RFP #056-201304-BV

ADMINISTRATION OF HEALTH REIMBURSEMENT ARRANGEMENT PROGRAM

Score Descriptions 5 - Exceptional 4 - Above Average 3 - Average 2 - Poor 1 - Inadequate 0 - Non Responsive

	Evaluation Criteria	Proposer: [illegible]											Score
		Weight	Panel #1		Panel #2		Panel #3		Panel #4		Panel #5		Percentage
1	Organization and Staff Qualifications and Experience	10%	5.0	10.0	4.0	8.0	5.0	10.0	3.0	6.0	5.0	10.0	8.8
2	Implementation, Acct Mgmt and Reporting	15%	5.0	15.0	4.0	12.0	5.0	15.0	3.5	10.5	5.0	15.0	13.5
3	Claims Administration	10%	5.0	10.0	3.5	7.0	4.0	8.0	3.0	6.0	5.0	10.0	8.2
4	Investment Services & Trust Administration	15%	5.0	15.0	3.5	10.5	4.0	12.0	4.0	12.0	4.0	12.0	12.3
5	Participant & Client Services	20%	5.0	20.0	4.5	18.0	4.0	16.0	3.5	14.0	4.0	16.0	16.8
6	Data and Systems	5%	4.0	4.0	4.0	4.0	5.0	5.0	4.0	4.0	4.0	4.0	4.2
7	Perf. Guarantees & Compliance w/Prop Model Contract	5%	4.0	4.0	3.0	3.0	5.0	5.0	3.5	3.5	4.0	4.0	3.9
8	Proposed Cost	20%	4.0	16.0	3.0	12.0	3.0	12.0	3.0	12.0	4.0	16.0	13.6
	Grand Total	**100%**		**94.0**		**74.5**		**83.0**		**68.0**		**87.0**	**81.3**

	Evaluation Criteria	Proposer: ING [illegible]											Score
		Weight	Panel #1		Panel #2		Panel #3		Panel #4		Panel #5		Percentage
1	Organization and Staff Qualifications and Experience	10%	3.0	6.0	3.0	6.0	3.0	6.0	3.0	6.0	4.0	8.0	6.4
2	Implementation, Acct Mgmt and Reporting	15%	4.0	12.0	4.0	12.0	4.0	12.0	3.0	9.0	4.0	12.0	11.4
3	Claims Administration	10%	3.0	6.0	3.0	6.0	4.0	8.0	3.0	6.0	4.0	8.0	6.8
4	Investment Services & Trust Administration	15%	4.0	12.0	3.5	10.5	3.0	9.0	3.5	10.5	4.0	12.0	10.8
5	Participant & Client Services	20%	2.0	8.0	3.0	12.0	3.0	12.0	3.0	12.0	3.0	12.0	11.2
6	Data and Systems	5%	3.0	3.0	3.5	3.5	4.0	4.0	3.0	3.0	3.0	3.0	3.3
7	Perf. Guarantees & Compliance w/Prop Model Contract	5%	4.0	4.0	3.0	3.0	4.0	4.0	3.0	3.0	4.0	4.0	3.6
8	Proposed Cost	20%	4.0	16.0	4.0	16.0	3.5	14.0	4.0	16.0	5.0	20.0	16.4
	Grand Total	**100%**		**67.0**		**69.0**		**69.0**		**65.5**		**79.0**	**69.9**

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	5	10%	10
Implementation, Account Management and Reporting	5	15%	15
Claims Administration	5	10%	10
Investment Services & Trust Administration	5	15%	15
Participant & Client Services	5	20%	20
Data and Systems	4	5%	4
Performance Guarantees & Compliance with Proposed Model Contract	4	5%	4
Proposed Cost	4	20%	16
TOTAL POINTS		100%	94 0

Additional Comments ______________________________

Scorer's Name: ______ Date: 8/29/13 Name of Vendor: ICMA

Panel #1

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	5	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	5	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	5	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	5	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #1

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	**15%**	5	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	4	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	4	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. Cost	**15%**	4	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	**100%**			

Legend:
- 5 – Exceptional
- 4 – Above average
- 3 – Average
- 2 – Poor
- 1 – Inadequate
- 0 – Non-responsive

Panel #1

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	4.0	10%	8
Implementation, Account Management and Reporting	4.0	15%	12
Claims Administration	3.5	10%	7
Investment Services & Trust Administration	3.5	15%	10.5
Participant & Client Services	4.5	20%	18
Data and Systems	4.0	5%	4
Performance Guarantees & Compliance with Proposed Model Contract	3.0	5%	3
Proposed Cost	3.0	20%	12
TOTAL POINTS		100%	74.5 0

Additional Comments ____________________

Scorer's Name: ______ Date: 8/29/13 Name of Vendor: ICMA

Panel #2

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	4	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	4	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	3.5	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	3.5	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #2

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	**15%**	4.5	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	4	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	3	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. Cost	**15%**	3	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	**100%**			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #2

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	5	10%	10
Implementation, Account Management and Reporting	5	15%	15
Claims Administration	4	10%	8
Investment Services & Trust Administration	4	15%	12
Participant & Client Services	4	20%	16
Data and Systems	5	5%	5
Performance Guarantees & Compliance with Proposed Model Contract	5	5%	5
Proposed Cost	3	20%	12
TOTAL POINTS		100%	83 0

Additional Comments ______________________________

Scorer's Name: ____________ Date: 8-29-13 Name of Vendor: ICMA/RC

Panel #3

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	5	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	5	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	4	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	4	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #3

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
5. **Participant and Client Services** ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	15%	4	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. **Data and Systems** ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	5%	5	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. **Performance Guarantees & Compliance with Proposed Model Contract**	5%	5	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. **Cost**	15%	3	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	100%			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #3

REQUEST FOR PROPOSAL

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	3.0	10%	6
Implementation, Account Management and Reporting	3.5	15%	10.5
Claims Administration	3.0	10%	6
Investment Services & Trust Administration	4.0	15%	12
Participant & Client Services	3.5	20%	14
Data and Systems	4.0	5%	4
Performance Guarantees & Compliance with Proposed Model Contract	3.5	5%	3.5
Proposed Cost	3.0	20%	12
TOTAL POINTS		100%	68 0

Additional Comments ______

Scorer's Name: ______ Date: 8-29-13 Name of Vendor: ICMA-RC

Panel #4

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	3.0	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	3.5	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	3.0	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	4.0	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #4

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	15%	3.5	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	5%	4.0	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. Performance Guarantees & Compliance with Proposed Model Contract	5%	3.5	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. Cost	15%	3.0	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	100%			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #4

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	5	10%	10
Implementation, Account Management and Reporting	5	15%	15
Claims Administration	5	10%	10
Investment Services & Trust Administration	4	15%	12
Participant & Client Services	4	20%	16
Data and Systems	4	5%	4
Performance Guarantees & Compliance with Proposed Model Contract	4	5%	4
Proposed Cost	4	20%	16
TOTAL POINTS		100%	87 0

Additional Comments

Scorer's Name: Date: 8/29/2013 Name of Vendor: ICMA

Panel #5

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	10%	5	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	■ ICMA was established in 1972 for the public sector (Page 1). As of June 30, 2013, they have 4,842 public sector clients representing over one million plan participants and $46.1 billion in assets. Based on this information, the average client assets are $9,520,859 with 206 participants. ■ ICMA has other public sector experience similar to Orange County such as the City of Anaheim – 1,502 participants, City of Glendale – 970 participants (Page 4) and the County of Sacramento – 14,543 participants (Page 5). ■ ICMA's staffing plan is the same staff as ICMA currently provides to Orange County. It consists of Lori Riley, Regional Manager, Roxanna Zavas, Retirement Plan Specialist, and Janna Dandridge, Senior Client Services Coordinator (Page 3). ICMA states that each person on the team is backed-up by a colleague with similar responsibilities and expertise. In addition, the local team is backed by 45 registered Investor Services Representatives and 75 additional reserves (Page 3).
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	15%	5	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities	■ ICMA is the County's current HRA provider and there will be no transition of records (Page 11). Capabilities of the implementation team do not apply to ICMA. ■ ICMA uses the Omni DC record keeping system. Per ICMA it is the nation's leading record keeping system (Page 12). ICMA's procedures for error correction are to run

Panel #5

			▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	transactions through a series of edit checks and electronic edit processes. If ICMA makes an error and the participant has a loss, ICMA will adjust the account retroactively if ICMA is notified within 90 days of the quarterly statement date (Page 16). ■ ICMA complies with HIPAA Security, Portability, and Privacy requirement and the third-party claims processor utilized by ICMA for the RHS program has instituted procedures to comply with HIPAA (Page 19). ICMA does not process any reimbursement claims. As the third-party administrator for the plans, Meritain Health, Inc. complies with the HIPAA's privacy and security rules regarding protected health information of ICMA plan participants (Page 39). COBRA does not apply to ICMA (Page 39). ■ SSAE 16 Audit Report – ICMA used Ernst & Young to examine their systems of controls and found that the controls were fairly presented and implemented as described, the controls were suitably designed, and that the controls tested were those necessary to provide reasonable assurance that the stated control objectives were achieved and operated effectively throughout the period (Page 19). ■ ICMA's on-line reporting tool is EZlink and it is a proprietary web-based employer administrative tool and designed to make plan administration easy and convenient for plan sponsors (Page 19). ■ ICMA identifies its standard reports including standard pre-defined reports, and Plan Service Reports on Page 23. ■ ICMA can provide Ad-Hoc reports to the County at no additional cost (Page 24).

Panel #5

3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	5	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	■ ICMA subcontracts with Meritain for claims processing. Meritain has processed the County claims for approximately 5 years. ICMA has a number of controls in place to manage Meritain with daily, monthly, and annual processes. Meritain's dispute resolution process and appeal process is standard for the industry. Each claim processed by Meritain has an EOB and explains the reason for denial. Participant appeals require a written request in 60 days of the denial and Maritain will respond generally within 60 days. Meritain will provide a written response to the appeal. Meritain handles check disbursements within 10 business days. Disbursements can be made by direct deposit (Section III, Pages 24 to 30).
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	4	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	■ ICMA Trust Experience and capabilities are on Pages 36, 37, and 38. ICMA currently uses a Section 115 integral port trust. ICMA pioneered a concept for offering retirement health savings to the public sector through the use of an integral part trust. ■ ICMA's tools for due diligence assistance for open architecture funds consist of economic and market review, summary funds made available by plan, and fund benchmark and peer returns, Morningstar ratings, and comparisons of fund performance vs. Morningstar peers (Section III, Page 34). ■ ICMA's history of investment option performance is standard for the industry (Section III, Page 35). ■ ICMA's ability to monitor and report on options are summarized in monthly data and quarterly report available to ICMA's website, in addition to annual reports (Section III, Page 34).

Panel #5

				■ ICMA has not been cited or threatened with citation within the last three years by federal or any employer regulators for violations of any employer or federal law or pending regulations (Page 39). Meritain Health has not received a complaint that has had a material impact on Meritain's ability to perform services within the past three years (Page 39). ■ ICMA can now offer the County a Stable Income Option fund, but it does not meet the County's requirements since it's not with ICMA, but an unaffiliated company. As a result, ICMA will continue to use their existing Money Market fund for participants to invest, but will continue to work towards implementation of a Stable Value Fund that meets the County's requirements.

Panel #5

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	15%	4	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	■ ICMA's customer service hours are 5:30 am to 6:00 pm Pacific Time. Meritain Health's customer service hours at 5:00 am to 2:00 pm Pacific time (Page 25). Training – ICMA field representatives have been serving the County for five years and are fully trained (Page 42). Any new staff are trained and also provided on-going training programs (Page 42). Call Center representatives are required to complete a "core" training program by ICMA (Page 42). Training is provided in classroom, on-line, and outside the classroom (Page 48 and 49). ■ Participant written communications are resolved within 10 business days per ICMA policy and phone inquiries are answered immediately on the phone (Page 44). Participants can also email account-specific questions to ICMA's Client Services Correspondence Team (Page 57). ■ ICMA provides an array of participant education available on the web and over the phone (Page 51). ICMA also has "RealizeRetirement" as an education resource (Page 51). In addition, ICMA worked with the County to provide participants additional education regarding investment allocation (Page 57). ■ ICMA has IVR capabilities (Page 46). Investor representatives can also do conference calls with the participant on the telephone and walk them through a transaction (49). IVR capabilities are further described on Page 63.

Panel #5

				■ ICMA was one of the first vendors in the public sector retirement plan industry to offer participants access to data over the Internet. They are committed to offering web based services over the Internet (Page 49). ■ ICMA is unable to offer investment advisory and managed account services to County employees (Page 59). ■ ICMA's Scope of Work is outlined on Pages 45 – 58 on Attachment A in Section IV.
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	4	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	■ ICMA has a maintenance agreement with SunGard for updates to the software and manages the integration of the base SunGard functionally with customization that is needed for processing. ICMA purchased the system from SunGard Corporation and owns the source code and has full right to customization (Page 64). ■ ICMA has a back-up and disaster recovery plan. All critical data is backed up daily and their Disaster Recovery Plan is such that individual files can be recovered or reconstructed (Page 65 and 66).
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	4	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	■ ICMA places $8,250 at risk, per year (Section III, Page 66). At ICMA's oral presentation on August 29, 2013, Ms. Michele Martin, Managing Vice President, West Division, ICMA, agreed to raise the amount at risk to $10,000. ■ ICMA's Scope of Work is outlined on pages 45 – 58 on Attachment A in Section IV.
8. Cost	**15%**	4	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions	■ (ICMA's pricing assumptions are described below (Section IV, Page 1).

Panel #5

•			▪ Administrative funding ▪ Advice costs	■ ICMA's implementation costs are zero (Section IV, Page 3). ■ ICMA Administrative fees are as follows: Plan Assets–Assets Based Fee–Annual Acct. Fees are as follows from Section IV, Page 2. ▪ \$0M to \$50M – 0.30% - \$25 ▪ \$50 to \$75M – 0.25% - \$25 ▪ \$75M to \$100M – 0.20% - \$15 ▪ \$100M - 0.10% - \$10 ■ ICMA's Administrative Funding actually increases fees to participants to provide for administrative as follows: ▪ \$0M to \$50M – 0.40% - \$25 ▪ \$50 to \$75M – 0.35% - \$25 ▪ \$75M to \$100M – 0.30% - \$15 ▪ \$100M - 0.20% - \$10 (Section IV, Page 4). ■ ICMA does not provide advice or managed accounts and accordingly there are no costs for this services (Section IV, Page 4). ■ Per Mercer's HRA Proposals report dated August 22, 2013; ICMA's 1-year and 5-year costs are higher than ING.
Total **Points**	**100%**			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #5

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	3	10%	6
Implementation, Account Management and Reporting	4	15%	12
Claims Administration	3	10%	6
Investment Services & Trust Administration	4	15%	12
Participant & Client Services	2	20%	8
Data and Systems	3	5%	3
Performance Guarantees & Compliance with Proposed Model Contract	4	5%	4
Proposed Cost	4	20%	16
TOTAL POINTS		100%	67 0

Additional Comments ______________________

Scorer's Name: Date: 8/29/13 Name of Vendor: ING

Panel #1

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	3	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	4	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	3	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	4	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #1

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	**15%**	2	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	3	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	4	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. Cost	**15%**	4	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	**100%**			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #1

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	3.0	10%	6
Implementation, Account Management and Reporting	4.0	15%	12
Claims Administration	3.0	10%	6
Investment Services & Trust Administration	3.5	15%	10.5
Participant & Client Services	3.0	20%	12
Data and Systems	3.5	5%	3.5
Performance Guarantees & Compliance with Proposed Model Contract	3.0	5%	3
Proposed Cost	4.0	20%	16
TOTAL POINTS		100%	69 0

Additional Comments

Scorer's Name:

Date: 8/29/13

Name of Vendor: ING

Panel #2

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	3	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	4	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	3	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	3.5	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #2

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
5. **Participant and Client Services** ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	**15%**	3	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. **Data and Systems** ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	3.5	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. **Performance Guarantees & Compliance with Proposed Model Contract**	**5%**	3	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. **Cost**	**15%**	4	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	**100%**			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #2

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	3	10%	6
Implementation, Account Management and Reporting	4	15%	12
Claims Administration	4	10%	8
Investment Services & Trust Administration	3	15%	9
Participant & Client Services	3	20%	12
Data and Systems	4	5%	4
Performance Guarantees & Compliance with Proposed Model Contract	4	5%	4
Proposed Cost	3.5	20%	14
TOTAL POINTS		100%	69 0

Additional Comments ____________________

Scorer's Name: ____________ Date: 8-29-13 Name of Vendor: ING

Panel #3

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	**10%**	3	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	**15%**	4	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	4	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	3	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #3

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
5. Participant and Client Services ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	**15%**	3	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	4	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	4	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. Cost	**15%**	3.5	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	**100%**			

Legend:
- 5 – Exceptional
- 4 – Above average
- 3 – Average
- 2 – Poor
- 1 – Inadequate
- 0 – Non-responsive

Panel #3

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	3.0	10%	6
Implementation, Account Management and Reporting	3.0	15%	9
Claims Administration	3.0	10%	6
Investment Services & Trust Administration	3.5	15%	10.5
Participant & Client Services	3.0	20%	12
Data and Systems	3.0	5%	3
Performance Guarantees & Compliance with Proposed Model Contract	3.0	5%	3
Proposed Cost	4.0	20%	16
TOTAL POINTS		100%	65.5 0

Additional Comments ______

Scorer's Name: ______ Date: 8-29-13 Name of Vendor: ING

Panel #4

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
1. Organization and Staff Qualifications and Experience ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	10%	3.0	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	
2. Implementation, Account Management and Reporting ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	15%	3.0	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	
3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	10%	3.0	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	15%	3.5	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	

Panel #4

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
5. **Participant and Client Services** ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	15%	3.0	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	
6. **Data and Systems** ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	5%	3.0	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	
7. **Performance Guarantees & Compliance with Proposed Model Contract**	5%	3.0	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	
8. **Cost**	15%	4.0	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	
Total Points	100%			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #4

REQUEST FOR PROPOSAL

Scoring Sheet
RFP #056-201304-BV
Administration of Health Reimbursement Arrangement Program

Category	Points Awarded by Evaluator (1 to 5)	Weighting (x)	Total Points
Organization and Staff Qualifications and Experience	4	10%	8
Implementation, Account Management and Reporting	4	15%	12
Claims Administration	4	10%	8
Investment Services & Trust Administration	4	15%	12
Participant & Client Services	3	20%	12
Data and Systems	3	5%	3
Performance Guarantees & Compliance with Proposed Model Contract	4	5%	4
Proposed Cost	5	20%	20
TOTAL POINTS		100%	79 0

Additional Comments ______________________________

Scorer's Name: ______ **Date:** 8/29/2013 **Name of Vendor:** ING

Panel #5

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	***Weighting***	***Points Awarded (1 –5)***		
1. **Organization and Staff Qualifications and Experience** ▪ Organizational and Financial Stability ▪ Offeror Experience ▪ References	10%	4	▪ Financial Rating and changes in ownership ▪ Years of experience with clients of similar size and scope ▪ Public Sector Experience ▪ Staffing Plan: experience of the team being proposed for the County account ▪ Account Team experience and workload ▪ References ▪ Agreement with contract terms	■ ING has been in business since 1967. ■ ING noted City of Olathe, County of San Bernardino, and Hopkins schools as public sector clients. County of San Bernardino is similar in size to Orange County with 11,384 HRA accounts and 34,375 total participants account (Part 2, Page 3). ■ For account management only two people are listed. Gavin Gruenberg and Julie Feiker (Part 2, Page 10).
2. **Implementation, Account Management and Reporting** ▪ Project Schedule/Implementation Plan ▪ Recordkeeping ▪ Compliance With Regulations ▪ Reporting Tools ▪ Pre-Defined and Ad Hoc Reports	15%	4	▪ Does the implementation plan contain all key elements and appropriate timeframes, demonstrating an understanding of the work to be done ▪ Capabilities of implementation team ▪ Resources and Services for County team ▪ Recordkeeping capabilities, including error correction ▪ Fiduciary and Trustee responsibilities ▪ Compliance with HRA, HIPAA, COBRA requirements ▪ Meet Accounting Standards (SSAE 16) ▪ On-Line Reporting Tool ▪ Standard Reports ▪ Ability to create ad-hoc reports	■ Implementation plan describes the roles and responsibilities of the Implementation Team, frequency of meetings, process exchange, structure, and number of similar implementations. (Part 2, Page 8 to 9). ■ ING's recordkeeping capabilities is described in Part 2, Page 10). ■ ING is audited by a CPA firm to perform their SSAE 16 SOC process control audit (Part 2, Page 15). On this page they also state that they comply with HIPAA requirements. ■ ING allows the County to create on-demand reports (Part 2, Page 15). ■ ING's standard reports include pre-defined reports and if the County changes the report an additional fee or cost will be charged (Part 2, Page 16).

Panel #5

-3. Claims Administration ▪ Claims Processing ▪ Dispute Resolution ▪ Quality Assurance, Monitoring & Oversight	**10%**	4	▪ In-House or subcontractor staffing experience ▪ Examine subcontracting relationships (if any) ▪ Claims Processing Capabilities ▪ Dispute Resolution/Appeal Process ▪ Disbursement Process	■ Genesis will perform claims processing. On Part 1, Page 1, Genesis is noted as a collaborator and in conjunction with ING. Claims can be process electronically or manually (i.e., paper, fax, or on-line). Reimbursement is by check or direct deposit. Disputes must be submitted in writing and Genesis will respond in 5 business days. I did not specifically see Genesis's appeal process in Section 3, Page 19; however it was explained in their presentation on August 29, 2013. Genesis and ING have contracted together since 2004 and they have 28 clients together.
4. Investment Services and Trust Administration ▪ Investment Options ▪ Investment flexibility ▪ Compliance With Regulations ▪ Monitoring ▪ Trust administration	**15%**	4	▪ Suitability of Investment Options ▪ Performance History of Options ▪ Trust Experience and Capabilities ▪ Open architecture alternative ▪ Ability to monitor and report on options ▪ Compliance with regulations	■ ING's open architecture allows the County to choose from more than 14,000 mutual funds (Part 2, Page 11). Open architecture is not available to HRA participants (Part 3, Page 21). ■ ING can offer a Stable Value Fund option (Part 3, Page 22). ■ ING has a robust array of investment options such as Emerging Markets, Global Equity, High Yield bonds, International Bonds, and Real Estate (Part 3, Page 23); however, daily cut-off for trading is 2:00 EST. Most firms use a 4:00 trading deadline to be in agreement with the New York Stock Exchange. ■ ING monitors investment options that do not perform up to targeted benchmarks (Part 2, Page 27). ■ Performance History of Options is clearly displayed (Part 3, Page 28). ING has access to over 14,000 mutual funds. ■ ING's trust administration shows experience with 115 integral part trust and VEBAs. They have 11 years of experience with trust administration (Part 3, Page 31).

Panel #5

				■ ING states that they have a DOL finding on a policy correction and that it is not an admission of breach of duty or wrongdoing. Further they state that it does not reflect negatively on their fitness to perform. They site no threatened regulatory issues with Genesis (Part 3, Page 32).

Panel #5

Evaluation Factors	Points Possible	Points Awarded	Things to Look For	Notes/Comments
Evaluation Criteria	*Weighting*	*Points Awarded (1 –5)*		
5. **Participant and Client Services** ▪ Customer Service Center ▪ Training ▪ Web self service System ▪ Communication Services ▪ Participant Education ▪ Ability to Implement Advice and managed account services	15%	3	▪ Customer Service Center hours, call tracking and customer service resources and tools, training ▪ IVR Capabilities ▪ Web capabilities and resources for participants ▪ Participant Communications ▪ Participant Education plan ▪ Advice and managed account capabilities ▪ Extent to which Offeror accepts proposed contract provisions (scope of work)	■ Regular business hours are 8:00 am to 9:00 pm EST (Part 2, Page 1). ■ Genesis provides 40-50 hours of training to Customer Care Team Members and training consist of classroom, on-line, and outside classes (Part 3, Page 38). ■ Genesis web based system allows participants access to their accounts to manage, obtain information, make elections, and obtain payment information. (Part 2, Page 1). ■ Genesis will partner with the County in developing an education plan. (Part 3, Page 41) Communications to participants are clear and responsive (Appendix G). Genesis' communication plan is in Appendix A. ■ Genesis discontinued their IVR in 2011 and provides a live knowledgeable representative. Genesis said they could restore this feature (Part 3, Page 36) at no charge to the County. ■ ING/Genesis said during their presentation on August 29, 2013 that their 10%+ call abandonment rate for their call center has improved and is now about 4%. They explained their high call abandonment rate on the flu season and have since increased staff to 95 call reps.

Panel #5

6. Data and Systems ▪ System Related Services ▪ Interfaces ▪ Recordkeeping ▪ Disaster Recovery	**5%**	3	▪ System stability and security ▪ System Maintenance ▪ System back-up and disaster recovery procedures ▪ No charges for legislative updates	■ Genesis has a maintenance agreement, but does not have access to the source code (Part 3, Page 47). ■ Genesis will not charge the County for legislative changes (Part 3, Page 48). ■ Genesis back-up and disaster recovery procedures state that with a utility company supply failure, systems could be down for a minimum of eight hours (Section 3, Page 48). Genesis does state that data can be restored (Section 3, Page 48, and 49). ■ Genesis claim processing system is Evolution 1 and per Genesis it is the largest ONDemand Healthcare solution serving seven million consumers. (Part 3, Page 50). Genesis does not have voice activation, but could activate this feature if requested by County at no cost.
7. Performance Guarantees & Compliance with Proposed Model Contract	**5%**	4	▪ Ability to meet County standards ▪ Amount placed at risk ▪ Service level commitment (standard measure)	■ ING placed $6,100 at risk and a total of $10,000 at risk in their response. This was clarified at their oral presentation on August 29, 2013. ING will place $15,000 at risk.
8. Cost	**15%**	5	▪ Administrative Costs ▪ Implementation Costs ▪ Pricing Assumptions ▪ Administrative funding ▪ Advice costs	■ Per Mercer's HRA Proposals report dated August 22, 2013; ICMA's 1-year and 5-year costs are higher than ING, but not significantly if all costs are included.
Total Points	**100%**			

Legend:
5 – Exceptional
4 – Above average
3 – Average
2 – Poor
1 – Inadequate
0 – Non-responsive

Panel #5