

**CITY OF STOCKTON
REQUEST FOR PROPOSALS (RFP)
TO PROVIDE VOLUNTARY BENEFITS
FOR THE CITY OF STOCKTON
(PUR 15-023)**

QUESTIONS/ANSWERS & CLARIFICATIONS

POSTED 1-14-16

DUE TO EMAIL CHALLENGES, ALL QUESTIONS RECEIVED ARE BEING ADDRESSED. THE CITY RECEIVED 4 SETS OF QUESTIONS AS FOLLOWS (CITY RESPONSES ARE IN BLUE):

From: Eisenstein, Phillip I (GB Sales + Distribution)
[<mailto:phillip.eisenstein@thehartford.com>]
Sent: Thursday, January 07, 2016 1:18 PM
To: Concepcion Gayotin <Concepcion.Gayotin@stocktonca.gov>
Cc: Weinstock, Kerri (GB Sales + Distribution) <kerri.weinstock@thehartford.com>; Eisenstein, Phillip I (GB Sales + Distribution) <phillip.eisenstein@thehartford.com>
Subject: FW: Questions: REQUEST FOR PROPOSALS - TO PROVIDE VOLUNTARY BENEFITS FOR THE CITY STOCKTON (PUR 15-023)

Hello Concepcion,

Thank you for the opportunity to bid on City of Stockton. Please see The Hartford's questions and confirmations below in regards to the Request for Proposal.

How are your benefits currently enrolled? **During open enrollment, the current vendor can provide City staff information to post through open enrollment packets online. Currently, the employees contact the vendor directly to enroll in any voluntary products.**

Are benefit counselors at employee meetings? **They can be. Currently American Fidelity does not meet with employees.**

Is enrollment online or paper? **Paper. The employee contacts the vendor directly.**

What are expectations around communication materials? **The vendor can do direct mailings or provide to City staff to post online. City will not incur copying expenses of vendor material.**

Are mailers used? **One original is posted.**

Are employee meetings held or fairs to review benefits in person, online or both? **The City recently held its first Benefits fair in many years. The Voluntary Benefits vendor would be invited to this event. We also plan on having open enrollment meetings in May, in which the vendor can also attend.**

Can you confirm the below information?

* Confirm the consultant The Segal Company receives no commissions.

No commissions

* Confirm that the consultant The Segal Company will not be earning credit towards a bonus program. **No bonus**

* Confirm that consultant The Segal Company has opted out of all Contingent Commission arrangements. **Segal does not receive any commissions, bonuses, etc. from the City of Stockton.**

Thank you,

Kerri Weinstock

KERRI WEINSTOCK
Regional Account Executive
Group Benefits

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Business Insurance
Employee Benefits
Auto
Home



From: Marcus Ambrozy [<mailto:mambrozy@humana.com>]

Sent: Monday, January 11, 2016 10:50 AM

To: AS - Purchasing <Purchasing@stocktonca.gov>

Cc: Tami Matuska <Tami.Matuska@stocktonca.gov>; Kimberly Antilla <kantilla2@humana.com>; Shari Bennett <sbennett4@Humana.com>; Tracy Lay <tlay@humana.com>

Subject: Request for clarifications/questions/answers on RFP

Dear Tami / Purchasing:

Request for clarifications/questions/answers, will need additional information for the following:

- *Per the RFP asking for a take over all employees. The Underwriter would need to see an enforce listing in order to confirm this 100%. Will need a current employee census for the following: information:*
 - a. *DOB*
 - b. *Benefit amounts enrolled in*
 - c. *Plans enrolled in*
 - d. *Effective date of current plan*

Complete and send the Confidentiality Agreement to Segal. Segal will in turn provide the census data.

- *Is City of Stockton asking that we keep the current age band on this case? We standardly take over policies at the current age. **The City is not making that request***
- *City of Stockton are asking if we have been acquired, bought out, or have acquired any companies in the last 24 months. Will the merger/acquisition with Aetna be an issue? **The City is asking for disclosure only at this time.***
- *Are we being asked to match the current rates, or just to be competitive? **There is no requirement to match current rates. Proposals should be on the most competitive basis possible***
- *What is the reason they are looking to leave American Fidelity? **In accordance with the City Council's Strategic Initiatives, Human Resources has been evaluating all long-standing benefits vendor contracts/policies/agreements and requesting bids or proposals to ensure the best possible service and competitive market rates.***

- *How many employees are employed on the payroll? I looked on the internet and found an eligible count of 1,300. Is this correct? **Please refer to the census data for employee counts***
- *Who will be eligible for coverage? i.e. what is the minimum number of hours required to work. **All full-time employees are eligible. Minimum number of hours is not applicable. Employee status is what dictates full-time vs part-time.***
- *Who will be doing the enrollment? **The proposer must do all enrollment and provide a deduction file to the City for its payroll purposes, or directly bill the participants***
- *Will enrolling in benefits be mandatory or passive? **Enrollment is passive, that is voluntary.***
- *Will there be any fees for administration or enrollment required outside of commissions? **The proposer must include in its bids all fees for administration and enrollment and no commission will be payable outside of the proposer.***
- *I have not been asked before if we will obtain a specific “City of Stockton business license, which must be kept in effect during the term of the Agreement.” Could you please explain exactly what a COS business license entails.....and how we get one, cost, etc. I know groups ask us to be licensed to do business in their state, etc. The wording seems odd. Thoughts? **City of STOCKTON requires a business license upon execution of the contract agreement. For further information, please contact the Business License Division of the City, as specified in the RFP (page 7).***
- *Can you provide current rates **Current rates charged to employees for premiums, as you are aware, would be based on many variables, therefore we are not providing.***

If you have any questions, please contact Marcus Ambrozy at mambrozy@humana.com or 517-202-3322.

Regards,

Marcus Ambrozy

WVB Sales Executive (300+) – Southern California

Humana.

One Park Plaza, Unit 430 | Irvine, CA 92614

Cell: 517-202-3322 | Office: 949-428-5085

mambrozy@humana.com

From: Brian Lloyd [<mailto:Brian.Lloyd@ColonialLife.com>]
Sent: Monday, January 11, 2016 2:03 PM
To: Tami Matuska <Tami.Matuska@stocktonca.gov>
Cc: randcc@gmail.com; Casey Kugler <Casey.Kugler@ColonialLife.com>
Subject: RFP Questions

Hello Tami,

My name is Brian Lloyd, I'm helping Carol with the RFP. The questions that we have are below, thank you for your help with this matter. Have a great day.

- Will the City be discontinuing the payroll deduction for the current voluntary vendor should the bid be awarded to a new vendor? **Yes. The new vendor would have a contract with the City which allows for payroll deductions for premiums from employees enrolled in a voluntary product. The prior vendor would no longer have an active contract with the City, so payroll deductions would discontinue.**
- Will the City allow 1:1 benefit counselor sessions with the employees to enroll in the voluntary products?
Yes, during open enrollment and at the City sponsored benefits fair, if the employee is interested in meeting with the vendor at that forum. The City will not allow the vendor to make personal calls on employees outside of these events and all representatives of the vendor must hold valid a California insurance license and refrain from selling the employee insurance products outside of the voluntary products as presented in the proposer's response to the RFP.

NEW! Short-term Disability is now available Post-Enrollment Guaranteed Issue (PEGI) on groups with as few as 5 Employees!! Ask me for details.

Sincerely,

Brian Lloyd
Agency Manager
The Benefits of Good Hard Work
1401 Willow Pass Rd, Suite 800
Concord, Ca, 94520
Cell: (925) 382-8688
Fax: (925) 798-3524
Ca License # 0102881
NV License # 860273

From: Amanda Mendoza [<mailto:amendoza@uslegalservices.net>]
Sent: Wednesday, January 13, 2016 12:52 PM
To: AS - Purchasing <Purchasing@stocktonca.gov>
Cc: 'Marie Forbes' <mforbes@uslegalservices.net>
Subject: RFP #PUR-15-023 - Voluntary Benefits

Ms. Gayotin:

We've reviewed your RFP and noted that the benefits requested do not include a voluntary legal benefit plan; would you be willing to consider this valuable benefit for the City of Stockton's employees and their families? We are U.S. Legal Services and we've been providing group legal benefits to employees for over 40 years. Our valuable benefits decrease employee absenteeism, reduce employees' stress, provide greater peace of mind—and create virtually no extra work for Human Resources!

Employees often avoid seeking legal assistance when they could use it the most; the cost—and not knowing which attorney to use—is usually the cause for not receiving the important legal help they really need. This leads to absenteeism, lost productivity affecting their employer, and a reduced quality of life. For an affordable monthly premium (on a voluntary basis), City of Stockton employees and all their eligible dependents would enjoy 100% coverage of attorneys' fees -

LEGAL ISSUE	ATTORNEYS' FEES
Family Law - including: Contested/Uncontested Divorce, Child Support, Child Custody, Modification/Enforcement Actions	Covered in Full for 12 hours, renewable annually, with a 33.3% discount thereafter
Traffic Violations	Covered in Full
Real Estate Transactions	Covered in Full
Landlord/Tenant Law (as Tenant)	Covered in Full
Debt Collection Defense	Covered in Full
Identity Theft Protection	Covered in Full
Financial Coaching	Covered in Full
Personal Property Protection	Covered in Full
Estate Planning	Covered in Full
Wills, Codicils (including Simple Support Trust for Minors), Living Wills, Powers of Attorney	Covered in Full
Civil Actions (as Defendant)	Covered in Full
Chapter 7 Bankruptcy	Covered in Full
Immigration - including: Visa Extensions, Naturalization, Deportation	Covered in Full
Misdemeanor Defense	Covered in Full
Juvenile Court Defense	Covered in Full

Many more legal matters are also covered in full (this summary being just the most often used benefits). We would welcome the opportunity to respond to your RFP and demonstrate how our voluntary legal benefit plan can benefit your organization and your employees alike!

Respectfully,
Amanda Mendoza
Marketing & Business Development
U.S. Legal Services, Inc.
8133 Baymeadows Way
Jacksonville, FL 32256
Main (904) 448-6000
Direct (904) 265-9342

Fax (904) 861-1001
Toll Free (800) 356-LAWS, ext. 315
amendoza@uslegalservices.net
www.uslegalservices.net

CITY RESPONSE: The City is seeking proposals from one firm to provide all of the voluntary benefit offerings made to the City employees which could include additional benefits not currently offered.

POSTED 12-31-15

1. **Communication** – please send your communication via email.
2. **Questions** – the last day to make inquiries is January 7, 2016.
3. **Answers** – clarifications and answers will be posted by January 14, 2016.
4. **Proposals due** promptly by 2:00 pm, Thursday, January 21, 2016, City Clerk's Office.