



**SAN MATEO COUNTY SCHOOLS
INSURANCE GROUP**
— A Public Entity —

1791 Broadway
Redwood City, CA 94063
(650) 365-9180
Fax (650) 365-9263

**REQUEST FOR QUOTES
EMPLOYEE HEALTH BENEFITS**

PROPOSALS DUE:
February 28, 2022 @ 2:00 PM

**NOTICE TO PROPOSERS
EMPLOYEE HEALTH BENEFITS**

NOTICE IS HEREBY GIVEN that the San Mateo County Schools Insurance Group (SMCSIG) of San Mateo, California, will receive up to, but no later than, **2:00 pm, February 28, 2022**, sealed proposals for **Employee Health Benefits**.

Proposals shall be received by the SMCSIG Office front desk personnel at 1791 Broadway Street, Redwood City, CA 94063. All interested parties may obtain a copy of this RFQ by emailing Sharon Vishwa at svishwa@smcsig.org

Any questions regarding this RFQ should be directed to Sharon Vishwa, Deputy Executive Director at svishwa@smcsig.org

SECTION I – GENERAL INFORMATION

STATEMENT OF INTENT

The San Mateo County Schools Insurance (SMCSIG), a California Joint Powers Authority, offers Property Insurance, Workers Compensation Insurance and Employee Benefit Insurance Plans to School Districts residing in San Mateo County. SMCSIG allows out-of-County Districts to join the medical plans, once approved by the medical pool district representatives. The medical pool is referred to as the San Mateo Medical Consortium.

As part of our Strategic Plan, our JPA Board has directed us to review the Property and Liability Insurance Program, the Workers Compensation Program, and the Employee Benefits Program at different time intervals. We have completed the reviews of the Property and Liability and Workers Compensation Programs. This RFQ will review the Employee Benefits Program.

The San Mateo County Schools Insurance Group (SMCSIG), seeks by way of this RFQ to obtain proposals from qualified Employee Benefit Consultants to provide Benefit Consulting services to this office as well as our participating partner districts. Proposers must be able to show that they are capable of performing the services requested. Such evidence includes, but is not limited to,



the respondent's demonstrated competency and experience in delivering services of a similar scope and type.

This Request for Quotes addresses all employee benefit programs. Currently, SMCSIG offers the following employee benefit programs:

- Life Insurance – MetLife xxxx subscribers
- EAP – Optum, 13k subscribers
- Dental – Delta Dental (self-funded), 13k subscribers
- Vision – Vision Service Plan (self-funded), 6k subscribers
- Medical
 - United HealthCare (fully-insured), 200 subscribers
 - Sutter Health Plus (fully-insured), 200 subscribers
 - Kaiser Permanente (fully-insured), 2k subscribers

SECTION II – RFQ PROCEDURE

This section describes the general RFQ procedure used by SMCSIG, and the remaining sections of this RFQ list detailed requirements.

TENTATIVE SCHEDULE OF EVENTS AND SUBMISSION OF PROPOSALS

1. RFQ Released – January 10, 2022
2. Deadline to Submit Questions – January 17, 2022
3. Deadline for District Responses - January 31, 2022
4. Proposals Submitted – February 28, 2022
5. Proposer Interviews (if necessary) – March/April 2022
6. Contract Awarded – April 29, 2022

SUBMISSION OF PROPOSALS

Proposers are to submit one (1) original hard copy and one (1) electronic copy on USB drive (PDF). Additionally, fees must be included in Excel format in addition to PDF on USB drive. Original hard copy proposal is to be clearly marked and must be either loose leaf or in a 3-ring binder, not bound. All printing shall be single-sided.

All proposal original hard copies should be typewritten or prepared on a computer and have consecutively numbered pages, including any exhibits, charts, or other attachments.

Proposals are to be clearly labeled/addressed and delivered as follows:

RFQ - EMPLOYEE HEALTH BENEFITS

SMCSIG Office

Attn: Sharon Vishwa

1791 Broadway Street

Redwood City, CA 94063

Proposer's name, return address, and phone number must also appear on the mailing package.



Proposals must be received, and date stamped by the SMCSIG Front Desk for the original hard copy, no later than the date and time listed on the Notice to Proposers. All proposals received prior to the deadline for proposals will be kept in a secure place.

All proposals, whether delivered by an employee of Proposer, US Postal Service, courier or package delivery service, must be received and time stamped at the stated address prior to the time designated. The Front Desk timestamp shall be considered the official timepiece for the purpose of establishing the actual receipt of bids.

Proposals received late will not be opened or given any consideration for the proposed project unless doing so is deemed to be in the best interest of the SMCSIG Office, as determined by the sole discretion of the Deputy Executive Director.

There will be no public opening of proposals. All proposals shall be firm offers, and will so be considered by the SMCSIG Office, although the SMCSIG Office reserves the right to negotiate terms upon evaluation of the proposals. Proposals will be considered valid offers for a period of one hundred twenty (120) days following the close of the RFQ.

PROPOSAL EVALUATION

All proposals received will be evaluated by an RFQ Evaluation Committee composed of SMCSIG staff, member districts, and any necessary consultants. During the evaluation process, SMCSIG may require a Proposer's representative to answer specific questions orally and/or in writing. All proposals received by the specified deadline will be reviewed by the Evaluation Committee for content, proposed service costs, and capabilities of the Vendor. SMCSIG may also require a visit to the Proposer's offices, other field visits or observations by SMCSIG representatives, or demonstrations as part of the overall RFQ evaluation. Once a finalist or group of finalists is selected, additional interactions or information may be required. The most qualified firm will be recommended to the SMCSIG JPA Board by the Executive Director based on the overall strength of each proposal. The evaluation is not restricted to considerations of any single factor such as cost.

The criteria used as a guideline in the evaluation will include, but not be limited to, the following:

- Vendor qualifications and experience, including capability and experience of key personnel and experience with other public or private agencies to provide these services
- A complete and concise response to the RFQ that complies with the RFQ requirements
- Proposed approach, including clarity of understanding of the scope of services to be provided and appropriateness of the proposed solution/services
- Evidence of demonstrated competence and experience in the area proposed with other public agencies in California
- Cost, both initial and ongoing, to SMCSIG for the services described by this RFQ
- Familiarity with joint labor-management decision-making
- References

This RFQ is designed to develop the best solution to meet the needs of SMCSIG. Proposals will be reviewed for content, completeness, experience, qualifications, means of providing the service and price. SMCSIG will select the proposal that provides the best match for SMCSIG.



By responding to this RFQ, Proposer acknowledges that they may be subject to an interview by a JPA Committee who shall make their recommendation to the JPA's Executive Committee for the award of the contract. SMCSIG reserves the right to complete the selection process without proceeding to an interview process and make a selection based solely on the information provided in the Proposal.

By responding to this RFQ, Proposer acknowledges that this agreement is for the performance of a service and shall be determined upon finding the best match for the purposes of the JPA and that "lowest responsible bidder" requirements do not apply.

ADDENDA

Any addenda issued prior to the RFQ due date shall form a part of the specifications for this RFQ. All addenda can be access through Sharon Vishwa, Deputy Executive Director at svishwa@smcsig.org.

COST OF PREPARATION

All costs for preparation of proposals shall be borne by the Proposer.

WITHDRAWAL OF PROPOSALS

Any Proposer may withdraw their proposal by email request, confirmed prior to the deadline for receipt of proposals.

CONTACT WITH JPA EMPLOYEES

As of the issuance date of this RFQ and continuing until the final date for submission of proposals, all proposers are specifically directed not to hold meetings, conferences, or technical discussions with any JPA employee for purposes of responding to this RFQ except as otherwise permitted by this RFQ. Any proposer found to be acting in any way contrary to this directive may be disqualified from entering into any contract that may result from this RFQ.

AWARD OF CONTRACT- Check to see if EC or Medical Consortium

The Executive Committee reserves the right to reject any or all proposals, or to waive any irregularities or informalities in any proposals. The potential award of a contract will be to the Proposer that best meets the needs of the JPA and can provide a comprehensive commission plan, in the best interest of the JPA. The selection of a Contractor will be memorialized in the form of a contract between the JPA and the selected Vendor, authorized by a resolution of the JPA's Executive Committee and signed by both parties.

CONFIDENTIALITY OF PROPOSALS

Responses to this RFQ becomes the exclusive property of the JPA upon receipt. All proposals received in response to this RFQ become a matter of public record and shall be regarded as public records. A Proposer may designate elements in its proposal which are defined as business or trade secrets and plainly marked as "Confidential", "Trade Secret", or "Proprietary."

Although the California Public Records Act recognizes that certain confidential trade secret information may be protected from disclosure, the JPA may not be in a position to establish that the information that a Proposer submits is a trade secret. If a request is made for information marked "Confidential," "Trade Secret," or "Proprietary," the JPA will provide the Proposer who



submitted the information with reasonable notice to allow the Proposer to seek protection from disclosure by a court of competent jurisdiction.

MISCELLANEOUS

This RFQ is not a commitment or contract of any kind. The JPA reserves the right to pursue any and/or all ideas generated by this RFQ. The JPA reserves the right to reject any and all proposals and/or terminate the RFQ process if deemed in the best interest of the JPA. Further, while every effort has been made to ensure the information presented in this RFQ is accurate and thorough, the

JPA assumes no liability for any unintentional errors or omissions in this document. The JPA reserves the right to waive or modify any requirements of this RFQ when it determines that doing so is in the best interest of the JPA. Finally, the JPA may revise or clarify aspects of the required services after proposals are submitted by communicating directly to some or all of the providers that submitted proposals.

SECTION III – SCOPE OF WORK

The JPA seeks to hire a qualified Employee Benefits Consulting firm that will assist the JPA in its sustainable growth and management goals. This includes the management of the following programs:

- MetLife Life Insurance
- Employee Assistance Program - Optum
- Medical – Kaiser Permanente, United HealthCare, Sutter Health Plus
- Delta Dental
- Vison Service Plan
- Voluntary Benefits – American Fidelity

The JPA is made up of in-county Districts, as well as out-of-county Districts. Additional information is available upon request.

The JPA also seeks to make decisions on health benefits through labor-management collaboration and in communication and agreement with our member Districts. This includes jointly providing direction to its group purchasing organization partner.

Technical Questions for Respondents:

1. If selected as our Employee Benefits Consultant, where is your office located that will be servicing our account?
2. Please introduce your service team that will be servicing our account, including the role and office location of each staff person. Also, indicate the length of experience each team member has with serving school districts (or public agencies).



3. Does your company create and/or offer any of its own employee benefit programs? If so, please list those plans.
4. If you offer your own employee benefit programs, can you be non-biased and objective when researching plans to fulfill our needs?
5. Do you work with any other School District JPAs or School Districts in San Mateo County or neighboring counties?
6. In the spirit of “transparency”, does your company accept overrides from insurance carriers? If so, would you disclose these overrides to us?
7. Please describe assistance that will be available to retirees, and survivors of retirees, that are still covered under our programs.
8. Please describe any pending litigation to which your organization is a party.
9. What would be your approach to facilitating joint labor-management decision-making by the SMCSIG member Districts?
10. What assistance do you provide to the District to assist in the management of initial open enrollment and the decision-making process for the participant?
11. We currently use the Keenan KCARES and BenefitBridge programs to manage our enrollment and eligibility. Does your company have an enrollment and eligibility solution for us? If so, what costs are associated with this system?
12. Is it required that the JPA use your particular benefit administration software? If so, what fees apply?
13. Please tell us what is unique about your organization.
14. Please list five client references (preferably public entity clients) for groups similar in size to this group . Please provide the client name, contact name, telephone number, and employee enrollment.
15. Taking a look at the programs we currently offer (shown above), how would you price the annual management of these programs, outside of any commissions paid directly by the insurance carriers?

SECTION IV – PROPOSAL SUBMISSION REQUIREMENTS

GENERAL INSTRUCTIONS

Vendors are to submit one (1) original hard copy and one (1) electronic copy on USB drive (PDF). Rates must be included on the provided Excel templates in addition to PDF on USB drive. Original hard copy proposal is to be clearly marked and must be either loose leaf or in a 3-ring binder, not bound. All printing shall be single-sided.



All proposal original hard copies should be typewritten or prepared on a computer and have consecutively numbered pages, including any exhibits, charts, or other attachments.

SECTION V – RFQ PROPOSAL FORM

RFQ EMPLOYEE HEALTH BENEFITS

The undersigned acknowledges receipt of above referenced RFQ and/or Addenda and offers and agrees to furnish the articles and /or services specified on behalf of the vendor indicated below, in accordance with the specification, terms and conditions of this RFQ.

VENDOR:

ADDRESS:

NAME:

SIGNATURE:

EMAIL:

Street

City State Zip

TITLE:

DATE: PHONE:

SECTION VI – ENCLOSURES

1. United Health Care Renewal
2. Sutter Health Plus Renewal
3. Kaiser Permanente Renewal
4. Delta Dental Renewal
5. Vision Service Plan Renewal
6. MetLife Life Insurance Information
7. Optum Employee Assistance Program Information
8. Census Information

Please email Sharon Vishwa at svishwa@smcsig.org to obtain enclosures.

