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Service you can trust.

## Notice of Request for Proposal Employee Pension Plan

Alameda Alliance for Health  
1240 South Loop Road  
Alameda, California 94502  
[VendorManagement@alamedaalliance.org](mailto:VendorManagement@alamedaalliance.org)

### Timeline

ITEM	DUE DATE
RFP Issued	January 20, 2026
RFP Responses Due ( <i>no exceptions</i> )	February 20, 2026
Finalist Selection	March 13, 2026
Finalist Interviews and Presentations	March 16 through March 27, 2026
Product Go Live	January 1, 2027

**NOTE:** Alameda Alliance reserves the right to amend the RFP requirements and Timetables, to waive non-conformities, and to reject Proposals. The final scope of work is subject to negotiation between Alameda Alliance and the chosen vendor.

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## **I. Summary**

### **A. Project Definition**

The Alameda Alliance for Health (Alliance) is seeking proposals from qualified firms to provide comprehensive Employee Pension Plan Administration Services. The Alliance is seeking to transition from its current pension plan provider to a new vendor that can offer a cost-effective, compliant, and engaging pension plan experience for employees. The selected vendor will support the Alliance in managing its defined contribution retirement plans, such as 457(b) and money purchase pension plan, including plan recordkeeping, participant education, compliance, and reporting.

## **II. The Alliance Background Information**

### **A. Overview**

Alameda Alliance for Health (“Alliance,” “Plan”) is a local, public, not-for-profit managed care health plan committed to making high-quality health care services accessible and affordable to Alameda County residents. Established in 1996, the Alliance was created by and for Alameda County residents. The Alliance Board of Governors, leadership, staff, and provider network reflect the county’s cultural and linguistic diversity. The Alliance provides health care coverage to more than 400,000 children and adults with limited resources through a National Committee on Quality Assurance (“NCQA”) accredited Medicare, Medi-Cal, and Alliance Group Care program (an employer-sponsored plan that provides affordable comprehensive health care coverage to In-Home Supportive Services (“IHSS”) workers in Alameda County). The Alliance provides health care coverage for 1 out of every 4 Alameda County residents in partnership with a network of more than 10,000 physicians and specialists, hospitals, and pharmacies.

The Alliance’s primary operating income is from government funding. Investment income is the Alliance’s other non-operating income. The Alliance has fixed assets including an office building and IT hardware.

As a public and not-for-profit organization, the Alliance must work to adhere to the State of California’s healthcare regulations and legislation as it is a government-controlled entity. In the last five years, the Alliance has grown and changed, including new state programs, new reporting requirements, new products (including a Medicare D-SNP program), and growth of membership and staff.

In addition to offering CalPERS pensions to employees, Alameda Alliance offers a Money Purchase Pension Plan and 457b plan to employees through an existing benefits partner. These plans have had one administrator and have been in effect since January 1, 1997, with 717 participants (558 active and 159 terminated participants with account balances) and \$22 Million in total asset value.<sup>1</sup>

#### B. Goals

The Alliance's objective is to engage a pension administrator with a strong record of performance industry expertise, and robust technology tools to deliver best-in-class participant experience, regulatory compliance, and plan efficiency. The transition away from the current provider should be seamless and well-supported.

The ideal partner will:

- Administer the plan with fiduciary responsibility
- Offer transparent and competitive pricing
- Provide modern technology and participant engagement tools
- Support seamless transition from the incumbent provider
- Maintain compliance with IRS, ERISA, Department of Labor, and other applicable regulations

### III. Scope of Services

The selected vendor will provide a full suite of pension administration services, including but not limited to:

#### A. Recordkeeping and Plan Administration

- Maintain accurate participant records
- Process contributions, loans, and distributions
- Provide quarterly and on-demand participant statements

#### B. Investment Services

- Offer a variety of investment options, including target-date and ESG funds
- Provide investment advice or tools to participants

#### C. Participant Education

- Conduct group and individual education sessions
- Provide digital tools and calculators

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<sup>1</sup> These values are as of the 2024 Calendar Year audit.

**D. Compliance & Reporting**

- Ensure compliance with IRS and ERISA requirements
- Perform required annual testing

**E. Transition & Implementation**

- Coordinate transfer from incumbent with no disruptions to employees
- Provide implementation schedule and communication plan

**IV. Proposal Guidelines**

**A. Submission Instructions**

Vendors must submit their proposals electronically in PDF format to the following email address: [VendorManagement@alamedaalliance.org](mailto:VendorManagement@alamedaalliance.org)

The subject line of the email must read:

**“Employee Pension Plan RFP Response – [Vendor Name]”**

Proposals must be received no later than 5:00PM Pacific Time on [Insert Date]. Later submissions will not be accepted.

**B. Proposal Costs and Disclaimers**

All costs incurred in the preparation of a proposal responding to this RFP will be the responsibility of the vendor. The Alliance reserves the right to reject any or all proposals, waive irregularities, or accept the proposal deemed most advantageous.

No late submissions of any kind will be accepted.

**V. Proposal Format and RFP Questions**

Proposals should be prepared simply and economically, providing straightforward, concise descriptions of the vendor's capabilities to satisfy the requirements of the RFP. Emphasis should be placed on completeness and clarity of content.

Experience With Similar Organizations	<ol style="list-style-type: none"><li>1. Describe your experience administering MPPP and 457(b) plans for nonprofit organizations in California.</li><li>2. What experience do you have working with quasi-governmental or special-district entities?</li><li>3. Please provide examples of clients with</li></ol>
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	<p>similar governance structures, funding models, or regulatory environments.</p> <ul style="list-style-type: none"> <li>• How do you adapt your services to meet the unique compliance and operational needs of California-based nonprofits?</li> <li>• What challenges have you encountered with organizations like ours, and how have you addressed them?</li> <li>• Can you provide references from comparable nonprofit or quasi-government clients?</li> </ul>
Plan Administration & Operations	<ol style="list-style-type: none"> <li>1. Describe your processes for ensuring compliance with IRS and DOL regulations for MPP and 457(b) plans.</li> <li>2. How do you manage eligibility, enrollment, and participant status changes?</li> <li>3. How are contribution limits, catch-up contributions, and excess corrections handled?</li> <li>4. What are your turnaround times for distributions, rollovers, loans (if applicable), and QDROs?</li> <li>5. How do you manage plan amendments and regulatory updates?</li> </ol>
Compliance & Fiduciary Support	<ol style="list-style-type: none"> <li>1. What fiduciary services do you provide (e.g., 3(16), 3(21), 3(38))?</li> <li>2. How do you ensure compliance with 457(b) deferral election rules and timing requirements?</li> <li>3. What support do you provide for nondiscrimination testing and audit preparation?</li> <li>4. What controls ensure timely and accurate reporting (Form 5500, participant notices, etc.)?</li> <li>5. In the past five years, has the plan administrator been issued (a) a going concern opinion or (b) any qualified, adverse, or disclaimer of opinion in its annual audited financial statements? If yes, please describe the circumstances and any remediation actions taken.</li> </ol>
Technology, Platform & Integration	<ol style="list-style-type: none"> <li>1. Describe your participant and plan sponsor portals and their functionality.</li> </ol>

	<ol style="list-style-type: none"> <li>2. What payroll providers do you integrate with, and what data transfer methods do you support?</li> <li>3. How do you ensure data accuracy and reconciliation between payroll and plan records?</li> <li>4. What cybersecurity measures and certifications do you maintain?</li> </ol>
Investments & Recordkeeping	<ol style="list-style-type: none"> <li>1. What investment lineup options do you offer, and how are they monitored?</li> <li>2. Do you provide open architecture or a limited fund menu?</li> <li>3. How do you manage stable value or guaranteed interest options?</li> <li>4. What reporting tools are available for plan sponsors?</li> </ol>
Participant Experience & Education	<ol style="list-style-type: none"> <li>1. What participant education services do you offer (virtual, in-person, one-on-one)?</li> <li>2. Do you provide financial wellness tools or retirement readiness projections?</li> <li>3. How do you support non-English-speaking participants?</li> <li>4. What communication materials do you provide for onboarding and plan changes?</li> </ol>
Fees & Transparency	<ol style="list-style-type: none"> <li>1. Provide a complete breakdown of all fees (recordkeeping, advisory, custodial, investment-related, per-participant).</li> <li>2. Are there asset-based fees, revenue-sharing arrangements, or wrap fees?</li> <li>3. How do you ensure fee transparency for sponsors and participants?</li> <li>4. Do you offer any fee guarantees or caps?</li> </ol>
Service Model & Support	<ol style="list-style-type: none"> <li>1. Who will be our dedicated relationship manager, and what is their experience with MPP and 457(b) plans?</li> <li>2. What are your service-level agreements (SLAs) for response times and issue resolution?</li> <li>3. How do you handle escalations or complex participant issues?</li> <li>4. Can you provide references from similar clients?</li> </ol>

Transition & Implementation	<ol style="list-style-type: none"><li>1. What is your new customer onboarding timeline? What resources do you provide?</li><li>2. How do you handle data migration and historical records? How many years of data do you accept?</li><li>3. What participant communication support do you offer during transition?</li><li>4. What risks should we anticipate, and how do you mitigate them?</li></ol>