

# **REQUEST FOR PROPOSALS**

**For**

**403(b) Plan Recordkeeping Services**

**issued by**

**COMMUNITY BEHAVIORAL HEALTH**

**Date of Issue:**  
**January 10, 2018**

**Applications must be received no later than**  
**2:00 P.M. on February 9, 2018**

**All questions related to this RFP should be submitted via e-mail**

**to: Hans Leach at [hans.leach@phila.gov](mailto:hans.leach@phila.gov)**

**EQUAL OPPORTUNITY / AFFIRMATIVE ACTION EMPLOYER – WOMEN,  
MINORITY INDIVIDUALS AND PEOPLE WITH DISABILITIES ARE  
ENCOURAGED TO RESPOND**

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## **I. Project Overview**

### **A. Introduction/Statement of Purpose**

Community Behavioral Health (CBH) is issuing this Request for Proposals (RFP) to contract with a qualified independent third party firm who specializes in defined contribution retirement plan recordkeeping. It is expected that the selected recordkeeper will provide the services as outlined in this RFP, and will assist CBH in achieving the objectives of the project. CBH seeks proposals for recordkeeping services for its 403(b) defined contribution retirement plan, in accordance with the requirements set forth in this RFP document.

The following is a list of the objectives of this project:

- Benchmark the services and fees of the incumbent service provider versus other service providers.
- Ensure delivery of full recordkeeping, compliance, communications and education, technology, and investment platform services at optimal pricing from selected service provider.
- Work with the selected provider to reassess plan operations and administration to ensure continued regulatory compliance.
- Enhance and improve on services already being provided to plan participants.
- Reduce administrative burdens, where possible, on CBH's Human Resources, Benefits and Payroll staff through the outsourcing of services to the selected recordkeeper.

The CBH Human Resources department will be managing the contract.

### **B. Organizational Overview**

The City of Philadelphia contracts with the Commonwealth of Pennsylvania Department of Human Services for the provision of behavioral health services to Philadelphia's Medicaid recipients under Pennsylvania's HealthChoices behavioral health mandatory managed care program. Services are funded on a capitated basis through this contractual agreement. The City of Philadelphia, through the Department of Behavioral Health and Intellectual disability Services (DBHIDS), contracts with Community Behavioral Health to administer the HealthChoices program.

CBH was established as a non-profit organization by the City in 1997 to administer behavioral health care services for the City's approximately 550,000 Medicaid recipients. As a result, CBH manages a full continuum of medically necessary and clinically appropriate behavioral health services. CBH employs more than 390 people and has an annual budget of approximately \$800 million.

DBHIDS has been actively transforming Philadelphia's behavioral health system for the last ten years. The department's system transformation is rooted in approaches that promote recovery, resilience and self-determination and build on the strengths and resilience of individuals, family members and other allies in communities that take ownership for their sustained health, wellness, and recovery from behavioral health challenges. As a next wave of its transformative efforts, DBHIDS is now putting emphasis on quality community-level health outcomes using a population health approach. A population health approach seeks to promote health and wellness in all, not just to diagnose and address challenges for some. DBHIDS's population health

approach builds upon many years of focus on community health; thus, the approach is consistent with a public health framework. The essence of DBHIDS' population health approach is based on the following principles: attend to the whole population, not just to those seeking services; promote health, wellness and self-determination; provide early intervention and prevention; address the social determinants of health; and empower individuals and communities to keep themselves healthy.

### **C. Project Background**

The purpose of this CBH Request for Proposal is to solicit proposals from interested **recordkeeping** firms with documented expertise in conducting **403(b) retirement plan recordkeeping**. All the requirements are specified in the scope of work section (Section II. B.: Services to be Provided/Required Tasks of this RFP).

#### PLAN CHARACTERISTICS

The Community Behavioral Health Retirement Plan, a 403(b) plan, was originally adopted January 1, 1997, and was restated as of January 1, 2009 to comply with Final 403(b) Regulations.

During 2016, \$3.4 Million was contributed to the 403(b) plan by approximately 440 active participants.

As of September 30, 2017, the Plan held approximately \$37 Million in assets for 480 participants. Balances for active employees totaled approximately \$34.5 Million, while balances for terminated employees totaled approximately \$2.5 Million. Plan assets may be transferred directly to a new service provider at the instruction of CBH, should the CBH Retirement Plan Committee decide to make a change as a result of this RFP.

The Plan currently uses a non-custom, standardized plan document. CBH has outsourced several administrative services, and seeks to expand on this where possible.

Currently, the majority of permitted expenses such as recordkeeper fees and investment advisory fees are paid from fund revenue sharing. CBH's preference is to follow a similar process going forward.

#### INVESTMENT CHARACTERISTICS

The 403(b) Plan will continue to offer a diversified investment array containing mutual funds and a fixed account option. A wide variety of investment options, including target date funds and/or pre-selected portfolios based on age and risk tolerance, should be available on the recordkeeping platform. CBH's Retirement Plan Committee is responsible for the initial selection and ongoing monitoring of the investment options offered to participants through the Plan.

Please see **Attachment 1** (posted separately) for a summary of the current investment array including account balances (as of 09.30.2017 and 06.30.2017).

### **D. Request for Proposals**

CBH anticipates selecting one firm to provide all of the services specified in this RFP.

## **E. General Disclaimer**

This RFP does not commit CBH to award a contract. This RFP and the process it describes are proprietary and are for the sole and exclusive benefit of CBH. No other party, including any Applicant, is intended to be granted any rights hereunder. Any response, including written documents and verbal communication, by any Applicant to this RFP, shall become the property of CBH and may be subject to public disclosure by CBH.

## **II. Scope of Work**

### **A. Project Details**

The overall objective of this RFP is to identify a qualified, independent third party firm to **provide 403(b) retirement plan recordkeeping services**. CBH seeks to evaluate prospective service providers with a variety of capabilities and services to offer to its employees. In this RFP, there are specific services and capabilities that will be considered in the evaluation. **If your firm is unable to deliver any of the services or capabilities, please provide a detailed explanation in your response. By responding to this RFP without any accompanying explanations, you are representing that you will provide all services listed, without exception.** Any inability to provide the specific services and capabilities will be noted in the analysis, and will be evaluated in the context of the priorities of CBH, along with the rest of the responses in your proposal.

### **B. Services to be Provided/Required Tasks**

More specifically, Community Behavioral Health is seeking a firm to provide the following services:

#### **PARTICIPANT EXPERIENCE: COMMUNICATION & EDUCATION**

- Provide group and one-on-one employee educational meeting at the plan sponsor's location
- Provide employee communication campaigns
- Offer targeted communication initiatives
- Offer investment advice to plan participants
- Provide call center for participant inquiries and transactional capabilities with specific plan provisions immediately available to telephone representatives
- Provide translation services for non-English speaking participants
- Offer interactive website made available for participants to access account information and perform plan-related transactions (virtually 24/7)
- Offer website tools that allow participants to calculate their deferrals
- Offer array of calculators and other modeling tools for participant usage
- Provide individual historic rates of return on website and/or participant statements
- Provide customized participant statements, statement inserts and salary reduction agreements within 15 days of quarter-end
- Communicate data for multiple plans with the provider via a consolidated participant statement and/or the participant website
- Provide personalized retirement account balance projections to all participants

## ADMINISTRATIVE & RECORDKEEPING

- Process contributions, loan repayments, loan requests, withdrawal requests and rollovers into the plan within five business days of receipt.
- Provide complete outsourcing of the following internal administrative functions with no employer involvement:
  - Enrollment and Deferral Elections
  - Beneficiary Designations
  - Vesting
  - Withdrawals, including approval of Hardship distributions
  - Loan requests/repayments
  - Mailing of distribution kits to terminated participants
  - Minimum required distributions
- Provide full servicing of Qualified Domestic Relations Orders (QDROs), including determination of qualified status
- Provide customized “ad hoc” reports
- Upon request, provide employer-level summary report that includes the following information:
  - Percentage of employee participation
  - Average employee contribution
  - Employee investment allocation
  - Average number of funds used per participant
  - Current loans outstanding and all loan defaults
  - Hardship distributions with distribution date on a rolling six-month basis
  - Terminated participants who are age 70½ or older
  - Inactive participants with balances under \$1,000/\$5,000
  - Terminated participants with remaining balances
  - Drill down reports on the specific segments of the employee population (e.g. by department or by union)
- Track participants for required minimum distributions and to process such withdrawals
- Assist in locating “lost” participants
- Accept payroll data files from a third-party vendor with percentage-based salary deferrals
- Maintain redundant call centers in the event that one call center experiences an outage or other service disruption; ability to automatically reroute calls from one center to another in the event of a service disruption
- Modify voice scripts and website content within 24 hours in the event of service disruption
- Provide daily account valuation
- Maintain the split between pre-tax and after-tax contributions and maintain participant’s cost basis for distribution purposes
- Maintain beneficiary designation forms for all plans
- Offer a recordkeeping platform that allows for complete open architecture
  - Access to stable value/guaranteed investment options
  - Access to mutual funds from many different investment managers

- Access to target date / asset allocation investments from different investment managers
- Offer a managed account option
- Offer a self-directed brokerage account and the ability to limit the offerings of the account to permissible investments under the plan
- Automatically cashout/rollover small account balances, if elected by plan sponsor
- Provide Roth 403(b) recordkeeping services, consolidating with pretax data on a single participant statement
- Offer automatic enrollment and escalation
- Provide a service performance guarantee agreement

## COMPLIANCE

- Assist with the creation and maintenance of plan documents and Summary Plan Descriptions
- Administer an individually designed plan document and Summary Plan Description, as needed
- Provide signature-ready annual 5500 return and Summary Annual Reports as needed
- If applicable, timely provide all necessary data to independent auditor of plan, as well as IRS and DOL auditors
- Distribute Form 1099 for all withdrawals and loan defaults
- Complete annual nondiscrimination testing for the plan
- Provide annual fee disclosure notifications to plan participants
- Reminders to employer of filing deadlines for all federal reports

### **C. Monitoring**

The CBH Human Resources Department will be managing the contract. An individual from that unit will be identified as the point person for the work to be conducted under the contract that is developed through this RFP and will monitor those activities for the duration of the contract.

### **D. Reporting Requirements**

Written progress reports will be required on a mutually agreed upon periodic basis to document the progress of the work to be performed, but will be no less frequent than quarterly. If a new service provider is selected then progress calls no less frequent than bi weekly will be required during the implementation phase. In addition, CBH may request additional reports over the course of the contract.

### **E. Compensation/Reimbursement**

A cost proposal must be provided based upon your best understanding of the scope of the project and the services to be delivered. This should be presented as the total cost, itemized by each phase of the project (i.e. expected project deliverables detailed in Section II. B.), and further by a detailed list of charges for services, including hourly personnel rates for all staff assigned to this project, subcontractor fees, reimbursable expenses and other miscellaneous costs and fees. Services for the proposed project will be reimbursed as they are incurred through submission of invoices to CBH.

While CBH may award a contract based on the initial offer, an Applicant should make its initial offer on the most favorable terms available. CBH reserves the right, however, to have discussions with those potential consultants falling within a competitive range, and to request revised pricing offers from them and to make an award or conduct negotiations thereafter.

#### **F. Organization and Personnel Requirements**

CBH is seeking a firm with the requisite skills and abilities to perform the work being sought through this RFP. As such, the selected firm must meet the following minimum requirements in order to be considered for this engagement:

- As of September 30, 2017, the Proposer must have provided recordkeeping and administrative services for defined contribution plans for a minimum of ten years. (Defined contribution plans are those plans authorized under Section 457, 401(k), 403(b), or 401(a) of the Internal Revenue Code.)
- As of September 30, 2017, the Proposer must have a minimum of \$10 billion in total defined contribution plan assets under administration.
- As of September 30, 2017, the Proposer must have a minimum of 500,000 participant defined contribution plan accounts on their recordkeeping system.
- The Proposer must have administered at least 200 plans with assets between \$25 million and \$100 million per plan.
- The Proposer must be a direct provider of the requested services and not a third-party broker. Services must be fully bundled and no subcontractors may be used for services listed.
- The Agency expects that the selected Proposer will accept the contract terms as provided in the RFP. Any exceptions to the terms and conditions must be outlined as part of the Proposers response, and include proposed alternate language.
- The Proposer, in its contract, must agree to provide the Agency with the right of first refusal prior to submitting a proposal of services or soliciting local governmental political entities or subdivisions.

Special consideration will be given for the following:

- Businesses owned and controlled by minorities, women, and persons with disabilities.
- Philadelphia-based Applicants.

#### **G. Technology Capabilities**

Applicants must have the technology capabilities required to perform the proposed activities in this RFP. At a minimum, Applicants must have capability to submit invoices electronically. In addition, applicants should describe their capabilities related to security vulnerability assessments and penetration testing.

### **III. Proposal Format, Content, and Submission Requirements; Selection Process**

#### **A. Required Proposal Format**

##### **1. Format Structure**

###### **1.a. Proposal Cover Sheet**

The cover sheet (see Appendix A) should be completed with the Applicant's information and included as the first page of the proposal.

###### **1.b. Table of Contents**

A table of contents should be included as the second page of the proposal with each section of the proposal included and with a page number for the first page of each section.

###### **1.c. Format Requirements**

Proposals must be prepared simply and economically, providing a straightforward, concise description of the Applicant's ability to meet the requirements of the RFP. Each proposal must provide all the information detailed in this RFP using the format described below. The narrative portion of the proposal must be presented in print size of 12, using a Times New Roman font, single spaced on 8.5" by 11" sheets of paper with minimum margins of 1". For each section where it is required, the Applicant must fully answer all of the listed questions in the outline form in which they are presented in the RFP. Answers to each question must be numbered/lettered and correspond to the numbered/lettered questions in this RFP. Failure to number and letter the questions or to respond to all questions may result in the proposal's being considered non-responsive. Each attachment, appendix or addendum must reference the corresponding section or subsection number.

Applicants are required to limit their narrative responses to 25 single-spaced pages. This page limit includes sections 2.a. – 2.e. below. There are no limitations for the cost proposal and organizational requirements, sections 2.f and 2.g. If you have responded to a requirement in another part of your proposal, make reference to that section and do not repeat your response. Applicants whose narrative exceeds 8 single spaced pages may have their proposals considered non-responsive and be disqualified.

#### **2. Proposal Content**

The proposal should follow the format below. Information should be complete and demonstrate that the consultant can perform the required work in a professional manner.

##### **2.a. Applicant Profile/Statement of Qualification/Relevant Experience**

**In addition to the specific questions outlined in Exhibit 1 below,** provide company contact information, including how long you have been in business, and the specific services you provide. Please provide a brief narrative description of the purpose, corporate status (profit or non-profit), and organizational structure of the company. Organizational charts may be used to support appropriate aspects of this narrative and included as an attachment to your proposal. Identify and briefly describe related work completed in the last three years. Describe only work related to the proposed effort and include any examples of similar work in governmental, non-

profit or human services related organizations. Include evidence of satisfactory and timely completion of similar work performed for past projects.

### **2.b. Project Understanding and Proposed Scope of Work**

Prepare a brief introduction including a general demonstration of understanding of the scope and complexity of the required work. Provide a brief narrative of how the proposed services will be provided.

### **2.c. Personnel**

Describe the service team that would be assigned to CBH's plan, including the names, titles and a brief bio for each of the following team members. Provide the tenure, number of clients and number of plans for each.

- Client Relationship Manager
- Transition / Implementation Manager
- Day-to-day Account Executive
- Communications Specialist
- Compliance Specialist
- Field education representatives

### **2.d. References**

Please include references with contact information from at least three organizations that have used your firm's services in the past three years and have been customers for a minimum of 12 months.

### **2.e. Project Implementation Plan and Timeline**

Provide a draft implementation timeline including target dates for the appropriate milestones. CBH anticipates a four-month transition period to begin on May 1, 2018 and conclude with the transfer of assets on September 1, 2018. Describe whether this four-month time frame is acceptable to accommodate this transition as well as your experiences with similar projects for similar sized clients. What are the risks you foresee and how can these be mitigated with additional time and/or preparation?

### **2.f. Cost Proposal**

Please provide a cost proposal based upon your best understanding of the scope of the project and the services to be delivered. This cost proposal should include the total estimated cost for this project, itemized by the expected project deliverables detailed in section II. B. This cost proposal should also include the provision of a detailed list of charges for services. The list of services should include, but not be limited to:

- a. Hourly personnel rates for all staff assigned to this project
- b. Fees for subcontractors
- c. Reimbursable rates for expenses such as printing, copies, etc.
- d. Other miscellaneous costs and fees

Full disclosure of all investment related fees should include, but not be limited to:

- a. Fund management fees
- b. Sub-transfer agent fees
- c. 12b-1 fees

- d. Finder's fees
- e. Shareholder servicing fees
- f. Administration charges or fees
- g. Brokerage fees or commissions
- h. Any other revenue-sharing arrangements

Final rates will be determined in negotiations with the qualified Applicant after the proposal submissions have been reviewed and contract negotiations have begun. Although CBH may begin contract negotiations based on the submitted proposal, CBH reserves the right to have discussions with those Applicant(s) falling within a competitive range and to request revised pricing offers from them and to make an award or conduct negotiations thereafter.

### **2.g. Operational Documentation and Requirements**

In this section, please include the following information, either within the section itself or by reference to an attachment to your proposal:

- Tax Identification Number
- Letter attesting that all required federal, state and local taxes (including payroll taxes) for the past twelve (12) months have been paid
- In the case of for-profit organizations, group or individual practices, disclosure of any person or entity holding any shared ownership or controlling interest of 5% or more.
- M/W/DSBE Status – For-profit Applicants

### **3. Terms of Contract**

For the contract entered into by CBH as a result of this RFP, negotiations will be undertaken only with a successful Applicant whose application, including all appropriate documentation, shows it to be qualified, responsible, and capable of performing the work required in the RFP.

The selected Applicant shall maintain full responsibility for maintenance of such insurances as may be required by law of employers, including but not limited to Worker's Compensation, General Liability, Unemployment Compensation and Employer's Liability Insurance, and Professional Liability and Automobile Insurance.

The Applicant, as a potential Consultant, is required, per Chapter 17-1404 (1) of the Philadelphia Code, to disclose certain campaign contributions (defined as a provision of money, in-kind assistance, discounts, forbearance, or any other valuable thing) made during the last two years to any of the following:

- a. A candidate for nomination or election to any public office in the Commonwealth of Pennsylvania;
- b. An incumbent in any public office in the Commonwealth of Pennsylvania;
- c. A political committee or state party in the Commonwealth of Pennsylvania; or
- d. A group, committee, or association organized in support of any candidate, office holder, political committee, or state party in the Commonwealth of Pennsylvania.

Further, if the Applicant is an individual and makes campaign contributions totaling over \$2,500 in one calendar year to a candidate for City office or to an incumbent, the individual is not eligible to be a Contractor for over \$10,000 during that candidate or incumbent's term in office.

Similarly, if the Applicant is a business (i.e. corporation, limited liability company, partnership association, joint venture, or any other legal entity) and makes campaign contributions totaling over \$10,000 in one calendar year to a candidate for City office or to an incumbent, the business is not eligible to be a Contractor for over \$25,000 during that candidate or incumbent's term in office.

**Please refer to the Philadelphia Code, Chapter 17-1404 for a more detailed list of disclosure requirements that might preclude your firm from consideration for an award of this RFP.**

### **B. Minority/Women/People with Disabilities Owned Business Enterprises**

CBH is a City-related agency and as such its contracted providers/vendors/consultants must cooperate with the intent of the local municipality regarding minority/women/disabled-owned business enterprises. It is the expectation of CBH that the selected Applicants will employ a “Best and Good Faith Efforts” approach to include certified minority, women and disabled businesses (M/W/DSBE) in the services provided through this RFP where applicable and meet the intent of M/W/DSBE legislation.

The purpose of M/W/DSBE state legislation is to provide equal opportunity for all businesses and to assure that CBH funds are not used, directly or indirectly, to promote, reinforce or perpetuate discriminatory practices. CBH is committed to fostering an environment in which all businesses are free to participate in business opportunities without the impediments of discrimination and participate in all CBH contracts on an equitable basis.

- For-profit Applicants should indicate if their organization is a Minority (MBE), Woman (WBE), and/or Disabled (DSBE) Owned Business Enterprise and certified as such by an approved certifying agency and/or identified in the OEO Certification Registry. If the Applicant is M/W/DSBE certified by an approved certifying agency, a copy of certifications should be included with the proposal. Any certifications should be submitted as hard copy attachments to the original application and copies that are submitted to CBH.
- Not-for-profit Applicants cannot be formally M/W/DSBE certified. CBH does utilize adapted state definitions to determine the M/W/DSBE status. Criteria are applied to not-for-profit entities to determine M/W/DSBE status in the CBH provider network, as follows (all criteria must be satisfied)
  - At least 51% of the board of directors must be qualified minority individuals and/or women and/or people with disabilities.
  - A woman or minority individual or person with a disability must hold the highest position in the company.
  - Minority groups eligible for certification include African Americans, Hispanic Americans, Native Americans, and Asian Americans.
  - Citizenship and legitimate minority group membership must be established through birth certificates, military records, passports, or tribal cards.

- Not-for-profit organizations may have sub-contracting relationships with certified M/W/DSBE for-profit organizations. Not-for-profits should include a listing of their M/W/DSBE certified sub-contractors, along with their certification information.
- For additional information regarding the Commonwealth of Pennsylvania’s M/W/DSBE certification process, go to the following website:  
[www.dgs.state.pa.us/portal/server.pt/community/bureau\\_of\\_minority\\_and\\_women\\_business\\_opportunities/1358](http://www.dgs.state.pa.us/portal/server.pt/community/bureau_of_minority_and_women_business_opportunities/1358)

**C. City of Philadelphia Tax and Regulatory Status and Clearance Statement**

As CBH is considered a quasi-governmental, City-related agency, prospective Applicants must meet certain City of Philadelphia requirements. It is the policy of the City of Philadelphia to ensure that each contractor and subcontractor has all required licenses and permits and is current with respect to the payment of City taxes or other indebtedness owed to the City (including, but not limited to, taxes collected by the City on behalf of the School District of Philadelphia), and is not in violation of other regulatory provisions contained in The Philadelphia Code. To assist the City, through its Department of Revenue and Department of Licenses and Inspections, in determining this status, each Applicant is required to complete and return with its proposal, a City of Philadelphia Tax Status and Clearance Statement Form (see Appendix B).

If the Applicant is not in compliance with the City’s tax and regulatory codes, an opportunity will be provided to enter into satisfactory arrangements with the City. If satisfactory arrangements cannot be made within a week of being notified of their non-compliance, Applicants will not be eligible for award of the contract contemplated by this RFP.

All selected Applicants will also be required to assist the City in obtaining the above information from its proposed subcontractors (if any). If a proposed subcontractor is not in compliance with City Codes and fails to enter into satisfactory arrangements with the City, the non-compliant subcontractor will be ineligible to participate in the contract contemplated by this RFP and the selected Applicant may find it necessary to replace the non-compliant subcontractor with a compliant subcontractor. Applicants are advised to take these City policies into consideration when entering into their contractual relationships with proposed subcontractors.

Applicants need not have a City of Philadelphia Business Privilege Tax Account Number and Business Privilege License Number to respond to this RFP, but will, in most circumstances, be required to obtain one or both if selected for award of the contract contemplated by the RFP. Proposals for a Business Privilege Tax Account Number or a Business Privilege License may be made on line by visiting the City of Philadelphia Business Service site-  
<http://business.phila.gov/Pages/Home.aspx> and clicking on “Register Your Business.” If you have specific questions, call the Department of Revenue at 215-686-6600 for questions related to City of Philadelphia Business Privilege Tax Account Number or the Department of Licenses and Inspections at 215-686-2490 for questions related to the Business Privilege License.

**D. City of Philadelphia Disclosure Forms**

Applicants and subcontractors are required to complete the City of Philadelphia Disclosure Forms (see Appendix C and separate website Attachment) to report campaign contributions to local and state political candidates and incumbents; any consultants used in responding to the RFP and contributions those consultants have made; prospective subcontractors; and whether

Applicant or any representative of Applicant has received any requests for money or other items of value or advice on particular firms to satisfy minority-, woman- or disabled-owned business participation goals. These forms must be completed and returned with the proposal. The forms are attached as a separate PDF on the website posting.

For specifics regarding the eligibility of an individual or a business who has made a campaign contribution to be awarded a contract, please refer to Section III. A. 3 of this RFP.

#### **E. CBH Disclosure of Litigation Form**

The Applicant shall describe any pending, threatened, or contemplated administrative or judicial proceedings that are material to the Applicant's business or finances including, but not limited to, any litigation, consent orders or agreements between any local, state, or federal regulatory agency and the Applicant or any subcontractor the Applicant intends to use to perform any of the services described in this RFP. Failure to disclose any of the proceedings described above may be grounds for disqualification of the Applicant's submission. Complete and submit with your proposal the CBH Disclosure of Litigation Form (see Appendix D).

#### **F. Selection Process**

An application review committee will review all responses to this RFP. Based on the criteria detailed below, the committee will make recommendations concerning the submissions that are best able to meet the goals of the RFP.

Submissions will be reviewed based upon the merits of the written response to the RFP.

Specific scoring criteria upon which the review will be based include:

##### **1. Threshold Requirements**

Threshold requirements provide a baseline for all proposals, which means they provide basic information that all Applicants must meet. Failure to meet all of these requirements may disqualify an Applicant from consideration through this RFP. Threshold requirements include timely submission of a complete application with all sections outlined in Section III. A. completed. Threshold requirements include having the requisite experience and qualifications to implement the program, and being a vendor in good standing with the City and CBH.

Threshold requirements also include consideration of the Applicant's financial status, including any potential delinquencies to the City and CBH. Proposals may be rejected, if, in CBH's judgment, the Applicant has failed to provide all information required by this RFP; has been delinquent or unfaithful in the performance of any contract with CBH or others; is delinquent, and has not made arrangements satisfactory to CBH with respect to the payment of City taxes or taxes collected by the City, or other indebtedness owed to the City or other taxing authorities; is not in compliance with regulatory codes applicable to Applicant; is financially or technically incapable; or is otherwise not a responsible Applicant.

**CBH reserves the right to conduct investigations with respect to financial, technical and other qualifications, and references without notice to the Applicant.**

**Applicants that do not meet all of the threshold requirements may have their proposals disqualified. For Applicants meeting the threshold requirements, the scoring criteria for this RFP upon which the review will be based are as follows:**

<b>Evaluation Process</b>	<b>Point Value</b>
<b>A.</b> Minimum bidder qualifications	Pass or Fail
<b>B.</b> Demonstrated qualifications and understanding of project	15 pts
<b>C.</b> Appropriateness of staffing for transition & ongoing services	10 pts
<b>D.</b> Cost proposal: likelihood that the proposal will provide the best value compared to other submitted proposals	25 pts
<b>E.</b> RFP Questionnaire (Exhibit 1)	50 pts
<b>Total Points</b>	100 pts
<b>F.</b> Interviews (Finalists Only)	50 pts
<b>Maximum Total Points</b>	150 pts

Special consideration will be given for the following:

- Businesses owned and controlled by minorities, women, and disabled persons
- Philadelphia based Applicants

#### **IV. Proposal Administration**

##### **A. Procurement Schedule**

The anticipated procurement schedule is as follows:

<b>RFP Event</b>	<b>Deadline Date</b>
RFP Issued	January 10, 2018
Deadline to Submit Questions	January 17, 2018
Answers to Questions on Website	January 26, 2018
<b>Application Submission Deadline</b>	<b>February 9, 2018 by 2:00 PM</b>
Selection of Finalists	Week of March 5, 2018
Finalist Interviews	Week of March 19, 2018
Applicants Identified for Contract Negotiations	Week of April 2, 2018

**CBH reserves the right to modify the schedule as circumstances warrant.**

**This RFP is issued on January 10, 2018. In order to be considered for selection, all applications must be delivered to the address below no later than 2:00 PM on February 9, 2018.**

Community Behavioral Health  
801 Market Street  
7<sup>th</sup> Floor  
Philadelphia, PA 19107

**ATTN: Hans Leach**

- Application packages should be marked “403(b) Plan Recordkeeping Services”. Applications submitted by any means other than mailing, courier, or hand delivery will not be accepted.
- Applicants must submit an electronic version of the application prepared as a PDF document placed onto a compact disc or flash drive with one clearly marked signed original application and five (5) copies of the application.
- Applications submitted after the deadline date and time will be returned unopened.
- The individual Applicant or an official of the submitting agency, authorized to bind the agency to all provisions noted in the application, must sign the cover sheet of the application.

**B. Questions Relating to the RFP**

All questions concerning this RFP must be submitted in writing via email to Hans Leach at [hans.leach@phila.gov](mailto:hans.leach@phila.gov) by January 17, 2018. CBH will respond to questions it considers appropriate to the RFP and of interest to all Applicants, but reserves the right, in its discretion, not to respond to any question. Responses will be posted on the DBHIDS website by January 26, 2018. Responses posted on this website become part of the RFP upon posting. CBH reserves the right, in its discretion, to revise responses to questions after posting, by posting the modified response. No oral response to any Applicant question by any CBH employee or agent shall be binding on CBH or in any way considered to be a commitment by CBH. Contact with other CBH staff, or other related staff, regarding this RFP is not permitted and failure to comply with this restriction could result in disqualification.

**C. Interviews/Presentations**

Applicants may be required to make an oral presentation concerning various aspects of their application to CBH. Such presentations provide an opportunity for Applicants to clarify their application to insure a thorough and mutual understanding. CBH will schedule such presentations on an as-needed basis.

**D. Term of Contract**

The initial contract resulting from this RFP will start within 90 days of receipt of the award letter and will apply until CBH deems the project completed. CBH reserves the right to set the rates for this service, budgets and rates notwithstanding. Continuation of funding is contingent upon the availability of funds, quality of service being provided and contract compliance. All contracts become binding on the date of signature by the Applicant’s Chief Executive Officer and Community Behavioral Health’s Chief Executive Officer. CBH reserves the right to re-issue all or part of the RFP if it is not able to establish acceptable providers for any or all services. CBH also reserves the right to amend contracts throughout the contract period, and to renegotiate the contract length as needed.

## **V. General Rules Governing RFPs/Applications; Reservation of Rights; Confidentiality and Public Disclosure**

### **A. Revisions to RFP**

CBH reserves the right to change, modify or revise the RFP at any time. Any revision to this RFP will be posted on the DBHIDS website with the original RFP. It is the Applicant's responsibility to check the website frequently to determine whether additional information has been released or requested.

### **B. City/CBH Employee Conflict Provision**

City of Philadelphia or CBH employees and officials are prohibited from submitting an application in response to this RFP. No application will be considered in which a City or CBH employee or official has a direct or indirect interest. Any application may be rejected that, in CBH's sole judgment, violates these conditions.

### **C. Proposal Binding**

By signing and submitting its proposal, each Applicant agrees that the contents of its proposal are available for establishment of final contractual obligations for a minimum of 180 calendar days from the proposal deadline for this RFP. An Applicant's refusal to enter into a contract which reflects the terms and conditions of this RFP or the Applicant's proposal may, in the CBH' sole discretion, result in rejection of Applicant's proposal.

### **D. Reservation of Rights**

By submitting its response to this notice of Request for Proposals as posted on the DBHIDS website, the Applicant accepts and agrees to this Reservation of Rights. The term "Notice of Request for Proposals," as used herein, shall mean this RFP and include all information posted on the DBHIDS website in relation to this RFP.

#### **1. Notice of Request For Proposals (RFP)**

CBH reserves the right, and may, in its sole discretion, exercise any one or more of the following rights and options with respect to this notice of contract opportunity:

- (a) to reject any and all applications and to reissue this RFP at any time;
- (b) to issue a new RFP with terms and conditions substantially different from those set forth in this or a previous RFP;
- (c) to issue a new RFP with terms and conditions that are the same or similar as those set forth in this or a previous RFP in order to obtain additional applications or for any other reason CBH determines to be in their best interest;
- (d) to extend this RFP in order to allow for time to obtain additional applications prior to the RFP application deadline or for any other reason CBH determines to be in its best interest;
- (e) to supplement, amend, substitute or otherwise modify this RFP at any time prior to issuing a notice of intent to develop a provider agreement or consultant contract to one or more Applicants;

- (f) to cancel this RFP at any time prior to the execution of a final provider agreement or consultant contract whether or not a notice of intent to develop a provider agreement or consultant contract has been issued, with or without issuing, in CBH's sole discretion, a new RFP for the same or similar services;
- (g) to do any of the foregoing without notice to Applicants or others, except such notice as CBH, in its sole discretion, elects to post on the DBHIDS website.

## **2. Proposal Selection and Contract Negotiation**

CBH may, in its sole discretion, exercise any one or more of the following rights and options with respect to application selection:

- (a) to reject any application if CBH, in its sole discretion, determine the application is incomplete, deviates from or is not responsive to the requirements of this RFP, does not comply with applicable law, is conditioned in any way, or contains ambiguities, alterations or items of work not called for by this RFP, or if CBH determines it is otherwise in their best interest to reject the application;
- (b) to reject any application if, in CBH's sole judgment, the Applicant has been delinquent or unfaithful in the performance of any contract with CBH or with others; is delinquent, and has not made arrangements satisfactory to CBH, with respect to the payment of City taxes or taxes collected by the City, or other indebtedness owed to the City; is not in compliance with regulatory codes applicable to Applicant; is financially or technically incapable; or is otherwise not a responsible Applicant;
- (c) to waive any defect or deficiency in any application, including, without limitation, those identified in subsections 1) and 2) preceding, if, in CBH's sole judgment, the defect or deficiency is not material to the application;
- (d) to require, permit or reject, in CBH's sole discretion, amendments (including, without limitation, information omitted), modifications, clarifying information, and/or corrections to their applications by some or all of the Applicants at any time following application submission and before the execution of a final provider agreement or consultant contract;
- (e) to issue a notice of intent to develop a provider agreement or consultant contract and/or execute a provider agreement and/or consultant contract for any or all of the items in any application, in whole or in part, as CBH, in its sole discretion, determine to be in CBH's best interest;
- (f) to enter into negotiations with any one or more Applicants regarding price, scope of services, or any other term of their applications, and such other agreement or contractual terms as CBH may require, at any time prior to execution of a provider agreement or consultant contract, whether or not a notice of intent to develop a provider agreement or consultant contract has been issued to any Applicant and without reissuing this RFP;
- (g) to enter into simultaneous, competitive negotiations with multiple Applicants or to negotiate with individual Applicants, either together or in sequence, and to permit or require, as a result of negotiations, the expansion or reduction of the scope of services or changes in any other terms of the submitted applications, without informing other Applicants of the changes or affording them the opportunity to revise their applications in light thereof, unless CBH, in its sole discretion, determine that doing so is in and CBH's best interest;

- (h) to discontinue negotiations with any Applicant at any time prior to the execution of a provider agreement or consultant contract, whether or not a notice of intent to develop a provider agreement or consultant contract has been issued to the Applicant, and to enter into negotiations with any other Applicant, if CBH, in its sole discretion, determine it is in the best interest of CBH to do so;
- (i) to rescind, at any time prior to the execution of a provider agreement or consultant contract, any notice of intent to develop a provider agreement or consultant contract to an Applicant, and to issue or not issue a notice of intent to develop a provider agreement or consultant contract to the same or a different Applicant and enter into negotiations with that Applicant, if CBH, in its sole discretion, determine it is in the best interest of CBH to do so;
- (j) to elect not to enter into any provider agreement or consultant contract with any Applicant, whether or not a notice of intent to develop a provider agreement or consultant contract has been issued and with or without the reissuing this RFP, if CBH determines that it is in CBH's best interest to do so;
- (k) to require any one or more Applicants to make one or more presentations to CBH at CBH's offices or other location as determined by CBH, at the Applicant's sole cost and expense, addressing the Applicant's application and its ability to achieve the objectives of this RFP;
- (l) to conduct on-site investigations of the facilities of any one or more Applicants (or the facilities where the Applicant performs its services);
- (m) to inspect and otherwise investigate projects performed by the Applicant, whether or not referenced in the application, with or without consent of or notice to the Applicant;
- (n) to conduct such investigations with respect to the financial, technical, and other qualifications of each Applicant as CBH, in its sole discretion, deem necessary or appropriate;
- (o) to permit, at CBH's sole discretion, adjustments to any of the timelines associated with this RFP, including, but not limited to, extension of the period of internal review, extension of the date of provider agreement or consultant contract award and/or provider agreement or consultant contract execution, and extensions of deadlines for implementation of the proposed project; and
- (p) to do any of the foregoing without notice to Applicants or others, except such notice as CBH, in its sole discretion, elects to post on the DBHIDS website.

### **3. Miscellaneous**

- (a) Interpretation; Order of Precedence. In the event of conflict, inconsistency or variance between the terms of this Reservation of Rights and any term, condition or provision contained in any RFP, the terms of this Reservation of Rights shall govern.
- (b) Headings. The headings used in this Reservation of Rights do not in any way define, limit, describe or amplify the provisions of this Reservation of Rights or the scope or intent of the provisions, and are not part of this Reservation of Rights.

### **E. Confidentiality and Public Disclosure**

The successful Applicant shall treat all information obtained from CBH that is not generally available to the public as confidential and/or proprietary to CBH. The successful Applicant shall exercise all reasonable precautions to prevent any information derived from such sources from

being disclosed to any other person. The successful Applicant agrees to indemnify and hold harmless CBH, its officials and employees, from and against all liability, demands, claims, suits, losses, damages, causes of action, fines and judgments (including attorney's fees) resulting from any use or disclosure of such confidential and/or proprietary information by the successful Applicant or any person acquiring such information, directly or indirectly, from the successful Applicant.

By preparation of a response to this RFP, Applicants acknowledge and agree that CBH, as a quasi-public corporation, is subject to state and local public disclosure laws and, as such, is legally obligated to disclose to the public documents, including applications, to the extent required hereunder. Without limiting the foregoing sentence, CBH's legal obligations shall not be limited or expanded in any way by an Applicant's assertion of confidentiality and/or proprietary data.

#### **F. Incurring Costs**

CBH is not liable for any costs incurred by Applicants for work performed in preparation of a response to this RFP.

#### **G. Prime Contractor Responsibility**

The selected contractor will be required to assume responsibility for all services described in their applications whether or not they provide the services directly. CBH will consider the selected contractor as sole point of contact with regard to contractual matters.

#### **H. Disclosure of Proposal Contents**

Information provided in applications will be held in confidence and will not be revealed or discussed with competitors. All material submitted as part of the RFP process becomes the property of CBH and will only be returned at CBH's option. Applications submitted to CBH may be reviewed and evaluated by any person other than competing Applicants. CBH retains the right to use any/all ideas presented in any reply to this RFP. Selection or rejection of an application does not affect this right.

#### **I. Selection/Rejection Procedures**

The Applicant whose submission is selected by CBH will be notified in writing as to the selection, and the selection will also be posted on the DBHIDS website. Information will be provided in this letter as to any issues within the application that will require further discussion or negotiation with CBH. This letter should not be considered as a letter of award. A formal letter of award will be forthcoming at such time when mutual agreement has been reached by the parties on all issues pertaining to the application. Applicants whose submissions are not selected will also be notified in writing by CBH.

#### **J. Non-Discrimination**

The successful Applicant, as a condition of accepting and executing a contract with CBH through this RFP, agrees to comply with all relevant sections of the Civil Rights Act of 1964, the Pennsylvania Human Relations Act, Section 504 of the Federal Rehabilitation Act of 1973, and the Americans with Disabilities Act, hereby assuring that:

The contractor does not and will not discriminate against any person because of race, color, religious creed, ancestry, national origin, age, sex, sexual orientation, handicap or disability in providing services, programs or employment or in its relationship with other contractors.

**K. Life of Proposals**

CBH expects to select the successful Applicant as a result of this RFP within approximately 90 days of the submission deadline. However, proposals that are submitted may be considered for selection up to 180 days following the submission deadline of this RFP. By submission of a proposal, respondents agree to hold the terms of their proposal open to CBH for up to 180 days following the submission deadline.

## Exhibit 1

### RFP Questionnaire

#### **VENDOR OPERATIONS & TRANSITION SUPPORT**

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1. Please provide the average turnover rates for your call center staff and positions listed above.
2. Describe your errors and omissions coverage. Describe the various types of insurance coverage and indemnification provided to protect clients, including for each insurance type: risks covered, carriers, levels, limits, and deductibles.
3. Does your company carry cyber security insurance? If yes, please provide an overview of the coverage. Have you ever had a data breach? If so, please explain the circumstances, the extent of the breach and how you addressed the immediate problem? What actions did you take to prevent similar breaches in the future? Please describe your process for dealing with cyber security threats and protection of personal identifiable information.
4. Identify comparable plan conversions in which you have been involved. How many conversions and implementations has your company conducted during the past three years involving plans of this size range (approximately 500 participants)? What are the risks you foresee and how can these be mitigated with additional time and/or preparation?
5. List the roles and responsibilities of the conversion team. Identify the assigned members by name if they have not been identified. Identify any team members who will be 100% dedicated to the conversion.
6. How would you manage the transition to ensure minimal expense?
7. Describe how you would propose to communicate the implementation to participants. What communication strategies have you used to onboard clients similar to CBH? What methods of communication have worked well and where have you seen issues arise?

## PRODUCT INFORMATION

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### GENERAL ACCOUNTS

- Can you offer a guaranteed product that is part of the issuing insurer's General Account?
- Is there a contractually guaranteed minimum interest rate for this account? If so, what is that guaranteed minimum interest rate?
- Will this minimum rate be guaranteed for the life of the contract? If not, what is the guarantee period?
- What is the current interest rate on new deposits?
- When does the current interest rate mature?
- When is a new interest rate established?
- What were the historic interest rates / annual returns on this account over each of the last five years?
- What are the provisions / restrictions for participants to transfer assets from this account to other investment options within your fund lineup?
- What are the provisions / restrictions for participants to withdraw assets from this account, either for distribution or to transfer to another provider?
- What are the provisions / restrictions for plan sponsor to transfer assets from this account to an alternate provider at contract discontinuance?
- What are the current financial strength ratings, from AM Best, Fitch, Moody's and S&P, of the insurance company providing the guarantee?

### SEPARATE ACCOUNTS

- Can you offer a product that is part of a Separate Account (i.e. plan assets would not be commingled with assets of the issuing insurer)?
- Is there a contractually guaranteed minimum interest rate for this account? If so, what is that guaranteed minimum interest rate?
- Will this minimum rate be guaranteed for the life of the contract? If not, what is the guarantee period?
- What is the current interest rate on new deposits?
- When does the current interest rate mature?
- When is a new interest rate established?
- What happens to the guarantee of current interest and / or guarantee of minimum interest for those assets if your company becomes insolvent?
- What were the historic interest rates / annual returns on this account over each of the last five years?
- What are the provisions / restrictions for participants to transfer assets from this account to other investment options within your fund lineup?
- What are the provisions / restrictions for participants to withdraw assets from this account, either for distribution or to transfer to another provider?
- What are the provisions / restrictions for plan sponsor to transfer assets from this account to an alternate provider at contract discontinuance?

## INVESTMENT INFORMATION

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1. Do you offer a recordkeeping platform that allows for complete open architecture? What, if any, limitations do you have to offering any mutual funds?
2. What happens if a client wants to include either a fund that is not offered on your platform, or a fund that is offered, but not the specific share class? What steps do you take to enable this fund/share class to be included in the plan? Do you charge the plan sponsor any fee to add the fund/share class to your platform? If so, what is that fee?

3. Do you have any proprietary fund requirements for this proposal? If so, please describe which proprietary funds must be included in the fund lineup?
4. Does your company offer a Managed Account option? Please describe the product, including whether it employs proprietary software and the extent to which it is a Registered Investment Advisory program. Does your firm and/or other firms serve in a fiduciary capacity, and provide indemnification to the plan sponsor, for this service option? What is the fee for using this program?
5. Does the Managed Account program meet the requirements to be considered a “qualified default investment alternative” (“QDIA”) under Pension Protection Act of 2006 and DOL guidelines?
6. Does your company offer investment advice tailored to each individual participant using the service? Please describe the product, including whether it employs proprietary software and the extent to which it is a Registered Investment Advisory program. What is the fee for using this program?

## PARTICIPANT EXPERIENCE

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1. Will you have designated employees who consistently conduct the education for CBH's participants? Will your firm's personnel schedule all onsite education days? How will participants be able to sign up for these sessions?
2. How many days of education are included in your fee as part of the implementation of the plans? Will this be a combination of group and one-on-one meetings?
3. Ongoing, CBH requires that the selected vendor will provide 1 day of onsite education per quarter with the expectation that this will be adjusted, as needed. In your experience working with similar size clients, would you recommend more or less days? If additional days are requested, how many additional days of onsite participant education can you provide without added cost?
4. Describe your standard communication campaigns to participants. What customization features do you provide for employee communication campaigns? Are there additional fees for these customizations?
5. Can you provide a targeting communications to different groups of employees (e.g. participant over age 50, nonparticipants) with different messages? How do you track the effectiveness of the targeted communications? Are there any fees for these services?
6. Can you produce and distribute personalized retirement account balance projections to all employees, based on age, salary, current account value, asset allocation, etc.? Assuming you are providing outsourcing services, would the plan sponsor need to provide a separate census report? Are there any fees for this service (e.g. mailing costs)?
7. Does your company offer investment advice to plan participants? If so, what is your fiduciary role. How is this advice communicated (onsite meetings, call center, website, mailed report, etc.)? What is the fee for this service? Is this a separate service from your Managed Account program?
8. Can participants create on-demand, personalized statements via the website? Over what maximum time period can a participant create a personalized statement?
9. Will you provide a custom micro-site dedicated to the Plan? If so, what is the fee? Describe the vision behind your web design as well as the attributes of the site that may be customized for the program, such as layout, colors/images, and materials. Confirm the site will not require a log-in from participants and whether you offer a custom URL?
10. Do you have a mobile app that would allow participants to access their accounts easily through their mobile devices?

## ADMINISTRATION & RECORDKEEPING

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1. What information is required from the plan sponsor to take advantage of the full range of your outsourcing services?
2. Describe your process upon participant termination. Do you provide termination kits to explain possible options to the participants? Will you automatically remove small balances from the Plans assuming you receive a termination date from CBH?
3. How are spousal consent requirements, if applicable, addressed via website and toll-free service line processing of beneficiary designations, loans, withdrawals, etc.? What involvement of the plan sponsor is required for approvals?
4. Do you provide a service performance guarantee agreement? If yes, please attach a sample agreement, which indicates what are the standards and how the performance guarantees are determined. In addition, include specifics of the penalties (i.e., monetary guarantees) for performance failures.
5. Do you provide automatic cashout/rollover of small account balances as defined in the plan document? Explain how your procedure ensures efficient elimination of small account balances, and the extent to which the employer is involved in this process.
6. Please describe your process for forwarding mail and/or updating bad addresses to ensure participants do not become 'lost.'
7. What options are available for loan repayments for active participants (e.g. payroll deduction, direct payment, ACH)? For terminated participants?
8. Please provide the available hours of your call center. Confirm that your call center records participant calls and indicate how quickly CBH could expect to receive a copy of a recorded call to check for accuracy or upon participant request.
9. Describe your customer service staffing plan to deal with peak volume, such as after the issuance of statements or a plan change. Describe the process to determine if you have sufficient lines to handle call volume. How frequently is this checked?
10. When a phone service representative speaks to a participant, can the representative see other transactions performed earlier by the participant that same day via VRS or Internet? Do call center representatives have access to data tracked under the data aggregator?

## COMPLIANCE

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1. If needed, will you be able to provide data aggregation services for the plan to monitor compliance with current plan provisions and to ensure loans and hardships are fully compliant?
2. Please describe your Required Minimum Distribution (RMD) process. Do you automatically distribute the minimum required amount if the participant does not respond to your notifications?
3. As part of your full suite of outsourcing services, do you distribute legally required disclosure documents, such as fee disclosures, SMMs, SPDs and SARs, within the required timeframes to all plan participants (including eligible employees without an account balance) and beneficiaries? Do you provide this for documents drafted by outside attorneys? Are there any additional fees for this service?
4. Do you provide annual fee disclosure notices (404(a)(5)) to participants, including investments from legacy vendors? Describe the plan sponsor's involvement in this process and the distribution (via email/mail) methods you expect to use and any additional costs.
5. Please describe your process when a fund is added or removed from the fund line up. Will you send notices to active, terminated and retired employees? What education and communication capabilities will you provide?
6. Do you require the plan sponsor to prepare a separate year-end census report to complete nondiscrimination/compliance testing, or is the testing performed using the ongoing full census data that is exchanged when outsourcing is in place?
7. Which annual compliance/nondiscrimination tests are included in your regular services for no additional fees? (Please list any additional fees that would apply to any of the following tests.)
8. What changes to your services, if any, occur when a plan sponsor uses a plan document drafted by outside counsel?
9. Have you received an IRS opinion letter for your volume submitter (VS)? If so, is your system ready to transition documents to the VS?

## EXPENSES

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1. What is your required revenue rate for providing your proposed services for this plan? Please provide required revenue both as a percentage of assets and as a per participant annual flat dollar fee.
2. Is your required revenue contingent on the use of any proprietary funds? If so, please identify the revenue required assuming there are no proprietary investments offered under the plans.
3. Will fees be reduced as plan assets increase? If so, please provide a schedule and projection for such fee reduction based on a five-year time horizon.
4. Please describe any additional direct fees in detail, including, but not limited to, the following:
  - Set-up fee
  - Annual participant fee
  - Data aggregation fees (from inactive vendors)
  - Testing fees
  - Document fees: outside attorney drafted documents
  - Form 5500 preparation fees, including assets with legacy vendors
  - Loan administration and processing fees
  - Distribution fees
  - QDRO fees – fees to administer, fees to qualify
  - SPD/SMM/SAR/fee disclosure distribution fees: outside drafted documents
  - Managed Account Fees
  - Self-Directed Brokerage Account Fees (Participant and Plan Level)
5. Do you provide Expense Budget Accounts (EBA) for plan sponsors of CBH's size to pay qualifying plan expenses? Assuming so, please confirm the below mechanics of those accounts:
  - What is the process for using funds in this account? Does the plan sponsor reach out to you to request a payment? Does a third party reach out to you for payment? Can a recurring automatic payment schedule be established?
  - Does the account value need to be "zero-ed" out on any given schedule?
  - Describe your ability to reallocate monies from this account to participants? Do you have the ability to return money only to participants who share revenue above what is needed to administer the plans?
  - What happens to the account if the plan sponsor changes vendors?
  - If at any time the account value greatly exceeds expenses, what actions do you take to help avoid a continuing large excess?

**APPENDIX A**

***RFP RESPONSE COVER SHEET***

**COMMUNITY BEHAVIORAL HEALTH**

**Consultant for 403(b) Retirement Plan Recordkeeping Services**

CORPORATE NAME OF  
APPLICANT ORGANIZATION \_\_\_\_\_

CORPORATE ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

MAIN CONTACT PERSON \_\_\_\_\_

TITLE \_\_\_\_\_ TELEPHONE # \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_ FAX # \_\_\_\_\_

—

\_\_\_\_\_  
SIGNATURE OF OFFICIAL AUTHORIZED TO BIND APPLICANT TO A CONTRACT TITLE

\_\_\_\_\_  
TYPED NAME OF AUTHORIZED OFFICIAL IDENTIFIED ABOVE

DATE SUBMITTED \_\_\_\_\_

*Revised November, 2012*

**APPENDIX B**

**CITY OF PHILADELPHIA TAX AND REGULATORY  
STATUS AND CLEARANCE STATEMENT  
FOR APPLICANTS**

**THIS IS A CONFIDENTIAL TAX DOCUMENT NOT FOR PUBLIC DISCLOSURE**

This form must be completed and returned with Applicant’s proposal in order for Applicant to be eligible for award of a contract with the City. Failure to return this form will disqualify Applicant’s proposal from further consideration by the contracting department. Please provide the information requested in the table, check the appropriate certification option and sign below:

Applicant Name	
Contact Name and Title	
Street Address	
City, State, Zip Code	
Phone Number	
Federal Employer Identification Number or Social Security Number:	
Philadelphia Business Income and Receipts Tax Account Number (f/k/a Business Privilege Tax) (if none, state “none”)*	
Commercial Activity License Number (f/k/a Business Privilege License) (if none, state “none”)*	

\_\_\_\_ I certify that the Applicant named above has all required licenses and permits and is current, or has made satisfactory arrangements with the City to become current with respect to the payment of City taxes or other indebtedness owed to the City (including, but not limited to, taxes collected by the City on behalf of the School District of Philadelphia), and is not in violation, or has made satisfactory arrangements to cure any violation, or other regulatory provisions applicable to Applicant contained in The Philadelphia Code.

\_\_\_ I certify that the Applicant named above does not currently do business, or otherwise have an economic presence in Philadelphia. If Applicant is awarded a contract with the City, it promptly will take all steps necessary to bring it into compliance with the City’s tax and other regulatory requirements.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name and Title

\_\_\_\_\_  
\* You can apply for a City of Philadelphia Business Income and Receipts Tax Account Number or a Commercial Activity License on line after you have registered your business on the City’s Business Services website located at <http://business.phila.gov/Pages/Home.aspx>. Click on “Register” or “Register Now” to register your business.

**APPENDIX C**

**CITY OF PHILADELPHIA DISCLOSURE FORMS**

**The City of Philadelphia Disclosure Forms may be found on the DBHIDS Website along with this posted RFP.**

## APPENDIX D

### CBH Disclosure of Litigation Form

The Applicant shall describe in the space below any pending, threatened, or contemplated administrative or judicial proceedings that are material to the Applicant's business or finances including, but not limited to, any litigation, consent orders or agreements between any local, state, or federal regulatory agency and the Applicant or any subcontractor the Applicant intends to use to perform any of the services described in this RFP.

Not Applicable

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Signature

Print Name

Date

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Company or Agency Name