



**State of West Virginia  
Department of Administration  
Purchasing Division**

**NOTICE**

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

\*\*\*



INS13021

# Request for Proposal to Provide In-Person Assistance Services and Oversight for the Federally Administered West Virginia Health Benefit Marketplace

Bid Opening: May 15, 2013 at 1:30pm



05/15/13 11:36:20 AM  
West Virginia Purchasing Division

Contact: Anna Van Buren, President & CEO  
anna.vanburen@faneuil.com  
Phone: 757.262.9600 Fax: 757.722.5293  
2 Eaton St, Suite 1002  
Hampton, VA 23669

 FANEUIL  
Cost Proposal - Original



Faneuil, Inc.  
Contact: Anna Van Buren, President and CEO  
Phone: 757.262.9600 Fax: 757.722.5293 Email: anna.vanburen@faneuil.com  
2 Eaton Street, Suite 1002 • Hampton, Virginia 23669  
Faneuil.com

Pricing Narrative  
West Virginia Offices of the Insurance Commissioner  
In Person Assistance Services and Oversight  
SOLICITATION NO: – **INS13021**

Dated May 15, 2013

Submitted by: 

Sam Rehm  
CFO  
Faneuil Inc.

WV OIC In Person Assistance Services & Oversight Pricing Narrative – v3

**Table of Contents**

1. Introduction ..... 1

2. Pricing Submission ..... 1

3. Pricing Assumptions: ..... 1

4. Forecasting Assumptions: ..... 3

5. Staffing: ..... 4

6. Open Enrollment Organizational Chart... .....5

7. Non-Open Enrollment Organizational Chart... .....6

8. Attachment E: Cost Proposal Detailed Worksheet... .....7

## 1. Introduction

Faneuil Inc. is pleased to provide the State of West Virginia Offices of the Insurance Commissioner (WV OIC) with our pricing associated with Solicitation No. INS13021 issued April 10, 2013, Q&A documentation and all subsequent addendums released by the OIC. The pricing in this document covers:

- All Faneuil labor, travel and overhead costs associated with the performance of the program, to include:
  - IPA's (230 FTE's during open enrollment and 55 FTE's during all other times)
  - Supervisors
  - Program Management
  - Reporting
  - Development and Training
- Overhead costs associated with sub-grantee performance.

Faneuil not only has a reputation within the business process outsourcing industry for creative, innovative, and flexible solutions, we are also known as a service provider that is more focused on service than profitability. We aggressively price our solutions in a manner that will allow both our clients and ourselves to be satisfied with the financial arrangements. The pricing we are submitting for the WV OIC solicitation reflects that corporate culture.

## 2. Pricing Submission

Faneuil has endeavored to forecast and allocate our pricing to the various categories identified in the pricing guidelines based on our understanding of the WV OIC Solicitation, Addendums and Q&A in their entirety. Faneuil's pricing submission is structured in the same manner as the RFP Price Proposal template, and is included in this document.

## 3. Pricing Assumptions:

Faneuil's pricing assumptions associated with the preparation of our proposal are based on information in the RFP, Addendums and the Q&A documents issued by WV OIC.

- IPA staffing assumptions are based upon data provided by the OIC;

- **Faneuil’s pricing for Salary and Wages includes:**
  - 55 Faneuil IPA’s provided during the open enrollment period of October 1, 2013 through March 31, 2014, and 30 Faneuil IPA’s provided during non-open enrollment periods, as directed in Attachment E: Cost Proposal Detailed Worksheet.
  - Pay rates are compliant with the requirements defined in the RFP.
  - IPA’s and Mid-Level Managers are scheduled to work and are compensated for 35 hours per week.
  - Fringe benefits to all full time employees
- **Faneuil’s pricing for Travel and Other Staff Costs includes:**
  - Forecasted travel costs are based upon the reimbursable rate defined by State requirements.
  - Costs associated with the performance of State and Federal background checks for Faneuil IPA’s.
  - Travel required to provide a presence at community events, fairs and festivals as needed, daily IPA travel and management oversight travel costs.
  - Technology solution for maintaining communications, coordination and monitoring of IPA’s in the field.
  - Recruiting and training.
  - Identification badges for field IPA’s.
  - Educational literature, forms and applications necessary to support customer requirements and inquiries.
  - Any costs incurred for Facilities and Technology solution for the establishment of a central office in Charleston, WV to serve as the Program Management Office
- **Faneuil’s pricing for Overhead Costs of Vendors and Vendor IPA’s includes:**
  - Supplies required by field IPA’s to provide enrollment services to clients.
  - Management travel to includes transportation, lodging and meals
  - IPA Training beyond the federally-designed training to include customer service, customer de-escalation, internal policies and procedures, community outreach programs and IPA safety programs.
  - Administration of subcontractor agreements and reporting requirements.
- **Faneuil’s Pricing for Overhead Costs for IPA Entities includes:**
  - Technology solution for maintaining communications, coordination and monitoring of subcontractor teams in the field.
  - Monthly service charges for connectivity
- **Faneuil’s Pricing for Overhead Costs of Subcontractors includes:**
  - IPA Training beyond the federally-designed training to include customer service, customer de-escalation, internal policies and procedures, and IPA safety programs.
  - Management coordination, monitoring and connectivity with subcontracted supervisory staff.
  - Invoice review procedures

- **Faneuil's Pricing for Indirect Costs includes:**
    - Fee
    - Corporate oversight
4. **Forecasting Assumptions:**  
The following forecasting assumptions were made in determining the pricing submission:
- **RFP** - The information contained in the RFP, including all Q&A responses, appendixes and addendums will be assumed to be accurate for the pricing submission.
  - **Staffing Projections** - Faneuil utilized the direction for staffing levels provided by the OIC in the Solicitation for Open Enrollment and non-Open Enrollment periods. Our staffing structure is based upon seven (7) teams, one team assigned to each region. Each region will be supported by at least one (1) IPA Supervisor and a team of dedicated Faneuil IPAs and Subcontracted IPAs to serve the needs of the local populations. These teams will be supported by a team of resources to include Quality, Training, Payroll and program Management.

WV OIC In Person Assistance Services & Oversight Pricing Narrative – v3

**5. Staffing:**

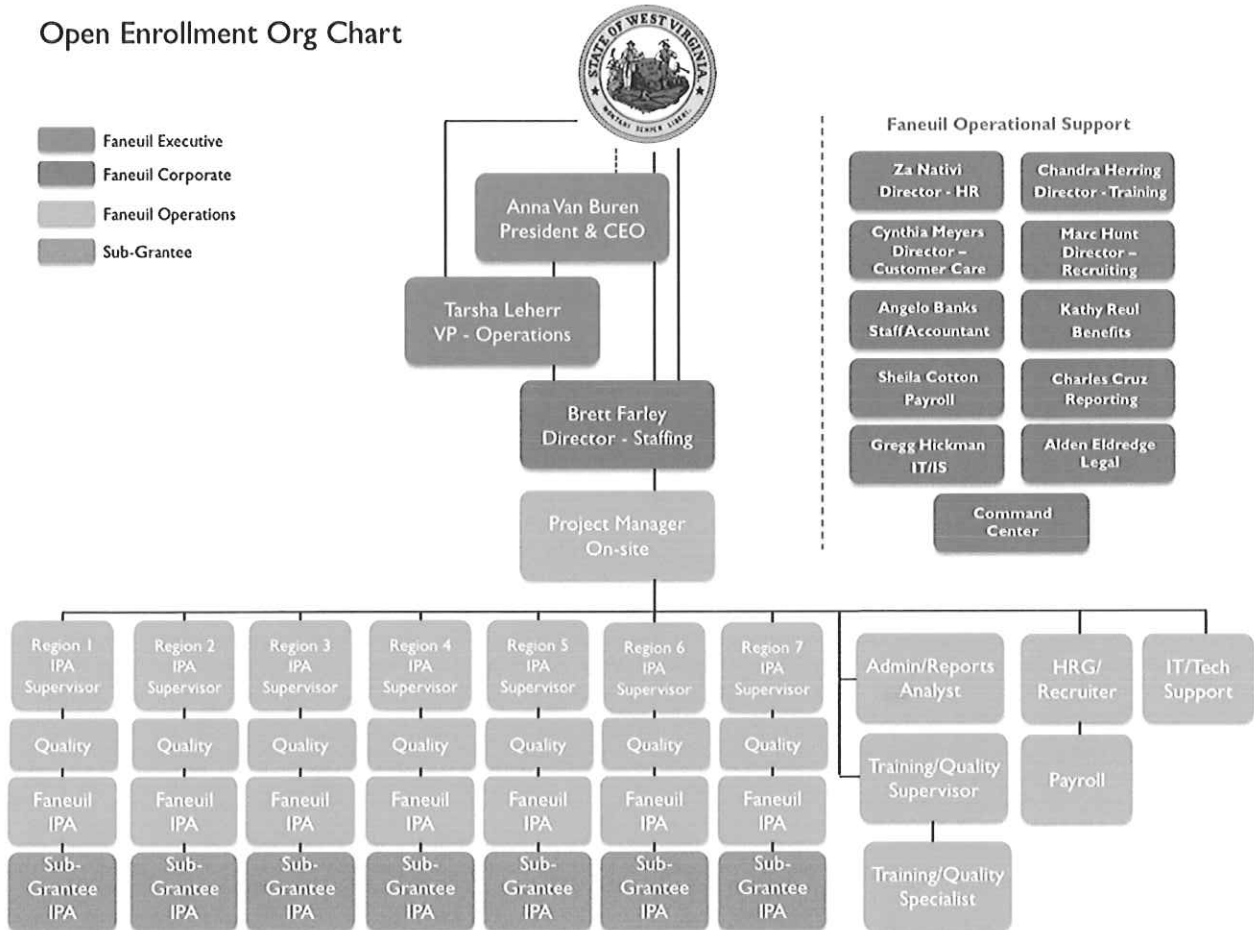
Faneuil is in compliance with the requirements for 55 Vendor IPAs and 175 Sub-Granted IPAs for the ramp up timeline as detailed below:



**6. Organizational Chart: Open Enrollment**

Faneuil’s organizational and reporting structure will be as follows during Open Enrollment Periods:

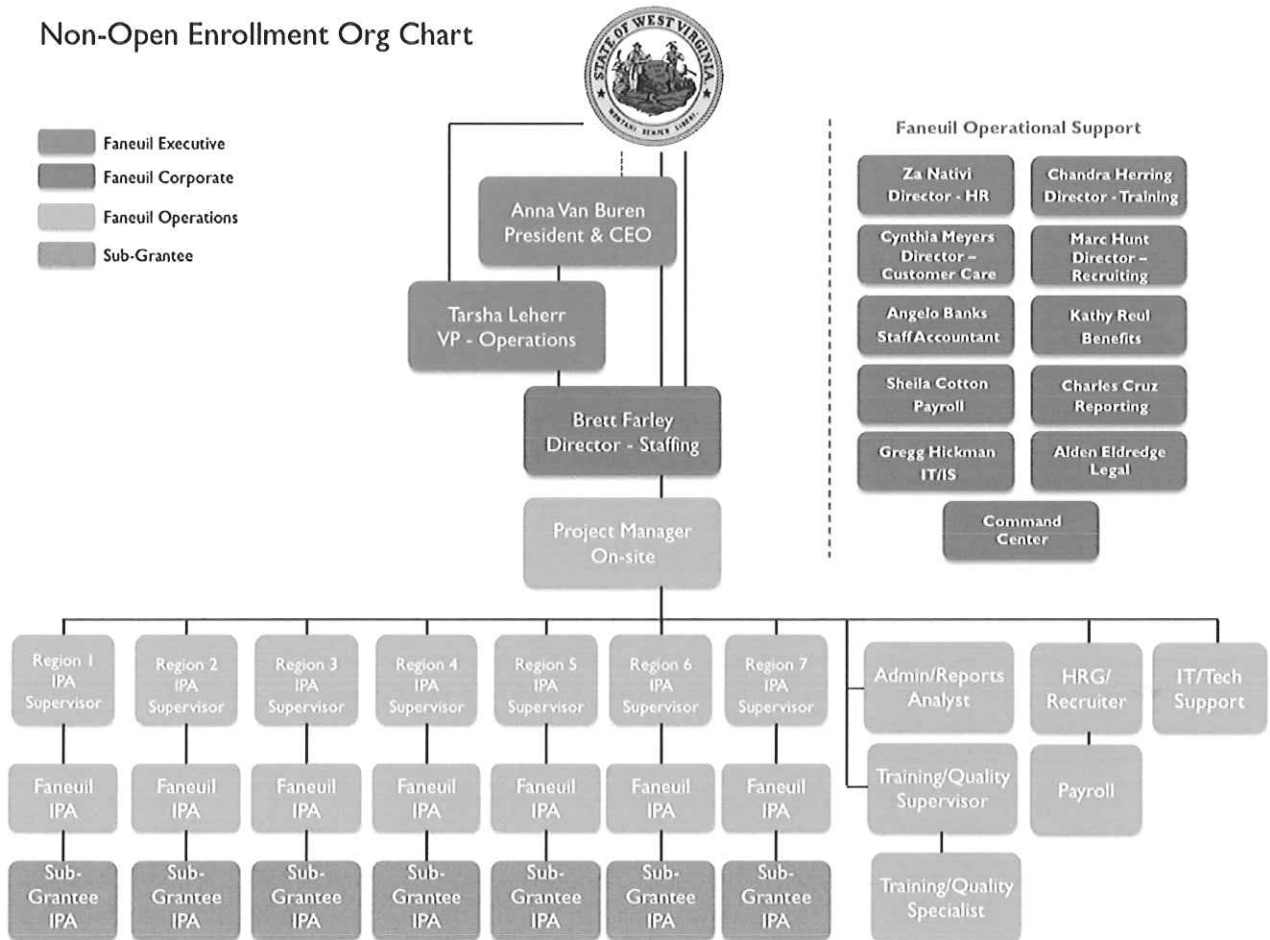
Open Enrollment Org Chart



**7. Organizational Chart: Non-Open Enrollment**

Faneuil’s organizational and reporting structure will be as follows during Non-Open Enrollment Periods:

Non-Open Enrollment Org Chart



**8. Attachment E: Cost Proposal Detailed Worksheet**

**Attachment E: Cost Proposal Detailed Worksheet**

Contract Year

<b>Category / Description</b>			
<b>Salary / Wages</b>			
List each position title and number of full time equivalents (FTEs): (e.g. "In-Person Assisters / 15 FTEs")			
<b>Corporate Office (Charleston, WV):</b>			
	<b>FTE's</b>		
Project Manager	1.00	\$	128,553.46
HRG (Recruiting +HR)	0.96	\$	123,609.09
Admin/Rpt Analyst	0.96	\$	89,616.59
Payroll	0.42	\$	21,528.58
Service Center	1.27	\$	47,589.50
Training/Quality Supervisor	0.96	\$	87,556.44
Training/QA Specialist	0.88	\$	68,706.05
WFM Specialist	0.69	\$	37,082.73
IT / Tech Support / Reporting	0.65	\$	50,782.74
<b>Regions - 7 Regions:</b>			
Regional Supervisor	8.40	\$	716,761.94
Regional IPA	42.71	\$	2,612,709.41
Regional Quality	4.31	\$	286,618.64
<b>Total: Salary / Wages</b>		\$	4,271,115.18

\*Must include at least 55 IPAs

NOTE:

- 1) Includes Benefits
- 2) Refer to RFP Table related to FTE on-boarding timeframes.

<b>Travel and Other Staff Costs</b>			
Include expected travel required and associated costs, and the cost of completing State and Federal criminal background checks for vendor IPAs.			
Mileage		\$	332,660.63
Accommodations		\$	159,899.83
Meals		\$	80,098.08
Background Checks		\$	7,667.76
Recruiting		\$	33,580.00
<b>Total: Travel and Other Staff Costs</b>		\$	613,906.29

<b>Category / Description</b>			
<b>Overhead Costs of Vendor and Vendor IPAs</b>			
Including rent, utilities, supplies, equipment, etc.			
Facilities		\$	234,370.00
Supplies & Equipment Rental		\$	149,385.00
Equipment, Systems & Communications		\$	398,695.51
Services		\$	342,700.00
Employee OH		\$	241,193.81
<b>Total:</b>		\$	1,366,344.31

WV OIC In Person Assistance Services & Oversight Pricing Narrative – v3

<u>Overhead Costs for IPA Entities</u>		
Provide percentage charged for providing overhead to IPA Entities and the number		
Facilities	\$	29,612.50
Supplies & Equipment Rental	\$	30,360.00
Services & OH	\$	59,512.50
<b>Total:</b>	\$	119,485.00

<u>Overhead Costs of Subcontractors</u>		
Provide percentage charged for providing overhead to subcontractors, based on 1,000		
OH Percentage		7.0%
<b>Total:</b>		

<u>Indirect Costs</u>		
Identify any line items contributing to total costs not delineated in the above sections		
<b>Total:</b>		

GRAND TOTAL OF COSTS FOR PROJECT: \_\_\_\_\_ \$ 6,370,850.78

**Attachment E: Cost Proposal Detailed Worksheet**

Renewal Option - Year 1

**Category / Description**

<u>Salary / Wages</u>			
List each position title and number of full time equivalents (FTEs): (e.g. "In-Person Assisters / 15 FTEs")			
<b>Corporate Office (Charleston, WV):</b>	<b>FTE's</b>		
Project Manager	1.00	\$	130,481.76
HRG (Recruiting +HR)	0.96	\$	130,095.72
Admin/Rpt Analyst	0.96	\$	91,893.77
Payroll	0.42	\$	25,518.90
Service Center	1.27	\$	30,062.92
Training/Quality Supervisor	0.96	\$	92,151.13
Training/QA Specialist	0.88	\$	78,133.03
WFM Specialist	0.69	\$	27,987.95
IT / Tech Support / Reporting	0.65	\$	52,477.41
<b>Regions - 7 Regions:</b>			
Regional Supervisor	8.40	\$	779,215.54
Regional IPA	42.71	\$	2,142,732.99
Regional Quality	4.31	\$	209,931.50
<b>Total: Salary / Wages</b>		\$	3,790,682.62

\*Must include at least 55 IPAs

NOTE:

- 1) Includes Benefits
- 2) Refer to RFP Table related to FTE on-boarding timeframes.

<u>Travel and Other Staff Costs</u>		
Include expected travel required and associated costs, and the cost of completing State and Federal criminal background checks for vendor IPAs.		
Mileage	\$	293,218.16
Accommodations	\$	131,219.72
Meals	\$	88,008.02
Background Checks	\$	7,573.97
Recruiting	\$	34,083.70
<b>Total: Travel and Other Staff Costs</b>	\$	554,103.59

**Category / Description**

<u>Overhead Costs of Vendor and Vendor IPAs</u>		
Including rent, utilities, supplies, equipment, etc.		
Facilities	\$	205,202.55
Supplies & Equipment Rental	\$	151,625.78
Equipment, Systems & Communications	\$	183,293.45
Services	\$	347,840.50
Employee OH	\$	249,630.73
<b>Total:</b>	\$	1,137,593.00

WV OIC In Person Assistance Services & Oversight Pricing Narrative – v3

<u>Overhead Costs for IPA Entities</u>		
Provide percentage charged for providing overhead to IPA Entities and the number		
Facilities	\$	30,056.69
Supplies & Equipment Rental	\$	30,815.40
Services & OH	\$	60,405.19
Total:	\$	121,277.28

<u>Overhead Costs of Subcontractors</u>		
Provide percentage charged for providing overhead to subcontractors, based on 1,000		
OH Percentage		7.0%
Total:		

<u>Indirect Costs</u>		
Identify any line items contributing to total costs not delineated in the above sections		
Total:		

GRAND TOTAL OF COSTS FOR PROJECT: \_\_\_\_\_ \$ 5,603,656.48

## Attachment E: Cost Proposal Detailed Worksheet

Contract Year

### Category / Description

<u>Salary / Wages</u>			
List each position title and number of full time equivalents (FTEs): (e.g. "In-Person Assisters / 15 FTEs")			
Corporate Office (Charleston, WV):	FTE's		
Project Manager	1.00	\$	128,553.46
HRG (Recruiting +HR)	0.96	\$	123,609.09
Admin/Rpt Analyst	0.96	\$	89,616.59
Payroll	0.42	\$	21,528.58
Service Center	1.27	\$	47,589.50
Training/Quality Supervisor	0.96	\$	87,556.44
Training/QA Specialist	0.88	\$	68,706.05
WFM Specialist	0.69	\$	37,082.73
IT / Tech Support / Reporting	0.65	\$	50,782.74
Regions - 7 Regions:			
Regional Supervisor	8.40	\$	716,761.94
Regional IPA	42.71	\$	2,612,709.41
Regional Quality	4.31	\$	286,618.64
<b>Total: Salary / Wages</b>		<b>\$</b>	<b>4,271,115.18</b>

\*Must include at least 55 IPAs

NOTE:

- 1) Includes Benefits
- 2) Refer to RFP Table related to FTE on-boarding timeframes.

<u>Travel and Other Staff Costs</u>		
Include expected travel required and associated costs, and the cost of completing State and Federal criminal background checks for vendor IPAs.		
Mileage	\$	332,660.63
Accommodations	\$	159,899.83
Meals	\$	80,098.08
Background Checks	\$	7,667.76
Recruiting	\$	33,580.00
<b>Total: Travel and Other Staff Costs</b>	<b>\$</b>	<b>613,906.29</b>

### Category / Description

<u>Overhead Costs of Vendor and Vendor IPAs</u>		
Including rent, utilities, supplies, equipment, etc.		
Facilities	\$	234,370.00
Supplies & Equipment Rental	\$	149,385.00
Equipment, Systems & Communications	\$	398,695.51
Services	\$	342,700.00
Employee OH	\$	241,193.81
<b>Total:</b>	<b>\$</b>	<b>1,366,344.31</b>

<u>Overhead Costs for IPA Entities</u> and the number of hours necessary for providing overhead	
Facilities	\$ 29,612.50
Supplies & Equipment Rental	\$ 30,360.00
Services & OH	\$ 59,512.50
Total:	\$ 119,485.00

<u>Overhead Costs of Subcontractors</u> subcontractors, based on 1,000 hours of ad-hoc services	
OH Percentage	7.0%
Total:	

<u>Indirect Costs</u> Identify any line items contributing to total costs not delineated in the above sections	
Total:	

GRAND TOTAL OF COSTS FOR PROJECT: \_\_\_\_\_ \$ 6,370,850.78

Company Name: Faneuil Inc.

Address: \_\_\_\_\_  
2 Eaton Street - Suite 1002  
Hampton, VA 23669

Vendor's Signature: *Anna Van Buren*

Date: \_\_\_\_\_ 14-May-13

Phone: \_\_\_\_\_ (757) 262-9600  
Fax: \_\_\_\_\_ (757) 722-5293  
Email: \_\_\_\_\_ anna.vanburen@faneuil.com



## Attachment E: Cost Proposal Detailed Worksheet

Renewal Option - Year 1

### Category / Description

<u>Salary / Wages</u>			
List each position title and number of full time equivalents (FTEs): (e.g. "In-Person Assisters / 15 FTEs")			
Corporate Office (Charleston, WV):	<u>FTE's</u>		
Project Manager	1.00	\$	130,481.76
HRG (Recruiting +HR)	0.96	\$	130,095.72
Admin/Rpt Analyst	0.96	\$	91,893.77
Payroll	0.42	\$	25,518.90
Service Center	1.27	\$	30,062.92
Training/Quality Supervisor	0.96	\$	92,151.13
Training/QA Specialist	0.88	\$	78,133.03
WFM Specialist	0.69	\$	27,987.95
IT / Tech Support / Reporting	0.65	\$	52,477.41
<u>Regions - 7 Regions:</u>			
Regional Supervisor	8.40	\$	779,215.54
Regional IPA	42.71	\$	2,142,732.99
Regional Quality	4.31	\$	209,931.50
<b>Total: Salary / Wages</b>		<b>\$</b>	<b>3,790,682.62</b>

\*Must include at least 55 IPAs

**NOTE:**

- 1) Includes Benefits
- 2) Refer to RFP Table related to FTE on-boarding timeframes.

<u>Travel and Other Staff Costs</u>			
Include expected travel required and associated costs, and the cost of completing State and Federal criminal background checks for vendor IPAs.			
Mileage		\$	293,218.16
Accommodations		\$	131,219.72
Meals		\$	88,008.02
Background Checks		\$	7,573.97
Recruiting		\$	34,083.70
<b>Total: Travel and Other Staff Costs</b>		<b>\$</b>	<b>554,103.59</b>

### Category / Description

<u>Overhead Costs of Vendor and Vendor IPAs</u>			
Including rent, utilities, supplies, equipment, etc.			
Facilities		\$	205,202.55
Supplies & Equipment Rental		\$	151,625.78
Equipment, Systems & Communications		\$	183,293.45
Services		\$	347,840.50
Employee OH		\$	249,630.73
<b>Total:</b>		<b>\$</b>	<b>1,137,593.00</b>

<u>Overhead Costs for IPA Entities</u> and the number of hours necessary for providing overhead	
Facilities	\$ 30,056.69
Supplies & Equipment Rental	\$ 30,815.40
Services & OH	\$ 60,405.19
Total:	\$ 121,277.28

<u>Overhead Costs of Subcontractors</u> subcontractors, based on 1,000 hours of ad-hoc services	
OH Percentage	7.0%
Total:	

<u>Indirect Costs</u> Identify any line items contributing to total costs not delineated in the above sections	
Total:	

GRAND TOTAL OF COSTS FOR PROJECT: \_\_\_\_\_ \$ 5,603,656.48

Company Name: Faneuil Inc. Address: \_\_\_\_\_  
 2 Eaton Street - Suite 1002  
 Hampton, VA 23669

Vendor's Signature: *Anna VanBuren*

Date: \_\_\_\_\_ 14-May-13

Phone: \_\_\_\_\_ (757) 262-9600  
 Fax: \_\_\_\_\_ (757) 722-5293  
 Email: \_\_\_\_\_ anna.vanburen@faneuil.com

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549  
**Form 10-K**

(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended December 31, 2012

or

**TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission File Number 333-133253

**HARLAND CLARKE HOLDINGS CORP.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**84-1696500**  
(I.R.S. Employer Identification No.)

**10931 Laureate Drive, San Antonio, TX**  
(Address of principal executive offices)

**78249**  
(Zip code)

**(210) 697-8888**

(Registrant's telephone number, including area code)

Securities registered pursuant to Section 12(b) of the Act: **None**

Securities registered pursuant to Section 12(g) of the Act: **None**

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes  No   
Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. Yes  No

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports) and (2) has been subject to such filing requirements for the past 90 days. Yes  No

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T (§ 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes  No

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K (§ 229.405 of this chapter) is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K.

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See the definitions of "large accelerated filer," "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer       Accelerated filer       Non-accelerated filer       Smaller reporting company   
(Do not check if a smaller reporting company)

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes  No

As of February 25, 2013, there were 100 shares of the registrant's common stock outstanding, with a par value of \$0.01 per share. All outstanding shares are owned by a subsidiary of M & F Worldwide Corp.

\* The registrant is not required to file this Annual Report on Form 10-K or other reports pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934, but has filed all reports during the preceding 12 months that would have been required pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934. The filing is required, however, pursuant to the terms of the indenture governing Harland Clarke Holdings Corp.'s senior notes due 2015.