



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): Voluntary Critical Illness: RFP 22-05, 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 Voluntary Critical Illness 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 voluntary benefits specifically noted on the reference line of this RFP letter with a proposed 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 who service the needs of the Court by providing administrative and clerical support.

**CURRENT BENEFITS PROGRAM:**

The Court currently has Critical Illness through The Standard that was put in place in January 1, 2020. This provides coverage for employees, spouses/domestic partners and children. It is funded on a post-tax basis through payroll deductions (bi-weekly – 26 pay periods).

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

- Voluntary Critical Illness Benefit Summary
- SCCCSB Voluntary Critical Illness Certificate
- Standard June 2022 Premium Statement
- 2022 Benefit fair locations

- Voluntary Critical Illness RFP #22-05 Benefit Matrix – **MANDATORY TO COMPLETE**
- 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. Provide a quote for coverage 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 (26 pay periods) frequencies.
3. Payroll deductions will be post-tax.

**ADDITIONAL COURT PROPOSAL REQUIREMENTS:**

- A. Employees have 30 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 to all mid-year status changes for employees and dependents.
- B. Rates to be presented in monthly and bi-weekly frequency; contributions will be deducted post-tax on a bi-weekly (26 pay periods) basis.
- C. 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 include the location, hours of operation, and time zone for your account management and customer service teams.
- D. Please include your methods of communications and your strategy in reaching the employees of the Court during open enrollment and throughout the year. If you have an extended-hours call center for employees to ask questions or enroll, please include the details. If enrollment is conducted telephonically or online, a report must be provided back to Human Resources.
- E. 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. **Important note: The Court cannot have employees subject to pressured selling tactics. If an enroller is construed in this way, it will jeopardize the offering of your plan(s).**
- F. Proposing vendors are encouraged to detail any wellness services that are included in the plans which educates employees in proven practices for maintaining and improving their health. Your proposal should include a specific description of the wellness services.
- G. Please include your financial ratings for: Standard & Poor's, Moody's Investors, and A.M. Best.
- H. Please provide a detailed implementation timeline assuming open enrollment taking place in November.
- I. 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.
- J. 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>.
- K. Please provide details about "pre-enrollment" support– if available.
- L. What has your client retention percentage been over the last three years in California for your voluntary critical illness plan?

- M. 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).
- N. Please include a performance guarantee based upon implementation, service standards, enrollment complaints, etc. for the Court's consideration.
- O. 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 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](mailto:scccsb.rfps@usi.com) and **must** include the RFP title: **Voluntary Critical Illness Plan** and number: **RFP #22-05**. 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](mailto: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: **Voluntary Critical Illness Plan** and number: **RFP #22-05** 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,

A handwritten signature in blue ink that reads "Pam Rodrigues". The signature is written in a cursive style with a large, stylized initial "P".

Pam Rodrigues  
Account Manager

Attachments

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