



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): Basic Life, Supplemental Life (employee, spouse/registered domestic partner, and child), and Voluntary Accidental Death & Dismemberment: RFP 22-03, Effective January 1, 2023**
Due by: TUESDAY, AUGUST 2, 2022, 1:15 P.M., PST – NO LATE PROPOSALS WILL BE ACCEPTED

To Whom It May Concern:

We are conducting a Basic Life, Supplemental Life (employee, spouse/registered domestic partner and child) and Voluntary Accidental Death & Dismemberment (AD&D), 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 coverages noted in the reference line with a January 1, 2023 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.

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 on the census who service the needs of the Court by providing administrative and clerical support.

CURRENT PLAN:

Currently the Court offers 100% employer-paid Basic Life, as well as Voluntary Supplemental Life for employees, spouses/registered domestic partners, and children and Voluntary AD&D plans through Securian (formerly Minnesota Life). Securian has been the insurer prior to the Court separating from the County in 2010. In 2018, the basic life rate was \$0.076 per \$1,000 and in 2020 the rate was reduced to \$0.032 per \$1,000 and all other rates have been the same since 2010.

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

- Securian Basic Supplemental Dependent Life, Voluntary AD& D Summary
- Securian 2018 – 2019 Rates
- Securian 2020 – 2022 Rates
- Securian Term Life Certificate
- Securian Term Life Policy Amendment
- Securian Voluntary AD&D Policy Amendment
- Securian Voluntary AD&D Certificate
- Securian Experience for 2019, 2020 and 2021
- Securian Life Insurance Claims 2022
- Securian March 2022 Premium Statement
- Securian Fully Executed Supplemental Agreement 2020
- 2022 Benefit fair locations
- Life Vol ADD Supp Life RFP #22-03 Benefit 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.**

MAIN PROPOSAL REQUIREMENTS:

1. Rates should be net of commission; 0%
2. Quote current level of benefits
3. The Court's Voluntary/Optional Coverages have a "true open enrollment" each year allowing employees to elect or change coverage amounts within any applicable guarantee issue amount without evidence of insurability. Please include this provision in your quote.
4. Please waive your "actively at work" requirement. If this cannot be removed then please ensure a "no loss, no gain" transition.
5. Please grandfather existing employee and dependent amounts that are in force prior to January 1, 2023.
6. Waive the binder check if required.

ADDITIONAL COURT PROPOSAL REQUIREMENTS:

- A. The Court uses Phoenix SAP as their 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 3, 2022.
- B. Eligibility: An employee appointed to a regular position budgeted for forty (40) hours per pay period or a contracted employee based on contract specifications.
- C. Exempt Classification employees have 31 days from their employment date to enroll and 60 days from a qualifying event to provide Human Resources with proper documentation for enrollment. The same timeframe applies for mid-year status changes. All other classifications can enroll 31 days after they have completed 1,040 hours of satisfactory performance and during the annual open enrollment period.
- D. Please explain your maternity leave claims process
- E. The Court is self-billed for all lines of coverage.
- F. Please summarize the value-added benefits that are included in your proposal. State whether they are available in California only or also outside of California.
- G. 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 provide location and the hours of operation and time zone for the Account Manager and Customer Service.

- H. 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.
- I. Please include your financial ratings for: Standard & Poor's, Moody's Investors, and A.M. Best.
- J. Please provide a detailed implementation timeline assuming open enrollment takes place in November.
- K. 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.
- L. 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>.
- M. What has your client retention percentage been over the last three years in California for your proposed products?
- N. Please include optional funds that can be used to cover the costs for wellness and benefits promotion. Please provide the details on how the Court would access the funds (i.e. Pre-approval for expenses, reimbursement by service or lump sum).
- O. Please include a performance guarantee based upon implementation, service standards, etc. for the Court's consideration.
- P. 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?

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: **Life Insurance Benefit Plans** and number: **RFP #22-03**. 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: **Life Insurance Benefit Plans** and number: **RFP #22-03** 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 1:15pmPT.

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