



USI Insurance Services
21250 Hawthorne Blvd
Suite 380
Torrance, CA 90503
www.usi.com
Tel: 424.390.0000

August 10, 2020

RE: Superior Court of California, County of San Bernardino
REQUEST FOR PROPOSAL (RFP) Short Term and Long Term Disability Plans: RFP 21-03
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 marketing for our valued client, the Superior Court of California, County of San Bernardino (The Court). You are invited to submit a proposal for the short term disability (STD) and long term disability (LTD) plans with a January 1, 2021 effective date. Their zip code is 92415 and SIC code is 9211.

This RFP is composed of two set 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 holds 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 currently has 73 judges and 15 subordinate judicial officers who hear court proceedings in 11 locations: Barstow, Colton, Fontana, Joshua Tree, Needles, Rancho Cucamonga, four (4) sites in San Bernardino and Victorville. There are **1,061 active employees** that service the needs of the Court by providing administrative and clerical support.

THE CURRENT BENEFIT PROGRAM

The Court became a governmental entity separate from the County of San Bernardino in 2001 as the result of the enactment of the Trial Court Unification Act.

The Standard currently underwrites the life and disability plans for the Court. The Court currently offers an STD plan with 2 different classes (Class 1: Court Supervisory and Court Professionals, other than Exempt Employees; Class 2: Exempt Employees) and plan designs. There is also an LTD plan offered to only Regular Exempt employees. There are currently **81** on STD Class 1, **151** on STD Class 2 and **81** on LTD.

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

- STD and LTD Questionnaire including current rates and benefits (to be completed by each carrier)
- STD Certificates (1 for each class)
- LTD Certificate (1)
- Claim reports for STD and LTD

- STD W2 and FICA Service Agreement
- Rate History
- Employee Census (to be provided by USI)
- 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.***

COURT PROPOSAL REQUIREMENTS

Full detailed proposal should include:

- Plan designs should match The Court's current benefits as closely as possible.
- STD: The Court allows employees to use their accumulated time to bring their benefits to 100% of pre-disability earnings. Use of the accumulated leave time is optional and the information is reflected on the census. Employees who are eligible for STD do not contribute to State Disability Insurance.
- The Court is exempt from the Social Security portion of FICA.
- The Court's current plan offers telephonic claims intake, where the claims department works directly with the claimant and the physician to obtain the necessary information. This has proven to be a very valuable resource. Please include information about your claims process, particularly if you offer something similar.
- Include employer FICA and Medicare tax remittance and W2 tax reporting services (Please see service agreement).
- Sample Plan Documents/Summary Plan Descriptions that contain the provisions you are including
- Implementation Requirements and Timeline
- A highly motivated Account Team 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.
- The Court is requesting rate guarantee(s) for three years, one for the initial term and options to renew in the second and third years. The options for the second and third years are exercisable at the sole discretion of the Court.
- If your company is awarded the business, it is expected that claims through the end of the contract year will be provided when the contract ends or is terminated.
- Please include your A.M. Best financial rating.
- What has your client retention percentage been over the last three years in California for your proposed products?
- Please include a performance guarantee based upon implementation, service standards, etc.
- Commissions: 0%
- Open enrollment will be virtual this year. 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.
- Please provide 9 raffle prizes for the Court's main locations.
- Please provide quarterly disability content for the Court's newsletter to promote a disability topic based upon the prevalence in the Court's utilization patterns.
- Please waive binder check requirement.

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 the 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 and **must** include the RFP name: **RFP 21-03**. 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)**

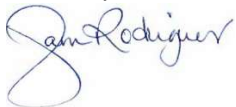
- ✓ In addition, please provide USI with an electronic version of your proposal to Pamela Rodrigues (pamela.rodrigues@usi.com) – preferably in Excel or Word on August 19, 2020 after 3:00pm PST.
- ✓ You will be notified of the best and final offer (BAFO) opportunity on August 20, 2020.

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 Executive

Enclosures

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