



SECOND 2012 BOARD OF DIRECTORS MEETING

SEIU Local 1000
1325 S Street
Sacramento, CA 95811

June 16, 2012

TIMES CERTAIN

<u>Friday – June 15, 2012</u> -	Department of Community Colleges Building 1102 Q Street, <i>Conference Rooms 3A/3B (3rd Floor)</i> Sacramento, CA 95811
9:00 a.m. – 4:30 p.m.	Board Workshop (<i>closed session</i>) Board Executive Session at 9:00 a.m. if needed (<i>closed session</i>)
<u>Saturday – June 16, 2012</u> -	SEIU Local 1000 Field Office 1325 S Street, <i>Field Office, Training Room (single story building)</i> Sacramento, CA 95811
8:45 a.m. – 9:00 a.m.	Board Agenda Committee
9:00 a.m. – 5:00 p.m.	Board of Directors Meeting

BOARD MEETING AGENDA

Call to order on June 16, 2012 at 9:00 a.m. by President Dave Hart

Roll Call - Secretary-Treasurer David Okumura

Pledge of Allegiance - Vice President Donna Snodgrass

Communications - Secretary-Treasurer David Okumura

Report of Closed Session - Secretary-Treasurer David Okumura

Reading and Approval of First 2012 Board of Directors Minutes - Secretary-Treasurer David Okumura

Report of Agenda Committee - Secretary-Treasurer David Okumura

Report of President

Report of Vice President

Report of Secretary-Treasurer

Report of General Manager/Director of Organizational Development

Affiliate Reports

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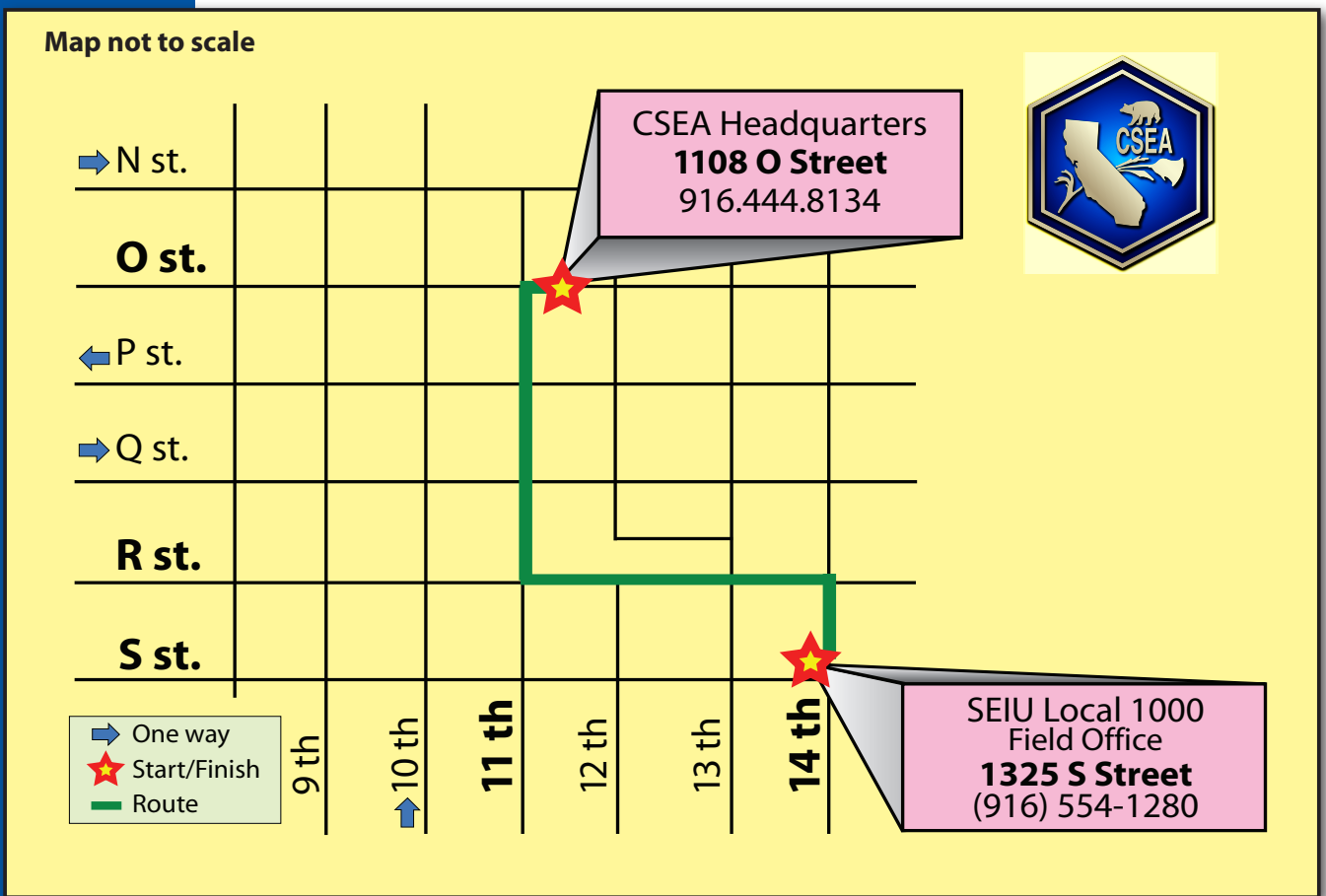


Second 2012

CSEA BOARD OF DIRECTORS MEETING

Location: SEIU Local 1000 Field Office
1325 S Street, Sacramento
Field Office Training Room (Single Story Building)

June 16, 2012
9:00 a.m. - 3:00 p.m.



ROLL CALL
SECOND 2012 CSEA Board of Directors Meeting
June 16, 2012

TITLE:	NAME:	√
President	Dave Hart Sitting in:	
Vice President	Donna Snodgrass Sitting in:	
Secretary-Treasurer	David Okumura Sitting in:	
CSUEU President	Patrick N. Gantt Sitting in:	
SEIU Local 1000 President	Yvonne Walker Sitting in:	
CSR President	Susan Sears Sitting in:	
ACSS, Inc. President	Arlene Espinoza Sitting in:	
CSUEU VP for Finance	Loretta Seva'aetasi Sitting in:	
CSUEU VP for Representation	Russell Kilday-Hicks Sitting in:	
SEIU Local 1000 VP/Secretary-Treasurer	Cora Okumura Sitting in:	
SEIU Local 1000 VP Bargaining	Margarita Maldonado Sitting in:	
CSR Executive VP	Jerry Evans Sitting in:	
CSR VP	Tim Behrens Sitting in:	
ACSS, Inc. Director at Large	Frank P. Ruffino Sitting in:	
ACSS, Inc. Vice President	Elnora Hunter-Fretwell Sitting in:	

Board Alternates:

Carlos Chavez – ACSS, Inc./Director @ Large

Harold Rose – CSR/CFO, Secretary

Joseph Dobzynski – CSUEU/VP for Member Engagement

Tamekia Robinson – SEIU Local 1000, VP Organizing/Representation

BOARD AGENDA ITEM**B&P 6/12/2 (Hart)****ACTION ITEM**

Date: 6/16/12

SUBJECT:

CSEA History Project Non-Profit Status

SOURCE AND/OR PROPONENT:

Dave Hart, President

PRESENTATION BY:

Janis Mickel-Szichak

ASSIGNED TO:

Janis Mickel-Szichak

RECOMMENDED ACTION:

That the Board of Directors approves the application of the California State Employees Historical Foundation for non-profit status to be filed with the office of the California Secretary of State.

BACKGROUND:

CSEA funds allocated to the CSEA History Project will have been expended early in 2013. Winning outside support will be essential for continuation of the project. Achieving non-profit status will facilitate applications for funding, especially to public and quasi-public agencies such as the National Endowment for the Humanities and the California Council for the Humanities.

In 2010-2011 the CSEA Board of Directors approved the expenditure of \$69,000 to begin work on the CSEA History Project. Since that time, the Project has accomplished the following

- 1) Continued to scan the archive of photographs belonging to CSEA, and begun scanning documents.
- 2) Posted the CSEA History Project web page.
- 3) Signed an agreement with the California State Archives to take possession of the CSEA Archive, with provisions for processing and public access.
- 4) Signed a contract with the Public History Program at CSU-Sacramento to CSEA in developing and implementing an oral history program, including training volunteers to conduct such interviews. Training took place in February and May, 2012.
- 5) Implemented the oral history phase of the program.
- 6) Received grant-writing training and applied for grants from the California Council for Public History, the Library of Congress. An application to the California Council for the Humanities is pending.
- 7) Presented the CSEA History Project to the CSR Delegate Assembly and the CSUEU Executive Board.

All of these activities have been undertaken within a Project Management framework, with Janis Mickel-Szichak serving as Project Director.

ESTIMATED COST/SAVINGS: Minimal cost to establish non-profit organization
(staff estimate: NA)

FUNDING SOURCE: N/A

BOARD ACTION:

BOARD AGENDA ITEM BEN 1/12/2 (Snodgrass)

ACTION ITEM Date: 6/16/12

SUBJECT: Emergency Auto Roadside Assistance Plan

SOURCE AND/OR PROPONENT: Member Benefits Committee

PRESENTATION BY: Donna Snodgrass, Vice President

ASSIGNED TO: Kay Thomas

RECOMMENDED ACTION:

That the Member Benefits Committee recommends to the Board of Directors to accept Road America as its Emergency Auto Roadside Assistance provider as a new Member Benefit program.

BACKGROUND:

The attached Request for Proposal (RFP) process was followed by going out to bid for an Emergency Auto Roadside Assistance Plan. Six vendors were contacted regarding the RFP and two responded; Affinity Road & Travel and AGIA. AGIA's proposal was delayed as they were in product discussions with a provider. Affinity Road & Travel later withdrew their proposal.

AGIA provided the attached Emergency Auto Roadside Assistance Plan Proposal. AGIA has partnered with Road America to bring CSEA this program. Road America has been providing emergency roadside assistance to motorists since 1978 and operates today with a management team having more than 145 years of combined experience specifically in the roadside assistance and motor club sector. References for Road America include Ameriprise and Harley-Davidson.

Linda Huguelet of Unitrin Direct *preferred insurance* added that Unitrin also uses Road America as their roadside assistance provider.

Mr. Adamson said that if the committee were to approve Road America as CSEA's provider that the program could be available in the third quarter around October 2012.

After discussion by the committee, the following motion was made at the March 3, 2012 Member Benefits Committee meeting:

MB 2/12/1 MOTION: McGee, second by Harder – that the Member Benefits Committee recommend to the CSEA Board of Directors to accept Road America as its Emergency Roadside Assistance provider as a new member benefit program. CARRIED.

Board Agenda Item BEN 1/12/2 (Snodgrass)
6/16/12
Page 2

ESTMATED COST/SAVINGS: N/A

FUNDING SOURCE: N/A

BOARD ACTION:

June 28, 2011

Affinity Road & Travel
Attention: Ken Hurd
2575 Vista Del Mar Dr.
Ventura, CA 93001

Re: California State Employees Association Emergency Auto Roadside Assistance Request for Proposal

Dear Mr. Hurd:

The California State Employees Association (CSEA) is submitting this Request for Proposal (RFP) to obtain information on an Emergency Auto Roadside Assistance Plan for our members. CSEA is an association that represents more than 130,000 labor union members in the state of California. CSEA has represented employees for 80 years.

Our objective for this RFP is to obtain the best Emergency Auto Roadside Assistance program for our members at the most competitive price. While the competitiveness of the product is very important, the financial stability of the company underwriting the product is important as well. We need a committed partner who is not only able to provide a great product but who will also be committed to spending marketing dollars to introduce and grow the product.

We will provide information on the Emergency Auto Roadside Assistance program through a link on our Member Benefits website and periodic "announcements" in monthly eNewsletters. Our partner needs to be willing to market the Emergency Auto Roadside Assistance program in a number of different marketing channels including email, website, banner ads on the Member Benefits Website, print materials for Employee Benefit Rep hand-outs and annual direct mail solicitations.

We are looking for a committed partner that will bring a valuable product (rates and benefits) along with a strong marketing commitment, and we will bring a strong endorsement to our members and an opportunity for participation in your program.

Please include the following information in your response to this proposal:

Partner Requirements

1. How long have you been in business?
2. How long have you been doing business in the state of California?
3. How long have you been offering this type of product?

4. Please provide details on your administration capabilities, including but not limited to the following:
 - a. Will you brand the program as the CSEA Emergency Auto Roadside Assistance Plan?
 - b. Will you set-up a special 800 line for CSEA members?
 - c. What are your hours of operation?
 - d. What modes of payments do you accept?
 - e. Will our members receive CSEA branded materials (i.e. plan descriptions, ID cards)?

Product

1. Is this a group or individual policy?
2. Please provide detailed information on your product design including rates, benefits, eligibility, termination ages, dependent eligibility (spouse, domestic partners, and children), limitations and exclusions.

Marketing

1. Please indicate whether or not you're willing to pay marketing expenses to promote the program to CSEA members?
2. Please indicate whether you are agreeable to market the program through multiple channels including direct mail, advertisements, eCommerce, etc.
3. Please indicate the proposed marketing funds to be allocated.

Indemnification

1. Will you provide CSEA with a Hold Harmless Agreement for any liability arising out of our endorsement and promotion of this program?

Reporting

1. Will you provide quarterly reports with information on the current plan participation, premium, utilization, and marketing results?
2. Will you provide an annual report on the overall status of the program?

Revenue Stream

CSEA employs a Benefits Staff in our headquarters located in Sacramento, California. This staff is solely dedicated to servicing CSEA members in areas concerning their member benefits. We also employ four Employee Benefit Reps (EBR) that market all CSEA sponsored benefits through worksite contacts.

CSEA Member Benefits exist solely on the revenue generated from the programs we endorse. It is critical that all endorsed programs provide a revenue stream to CSEA Member Benefits to offset our expenses. For CSEA's exclusive endorsement, Benefit Staff support, and EBR promotional activity, **will you provide CSEA with a royalty?** If so, please indicate the amount of the royalty and how it is determined.

We would like a response to this Request for Proposal by July 31, 2011. Responses will be presented to the CSEA Member Benefits Committee at our August 2011 Member Benefits

Committee Meeting. The CSEA Member Benefits Committee recommendation will then be presented to the CSEA Board of Directors for approval in September.

Please give me a call if you have any questions. I look forward to receiving your response to this RFP. Thank you!

Sincerely

CSEA Benefits Staff

February 14, 2012

Ms. Kay Thomas
Director of Member Benefits
California State Employees Association
1108 O Street,
Suite 303
Sacramento, CA 95814

RE: Emergency Roadside Assistance Proposal

Dear Kay:

AGIA Insurance Services is pleased to present to CSEA a proposal for an Emergency Roadside Assistance (ERA) program for CSEA members. The ERA program has been designed to offer your members robust benefits that will provide protection and security while they are on the road. The Program will cover all members of the household, all vehicles, including motorcycles. Utility trailers will also be included as a covered vehicle.

The foundation of the Program includes emergency roadside assistance benefits including; towing, flat tire, battery service, collision assistance, etc. which do not have any dollar limits but will be based on mileage - so members will not incur any out of pocket expenses within the mileage area, nor are there any frequency maximums. CSEA members may use the benefits as often as they need them.

The ERA Program is mileage based. While most tows average only 3-7 miles, because CSEA members are an active group, we have negotiated a 100 mile radius (one-way to the nearest dealer or authorized service provider) to provide your members with greater peace of mind.

AGIA has partnered with Road America, based out of Miami, Florida to bring CSEA this Program. Road America has been providing emergency roadside assistance to motorists since 1978 and operates today with a management team having more than 145 years of combined experience specifically in the roadside assistance and motor club sector.

The Emergency Roadside Assistance Program Plan Benefits

Toll-Free Emergency Roadside Assistance is available throughout the United States, Mexico and Canada, 24 hours a day 365 days a year. Coverage is provided to the Member and Spouse and all members of the household in any vehicle they own or lease (leases of 12 months or longer). Specific vehicles covered are cars, vans, pick-ups, suv's, motorcycles and trailers (utility trailers). RV's will be optional for an additional \$24.50 per year.

MAXIMUM BENEFIT LIMIT: 100 miles

- **Towing Assistance** – When towing is necessary, the Member's disabled Covered Vehicle will be towed to the nearest dealer or qualified repair facility within 100 miles.
- **Battery Service** - If a battery failure occurs, a jump start will be applied to start the Covered Vehicle.

- **Flat Tire Assistance** - Service consists of the removal of the flat tire and its replacement with the spare tire for the Covered Vehicle.
- **Fuel, Oil, Fluid and Water Delivery Service** - An emergency supply of fuel, oil, fluid and water will be delivered if the Covered Vehicle is in immediate need. The Member must pay for the fuel or other fluid when it is delivered.
- **Lock-out Assistance** - If the Member's keys are locked inside of the Covered Vehicle, Road America will provide for assistance in gaining entry to the Covered Vehicle.
- **Collision Assistance** - If a Member is involved in an accident or collision in their Covered Vehicle, towing assistance will be provided when needed to direct the Covered Vehicle to the nearest qualified repair facility.
- **Drivers Valet** - If the Member's Covered Vehicle is disabled and alternate transportation is needed, assistance will be provided in obtaining a rental vehicle from a premier national rental car company. The Member will take advantage of Road America's preferred partner customer service and rental rate schedule from the rental company.
- **Winching** - Provides assistance with extricating the Covered Vehicle when stuck in a ditch or other inaccessible area when such location is within fifty (50) yards (meters) of a paved road or highway.

ADDITIONAL BENEFITS:

- ⚡ **\$500.00 EMERGENCY TRAVEL EXPENSE REIMBURSEMENT*** - Road America provides up to \$500.00 in Emergency Travel Expenses if the Covered Vehicle is disabled by collision when the Member is 100 miles or more from home. Reimbursable charges include lodging, meals, and transportation including airline and car rentals. ***Note:** Emergency Travel Expense is not available in NY and CA.
- ⚡ **\$50.00 AMBULANCE SERVICE REIMBURSEMENT*** - If the Member or the Member's spouse is involved in a vehicle accident and needs an ambulance, Road America will reimburse the Member up to \$50.00 to help defray the cost. The accident must be vehicle related, but is not restricted to the Member's vehicle. ***Note:** Ambulance Service Reimbursement is not available in GA, NY and VA.
- ⚡ **\$1,000 CAR THEFT REWARD** - A \$1,000 reward will be paid for information leading to the arrest and conviction of anyone who steals a Covered Vehicle owned by either the Member or the Member's spouse.
- ⚡ **LEGAL DEFENSE REIMBURSEMENT*** - Road America will reimburse the Member for legal fees incurred for an attorney's appearance in court to defend the Member or the Member's spouse against conviction for a violation of a motor vehicle law arising out of the ownership or use of an automobile. The Member may select own attorney. Certain restrictions apply. ***Note:** Legal Defense Reimbursement is not available in NY and CA.
- ⚡ **CUSTOM TRIP ROUTING SERVICE** - For business or pleasure, Road America will offer its members custom trip routing maps. Detail information is prepared in easy-to-read, easy-to-follow formats by experienced professional experts and mailed to the member. Routings are available for the United States and Canada only.

- ❖ **CAR RENTAL DISCOUNTS** - Road America Members can enjoy and save with special rates when renting a car from participating car rental companies. Road America Members can receive discounts at Alamo, Avis, Budget, Dollar, Enterprise, Hertz, and National Car Rental.
- ❖ **HOTEL DISCOUNT PROGRAM** – Road America Members receive discounts at participating Cendant properties, Days Inn, Sheraton, Holiday Inn, Howard Johnsons, Ramada Inns and other national hotel chains.
- ❖ **TRAVEL, ENTERTAINMENT AND ATTRACTION DISCOUNTS** - Road America Members receive discounts of up to \$40 off regular admission prices at Walt Disney World Resort®. Members also receive between 10%-50% off retail admission prices at other Theme Parks.
- ❖ **ROAD AMERICA SAVINGS CONNECTION** – Car Rental, Hotel, and Travel, Entertainment and Attraction Discounts may be accessed via Road America's *Savings Connection* website. Save up to 50% on hotel stays and receive savings for car rentals, theme parks, prescriptions, restaurants, retail locations and much more at www.road-america.com/savings. First time users will be provided an activation code. If the user has any issues logging on or using a discount code, they may call a friendly customer service agent at the dedicated toll-free number for assistance.
- ❖ **CRUISE AMERICA – RECREATIONAL VEHICLE SAVINGS** – Road America features unique vacations and savings with Cruise America, a nationwide RV rental system. Members will receive up to 10% off when returning a motor home or van nationwide...locally or one way.
- ❖ **\$1000 HIT AND RUN REWARD** - A \$1,000.00 reward will be paid for information leading to the arrest and conviction of anyone who flees the scene of an accident after hitting the **Registered Vehicle**.
- ❖ **EMERGENCY MESSAGE RELAY** – Road America will provide assistance in relaying an emergency message to up to three (3) family members, friends, business associates, etc. for any covered Member who is involved in a vehicular emergency.

The cost to the member will be \$99 per year.

Marketing and Administration

The CSEA Roadside Assistance program will be marketed by AGIA. We will bear the marketing costs as well. Direct mail and digital channels may be used in the initial testing.

The Roadside Assistance program will be marketed as a CSEA private label plan as we do with all of the other CSEA Insurance Program products.

Administration, including enrollment, tow network management and customer service will be handled by Road America. AGIA will perform the billing function on a direct mail basis.

Compensation

Our proposed royalty to CSEA is 10% first year and renewal.

About Road America

Road America is a wholly owned subsidiary of the MAPFRE Group, the largest insurance group in Spain, with annual revenue in excess of \$25 billion. MAPFRE carries and A.M. Best rating of A+ (Superior).

Road America's proprietary, independent Roadside Assistance Service Provider Network serves the USA, Canada, Puerto Rico and US Virgin Islands with 50,000 participating network providers. Network providers are fully licensed and insured, have 24-hour operations and live operator assistance, and adhere to promised estimated times of arrival. Providers are rated daily on their performance. Road America has developed and implemented innovative dispatch system benefits that will support the CSEA member during their service experience. They include:

- **Locate Me** – In an exclusive partnership with AT&T, Road America has launched a GPS technology solution for pinpointing breakdown locations in seconds. This dramatically improves the speed, accuracy and efficiency of locating the customer's disabled vehicle.
- **Automated Dispatch Notification** – The customer will be contacted with the dispatched provider's name and ETA. The customer can select whether they would like the information transmitted via email or text as well.
- **Automated Dispatch Confirmation** – The customer will receive an automated call once the dispatch ETA has expired. The customer will be able to confirm the service was completed or can choose to be transferred through a high priority queue back to a live service representative.
- **Drive On Mobile App** – This mobile application allows the customer to make direct roadside assistance requests and to receive text notifications with status updates. The customer can check the status of their service request at any time and for urgent situation, offers and Emergency Response button for safety.

About AGIA Insurance Services

AGIA has valued our partnership with California State Employees Association in marketing and administering numerous insurance products to CSEA members for over 17 years. Over the past fifty-five years, AGIA has grown steadily from a small, California based insurance agency to the largest privately-owned broker, marketer and administrator of life, health and accident insurance for professional and affinity groups in the United States. AGIA maintains all of the required licenses and certifications that allow us to market and administer in all 50 states.

Today, AGIA has over 300 associates in five offices across the United States. We serve over 56 million members and customers through our endorsed affinity group relationships. Our sole focus is on the affinity market. This means all of our efforts are concentrated on understanding your business requirements and meeting or exceeding your expectations.

Our mission statement speaks to the corporate culture we espouse, and that we reflect in every client interaction:

We strive to lead the industry in the development and delivery of insurance benefits and services that enhance the relationships between affinity organizations and their customers.

Kay, thank you for your consideration of AGIA's Roadside Assistance program. We have presented a compelling proposal that provides a comprehensive assistance product that offers the customer unique benefits not typically seen in other assistance programs.

Once we have your approval we will proceed in the development of a test marketing campaign.

Should you have any questions, please feel free to call me to discuss.

Sincerely,

Kevin L. Adamson
Vice President

BEN 2/12/2 (Snodgrass)

Date: 6/16/12

Pet Insurance Plan

Member Benefits Committee

Donna Snodgrass, Vice President

Kay Thomas

That the Member Benefits Committee recommends to the Board of Directors to accept A&H Intermediaries (Hartville) as CSEA's Pet Insurance Plan carrier.

AGIA sent out a Request for Information (RFI) for the CSEA Pet Insurance Program to four (4) providers and received responses from A & H Intermediaries (Hartville), LLC; Banfield, The Pet Hospital; PurinaCare Pet Insurance and VPI Pet Insurance.

Attached is a copy of the Pet Insurance Request for Proposal (RFP). A summary of responses is attached and was presented by AGIA. After discussion by the committee at its March 3, 2012 Member Benefits Committee meeting, the following motion was made:

BOARD ACTION:



734 15th Street, NW, #700
Washington, DC 20005
(202)-393-1184
kadamson@agia.com

Kevin L. Adamson
Vice President,
Account Management

October 20, 2010

Michelle M. Yates
Group Accounts Sales Manager
Voluntary Benefits
VPI

*Re: California State Employees Association
Pet Insurance Request for Proposal*

Dear Mr. Gorman:

As the Administrator and Marketer of various insurance products for the California State Employees Association (CSEA), we have been asked to submit this Pet Insurance Program Request for Proposal (RFP) on their behalf.

CSEA desires to offer a full line of products and benefits to be available to and marketed to their members.

CSEA is an association that represents more than 130,000 labor union members in the State of California. They have represented employees of the state of California for more than 75 years. The members fall into two categories – Active and Retiree members. Within the Active category, members fall into one of three affiliates – SEIU, ACSS and CSUEU. The large majority of members live in California but some live in other states, so the products should be available in states other than California.

Please include the following in your proposal:

Carrier Requirements

Please provide responses to the following:

1. How long have you been in business?
2. How long have you been doing business in the state of California?
3. How long have you been offering these types of products?
4. What is your A.M. Best rating and other insurance industry ratings?

5. What is the name, address and telephone number for the person responsible for this proposal?
6. CSEA and AGIA require the carrier provide a Hold Harmless Agreement for any liability arising out of the endorsement, promotion, operation, administration, and contract language of this plan. The CSEA agreement should also cover acts or omissions made by AGIA in the administration and marketing of the program where an individual seeks a judgment from CSEA. Please state your agreement.
7. It is required of the carrier to provide monthly reporting on CSEA's specific plan which would include, by product line, number of leads, quotes, sales, closure rates, policies in force and premium in force.
8. What is the location of the office that will serve CSEA?
9. What is the name and title of the person that would be responsible for the CSEA account? Where is this person located? Please provide a brief biography or resume that captures this person's experience.
10. Will you be partnering with any other organization to provide the required communication, enrollment or administrative services? If so, please describe the partnership arrangement, the allocation of responsibilities and corporate and financial information relative to the other organization(s). CSEA requires that the agent responding to the bid be fully responsible for all contracted services to CSEA and its members that outside parties be designated as sub-contractors.
11. How many years has your organization provided voluntary services and enrollment for the requested products?
12. How many group affinity clients does your company have for the requested products? Total premium by product?
13. What percentage of your affinity business comes from the requested products?
14. Please provide the names, addresses, telephone numbers and e-mail addresses of five (5) clients with over 5,000 participants for whom you offer communication, enrollment and administrative services in conjunction with products requested in this proposal.
15. Please provide the names, addresses, telephone numbers and e-mail addresses of two (2) former clients with over 5,000 participants for which you offer communication, enrollment and administrative services in conjunction with the products requested in this proposal.

Marketing

As the marketer for the CSEA Insurance Programs, AGIA is responsible for the overall planning, management and execution of the plans. For the program requested in this proposal, the carrier is expected to develop and execute marketing activity in coordination with AGIA's marketing activity for the other CSEA Insurance Programs. Additionally, the carrier will be responsible for 100% of the marketing costs for the programs requested in this proposal.

16. Please provide a comprehensive work plan, including whether you would utilize a single carrier or choice model, that provides the recommended carriers, products, rates, communication and enrollment strategy, payroll deduction process (ability to work with the California State Controller and CalPERS) and ongoing administrative support. Your ability to clearly articulate your plan and the depth of professional and technological resource you offer will be critical in the evaluation process. Please include, at a minimum, the following components within your work plan:

- a. Your carrier selection process and your recommended carrier(s) for the voluntary program.
 - b. How you intend to communicate the program to members of the CSEA including active employees and retirees in California and around the country.
 - c. Your enrollment process? Group meetings? One-on-one? Call center? Web enrolled? Open enrollment only or year around?
 - d. Will you utilize local agents for on site enrollment or meetings as often as requested by CSEA at locations throughout California?
 - e. Do you have local sales/service offices in California available to CSEA members for walk-in sales/service? Please list all locations.
 - f. How many employee agents does your company have in California?
 - g. How many employee service agents does your company have in California?
 - h. Your quality assurance processes to guarantee 100% accuracy from enrollment to payroll deduction, to premium accounting, to policy and certificate issuance.
 - i. Your approach in handling on-going premium & enrollment administration and reporting to CSEA.
 - j. Your member service capabilities during and outside of the open enrollment periods.
 - k. Your ability and approach regarding conducting employee/retiree satisfaction surveys?
 - l. How would you establish, manage and measure benchmark delivery and service standards? What are your minimum criteria for a carrier participating in a choice model? What is your process for removing and replacing a carrier if they do not meet benchmark requirements?
17. Have any carrier partners terminated their relationship with your company? If yes, why?
18. Have you terminated your relationship with any carrier partners? If yes, why?
19. If you are proposing a choice model, what insurance companies are a part of the model?
- a. Please provide their appropriate insurance ratings
 - b. Number of years the company has been a part of the choice model
 - c. Number of years offering the products requested in this proposal
 - d. States in which the products are available
 - e. Total premium for these products
 - f. Total covered lives for these products
20. If you are proposing a single carrier model, please provide the carrier's:
- a. Appropriate insurance ratings
 - b. Number of years offering the products requested in this proposal
 - c. States in which the products are available
 - d. Total premium for these products
 - e. Total covered lives for these products
21. What information will you require from CSEA and AGIA to effectively market your plans?
22. Please provide your historic experience in marketing your plan to similar organizations and provide marketing results.
23. Are you agreeable to sharing in, as a percentage of the total number of products marketed, (with carriers from other CSEA insurance products) the marketing costs for collateral pieces, such as All-Product Brochures, development and maintenance of web-site, promotional items, etc. that reference all of the CSEA insurance products?

24. Please describe your recommended communication strategy
 - a. What materials are distributed? Are the materials customized? How will they be distributed? Who is responsible for print and distribution of materials?
 - b. How often each year do you expect to communicate with CSEA members?
 - c. Please describe the different communication channels your organization can support?
25. Please provide samples of marketing material, website screen shots, email marketing campaigns, etc. that would be utilized in marketing the CSEA program.
26. As part of the work plan you are providing, please include a five year financial marketing plan including expected premium generated and marketing expense commitments.
27. In the event that either party would terminate the program, could all of the data necessary for a smooth transition be provided to a new carrier? Would there be a cost associated with this transition?

Product Information

28. Of the product requested, are there any that you do not offer?
29. Are your products group or individual policies?
30. What unique features and benefits do you offer compared to other national programs?
31. Please describe your eligibility requirements.
32. Please describe the group discounts and/or policy credits that are available through your program to CSEA and their members.
33. What are reasons for declination of coverage or their coverage non-renewed?
34. Is there a minimum participation requirement?
35. Please provide a detailed description of the recommended products. Include sample rates and any limitations and exclusions. Please explain if any deviations occur by state. Also, please provide any sample communication material.
36. Are renewals experience rated, book of business rated or pooled?
37. What are the current expense ratios on the product?
38. What are the reserves for the requested products? How are they established?

Quote Process/Policy Fulfillment:

39. Please describe the quote process from the initial contact with the CSEA member to the provision of the quote. Does the system include fax, mailed, emailed, or internet/intranet quotes?
40. Please describe the policy fulfillment process from the initial point of binding coverage to the issuance of the insurance policy.

Premium Billing

41. CSEA members today have the ability to have their premiums payroll deducted through the California State Controller and CalPERS. Would you be able receive payment through this vehicle? What other premium paying options do you offer?
42. What is the payment grace period on the products and what types of lapse notifications are provided to the member prior to lapse?

Customer Service/Claims Services

43. Please describe your customer service capabilities including general customer inquiries, customer complaints, etc.
44. Is there a toll free number for members to call?
45. Will there be a dedicated call center? What are the hours of service?
46. Is there a specialized unit for the products requested?
47. Please describe your claim process from initial notification of claim by the member to the payment of benefit.
 - a. How many claims offices does your company have in California? Please list all locations.
 - b. Are your claim adjusters your employees? Employees of participating carriers? Are your claims services handled by third party administrators?
 - c. What is the turnaround time for claims payment?
48. What are the incurred loss ratios for the product for the last three years? Have any experience rating or benefit changes been made during that time?
49. What education tools can be provided on an ongoing basis for employee self-help, awareness, etc? Please provide samples.
50. Are customer satisfaction surveys conducted on a regular basis? If so, please provide the most recent results.

Cost Quotation

51. Provide the commission schedule to be paid for this program.
52. Please describe the parameters required in which you would establish an experience rated program whereby the CSEA has the opportunity to participate in the surplus generated from the program. Please provide an accounting model of how this would work.

Role of CSEA

CSEA performs a number of duties beyond those typically performed by similar associations. As a result, CSEA employs a Benefits Staff in their headquarters located in Sacramento, California. This staff is solely dedicated to servicing CSEA members in areas concerning their member benefits. Their duties include, among other things; receipt of applications to verify membership, membership list management, general inquiry fulfillment, Employee Benefit Representatives (EBRs) training and management, and some customer service and complaint resolution. CSEA also employs four insurance licensed EBRs who market all CSEA sponsored benefits through authorized worksite contacts.

Role of AGIA

As CSEA's Administrator and Marketer for various insurance products, AGIA is responsible for the development and coordination of the overall CSEA insurance program marketing strategy and execution. This includes the development and coordination of all product communications, list segmentation, results reporting, carrier and client "package" review/approval and web site management.

AGIA also provides full service administration for many of the CSEA life and health insurance programs. AGIA's service center would coordinate efforts with your organization to provide seamless service to CSEA members.

Role of Carrier

- ☐ Marketing program requested in this proposal
- ☐ Development and Issuance of policies
- ☐ Reimburse Fees Related to State Controller and CalPERS Payroll Deduction
- ☐ Provide customer service
- ☐ Premium billing and processing
- ☐ Underwriting
- ☐ Claims

Confidentiality

By receiving and accepting the enclosed information, and potentially future information needed in the RFP process, you are agreeing to keep the information confidential. All information received in this RFP should be provided only to those employees within your company that will play a direct role in the bidding process. I would request that if you cannot agree to the confidentiality provision or decline to quote that you return the RFP and enclosures.

Miscellaneous

We would like a response to this request for proposal by November 22, 2010. Responses and questions to the RFP should be sent to:

Kevin Adamson
Vice President, Account Management
AGIA Insurance Services
734 15th Street, NW., Ste. 700
Washington, DC 20005

Responses will be presented to the CSEA Member Benefits Committee at the next meeting following the November submission.

The Committee's recommendation, if any, will be made to the CSEA Board of Director's at their following meeting. A decision will be made in early 2011.

Please feel free to give me a call to discuss any questions you may have. I look forward to your proposal. Thank you!

Sincerely,

Kevin L. Adamson
Vice President, Account Management
202-393-1184
kadamson@agia.com

Cc: Kay Thomas, CSEA

Pet Insurance Proposals						
ITEM	Hartville	24Petwatch (CSEA Provider)	PurinaCare	VPI		
A.M. Best Rating/Financial	Part of Crum & Foster Group. A Rating.	Pet Health, Inc. Based in Ontario, Canada. Underwriter is Praetorian Insurance Company. A Rating.	Owned by Purina.	Owned by Nationwide Insurance Company. A Rating.		
Years in Business	1997	Unknown	85 Years	25 Years		
ASPCA Partner	Yes. Only Strategic Partner	No.	No.	No.		
Compensation	15% 1 st year, 10% renewal	10% 1 st year, 5% renewal	7.0% 1 st year and renewal	Unknown.		
Turnkey Operation	Yes. Company accepts applications, underwrites, issues Policies and Adjudicates Claims.	Yes. Company accepts applications, underwrites, issues Policies and Adjudicates Claims.	Yes. Company accepts applications, underwrites, issues Policies and Adjudicates Claims.	Yes. Company accepts applications, underwrites, issues Policies and Adjudicates Claims.		
Basic Coverage Options	4 Plan Options, including accidents, illness and Wellness care.	Treatment of all accidents and illnesses including hereditary conditions.	2 Plan Options. Treatment of all eligible illnesses and accidents including hereditary.	2 Plan Options. Treats injuries, illness, diseases and cancer.		
Optional Coverage Options	Coverage for Chronic and Ongoing Conditions and Euthanasia.	Emergency Care \$3,000 Life Saving Benefit.	Dental Care and Preventative Care Riders available. Euthanasia covered.	Careguard. Routine wellness and Dental coverage up to \$400/yr.		
Vet Network	Pet may visit any licensed vet in the US or Canada.	Visit any licensed Vet in North America.	Visit any licensed vet in the US.	Visit any licensed Vet in the world.		
Deductible	\$100 annual deductible.	\$50 to \$100 per incident.	\$100 to \$1,000.	\$50 to \$1,000.		
Waiting Period	Accident – None Illness – 30 Days.	Accident – None Illness – 31 Days.	Accident – 2 Days Illness – 14 Days.	Accident – 1 day Illness – 14 days.		
Coverage	Reimbursement of 80% of reasonable & Customary based upon geographic region.	100% of costs up to \$2,000 for accidents, \$1,500 for poison, \$500 for lacerations/burns.	Reimbursement of up to 80% of reasonable & Customary based upon geographic region.	Schedule of Benefits.		
Coinurance	20%.	N/A.	20% to 40%.	N/A.		
Maximum Yearly Benefit	\$8,000 too \$13,000.	Up to \$30,000 for Cat. Up to \$72,000 for Dog.	Up to \$20,000.	Up to \$14,000.		

Maximum Benefit per Illness	\$2,500 to \$5,000.	Depends on Plan chosen.	No per incident maximum.	Based upon Schedule.
Monthly Cost	\$7.50 to \$51.00/Cats. \$9.50 to \$59.00/Dogs.	\$9.95 to \$41.95/Cats. \$10.95 to \$71.90/Dogs.	\$9.00 to \$21.00 /Cats. \$12.50 to \$63.35/Dogs.	\$14.14 to \$24.82/Cats. \$20.11 to \$36.06/Dogs.
Online Enrollment	Yes. Paperless Policy Option. Submit Claims/View Status. Update account and submit payment.	Yes.	Yes.	Yes.
Discounts	Multiple Pet and group discounts available.	Microchipping- 5%. Multi-Pet 5-10%. Medical Service Pet 10%. Group Benefit 10% .	Multiple Pet (5%-10%) and Family Discounts.	Multiple Pet (5%-10%) and Group Discounts.
Marketing	Pays 100% of costs			Pays 100% of costs

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BOARD AGENDA ITEM: FIS 2/12/2

ACTION ITEM: DATE: 6/16/12

SUBJECT: CSEA Budget for 2013 - 2015

SOURCE AND/OR PROPONENT: David Okumura

PRESENTATION: Leeland King

ASSIGNED TO: Leeland King

RECOMMENDED ACTION:

The Board of Directors approves the attached budget for the 3 years ending December 31, 2015.

BACKGROUND:

In accordance with the policy file, the Finance Committee has reviewed the attached budget and is submitting it to the Board for approval. After the Board has approved this budget, it will be mailed to the General Council Delegates not later than 60 days prior to the convening of General Council (September 1, 2012).

ESTIMATED COST/SAVINGS: N/A

FUNDING SOURCE: The funding by each Affiliate is reflected in the attached budget.

BOARD ACTION:

A copy of the CSEA Budget for 2013-2015 (pages 25-56 of the agenda packet) is available to members: contact Lao Sok at 326-4245 or lsok@calcsea.org.

BOARD AGENDA ITEM**FIS 3/12/2**

ACTION ITEM

Date: 6/16/12

SUBJECT:

2010 Audit Report

SOURCE AND/OR PROPONENT:

David Okumura

PRESENTATION BY:

Leeland King

ASSIGNED TO:

RECOMMENDED ACTION: That the Board of Directors adopt the 2011 Audit Report of CSEA.

BACKGROUND: The 2011 Audit Report of CSEA and the management letter has been reviewed by the Finance Committee and they have recommended adoption of the Audit Report and findings to the Board for adoption.

ESTMATED COST/SAVINGS: N/A

FUNDING SOURCE: N/A

BOARD ACTION:

A copy of the 2010 Audit Report (pages 59-82 of the agenda packet) is available to members: contact Lao Sok at 326-4245 or lsok@calcsea.org.

BOARD AGENDA ITEM**A****[INCOMPLETE]**

INFORMATION ITEM

Date: 6/16/12

SUBJECT:

Disposition of Board Assignments

SOURCE AND/OR PROPONENT:

Board of Directors Minutes

ASSIGNED TO:

Karen Jensen

Following is a status report on board motions referred on which action has not been completed:

Item:	Description:	Division/Program:
	BYLAWS, POLICIES, PROCEDURES & PROGRAMS ITEMS:	
B&P 1/12/1 (BD 3/12/1)	CSEA Bylaws Revision – New Governance Structure STATUS: Will be submitted to the 2012 General Council	General Administration
B&P 2/12/1 (BD 4/12/1)	Bylaws Article II: Purposes and Objectives Sections 1(a), (b), (c); 2, 2(1); 3; 4(a), 4(a)(2), 4(b), 4(b)(1), 4(c), 4(d); 5; 6 and 7 STATUS: Will be submitted to the 2012 General Council	General Administration
B&P 3/12/1 (BD 5/12/1)	Bylaws Article IX: General Council Sections 2(a) and (c); 3(a) and (b); 4(a)(1); 4(b)(1) and (2); 5(a) and 5(a)(1), (2), and (4); 5(b); 6(a) and (b); 7(a) and (b); 9; and 11(a)(1) STATUS: Will be submitted to the 2012 General Council	General Administration
B&P 4/12/1 (BD 6/12/1)	Bylaws Article X: Committees Sections 1(a)(1), (2), (3); 1(b)(1), (2), (3), (4), (5), (6), (7); 2(b)(3), (4), (5); and Section 4 STATUS: Referred back to B&P Committee	B&P Committee

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BOARD AGENDA ITEM**A-1****[COMPLETE]**

INFORMATION ITEM

Date: 6/16/12

SUBJECT:

Disposition of Board Assignments

SOURCE AND/OR PROPONENT:

Board of Directors Minutes

ASSIGNED TO:

Karen Jensen

Following is a status report on board motions referred on which action has been completed as of this meeting:

BYLAWS, POLICIES, PROCEDURES & PROGRAMS ITEMS:

B&P 5/12/1 (BD 7/21/1)	Agreement with California State Archives	Adopted as Printed

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BOARD AGENDA ITEM:**B**

INFORMATION ITEM

DATE: 6/16/12

SUBJECT:

FIS 1/12/2

Retiree Medical Plan for Employees
Transitioning from CSEA to SEIU Local 1000

SUBMITTED BY:

David Okumura, Secretary-Treasurer
Per Telephone Conference

ASSIGNED TO:

Leeland King

**Retiree Medical Plan for Employees
Transitioning from CSEA to SEIU Local 1000****BACKGROUND:**

Issue: In the transition to becoming their own employer, Local 1000 intend to negotiate a retiree medical plan for their employees. This will not be in place, however, by the time CSEA employees assigned to Local 1000 will accept employment directly with Local 1000. Local 1000 is concerned that this will be an issue to their employees that they will have to take a "leap of faith" that a retiree medical plan will be negotiated by Local 1000 subsequent to their employment.

Facts: To be eligible for the CSEA Medical Retirement Plan, an employee must retire from CSEA and begin to receive pension payments within 120 days following termination of employment within CSEA. Those individuals assigned to Local 1000 that wish to become employees of Local 1000 will not be able to do this because the Pension Plan (administered by SEIU International) does not allow anyone covered by its Plan to receive a pension benefit and re-enter employment with any organization that is party to the SEIU retirement plan. In other words, those individuals that are retirement eligible currently, but wish to continue employment with Local 1000 will not be able to meet the CSEA medical plan retirement requirement of retiring and receiving pension payments within 120 days of separation of employment with CSEA. There are approximately 12 Local 1000 employees who fall into this category, i.e.; they are over age 50 and are partially or fully vested in the retirement health care benefit.

Solution: In order to provide security to those individuals switching employment from CSEA to Local 1000, the CSEA Retiree Medical Plan will be amended to carve out specific language for this distinct group of employees. The amendment will exempt them from the requirement that they retire and receive pension payments within 120 days of leaving employment with CSEA. Even if these employees elect to retire sooner, CSEA, Local 1000 and the other affiliates are in no different financial position than if the separation of Local 1000 had not taken place.

BOARD ACTION:

Per Board of Directors telephone conference on March 19, 2012 at 5 p.m. the following motion was approved.

BD 8/12/2 MOTION: Moved by Yvonne Walker, second by Margarida Maldonado that the CSEA Board of Directors approves Board Item FIS 1/12/2, CSEA Retiree Health Benefit Plan. Carried 11 to 1.

Meeting adjourned at 5:20 p.m.

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NEXT MEETING:

Third 2012 CSEA Board of Directors Meeting

Will be held at the 66th General Council

Westin Bonaventure Hotel and Suites
404 S. Figueroa Street, Los Angeles, CA 90071

Thursday, August 30, 2012

Catalina Ballroom (Level 3)

Schedule:

9:00 a.m. to 9:30 a.m. Board of Directors Executive Session (Closed)

9:30 a.m. to 9:45 a.m. Board of Directors Agenda Committee

9:45 a.m. to 3:00 p.m. Board of Directors Meeting

AGENDA ITEM DEADLINE: TUESDAY, JULY 31, 2012

Submit agenda items to:

Dave Hart, President
CSEA Central Support
1108 O Street, Suite 400
Sacramento, CA 95814
dhart@calcsea.org