



USI Insurance Services
21250 Hawthorne Blvd
Suite 380
Torrance, CA 90503

July 9, 2025

RE: **Superior Court of California, County of San Bernardino**
REQUEST FOR PROPOSAL (RFP): Flexible Spending Account Administration/Section 125, COBRA and Retiree
Administration RFP 25-04, Effective January 1, 2026
Due by: FRIDAY, JULY 25, 2025, 1:15 P.M., PT – NO LATE PROPOSALS WILL BE ACCEPTED

We are conducting a Flexible Spending Accounts Administration 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 administration of their Health Care Spending Account (FSA-HC) and Dependent Care Spending Account (FSA-DCAP) / Section 125 plan (pre-tax deduction for medical, dental, and vision premiums) with a January 1, 2026 effective date.

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 81 judges and 17 subordinate judicial officers who hear court proceedings in 11 locations: Barstow, Big Bear, Colton, Fontana, Joshua Tree, Needles, Rancho Cucamonga, three (3) sites in San Bernardino, and Victorville. There are 1,139 employees who service the needs of the Court by providing administrative and clerical support.

CURRENT BENEFITS PROGRAM:

Flexible Spending Accounts

The intent, should the Court move forward with a new administrator, is to promote and educate the employees of their benefits in such a way that will generate awareness to this valuable benefit.

Of the 396 plan participants, 377 participate in the Health Care Spending Account (FSA-HC), two (2) participate in Dependent Care Spending Account (FSA-DCAP), 16 participate in both the FSA-HC and the FSA-DCAP, and one (1) is a terminated participant. Sixty-six (66) active participants are receiving the Court match of up to \$500 per calendar year.

COBRA Administration

The third-party administrator enrolls, bills and terminate COBRA participant's medical coverage based on the wash rule, collects and process payments to the carriers.

Retiree Administration

Third-party administrator enrolls, bills and terminates retiree's medical coverage based on the wash rule and collects and process payments to the carriers.

It is imperative that your account service team understands the wash rule. They will be expected to take over the billing with these rules in place and administer accordingly.

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

- P&A FSA Brochure
- P&A Agreement (includes rates)
- P&A Flexible Benefits Plan Summary
- 2025 Benefit fair locations
- FSA RFP #25-04 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.**

FULL DETAILED PROPOSAL SHOULD INCLUDE:

- A. Compensation: 0% - net of commission
- B. Current FSA-HC plan maximum \$3,300 and FSA-DC plan maximum of \$5,000 if married filing jointly; \$2,500 if married and filing individually
- C. FSA-HC has the rollover feature allowing any funds \$660 or less remaining in the plan at the end of the year to be carried forward to the following year.
- D. FSA-HC has 2 different employee/employer contribution structures based on bargaining unit
- E. Monthly minimums/maximums and set up/renewal fees imposed
- F. The Court is requesting rate guarantee(s) for five (5) years, one for the initial term and one for an option to renew in the second through fifth year. The option to extend the contract in year 2 through 5 is exercisable at the sole discretion of the Court.
- G. Describe the unique features of your FSA Administration
- H. Methods of claim submission and detail the process
- I. Claim processing timing
- J. Initial and ongoing claim funding options (ACH, TPA issues checks drawn on client's account, etc.)
- K. Will the Court be required to prefund the FSA-HC?
- L. Debit Card option and pricing
- M. Run-out claims time frame and process
- N. Employee account access
- O. Enrollment meetings/benefit fairs 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.
- P. Cost of statements sent to participant and frequency of notices (i.e. initial, quarterly, and year end)
- Q. Communication materials including the timing and sample letters for requesting claims back up
- R. Include non-discrimination testing
- S. Mobile-App and chat capabilities
- T. Plan Documents/Summary Plan Descriptions
- U. Implementation Requirements and Timeline
- V. Sample of the Business Associate Agreement that clients are required to sign due to the Health Information Technology for Economic and Clinical Health Act, Public Law 111-005, (HITECH ACT) and HIPAA.
- W. Account Management Support - The Court is looking for a dedicated account management team to provide support for the HR staff rather than a call center. Please provide location and the hours of operation and time zone for the Account Manager and Customer Service.
- X. Detailed description of renewal process including any information/actions needed from HR.
- Y. Please include a performance guarantee based upon implementation, service standards, etc. for the Court's consideration.
- Z. Waive the binder check if 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.rfp@usi.com and **must** include the RFP title: **Flexible Spending Accounts** and number: **RFP #25-04**. Deadline for questions is July 14 2025, 1:15pm., PT – late questions will not be accepted. Answers are scheduled to be posted on July 18, 2025 (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 **FRIDAY, JULY 25, 2025, by 1:15 P.M., PT.**

USI Insurance Services
Attn: SCCCSB RFP Team RFP#25-04
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: **Flexible Spending Accounts** and number: **RFP #25-04** on the subject line of the email. *Please submit the email by 1:15pm PT on July 25, 2025.*
- ✓ You will be notified of the best and final offer (BAFO) opportunity on July 28, 2025, and it will be due on July 31, 2025 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 20, 2025** and interviews may be conducted on **August 28, 2025, 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 Rodriguez
Account Manager

Attachments

Cc: San Bernardino Superior Court, Gary Delaney, Joy Giblin and Christine Kwock: USI Team