



USI Insurance Services  
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July 20, 2023

RE: Superior Court of California, County of San Bernardino  
REQUEST FOR PROPOSAL (RFP) Short Term and Long Term Disability and Absence Management Plans: RFP #23-03  
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 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 and a new Absence Management plan (which the Court may or may not implement) with a January 1, 2024 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 80 judges and 15 subordinate judicial officers who hear court proceedings in 12 locations: Barstow, Colton, Fontana, Joshua Tree, Needles, Rancho Cucamonga, four (4) sites in San Bernardino and Victorville. There are **1,080 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 disability plans for the Court. The Court currently offers an STD plan with 2 different classes (Class 1: Exempt Employees; Class 2: Court Supervisory and Court Professionals, other than exempt) and plan designs. There is also an LTD plan offered to only regular Exempt employees. There are currently **92** on STD Class 1, **149** on STD Class 2 and **92** on LTD.

### **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>

- STD, LTD and Absence Management 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 DEPARTMENT 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**

Your 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 five years, one for the initial term and options to renew in the second through fourth years. The options for the second through fourth 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%
- 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. This takes place in November.
- The successful bidder agrees to provide nine (9) raffle prizes for the Court's main locations for the Benefits Fair.
- Please provide quarterly disability content for the Court's electronic 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 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: **Disability Insurance Plans** and number: **RFP #23-03**. Deadline for questions is July 27, 2023, 1:15pm., 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: **Disability Insurance Plans** and number: **RFP #23-03** on the subject line of the email. *Please submit the email by 1:15pm 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 1:15pm 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 Service