



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

July 19, 2022

RE: **Superior Court of California, County of San Bernardino**
REQUEST FOR PROPOSAL (RFP): Flexible Spending Account Administration/Section 125: RFP 22-02,
Effective January 1, 2023
Due by: TUESDAY, AUGUST 2, 2022, 1:15 P.M., PT – 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, 2023 effective date.

The USI Team members assigned to the Court are Gary Delaney, Sr. Vice President, Christine Kwock, Sr. Account Executive and Pam Rodrigues, Account Manager.

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 69 judges and 16 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 1,024 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.

Of the 351 plan participants, 317 participate in the Health Care Spending Account (FSA-HC), 3 participate in Dependent Care Spending Account (FSA-DCAP), 18 participate in both the FSA-HC and the FSA-DCAP, and 13 are terminated participants. 46 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):

- P&A FSA Brochure
- P&A Agreement (includes rates)
- P&A Flexible Benefits Plan Summary
- 2022 Benefit fair locations
- FSA RFP #22-02 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 \$2,850 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 \$550 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/maximums 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. A hybrid approach will be used this year for enrollment meetings or benefit fairs and will be conducted at various locations to educate the employees on their benefits during their lunch hour. A representative from your company will be requested to attend. 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. Please provide a microsite where employees and dependents will be able to see the Court offerings and download summaries and value-added resources.
- 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. Include non-discrimination testing
- S. Mobile-App and chat 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. Waive the binder check if 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 THE 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.rfps@usi.com and **must** include the RFP title: **Flexible Spending Accounts** and number: **RFP #22-02**. Deadline for questions is July 25 2022, 1:15pm., PT – late questions will not be accepted. Answers are scheduled to be posted on July 26, 2022 (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 **TUESDAY, AUGUST 2, 2022, by 1:15 P.M., PT.**

*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.rfps@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: **Flexible Spending Accounts** and number: **RFP #22-02** on the subject line of the email. *Please submit the email by 1:15pm PT on August 2, 2022.*
- ✓ You will be notified of the best and final offer (BAFO) opportunity on August 3, 2022, and it will be due on August 5, 2022 by 1:15pm PT.

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 19, 2022** and interviews may be conducted on **August 22, 2022, 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,



Pam Rodrigues
Account Manager

Attachments

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