



USI Insurance Services  
21250 Hawthorne Blvd  
Suite 380  
Torrance, CA 90503

July 20, 2023

RE: Superior Court of California, County of San Bernardino  
REQUEST FOR PROPOSAL (RFP) Voluntary Benefit Plans: RFP #23-04  
Effective January 1, 2024  
**Due By: MONDAY, AUGUST 7, 2023, 1:15 P.M. PST - NO LATE PROPOSALS WILL BE ACCEPTED**

We are conducting a voluntary benefits marketing for our valued client, the Superior Court of California, County of San Bernardino (The Court). You are invited to submit a proposal for voluntary benefits with a January 1, 2024 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 currently has 80 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 **1,080 active employees** who service the needs of the Court by providing administrative and clerical support.

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

<http://www.sb-court.org/GeneralInfo/RequestforProposal.aspx>  
<https://caleprocure.ca.gov/pages/Events-BS3/event-search.aspx>

- Employee Census (to be provided by USI)
- Voluntary Benefits Matrix (MANDATORY TO COMPLETE)
- Court Formal RFP with Attachments – **MANDATORY!! PLEASE READ AND HAVE YOUR COMPLIANCE DEPARTMENT 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. Rates should be net of commission and should be shown in monthly and bi-weekly frequencies (26 pay periods).
3. 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 November 22, 2023.

- 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. 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.
- F. Enrollment meetings / 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 – if vendor change is made, we request the minimum waived for the first open enrollment that we anticipate will take place in the 1<sup>st</sup> Quarter of 2024.
- G. The successful bidder agrees to provide (9) raffle prizes for the Court's main locations for the Benefits Fair.
- H. 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.
- I. The Court is requesting rate guarantee(s) for five years, one for the initial term and 4 one-year options to renew. The option for the second through fourth year is exercisable at the sole discretion of the Court.
- J. Please provide a detailed implementation timeline assuming open enrollment taking place in the 1<sup>st</sup> Quarter of 2024.
- K. Include your A.M. Best financial rating.
- L. What has your client retention percentage been over the last three years?
- M. If your company is awarded the business, please provide a checklist of documents that are required for implementation and provide a detailed implementation timeline.
- N. Please provide three (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.
- O. Please include optional funds to be used for a wellness initiative and / or communication services.
- P. Please include a performance guarantee based upon implementation, service standards, enrollment complaints, etc. for the Court's consideration.
- Q. 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.
- R. 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: 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?**

In compliance with the Court's RFP practices, DO NOT contact the USI team directly. All questions pertaining to this RFP, attachments, and exhibits should be submitted to [scccsb.rfp@usi.com](mailto:scccsb.rfp@usi.com) and **must** include the RFP title: **Voluntary Benefit Plans** and number: **RFP #23-04**. Deadline for questions is July 27, 2023, 1:15 P.M. PST – late questions will not be accepted. Answers are scheduled to be posted on July 31, 2023 (estimated).

**RFP SUBMISSION GUIDELINES:**

Please send one hard copy of your proposal to USI Insurance Services (address below) via FedEx, UPS or hand deliver. It must be received by **MONDAY, AUGUST 7, 2023, by 1:15 P.M. PST.**

***USI Insurance Services  
Attn: SCCCSB RFP Team  
21250 Hawthorne Blvd., Suite 380  
Torrance, CA 90503  
Tel: (424) 390-0000 (for delivery purposes only)***

- ✓ In addition, please provide USI with an electronic version of your proposal to [scccsb.rfp@usi.com](mailto:scccsb.rfp@usi.com) – the rate or fee information and benefits matrix should be in excel; all others should be in pdf format with live links. The bidder must include the RFP name: **Voluntary Benefits Plans** and number: **RFP #23-04** on the subject line of the email. *Please submit the email by 1:15 P.M. PST on August 7, 2023.*
- ✓ You will be notified of the best and final offer (BAFO) opportunity on August 8, 2023, and it will be due on August 11, 2023 by 1:15 P.M. PST.

***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 29, 2023** and interviews may be conducted on **August 30, 2023, 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