REQUEST FOR PROPOSAL
Employee Benefits Brokerage and Consulting Services
SIATech, Inc.

I. Invitation

SIATech is seeking a benefits brokerage/consulting firm to perform the full range of services related to the design, implementation, maintenance and improvement of SIATech’s employee benefits insurance programs. The benefit programs include group medical, dental, vision and life/accidental death and dismemberment (AD&D) insurance (including basic and voluntary coverage), flexible spending accounts (FSAs), and an employee assistance program.

Interested and qualified brokers/consultants are invited to submit proposals which will be accepted until 5:00 pm (PST) March 16, 2016. Proposals should be sent electronically to:

Ruth Sansome
Human Resources Manager
SIATech, Inc.
Ruth.Sansome@siatech.org

Any proposal received after this date and time, may, at the sole discretion of SIATech, be returned or set aside without consideration. It is the practice of SIATech not to consider late proposals unless it is determined that a selection cannot be made from among the proposals received on time.

Questions or comments regarding this RFP must be received electronically by SIATech no later than 5:00 p.m., February 25, 2016. Questions are to be emailed to Ruth Sansome, Human Resources Manager at ruth.sansome@siatech.org with the email subject reading Request for Proposal for Employee Benefits Brokerage Services.

SIATech shall not be obligated to answer any questions received after the above specified deadline or any questions submitted in a manner other than as instructed above.

RFP Schedule

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>RFP Distribution</td>
<td>February 18, 2016</td>
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<tr>
<td>RFP Responses Due</td>
<td>March 16, 2016</td>
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<tr>
<td>Proposal Review</td>
<td>March 17-22, 2016</td>
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<tr>
<td>Final Candidates Notified</td>
<td>March 23, 2016</td>
</tr>
<tr>
<td>Conduct Interviews with Selected Finalists</td>
<td>March 24, 2016</td>
</tr>
<tr>
<td>Selection of Broker</td>
<td>March 31, 2016</td>
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II. SIATech Information

The School for Integrated Academics and Technologies (SIATech) is a network of public charter high schools with campuses nationwide. The program re-engages disconnected students through an innovative curriculum that integrates technology with academics and provides the opportunity to earn a high school diploma. SIATech Inc., is a nonprofit 501(c)3 organization where all students hold promise and can succeed when given the opportunity, tools, and motivation they need.

SIATech is comprised of multiple organizations all under the SIATech, Inc. umbrella. There is a total of 22 schools nationwide in the network in addition to an administrative office located in Oceanside, California. There are over 200 employees located in California, Oregon, New Mexico, Georgia and Florida. Approximately 98% of employees throughout the network of schools are benefits eligible employees. One challenge for SIATech, Inc. is the selection of cost-effective health plans that work well for all employees nationwide. A second challenge is in the complexity of servicing and communicating with 200 plus employees across five states requiring the need for a strong electronic and technical approach to benefits management.

Current Insurance Programs
The following is provided as Broker information only. This is a general overview of SIATech’s current employee benefits program. This information is to be used in the preparation of your proposal only.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Funding Type</th>
<th>Carrier</th>
<th>Plan Type</th>
<th>Employees Enrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Fully Insured</td>
<td>Kaiser</td>
<td>HMO (CA Only)</td>
<td>63</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cigna</td>
<td>HMO (CA Only)</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>OAP</td>
<td>95</td>
</tr>
<tr>
<td>Dental</td>
<td>Fully Insured</td>
<td>MetLife</td>
<td>PPO High</td>
<td>145</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>PPO Low</td>
<td>43</td>
</tr>
<tr>
<td>Vision</td>
<td>Fully Insured</td>
<td>MetLife</td>
<td>PPO</td>
<td>193</td>
</tr>
<tr>
<td>Basic Life/AD&amp;D</td>
<td>Fully Insured</td>
<td>MetLife</td>
<td>---</td>
<td>202</td>
</tr>
<tr>
<td>Optional Life</td>
<td>Fully Insured</td>
<td>MetLife</td>
<td>---</td>
<td>67</td>
</tr>
<tr>
<td>EAP</td>
<td>Fully Insured</td>
<td>MetLife</td>
<td>---</td>
<td>202</td>
</tr>
</tbody>
</table>
III. **Scope of Services Required**

SIATech is searching for a benefits partner that can provide professional, highly qualified benefits guidance and services. This includes, but is not limited to:

- Solicit insurance plans within the parameters set by SIATech human resources and benefits team. Prepare bid specifications and solicit proposals from insurance markets specializing in group plans as needed.

- Evaluate bids and bidders, including claim payment procedures, abilities, experience and history, review established policies and financial soundness, and identify the most cost beneficial package among the various bidders.

- Assist in the negotiations with providers on issues, including those related to premium benefit level, plan design and special terms and conditions. Provide reports as requested.

- Recommend the best insurance products and services for SIATech employees within financial constraints.

- Provide professional, customary insurance consulting services in the management of medical, dental, vision, life and disability insurance plans.

- Work with third-party administrators for ancillary program such as flexible spending accounts and others.

- Assist SIATech in complying with new and current laws and regulations related to employee benefits.

- Review, analyze and recommend plan designs and solutions that address cost efficiency by using approaches such as vendor management, plan management and individual health management.

- Review, analyze and respond to renewal plan documents to verify validity of data used by vendors and challenge renewal rates.

- Review, analyze and present periodic vendor reports to SIATech and explain trends, reserves and premium ratios prior to annual renewal of plans.

- Provide side by side comparisons of current and proposed plans to simplify analysis and decision making.

- Present and explain renewal plan documents and other health insurance trends and surveys to various groups including the SIATech human resources and benefits team, the Executive Cabinet and the Board of Directors.
• Provide direct and timely assistance to the Human Resources Manager or designee, to resolve issues between SIATech and vendors.

• Support and assist in the Open Enrollment process as required.

• Assist in the preparation of electronic benefit information guides, forms and other announcement materials necessary to provide proper communication for participants of the plan.
IV. Proposal Instructions

General
All proposals shall be submitted in the format as specified below. Lengthy narrative is discouraged; presentations should be brief and concise and not include extraneous or unnecessarily elaborate promotional material. The proposal should be in a pdf format (zipped if necessary) not exceeding 50 pages in length.

Title Page
Indicate the name of the firm, local address, the name of your firm’s contact person for the purposes of this RFP, the email address and telephone number of the contact person.

Table of Contents
Include a clear identification of the material included in your firm’s response by section and by page number.

Letter of Transmittal
Summarize your understanding of the work to be done. Indicate the names of the persons who will be authorized to make representations on the part of your firm, their titles, email addresses and telephone numbers. The person and/or persons who is authorized to execute the contract on the part of your firm shall sign the transmittal letter.

Profile of Broker
State whether your firm is local, regional, national or international.

State the location of the office from which the work will be done if your firm is awarded the contract, the number of partners, managers, seniors, supervisors and other professional staff employed at this office.

Broker’s Staffing and Qualifications
Indicate the name and position of the person who will manage the broker services as specified in this Request for Proposal. Provide a brief resume of the manager’s background, training and experience. Specifically discuss the manager’s experience in managing accounts of the size and scope as specified herein. Indicate the names of agents who will be assigned to this account. Provide a brief resume of the agent’s background, training and experience in supervising an account of this size and scope.

Fees and Costs
Provide your total estimated cost to perform the statement of work as described herein as an “all inclusive” (not-to-exceed) amount. Provide a comprehensive fee schedule including commissions by vendor, contingent commissions and placement fees. Also identify time and expense charges if applicable.
Provide assurances that all commissions, additional revenues from insurers as a result of “contingency” or volume agreements, and rebates will be disclosed and transparent. If your compensation will incorporate both fees and commissions, the methodology and revenues must be stated within the proposal.

References
Provide a list of County Offices of Education and School Districts for whom your firm has provided brokering services in the past five (5) years. Indicate the scope of the services performed for each of the referenced clients. Include the name of the client, address, telephone and the name of each client’s manager.

Health Care Expertise
Share with us what we need to watch out for/consider with Health Care Reform.

Provide a list of innovative health care cost reduction solutions your firm has implemented in the last five years for other school districts or private companies.

Describe your expertise in Wellness Programs and their relationship to health care cost.

Describe your firm’s approach to maintain up-to-date information about market conditions, new products and client exposures. What is your perspective on the overall condition of the employee benefit marketplace and any potential developments in the near future?

Provide sample work products which demonstrate the quality of your firm’s capabilities in analyzing employee health care markets and trends.

Additional Information
The preceding sections shall contain only the information requested. If Brokers desires to present additional information, such additional information shall be presented in this Section of the RFP. If there is no additional information to present, indicate “There is no additional information to present.”
V. Evaluation and Selection

Based on a review of the written response, SIATech will select a short list of candidates who will be asked to make an oral presentation at SIATech’s office in Oceanside, California. The presentation is expected to confirm proposal representations; supplement information obtained through the proposal process and give SIATech the opportunity to meet the individuals who would be assigned to our account. Please reserve this time on your calendars in case you are selected for an oral presentation. All brokers participating in the oral panel must have agents assigned to this account in attendance in order to be considered.

Each selected finalist will be evaluated with consideration given to how they best meet the needs of SIATech and the basis of capabilities described in their written proposal and oral presentations. The organization that best matches SIATech’s objectives will be selected.

SIATech reserves the right to reject any or all proposals, to waive any irregularities or informalities in the offers received and to change the evaluation process described herein if circumstances dictate this or it is otherwise in the best interest of SIATech to do so. In the event a proposal(s) is rejected or otherwise does not result in a contract award, SIATech shall not be liable for any costs incurred by the Broker in connection with the preparation and submittal of the proposal.

Evaluation Criteria

The proposals received will be evaluated based on the following criteria to determine each Broker’s qualifications. The order does not indicate relative ranking.

1. Demonstration of competence, technical expertise, experience in employee benefits and insurance placement specifically with other schools.
2. Demonstrated record of responsiveness and quality customer service.
3. Broker’s capabilities and the experience of individual team members assigned to SIATech.
4. Rates, fees or charges as well as the willingness of the firm to offer flexible fee arrangements.
5. Brokers’ awareness and ability to provide timely, accurate communication of emerging trends, opportunities and regulatory updates to clients.
6. Broker’s ability to provide a broad spectrum of consulting services, including, but not limited to online benefits administration, claims management and wellness.
7. Broker’s ability to provide quality open enrollment service and support for employees nationwide.