within 10 miles. Please also include the zip codes that fall outside your service area and those that are not eligible for a particular plan. Please distinguish between access points versus dental offices.
- V. The Court is requesting rate guarantee(s) for three years, one for the initial term and 2 one-year options to renew. The option for the second and third year is exercisable at the sole discretion of the Court.
- W. If your company is awarded the business, it is expected that run-out claims through the end of the contract year will be provided when the contract ends or is terminated.
- X. Include your A.M. Best financial rating
- Y. What has your client retention percentage been over the last three years?
- Z. If your company is awarded the business, please provide a checklist of documents that are required for implementation and provide a detailed implementation timeline.
- AA. 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.

**IMPORTANT: The Court has stringent requirements in their formal RFP that must be followed in order for your bid to be considered. Please read the Court RFP document that is posted on the procurement website very carefully. A Compliance representative of your company must review and accept all mandatory terms and conditions prior to signing off in order for your proposal to be accepted.**

**QUESTIONS ON RFP?**

Please direct all questions pertaining to this RFP, Attachments, and Exhibits directly to the Court. Do not contact USI! All RFP Questions should be submitted via email to [purchasing@sb-court.org](mailto:purchasing@sb-court.org) and **must** include the RFP name: **RFP 21-02**. The Procurement Department will triage any questions to USI. Deadline for questions is August 10, 2020, 3:00pm., PST – late questions will not be accepted. Answers are scheduled to be posted on August 12, 2020 (estimated). Please note this email address is for RFP questions only. Your proposal will be deemed non-responsive if you submit your proposal to the Court by email.

**RFP SUBMISSION GUIDELINES:**

Please send one hard copy and an electronic copy via flash drive of your proposal to the Court based upon their instructions. It must be received by **Wednesday, AUGUST 19, 2020, ~~3:00~~ 1:00 P.M., PST (amended)**

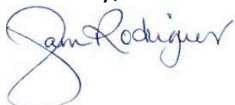
- ✓ In addition, please provide USI with an electronic version of your proposal to Pamela Rodrigues ([pamela.rodrigues@usi.com](mailto:pamela.rodrigues@usi.com)) – preferably in Excel or Word on August 19, 2020 after 3:00pm PST.
- ✓ You will be notified of the best and final offer (BAFO) opportunity on August 20, 2020.

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

Please note that carrier reference calls may be conducted on **September 1, 2020** and interviews will be conducted on **September 2, 2020 and/or September 3, 2020, if necessary.**

This is a **blind bid** where submitted proposals are not shared in the market. You will have an opportunity to improve upon your proposal during the BAFO. We do reserve the opportunity to negotiate with the finalists.

Sincerely,



Pamela Rodrigues  
Account Manager

Enclosures

cc: San Bernardino Superior Court  
Gary Delaney & Christine Kwock, USI Insurance Services