



REQUEST FOR PROPOSALS

For

EMPLOYEE BENEFITS INSURANCE BROKER

AND CONSULTING SERVICES

Request for Proposals Issued: October 6, 2011

Deadline for Submittal of Proposals: November 4, 2011

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SACRAMENTO CITY UNIFIED SCHOOL DISTRICT REQUEST FOR PROPOSALS FOR

I. BACKGROUND

The Sacramento City Unified School District (SCUSD) is located in the state capital of California. Sacramento is in the heart of the historic gold country, with equal access to the mountains, ocean and the San Francisco bay area.

Sacramento City Unified School District serves the residents of the City of Sacramento. Founded in

prescription coverage), dental, vision, and life. The SCUSD seeks a consultant and broker that is well

works well with various levels of staff and management. Submitted proposals must meet all requirements set forth in this Request for Proposal (RFP).

2. Assist in the development of long-range goals and strategies, including making projections of potential savings.

3. Provide analysis and recommendations based on utilization and performance reports, statistical and/or financial reports, and plan specific data.

4. Assist in the development of long-range goals and strategies, including making projections of potential savings.

5. Act as an advocate or ombudsman in appeal, arbitration or court process between the SCUSD and the providers on unresolved issues if needed; provide advice when needed to enforce

SCUSD, employee, retiree or their dependents' rights.

6. Assist the SCUSD in proactive mitigation of negative impacts or disruption of services to employees and retirees from benefit and/or provider network changes.

C. Compliance

7. Make recommendations for items of negotiation with providers, including, but not limited to, benefit levels and plan design, premiums, quality of service, performance measures and guarantees, and return on investment, where applicable.
8. Prepare specifications and compile data, obtain quotes and proposals, negotiate rates and analyze and compare proposals.
9. Review rate proposals to ensure underlying assumptions are appropriate and accurate to

SCUSD.

10. Provide recommendations, development and investment for the

[REDACTED]

[REDACTED]

V. BIDDER'S MINIMUM QUALIFICATIONS

A. Qualifications of the Firm

- The bidder shall have at least five (5) consecutive years of experience in California providing brokerage and benefits consulting services to public employers similar to the County of Santa Clara.

provided such services to jurisdictions whose service populations are similar in size and complexity to SCUSD.

five (5) years; or (b) any type of project where claims or settlements were paid by the bidder or its insurers within the last five (5) years.

3. Qualifications of the Firm: This section shall include a brief description of the bidder's and any sub consultant's qualifications and summary of previous experience on similar or related projects. Provide a firm, and an account team client list from the past five (5) years, including any and all public entity client accounts, and a description of pertinent insurance programs negotiated for those entities; the

d. A description of technical or professional support available at no extra cost through the firm, such as legal counsel, communications, technology support or others.

e. A sample work plan for insurance renewal and negotiations.

6. Client Communication: Describe the following:

a. Proposal to maintain open and prompt communication with employees, retirees and SCUSD

b. Proposal to maintain open and prompt communication with all SCUSD staff involved in benefit issues.

This section shall include the bidder's price for performing the services discussed in the scope of work. Include a comprehensive specific description indicating how the firm would price SCUSD's account and the estimated annual cost of the services. Indicate whether pricing is based on an annual fee, fee for service, commission or a combination of two or more. Include any and all commissions and fees that the firm would expect to receive from the existing programs for services requested herein, as well as

Identify and describe any parent or affiliated companies and/or joint ventures. Please discuss any potential conflict of interest with consulting/management that may occur as a result of your firm's relationship with such affiliates and/or joint ventures.

VII. EVALUATION AND SELECTION

A. Evaluation Criteria

In addition to the degree to which the bidder responds to the specifications of this Request for Proposal, the following criteria will be used to, but may not be limited to, evaluate proposals:

1. **Qualification of the Firm:** Technical experience in performing work of a closely similar nature; competence with creative cost containment

C. Award

extent of services to be rendered and for the method of compensation. Because the SCUSD may award without conducting negotiations, the proposal submitted shall contain the following:

F. Verification of Coverage

1.

Insurance, deductibles or self-insurance retentions shall be subject to SCUSD's approval. Original

~~_____~~

~~_____~~
~~_____~~
~~_____~~

~~_____~~

~~_____~~

~~_____~~

~~_____~~

~~_____~~

~~_____~~

~~_____~~

ATTACHMENT A

GENERAL INFORMATION FORM

(To be completed by the bidder and placed at the front of your proposal)

Legal Name of Firm: _____

Street Address Firm's : _____

City/State/Zip Firm's: _____

Firm's Telephone Number: _____

Firm's Fax Number: _____

Web Site Address: _____

Business License (documented) Taxpayer ID Number (Federal): _____

Name and Title of Project Manager: _____

Name, Title and Phone Number of Person Project Correspondence Should be Directed to: _____

ATTACHMENT B

STAFFING PROPOSAL

List of proposed staff to be dedicated to the District's account and their ability to meet the District's needs based on the scope of work. Attach each person's company history and biographies/resumés. Use additional sheets if necessary.

Proposed Staff Name(s) and Title(s)	Brief Description of Areas of Responsibility	Brief Description of Education, Experience and Professional Qualifications	Brief Description of Similar Clients/Programs Currently Assigned To

ATTACHMENT C

CLIENT REFERENCES

Instructions: Provide at least three current and two past California clients. At least two of these clients should be schools or public entities. Copy this form as appropriate.

Name of Client:	
Client Address	

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

ATTACHMENT D

CONSULTANT QUESTIONNAIRE

[REDACTED]

Question	Response	
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	

decisions on behalf of your firm?
18. Tell us how you monitor and report on provider performance. Provide a sample of provider performance reports your firm has completed for current clients.

22. Do you have access to a benefits attorney who

EXHIBIT A - ACTIVE EMPLOYEE AND RETIREE SUMMARY
For Illustrative Purposes only -- Please refer to bargaining Language

NAME	COTA	CPUI	Teamsters	IUC	Unrepresented:	CSA
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EXHIBIT A - ACTIVE EMPLOYEE AND RETIREE SUMMARY

RETIREE SUMMARY

Union	Who Pays	Eligible	Date Used in Benefited	Years	Eligible	Retirees
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EXHIBIT A - ACTIVE EMPLOYEE AND RETIREE SUMMARY
For Illustrative Purposes only -- Please refer to bargaining Language

	District pays Retiree Medical only	Yes	Hired after 5/20/1996	20	60	Yes - Paid CalPERS Kaiser must elect Risk >65 (using up to Kaiser Active rate because Kaiser was only active Risk Plan until recently)
	District pays Retiree Medical only	Yes	Hired after 5/20/1996	10	60	Yes - Paid 50% CalPERS Kaiser must elect Risk >65 (using up to Kaiser Active rate because Kaiser was only active Risk Plan until recently)
	Employee Pays	Yes		5	Retired	Yes - CalPERS Minimum Contribution required by CalPERS Contract

EXHIBIT B HEALTH NET AND KAISER
ACTIVE AND RETIRED TEACHER HEALTH BENEFITS



Medical Benefits Analysis
(Active and Retired Under Age 65)

Insurance Plan	Health Net 5KF	Kaiser
Maximum Lifetime Benefit	Unlimited	Unlimited
Deductible	\$0	\$0
Maximum Out-of-Pocket	Single: \$1,000 / Two Party \$2,000 / Family: \$2,500	Single: \$1,500/Family: \$3,000

ACTIVE AND RETIRED TEACHER HEALTH BENEFITS

Sacramento City Unified School District
Comparison of RETIREE
Medicare Plans Effective 11/1/2010

DELTA DENTAL OF CALIFORNIA

**Client Name: SACRAMENTO CITY UNIFIED SCHOOL DISTRICT (Certificated Retirees;
Classified, Management - Active/COBRA/Retirees)**

0138 0139 0140 0141 0142 0143 0144 0145 0147

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DELTA DENTAL OF CALIFORNIA

Client Name: SACRAMENTO CITY USD (Certificated Active & COBRA)

Group No.: 6428-0101, 0111

The following information is not intended or designed to replace or serve as an Evidence of Coverage or Summary Plan Description for the program. If you have specific questions regarding benefit structure, limitations or exclusions, consult

[The table content is almost entirely obscured by heavy black redaction bars.]

DELTA DENTAL OF CALIFORNIA

Client Name: SACRAMENTO CITY USD (Certificated Active & COBRA)

Group No: 6428 0101 0111

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO

Delta Dental offers you what no other dental plan can – The Delta Dental DifferenceSM. Here's what makes us a leading provider of dental benefits:

... protect you from balance billing and prevent dentists from charging more by



SCHEDULE OF BENEFITS

Group Name: **Sacramento City Unified School District**
Benefit Plan Name: **Custom Plus Plan #23**

PCN ****

PPO ****

NON-NETWORK



SCHEDULE OF BENEFITS

Sacramento City Unified School District

	Oral Exams, Full Mouth	Oral Exams, Full Mouth	Oral Exams, Full Mouth
--	------------------------	------------------------	------------------------

SCHEDULE OF BENEFITS (cont.)

DEPENDENTS INSURANCE
FOR DEPENDENTS OF ACTIVE EMPLOYEES

Life Insurance

Accidental Death and
Dismemberment Benefit

Less than 6 months of age

\$100.00

\$100.00

6 months but less than 21
or less than 25 years of age

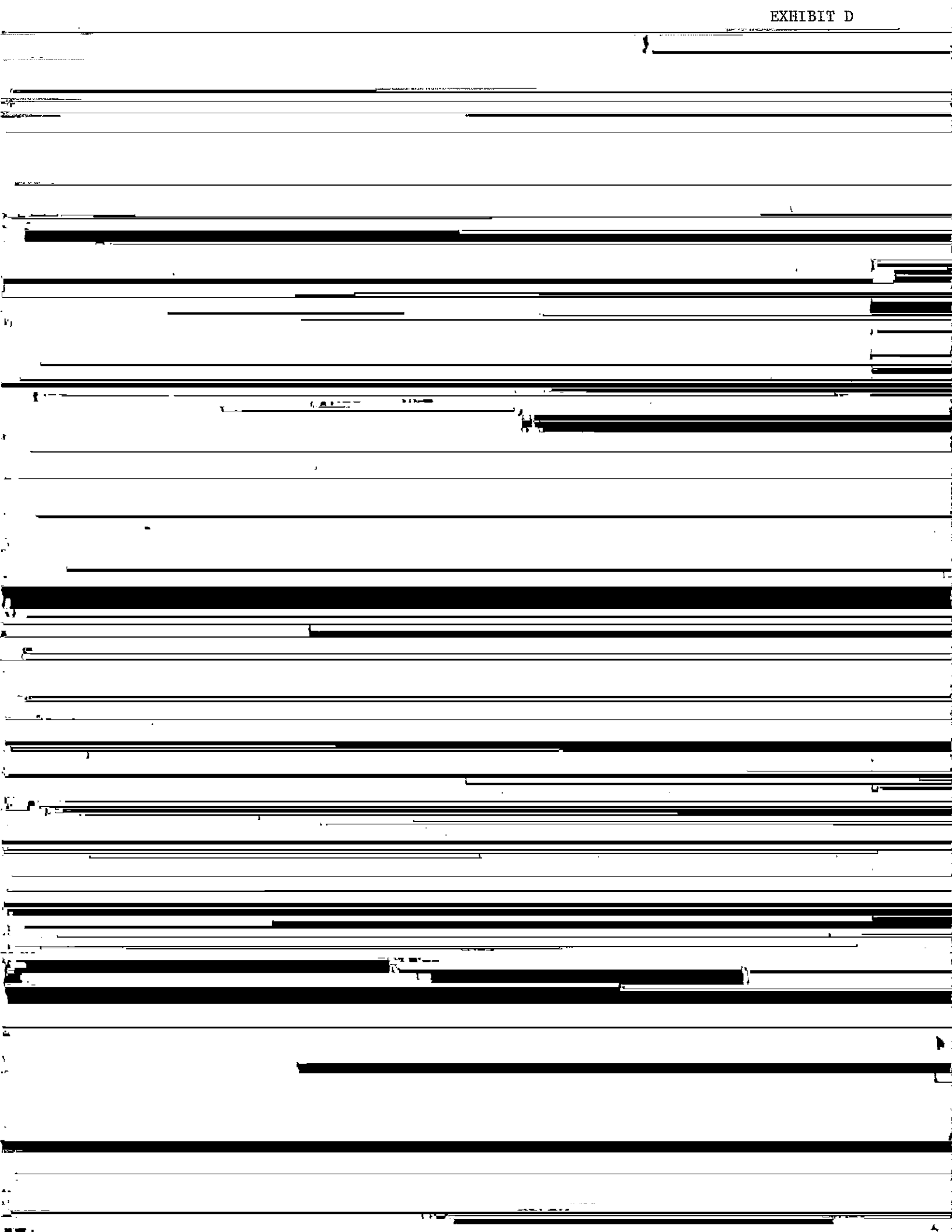
\$1,500.00

\$1,500.00

INSURED DATA

12/15/2011

Community of Unified School District



Your VSP

Sacramento City USD (Mgmt/Conf/Sup/Div) cont.





SACRAMENTO CITY UNIFIED SCHOOL DISTRICT BOARD OF EDUCATION

Agenda Item# 9.1

Meeting Date: March 4, 2010

Subject: Actuarial Review of the Retiree Benefits Program

Board of Education Executive Summary:



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Board of Education Executive Summary
Administrative Services

acted upon.

VII. Lessons Learned/Next Steps:

- It will be difficult in these tight financial times to set aside additional funds to reduce the liability

SERVICES AGREEMENT

INSERT DATA HERE

Parties: Sacramento City Unified School District, a political subdivision of the State of California (hereinafter referred to as the "District"); and ***INSERT

the standard allowances authorized by Board policy. Total fee shall not exceed ***INSERT
DATA HERE*** Dollars (***)

INSERT DATA HEREOR

Flat Rate: The total payment to Contractor, including travel and other expenses,
shall be ***INSERT DATA HERE*** Dollars (\$***INSERT DATA HERE***).

Payment shall be made within 30 days upon submission of periodic invoice(s) to the
attention of ***INSERT DATA HERE*** Sacramento City Unified School District P.O.

Box 246870, Sacramento, California 95824-6870.

ARTICLE 4. EQUIPMENT AND FACILITIES.



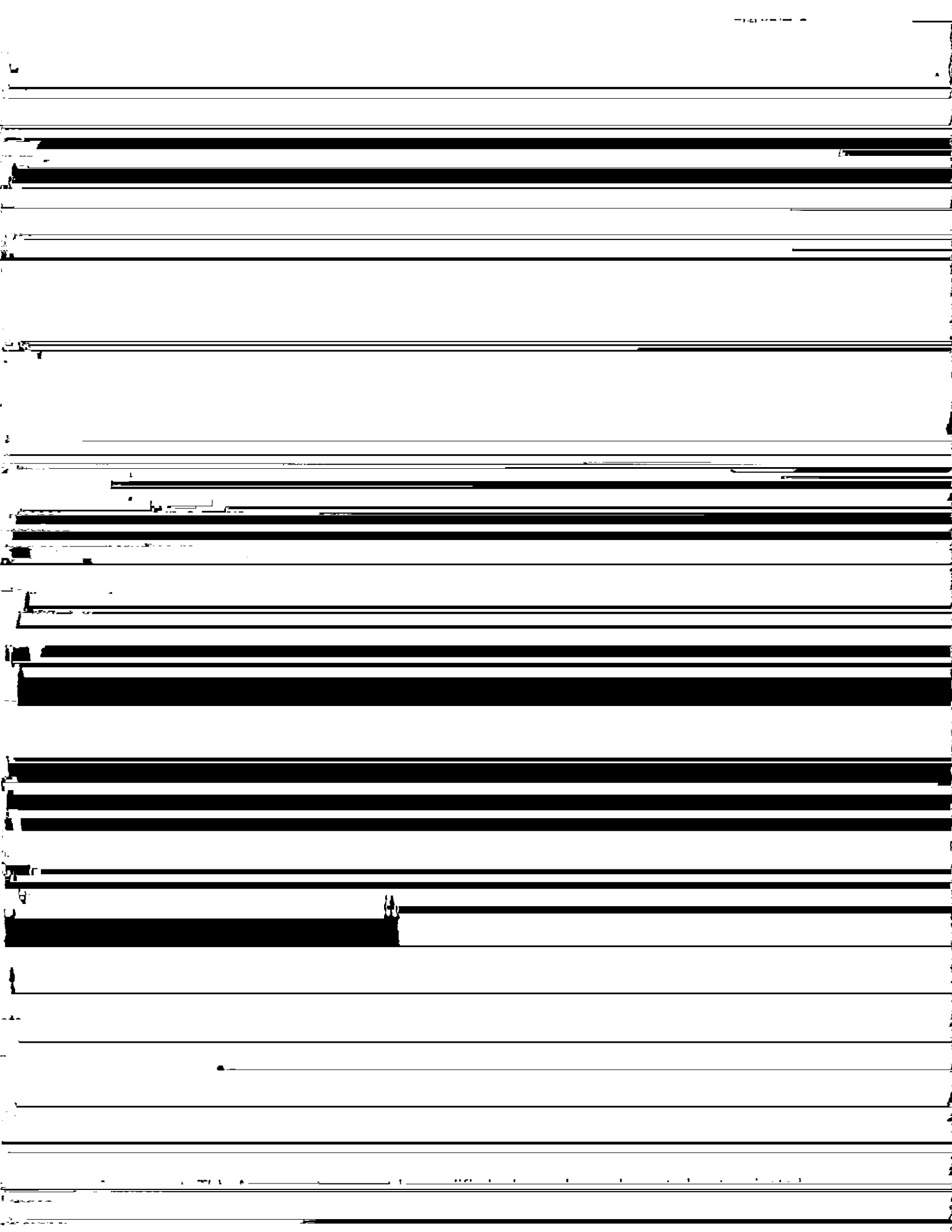
The Contractor agrees to defend, indemnify and hold the District harmless from any and all claims, losses, liabilities, or damages arising from any contention by a third party that an employer-employee relationship exists by reason of this Agreement

The District assumes no liability for workers' compensation or liability for loss, damage or injury to persons or property during or relating to the performance of services under this Agreement.

ARTICLE 7. FINGERPRINTING REQUIREMENTS.

Education Code Section 45125.1 states that if employees of any contractor providing school site administrative or similar services may have any contact with any pupils, those employees shall be fingerprinted by the Department of Justice (DOJ) before entering the school site to determine that they have not been convicted of a serious or violent felony. If the District determines that more than limited contact with students will occur during the performance of these services, Contractor will not perform services until all employees providing services have been fingerprinted by the DOJ and DOJ fingerprinting clearance certification has been provided to the District.

District has determined that services performed under this Agreement will result in contact with pupils. Contractor shall obtain fingerprinting clearance for all employees before services





This Agreement is not enforceable and is invalid unless and until it is approved and/or ratified by the governing board of the Sacramento City Unified School District, as evidenced

Executed at Sacramento, California, on the day and year first above-written.

EXHIBIT A

Fingerprinting: Education Code section 45125.1 provides that any contractor providing school site administrative or similar services to a school district must certify that employees who may come into contact with pupils have not been convicted of a serious or violent felony as defined by law. Those employees must be fingerprinted and the Department of Justice (DOJ) must report to the Contractor if they have been convicted of such felonies. No person convicted may be assigned to work under the contract. Depending on the