



SAN FRANCISCO HEALTH SERVICE SYSTEM

Affordable, Quality Benefits & Well-Being

ADDENDUM NO. 5

Flexible Spending Account, Dependent Care Spending Account, COBRA, and AB528 Administration for Plan Year 2027 Request For Proposal

(RFPQHSS2025.B1)

November 14, 2025

REQUEST FOR PROPOSALS FOR

Flexible Spending Account, COBRA, and AB528 Administration PY2027 (RFPQHSS2025.B1)

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This Addendum is being issued to modify the requirements in the above-referenced Request for Proposals (RFP) and to respond to questions and requests for clarification received by or before October 30, 2025 at 12:00 PM (PDT) (the “Deadline for RFP Questions”).

Please review the terms of the RFP and this Addendum carefully. If there are any inconsistencies between the RFP (issued September 16, 2025) and the terms of this Addendum No. 5, then the terms of this Addendum No. 5 shall prevail.

Section references below are to the RFP and are provided for convenience of reference only.

A. Questions & Answers

- 1. Will SFHSS accept lower levels of insurance than what is stated in Article 5, Section 5.1 of the Professional Services Agreement and cited in Addendum No. 2? If a bidder is seeking to propose different insurance levels, is there a waiver or exception process available?**

SFHSS Response:

The insurance requirements listed in this RFP consider the risks of the current environment, which have changed significantly over time. The limits presented through this RFP are consistent with Citywide standards for vendors handling protected health information, personally identifiable information, and/or high-volume transactional data. As such, for this RFP and subsequent Contract, the City is unable to accept exceptions to the insurance requirements or limits for Technology Errors & Omissions or Cyber & Privacy Liability insurance.

Respondents must meet all Minimum Qualifications (RFP Sec. 3.2), including the insurance requirements (Minimum Qualification-G.) to proceed in this RFP process. In accordance with RFP Section 3.2 (Minimum Qualifications), any response that does not demonstrate that the Respondent meets these Minimum Qualifications by the Deadline for Proposals (Section 3.4) will be considered non-responsive and will neither be evaluated nor eligible for award of any subsequent contract(s) associated with this procurement.

- 2. Can a vendor utilize Direct Billing to administer AB528 Continuation Coverage?**

SFHSS Response:

Per the terms of the RFP, there are no restrictions on the billing method to be used for administering AB528 except that no surcharge, service fee, or any other fee may be charged in association with an individual's method of payment toward their AB528 premium (RFP Section 2.4.5.F.). However, the AB528 administrator will be responsible for billing the continuant and remitting payment to the elected health plan per the response to Addendum No.4, Question 3.

The RFP Evaluation Panel will be reviewing all proposed solutions, as all solutions are not presumed equal in their effectiveness or ability to support the City's various employer groups (RFP Section 1.2).