

## SCOPE OF SERVICES

The Peralta Community College District (PCCD) is seeking a broker/consultant to perform the full range of services related to the design, implementation, maintenance communication and improvement of the group insurance programs for active and retired employees of the District

- Collaborate on the development of short and long term planning strategies to ensure long term fiscal stability in the acquisition and delivery of the following products for the populations noted on **Appendix I**. The Benefits Office services over 2500 employees, retirees and their eligible dependents
- Represent PCCD in negotiations with providers on all elements of group health and welfare benefit administrative and compliance issues, including those related to premiums, benefit funding levels, plan design and special terms and conditions
- Negotiate renewal premium rates on behalf of PCCD assess the reasonableness and appropriateness of any rate adjustment and or changes in contract or service provision.
- Available for consultation to address issues and concerns raised in joint labor-management Health Benefits Fringe Committee meetings This committee is comprised of a cross-section of District constituent groups:
  - Active and recognized unions
    - Peralta Federation of Teachers
    - Service Employees International Union Local 1021
    - Teamsters Local 39
  - Non-represented constituents
    - Confidential employees, as defined by the California Ed Code
    - Management employees, as defined by the California Ed Code
    - Board of Trustees
    - Peralta Retirees Organization
- Serve as a resource to management in group insurance negotiations. The purpose of these negotiations will be to reach mutually acceptable changes to the health and welfare program.
- Provide monthly comprehensive metrics and benefit expenses reports for products brokered.
- Participate in the long-term planning recommendations to reinforce competitive and balance benefit offerings.

### Scope of SERVICES

(as it relates to services provided to the District and its population)

General Services

Financial Services

Customer Service

Legal/Compliance

Administrative

Workplan & Technical Approach

Service Fees & Commission Structure

## QUALIFICATIONS & EXPERIENCE

This section should establish the ability of VENDOR to exceptionally perform the required work by reasons of demonstrated competence in the proposed services to be rendered, the nature and relevance of similar work currently being performed or recently completed, and competitive advantages over other firms in the same industry.

- A. Furnish background information including date of incorporation/founding, legal form, location of offices, principal line of business, number of employees, days/hours of operation and any other pertinent data.
- B. Describe most noteworthy qualifications for providing proposed services to be rendered. Specifically highlight those qualifications that provide a competitive advantage.
- C. Describe any significant developments in organization such as changes in ownership or personnel in the past five years.
- D. Describe any litigation pending against VENDOR.
- E. Identify Project Manager assigned to PCCD account. Include a detailed resume of Project Manager including description of qualifications, professional certifications, job functions, and office location.
- F. Identify the key personnel that would be assigned to PCCD account. Include brief resumes of key personnel including description of individual qualifications, professional certifications, job functions, and office locations. Furnish an organizational chart for key personnel assigned to PCCD account.

## SCOPE OF SERVICES

### GENERAL SERVICES

- A. Assist in development of long range annual employee benefit goals and strategies for PCCD and participate in planning meetings with PCCD executive management, the Benefits Office and the Health Benefits Fringe Committee.
- B. Negotiate with health and welfare providers on matters such as, but not limited to, premium rates, benefit levels, performance standards and guarantees, contractual terms and conditions, quality assurance standards,
- C. Assist in developing and implementing contracts with selected health & welfare providers in accordance with PCCD timelines and requirements. **Recommend business partners who can effectively execute cost containment strategies.**
- D. Review and prepare an analysis of all reports submitted by plan providers. Make recommendations regarding the format and content of the reports. Recommend additional reports as needed.
- E. Deliver to District Management, on a monthly basis, metrics utilization and performance reports, statistical and/or financial reports, and plan specific data such as medical conditions, prescription drugs, high cost procedures, in-patient data.
- F. Provide day-to-day consultation on matters such as, but not limited to, plan interpretation and problem resolution, including attendance at periodic meetings to facilitate and assist in the management of PCCD's health and welfare plans and programs.
- G. Prepare bid specifications to obtain competitive proposals to reflect PCCD's benefit goals and assist with any vendor changes and with any specific take over provisions.

- H. Prepare annual and special cost projections for existing and proposed plan designs; provide quarterly budget projections and analysis.
- I. Provide comparison of PCCD's benefit plan design and cost structure with other public entity programs of like plan design and audience.
- J. Research and advise PCCD of developments and trends in the employee benefits insurance market.
- K. Assist with overall plan administration and insurance carrier claims and administrative issues and facilitate compliance and/or customer service resolution.
- L. Provide assistance in the preparation and improvement of various employee and retiree communication materials.
- M. Provide research and responses to technical questions posed by PCCD Human Resources staff.
- N. Provide a quarterly statement to PCCD of services performed during the reporting period.
- O. Meet bi-monthly (or upon request) with PCCD executive management, Human Resources, and the Health and Welfare Committee to provide updates on all ongoing activities, to review plan performance and to identify trends.
- P. Conduct surveys as deemed appropriate and upon request.
- Q. Provide such other services as requested by PCCD Human Resources for which the consultant has the technical capability and capacity to render.
- R. Recommend contemporary products, goods and/or services to ensure a fiscally balanced and culturally fit comprehensive and complementary plan design
- S. Engage various business partners to support efforts of the Peralta Foundation
- T. Review policies and endorsements for accuracy and conformance with negotiated coverages. Insure the timely issuance of policies and endorsements to the District.

## **FINANCIAL SERVICES**

- A. Evaluate and negotiate annual renewals for insured benefit plans and communicate with vendors on all aspects of renewal, plan design changes or transition to new vendor.
- B. Assist with gathering census data for each vendor, analyze financial/plan performance for PCCD benefit plans.
- C. Analyze financial/plan performance against projections for all health and welfare plans.
- D. Establish benchmarking resources in order to determine and monitor trend deviations-deliver trending and forecasting reports and analysis
- E. Assist with the development, negotiation and implementation of performance standards and guarantees with various employee benefit plan vendors.
- F. Review vendor compliance with performance standards and guarantees.
- G. Review and prepare analysis of plan utilization reports submitted by plan providers and third party administrators. Recommend additional reports as needed.
- H. Collaborate with Management to execute short , intermediate and long-range and fiscally sustainable spending plan.
- I. Partner with supportive efforts and reporting needs for actuarial studies and external audits and analysis (such as GASB 45 and Medicare Drug Subsidy Program)
- J. Collaborate with District management on reserve modeling for self-funded medical and dental plans
- K. Recommend cost containment strategies

## LEGAL COMPLIANCE

- A. Provide PCCD executive management, Human Resources, and the Health and Welfare Committee with updates of adopted and proposed changes in employee benefit statutes and regulations that may impact PCCD's employee benefit plans.
- B. Respond to specific benefit compliance questions and provide leadership (e.g., Affordable Care Act, COBRA, FMLA, HIPAA, Internal Revenue Code and ancillary regulations).
- C. Recommend changes in policy and procedure to comply with legislative changes.
- D. Assist in the development, design and review of vendor contracts. Ensure compliance with current federal and state laws or regulations.
- E. Assist PCCD in the preparation and/or review and updating of benefit plan documents and assist in developing benefit summary plan descriptions for all plans, as requested.
- F. Recommend operational controls to support passing compliance audits.

## CUSTOMER SERVICES

- A. Provide *dedicated staff* to provide quality and personal customer service directly to employees, retirees and dependents covered under the plan.
- B. The consultant shall monitor the claims status and assist the District in obtaining timely resolution of the submitted claims.
- C. Assist the District as a resource during employee education sessions.
- D. Recommend training opportunities to District staff

## ADMINISTRATIVE SERVICES

- A. Support Electronic Eligibility and Enrollment efforts to include:
  - a. **On-line or electronic enrollment**
  - b. **Electronic feeds to each carrier**
  - c. Bill tracking and reconciliation
  - d. Total Compensation Benefit Statement generation for employees and retirees
  - e. Employer access to customized reports
- B. Internet-Make available and provide support for a consultant-sponsored website as well as provide support to the District's internet.
- C. Audits-Recommend, support and suggest compliance audits as appropriate in the areas of self-funded claims and payroll.
- D. Wellness Program-Develop integrated wellness program which leverages existing relationships and community resources
- E. Ensure synchronization between collective bargaining agreement language and vendor contracts

## WORK PLAN & TECHNICAL APPROACH

This section should establish that VENDOR understands PCCD's fiscal objectives and requirements by demonstrating its ability to meet those requirements and outlining the plan for accomplishing the specified work.

**SERVICE FEES & COMMISSIONS**

This section should declare VENDOR's preference for payment method and billing.

VENDOR should provide two (2) compensation proposals;

one shall be based on an annual fee and

one on a commission plan.

**ANNUAL SERVICE FEE**

Quote a total annual fee for completing all requirements outlined in the Scope of Work. The only source of income, revenue, or compensation in connection with PCCD account is the annual service fee paid to VENDOR by PCCD. Any other source of income, revenue, consideration, including commissions and overrides received by VENDOR in connections with PCCD account must be disclosed.

**COMMISSION PLAN**

Quote a detailed commission plan for completing all requirements outlined in the Scope of Work. The only source of income, revenue, or compensation in connection with PCCD account is the commission paid to VENDOR by PCCD. Any other source of income, revenue, consideration, including commissions and overrides received by VENDOR in connections with PCCD account must be disclosed.

**END OF BID DOCUMENT**

## Appendix 1

Also see attached Peralta Benefits Everyone Newsletter : April 8, 2014; September 12, 2014

### Active Employees (current plan designs)

1. Medical Insurance -Eligible benefitted employees may select from one of the following plans:
  - Self-Funded Traditional Plan
  - Self Funded Lite Plan
  - Kaiser Permanente (HMO).
2. Dental Insurance –
  - Self-funded Delta Dental
  - DMO United health Care Dental
3. Vision Insurance - The District provides self-funded vision insurance through United Health Care Vision (as bundled with the self-funded medical plan) and through Kaiser HMO
4. Life Insurance -The District provides term life insurance and dependent life insurance and accidental death and dismemberment insurance through VOYA, (formerly known as Reliastar/ING). A voluntary Supplemental Life Insurance plan is also available through the Life Insurance of North America/CIGNA.
5. Long-Term Disability Insurance - The District contracts with VOYA (formerly known as Reliastar/ING) to provide long-term disability insurance. Benefits paid on this policy are based on the employee's classification.
6. Employee Assistance Program - The District contracts with Managed Health Care Network for employee assistance program (EAP) services
7. Flexible Spending Account – The District contracts with Pension Dynamics to administer the
  - Dependent care
  - Medical Reimbursement
  - Medicare Reimbursement
  - Pretax Commuting
  - Pretax Transportation

### B. Retirees

1. Medical Coverage:
  - i. If hired on or before June 30, 2004, then the District will pay the medical premium for the retiree and spouse of record at the time of retirement. Upon age 65, benefits the retiree and/or eligible dependent is expected to enroll in Medicare and the District becomes secondary in coverage. The District reimburses the Medicare premium for the retiree and eligible dependent.
    1. Surviving Spouse – if the retiree precedes the spouse in death, the surviving spouse may remain on the plan but pay 100% of the premium.
    2. Retirees may elect to continue dental upon retirement, but must pay 100% of premium as allowed under COBRA.

- ii. If hired on or before July 1, 2004, then the District will pay the medical premium for the retiree and spouse of record at the time of retirement. Until the retiree reaches age 65. We offer no wrap around plan.

AB528 – Academic Retirees may elect to continue their dental benefits for themselves and their spouse & eligible dependents, if applicable, but must pay 100% of their premium.

