REQUEST FOR PROPOSAL #17-0928
EMPLOYEE BENEFITS INSURANCE BROKER AND CONSULTING SERVICES
FOR MARIN COMMUNITY COLLEGE DISTRICT

Marin Community College District, Novato, CA

Addendum No. 10/16/2017

PROPOSAL QUESTIONS

1. The following questions are in regards to the District's participation with Self-Insured Schools of California (SISC) as its benefits administrator for medical, dental and vision:
   a. Is the District satisfied with the services, programs and premiums provided by SISC? If not, please explain. The District is satisfied with the premiums provided by Self-Insured Schools of California (SISC). The services and programs are adequate. The enrollment process is achieved through uploads to the SISC website. We have a minimal view of records in the SISC systems. We do not have access into any of the Medical, Dental or Vision carrier systems, nor are we able to contact carriers directly. We are in need of a benefit enrollment system and/or complete access into the SISC systems.
   b. Is the District looking for alternatives to the SISC plans which may ultimately lead to terminating its participation in the SISC programs? No. We are not actively looking for alternatives to the SISC plans/programs at this time. We are willing, however, to learn about other options, services and programs which may enhance the current District programs and/or lower costs.
   c. How is SISC compensated by the District (i.e. fee, commissions, etc.)? Commissions and/or Fees. SISC Fees and/or Commissions are not disclosed to the District.
   d. As it pertains to the District's plans, please indicate the annual revenue received by SISC by plan. The annual SISC revenue for FY16/17 was:

Blue Shield 100%	$1,044,190.00
Blue Shield 80%	$231,449.00
Kaiser Traditional	$4,728,661.00
Kaiser Deductible	$655,312.00
Delta Dental Core	$379,643.76
Delta Dental Enhanced	$221,092.56
VSP	$58,931.00
	$7,319,279.32

   e. What services does SISC provide to the District? Benefits Enrollment, COBRA Administration, Health Screening, Employee Assistance Program (EAP), Expert Medical Opinions, MD Live (Blue Shield Only), Limited Claims Assistance.

f. Does the District contract with another consultant or broker to handle ancillary plans such as life, disability, etc. (those plans not provided by SISC)? If yes, who is that consultant/broker, what is their scope of services, how are they compensated and what is their annual compensation? Yes. Alliant Employee Benefits. See Attachment A-Scope of Services. Alliant is compensated with a combination of commissions, program management fees and District fee. The total annual compensation is $78,000.

g. How does the District prefer to compensate its benefits consultant/broker (i.e. fee or commission)? The Same. A combination of commissions, program management fees and District fee.

2. Who does the District use as its health and benefits actuary? Total Compensation Systems, Inc.
3. The following questions are in response to communications support.
   a. How is the District currently handling the design and development of communication materials? A combination of Broker support and Internal.
   b. How does the District wish to handle going forward? The same.
   c. Is the District satisfied with its current communication materials and is primarily looking for periodic updates? The District is generally satisfied with the current communication, however, we would be interested in exploring other options for communicating benefits information to our employees and retirees.
   d. Is the District looking for a redesign of any of the materials used? If yes, please describe. Yes. We would be interested branding our benefits communications, so that it has the same look and feel.
   e. Does the District expect the chosen benefits consultant to fund, produce and distribute (via US mail) communication materials? If yes, how much should be budgeted for these activities? No. The US Mail communications will continue to be sent by the District.
   f. How many copies of each are produced and mailed? n/a
   g. Please provide copies of each type of communication material. Samples of our communication materials are found on our website: http://fiscal.marin.edu/benefits
4. The following questions are in response to the following: "Develop and/or assist in developing communication materials and tools for conducting dependent verification audits, retiree audits and surveys." At this time, a dependent audit is not required. This was included in the RFP, in the event a dependent audit would be required in the future.
   a. Has the District conducted a dependent verification audit and retiree audits and surveys? If yes, please provide details and/or copies of the results. A dependent audit was conducted in 2013/2014.
   b. Is the District expecting the chosen benefit consultant to conduct a DVA dependent verification audit and retiree audits as part of this scope of services? If yes, please provide specific details on what is expected by the consultant. SISC has communicated to the District that an independent District Dependent Audit is not necessary at this time. SISC requires dependent documentation and they conduct periodic dependent audits, every 5 to 10 years.
5. Is the chosen consultant expected to administer RFPs for benefits plan providers? Yes. If yes, please indicate, on average, how many RFPs are issued per year and the level of involvement expected by the consultant. An average of 1-2 RFPs every 3 years. If

available, please provide a schedule of RFPs anticipated for the next 3 years. The District would possibly be interested in an RFP for a Cafeteria 125 provider and possibly Life and Disability, following review.

6. How often are plans marketed? If there are any plans currently under multi-year agreements, please provide the dates. Our Life and Disability Plans are offered through The Hartford. We have been with The Hartford since March 1, 2015 and we are not contractually obligated to continue with The Hartford for any specific period of time. We would be interested in a periodic review of our programs to determine if there is a similar or better product available at a lower cost.
7. The Scope of Services references the development and implementation of a wellness program. Does the District have a wellness program currently? If yes please provide details. What types of initiatives is the District considering for wellness for the next 3 years? The District currently provides Health Screening through SISC, Fitness Centers through our Physical Education Department and Wellness Newsletters. We have no other wellness programs currently in place. We currently do not have budget and/or outside funding for an expanded wellness program. The types of initiatives in the future would largely depend on budget and/or outside funding. Consequently, we would be looking in the short-term for low or no cost components to add to our wellness program.
8. Is the District up-to-date with its compliance obligations? If not, please elaborate. It is the District's believe that we are up-to-date with its compliance obligations.

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9. Who is the current broker/consultant? See question 1.f. How long has the District worked with the current broker/consultant? Almost 4 years.
10. Are there any consulting service issues the District is looking to improve upon with the issuance of this RFP? The District is very interested in an Employee Benefits Enrollment system, including employee self-service that will integrate with the SISC system, development of our Wellness Program a Third Party Administrator for Employee Benefit Support and development of a retiree resources webpage, including retiree medical plan resources.
11. Is this RFP being released due to procurement policy (required after a set number of years)? The RFP is being issued based on District Board policies and administrative procedure.
12. Over the past two plan years, what were the total dollars paid to the current brokers/consultants for Health and Welfare Benefit Consulting? $156,000
13. Over the past two plan years, what was the average number of service/consulting hours recorded to service the District? The District has not been provided this information from our current broker.
14. Does the current broker receive any commissions? Yes. See question 1.f. above.
15. If the scope of work requested in this RFP does not match the current services, or there is currently no broker/consultant, what is the District's intended/anticipated budget for the services requested as part of this RFP? The District's intended/anticipated budget for the benefits broker/consultant services requested as part of this RFP is $78,000 annually.

16. Is the Marin Community College District planning to perform an analysis to review options (for Medical, Dental, and Vision) to leave SISC within the contract period? (This would be a significant project so we do not want to assume it in our proposed pricing if it is not anticipated to occur) No. The District is not currently planning to perform an analysis to leave SISC within the contract period.
17. Questions regarding a possible SISC withdrawal study (depending on answer to previous question): N/A. Addressed Above.
    a. Does the District anticipate requesting an analysis of withdrawing from the SISC medical plans (including RFPs) during the course of the contract?
    b. Would the District expect the Consultant/Broker to conduct such a project within the standard scope, or would that be an out-of-scope project that would warrant a special project fee?
    c. If the District would require it under the base fees, and if the study is anticipated, does the District know which contract year the Consultant/Broker should expect to conduct that study?
18. Please confirm that bids that do not agree to the "Piggyback Clause" will not be penalized. Please disregard. A Piggyback Clause is not required. We have removed from the RFP.
19. When is the last time each of the District's benefit (other than Medical, Dental and Vision) plans were competitively bid in a formal RFP process? 4 Years ago. How often does the District typically conduct RFPs for each of its benefits? There is not a specific schedule in place.
20. Is the District required (by procurement rules) to bid each coverage within a certain number of years? (How many?) No.
21. If the consultant is required to issue an RFP, is there a public procurement procedure that must be adhered to, and what is that procedures? Not required.
22. May the bid include an isolated charge per RFP in its bid under retainer services such that fees would be lower if an RFP is not issued and each RFP would be billed at a separate amount? N/a. see above.
23. Does the District have a Benefits Committee? Yes, the District has a Benefits Advisory Committee. Would the consultant be asked to attend those meetings? Yes. If yes, how often do they meet and how long are the meetings? We typically meet twice during the Academic Year. The meetings typically last about 60 minutes.
24. What is the average number of total onsite meetings specified by type and quantity (Meetings with District Staff, committees, employee organizations, and other meetings) the consultant/broker should plan to attend annually? How many hours are each of the types of meetings? Please specify the number of "known" meetings and separately estimate the "unknown" meetings. (Detailed meeting information will allow us to provide the most accurate and competitive pricing.)

Estimated Minimum Meeting Hours Annually	
District Staff	12
Committees	2
Employee Organizations	2
Flex Week Training	6
Benefits Fair	2
Other Meetings	4

25. What support with the development of plan documents is necessary? Will the broker/consultant be asked to create revised documents from scratch, or only perform consultative and technical reviews? We typically only require support with consultative and technical reviews.
26. Can the District provide the current active medical enrollment by plan and by tier (single, two-party, family)?

Plans	Count of Tier
Blue Shield 100%	**73**
Employee	56
Employee Plus 1	16
Family	1
Blue Shield 80%	**14**
Employee	1
Employee Plus 1	13
Delta Dental Core	**211**
Composite Rate	211
Delta Dental Enhanced	**165**
Composite Rate	165
Kaiser Deductible	**23**
Employee	1
Employee Plus 1	3
Family	19
Kaiser Traditional	**317**
Employee	128
Employee Plus 1	152
Family	37
VSP	**334**
Composite Rate	334

27. What Open Enrollment support is necessary? Support reviewing Open Enrollment Materials provided by SISC and created by District. Creating a presentation for Open Enrollment Meetings with employees. Who currently creates the Open Enrollment booklets? Broker creates the Open Enrollment and New Hire Booklets with graphics, as well as technical review. Would the consultant be required to create (including graphics, etc.) the employee booklets, or only perform technical reviews of booklets? See above. Does it mean creating and delivering the presentations? Yes.

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RFP Communications Questions

28. What is the annual budget for benefits communications? We do not have a specific benefits communications budget. Our Reprographics Department assists with some internal communication.
29. How many employee meetings does the District hold annually? The District conducts two District-wide meetings annually. There are many other voluntary meetings offered

during the year, including training opportunities.

30. Where are benefits-related materials available? Can we have access to samples of the current employee communications, including open enrollment materials? See question 3.g. above.
31. Does the District have an intranet site where employees have access to detailed benefits and personal information? Can we access this to see site content (not personal information)? Detailed benefits information is found on the Employee Benefits Webpage: http://fiscal.marin.edu/benefits. There is not currently a system in place for employees to view personal benefits information. We are interesting in an Employee Benefits Enrollment System with employee self-service.
32. What is the primary (most effective) means for communicating with District employees? Email/Home USPS/Website
33. How many the District employees have access to the Internet at work? At home? All District employee have access to internet and email.
34. Do you use e-mail to connect with District employees? Yes.
35. Does the District provide its employees with personalized total compensation statements? Not at this time.
36. Does the District conduct employee surveys or focus groups to obtain employee input and opinions on benefits-related issues? Yes. The District has developed and distributed employee surveys in the past with some success. If not, would the District be interested in offering these opportunities to employees as part of communications planning/strategy for 2017-2018? Possibly.
37. Who prints the District' benefits communications materials? Our Reprographics Department.
38. Who are the primary spokespersons for the District when it comes to benefits issues? Senior Benefits Analyst.
39. Does the District have a "brand" for its employee benefits communications? If not, is the District interested in creating a brand as part of this proposal? No, the District does not currently have a brand for its employee benefits communications. Yes, the District would be interested in creating a brand for its employee benefits communications in the future.
40. Who would the consultant work with on communications strategy and deliverables? Senior Benefits Analyst.
41. Would the District want the consultant to organize, facilitate and/or attend Open Enrollment meetings? Yes.

ADDENDUMS: *Any addendums issued during the time of bidding shall form a part of the bid document issued to bidders for the preparation of their proposals and shall constitute a part of the contract documents.*

Attachment A

SCOPE OF SERVICES

Consultant shall provide a full range of benefit program services related to the acquisition, implementation, maintenance, communication and improvement of the District's employee insurance benefits. The services and systems support shall include, but not be limited to, the items listed in Section 4 of the Bid Specifications, at pages 4 to 7, to District's Bid Proposal #13-0916 for Employee Benefits Insurance Broker and Consulting Services, and Consultant's Response

The following Services shall be completed according to the following schedule except as otherwise mutually agreed in writing by the parties.

Service	**Date for Completion**
Outline of Strategic Plan	Per mutual agreement
Strategic Plan (3 to 5 years)	Per mutual agreement
Six (6) Month Calendar of Events	Per mutual agreement
Meet with Employee Benefits Advisory Group (6 x by June 30, 2014)	Per mutual agreement
Develop Benefits Administration Platform	Marketing is in progress and will be completed by July 1, 2014
Evaluate and Provide Report on Provider Networks for all Benefits with Comparison to other Colleges and Similar Organizations	Benchmarking report can be completed by a date to be mutually agreed upon
Provide Communication and Benefit Strategy for Print, Online, Mobile, and Interactive Applications for all Employee Groups	Alliant will work with the District to develop and implement this strategy for July 1, 2014 effective date
Provide Legislative and Compliance Reviews for Affordable Care Act ("ACA")	Ongoing Compliance Support throughout the year
Conduct ACA Compliance Audit and Recommendations to Ensure District Compliance, including Proposed Policy and Procedure Changes	Per mutual agreement
Prepare Proposed Long Term Goals for Years 2 and 3	Per mutual agreement
Develop and Implement Wellness Program	Per mutual agreement
Prepare three (3) to five (5) year Benefit Strategy	Per mutual agreement (see above)
Review and Recommend Third Party Administrator for Employee Benefit Support	Per mutual agreement (see above)