



**REQUEST FOR PROPOSALS (“RFP”) for
RETIREMENT MEDICAL BENEFITS ACCOUNT ADMINISTRATION**

RFP NUMBER 21-01

**RELEASE DATE: November 23, 2021
DEADLINE FOR INQUIRIES: December 10, 2021 BY 3:00 PM EST
DEADLINE FOR SUBMISSION: January 21, 2022 BY 3:00 PM EST**

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SECTION 1 – INTRODUCTION

1.1 Title

Request for Proposals (“RFP”) for administration of the Indiana Public Retirement System’s (“INPRS”) Retirement Medical Benefits Account (“RMBA”).

1.2 Overview of Request for Retirement Medical Benefits Account Administration

INPRS is soliciting proposals from all qualified firms who wish to be considered as a vendor to provide Retirement Medical Benefits Account Administration as described in Section 3 – Scope of Services.

1.3 INPRS Background

1.3.1 History

INPRS was established by statute in 2011 as an independent body corporate and politic. The system is not a department or agency of the state but is an independent instrumentality exercising essential government functions. INPRS was established by legislation to manage the retirement funds of certain public employees throughout the State of Indiana. INPRS administers 16 funds including:

Defined Benefit DB Fund

- Public Employees’ Defined Benefit Account (PERF DB)
- Teachers’ Pre-1996 Defined Benefit Account (TRF Pre-’96 DB)
- Teachers’ 1996 Defined Benefit Account (TRF ’96 DB)
- 1977 Police Officers’ and Firefighters’ Retirement Fund (’77 Fund)
- Judges’ Retirement System (JRS)
- Excise, Gaming and Conservation Officers’ Retirement Fund (EG&C)
- Prosecuting Attorneys’ Retirement Fund (PARF)
- Legislators’ Defined Benefit Fund (LE DB)

Defined Contribution DC Fund

- Public Employees’ Defined Contribution Account (PERF DC)
- My Choice: Retirement Savings Plan for Public Employees (PERF MC DC)
- Teachers’ Defined Contribution Account (TRF DC)
- My Choice: Retirement Savings Plan for Teachers (TRF MC DC)
- Legislators’ Defined Contribution Fund (LE DC)

Other Postemployment Benefit / OPEB Fund

- Special Death Benefit Fund (SDBF)
- **Retirement Medical Benefits Account Plan (RMBA)**

Custodial Fund

- Local Public Safety Pension Relief Fund (LPSPR)

For additional information regarding INPRS and the funds detailed above, please access: <http://www.in.gov/inprs/>.

A copy of INPRS's most recent Comprehensive Annual Report (CAFR) may be reviewed at <http://www.in.gov/inprs/annualreports.htm>

1.4 Issuer

INPRS is issuing this RFP in accordance with Indiana statutes governing the procurement of services and certain administrative policies of INPRS. The staff of INPRS has prepared the content of this RFP. One (1) copy of this RFP may be provided free of charge from INPRS or an electronic copy may be obtained from the following website: <http://www.in.gov/inprs/quoting.htm>. Additional copies are available at the rate of \$0.10 per page.

1.5 Contacts

Inquiries from Respondents are not to be directed to any staff or member of the Board of Trustees of INPRS, except as outlined in *Section 1.6* of this RFP. Such unauthorized communication(s) may disqualify Respondent from further consideration. INPRS reserves the right to discuss any part of any response for the purpose of clarification. Respondents will be given equal access to any communications about the RFP between INPRS and other Respondents.

1.6 Inquiries about the RFP for INPRS

All inquiries and requests for information affecting this RFP must be submitted by email to the contact below no later than due dates outlined in *Section 1.16* of this RFP.

Stanton Lanman
Director of Vendor Management and Procurement
procurements@inprs.in.gov

INPRS reserves the right to judge whether any questions should be answered in writing and copies will be posted to the INPRS website.

If it becomes necessary to revise any part of this RFP or provide additional interpretation of a provision, an addendum will be posted to the INPRS website prior to the due date for proposals. If such addendum issuance is necessary, the Director of Vendor Management and Procurement may extend the due date and time of the proposals to accommodate such additional information requirements, if necessary.

1.7 Invitation to Submit Proposals

All proposals must be **emailed no later than January 21, 2022 at 3:00 PM EST to procurements@inprs.in.gov**.

Any proposal received after the due date will not be considered.

1.8 Modification or Withdrawal of Offers

Responses to this RFP may be modified or withdrawn in writing by email if modifications are received prior to the date specified for receipt of proposals. Modification to or withdrawal of a proposal received after the date specified for receipt of proposals will not be considered.

INPRS may, at its option, allow all Respondents a five-calendar-day period to correct errors or omissions to their proposals. Should this necessity arise, INPRS will contact each Respondent affected. Each Respondent must submit written corrections to the proposal within five calendar days of notification. The intent of this option is to allow proposals with only minor errors or omissions to be corrected as deemed necessary by INPRS. Major errors or omissions, such as the failure to include prices, will not be considered by INPRS as a minor errors or omission and may result in disqualification of the proposal from further evaluation.

1.9 Confidential Information

Respondents are advised that materials contained in proposals are subject to Indiana's Access to Public Records Act ("APRA"), IC 5-14-3 *et seq.*, and, after the contract award, the entire RFP file may be viewed and copied by any member of the public, including news agencies and competitors. The responses are deemed to be "public records" unless a specific provision of IC 5-14-3 protects it from disclosure.

Respondents claiming a statutory exception to the APRA **must indicate so in the Transmittal Letter.** (See Section 2.2.5 for instructions.) Confidential Information must be clearly marked in a separate folder. The Respondent **must provide a separate redacted (for public release) version of the document.**

INPRS reserves the right to make determinations of confidentiality. Any objection to INPRS's confidentiality determination may be raised with the Indiana Public Access Counselor (PAC). The Public Access Counselor provides guidance on APRA. Respondents are encouraged to read guidance from the PAC on this topic as this is the guidance INPRS follows:

[18-INF-06; Redaction of Public Procurement Documents Informal Inquiry](#)

INPRS also reserves the right to seek the opinion of the PAC for guidance if INPRS doubts the cited exception is applicable.

1.10 RFP Response Costs

INPRS accepts no obligation for costs incurred by Respondents in preparation of a proposal or any other costs incurred in anticipation of being awarded a contract.

1.11 Proposal Life

All proposals made in response to this RFP must remain open and in effect for a period of not less than 180 days after the due date specified above. Any proposal accepted by INPRS for the purpose of contract negotiations shall remain valid until superseded by a contract or until rejected by INPRS.

1.12 Taxes

INPRS is exempt from federal, state, and local taxes. INPRS will not be responsible for any taxes levied on the Respondent as a result of any contract resulting from this RFP.

1.13 Secretary of State Registration

Before an out-of-state corporate Respondent can do business with INPRS, the Respondent must be registered with the Indiana Secretary of State. If an out-of-state corporate Respondent does not have such registration at present, the Respondent should contact:

Secretary of State of Indiana
Corporations Division
302 West Washington Street, E018
Indianapolis, IN 46204
(317) 232-6576

for the necessary registration application form, or it can be accessed via the internet at the web address provided in Appendix B.2. It is each Respondent's responsibility to register prior to the initiation of any contract discussions, but registration is not a requirement to submit a response.

1.14 Discussion Format

INPRS reserves the right to conduct discussions, either oral or written, with those Respondents determined by INPRS to be reasonably viable to being selected for award. INPRS also reserves the right to seek clarification to resolve issues as deemed necessary by INPRS.

1.15 Compliance Certification

Responses to this RFP serve as a representation that the Respondent and its principals, have no current or outstanding criminal, civil, or enforcement actions initiated by the State of Indiana, and Respondent agrees that it will immediately notify INPRS of such actions should they arise. The Respondent also certifies that neither it nor its principals are presently in arrears in payment of its

taxes, permit fees, or other statutory, regulatory, or judicially required payments to the State of Indiana. The Respondent agrees that INPRS may initiate a background check on the Respondent and/or its principals in order to confirm, at any time, that no such liabilities exist, and, if such liabilities are discovered, that INPRS may bar the Respondent from contracting with INPRS, cancel existing contracts, withhold payments to set off such obligations, and withhold further payments or purchases until the entity is current in its liability to the State of Indiana and has submitted proof of such payment to INPRS.

1.16 Summary of Milestones

The following is the expected timeline for this solicitation:

ACTIVITY	EXPECTED DATE
Release RFP	November 23, 2021
Respondent's Inquiry Period Ends	December 10, 2021, 3:00 P.M. (EST)
Answers to Inquiries Provided	December 17, 2021
Respondent RFP Submissions Due	January 21, 2022, 3:00 P.M. (EST)
Finalist Presentations / Selection of Vendor	February 2022
Contract Negotiation	March 2022

SECTION 2 – PROPOSAL CONTENT REQUIREMENTS

2.1 General Instructions

To facilitate the timely evaluation of proposals, a standard format for proposal submission has been developed and is documented in this section. All Respondents are required to format their proposals in a manner consistent with the guidelines described below.

A complete proposal must be submitted electronically per the guidelines in *Section 1.7* of this RFP and must include the following:

- A transmittal letter (with the information in *Section 2.2* of this RFP)
- A business proposal (with the information and attachments described in *Section 2.3* of this RFP)
- A fee proposal (with the information in *Section 2.4* of this RFP)
- The required documents from Appendix B

2.2 Transmittal Letter

The transmittal letter must be in the form of a letter and address the following topics:

2.2.1 Identification of RFP

The transmittal letter must first identify the RFP title and number.

2.2.2 Identification of Respondent

The transmittal letter must identify the following information:

- Respondent Name
- Street Address
- City
- State
- ZIP code
- Contact Name
- Phone
- E-mail

2.2.3 Summary of Ability and Desire to Supply the Required Services

The transmittal letter must briefly summarize the Respondent's ability to supply the requested services. The letter must also contain a statement indicating the Respondent's willingness to provide the requested services subject to the terms and conditions set forth in the RFP, including INPRS's standard contract clauses.

2.2.4 Signature of Authorized Representative

An authorized representative of the Respondent must sign the transmittal letter. Respondent personnel signing the transmittal letter of the proposal must be legally authorized by the organization to commit the organization contractually. This section must contain proof of such authority. A copy of corporate bylaws or a corporate resolution adopted by the board of directors indicating this authority will fulfill this requirement.

2.2.5 Confidential Information

Respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (APRA), IC 5-14-3 *et seq.* (See **Section 1.9 of this RFP.**)

Provide the following information. If the Respondent does not provide this information, INPRS will NOT consider the submission confidential.

- List all documents, or sections of documents, for which statutory exemption to the APRA is being claimed. INPRS does NOT accept blanket confidentiality exceptions for the totality of the proposal.
- Specify which statutory exception of APRA applies for each document, or section of the document.
- Provide a description explaining the manner in which the statutory exception to the APRA applies for each document or section of the document.
- Provide a separate redacted (for public release) version of the document.

2.2.6 Other Information

Any other information the Respondent may wish to briefly summarize will be acceptable.

2.3 Business Proposal

The business proposal must contain the required information and be organized under the specific section titles as listed below.

2.3.1 Executive Summary

Provide a high-level description of the proposed scope of services.

2.3.2 Relevant Experience

See Appendix C – Questionnaire.

2.3.3 Organizational Capability

Describe the Respondent's organizational capability to provide the scope of work described in *Section 3* of this RFP. To demonstrate organizational capability, provide the

following:

i. Personnel

See Appendix C - Questionnaire.

ii. Registration to do Business

Respondents proposing to provide services required by this RFP are required to be registered to do business within the state with the Indiana Secretary of State. The contact information for this office may be found in *Section 1.13* of this RFP. This process must be concluded prior to contract negotiations with INPRS. It is the Respondent's responsibility to successfully complete the required registration with the Secretary of State. The respondent must indicate the status of registration, if applicable, in this section of the proposal.

iii. Financial Statements

This section must include the Respondent's financial statements, including an income statement and balance sheet for each of the two most recently completed fiscal years. In addition, please provide a copy of the respondent's most recent financial statement audit report.

2.3.4 Required Questionnaire, Appendix C

Complete the questionnaire, Appendix C.

2.3.5 Contract for Services

Appendix A.2 of this RFP is the base contract that will be used if an award is made. Any or all portions of this document are incorporated by reference as an addendum to the final contract. The Respondent is required to clearly identify and explain any exception that it desires to take to any of the terms and conditions of this RFP in this section. Additionally, if the Respondent wishes to include or change any language in the base contract being submitted, proposed language should be included in this section in the form of an amendment to the base contract for services. It should be noted that *Appendix A.1* of this RFP includes the essential clauses that are nonnegotiable.

2.3.6 Assumptions

List any assumptions made by the Respondent in developing the response to this RFP, including INPRS responsibilities.

2.4 Fee Proposal

Please provide a detailed fee proposal. Fees must be submitted in U.S. dollars. The Services detailed in SECTION 3 – SCOPE OF SERVICES of this RFP are the basis for the proposed fees. The proposed fee shall include all costs for providing the services to INPRS as described and shall be guaranteed through the contract term. In no case shall the final fee be higher than the fee contained in the proposal. Payment of fees shall be in arrears.

FAILURE TO SUBMIT A DETAILED FEE PROPOSAL MAY ELIMINATE A RESPONDENT'S ORGANIZATION FROM CONSIDERATION.

SECTION 3 – SCOPE OF SERVICES

3.1 Overview of the Retirement Medical Benefits Account Plan (RMBA)

The Retirement Medical Benefits Account Plan (RMBA) was established in 2007. RMBA is a single employer other postemployment benefit (OPEB) plan, established as the Retiree Health Benefit Trust Fund in IC 5-10-8-8.5. The trust is qualified under section 115 of the Internal Revenue Code and is administered in a manner that complies with Internal Revenue Code Section 105 requirements concerning health reimbursement arrangement (HRA) trusts.

The plan reimburses insurance premiums for medical, dental, vision and long term care for retired participants and their spouses and dependents.

The plan is available to most employees and elected officials of the State of Indiana.

The rules for the RMBA plan are defined in Title 35 Article 23 of the Indiana Administrative Code (IAC) https://www.in.gov/inprs/files/RMBARecoupmentAdmin-Rules_INRegister.pdf. (Also attached to the RFP as Appendix D.) The IAC cites relevant law in the Indiana Code <http://iga.in.gov/legislative/laws/2021/ic/titles/001> . Appendix D includes hyperlinks to the relevant Indiana Code sections.

Information on the RMBA plan is available to participants at the following link:

<https://www.in.gov/inprs/my-fund/state-of-indiana-retirement-medical-benefits-account-plan/> .

Contributions to Active Employee Participant accounts are posted annually. Accounts are updated once a year with earnings on investments net of administrative costs. *Note: Maintenance of reimbursement accounts is solely for accounting purposes. Assets are not required to be segregated to any reimbursement account.*

For the Plan Year ending June 30, 2021, participation was as follows:

Active Employees	28,912
Retirees or beneficiaries	7,871
Total	<u>36,783</u>

The net position of the RMBA plan as of June 30, 2021 was approximately \$450 million. During the Plan Year, INPRS posted \$28.1 million to member accounts and 30,994 reimbursements (\$16.7 million) were processed by the incumbent HRA administrator, Key Benefit Administrators. Forfeitures of retiree medical benefits for the year totaled \$10.7 million.

The RMBA funds are 100 percent invested in intermediate U.S. government bonds and U.S. credit bonds. The participants do not currently have other investment options. State Street Global Advisors manages the RMBA assets and will continue to manage the assets throughout the term of the contract that results from this RFP. The Bank of New York Mellon is INPRS's custodian bank. The plan is not fully funded.

3.2 Definitions

Following are explanations of terms appearing throughout the RFP.

Active Employee Participant – a full-time State of Indiana employee that is eligible for the RMBA plan.

Active Employee Participant database – the database of current State of Indiana employees that are eligible for the RMBA plan. The database is developed by and maintained by the HRA Administrator.

Annual Contributions – Contributions made by an employer to Active Employee Participant accounts based on age. *Note: Participants eligible for Additional Contributions also received Annual Contributions through June 30, 2017 but are not eligible for further Annual Contributions after that date.*

Participant's Attained Age in Years	Annual Contribution Amount
Less than 30	\$ 500
At least 30, but less than 40	\$ 800
At least 40, but less than 50	\$1,100
At least 50	\$1,400

Additional Contributions – Participants that were retirement eligible as of the earlier of their last day of employment or July 1, 2017 may be eligible for additional contributions of \$1,000 for each year of service through the earlier of their last day of employment or June 30, 2017. The detailed rules for Additional Contributions can be found at [IC 5-10-8.5-16](#). *Note: Additional Contributions are not posted to eligible participant accounts until the participant terminates employment.*

Earnings – Investment gains/losses that are allocated to participant accounts net of administrative costs.

Forfeiture – When an Active Employee Participant 1) terminates employment, 2) does not become reemployed in a RMBA-eligible position within 30 days and 3) is not eligible for an unreduced retirement benefit, the participant's account balance is reduced to zero. If a Retired Participant dies and has no eligible beneficiaries, the account balance is reduced to zero. Once an eligible beneficiary is deceased, the account balance is reduced to zero.

HRA Administrator – the third-party vendor that provides the services outlined in this RFP to administer the RMBA plan. The incumbent HRA Administrator is Key Benefit Administrators.

Indiana Administrative Code (IAC) – The rules for the RMBA plan are defined in Title 35 Article 23 of the Indiana Administrative Code (IAC) https://www.in.gov/inprs/files/RMBAREcoupmentAdmin-Rules_INRegister.pdf. (Also attached to the RFP as Appendix D.) The IAC cites relevant law in the Indiana Code <http://iga.in.gov/legislative/laws/2021/ic/titles/001> and Appendix D includes hyperlinks to the relevant Indiana Code sections.

INPRS Communications – INPRS's Communications department prepares the RMBA Handbook and works with the HRA Administrator in preparing RMBA plan materials for plan participants (including, for example, the Welcome Packet).

INPRS Contact Center - INPRS Member Advocates (from the INPRS Operations Contact Center) answer questions from Active Employee Participants. The HRA Administrator answers questions from Retired Participants.

INPRS Finance – INPRS’s Finance department is responsible for ensuring that financial information is accurate before the HRA Administrator posts the financial data to the participant accounts.

INPRS Operations – INPRS’s Operations department is responsible for ensuring that accurate Retired Participant information (for example, new retirements and participant deaths) is provided to the HRA Administrator.

Participant – a State of Indiana retiree or a current State of Indiana employee that is eligible for the RMBA plan.

Plan Year – the plan year for the RMBA plan is the 12-month period commencing each July 1 and ending the following June 30. The current RMBA processes performed by the HRA Administrator and INPRS are based on the Plan Year, including posting of Annual Contributions and Earnings and reimbursement of expenses.

Rehire – a Retired Participant that is re-employed with the State of Indiana and not allowed to receive future Annual Contributions or file claims for reimbursement until their current employment ceases.

Retired Participant – a former State of Indiana employee that is eligible to receive RMBA plan benefits based on previous contributions and earnings made to the account. Retired Participants will continue to receive an annual earnings allocation to their account balance.

Retired Participant database - the database of State of Indiana retirees that are eligible for the RMBA plan. The database is developed by and maintained by the HRA Administrator.

RMBA – Retirement Medical Benefits Account.

RMBA Handbook – The RMBA Handbook summarizes the RMBA plan in plain language for participants and is prepared by the INPRS Communications department. Note that the Indiana Administrative Code and Indiana Code provide the authoritative rules for the RMBA plan. *The RMBA Handbook is currently being drafted. When available, it will be posted to the INPRS RMBA webpage: <https://www.in.gov/inprs/my-fund/state-of-indiana-retirement-medical-benefits-account-plan/>*

SPD – State Personnel Department – SPD provides INPRS and the HRA Administrator information to confirm a participant is an active employee in addition to identifying Retired Participants that have been rehired.

Welcome Packet – When a participant retires, the HRA Administrator mails them a Welcome Packet that explains RMBA plan benefits and the claims process. The materials are developed by INPRS and the HRA Administrator.

3.3 Scope of Services

3.3.1 Required Services to Be Provided by the HRA Administrator

Note: Maintenance of reimbursement accounts is solely for accounting purposes. Assets are not required to be segregated to any reimbursement account.

Active Employee Participants:

1. Provide an individual account for each plan participant.
2. Track demographics (name, address, date of birth, date of hire, status, date of death, Annual Contributions by year, Additional Contributions, department name, SSN, INPRS Pension Identification Number (PID), etc.)
3. Track multiple blocks of employment and breaks in service.
4. Track contributions by source (i.e., Annual Contributions and Additional Contributions).
5. Allocate investment earnings to participant accounts on an annual basis.
6. Establish accounts for new Active Employee Participants.
7. Calculate participant Annual Contribution based on age and apply to participant accounts.
8. Process Forfeitures according to statute.
9. Provide an Annual Statement for Active Employee Participants.

Retired Participants:

1. Provide an individual account for each plan participant.
2. Track demographics of participants (name, address, date of birth, date of hire, date of retirement, status, date of death etc.)
3. Track contributions by source. (i.e., Annual Contributions and Additional Contributions)
4. Allocate investment earnings to participant accounts on an annual basis.
5. Establish accounts for new participants and provide Welcome Packets.
6. Process Forfeitures according to statute.
7. Process and audit Retired Participant claim documents.
8. Process payments to Retired Participants via ACH or check on at least a weekly basis.
9. Provide claims summary to INPRS for funding.
10. Locate inactive participants. (i.e. participants not utilizing their benefits)
11. Facilitate denied claims requests and appeals process with INPRS Legal.
 - a. If claims are denied, HRA Administrator provides notice of denial in writing to the Retired Participant and retains records of correspondence with the participant for the administrative review/appeals process.
12. Provide an Annual Statement for Retired Participants.
13. Have ability to provide Tax Reporting for 1095's.

Additional Requirements:

1. Provide accounting and reporting on an accrual basis as follows:
 - a. Transactional detail reports
 - b. Participant end of month holding report

- c. Provide month to month rollforward
 - d. Summary of monthly activity
 - e. Stale dated check/rejected ACH reporting
2. Update Active Participants on a periodic basis where INPRS provides updates including terminations.
3. Ability to design custom reporting (ad hoc reporting) or use of a dedicated resource to request special reports.
4. Ability to drill down into batch payment detail to review individual claims.
5. Provide all information in a single database with a web portal accessible by Active Employee and Retired Participants and INPRS administration.
6. Provide Call Center support to participants.
7. Provide informational materials to participants.
8. Advise INPRS on HRA administration best practices.
9. SOC1 audits and bridge letters if needed for a June 30th fiscal year end.
10. Retain all participant records in accordance with INPRS's retention schedule (Appendix F) including:
 - a. Participant data (demographic, account balance, and claims data, etc.)
 - b. Records of all correspondence between the HRA Administrator and RMBA Plan participants, either via chat, email, written or oral (including phone call recordings).
11. Develop a Service Level Agreement with INPRS to include in the contract.

3.3.2 Current Processes

Following is a brief description of some of the key processes that are currently used to administer the RMBA plan. Respondents should propose solutions that improve on the current processes. For example:

- Respondents should propose a solution that is based on the respondents' knowledge of HRA administration best practices.
- Most processes are currently performed on an annual or monthly basis. Respondents' proposals should describe their firms' capabilities in updating RMBA participant accounts on a more frequent basis.
- Active Employee and Retired Participant data is currently stored on separate databases and is accessible via two separate web portals. Respondents should propose a solution where all data is stored on one database and is accessible via one web portal.
- Much of the current processes involve secure communication between the HRA Administrator and INPRS via the exchange of Excel spreadsheets. As part of their proposals, RFP respondents should propose methods of automation.

A sample diagram of an ideal future environment is attached as Appendix E.

Background

The HRA Administrator maintains an Active Employee Participant database containing basic demographic information, Annual Contributions to date, Additional Contributions (for those participants

eligible), and Earnings on investments. The Active Employee Participant balances can be accessed via a web portal. No transactional data is provided.

The Retired Participant database includes an interactive portal available 24 hours 7 days a week that allows Retired Participants to submit claims and provides current balance, basic demographic information, Annual Contributions, Additional Contributions (for those eligible participants), and earnings on investments.

The HRA Administrator communicates with the INPRS Finance, Operations and Communications departments and the State Personnel Department (SPD).

Key current processes are described below.

1) **Annual Active Participant Update Process**

On an annual basis in the first week of May, **INPRS** requests an active employee spreadsheet from the **State Personnel Department (SPD)**. An active employee is employed as of December 31 and continuously employed up to the time the list is prepared in May. **INPRS** sends the spreadsheet to the **HRA Administrator**. The **HRA Administrator** compares to the Active Employee Participant database.

If an active employee is not already on the Active Employee Participant database, the **HRA Administrator** adds the participant.

If a participant is already on the Active Employee Participant database but is not in the active employee spreadsheet provide by **SPD**, the participant may have retired, terminated or is deceased. The **HRA Administrator** creates a spreadsheet (the “pending file”) of these participants and sends it to **INPRS** for verification against other **INPRS** databases to determine the participant’s status.

If **INPRS** determines that 1) a participant has terminated employment, 2) did not become reemployed in a **RMBA**-eligible position within 30 days and 3) is not retirement eligible, **INPRS** provides the **HRA Administrator** the termination date and the **HRA Administrator** sets the participant’s **RMBA** account balance to zero (Forfeiture) in the Active Employee Participant database. If **INPRS** determines that the participant has retired, the **HRA Administrator** moves the participant from the Active Employee Participant database to the Retired Participant database and sends the participant a Welcome Packet.

If **INPRS** determines that the participant is deceased, the participant was retirement eligible, and there are surviving beneficiaries, **INPRS** provides this information to the **HRA Administrator** and the **HRA Administrator** transfers the benefit in the Retired Participant database. If the participant was not retirement eligible or there are no surviving beneficiaries, the **HRA Administrator** sets the participant’s **RMBA** account balance to zero (Forfeiture) in the Active Employee Participant database.

After the **HRA Administrator** has updated the Active Employee Participant database and Retired Participant database as necessary for retired, terminated and deceased participants as described above, the **HRA Administrator** creates a spreadsheet containing detailed worksheets showing the Annual Contribution for each Active Employee Participant. The **HRA Administrator** calculates each Active

Employee participant’s Annual Contribution based on the participant’s age (see table below) as described in the Indiana Administrative Code and Indiana Code. *(Note: Active Employee participants who are eligible for Additional Contributions are not eligible for further Annual Contributions after June 30, 2017.)* The spreadsheet also provides a summary table stratified by age. The **HRA Administrator** sends the spreadsheet to **INPRS** for review.

Participant’s Attained Age in Years	Annual Contribution Amount
Less than 30	\$ 500
At least 30, but less than 40	\$ 800
At least 40, but less than 50	\$1,100
At least 50	\$1,400

After **INPRS** reviews the spreadsheet, the **HRA Administrator** adds the current Plan Year Annual Contributions to the Active Employee Participant accounts in the Active Employee Participant database.

INPRS uses the data from the summary table to calculate the per employee amount to charge Indiana State agencies for the year’s Annual Contributions.

2) Earnings Allocation Process

Each year in July, **INPRS Finance** calculates the investment earnings for the previous Plan Year ending June 30. Annual earnings is a calculation of earnings less administrative costs.

INPRS Finance sends the investment earnings to the **HRA Administrator** and they create a spreadsheet that includes a worksheet detailing the allocation by individual. The **HRA Administrator** allocates the earnings to the entire participant population (Active Employee Participants and Retired Participants) proportionally based on each participant’s account balance. If an Active Employee Participant is employed as of December 31 and continuously employed up to the June 30 date, then earnings are contributed. Retired Participants with an account balance as of June 30 receive earnings.

The **HRA Administrator** sends the spreadsheet to **INPRS Finance** for review. After review, **INPRS Finance** sends the approved spreadsheet to the **HRA Administrator**.

The **HRA Administrator** allocates the earnings to the individual accounts in the Active Employee Participant database and the Retired Participant database.

3) New Retired Participants Process

Monthly **INPRS Operations** sends the **HRA Administrator** a list of new Retired Participants for the month. The **HRA Administrator** determines if the participant qualifies for Additional Contributions and sends **INPRS Operations** two files: 1) Retired Participants that are eligible for Additional Contributions and 2) Retired Participants who are not eligible for Additional Contributions. **INPRS Operations** reviews the files to verify eligibility. **INPRS Operations** emails the **HRA Administrator** if any information needs to be corrected in the Retired Participant database. The **HRA Administrator** moves the participant from the Active Employee Participant database to the Retired Participant database (if the

participant is eligible for Additional Contributions, they are posted to the participant's account at this time) and sends the participant a Welcome Packet.

4) Rehires Process

On a monthly basis, the **HRA Administrator** sends the **State Personnel Department (SPD)** a spreadsheet of data from the Retired Participant database separated by participants that are 1) retired and have not been rehired and 2) retired but have since been rehired as employees (Rehires). **SPD** compares against their database of active employees (Oracle PeopleSoft HR) and reports any differences to the **HRA Administrator**. If a Retired Participant is on **SPD's** active employee database, that means the Retired Participant has been rehired and the **HRA Administrator** will mark the participant on the Retired Participant database as a Rehire (that is, the participant cannot file any claims while an employee and does not receive Annual Contributions). If a Rehire is no longer on **SPD's** database of active employees, **SPD** provides the **HRA Administrator** with the termination date. The **HRA Administrator** will then update the Retired Participant database to allow the participant to resume filing claims.

5) Deceased Retired Participant Process

On a monthly basis, **INPRS Operations** sends the **HRA Administrator** a list of Retired Participants that are deceased. If there are surviving beneficiaries, the **HRA Administrator** transfers the benefit in the Retired Participant database and sends the beneficiary a Welcome Packet. If there are no surviving beneficiaries, the **HRA Administrator** sets the participant's RMBA status to inactive in the Retired Participant database and sets their account balance to zero (Forfeiture).

6) Participant Customer Support – provided by INPRS

The **INPRS Contact Center** answers questions from Active Employee Participants about the RMBA plan and participant accounts. Active Employee Participants reach the **INPRS Contact Center** via a toll-free number.

7) Participant Customer Support – provided by HRA Administrator

The **HRA Administrator** answers questions from Retired Participants about the RMBA plan and participant accounts. Retired Participants contact the **HRA Administrator** via a toll-free number or through chat on the Retired Participant database portal.

Retired Participants can access information from the **HRA Administrator's** Retired Participant database web portal:

- View account balances
- View pending claims and claims history
- Upload claims from PC, tablet or smartphone (can also be emailed or faxed)
- Download forms, including a claims form.
- Sign up for text and email alerts
- Update direct deposit information

- Update personal information (for example, mailing address)

8) **Claims Processing**

HRA Administrator processes claims submitted via the Retired Participant database portal, U.S. Mail, email or fax.

- Verify claims forms and supporting documentation.
- Retired Participants must file claims within 90 days from the June 30 end of the Plan Year in which the insurance premium was incurred and paid.
- HRA Administrator processes payments within 30 days of receipt.

9) **Claims Funding Process**

On a weekly basis (usually on Monday or Tuesday), the **HRA Administrator** forwards (by email) a funding request and check register of the claims to **INPRS Finance**.

INPRS Finance initiates the transfer of funds to the **HRA Administrator** for deposit into the **HRA Administrator's** account on Thursday.

The HRA Administrator issues reimbursement checks or direct deposits on Friday.

SECTION 4 – CONTRACT AWARD

Based on the results of this process, the qualifying proposal(s) determined to be the most advantageous to INPRS, considering all of the evaluation factors, may be selected by INPRS for further action, such as contract award. If, however, INPRS decides that no proposal is sufficiently advantageous, INPRS may take whatever further action is deemed best in its sole discretion, including making no contract award. If, for any reason, a proposal is selected and it is not possible to consummate a contract with the respondent, INPRS may begin contract preparation with the next qualified respondent or determine that it does not wish to award a contract pursuant to this RFP.

INPRS reserves the right to discuss and further clarify proposals with any or all respondents. Additionally, INPRS may reject any or all proposals received or to award, without discussions or clarifications, a contract based on proposals received. Therefore, each proposal should contain the Respondent's best terms from a price and technical standpoint.

The Executive Director or his designee(s) will, in the exercise of his/her discretion, determine which proposal(s) offer the best means of servicing the interests of INPRS. The exercise of this discretion will be final.

4.1 Length of Contract

The term of the contract entered under this RFP shall be for an initial period of three (3) years, beginning from the date of final execution of contract. There may be up to two (2) one-year renewals under the same terms and conditions at INPRS's option.

4.2 Evaluation Criteria

INPRS has selected a group of qualified personnel to act as an evaluation team. The procedure for evaluating the responses against the evaluation criteria will be as follows:

- Each response will be evaluated on the basis of the criteria listed below.
- Based on the results of the evaluation, the Proposal or Proposals determined to be most advantageous to INPRS, taking into account all of the evaluation factors, may be selected by INPRS for further action.
- In addition, the evaluation team will consider other factors they believe to be material for this selection.

Proposals will be evaluated based upon the proven ability of the Respondent to satisfy the requirements in an efficient, cost-effective manner, taking into account quality of service with minimal tolerance for error.

Specific criteria include:

1. Fulfilling the requirements set forth in the RFP
2. Technical knowledge, skills, and other competencies of the vendor
3. Respondent qualifications
4. Quality and completeness of responses to this RFP
5. Quality of references
6. Experience and track record
7. Price (i.e. detail of fee proposal)
8. Quality of finalist presentation, if selected
9. Additional qualifying factors, as determined relevant by INPRS

References may be contacted. It is possible that finalists will be interviewed by persons participating in the selection process.

APPENDIX A – SAMPLE CONTRACT FOR SERVICES

The following sample contract is the base contract that will be used if an award is made. It is the expectation of INPRS that the Respondent will review the sample contract and provide desired changes to INPRS at the time of submittal of a proposal. Desired changes are unlikely to be added unless INPRS determines in its sole discretion that the performance of services under the contract is dependent upon such changes.

If Respondent wishes to amend any term or change any language in the base contract being submitted, proposed language should be included in the business proposal in the form of an amendment to the base contract. See *paragraph 2.3.6* of this RFP for the applicable section of the business proposal. For each proposed revision, the Respondent should indicate that the change is required by the Respondent in any contract resulting from this RFP and why it is required or indicate that the change is desired (but not required) by the Respondent in any contract resulting from this RFP.

If a required change is unacceptable to INPRS, the Respondent's proposal may be considered unacceptable. It should be noted that *Appendix A.1* of this RFP includes the essential clauses that are non-negotiable.

The Respondent is required to clearly identify and explain any exception that it desires to take to any of the terms and conditions of this Solicitation in the business proposal. The evaluation of a proposal may be negatively affected by exception taken by the Respondent to any part of this Solicitation, and INPRS reserves the right, in its sole discretion, to refuse to consider any exception that is not so identified in the Respondent's proposal.

A.1 Appendix– ESSENTIAL CLAUSES

Essential Clauses in the System’s Sample Contract for Services

As part of the Request for Proposal (RFP) process, you are required to review the Indiana Public Retirement System’s (the “System”) sample Contract for Services and submit comments with your proposal. The following clauses are non-negotiable. If you believe that a clause will affect your risk of liability, you should adjust your bid price accordingly.

(Section 4) Access to Records

The System will not agree to any provision eliminating this requirement or requiring the System records to be retained for less than applicable law, including Indiana’s public records retention schedule.

(Section 7) Audit and Audit Settlement

The System is subject to audits by the Indiana State Board of Accounts. Therefore, the System will not accept any substantive modifications to the language under this Section.

(Section 11) Compliance with Laws

The Indiana Attorney General requires this provision in all State of Indiana contracts. Contractor and its agents must abide by the ethical requirements set forth in Indiana Code, including provisions regarding the telephone solicitation of customers. As the System is subject to the jurisdiction of the State Ethics Commission and State ethics rules, the System will not agree to delete these provisions.

(Section 13) Confidentiality of System Information

Although the System is subject to Indiana’s public records laws, many of the System records are confidential public records that cannot be disclosed. In addition, the Indiana Attorney General requires the Social Security disclosure clause in all State of Indiana contracts.

(Section 17) Disputes

The System will not agree in advance to any binding resolution clauses, except those of the State of Indiana courts; however, the System may agree to alternative dispute resolution options, should a dispute arise.

(Section 18) Drug-Free Workplace Certification

To ensure compliance with the Governor of Indiana’s executive order on drug-free workplaces, these provisions are required in all the System contracts. The System will not accept any modifications of the language under this Section.

(Section 23) Governing Law

The contract must be governed by the laws of the State of Indiana, and suit, if any, must be brought in a state court of jurisdiction in the State of Indiana. As a quasi-governmental agency, the System is protected by the Eleventh Amendment of the United States Constitution, which guarantees that state governments hold sovereign immunity and are immune from federal lawsuits initiated by citizens of another state. The System will not agree to any provision that can be construed as waiving the System’s Eleventh Amendment rights.

(Section 25) Indemnification

The System will not agree to any modification that limits Contractor’s responsibility to indemnify the System as described in this Section. The Indiana Attorney General has opined that any agreement requiring the System to indemnify Contractor is a violation of the Indiana Constitution and against public policy. In addition, the System will not agree to any modification that limits the System’s ability to recover damages or limits Contractor’s liability as described in the contract.

(Section 33) Minority and Women’s Business Enterprise Compliance

Indiana law requires this provision in all System contracts. In the event Contractor uses a subcontractor to complete services pursuant to this contract, Contractor must visit the Indiana Department of Administration’s Web site, which contains a list of subcontractors registered as Minority Business Enterprises and/or Women’s Business Enterprises. If a subcontractor who performs services required under the contract is listed on the Web site, Contractor must give that subcontractor the opportunity to bid. If Contractor does not use a subcontractor to complete services pursuant to this contract, Contractor will be unaffected by this provision.

(Section 34) Nondiscrimination

The Indiana Attorney General requires this provision in all State of Indiana contracts. The System will not agree to limit Contractor’s liability under this provision, nor will the System agree to substitute Contractor’s discrimination policy for the requirements under this Section.

(Section 51) Investigations and Complaints

As part of the System’s fiduciary and due diligence obligations, this is an essential clause in the System’s contracts. The System will not accept material changes to this provision.

Additional contract provisions to which the System will not agree:

- Any provision requiring the System to provide insurance or an indemnity;
- Any provision requiring the contract to be construed in accordance with the laws of any state other than Indiana;
- Any provision requiring suit to be brought in any state other than Indiana;
- Any mandatory dispute resolution other than the courts;
- Any provision requiring the System to pay taxes;
- Any provision requiring the System to pay penalties, liquidated damages, interest, or attorney fees;
- Any provision modifying the statute of limitations;
- Any provision relating to a time in which the System must make a claim;
- Any provision requiring payment in advance, except for rent; and
- Any provision limiting disclosure of information in contravention of the Indiana Access to Public Records Act

Acknowledgement

We have reviewed and agree to the System’s mandatory contract provisions.

Signature: _____

Name/Title: _____

Company: _____

Date: _____

A.2 Appendix - SAMPLE CONTRACT FOR SERVICES

This CONTRACT FOR SERVICES (“Contract”) is entered into and effective as of _____, 20xx (“Effective Date”), by and between _____ (the “Contractor”) and the INDIANA PUBLIC RETIREMENT SYSTEM (the “System”).

WHEREAS, the System issued a [Request for Proposal (RFP _____)]/Request for Quote] on _____, in which Contractor responded;

WHEREAS, System has determined that it is in the best interests of System, the retirement plans and funds it manages and administers and their members and beneficiaries to form an agreement with Contractor to perform services in the area of [Contract Scope];

WHEREAS, Contractor is willing to provide such services;

NOW, THEREFORE, in consideration of those mutual undertakings and covenants, the parties agree as follows:

- 1. Duties of Contractor.** The Contractor shall provide the following services set forth on Attachment A, which is incorporated herein (the “Services”).
- 2. Consideration.** The Contractor shall be paid at the rate of _____ for performing the duties set forth above, as set forth in Attachment B, which is incorporated herein. Total remuneration under this Contract shall not exceed \$ _____.
- 3. Term.** This Contract shall commence on the Effective Date and shall remain in effect through _____. This Contract may be renewed under the same terms and conditions by mutual written agreement of the parties for up to _____ () one-year terms. This Contract, unless otherwise terminated, modified, or renewed in writing by the parties, will automatically renew on a month-to-month basis after the termination date for a period not to exceed six (6) months.
- 4. Access to Records.** The Contractor and its subcontractors, if any, shall maintain all books, documents, papers, accounting records, and other evidence pertaining to all costs incurred under this Contract. They shall make such materials available during this Contract and for three (3) years from the date of final payment under this Contract, for inspection by the System or its authorized designees. Copies shall be furnished at no cost to the System if requested.
- 5. Assignment; Successors.** The Contractor binds its successors and assignees to all the terms and conditions of this Contract. The Contractor shall not assign or subcontract the whole or any part of this Contract without the System’s prior written consent. The Contractor may assign its right to receive payments to such third parties as the Contractor may desire without the prior written consent of the System, provided that Contractor gives written notice (including evidence of such assignment) to the System thirty (30) days in advance of any payment so assigned. The assignment shall cover all unpaid amounts under this Contract and shall not be made to more than one party.
- 6. Assignment of Antitrust Claims.** As part of the consideration for the award of this Contract, the Contractor assigns to the System all right, title and interest in and to any claims the Contractor now has, or may acquire, under state or federal antitrust laws relating to the products or services which are the subject of this Contract.

7. Audit and Audit Settlement. Contractor acknowledges that it may be required to submit to an audit of funds paid through the Contract. Any such audit shall be conducted in accordance with IC § 5-11-1 *et seq.* and audit guidelines specified by INPRS. If an error is discovered as a result of an audit performed by INPRS and Contractor, or if Contractor becomes aware of any error through any other means, Contractor shall use its best efforts to promptly correct such error or to cause the appropriate party to correct such error.

8. Authority to Bind Contractor. The signatory for the Contractor represents that he/she has been duly authorized to execute this Contract on behalf of the Contractor and has obtained all necessary or applicable approvals to make this Contract fully binding upon the Contractor when his/her signature is affixed, and accepted by the System.

9. Background Investigations. Contractor agrees to conduct or cause to have conducted a background check of any employee of Contractor or of any vendor, service provider or subcontractor of Contractor who has been or will be given access unsupervised by Contractor or System to any office, room, or floor space of the property occupied by the System. Any such person as described in this paragraph will have passed such background check including for verification of, but not limited to:

- a. Social security trace – verification of social security number;
- b. Criminal history, including a criminal history check for applicable states and counties of residence for the past seven (7) years;
- c. Credit check;
- d. Prior employment verification;
- e. E-verify check;
- f. High school diploma/GED verification;
- g. A Department of Revenue tax liability check, if applicable, will be initiated.

Costs associated with these background checks shall be the sole responsibility of the Contractor. The following reasons may be used by Contractor to determine that a person described in this paragraph did not satisfactorily pass the background check:

- a. Discovery that the candidate provided false or inaccurate information on his or her application or resume, or during the employment interview.
- b. Inability to verify previous employment.
- c. Repeated unfavorable, job-related, performance references by former employers.
- d. Conviction of any crime involving theft, veracity, truthfulness, conversion of property, fraud, identity theft, or any non-motor vehicle traffic related felony.
- e. A pattern of financial instability, payroll garnishments, or creditor judgments against the candidate.

The System further reserves the right to conduct a FBI criminal history report, including a fingerprint search, of any Contractor or of any vendor, service provider or subcontractor of Contractor.

10. Changes in Work. The Contractor shall not commence any additional work or change the scope of the work until authorized in writing by the System. The Contractor shall make no claim for additional compensation in the absence of a prior written approval and amendment executed by all signatories hereto. This Contract may only be amended, supplemented or modified by a written document executed in the same manner as this Contract.

11. Compliance with Laws.

A. The Contractor shall comply with all applicable federal, state and local laws, rules, regulations and

ordinances, and all provisions required thereby to be included herein are hereby incorporated by reference. The enactment or modification of any applicable state or federal statute or the promulgation of rules or regulations thereunder after execution of this Contract shall be reviewed by the System and the Contractor to determine whether the provisions of this Contract require formal modification.

B. The Contractor and its agents shall abide by all ethical requirements that apply to persons who have a business relationship with the System as set forth in IC §4-2-6, *et seq.*, IC §4-2-7, *et seq.*, the regulations promulgated thereunder, and Executive Orders 04-08 and 05-12, dated April 27, 2004 and January 10, 2005, respectively. If the contractor is not familiar with these ethical requirements, the Contractor should refer any questions to the Indiana State Ethics Commission, or visit the Inspector General's website at <http://www.in.gov/ig/>. If the Contractor or its agents violate any applicable ethical standards, the System may, in its sole discretion, terminate this Contract immediately upon notice to the Contractor. In addition, the Contractor may be subject to penalties under IC § 4-2-6, 4-2-7, 35-44.1-1-4, and under any other applicable laws.

C. The Contractor certifies by entering into this Contract that neither it nor its principal(s) is presently in arrears in payment of its taxes, permit fees or other statutory, regulatory or judicially required payments to the State of Indiana. The Contractor agrees that any payments currently due to the State of Indiana may be withheld from payments due to the Contractor. Additionally, further work or payments may be withheld, delayed, or denied and/or this Contract suspended until the Contractor is current in its payments and has submitted proof of such payment to the System.

D. The Contractor warrants that it has no current, pending or outstanding criminal, civil, or enforcement actions initiated by the State of Indiana, and agrees that it will immediately notify the System of any such actions. During the term of such actions, the Contractor agrees that the System may delay, withhold, or deny work under any supplement, amendment, change order or other contractual device issued pursuant to this Contract.

E. If a valid dispute exists as to the Contractor's liability or guilt in any action initiated by the State of Indiana or its agencies, and the System decides to delay, withhold, or deny work to the Contractor, the Contractor may request that it be allowed to continue, or receive work, without delay. Any payments that the System may delay, withhold, deny, or apply under this section shall not be subject to penalty or interest, except as permitted by IC §5-17-5.

F. The Contractor warrants that the Contractor and its subcontractors, if any, shall obtain and maintain all required permits, licenses, registrations and approvals, and shall comply with all health, safety, and environmental statutes, rules, or regulations in the performance of work activities for the System. Failure to do so may be deemed is a material breach of this Contract and grounds for immediate termination and denial of further work with the System.

G. The Contractor hereby affirms that, if it is an entity described in IC Title 23, it is properly registered and owes no outstanding reports to the Indiana Secretary of State.

H. As required by IC §5-22-3-7:

(1) The Contractor and any principals of the Contractor certify that:

(A) the Contractor, except for de minimis and nonsystematic violations, has not violated the terms of:

(i) IC §24-4.7 [Telephone Solicitation Of Consumers];

(ii) IC §24-5-12 [Telephone Solicitations]; or

(iii) IC §24-5-14 [Regulation of Automatic Dialing Machines];

in the previous three hundred sixty-five (365) days, even if IC §24-4.7 is preempted by federal law; and

- (B) the Contractor will not violate the terms of IC §24-4.7 for the duration of the Contract, even if IC §24-4.7 is preempted by federal law.
- (2) The Contractor and any principals of the Contractor certify that an affiliate or principal of the Contractor and any agent acting on behalf of the Contractor or on behalf of an affiliate or principal of the Contractor, except for de minimis and nonsystematic violations,
 - (A) has not violated the terms of IC §24-4.7 in the previous three hundred sixty-five (365) days, even if IC §24-4.7 is preempted by federal law; and
 - (B) will not violate the terms of IC §24-4.7 for the duration of the Contract, even if IC §24-4.7 is preempted by federal law.

12. Condition of Payment. All services provided by the Contractor under this Contract must be performed to the System's reasonable satisfaction, as determined at the discretion of the undersigned System representative and in accordance with all applicable federal, state, local laws, ordinances, rules, and regulations. The System shall not be required to pay for work found to be unsatisfactory, inconsistent with this Contract or performed in violation of and federal, state, or local statute, ordinance, rule or regulation.

13. Confidentiality of System Information. The Contractor understands and agrees that data, materials and information disclosed to Contractor, by or on behalf of the System or any of its members, participants, employees, customers or third party service providers, may contain confidential and protected information under Indiana law and as described in 35 IAC 1.2-1-5; therefore, the Contractor promises and assures that data, materials, and information gathered, based upon, or disclosed to the Contractor for the purpose of this Contract, will be treated as confidential and will not be disclosed to or discussed with other parties, including subcontractors, without the prior written consent of the System. The Contractor also acknowledges that pursuant to IC §5-10.5-6-4 member records, except for names and years of service, are confidential and will not be disclosed, published, or used in any manner outside of this agreement without express consent of INPRS or the member.

The parties acknowledge that the services to be performed by Contractor for System under this Contract may require or allow access to data, materials, and information containing Social Security numbers or other personal information maintained by System in its computer system or other records. Contractor acknowledges and agrees to follow the procedures set out in IC §24-4.9 *et seq.* in the event of a breach of personal information or Social Security numbers. In addition to the covenant made above in this section and pursuant to 10 IAC 5-3-1(4), Contractor and System agree to comply with the provisions of IC §4-1-10 and IC §4-1-11. If any Social Security number(s) or personal information (as defined in IC §4-1-11-3) is/are disclosed by Contractor as a result of Contractor's error, Contractor agrees to pay all commercially reasonable costs associated with the disclosure including, but not limited to, any costs associated with distributing a notice of disclosure of a breach of the security of the system in addition to any other claims and expenses for which it is liable under the terms of the Contract.

14. Continuity of Services.

A. The Contractor recognizes that the service(s) to be performed under this Contract are vital to the System and must be continued without interruption and that, upon Contract expiration, a successor, either the System or another contractor, may continue them. The Contractor agrees to:

- 1. Furnish phase-in training; and
- 2. Exercise its best efforts and cooperation to effect an orderly and efficient transition to a

successor.

B. The Contractor shall, upon the System's written notice:

1. Furnish phase-in, phase-out services for up to sixty (60) days after this Contract expires; and
2. Negotiate in good faith a plan with a successor to determine the nature and extent of phase-in, phase-out services required. The plan shall specify a training program and a date for transferring responsibilities for each division of work described in the plan, and shall be subject to the System's approval. The Contractor shall provide sufficient experienced personnel during the phase-in, phase-out period to ensure that the services called for by this Contract are maintained at the required level of proficiency.

C. The Contractor shall allow as many personnel as practicable to remain on the job to help the successor maintain the continuity and consistency of the services required by this Contract. The Contractor also shall disclose necessary personnel records and allow the successor to conduct on-site interviews with these employees. If selected employees are agreeable to the change, the Contractor shall release them at a mutually agreeable date and negotiate transfer of their earned fringe benefits to the successor.

D. The Contractor shall be reimbursed for all reasonable phase-in, phase-out costs (*i.e.*, costs incurred within the agreed period after contract expiration that result from phase-in, phase-out operations).

15. Debarment and Suspension

A. The Contractor certifies by entering into this Contract that neither it nor its principals nor any of its subcontractors are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from entering into this Contract by any federal agency or by any department, agency or political subdivision of the State of Indiana. The term "principal" for purposes of this Contract means an officer, director, owner, partner, key employee or other person with primary management or supervisory responsibilities, or a person who has a critical influence on or substantive control over the operations of the Contractor.

B. The Contractor certifies that it has verified the state and federal suspension and debarment status for all subcontractors receiving funds under this Contract and shall be solely is solely responsible for any recoupment, penalties or costs that might arise from use of a suspended or debarred subcontractor. The Contractor shall immediately notify the System if any subcontractor becomes debarred or suspended, and shall, at the System's request, take all steps required by the System to terminate its contractual relationship with the subcontractor for work to be performed under this Contract.

16. Default by System. If the System, sixty (60) days after receipt of written notice, fails to correct or cure any material breach of this Contract, then the Contractor may cancel and terminate this Contract and institute the appropriate measures to collect all monies due up to and including the date of termination.

17. Disputes.

A. Should any disputes arise with respect to this Contract, the Contractor and the System agree to act immediately to resolve such disputes. Time is of the essence in the resolution of disputes.

B. The Contractor agrees that, the existence of a dispute notwithstanding, it will continue without delay to carry out all its responsibilities under this Contract that are not affected by the dispute. Should the Contractor fail to continue to perform its responsibilities regarding all non-disputed work, without delay, any additional costs incurred by the System or the Contractor as a result of such failure to proceed shall be borne by the Contractor, and the Contractor shall make no claim against the System for such costs.

C. The System may withhold payments on disputed items pending resolution of the dispute. The

unintentional nonpayment by the System to the Contractor of one or more invoices not in dispute in accordance with the terms of this Contract will not be cause for Contractor to terminate this Contract, and the Contractor may bring suit to collect these amounts without following the disputes procedure contained herein.

18. Drug-Free Workplace Certification. As required by Executive Order No. 90-5, April 12, 1990, issued by the Governor of Indiana, the Contractor hereby covenants and agrees to make a good faith effort to provide and maintain a drug-free workplace. The Contractor will give written notice to the System within ten (10) days after receiving actual notice that the Contractor, or an employee of the Contractor in the State of Indiana, has been convicted of a criminal drug violation occurring in the workplace. False certification or violation of this certification may result in sanctions including, but not limited to, suspension of contract payments, termination of this Contract and/or debarment of contracting opportunities with the System for up to three (3) years.

In addition to the provisions of the above paragraph, if the total amount set forth in this Contract is in excess of \$25,000.00, the Contractor certifies and agrees that it will provide a drug-free workplace by:

A. Publishing and providing to all of its employees a statement notifying them that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the Contractor's workplace, and specifying the actions that will be taken against employees for violations of such prohibition;

B. Establishing a drug-free awareness program to inform its employees of (1) the dangers of drug abuse in the workplace; (2) the Contractor's policy of maintaining a drug-free workplace; (3) any available drug counseling, rehabilitation, and employee assistance programs; and (4) the penalties that may be imposed upon an employee for drug abuse violations occurring in the workplace;

C. Notifying all employees in the statement required by subparagraph (A) above that as a condition of continued employment, the employee will (1) abide by the terms of the statement; and (2) notify the Contractor of any criminal drug statute conviction for a violation occurring in the workplace no later than five (5) days after such conviction;

D. Notifying in writing the System within ten (10) days after receiving notice from an employee under subdivision (C)(2) above, or otherwise receiving actual notice of such conviction;

E. Within thirty (30) days after receiving notice under subdivision (C)(2) above of a conviction, imposing the following sanctions or remedial measures on any employee who is convicted of drug abuse violations occurring in the workplace: (1) taking appropriate personnel action against the employee, up to and including termination; or (2) requiring such employee to satisfactorily participate in a drug abuse assistance or rehabilitation program approved for such purposes by a federal, state or local health, law enforcement, or other appropriate agency; and

F. Making a good faith effort to maintain a drug-free workplace through the implementation of subparagraphs (A) through (E) above.

19. Employment Eligibility Verification. As required by IC §22-5-1.7, the Contractor swears or affirms under the penalties of perjury that:

A. The Contractor does not knowingly employ an unauthorized alien.

B. The Contractor shall enroll in and verify the work eligibility status of all his/her/its newly hired

employees through the E-Verify program as defined in IC §22-5-1.7-3. The Contractor is not required to participate should the E-Verify program cease to exist. Additionally, the Contractor is not required to participate if the Contractor is self-employed and does not employ any employees.

C. The Contractor shall not knowingly employ or contract with an unauthorized alien. The Contractor shall not retain an employee or contract with a person that the Contractor subsequently learns is an unauthorized alien.

D. The Contractor shall require his/her/its subcontractors, who perform work under this Contract, to certify to the Contractor that the subcontractor does not knowingly employ or contract with an unauthorized alien and that the subcontractor has enrolled and is participating in the E-Verify program. The Contractor agrees to maintain this certification throughout the duration of the term of a contract with a subcontractor.

The System may terminate for default if the Contractor fails to cure a breach of this provision no later than thirty (30) days after being notified by the System

20. Employment Option. If the System determines that it would be in the System's best interest to hire an employee of the Contractor, the Contractor will release the selected employee from any non-competition agreements that may be in effect. This release will be at no cost to the System or the employee.

21. Force Majeure. In the event that either party is unable to perform any of its obligations under this Contract or to enjoy any of its benefits because of natural disaster or decrees of governmental bodies not the fault of the affected party (hereinafter referred to as a "Force Majeure Event"), the party who has been so affected shall immediately give notice to the other party and shall do everything possible to resume performance. Upon receipt of such notice, all obligations under this contract shall be immediately suspended. If the period of nonperformance exceeds thirty (30) days from the receipt of notice of the Force Majeure Event, the party whose ability to perform has not been so affected may, by giving written notice, terminate this Contract.

22. Funding Cancellation. When the System's Board of Trustees makes a written determination that funds are not appropriated or otherwise available to support continuation of performance of this Contract, this Contract shall be canceled. A determination by the System's Board of Trustees that funds are not appropriated or otherwise available to support continuation of performance shall be final and conclusive.

23. Governing Law. This Contract shall be governed, construed, and enforced in accordance with the laws of the State of Indiana, without regard to its conflict of laws rules. Suit, if any, must be brought in the State of Indiana.

24. HIPAA Compliance. If this Contract involves services, activities or products subject to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Contractor covenants that it will appropriately safeguard Protected Health Information (defined in 45 CFR 160.103), and agrees that it is subject to, and shall comply with, the provisions of 45 CFR 164 Subpart E regarding use and disclosure of Protected Health Information.

25. Indemnification. The Contractor agrees to indemnify, defend, and hold harmless the System, its agents, officers, and employees from all claims and suits including court costs, attorney's fees, and other expenses caused by any act or omission of the Contractor and/or its subcontractors, if any, in the performance of this Contract. The System shall not provide such indemnification to the Contractor.

26. Independent Contractor; Workers' Compensation Insurance. The Contractor is performing as an independent entity under this Contract. No part of this Contract shall be construed to represent the creation

of an employment, agency, partnership or joint venture agreement between the parties. Neither party will assume liability for any injury (including death) to any persons, or damage to any property, arising out of the acts or omissions of the agents, employees or subcontractors of the other party. The Contractor shall provide all necessary unemployment and workers' compensation insurance for the Contractor's employees, and shall provide the System with a Certificate of Insurance evidencing such coverage prior to starting work under this Contract.

27. Information Technology Enterprise Architecture Requirements. Contractor shall comply with all applicable INPRS Information Technology standards, policies, and guidelines. INPRS may terminate this contract for default for any deviation from those standards, as they exist as of the effective date of this Agreement, if the contractor fails to cure the breach of this provision within a reasonable time.

28. Use or Transfer of Software Licenses. INPRS has the right to use the software licenses on development or test environments without additional cost. Regarding the transfer of any Contractor's software outside the use location, INPRS may execute the software in INPRS' disaster recovery site without notifying the Contractor.

29. Insurance. The Contractor shall secure and keep in force during the term of this Contract, the following insurance coverage, covering the Contractor for any and all claims of any nature which may in any manner arise out of or result from Contractor's performance under this Contract:

A. Commercial general liability, including contractual coverage, and products or completed operations coverage (if applicable), with minimum liability limits of not less than \$700,000 per person and \$5,000,000 per occurrence unless additional coverage is required by the System. The System is to be named as an additional insured on a primary, non-contributory basis for any liability arising directly or indirectly under or in connection with this Contract.

1. Automobile liability with minimum liability limits of \$700,000 per person and \$5,000,000 per occurrence. The System is to be named as an additional insured on a primary, non-contributory basis.

2. The Contractor shall provide proof of such insurance coverage by tendering to the undersigned System representative a certificate of insurance prior to the commencement of this Contract and proof of workers' compensation coverage meeting all statutory requirements of IC §22-3-2. In addition, proof of an "all states endorsement" covering claims occurring outside the State of Indiana is required if any of the services provided under this Contract involve work outside of Indiana.

B. The Contractor's insurance coverage must meet the following additional requirements:

1. The insurer must have a certificate of authority issued by the Indiana Department of Insurance.

2. Any deductible or self-insured retention amount or other similar obligation under the insurance policies shall be the sole obligation of the Contractor.

3. The System will be defended, indemnified and held harmless to the full extent of any coverage actually secured by the Contractor in excess of the minimum requirements set forth above. The duty to indemnify the System under this Contract shall not be limited by the insurance required in this Contract.

4. The insurance required in this Contract, through a policy or endorsement(s), shall include a provision that the policy and endorsements may not be canceled or modified without thirty (30) days' prior written notice to the System.

C. Failure to provide insurance as required in this Contract may be deemed a material breach of contract entitling the System to immediately terminate this Contract. The Contractor shall furnish a certificate of insurance and all endorsements to the System before the commencement of this Contract.

30. Key Person(s).

A. If both parties have designated that certain individual(s) are essential to the services offered, the parties agree that should such individual(s) leave their employment during the term of this Contract for whatever reason, the System shall have the right to terminate this Contract upon thirty (30) days' prior written notice.

B. In the event that the Contractor is an individual, that individual shall be considered a key person and, as such, essential to this Contract. Substitution of another for the Contractor shall not be permitted without express written consent of the System.

Nothing in sections A and B, above shall be construed to prevent the Contractor from using the services of others to perform tasks ancillary to those tasks which directly require the expertise of the key person. Examples of such ancillary tasks include secretarial, clerical, and common labor duties. The Contractor shall, at all times, remain responsible for the performance of all necessary tasks, whether performed by a key person or others.

Key person(s) to this Contract is/are _____

31. Licensing Standards. The Contractor and its employees and subcontractors shall comply with all applicable licensing standards, certification standards, accrediting standards and any other laws, rules or regulations governing services to be provided by the Contractor pursuant to this Contract. The System will not pay the Contractor for any services performed when the Contractor, its employees or subcontractors are not in compliance with such applicable standards, laws, rules or regulations. If any license, certification or accreditation expires or is revoked, or any disciplinary action is taken against an applicable license, certification, or accreditation, the Contractor agrees to notify the System immediately and the System, at its option, may immediately terminate this Contract.

32. Merger & Modification. This Contract constitutes the entire agreement between the parties. No understandings, agreements, or representations, oral or written, not specified within this Contract will be valid provisions of this Contract. This Contract may not be modified, supplemented or amended, except by written agreement signed by all necessary parties.

33. Minority and Women's Business Enterprises Compliance

To the extent that the Contractor engages any subcontractor, the Contractor agrees to comply fully with the provisions of the Contractor's MBE/WBE participation plans, if any, and agrees to comply with all Minority and Women's Business Enterprise statutory and administrative code requirements and obligations, including IC § 4-13-16.5 and 25 IAC 5. The Contractor further agrees to cooperate fully with the Minority and Women's Business Enterprise division to facilitate the promotion, monitoring, and enforcement of the policies and goals of MBE/WBE program including any and all assessments, compliance reviews, and audits that may be required.

34. Nondiscrimination. Pursuant to the Indiana Civil Rights Law, specifically including IC §22-9-1-10, and in keeping with the purposes of the federal Civil Rights Act of 1964, the Age Discrimination in Employment Act, and the Americans with Disabilities Act, the Contractor covenants that it shall not discriminate against any employee or applicant for employment relating to this Contract with respect to the hire, tenure, terms, conditions or privileges of employment or any matter directly or indirectly related to employment, because of the employee's or applicant's characteristic protected by federal, state, or local law ("Protected Characteristics"). Furthermore, Contractor certifies compliance with applicable federal

laws, regulations, and executive orders prohibiting discrimination based on the Protected Characteristics in the provision of services. Breach of this paragraph may be regarded as a material breach of this Contract, but nothing in this paragraph shall be construed to imply or establish an employment relationship between the System and any applicant or employee of the Contractor or any subcontractor.

35. Notices to Parties. Whenever any notice, statement or other communication is required under this Contract, it shall be sent by first class mail or via an established courier/delivery service to the following addresses, unless otherwise specifically advised.

A. Notices to the System shall be sent to:
Steve Russo
Executive Director
Indiana Public Retirement System
One North Capitol, Suite 001
Indianapolis, IN 46204

With a copy to:

B. Notices to the Contractor shall be sent to:

36. Order of Precedence; Incorporation by Reference. Any inconsistency or ambiguity shall be resolved by giving precedence in the following order: (1) this Contract, (2) attachments prepared by the System, (3) RFP Number __, (4) Contractor’s response to RFP number _____, and (5) attachments prepared by the Contractor. All attachments, and all documents referred to in this paragraph, are hereby incorporated fully by reference.

37. Ownership of Documents and Materials. All documents, records, programs, data, film, tape, articles, memoranda, and other materials not developed or licensed by the Contractor prior to execution of this Contract, but specifically developed under this Contract shall be considered “work for hire” and the Contractor transfers any ownership claim to the System and all such materials will be the property of the System. Use of these materials, other than related to contract performance by the Contractor, without the prior written consent of the System, is prohibited. During the performance of this Contract, the Contractor shall be responsible for any loss of or damage to these materials developed for or supplied by the System and used to develop or assist in the services provided while the materials are in the possession of the Contractor. Any loss or damage thereto shall be restored at the Contractor’s expense. The Contractor shall

provide the System full, immediate, and unrestricted access to the work product during the term of this Contract.

38. Payments. All payment obligations shall be made in arrears, net 30 in accordance with Indiana law and the System's fiscal policies and procedures. See Attachment B, Fees, incorporated by reference.

39. Penalties/Interest/Attorney's Fees. The System will in good faith perform its required obligations hereunder and does not agree to pay any penalties, liquidated damages, interest or attorney's fees, except as permitted by Indiana law, in part, IC §5-17-5, IC §34-54-8, and IC §34-13-1.

40. Progress Reports. The Contractor shall submit progress reports to the System upon request. The report shall be oral, unless the System, upon receipt of the oral report, should deem it necessary to have it in written form. The progress reports shall serve the purpose of assuring the System that work is progressing in line with the schedule, and that completion can be reasonably assured on the scheduled date.

41. Public Record. The Contractor acknowledges that the System will not treat this Contract as containing confidential information.

42. Renewal Option. This Contract may be renewed under the same terms and conditions, subject to the approval of the System and Contractor. The term of the renewed contract may not be longer than the term of the original contract.

43. Severability. The invalidity of any section, subsection, clause or provision of this Contract shall not affect the validity of the remaining sections, subsections, clauses or provisions of this Contract.

44. Substantial Performance. This Contract shall be deemed to be substantially performed only when fully performed according to its terms and conditions and any written amendments or supplements.

45. Taxes. The System is exempt from most state and local taxes and many federal taxes. The System will not be responsible for any taxes levied on the Contractor as a result of this Contract.

46. Termination for Convenience. This Contract may be terminated, in whole or in part, by the System whenever, for any reason, the System determines that such termination is in its best interest. Termination of services shall be effected by delivery to the Contractor of a Termination Notice at least thirty (30) days prior to the termination effective date, specifying the extent to which performance of services under such termination becomes effective. The Contractor shall be compensated for services properly rendered prior to the effective date of termination. The System will not be liable for services performed after the effective date of termination. The Contractor shall be compensated for services herein provided but in no case shall total payment made to the Contractor exceed the original contract price or shall any price increase be allowed on individual line items if canceled only in part prior to the original termination date.

47. Termination for Default

- A. The System may immediately terminate this Contract in whole or in part, if the Contractor fails to:
1. Correct or cure any breach of this Contract;
 2. Deliver the supplies or perform the services within the time specified in this Contract or any extension;
 3. Make progress so as to endanger performance of this Contract; or
 4. Perform any of the other provisions of this Contract.

B. If the System terminates this Contract in whole or in part, it may acquire, under the terms and in the manner the System considers appropriate, supplies or services similar to those terminated, and the

Contractor will be liable to the System for any excess costs for those supplies or services. However, the Contractor shall continue the work not terminated.

C. The System shall pay the contract price for completed supplies delivered and services accepted. The Contractor and the System shall agree on the amount of payment for manufacturing materials delivered and accepted and for the protection and preservation of the property. Failure to agree will be a dispute under the Disputes clause. The System may withhold from these amounts any sum the System determines to be necessary to protect the System against loss because of outstanding liens or claims of former lien holders.

D. The rights and remedies of the System in this clause are in addition to any other rights and remedies provided by law or equity or under this Contract.

48. Travel. No expenses for travel will be reimbursed unless specifically permitted under the scope of the services or consideration provision. Expenditures made by the Contractor for travel will be reimbursed at the current rate paid by the System and in accordance with the System's Travel Policies and Procedures.

49. Waiver of Rights. No right conferred on either party under this Contract shall be deemed waived, and no breach of this Contract excused, unless such waiver is in writing and signed by the party claimed to have waived such right. Neither the System's review, approval or acceptance of, nor payment for, the services required under this Contract shall be construed to operate as a waiver of any rights under the Contract or of any cause of action arising out of the performance of this Contract, and the Contractor shall be and remain liable to the System in accordance with applicable law for all damages to the System caused by the Contractor's negligent performance of any of the services furnished under this Contract.

50. Work Standards. The Contractor shall execute its responsibilities by following and applying at all times the highest professional and technical guidelines and standards. If the System becomes dissatisfied with the work product of or the working relationship with those individuals assigned to work on this Contract, the System may request in writing the replacement of any or all such individuals, and the Contractor shall grant such request.

51. Investigations and Complaints. To the extent permitted by applicable law, Contractor shall promptly advise the System in writing of any extraordinary investigation, examination, complaint, disciplinary action or other proceeding relating to or affecting Contractor's ability to perform its duties under this Contract which is commenced by any of the following: (1) any Attorney General or any regulatory agency of any state of the United States; (2) any U.S. Government department or agency; or (3) any governmental agency regulating business in any country in which Contractor is doing business. Except as otherwise required by law, the System shall maintain the confidentiality of all such information until investigating entity makes the information public.

52. Service Level Agreements. Contractor acknowledges that performance of the Services described herein is integral to the System's ongoing operations to provide pension benefits and the Contractor agrees to comply with the service level requirements set forth in Attachment C, which is attached hereto and incorporated herein.

53. Non-Collusion and Acceptance. The undersigned attests, subject to the penalties for perjury, that the undersigned is the Contractor, or that the undersigned is the properly authorized representative, agent, member or officer of the Contractor. Further, to the undersigned's knowledge, neither the undersigned nor any other member, employee, representative, agent or officer of the Contractor, directly or indirectly, has entered into or been offered any sum of money or other consideration for the execution of this Contract other than that which appears upon the face hereof.

In Witness Whereof, Contractor and the System have, through their duly authorized representatives, entered into this Contract. The parties, having read and understand the foregoing terms of this Contract, do by their respective signatures dated below hereby agree to the terms thereof.

[Contractor]

By: _____
Printed Name: _____
Title: _____
Date: _____

INDIANA PUBLIC RETIREMENT SYSTEM

By: _____
Printed Name: _____
Title: _____
Date: _____

ATTACHMENT A
Scope of Services

ATTACHMENT B
Fees

ATTACHMENT C
Service Level Agreement

APPENDIX B – W-9 & FOREIGN REGISTRATION STATEMENT FORMS

B.1 Taxpayer Identification Number Request

<https://www.irs.gov/pub/irs-pdf/fw9.pdf>

B.2 Foreign Registration Statement

<https://forms.in.gov/Download.aspx?id=13562>

APPENDIX C - QUESTIONNAIRE
Indiana Public Retirement System
Retirement Medical Benefits Account Administration

The following questionnaire must be completed and included with the Proposal. The questionnaire has been prepared to obtain responses relative to the Respondent's capability to administer INPRS's RMBA plan.

I. COMPANY INFORMATION

Contact Information:

<i>Company</i>	
Name:	
Address:	
Telephone Number:	
Fax Number:	
Website:	
<i>Primary Contact</i>	
Name:	
Title:	
Telephone Number:	
Email:	

1. Provide a general description of the company, including the following information:
 - a) When the company was established
 - b) Number of employees
 - c) Location of corporate offices
 - d) Legal entity that will be contracting to provide the services outlined in the RFP.
 - e) Services provided by your company.

2. How long has your company provided HRA administration services?

3. Please provide the number of HRA plans administered by your firm. How many of these are for clients in the public sector?
4. How many HRA plan reimbursement transactions does your firm process each year? What is the dollar value of HRA plan reimbursement transactions your firm processes each year?
5. State whether parts of the proposed services are to be provided by a subcontractor/partner and describe the relationship with the proposed subcontractor/partner and subcontractor/partner role in providing these services.
6. Provide the names of personnel who will be responsible for covering the INPRS relationship as well as biographical information highlighting experience and/or responsibilities as it pertains to the HRA administration services INPRS is seeking.
7. Provide at least 3 client references for whom your company has provided services in the last five years. Clients should be similar to INPRS. For example, number of employees; functional requirements; manual processes replaced with your company's HRA administration services. Include the following:
 - a) Client name
 - b) Client mailing address
 - c) Primary Contact Name
 - d) Primary Contact Title
 - e) Primary Contact Phone Number and Email Address
 - f) Number of Years as a Client
 - g) Scope of HRA administration services provided

II. INPRS SUPPORT AND COMMUNICATION

1. Will INPRS have a single point of contact for this service? Describe the duties and responsibilities that this person will have.
2. Name the person who will have overall, hands on, account management responsibilities for the INPRS RMBA plan account administration.
 - a. Provide the resume for this individual including his or her qualifications, experience, number of years with your company, and primary work location.
 - b. Describe the duties and responsibilities that this person will have.
 - c. Provide a list of his or her accounts, number of plan participants, and length of relationship.
 - d. Describe your contingency plan to replace this person if he or she has a significant work absence or leaves the company.
 - e. Describe the percentage of time this individual will expect to dedicate to the INPRS RMBA plan account, both during the first year and later years of the contract.
3. Describe your approach to resolving any issues that INPRS may experience during your firm's servicing of their plans.

4. Describe your firm's process for evaluating client satisfaction. What are your firm performance goals in terms of client satisfaction?
5. Does your firm conduct client-specific surveys to measure HRA plan client and HRA plan participant satisfaction with its administrative service?
6. Describe the types of service levels that your firm would recommend to include in a Service Level Agreement that would be attached to the contract executed by INPRS and your firm. Include both customer support and technical service levels. For example, time required to process claims, time required to set up new accounts, system uptime, etc.

III. ADMINISTRATIVE CAPABILITIES

1. Based on the requirements described in the Scope of Services of this RFP, describe your firm's proposed solution to providing HRA administration services for INPRS's RMBA plan for both retired participants and active employees. Describe how your proposed solution improves upon INPRS's current HRA administration process.
2. Provide recommendations on how to improve the current process of data exchange between INPRS and the HRA administrator. Does your firm have electronic data interfaces in place that could be used to exchange data with INPRS?
3. Please describe in detail the methods by which INPRS will interact with your firm, including the completion of common transactions such as contributions, participant demographic updates, issue resolution, communications and reporting.
4. Describe the method of accounting (cash basis / accrual basis) you will use to track participant transactions including contributions, earnings and reimbursements from accounts.
5. Please describe the reporting capabilities that will be available to INPRS staff (INPRS Finance and Operations staff), including but not limited to the following:
 - a. Financial reporting.
 - b. Claims processed.
 - c. Participant retirements, account forfeitures, retiree rehires, etc.
 - d. Annual Contributions posted; Additional Contributions posted; Earnings allocated.
 - e. Call volumes, response time, abandoned calls, tracking cases opened, etc.
6. Describe the quality control and quality improvement systems that are in place.
7. Describe your firm's security procedures, including the following:
 - a. Background checks of your staff
 - b. Process for fraud control
 - c. Facilities security
8. What will INPRS's administrative responsibilities be?

IV. INPRS RMBA PARTICIPANT SUPPORT AND COMMUNICATION

1. Please detail your call center capabilities and availability.
2. Does your phone system offer voice recognition, Spanish language, and TTY capabilities?
3. Are all phone calls recorded? If not, how are disputed calls handled?
 - a. What is your retention period for phone calls?
 - b. Can INPRS request copies of those phone calls if needed for appeals and/or administrative reviews after denials of claims?
 - c. If calls are recorded and kept are they maintained by member/retiree name or some other identifying information?
 - d. Are there any issues you foresee in adhering to INPRS's Retention Schedule (Appendix F) which includes calls, and other documents?
4. How frequently, as a percentage of total phone-time, are representatives' conversations monitored?
5. Describe your call center cutover plans in case of a disaster.
6. Will your firm provide dedicated support representatives to participants? If so, provide the individual's qualifications and the level of support they will provide, as well as any costs associated with their servicing (both initial and recurring).
7. If provided, are dedicated support representatives employed by your firm? Does your firm outsource any participant support services?
8. Describe the training and education process for telephone service representatives.
9. How are call center representatives informed when plan rules or interpretations change?
10. Please describe the compensation model for any support reps and/or other personnel who will service the participant population.
11. Does your company offer a career path for customer service representatives (CSRs) within that department?
12. What management procedures are in place to monitor response time and quality?
13. Describe your quality standards and how you ensure that the service provided by your representatives meets these standards.
14. How do you assure quality control and customer satisfaction with regard to staffing?
15. How will claims be processed? Will they include web and paper claims?
16. What is the turnaround time for claim reimbursement from receipt of claim by the firm to payout of the funds to the participant?
17. Do you support reimbursement payments via both check and direct deposit? What other payment methods do you support?

18. Describe how you handle denials of claims and any appeals that may come from those denials. Do you notify retirees of those denials via phone calls or letters? Do you keep records of those denials?
19. Please describe the onboarding services you will provide as employees become eligible for INPRS's RMBA plan—upon first contribution and upon retirement.
20. Please describe the participant communication services and materials that are typically used to educate participants about the plan and benefits. Attach samples of these materials as an exhibit. Please detail the capabilities, servicing hours, performance targets, and qualifications of your participant services call center and its staff.
21. Will your firm be able to provide customer support for both Active Employee participants and Retired participants?

V. TECHNICAL REQUIREMENTS

- 1) Describe your web portal that INPRS's RMBA plan participants will access. Provide screen captures showing the functions supported by the portal (for example, claims processing, account balance lookup, demographic data updates).
- 2) How long has your web portal been in use and are there plans for significant platform changes?
- 3) What is required for a participant to register and log in to the web portal?
- 4) Describe the capabilities provided by your firm's web portal to INPRS staff (for example, Finance and Operations departments).
- 5) How much contribution and distribution activity detail is available to INPRS staff and RMBA plan participants? How much historical transaction data is available?
- 6) Is your web portal application developed in-house? If not, what third-party platform is used?
- 7) Can your web portal be customized to the unique needs of the INPRS RMBA plan?
- 8) What is the availability of the web portal? When is routine maintenance performed?
- 9) Describe your firm's security procedures, including the following:
 - a. Data security
 - b. System backup procedures
 - c. Disaster recovery / business continuation
- 10) Describe any electronic data interfaces your firm makes available for exchange of data with INPRS.
- 11) If a participant claims that they observed information in your system at a point in time and relied on that information and subsequently the information changed, does your system keep a historical record of changes to information in your system that would allow INPRS to verify what data was present in the system at the specific time the participant claims to have accessed the information?
 - a. Does your system track and have a historical record of data changes made on the participant's record and keep a record of who made those changes and when?

- b. As part of the appeals process INPRS may need to need to prove what a participant did or did not observe on your system. What standard processes will you have in place to support this expectation, so that when a request for this information is made, it can be fulfilled in a reasonable time with relatively up to date documentation?
- 12) If INPRS enters into a contract with your firm and at the end of the contract INPRS decides to contract with a different vendor, can you provide an upload of INPRS's core data (e.g. demographics and account balances) in a standard format? How long would all data (including core data and claims data) remain accessible by INPRS in your system after the end of the contract? Would you agree to maintain the data for a specified period of time (for example, 5 years) and allow INPRS with access via your portal?

VI. COMPLIANCE

- 1) What steps are taken to ensure compliance with federal and state statutory changes?
- 2) Please describe the regulatory compliance requirements for an HRA, and how your firm ensures the legal requirements are met.
- 3) What other compliance support can you provide to INPRS?
- 4) How are regulatory changes implemented by your firm to ensure minimal disruption to INPRS and its participants?
- 5) Is your firm a party to any ongoing litigation? Has it been a party to any litigation in the past 5 years, or subject to any judgments or adverse actions from courts or creditors?

VII. IMPLEMENTATION

- 1) Please describe the implementation process for your firm's services, including any major tasks involved in the transition of the INPRS plan to your organization and the anticipated timeframe for completion.
- 2) Describe your process for transferring data from the existing HRA administration platform to your firm's platform.
- 3) Please describe your communication plan to notify existing participants about the plan changes and information about your firm. Include exhibits as appropriate.
- 4) Have you completed any recent implementation or transition projects? If so, please outline the procedure utilized and the results obtained.

VIII. THOUGHT LEADERSHIP

- 1) Describe why you feel your company would be the best administrator for our Retirement Medical Benefits Account (RMBA) plan. That is, what unique features does your company offer, and how are you differentiated from competitors?
- 2) What do you believe are the three most important criteria for evaluation of potential HRA administrators?
- 3) Please detail your firm's approach to thought leadership in the HRA administration space by providing relevant examples of programs you have developed, implemented, overhauled, or enhanced.
- 4) Please describe any changes in plan design or HRA administration best practices that your firm would recommend that would enhance the benefit to participants and to INPRS. Please describe any procedural changes that would be required and explain the specific improvements that the participants and INPRS might expect.

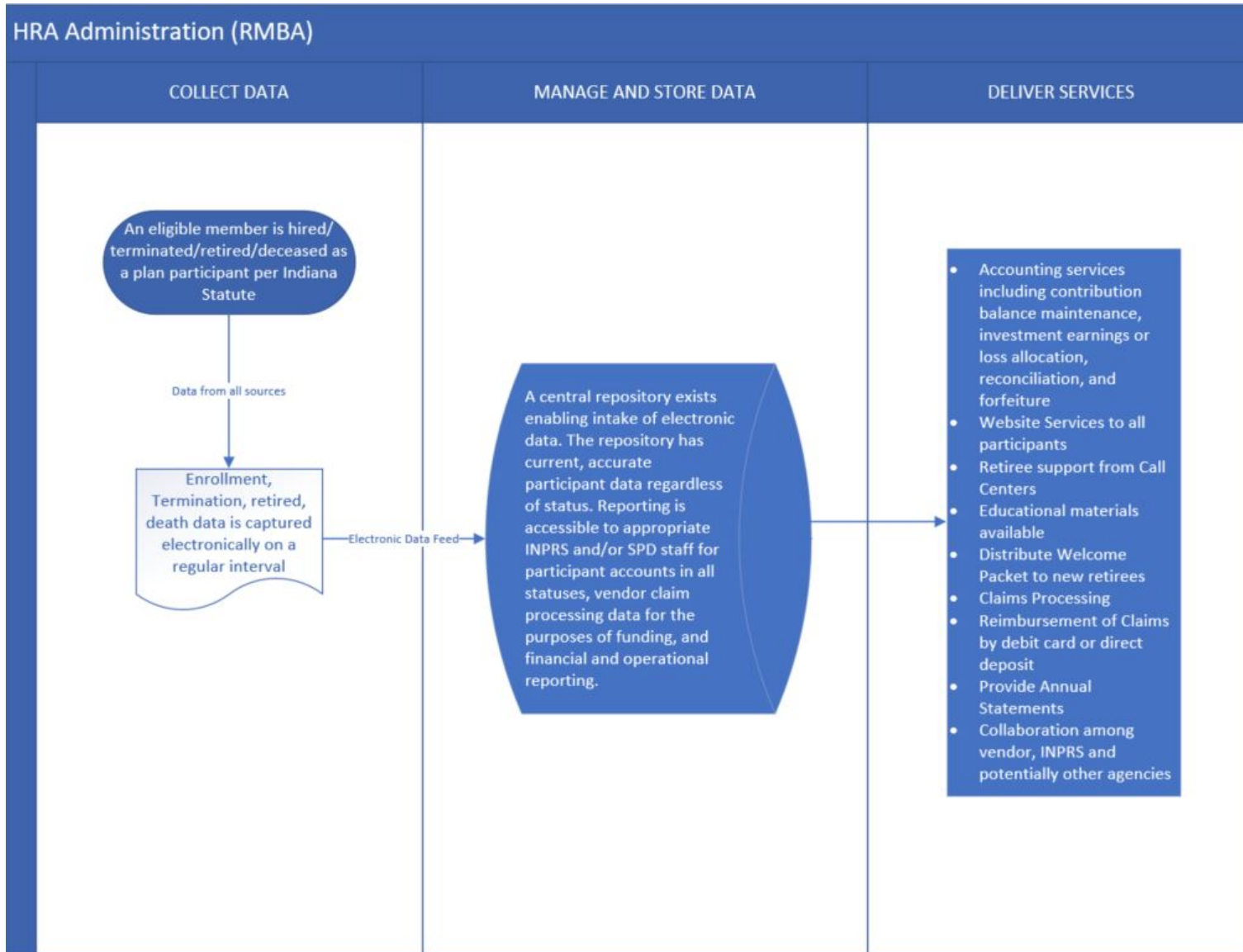
IX. FUTURE CAPABILITIES

Note: The following capabilities are not in the scope of this RFP and are not currently required by INPRS. However, INPRS would like to know if your firm can support these capabilities in case INPRS decides to add them in the future.

- 1) Is your firm capable of administering an HRA plan that allows plan participants the choice of several investment options? (Currently, INPRS invests all RMBA funds together; assets are not segregated to any individual participant accounts. Currently, maintenance of individual participant accounts is solely for accounting purposes.)
- 2) Most of the RMBA participant account valuations are currently done on an annual basis. Is your firm capable of administering an HRA plan that requires more frequent valuations such as monthly, weekly or daily?
- 3) Is your firm capable of applying a monthly administrative fee to Active Employee Participant and Retired Participant accounts?

APPENDIX D – INDIANA ADMINISTRATIVE CODE - RMBA

This Appendix is provided as a separate document.



APPENDIX F – INPRS RECORDS RETENTION SCHEDULE

This Appendix is provided as a separate document.

- The first page is the current approved records retention schedule.
- The following three pages are a draft version, reflecting amendments to the schedule, that is awaiting final approval by the Indiana Archives and Records Administration (IARA).