



San Bernardino County Employees' Retirement Association

Request for Proposals: Question Responses

Question 1: We received the RFP and have the following questions regarding the possibility of expanding the scope of work to:

1. Workers Compensation and EPLI Insurances
2. Professional Employer Organization (PEO) services
3. Payroll

SBCERA Response: We are not looking to expand these services at this time.

Question 2: Are there any current issues with service or consulting that SBCERA is looking to improve?

SBCERA Response: SBCERA has not tested the market in several years and is seeking to understand how our current purchase arrangement with the County of San Bernardino compares to rates we would be able to obtain on our own as an independent special district.

Question 3: What is the anticipated term of the contract?

SBCERA Response: We are open to discuss terms ranging from three to five years.

Question 4: What is the current method of compensation to current Broker/Consultant (i.e. fees, commissions, etc.)?

SBCERA Response: We procure from the County of San Bernardino.

Question 5: What is the total annual compensation amount paid by SBCERA to current Broker/Consultant?

SBCERA Response: We procure from the County of San Bernardino.

Question 6: What are the renewal dates for each of the plans?

SBCERA Response: July 31st, however we would like to move to a calendar year basis.

Question 7: How many employees are enrolled in each of the plans (i.e. Kaiser, Blue Shield, etc.)?

SBCERA Response: There are 22 employees enrolled in the Kaiser plan, 39 in the Blue Shield plan, 45 in the Delta Dental PPO plan, 19 in the DeltaCare HMO plan, and 70 in the EyeMed vision plan.

Question 8: What are the current monthly rates on each plan (i.e. employer and employee combined rates)?

SBCERA Response:

Plan	Coverage Type	Monthly Premium	Current # Enrollees
Kaiser Traditional HMO	Employee Only	\$698.32	10
	Employee + 1	\$1,392.28	3
	Employee + 2	\$1,968.24	6
Kaiser Choice HMO	Employee Only	\$606.43	1

	Employee + 1	\$1,208.50	0
	Employee + 2	\$1,708.27	2
Blue Shield Signature HMO	Employee Only	\$630.52	15
	Employee + 1	\$1,256.73	2
	Employee + 2	\$1,776.45	15
Blue Shield Access + HMO	Employee Only	\$547.78	4
	Employee + 1	\$1,091.24	
	Employee + 2	\$1,542.30	2
Blue Shield Custom PPO 250	Employee Only	\$1,171.17	1
	Employee + 1	\$2,382.34	0
	Employee + 2	\$3,695.32	0
Delta Dental PPO	Employee Only	\$54.36	17
	Employee + 1	\$101.40	8
	Employee + 2	\$173.57	20
DeltaCare USA DHMO	Employee Only	\$21.41	6
	Employee + 1	\$34.54	4
	Employee + 2	\$45.00	9
Vision EyeMed	Employee Only (General Unit)	5.48	48
	Employee + Family (Exempt Unit)	12.98	22

Question 9: What is SBCERA's current contribution strategy?

SBCERA Response: SBCERA contributes a Medical Premium Subsidy for each employee which is adjusted annually (indexed) each year using the percentage change in premiums. The percentage change in premiums shall be a "weighted average" based on the number of participants enrolled in each of the plans during the prior year.

Question 10: What are the top 3 Health and Benefit issues facing SBCERA?

SBCERA Response: Being able to remove bottlenecks for staff and human resources to handle benefit questions directly with the carrier. Rising costs of coverage overall. Flexible plans that meet the unique needs of our staff.

Question 11: Can you please share one of your invoices that you send to the county, which shows the enrolled employees?

SBCERA Response: There are 22 employees enrolled in the Kaiser plan, 39 in the Blue Shield plan, 45 in the Delta Dental PPO plan, 19 in the DeltaCare HMO plan, and 70 in the EyeMed vision plan.

Question 12: How many client references would you like to see? We are planning to submit three but want to confirm the number required.

SBCERA Response: There isn't a minimum required amount of references but three should be sufficient.

Question 13: For the Phase II marketing of benefits, can you provide the timing for when census information will be made available?

SBCERA Response: Information can be provided as soon as it is needed.

Question 14: Is the contract awarded subject to bargaining and union negotiation?

SBCERA Response: Yes

Please Note: An updated RFP timeline can be viewed in the RFP document.