

How Small Business Owners Get Health Insurance

By Larry Levitt, Anthony Damico,
and Gary Claxton

As with any economic policy issue, there has been much discussion of how the Affordable Care Act (ACA) will affect small businesses. But, there's been very little focus on how the health reform law will affect the owners of those businesses as people.

As our recently released Employer Health Benefits Survey shows, small businesses are much less likely than larger businesses to offer health benefits to their workers. Half of businesses with 3-9 workers and 73% of firms with 10-24 workers provide health insurance. That contrasts with 98% of firms with 200 or more workers that offer health coverage.

The workers in these firms that do not offer coverage must rely on employer-based insurance through a family member, buying insurance in the individual market (assuming they can afford the coverage and do not have a pre-existing health condition), or in many cases going uninsured.

But what about the owners of these small businesses? They're pretty much in the same boat.

A few striking things emerge from this analysis:

- About one in four small business owners is uninsured, roughly the same as for non-elderly adults generally.
- Just 40% of small business owners get job-based insurance, either from their own job or through a family member. In contrast, almost six in ten non-elderly adults get their insurance through an employer.
- Small business owners rely heavily on the individual insurance market, with 30% of them buying "other private insurance" (the vast majority of which is coverage purchased in the individual market).

This suggests that the biggest effects the ACA will have on small business owners may not be changes in the rules for the small business insurance market, but rather the changes in the individual insurance market: guaranteed access to coverage and no premium surcharges for people with pre-existing health conditions, limits on how much premiums can vary by age, a requirement that all insurers cover a set of "essential" benefits, the creation of health insurance exchanges, the requirement to be insured, and tax credits to make premiums

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Health Insurance Exchanges and the Affordable Care Act:

What To Expect on October 1

By: Henry J. Aaron

You have probably heard the classic definition of the Yiddish word "chutzpah"—it defines the behavior of the youngster on trial for killing both his parents who pleads for mercy because he is an orphan. The current behavior of the Republican party with respect to implementation of the Affordable Care Act (a.k.a. Obamacare) fits that definition pretty well. Republicans are vociferously predicting that implementation of the that law will fail and simultaneously doing all they can to produce that outcome. They seek to stop spending to implement the law. Officials in many states have adopted a stance reminiscent of "massive resistance," the South's futile effort to block implementation of the Supreme Court's decision banning school segregation. A state legislator in South Carolina even proposed that the state give tax credits to help defray any penalties state residents might incur from defying the federal law.

At one level, this effort will fail. Previously authorized spending will continue. The law will be implemented. But it will probably succeed in blocking additional funding that would smooth the roll-out of an admittedly complicated law.

So, what should Americans expect on October 1 when the health insurance exchanges, or marketplaces, open for business and individuals and small businesses try to buy insurance through them? Success or failure?

The not-so-simple answer is: Both! And everything in between.

Seventeen states and the District of Columbia are setting up state-based exchanges. The federal government will manage the exchanges or divide responsibilities with the states in the other thirty-three. But these categories do not begin to capture the range of likely experiences. In several states, elected officials are intimately involved with the health exchanges they created. They are committed to setting up the computer systems and phone banks, and to training the "navigators" and personal assistants who will try to make enrollment unfold as smoothly as possible. They have enlisted business, non-profit organizations, and insurance brokers and agents in a joint effort to make the roll-out a success.



That process can work, as Massachusetts proved when it implemented a law much like the Affordable Care Act. A Republican governor and a Democratic legislature, working with business and labor, showed that close-to-universal health insurance coverage is possible. Sure, there were problems. But rather than exploiting short term problems, rather than wagging fingers and crowing "I told you so," key groups fixed what needed fixing and made the program work.

There is every reason to believe that similar successes will mark the roll-out of the Affordable Care Act in several states. To be sure, even the best efforts will not have eliminated bugs from the computer software used to determine who is eligible to enroll in the health exchanges and to what premium subsidies they are entitled. Not all of those providing information and guiding enrollment will "get it right" every time. As with any large-scale start up, plenty of errors will be made. But with a bit of time and patience and despite the inevitable and often-justified grumbling, things can—and will—be made to work.

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When It Comes To Businesses, How Big Is Small?

by Yuki Noguchi

Small businesses are celebrated and exalted as the hard-working, most deserving members of the political economy. They get tax breaks, and they're touted as the engines of job creation.

But a basic question: What is a small business? It turns out there is no one definition.

Classifications of Small

Are small businesses made up of just mom and pop shops? What's the upper limit? When various agencies and groups that repre-

sent small businesses are asked, they aren't in agreement about what "small" means.

First stop: the Small Business Administration, which generally defines a "small" business as one that has fewer than 500 employees — and well over 99 percent fit under that marker. But in fact, depending on the industry, there are other qualifications based on revenue or number of assets.

It is so complex that there's a division within the SBA that's devoted to defining what a small business is. Khem Sharma, an assistant director of that division, says the SBA's defini-

tions of "small" are important because they help determine which businesses are eligible to get special low-interest-rate loans or loan guarantees. It can also determine who can bid on government contracts that are set aside for small business. The SBA's work also helps inform other parts of the government that have programs aimed at small firms.

Sharma says that, believe it or not, things are a lot simpler than they once were. That is, the SBA once had 32 different classifications of small, based on revenue. Now, the agency is trying to whittle the number of definitions down

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Economic Crime and Punishment

By James Clingman

We talk a lot about criminal justice and crime in the streets, especially among Black people. Mass incarceration of Black men, disparate sentencing, private prisons, legal slavery inside prisons based on the 13th Amendment, and all the other plagues that beset us vis-à-vis our criminal justice system and prison industrial complex, dominate our conversations regarding crime and punishment. But, there is another take on crime that we often overlook or simply ignore; it's the economic crimes we commit against ourselves.

Amos Wilson posed two questions in his book, *Black on Black Violence*: "Does the African American community, by continuing to permit itself to be 'legitimately' economically exploited by non-African-American communities thereby delegitimize itself and permit itself to be criminalized while de-criminalizing its exploiters? Has the African-American community – addicted to wasteful and nonsensical consumerism, with its unwillingness to invest its wealth and human resources in itself, in America, and uncommitted to controlling its own internal markets – contributed in no small way to the criminalization of its sons, to the increasing impoverishment of its children, to the violence which prevails within its households and neighborhoods?"

If you are familiar with Amos Wilson's work, you know he wrote very long sentences, but I believe it was because he had so much to say (See the volume of work he compiled in *Blueprint for Black Power*), and he knew the urgency with which he had to say it.

Wilson's questions are not only interrogatory, they are declarative as well. They paint a dismal picture of who we are and what we are about when it comes to crime and punishment. They suggest, of course, that Black folks are not taking care of our business economically, thus, actually causing much of the crime we lament in our neighborhoods.

It is indeed a crime to "allow" ourselves to be economically exploited, and we can be considered sick if we simply consume the products made by others but never invest in producing and purchasing products of our own. We commit economic crimes against ourselves; our children commit violent crimes against one another; and we are collectively punished as a result of such crimes. Are we able to break this vicious cycle of self-annihilation?

Our being both the perpetrator and the victim of the same economic crimes is totally unreasonable and just downright stupid. We commit the crimes of waste and conspicuous consumption, and then we are punished because of it. We refuse to develop, grow, and support our own businesses, and then we are punished by having to depend on someone else to fill our basic needs. We fail to help provide jobs for our youth, and they end up committing crimes against us and one another, while their unemployment rate nears 50%. Economically, our own actions accuse us, indict us, convict us, and punish us. How can we demand respect when we are begging others to fill needs that we can fill for ourselves? What must our children think of us, as we show them we can't take care of them? Some of us don't even know how to grow a tomato for our families, and we want "respect."

There is no denying that many of us are doing well and

"doing good" at the same time. There are many conscious Black business owners across the country that are carrying probably 90 percent of the load for us by doing the right thing; they get up each day determined to help empower us in some way. Hats off to them! They certainly deserve our kudos. But it's the rest of our people, the vast majority of us, who are in jeopardy of falling off the economic cliff.

These are trying times. We are in serious trouble, and far be from me to downplay that reality. And it's not about whether the glass is half full or half empty; this is about survival. It's not about what certain celebrities say, if that's all they're doing is talking. It's not about whose camp you are in when it comes to the President and his critics. It's not about hair weaves, gym shoes, soft drinks, the wives of whatever, the names of celebrities' babies, conspiracies, corruption, the best singer, wall street bankers, al Qaeda, Syria, Iran, influential Blacks, leading Blacks, touchdowns, slam dunks, homeruns, games, sets, and matches. This is about economic crimes and the resulting punishment that ensues to Black people because of our inappropriate behavior and the inordinate amount of time we spend on "nonsense", as Maria Stewart once said.

The situation we are facing is an ever widening gap between those who have a lot and are self-reliant, and those of us who are dependent upon and behold to them. Much of the information we allow to permeate our brains is meaningless, useless, non-recyclable trash. The vicarious nature of many of our lives will profit us little. My suggestion is that, first, we drop down and send up some serious "knee mail," and then get up and get to work to stop our own crimes and punishment.

Amos Wilson also said, "When the Black community squanders the economic inheritance of its own children while it fills to overflowing the coffers of the children of other communities...it gets the crime it deserves."

Website: www.triceedneywire.com

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About James E. Clingman

James E. Clingman is the nation's most prolific writer on economic empowerment for Black people. His weekly syndicated newspaper column, *Blackonomics*, is featured in hundreds of newspapers, magazines, and newsletters. He has written six books, the latest of which is *Black Empowerment with an Attitude*, and has been the featured speaker for numerous organizations, schools, churches, and events across the United States. Former Editor of the Cincinnati *Herald Newspaper*, Clingman is the founder of the Greater Cincinnati African American Chamber of Commerce, and has been instrumental in establishing several other Chambers of Commerce around the country, as he continues to promote economic freedom for African



James Clingman, Author, Activist, Speaker, Educator

Americans. He is an Adjunct Professor at the University of Cincinnati, where he teaches Black Entrepreneurship; he also founded Cincinnati, Ohio's Entrepreneurship High School in 2001. Clingman has received many awards for his journalistic work, including the prestigious Black Press of America's 2008 Black Press Champion Award, from the National Newspaper Publishers Association and Foundation.

Currently in his eighth year as Chairman of the Economic Development Committee of the Cincinnati Branch of the NAACP, and now serving as its President, Clingman has worked tirelessly promoting economic inclusion for Black owned businesses and has successfully initiated efforts through which millions of dollars in contracts have been secured by Black contractors as well as increases in employment.

His speeches have stirred thousands of conferees and his newspaper articles are sought after by subscribers across the United States and abroad. Mr. Clingman is available for your speaking engagement. You can reach him at 513 315 9866 or by e-mail jclingman@blackonomics.com for more information.

Clingman's economic empowerment doctrine stresses consumer education and alliances among African Americans. He offers a refreshing view of the potential within this nation's Black communities and that potential can be changed into positive action.

Source: BLACKONOMIC\$

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NORTHERN & SOUTHERN CALIFORNIA SUB-BID REQUEST ADS



Current and On-going procurement opportunities for the **Expo II Project** are Available through the project procurement website:

<https://partners.myskanska.com/usa/clients/buildexpo/Expo2/Outreach/Lists/Bidding%20Opportunities/Bids%20Due.aspx>

Bid Packages Currently available are: Signage & graphics, Flatwork – City of L.A., AC Paving, Floor & Wall tile, Bike Racks/Lockers, Permanent Striping & signs

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact Christine Burton at 310-500-1466. SBE and DBE certified firms are encouraged to participate.

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Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers
For Construction of Magnolia Avenue/BNSF Railway Grade Separation

In the City of Riverside and Home Gardens area For the
County of Riverside Transportation Department

Project No.: B7-0784

DBE Goal: 2.9%

Bid Date: October 16, 2013 – 2:00 PM

Plans and Specifications are available for view at our main office in Riverside or May be purchased from the Transportation Department at: 3525 14th Street, Riverside, California 92501, (951) 955-6780.

Quotes requested for contractors, suppliers and service providers include, but are not limited to: Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Flashing Arrow Sign, Type III Barricade, Water Pollution Control, Temporary Pavement Marking, Temporary Traffic Stripe, Channelizer, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Roadside Signs, Abandon Culvert, Cold Plane Asphalt Concrete Pavement, Remove Concrete, Bridge Removal, Clearing and Grubbing, Remove Tree, Roadway Excavation, Lead Compliance Plan, Imported Borrow, MSE Walls, Temporary Shoring, Develop Water Supply, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Fiber Rolls, Class 2 Aggregate Base, Hot Mix Asphalt, Slurry Seal, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Furnish & Drive Steel Pipe, Noise Monitoring, CIDH Concrete Piling, Prestressing, Structural Concrete (Bridge), Structural Concrete (Retaining Wall), Structural Concrete (Approach Slab), Structural Concrete (Barrier Slab), Architectural Treatment, Anti-Graffiti Coating, Decorative Tile, Minor Concrete, PTFE Bearing, Joint Seal Assembly, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Masonry Walls, Structural Steel, Painting Structural Steel, Roadside Sign, Install Sign, Reinforced Concrete Pipe, Welded Steel Pipe Casing, RCP Flared End Section, Rock Slope Protection, Slope Paving, Minor Concrete (Structure), Rock Slope Protection Fabric, Isolation Casing, Miscellaneous Metal (Bridge), Miscellaneous Iron and Steel, Bridge Deck Drainage System, Chain Link Fence, Wrought Iron Fence, Chain Link Railing, Metal Railing, Tubular Handrail, Concrete Barrier, Cable Railing, Transition Railing, Terminal System, Crash Cushion, Pavement Marking, Traffic Stripe, Pavement Marker, Landscaping, Irrigation, Signal & Lighting, Lighting & Sign Illumination, Ductile Iron Pipe, Waterline, Fire Hydrant, Sewer Pipe

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

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Skanska Estimating Dept:

1995 Agua Mansa Rd, Riverside, CA 92509 – Ph: (951) 684-5360, Fax: (951) 788-2449

Email: jerome.dipadova@skanska.com

We are requesting bid quotations from all DVBE, SBE, CBE, WBE, & MBE Subcontractors and Suppliers for the following:

**Project: Monroe Community Wellness Center
9119 Haskell Avenue, North Hills, CA 91343**

Description: Design-Build, New 1-story building. Wood frame structure. Approximately 13,600 SF.

• Prevailing Wage

• Local hiring requirements

Bid Due Date: October 18, 2013 at 2pm

Pankow

Contact: **Monica Jimenez (626) 304-1190**

199 S. Los Robles, Suite 300 • Pasadena, CA. 91101

Requesting Sub-bids from Qualified SBE/ DVBE/MBE/WBE/OBE Subcontractors for:

RFP No – 90146

**Consulting and Quality Assurance Oversight Services for Financial and Human Resources Management Systems Replacement
Los Angeles Department of Water & Power
Bid Deadline: October 3, 2013 by 2:00pm**

For information on the availability of plans and specifications and the bidder's policy concerning assistance to subcontractors in obtaining bonds, lines of credit, and/or insurance, please contact our office.

Schafer Consulting

34179 Golden Lantern #105, Dana Point, CA 92629

Phone: 949-388-4577 • Fax: 949-284-4008

Contact Person: Nancy Schafer

Email address: nschafer@schaferconsult.com



**Santa Clara Valley
Transportation Authority
Design-Build Contract DB1102F
Silicon Valley Berryessa Extension Project C700**

Procurement opportunities through Skanska-Shimmick-Herzog will be diverse and ongoing.

Please visit: www.sshjv-c700.com

frequently to see procurement opportunities and project contacts in the Bid Packages folder. Plans, specs, drawings, etc. can be found on the procurement web site.

EEO

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Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers
For Construction on State Highway in Riverside County in and near Coachella from
S. Junction Route 86S to 0.5 mile East of Coachella Canal Bridge

District 08 on Route 10

Contract No.: 08-0K2304

DBE Goal: 9%

Bid Date: October 3, 2013 – 2:00PM

Plans and Specifications are available for view at our main office in Riverside or on the Caltrans website: http://www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php

Quotes requested for Contractors, Suppliers and Service Providers include, but are not limited to: Construction Site Management, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Flashing Arrow Sign, Type III Barricade, Erosion Control, Portable Delineator, Temporary Pavement Marking, Temporary Traffic Stripe, Channelizer, Temporary Railing, Portable Changeable Message Signs, Temporary Crash Cushion Module, Roadside Signs, Remove Concrete, Clearing and Grubbing, Roadway Excavation, Develop Water Supply, Erosion Control, Fiber Rolls, Class 2 Aggregate Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Seal Pavement Joining, Roadside Signs, Install Sign, Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Alternative Flared End Section, Rock Slope Protection, Rock Slope Protection Fabric, Miscellaneous Metal, Crash Cushion, Thermoplastic Pavement Marking, Thermoplastic Traffic Stripe, Paint Traffic Stripe, Pavement Marker

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

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NORTHERN & SOUTHERN CALIFORNIA SUB-BID REQUEST ADS



Project Name: Hunter's View Phase II – Infrastructure

Location: San Francisco, California

Bid Date: October 24, 2013 @2pm

Pre-Bid Conference: October 10, 2013 @10am

Location: West Point Rd. Hunters View in San Francisco within the fenced construction site. Meet outside existing job trailer at the corner of West Point and Middle Point.

Cahill/Nibbi JV has been selected as the General Contractor for the Hunter's View Phase II Infrastructure project in San Francisco, CA. We are requesting bid proposals from qualified subcontractors including those certified with the Successor Agency to SFRA. Interested subcontractors will receive an email notification via NewForma to download bid documents in order to provide proposals no later than Thursday, October 24, 2013 @2:00pm. The project will consist of performing all building services and utility infrastructure work for Phase II. Work includes, but is not limited to demolition of building slabs and foundations, earthwork and shoring, security, survey, joint trench, site utilities and exterior improvements such as landscape, asphalt and concrete paving. The Successor Agency to SFRA participation goal has been established for this project at 50% for SBE Subcontractors and we highly encourage all certified firms MBE, WBE, SBE and LBEs to bid.

For information regarding this project
please contact Alan Holmberg via email at alanh@nibbi.com

To obtain bid and contract documents please email Kristin Medwick at kristinm@nibbi.com.

FAX OR EMAIL PROPOSALS TO:

NIBBI BROTHERS GENERAL CONTRACTORS

Fax: 415-241-2951 / Email: bids@nibbi.com.

REQUEST FOR LBE & DVBE SUBCONTRACTORS AND SUPPLIERS FOR:

El Cerrito High School Stadium

Bid #3541348-00

West Contra Costa Unified School District

BID DATE: October 2, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Building Structures, Site Concrete, Landscaping/Irrigation, Fencing, Electrical, Storm/Water/Sewer/Survey and Construction Materials

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990

Contact: Mike Crowley

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage LBE/DVBE Participation. Plans & Specs are available for viewing at our office.

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 128 Roadway and Slope, Booneville

Caltrans #01-476604

BID DATE: October 8, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Portable Changeable Message Sign, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Storm Water Annual Report, Temporary Erosion Control, Sweeping, Water Quality Sampling & Analysis, Biologist, Natural Resource Protection Plan, Destroy Well, Adjust Utilities to Grade, Cold Plane AC, Clearing & Grubbing, Develop Water Supply, Structure Excavation, Structure Backfill, Planting, Erosion Control, Hydroseed, Rumble Strip, AC Dike, Tack Coat, Ground Anchor, Minor Concrete, Bar Reinforcing Steel, Structural Shotcrete, Roadside Signs, Rock Slope Protection, Misc. Iron & Steel, Fencing, Delineator, Marker, Striping & Marking, Temporary Active Treatment System and Construction Materials

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Contact: Dan Palmer

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DL Falk Construction is requesting
subcontractor / supplier bids from certified DVBE Companies for the above project:

New Academic Campus, Project No. 11556

300 Seneca Avenue, San Francisco, CA 94112

Bid Date: October 01, 2013 at 2:00 PM

Scope includes hazmat abatement, selective demo, underground utilities, concrete patching, structural steel, metal fabrication, rough carpentry, caseworks, insulation, roofing, floor/wall/ceiling finishes, metal doors & hardware, specialties, equipments, HVAC, plumbing, electrical and etc...

D.I Falk Construction, Inc.

3256 Investment Blvd. • Hayward, CA 94545

Phone 510-887-6500 Fax 510-887-6501

Bid Documents are available for viewing at our office, or at local Builders Exchanges

Sukut Construction, LLC

Is requesting sub-bids/supplier quotes from qualified SBE, VSBE, MBE, WBE, DVBE, LBE, and OBE Subcontractors, Suppliers, and Manufacturers for the following (but not limited to) work:

Subcontractors

Electrical, Electrical Trenching, Rail Installation, Asphalt Paving, Concrete Paving, Concrete Curb & Gutter, Demolition, Structural Steel Erection, Fence and Barriers, Painting, Striping, Hazardous Material Removal, Reinforcing Steel, Survey

Vendors

Reinforced Concrete Pipe, PVC Pipe, Ductile Iron Pipe & Fittings, Ready Mix Concrete, Aggregates, K Rail, Misc. Metal, Pre-Fab Buildings, Pre-Fab Canopy, Signs, Trucking, Temporary Offices, Geotextiles, Pre-Cast Concrete Vaults, CPM Scheduling, SWPPP

HARBOR DEPARTMENT of the CITY OF LOS ANGELES

Port of Los Angeles

Berths 142-143 Backland Improvements

San Pedro, CA

Specification No. 2756

BID DATE October 15, 2013 @ 2:45 p.m.

Sub & Vendor Bids Due Prior



Sukut Construction, LLC

4010 W. Chandler Avenue, Santa Ana, CA 92704

Contact: Steve Reiser

Phone: (714) 540-5351 • Fax: (714) 545-2003 • Email: estimating@sukut.com

Plans/specs are available from owner and for viewing at our office – please call for an appointment. Subcontractors must be prepared to furnish 100% performance and payment bonds and possess current insurance and workers' comp coverage. Sukut Construction will assist Qualified Subcontractors in obtaining bonds, insurance, and/or lines of credit. Please contact Sukut Construction for assistance in responding to this solicitation. Subcontractors/Vendors will be required to sign Sukut's Standard Subcontract/Purchase Order. Copies are available for examination.

Sukut Construction's listing of a Subcontractor in its bid to the agency is not to be construed as an acceptance of all of the Subcontractor's conditions or exceptions included with Subcontractor's price quotes. Quotations must be valid for the same duration as specified by Owner for contract award.

Sukut Construction, LLC is an Equal Opportunity Employer



Sub-Bids Requested From Qualified DBE Subcontractors & Suppliers

Salt Creek Bridge Replacement

Caltrans Contract No.: 08-449104

District 08 on Route 111

DBE Goal: 12%

Bid Date: October 10, 2013 – 2:00PM

Plans and Specifications are available for view at our main office in Riverside or on the Caltrans website: http://www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php

Quotes requested for contractors, suppliers and service providers include, but are not limited to: asphalt concrete material & paving, bridge removal, fencing, imported borrow, reinforcing steel, traffic control system, AC Dike, Aggregate base, Biologist monitoring, CIDH piling, Concrete Barrier, construction area signs, Erosion Control, Fish protection, Hydro-seeding, Isolation Casing, Joint Seal, Metal beam guard rail, Minor concrete, Precast Girders, Roadway Excavation, Rock Slope protection, Steel Bridge Railing, Storm drainage, Structure excavation, Temporary & permanent striping, Temporary signal system, Trucking, Waterproofing

Skanska is interested in soliciting in Good Faith all subcontractors as well as certified DBE companies for this project. All interested subcontractors, please indicate all lower tier DBE participation offered on your quotation as it will be evaluated with your price. Please call if we can assist you in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. Skanska will also review breaking out scope packages and adjusting schedules to help permit maximum participation.

Subcontracting Requirements: Skanska's insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. and general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers Comp. Endorsements and waivers required are the Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by Skanska. Skanska will pay bond premium up to 1%. Quotations must be valid for the same duration as specified by the Owner for contract award. Conditions or exceptions in Subcontractor's quote are expressly rejected unless accepted in writing. Skanska is signatory to the Operating Engineers, Laborers, Cement Masons, Carpenters Unions and Teamsters. Subcontractors must provide weekly, one original and one copy of all certified payrolls, including non-performance and fringe benefit statements if required by law or by the Prime Contract. Subcontractor scope (including any conditions or exceptions) is required 24 hours prior to bid deadline to allow proper evaluation.

Skanska is an Equal Opportunity Employer

Skanska Estimating Dept:

1995 Agua Mansa Rd, Riverside, CA 92509 – Ph: (951) 684-5360, Fax: (951) 788-2449

Email: Tom.Evans@skanska.com

NORTHERN & SOUTHERN CALIFORNIA

SUB-BID REQUEST ADS

RGW Construction Inc. is seeking all qualified Disabled Veterans Business Enterprises (DVBE's) and Local Business Enterprises (LBE's) for the following project:

*****Bid Date Change*****

**Pinole Valley High School Detention Basin, Utilities and Paving
West Contra Costa Unified School District
Bid #3621377-01**

DVBE Goal: 3% LBE Goal: 24%

Bids Date: October 3rd, 2013 at 2:00pm

Requesting Supplier and Sub-quotes for (including but not limited to): CIDH Piles, Reinforcing Steel, Fencing, Electrical and Trucking

Scope of Work: Installation of an underground storm water detention basin system. Work also included underground work associated with future interim campus including, but not limited to, the installation of underground domestic water, fire water, storm water, sewage piping, electrical power, telecommunication, gas utilities and asphalt paving.

RGW is willing to breakout any portion of work to encourage DVBE and LBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office or from BPXpress, 4903 Central Ave., Richmond, CA (510) 559-8299. Contact **Terry McIntyre 925-606-2400** for any questions, including bonding, lines of credit, insurance, equipment or material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-1925

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BARNARD CONSTRUCTION COMPANY INCORPORATED,

an Equal Opportunity Employer, is seeking quotes from certified SBE/DVBE firms and other Subcontractors and Suppliers for the

Construction of the Owens Lake Dust Mitigation Project Phase 7a (No. 7375)

Opportunities Include: Electrical, instrumentation, process controls, fiberglass buildings, architectural landscaping, misc. waste management services, brick/stone/related material, carpentry, industrial equipment, construction machinery, concrete contractors, structural metal mfg., hardware mfg. & wholesale, masonry, telecommunications, painting, petroleum wholesale, plumbing & heating equipment/supplies/contractors, ready-mix, and water/sewer/pipeline construction.

**Owner: Los Angeles Department of
Water and Power**

**Bid Date: Tuesday, October 22, 2013 at 2:00 p.m.
Project Location: Lone Pine, California**

Plans and Specs: Complete sets are available from the Supply Chain Services, c/o Vendor Liaison Center, Room L43, 111 North Hope Street, Los Angeles, CA 90012, Phone (213) 367-2252. A deposit of \$100 will be required for each complete set.

Upon request, Barnard will assist interested SBE/DVBE firms in obtaining bonds, lines of credit and/or required insurance. Barnard will, when economically feasible, divide total contract requirements into small portions to permit maximum SBE/DVBE participation.

For additional information, please contact
**Sharon Henderson at (406) 586-1995 or
sharon.henderson@barnard-inc.com.**

BARNARD CONSTRUCTION COMPANY INCORPORATED

P.O. Box 99, Bozeman, MT 59771

Ph: (406) 586-1995 • Fax: (406) 586-3530

California License Number: 555983

Kiewit Infrastructure West Co. requests quotes from qualified, small subcontractors, and material suppliers for the following project:

**Project Owner: San Diego County Water Authority
Pipeline 3 Desal Relining San Marcos to Twin Oaks, San Marcos, California
Project Proposal Due: October 15, 2013 @ 2:00PM PDT**

(Subcontractor/Supplier Quotes Due No Later Than 12:00 PM PDT, October 15, 2013)

We are accepting quotes for the following services/supplies: Treated water steel pipeline; fabricating and supplying steel liners; fabricating and supplying outside welded steel pipe; installing, maintaining and removing environmental fencing and flagging; clearing and grubbing; dewatering; traffic control; design excavation support systems; installing and removing temporary sound walls and fencing; cutting, demolishing and disposing existing steel pipe; welding; grouting between liners and existing pipe, placing field-applied cement mortar lining; install cathodic protection test stations; place reinforcing steel for encasing welded steel pipe in concrete; removing rehabilitating, and replacing the pipelines structures and outlets; replacing existing outlet and combination air release/air vacuum valve, install new pipe outlets and air releases; disinfection of newly relined Pipeline 3 appurtenances; preparing and implementing a Water Pollution Control Plan and related Best Practices; final site restoration including hydro seeding and re-vegetation; and asphalt slurry seal of the Vallecitos Water District access road.

Quotes are to be submitted to:



Kiewit

Kiewit Infrastructure West Co.

10704 Shoemaker Ave.

Santa Fe Springs, CA 90670

Tel: (562) 946-1816, Fax: (562) 309-8201

Contact Brandon Morlet - Lead Estimator

(562) 946-1816, ext. 2428,

Brandon.Morlet@kiewit.com, for questions.

Subcontractors and suppliers can access conceptual plans and specifications via the following Water Authority's Contracting Opportunities link: www.sdcwa.org/contracting-opportunities then enter solicitation number: Specs - 617, or they may also be viewed anytime using Smart Bid Net at the following link: <https://secure.smartbidnet.com/Login.aspx>

In order to assist certified small business subcontractors and suppliers, we will divide scopes of work into economically feasible units, and will assist firms with delivery schedules, bonding, lines of credit, insurance and equipment in order to maximize participation.

We are an Equal Opportunity Employer

REQUESTING SUB-BIDS

From All Qualified Disadvantaged Business Enterprises (DBE) and other Small Businesses (SBE, WBE, MBE, VOSB, Other) Subcontractors/Sub-consultants/Suppliers/Vendors registered as a DBE or small business for:

**Clay Street/Union Pacific Railroad Grade Separation Project
Project No. 87-0753**

Owner: County of Riverside Transportation Department

Reyes Construction is requesting bids for: (Subcontractors) Asphalt Concrete, Bar Reinforcing, Cement Treated Base, Deck Seal (waterproofing), Demolition, Dewatering, Drainage Structures, Excavation, Fencing, Geomembrane Waterproofing, Landscape and Irrigation, Metal Railing, Minor Concrete, Pre-Cast Girders, Railroad Truck, Shoring, Sign Structure, Signage, Storm Drain Pipe, Striping, Traffic Control, Traffic Signals, Trucking (Suppliers): Aggregate Products, Geotextiles, Miscellaneous Metals, Plastic Pipe, Pre-cast Concrete, Ready Mix Concrete, Reinforced Concrete Pipe, Traffic Control Materials.

BID DATE: October 16, 2013 @ 2:00 pm

Reyes Construction, Inc.

State License Number 507561

1383 South Signal Drive, Pomona, CA 91766 • Phone: 909-622-2259 • Fax: 909-622-3053 • Contact: Estimating Mon-Fri 8am-5pm

Assistance will be available for obtaining Bonds,

Lines of Credit, and/or Insurance, necessary equipment, supplies, materials or related assistance services.

Plans and Specifications can be viewed online at no additional cost at

1.) <http://www.bidmail.com/Sublogin.aspx> (To request an invite please email estimating@reyesconstruction.com)

2.) Plans and Specifications may be obtained for a fee from Riverside County Transportation Department at

3525 14th Street, Riverside, CA 92501

Attn: Joel Jimenez (951) 955-6780 • Please fax quotes to: 909.622.3053

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Health Insurance Exchanges and the Affordable Care Act

■ Continued from page 1

But not everywhere. Some state governments oppose implementation or are "slow-walking" measures they need to take to make the new law work. Furthermore, the job is bigger and harder in some states than in others. In Texas, Louisiana, and Florida, none of which have set up state exchanges and in all of which opposition to the Affordable Care Act is widespread, 20 percent or more of the population is uninsured. In contrast, fewer than 10 percent of the populations are uninsured in Hawaii, the District of Columbia, Connecticut, Vermont, and Minnesota, all of which have set up state health exchanges.

I hope I am wrong, but I fully anticipate that in many states, the roll-out of the Affordable Care Act is going to be marked by confusion, error, and legitimate complaining—most of it unnecessary.

Some errors and complaints are inevitable when millions flood a new agency, using brand new computer software, staffed by newly- and sometimes inadequately-trained people.

The spirit with which the inevitable problems of implementing a major new law are confronted is critical. With good will, various stakeholders will pitch in, pinpoint the problems, and, with time and patience, fix them. That is what happened in Massachusetts. It is what will happen in those states, where the governors, legislatures, business, labor, insurers, and consumer groups recognize that they have a shared interest in bringing health insurance to millions of currently uninsured people.

But it is not what will happen in those states where officials who have staked their reputations on predictions of failure remain, defy federal law, and engage in a modern day version

of "Massive Resistance." Some newspapers, TV networks, and bloggers, shrill opponents of the Affordable Care Act, will be deeply embarrassed if their constantly repeated predictions of failure prove wrong. So, they can be expected to trumpet each mistake as confirmation of their dire warnings. Observers should keep in mind that when millions of people are applying for coverage, thousands of mistakes are inescapable. They should not lose sight of the fact that many of those mistakes will result from the uncooperative and obstructionist efforts by those who have refused to recognize that the Affordable Care Act is the law of the land and that law-abiding citizens obey the law.

Website: www.brookings.edu/research/opinions/2013/08/07-health-care-reform-aca-aaron

Source: The Brookings Institution

When It Comes To Businesses

■ Continued from page 1

to a more manageable — but still complicated — eight.

But, Sharma warns, don't get too attached to the SBA's distinctions, either, because it revises its definitions about once every five years.

Flexibility And Complexity

The National Federation of Independent Business defines small as simply "not publicly traded." That can be confusing, says Chris Whitcomb, the group's tax counsel.

"It's really hard to define what a small business is, and there are multiple definitions for a reason," Whitcomb says.

Eighty percent of its members have fewer than 20 workers, but then again, the group's members include everything from sole proprietorships to a potato chip maker with 1,500 employees. Here's another confusing wrinkle: Franchise owners can also be small businesses, even if they are part of a big, multinational brand.

"The fact that there's no common definition leads to flexibility, which is a good thing, and complexity, which is a bad thing," Whitcomb says.

The complexity manifests the most, Whitcomb says, when it comes to a small business's taxes. Depending on the size and type of business, tax incentives and structures differ, and more than 90 percent of small businesses need accountants to figure out how to file with the Internal Revenue Service.

"Once you have one employee, you're starting to think about that, and you have to think about putting things in place to take care of the payroll, to do the withholding, to file the right forms," he says.

Take, for example, the new health care law. It includes a mandate for employers with 50 or more full-time workers to either provide health insurance or pay a penalty. But 50 is far from a standard measure across the federal government.

And the IRS, like everyone else, does not have a single definition

Source: ©2013 NPR

Significant choice and lower than expected premiums available in the new Health Insurance Marketplace

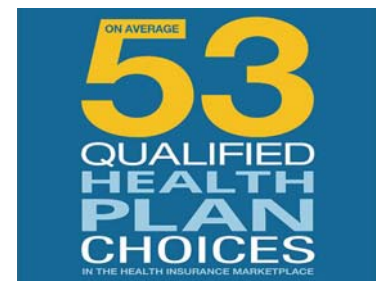
A new report released by the Department of Health and Human Services (HHS) finds that in state after state, consumers will see increased competition in the Health Insurance Marketplace, leading to new and affordable choices for consumers. According to the report, consumers will be able to choose from an average of 53 health plans in the Marketplace, and the vast majority of consumers will have a choice of at least two different health insurance companies — usually more. Premiums nationwide will also be around 16 percent lower than originally expected — with about 95 percent of eligible uninsured live in states with lower than expected premiums — before taking into account financial assistance.

"We are excited to see that rates in the Marketplace are even lower than originally projected," said Secretary Sebelius. "In the past, consumers were too often denied or priced-out of quality health insurance options, but thanks to the Affordable Care Act consumers will be able to choose from a number of new coverage options at a price that is affordable."

In less than a week, the new Marketplace will be open for business where millions of Americans can shop for and purchase health insurance coverage in one place. Consumers will be able to find out whether they qualify for premium assistance and compare plans side-by-side based on pricing, quality and benefits. No one can be denied coverage because of a preexisting condition. October 1 marks the beginning of a six-month long open enrollment period that runs through March 2014. Coverage begins as early as January 1, or in as little as 100 days from today.

Today's report finds that individuals in the 36 states where HHS will fully or partly run the Marketplace will have an average of 53 qualified health plan choices. Plans in the Marketplace will be categorized as either "gold," "silver," or "bronze," depending on the share of costs covered. Young adults will also have the option of purchasing a "catastrophic" plan, increasing their number of choices to 57 on average. About 95 percent of consumers will have a choice of two or more health insurance issuers, often many more. About 1 in 4 of these insurance companies is offering health plans in the individual market for the first time in 2014, a sign of healthy competition.

The report also gives an overview of pricing and the number of coverage options across the nation. It finds that the average premium nationally for the second lowest cost silver plan will be \$328 before tax credits, or 16 percent below projections based off of Congressional Budget Office estimates. About 95 percent of uninsured people eligible for the Marketplace live in a state where their average premium is lower than projections. And states with the low-



est premiums have more than twice the number of insurance companies offering plans than states with the highest premiums.

Premium and plan options are broken down by state where information is available. For example, the report shows that a 27-year old living in Dallas who makes \$25,000 per year will pay \$74 per month for the lowest cost bronze plan and \$139 per month for the lowest cost silver plan, taking into account tax credits. And he or she will be able to choose from among 43 qualified health plans. For a family of four in Dallas with an income of \$50,000 per year, the lowest bronze plan would cost only \$26 per month, taking into account tax credits. The majority (around 6 out of 10) of the people uninsured today will be able to find coverage for \$100 or less per month in the Marketplace, taking into account premium tax credits and Medicaid coverage.

Consumers can get help finding Marketplace coverage through a number of different resources. They can get more information through HealthCare.gov or cuidadodesalud.gov. Consumers can participate in online web chats or call 1-800-318-2596 toll free (TTY: 1-855-889-4325) to speak with trained customer service representatives, with translation services available in 150 languages. Community health centers, Navigators and other assistants are available in local communities to provide in-person help with coverage choices. Local libraries will help consumers learn about their options and hundreds of Champions for Coverage, which are public and private organizations all across the country, are helping people learn about their options and enroll in affordable coverage.

To read the report on health insurance rates, visit: http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/ib_marketplace_premiums.cfm.

To view the data on rates released today, visit: http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/datasheet_home.cfm.

Source: U.S. Department of Health & Human Services

What Is A Small Business?

According to the Small Business Administration, a small business is one that's independently owned and operated, is organized for profit and is not dominant in its field. So what does small mean? The SBA says it can be as large as 500 employees. Or as large as 1,500. Wait, what?

It turns out how big a small business can be changed to reflect. And it can depend on the company's average number of employees (over the preceding 12 months) or on sales volume (averaged over three years). For example:

- **Manufacturing** — Maximum number of employees may range from 500 to 1,500, depending on the type of product manufactured.
- **Wholesaling** — Maximum number of employees may range from 100 to 500, depending on the particular product being provided.

- **Services** — Annual receipts may not exceed \$2.5 million to \$21.5 million, depending on the particular service being provided.
- **Retailing** — Annual receipts may not exceed \$5 million to \$21 million, depending on the particular product being provided.
- **General and heavy construction** — General construction annual receipts may not exceed \$13.5 million to \$17 million, depending on the type of construction.
- **Special trade construction (like plumbing and painting)** — Annual receipts may not exceed \$7 million.
- **Agriculture** — Annual receipts may not exceed \$500,000 to \$9 million, depending on the agricultural product.

The Move Toward Democracy: Will Vietnam Be Next?

By Thi Quang Lam

Political scientists distinguish three policies available to nations facing foreign aggression: appeasement, containment and deterrence.

For small nations, which normally have no capacity for containment or deterrence, appeasement usually remains the only option. However, history teaches that appeasement only encourages further aggression: The Munich Agreement in 1939, conceding a part of Czechoslovakia to Germany, did not prevent Hitler from invading Poland and the rest of Western Europe. More recently and on a smaller scale, Vietnam's subservient behavior toward China has not prevented its historic enemy to the north from adopting a consistent pattern of expansionism in the Eastern Sea: conquest of the Paracel Islands in 1974, occupation of the Spratly archipelagos in 1979, and annexation of 12,000 square meters of territorial waters in the Vinh Bac Bo (Gulf of Tonkin) conceded by Hanoi under the 2000 Vinh Bac Bo Pact.

Recent developments in Mongolia and Burma – also known as Myanmar – show, however, that, for small nations under autocratic rule and facing aggression from more powerful neighbors, genuine democratic reforms seem to be a viable option.

The State of Mongolia, formerly known as Outer Mongolia, is the world's largest landlocked nation. It lies between Siberia to the north and China to the south. It is the original homeland of a small tribe whose leader, Genghis Khan, conquered a vast empire stretching from Asia to Europe during the 13th century.

Soviet troops invaded Mongolia in 1921 and established the Mongolian People's Republic (MPR), which became a Russian satellite in 1924. The Mongolian democratic revolution began in 1990 after the collapse of the USSR. Free elections held that year resulted in the formation of a multiparty system. Mongolia survived a long period of unprecedented violence and political chaos to become a stable and prosperous democracy, as seen in the steady economic growth demonstrated by the country in recent years.

Secretary of State Albright visited Mongolia in May 1998. The meeting led to a joint Mongolia-U.S. statement reiterating U.S. support for Mongolia's fledgling democracy and noting the "positive contribution that a secure, independent, democratic, and prosperous Mongolia can make to the stability and economic progress of the region as whole."

While the political transformation of Mongolia was gradual and somewhat cautious, the democratic revolution in Myanmar was largely unpredicted. It was implemented by a military junta that has, for six decades, ruled the country, a regime that was considered to be one of the most repressive and abusive regimes in the world.

Under President Thein Sein, the Government of Burma has initiated a series of political and economic reforms, including the release of many political prisoners, ceasefire agreements with 12 or 13 major non-state armed groups, greater freedom of the press, and parliamentary by-elections in 2012 that brought prodemocracy leader Aung San Suu Kyi and her opposition party 43 of the 44 seats they contested (out of 45), gaining approximately 11 percent representation in parliament.

To encourage further reform, the U.S. has restored full diplomatic relations with Burma and provided technical and financial assistance to the country. President Obama personally visited Burma in November 2012 to demonstrate U.S. support for the new regime.

Vietnam, which is itself facing a growing tide of economic and political dilemmas, appears likely to be the next candidate for reforms. Vietnam's economy, in fact, is in a shambles due to soaring inflation,

rampant corruption, a near-bankrupt banking system, colossal losses of state-owned enterprises, and, most importantly, the inability to export its goods and products outside ASEAN countries. On the political front, frequent mass protests and demonstrations against China's aggression in the Eastern Sea and Hanoi's inability to protect the country's territorial integrity attest to the rising popular discontent.

During his visit to the White House last July, Mr. Truong Tan Sang, Chairman of the Vietnamese Communist Party and Head of State, requested that the U.S. lift the ban on lethal weapons sales to his country, and allow Vietnam to participate in the Trans-Pacific Partnership (TPP). The advanced weaponry would be used to modernize and overhaul its dated military, while the TPP membership would allow Vietnam to export its goods and products (mainly garments, footwear and sea products) to the huge U.S. market. But President Obama told Sang that his requests can be satisfied only if Vietnam improves its human rights record.

It is becoming increasingly clear that Vietnam's problems can be resolved only by sweeping economic and political reforms.

Surprisingly enough, Vietnam may have already taken the first steps toward political liberalization. Mr. Le Hieu Dang, a civil rights lawyer and long-time member of the Vietnam Communist Party, concerned about the worsening economy and the government's inability to counter China's expansionism in the Eastern Sea and the mineral-rich Central Highlands, recently founded an opposition political party named the Social Democratic Party. Latest information indicates that a great number of intellectual dissidents and civil rights activists have joined Dang's party, while Dang himself remains free at the time of this writing.

In an era dominated by the global market and defined by political pluralism, and with the collapse of autocratic regimes across the Middle-East and North Africa, one should not be surprised if the long-awaited Asia Spring has finally arrived. The specter of a free and democratic Vietnam may already be looming on the horizon.

Thi Quang Lam is a retired bank executive and former general in the South Vietnamese Army (ARVN). He is the author of "The Twenty-Five Year Century: A South Vietnamese General Remembers the Indochina War to the Fall of Saigon" and "Hell in An Loc: The 1972 Easter Invasion and the Battle That Saved South Vietnam"

Website: <http://newamericamedia.org/2013/09/asia-spring-has-it-arrived-in-vietnam.php>

About New America Media Our History

New America Media is the country's first and largest national collaboration and advocate of 2000 ethnic news organizations. Over 57 million ethnic adults connect to each other, to home countries and to America through 3000+ ethnic media, the fastest growing sector of American journalism.

Founded by the nonprofit Pacific News Service in 1996, NAM is headquartered in California with offices in New York and Washington D.C., and partnerships with journalism schools to grow local associations of ethnic media.

NAM is dedicated to bringing the voices of the marginalized - ethnic minorities, immigrants, young people, elderly - into the national discourse. The communities of the New America will then be better informed, better connected to one another, and better able to influence policy makers.

Source: New America Media

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SBE imports certified DBEs listings from the SBA, DOT State and local agencies on a regular basis, ensuring the most up-to-date information on certified DBEs.

WWW.SBEINC.COM

Our website is where the most current bid information is made available to our DBEs. Our archive of articles and bid information is an important resource for business development.

SBE NEWSPAPERS

SBE publishes three newspapers, SBE weekly, and two monthlies: Louisiana Business Journal and Western Business Exchange, covering Construction opportunities in the western states including Alaska.

SBE WEEKLY E-NEWSLETTER

SBE Today is a twice weekly newsletter that is distributed via email to targeted 10,000 DBEs, agencies and primes.

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AFFORDABLE HEALTHCARE ACT FOR BUSINESSES



Key Provisions Under the Affordable Care Act for Self-Employed Individuals

Implementation of the Affordable Care Act occurs in stages, with many of the reforms and requirements taking effect in 2013 and 2014. Some of the provisions that may impact self-employed individuals include:

Individual Shared Responsibility Provisions

Starting in 2014, the Individual Shared Responsibility provisions of the Affordable Care Act call for each individual to have basic health insurance coverage (known as minimum essential coverage), qualify for an exemption, or make a shared responsibility payment when filing a federal income tax return. Individuals will not have to make a payment if coverage is unaffordable, if they spend less than three consecutive months without coverage, or if they qualify for an exemption for several other reasons, including hardship and religious beliefs. Minimum essential coverage includes, at a minimum, all of the following categories: Employer-sponsored coverage (including COBRA and retiree coverage), coverage purchased in the individual market, Medicare Part A coverage, Medicaid coverage, Children's Health Insurance Program (CHIP) coverage, certain types of

Veterans health coverage, and TRICARE. It does not include certain specialized coverage such as only for vision or dental care, workers' compensation, or coverage only for a specific disease or condition. For more information on the Individual Shared Responsibility requirements and exemptions that may apply, refer to this Fact Sheet from the U.S. Department of Treasury as well as these Q&As from IRS.

Individual Insurance Marketplaces

Coverage through new competitive health insurance marketplaces for individuals and small businesses will be in place January 1, 2014 with open enrollment beginning October 1, 2013. The individual health insurance marketplaces will offer a choice of four levels of benefit packages that differ by the percentage of costs the health plan covers. Individuals and the self-employed may qualify for individual tax credits and subsidies on a sliding scale, based on income. Increased access to quality, affordable health care will make it easier for potential entrepreneurs to go out on their own instead of staying at larger firms simply because of "job lock".

Coverage through Medicaid Expansion

Each state operates a Medicaid program that provides health coverage for lower-income people, families and children, the elderly, and people with disabilities. The eligibility rules for Medicaid are different for each state, but most states currently offer coverage for adults with children at some income level. In addition, under the Affordable Care Act, states have the option to expand Medicaid eligibility to include adults ages 19 – 64 with incomes up to 133% of the Federal Poverty Level (about \$15,000 per year for an individual, \$31,000/year for a family of four). To learn more about your state Medicaid program and other options available to you, use the insurance and coverage finder or visit [Medicaid.gov](http://www.Medicaid.gov).

New Medicare Assessment on Net Investment Income

On January 1, 2013, a 3.8% tax will be assessed on net investment income such as taxable capital gains, dividends, rents, royalties, and interest for taxpayers with Modified Adjusted Gross Income (MAGI) over \$200,000

for single filers and \$250,000 for married joint filers. Common types of income that are not investment income are wages, unemployment compensation, operating income from a non-passive business, Social Security Benefits, alimony, tax-exempt interest, and self-employment income.

Find Insurance Options

Find and compare health plans using this interactive tool provided by the U.S. Department of Health and Human Services. <http://finder.healthcare.gov/>

Timeline of Provisions

The Affordable Care Act timeline provided by the U.S. Department of Health and Human Services includes the next steps you can take to implement the provisions. <http://www.hhs.gov/healthcare/facts/timeline/index.html>

Source: U.S. Small Business Administration

Key Provisions Under the Affordable Care Act for Employers with Fewer Than 25 Employees

Implementation of the Affordable Care Act occurs in stages, with many of the reforms and requirements taking effect in 2013 and 2014. Some of the provisions that may impact employers with fewer than 25 employees include:

Small Business Health Care Tax Credits

The small business Health Care Tax Credit helps small employers afford the cost of health care coverage for their employees and is specifically targeted for those employers with low- and moderate-income workers. The credit is designed to encourage small employers to offer health insurance coverage for the first time or maintain coverage they already have. Since 2010, businesses that have fewer than 25 full-time equivalent employees (FTEs), pay average annual wages below \$50,000, and that contribute 50% or more toward employees' self-only health insurance premiums may qualify for a small business tax credit of up to 35% to help offset the costs of insurance. In 2014, this tax credit goes up to 50% and is available to qualified small employers that participate in the Small Business Health Options Program (SHOP).

Eligible small employers can claim the current credit through 2013, and the enhanced credit can be claimed for any two consecutive taxable years beginning in 2014 through the SHOP. To calculate your FTEs and average annual wages for the purposes of this credit, refer to this Q&A from IRS. You can also use this Small Business Health Care Credit Estimator to help you find out whether you're eligible for the credit and how much you might receive.

Small Business Health Options Program (SHOP)

Starting in 2014, small employers with generally up to 50 employees will have access to the new health care insurance marketplaces through the Small Business Health Options Program (SHOP). Currently, small businesses may pay on average 18% more than big businesses for health insurance because of administrative costs. SHOP will offer small employers increased purchasing power to obtain a better choice of high-quality coverage at a lower cost. Costs are lowered because small employers can pool their risk. To enroll, eligible employers must have an

office within the service area of the SHOP and offer SHOP coverage to all full-time employees. In 2016, employers with up to 100 employees will be able to participate in SHOP. HHS recently launched a new Call Center specifically to serve small businesses with 50 or fewer employees interested in the SHOP Marketplace. For more information, call 1-800-706-7893 (TTY users: 1-800-706-7915) from Monday through Friday, 9 a.m. to 5 p.m. EST.

Employer Notice to Employees of the New Health Insurance Marketplace

Under the Affordable Care Act, employers covered by the Fair Labor Standards Act (generally, those firms that have at least one employee and at least \$500,000 in annual dollar volume of business), must provide notification to their employees about the new Health Insurance Marketplace; inform employees that they may be eligible for a premium tax credit if they purchase coverage through the Marketplace; and advise employees that if they employee purchase a plan through the Marketplace, they may lose the employer contribution (if any) to any

health benefits plan offered by the employer. Employers are required to provide this notice to all current employees by October 1, 2013, and to each new employee at the time of hire beginning October 1, 2013, regardless of plan enrollment status (if applicable) or of part-time or full-time status. The Department of Labor has provided employers with two sample notices they may use to comply with this rule, one for employers who do not offer Download Adobe Reader to read this link content a health plan and another for employers who offer a health plan Download Adobe Reader to read this link content for some or all employees. For more information refer to DOL's Technical Guidance.

Summary of Benefits and Coverage (SBCs) Disclosure Rules

Employers are required to provide employees with a standard "Summary of Benefits and Coverage" form explaining what their plan covers and what it costs. The purpose of the SBC form is to help employees better understand and evaluate their health

Continued on page 16

AFFORDABLE HEALTHCARE ACT FOR BUSINESSES



Obama Administration: 'Affordable Care Act' Can Help Minorities Overcome Health Disparities



By Lynette Holloway

Consider these well-known statistics: About 18.8 percent of African-Americans under the age of 65 do not have health insurance, minorities who live and work in low socioeconomic circumstances are at an increased risk for mortality, and Blacks have a higher death rate than Whites for treatable diseases such as diabetes, coronary heart disease and stroke, according to federal statistics.

No one can ignore the fact that Blacks bear the most severe burden of HIV of all racial and ethnic groups in the U.S., according to a report released last month by the CDC. Compared with other races and ethnicities, African Americans account for a

higher proportion of HIV infections at all stages of disease—from new infections to death.

The Obama administration hopes to address at least some of these issues through the Affordable Care Act, which is being rolled out in increments. And with April serving as National Minority Health Month, Kathleen Sebelius, Secretary of Health and Human Services, seized the moment to reflect on eliminating health disparities.

In a prepared statement released by the White House, Sebelius bolstered the CDC's grim statistics, saying that while the nation has made significant progress in reducing health disparities over the last 50 years, historically minorities have been less likely to receive preventive care, and more likely to suffer from serious illnesses. She also pointed out that minorities have been less likely to have access to quality health care and insurance coverage.

"Because of the Affordable Care Act, the landmark legislation signed by President Obama, we are making strides in advancing quality, affordable health coverage regardless of race or ethnicity," she said in the statement. "The health care law addresses

the needs of minority populations and other underserved groups by investing in prevention, supporting improvements in primary care and Medicare, and making health care coverage affordable and accessible for all Americans. The theme for National Minority Health Month this year is 'Advance Health Equity Now: Uniting Our Communities to Bring Health Care Coverage to All.'"

Hilary O. Shelton, director of the NAACP's Washington Bureau and senior vice president for advocacy and policy, said the group has worked closely with Sebelius to help stamp out disparities and inequities in health care.

"It's important that we don't address health care with too broad of a brush," he told NewsOne. "It has to be done surgically—no pun intended—because of disparities and inequities in minority health care. We do know that staying healthy relates to a variety of factors, including affordable health care, the environment and education. We really hope to educate people about the importance of preventive care."

Shelton praised first lady Michelle Obama's Let's Move! Campaign for promoting healthy diets and community gardening, among other things. "She is doing great things to educate people about preventative health care. She's showing people things they can do for themselves."

Beyond that, later this year millions of Americans will gain access to health coverage that meets their needs and fits their budget no matter who they are or where they live, Sebelius said in the release. The new Health Insurance Marketplaces should give uninsured Americans or those who buy their own an easier way to shop for insurance coverage. Starting Oct. 1, 2013, Americans can enroll through the Marketplaces for health coverage beginning as early as Jan. 1, 2014.

"For the first time, Americans will be able to go to one place to learn about their coverage options and be able to make side-by-side comparisons of private insurance plans," she said. "With a single application, they will also be able to find out if they qualify for a new kind of tax credit that lowers their monthly premiums. And because the law finally bans discrimination against pre-existing conditions like diabetes or asthma, nobody will be turned away because of their health status."

Sebelius went on to urge Americans to use this month to seek new ways to evaluate health equity.

"Let's recommit ourselves and our communities to act now to eliminate health disparities and increase access to quality care," she said. "We cannot afford to wait."

Source: <http://newsone.com>

For-Profit Online Insurance Brokers Gear Up To Sell Obamacare

by Eric Whitney

When the Affordable Care Act was working its way through Congress, Gary Lauer was nervous. Part of the bill sounded grim. It said people could buy required health coverage online, but only through websites run by state and federal governments.

"That was going to pretty much delete us from the landscape," he says.

That's because his company, , is the country's biggest online health insurance broker. If he could work with the government, the new requirement for Americans to buy health insurance sounded great. And subsidies would help lower-income people afford the product he sells.

"We're facing a market here that's easily gonna double if not triple in size," Lauer says.

So Lauer made dozens of flights between Silicon Valley and Washington, D.C., lobbying for access to the new market. This summer he got it. The federal government agreed to allow eHealth and five other online brokers to sell plans in the new subsidized marketplaces.

The White House's point person for signing up as many people as possible for health coverage, , says the government is going to need help.

"It's one more avenue for individuals to access coverage to health insurance. Agents and brokers do a tremendous amount of work, so to

that extent they're valued partners and we want to work with them," she says.

Lauer is happy to be a partner. But there's a new rub: He's also competing with the federal government, which is running online health insurance markets. And he's at a disadvantage.

For starters, the company has yet to sell a single policy on the new marketplaces, since they don't open until Oct. 1. Second, insurance companies pay eHealth a commission for each policy it sells as a result of listings on its website. The federal government's websites won't charge insurers this commission.

Steve Harper, an analyst with Lazard

Continued on page 12



NORTHERN CALIFORNIA

PUBLIC LEGAL NOTICES

UNIVERSITY OF CALIFORNIA
SAN FRANCISCOADVERTISEMENT FOR CONTRACTOR
PREQUALIFICATION

Subject to conditions prescribed by the University of California, San Francisco (University), responses to the University's prequalification documents for a BEST VALUE JOB ORDER CONTRACT are sought from bidders for the following:

UCSF HSIR UTILITY
SEISMIC SUPPORT RETROFIT
Project No.: M2678UNIVERSITY OF CALIFORNIA,
SAN FRANCISCOPREQUALIFICATION OF PROSPECTIVE
BIDDERS:

The University has determined that bidders who submit bids on this project must be prequalified. Prequalified bidders will be required to have the following California Contractor's license(s) classification:

B - GENERAL BUILDING CONTRACTOR
ANDC20 - WARM-AIR HEATING, VENTILATION &
AIR-CONDITIONING (HVAC)

GENERAL DESCRIPTION OF WORK:

The University is seeking to hire a Contractor for retrofit work that will be delivered by Job Order Contracting (JOC). Work under the JOC will include bring the potentially hazardous wet services up to current seismic code in public exit pathways at the HSE and HSW stairwells. The services in question are the Hot Water Systems, Steam Systems, Acid Waste and Natural Gas.

The Job Order Contract awarded under this solicitation will have a Maximum Job Order Contract amount of \$500,000 for the initial term with two possible extensions for \$500,000 each. Individual Job Order authorizations will range from \$5,000 to \$500,000.

PREQUALIFICATION SCHEDULE:

Prequalification Documents will be available beginning **September 24, 2013 at 10AM** by requesting via e-mail to prequal@ucsf.edu with the following information: Company name, address, phone and fax nos. Please reference Project No. M2678 in the subject line. You will be sent an email with a link to the questionnaire. The questionnaire has been created using an online software.

Questionnaires are to be completed by **October 8, 2013 at 3 PM.**

Any questions or requests for clarifications or interpretation of the Prequalification Documents must be submitted in writing to **Jodi Soboll**, Associate Director - Capital Programs at email address Jodi.Soboll@ucsf.edu by **3 PM, September 27, 2013**. Questions received after the above-noted deadline may be answered at the discretion of the University.

Any person or entity not satisfied with the outcome of the prequalification must file a writ challenging the outcome within 10 calendar days from the date of the University's written notice regarding prequalification determination. Any assertion that the outcome of the prequalification process was improper will not be a ground for a bid protest. However, the University reserves the right to accept late submissions and to request, receive, and evaluate supplemental information after the above time and date at its sole determination.

The dates, times, and location set for receiving and opening of bids will be set forth in an Announcement to Prequalified Bidders and Advertisement for Bids.

The University reserves the right to reject any or all responses to Prequalification Questionnaires and to waive non-material irregularities in any response received.

All information submitted for prequalification evaluation will be considered official information acquired in confidence and the University will maintain its confidentiality to the extent permitted by law.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy.

THE REGENTS OF THE UNIVERSITY
OF CALIFORNIA
University of California, San Francisco
September, 2013

STATE OF CALIFORNIA

State of California - Natural Resources Agency
DEPARTMENT OF PARKS
AND RECREATION
PUBLIC WORKS
NOTICE TO CONTRACTORS

The Department of Parks and Recreation, Monterey District, is seeking bids for **CONTRACT C1364005 - HVAC System Upgrades - Monterey District Office (Boiler Project)**

Optional JOB SHOWING: Monday, October 7, 2013 TIME: 9:30 a.m.

Job Showing Location: 2211 Garden Road, Monterey, CA 93950

CONTRACT ADMINISTRATOR: Delane Hurley - delane.hurley@parks.ca.gov

PROJECT MANAGER: Mike Zuccaro - mike.zuccaro@parks.ca.gov

REQUIRED LICENCE(S): C4 - Boiler, Hot Water Heating and Steam Fitting Contractor

Budget/Engineer's Range Estimate: \$200,000. - \$260,000.

Contractor Questions Due on Bid Sync by October 8, 2013 before 3:30 p.m.

State Answers will be posted to BidSync by 8:30 a.m. October 9, 2013

Public Bid Opening - October 9, 2013 2:30 p.m.

Project Completion: Within 60 days of Notice to Proceed

It is the expectation of the Department of Parks and Recreation that on premises, construct and deliver all materials and labor, tools, supplies, equipment, needed transportation, and all other items of expense necessary to complete the following:

Replace the existing original boiler and associated equipment and provide an energy management system (EMS). Additionally, a range hood and exhaust flue through roof to be installed in the District Office break room. Work will include but not be limited to: full air and water balancing of heating and ventilating system; clean and make various repairs to all existing supply volume dampers and covers at floor outlets; replace existing thermostats with new zone sensors; all affected finish surfaces to be patched and finished to match existing. Contractor responsible for any needed asbestos removal from boiler equipment or pipes being removed. Asbestos removal must meet State and Federal laws and regulations. See packet for full specifications and drawings on Bidsync under contract number C1364005.

UNIVERSITY OF CALIFORNIA
SANTA CRUZ

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Santa Cruz sealed bids for a lump-sum contract are invited for the following work:

TELECOMMUNICATIONS
INFRASTRUCTURE UPGRADES
PHASE A SOUTH CORE
Project Number: 1327

Description of Work: New construction of an approximately 1,232 sq. ft. building on the existing UCSC campus to house telecommunications racks and equipment. This project is one component of an overall campus wide telecommunications infrastructure upgrade (TIU) project.

Bid Deadline: Sealed bids must be received on or before **Tuesday, October 8, 2013 at 3:00 PM.**

Bids will be received only at:
Physical Planning and Construction,
UNIVERSITY OF CALIFORNIA, Santa Cruz
1156 High Street, Barn G, Contracts Trailer
Santa Cruz, CA 95064
831-459-2366 / 831-459-5540

PLEASE VISIT OUR WEBSITE AT:
<http://ppc.ucsc.edu> FOR THE TEXT OF THE
FULL ADVERTISEMENT AND INFORMATION
ON HOW TO OBTAIN BID DOCUMENTS.



SAN FRANCISCO UNIFIED SCHOOL DISTRICT

ANNOUNCEMENT
SAN FRANCISCO
UNIFIED SCHOOL DISTRICT'S
LOCAL HIRE REGISTRATION
DEADLINE: Continuous

The San Francisco Unified School District is creating an ongoing, continuous registry of contractors, subcontractors, suppliers and other construction related services for bidding and subcontracting current projects under its Proposition A Bond Program. This registry is part of the District's Local Hire Policy, implemented through its Project Labor Agreement with the Building Trades Council with the aim of:

- Working towards a minimum of 25% of total construction worker hours by local residents.
- Insuring that a minimum of 50% total apprentice hours are by local residents.
- Encouraging sponsorship of internships for every \$2.5 million dollars in construction contract value through a Construction Internship Program, defined by the Project Labor Agreement.

Both local (San Francisco-based) and non-local contractors, subcontractors and suppliers are eligible and encouraged to apply for inclusion in the District's Local Hire Registry. Contractors and subcontractors meeting the goals of the District's Local Hire Policy are also eligible to apply for non-PLA and other projects under the District.

Registration is ongoing. Applications for the District's Local Hire registry are available online at: <http://sfusd.edu/localhireregistration>. For further information on SFUSD's Local Hire Registration, call (415)241-6152, ext. 1528, OR email Fe Bongolan, Contracts Administrator at BongolanF@sfusd.edu.

How Small Business Owners
Get Health Insurance

Continued from page 1

more affordable. In fact, an estimated 60% of small business owners now buying insurance in the individual market have incomes up to 400% of the poverty level and would be eligible for tax credits in exchanges or Medicaid, and 83% of owners who are now uninsured would be eligible for subsidized coverage (split about equally between tax credits and Medicaid).

It may be that we can gain more insight into the implications of policy issues like health reform for small business by focusing less on the businesses themselves and more on the people who own them.

<http://healthreform.kff.org/en/notes-on-health-insurance-and-reform/2012/sepember/how-small-business-owners-get-health-insurance.aspx>

Census tables on firm sizes, receipts and payrolls:

<http://www.census.gov/econ/smallbus.html>

Source: Physicians for a National Health Program



SAN FRANCISCO UNIFIED SCHOOL DISTRICT

ANNOUNCEMENT

GENERAL CONTRACTOR AND
MECHANICAL, ELECTRICAL AND
PLUMBING SUBCONTRACTOR
PREQUALIFICATION PROCEDURES

Deadline for Submission: November 8, 2013

The San Francisco Unified School District is creating a final Qualified Bidder List. All General Contractors and Mechanical, Electrical and Plumbing Subcontractors who intend to bid on District projects eligible for state funding must be on the final Qualified Bidder List. No bid will be accepted from contractors that are not on the Qualified Bidder List.

Statements of Contractor Qualifications are to be submitted to the Contracts Office, Room 208 at 135 Van Ness Avenue, San Francisco no later than 2:00 P.M., November 8, 2013.

Pursuant to AB 1565, starting January 1, 2014, it is mandatory that all General Contractors and Mechanical, Electrical and Plumbing Subcontractors who intend to submit a bid on state funded projects must provide all materials requested in this Prequalification Application and be approved by San Francisco Unified School District to be on the final Qualified Bidder List. **These potentially state funded projects include but are not limited to:** Roosevelt MS, SOTA/Academy of Arts & Science HS, Burton HS, Daniel Webster ES, McCoppin ES, Garfield ES, James Lick MS, Jose Ortega ES, Lafayette ES, Longfellow ES, McKinley ES, Paul Revere ES and Sunnyside ES.

Contractor Qualification packages are available online at <http://www.sfusd.edu/en/doing-business-with-sfusd/current-rfps-rfqs-and-rfis.html>, or for pick-up at the Contract Office Room 208, 135 Van Ness Avenue, San Francisco from **October 1, 2013 to November 1, 2013** between 8:00 AM and 4:00 PM. The qualification package will provide a Pre-Qualification Application and detailed related information. The District will conduct a **series of pre-submittal conferences at Nourse Auditorium, 135 Van Ness Avenue, San Francisco, CA on the following dates:**

October 9, 2013

October 16, 2013

October 23, 2013

All meetings will begin promptly at 10:00 a.m. and end at noon. Those planning to submit statements of qualification are encouraged to attend at least one meeting. The District will make a presentation on the qualification packages and answer questions on the package requirements. Driving, public transit options and available public parking for the meetings can be found on the District website at <http://www.sfusd.edu/en/doing-business-with-sfusd/current-rfps-rfqs-and-rfis.html>.

For further information on the forms and the pre-submittal conference meetings, email: BongolanF@sfusd.edu. The Qualified Bidder List is valid for one calendar year from date of approval. This process will be conducted semi-annually until AB 1565 becomes inoperative.



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of the latest **SBE Newspaper** and **SBE Newsletter**

NORTHERN CALIFORNIA

PUBLIC LEGAL NOTICES

CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKSContract No. 2200J
(ID No. FCE14020)PROPOSITION K CURB RAMPS
FISCAL YEAR 2012-2013

Sealed bids will be received at 1155 Market St., 4th Flr, SF, CA 94103 until **2:30 p.m. on October 2, 2013**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work to be done under this contract is located at various intersections in San Francisco, California and consists of curb ramp construction, sewer replacement, traffic routing and all other related and incidental work. The time allowed for completion is 180 consecutive calendar days. The engineer's estimate is in excess of \$550,000. For more information, contact the Project Manager, Kenneth Spielman at 415-437-7002.

This Project shall incorporate the required partnering elements for **Partnering Level 1**. Refer to Section 01 31 33 for more details.

Pursuant to San Francisco Administrative Code (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

The Specifications include liquidated damages. Contract will be on a Lump Sum Bid Items With Unit Prices basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **September 18, 2013, 1:30 p.m.**, at 1680 Mission Street, 4th Floor.

For information on the City's Surety Bond Program, call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Department of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with SFAC Chapter 12P, Minimum Compensation Ordinance.

Right reserved to reject any or all bids and waive any minor irregularities.

9/12/13
CNS-2532408#
SMALL BUSINESS EXCHANGE

CITY & COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKSContract No. 2066J
(ID No. FCE14016)PAVEMENT RENOVATION, SEWER
REPLACEMENT, AND WATER MAIN
INSTALLATION - GOUGH STREET

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m. on October 16, 2013**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, California 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works". Please visit the DPW's Contracts, Bid Opportunities and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located on Gough Street between Otis/McCoppin Street and Bay Street and includes pavement renovation, curb ramp construction, sewer replacement, water main installation, traffic signal conduit and pullboxes, traffic routing, and all related and incidental work. The time allowed for completion is 475 consecutive calendar days. The Engineer's estimate is in excess of \$7,500,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 2**. Refer to Section 01 31 33 for more details.

Pursuant to San Francisco Administrative Code (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

The Specifications include liquidated damages. Contract will be on a Lump Sum Bid Items With Unit Prices basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **September 30, 2013, 1:30 p.m.**, at 1680 Mission Street, 2nd Floor.

For information on the City's Surety Bond Program, call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with San Francisco Administrative Code Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Department of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with SFAC Chapter 12P, Minimum Compensation Ordinance.

Right reserved to reject any or all bids and waive any minor irregularities.

9/26/13
CNS-2537256#
SMALL BUSINESS EXCHANGE

UC SAN FRANCISCO MEDICAL CENTER

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, San Francisco Medical Center, sealed bids for a Job Order Contract are invited for the following Work:

Firestop Work, Duct Cleaning,
Sealing And Minor Repairs

Contract No.: JC0007

UNIVERSITY OF CALIFORNIA,
SAN FRANCISCO MEDICAL CENTER

DESCRIPTION OF WORK:

The University is seeking to hire a Contractor for renovation work that will be delivered by Job Order Contracting (JOC). As described in more detail in the bidding documents, work under the JOC will be limited to the following:

Fire Stop Work: Inspect areas of multiple UCSF Medical Center buildings. Repair minor non-conforming penetrations and joints discovered during the inspection using UL classified materials and fire stop systems.

Duct Cleaning: Remove visible surface contaminants and deposits from within the Heating, Ventilating and Air Conditioning (HVAC) system.

Duct Sealing: Perform a complete Thermal Imaging Survey to identify all leakage points. Prepare and seal all identified leaks internally including points of connections, transitions and fire damper assemblies. Repair air handler access doors, seals, and pipe penetrations.

Infection Control: Provide Infection Control for 3rd Parties working at the UCSF Medical Center as re-

quested.

Documentation & Reporting: Provide written reports and photo documentation of work scope as requested.

Work performed under this Job Order Contract will be stand alone; any similar work that is performed as part of another project will be integral to that project and not considered within the scope of this contract.

The Job Order Contract awarded under this solicitation will have a Maximum Job Order Contract amount of \$500,000.00 for the initial one (1) year term with two (2) one (1) year options for, \$500,000.00 each. Individual Job Order authorizations will range from \$2,500 to \$500,000.

BIDDER QUALIFICATIONS: To be eligible for consideration of award, bidders must have the minimum experience and certify their firm has not been cited by the Medical Center for health, safety, infection control or interim life safety violations, set forth in the Supplementary Instructions To Bidders.

Bidders must submit qualification documents as an attachment to the Bid Form.

PROCEDURES:

Bidding Documents will be available to Bidders at 10:00 am Tuesday September 24, 2013 and will be issued only from:

UCSF Documents Media & Mail (UCSF-DMM)
1855 Folsom Street, Room 135
San Francisco CA 94103

Contact Persons: Ben La (415) 476-5030 (9AM-5PM)
Lisa Gee (415) 502-4523
Fax No. (415) 476-8278

Bidding Documents can be viewed and may be

ordered on line at the following website address:

<http://www.ucsfplans.com/>
Click "UCSF Medical Center" link

Bidders must attend a mandatory pre-bid conference on **Tuesday October 1, 2013 at 10:00 AM**. For details, see above website address.

Bids will be received only at Office of Design and Construction, University of California, San Francisco, Medical Center, 3333 California Street, Suite 115, San Francisco, CA 94118. Phone: (415) 885-7257. Bid Deadline: Sealed bids must be received on or before 2:00 PM, on **Tuesday October 15, 2013**. And Bids will be opened after 2:05 P.M.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid:

LICENSE CLASSIFICATION: General Building Contractor or Non Specialized Contractor (Duct Cleaning)

LICENSE CODE: B or D64

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA
University of California, San Francisco Medical Center
August 2013

PUBLIC NOTICE

You are invited to the Business Outreach Committee (BOC) "Meet the Primes" event which provides opportunities for small and disadvantaged businesses to network with Prime Contractors on:

Thursday, October 3, 2013

9:00 a.m. to 12:30 p.m. at

Santa Clara Valley

Transportation Authority (VTA)

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San Jose, California 95134

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There will be opportunities to meet with various Bay Area Transportation Agencies as well as the Prime Contractors listed below:

Balfour Beatty, CH2MHill, DeSilva Gates, Ghirardelli, Hatch Mott MacDonald, Mark Thomas, Parsons Transportation Group, PGH Wong, Robert A. Bothman, URS, Skanska, Shimmick, Herzog, Granite Rock, Gordon Ball, TY Lin, Aldridge, Rosendin Electric, and LAN



NORTHERN & SOUTHERN CALIFORNIA PUBLIC LEGAL NOTICES



UCLA

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a Job Order Contract are invited for the following work:

FIRE LIFE SAFETY JOB ORDER CONTRACT - UNIVERSITY APARTMENTS 2013 Project Number UAEL-2013

DESCRIPTION OF WORK: University is seeking to hire a contractor to perform single trade fire life safety construction work that will be delivered by Job Order Contracting (JOC) and occurring in UCLA off-campus University Apartment facilities. A list of University buildings applicable to this scope is contained in the bidding documents. Work applicable to this contract consists of: repairs and/or replacement of CCTV, building entry equipment and City of Los Angeles Fire Department Regulation 4 C10/C16 testing and related repairs required by University and valued between \$5,000.00 and \$250,000.00. The types of equipment addressed by the regulation (Regulation 4) include, without limitation:

Automatic Fire Sprinkler Systems
Building Automation and Control Systems
Central Station Signaling Systems
Elevator Emergency Service
Emergency Lighting Systems
Emergency and Standby Power Systems
Fire Department Communication and Emergency

Voice Alarm Signaling Systems
Fire Protection Assemblies
Fire Protective Signaling Systems
Fire Pumps
Gas Detection and Alarm Systems
Smoke Management Systems
Standpipe Systems.

The Job Order Contract will have a Maximum Contract Value of \$1,500,000.00 for the 1-year Base Term, and \$1,750,000.00 during each 1-year Option Term, if exercised by University.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 24, 2013 and will be issued at:

ARC
2435 Military Ave.
Los Angeles, CA 90064
Telephone (310) 477-6501
Website: <http://socal.fordgraphics.com/>

2. Bidders may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

BID DEADLINE: Bids will be received only at the following location:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365

310-825-7015

and must be received at or before:

2:00 p.m., October 22, 2013

MANDATORY PRE-BID CONFERENCE: A mandatory Pre-Bid Conference will be conducted on October 1, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in the Conference in its entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Ken MacKenzie at 310-983-3807.

(NOTE: Bidders are advised that parking may be difficult. Bidders should allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference will last at least 2 hours.)

LICENSE REQUIREMENTS: The successful Bidder will be required to have both of the following California current and active contractor's licenses at the time of submission of the Bid:

C-10 License (Electrical) AND
C-16 License (Fire Protection)

In addition, at least one direct employee of successful Bidder's firm (or direct employee of successful Bidder's subcontractor's firm, if applicable) must possess a Valid Certificate of Fitness to

perform City of Los Angeles Regulation 4 testing and certification.

PREQUALIFICATION: To be allowed to submit a bid, Bidders must have the minimum experience set forth in the Prequalification Questionnaire contained in the Bidding Documents and posted on the website listed below. Bidder's completed Prequalification Questionnaire must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., October 8, 2013

A Contractor License Fee of 1% of the Job Order Sum for every Job Order shall be paid directly by the Contractor to The Gordian Group as set forth in 6.3.10 of the Supplementary Instructions to Bidders.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

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<http://www.capitalprograms.ucla.edu>)



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ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a Unit Price Job Order ("UPJO") contract are invited for the following work:

ELECTRICAL UNIT PRICE JOB ORDER - FACILITIES MANAGEMENT 2013 Project Number 3744147

DESCRIPTION OF WORK: The University is seeking to hire a contractor to perform electrical construction work on an "as needed" basis that will be delivered by Unit Price Job Order (UPJO), and occurring on the UCLA Westwood campus. As described in more detail in the Bidding Documents, work under the UPJO will be limited to the following:

Electrical construction work related to Minor Capital Improvement Projects as well as work which includes repairs of, or alterations to, campus buildings, structures, or facilities to continue their usability at the designed level of service. Each Job Order shall have at least 51% of the work within the advertised license classification specified herein. Work outside said license classification may be self-performed by Contractor when said work is considered incidental and supplemental. In such cases, the value of said incidental and supplemental work shall not exceed 5% of the Job Order Sum. If the work outside the Contractor's license classification exceeds 5% of the Job Order Sum, then Contractor must either hold the appropriate additional specialty license classification or subcontract the work to an appropriately licensed subcontractor.

Refer to Exhibit 20 of the bidding documents for electrical construction work excluded from this UPJO.

The total combined cost for all Job Orders issued will not exceed the Maximum Contract Value of \$2,000,000.00 during the 1-year Base Term and \$2,000,000.00 during each 1-year Option Term, if exercised by University. When the work of a job consists only of the trade of this UPJO, the cost of

any individual Job Order Authorization will be from \$50,000.00 to \$500,000.00. When the work of a job consists of multiple trades, the cost of any individual Job Order Authorization for this UPJO will be from \$750.00 to \$500,000.00.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 26, 2013, and will be issued at:

ARC
2435 Military Ave.
Los Angeles, CA 90064
Telephone (310) 477-6501
Website: <http://socal.fordgraphics.com/>

2. Bidders may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

BID DEADLINE: Bids will be received only at the following location:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365
310-825-7015

and must be received at or before:

2:00 p.m., October 24, 2013

MANDATORY PRE-BID CONFERENCE: A mandatory Pre-Bid Conference will be conducted on October 3, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in the Conference in its entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Steven Chang at 310-983-3151.

(NOTE: Bidders are advised that parking may be difficult. Bidders should allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference will last at least 2 hours.)

LICENSE REQUIREMENTS: The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid:

C-10 License (Electrical)

PREQUALIFICATION: To be allowed to submit a bid, Bidders must have the minimum experience set forth in the Prequalification Questionnaire contained in the Bidding Documents and posted on the website listed below. Bidder's completed Prequalification Questionnaire must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., October 10, 2013

Bid Security in the amount of \$25,000 shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

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For-Profit Online Insurance Brokers

■ Continued from page 9

Capital Markets in New York, says he thinks insurance companies are going to keep paying eHealth to market their products, even if they can get the same service free of charge from the federal government.

"The insurance companies view eHealth as an effective vehicle for distribution," he says. "That's why they're willing to pay the commission. Nobody really knows if the federal exchange on its own will be as effective as eHealth."

Insurance companies need customers and want as many young and healthy ones as they can get. Halper says health insurance is a complicated product to sell. People don't go online shopping for it for fun like they do for shoes or cars or new TVs, and eHealth has expertise in taking customers all the way from window shopping to closing a sale.

"Only around 50 or 60 percent of applicants actually complete the process; eHealthInsurance can help. That's the value," Lauer says.

Source: <http://www.npr.org>



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SOUTHERN CALIFORNIA

PUBLIC LEGAL NOTICES

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ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Los Angeles, sealed bids for a Unit Price Job Order ("UPJO") contract are invited for the following work:

**SUSPENDED ACOUSTICAL CEILING UNIT
PRICE JOB ORDER - FACILITIES
MANAGEMENT 2013
Project Number 3744149**

DESCRIPTION OF WORK: The University is seeking to hire a contractor to perform suspended acoustical ceiling construction work on an "as needed" basis that will be delivered by Unit Price Job Order (UPJO), and occurring on the UCLA Westwood campus. As described in more detail in the Bidding Documents, work under the UPJO will be limited to the following:

Suspended acoustical ceiling work related to Minor Capital Improvement Projects as well as work which includes repairs of, or alterations to, campus buildings, structures, or facilities to continue their usability at the designed level of service. Each Job Order shall have at least 51% of the work within the advertised license classification specified herein. Work outside said license classification may be self-performed by Contractor when said work is considered incidental and supplemental. In such cases, the value of said incidental and supplemental work shall not exceed 5% of the Job Order Sum. If the work outside the Contractor's license classification exceeds 5% of

the Job Order Sum, then Contractor must either hold the appropriate additional specialty license classification or subcontract the work to an appropriately licensed subcontractor.

Refer to Exhibit 20 of the bidding documents for suspended acoustical ceiling construction work excluded from this UPJO.

The total combined cost for all Job Orders issued will not exceed the Maximum Contract Value of \$1,000,000.00 during the 1-year Base Term and \$1,000,000.00 during each 1-year Option Term, if exercised by University. When the work of a job consists only of the trade of this UPJO, the cost of any individual Job Order Authorization will be from \$50,000.00 to \$500,000.00. When the work of a job consists of multiple trades, the cost of any individual Job Order Authorization for this UPJO will be from \$10,000.00 to \$200,000.00.

BIDDING DOCUMENTS:

1. Bidding Documents will be available beginning on September 11, 2013, and will be issued at:

ARC
2435 Military Ave.
Los Angeles, CA 90064
Telephone (310) 477-6501
Website: <http://socal.fordgraphics.com/>

2. Bidders may view the Bidding Documents online at the ARC PlanWell Public Plan Room, and purchase digital and/or hard copies of the Bidding Documents by contacting ARC as indicated above. All parties will make arrangements with and payment to ARC directly. (NOTE: Bidding Documents will not be issued at the University's office.)

BID DEADLINE: Bids will be received only at the following location:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365
310-825-7015

and must be received at or before:

2:00 p.m., October 16, 2013

MANDATORY PRE-BID CONFERENCE: A mandatory Pre-Bid Conference will be conducted on September 18, 2013 beginning promptly at 10:00 a.m. Only bidders who participate in the Conference in its entirety, will be allowed to bid on the Project as prime contractors. Participants must arrive at or before 10:00 a.m. Persons arriving later than said time will not be allowed to bid on the Project as prime contractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact Steven Chang at 310-983-3151.

(NOTE: Bidders are advised that parking may be difficult. Bidders should allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference will last at least 2 hours.)

LICENSE REQUIREMENTS: The successful Bidder will be required to have one of the following California current and active contractor's

licenses at the time of submission of the Bid:

**C-02 License (Insulation & Acoustical)
OR
D-50 License (Suspended Ceilings)**

PREQUALIFICATION: To be allowed to submit a bid, Bidders must have the minimum experience set forth in the Prequalification Questionnaire contained in the Bidding Documents and posted on the website listed below. Bidder's completed Prequalification Questionnaire must be received at the above-listed University Contracts Administration office in a sealed envelope no later than:

3:00 p.m., September 25, 2013

Bid Security in the amount of \$25,000 shall accompany each Bid. The surety issuing the Bid Bond shall be, on the Bid Deadline, an admitted surety insurer (as defined in California Code of Civil Procedure Section 995.120).

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

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ADVERTISEMENT OF REQUEST FOR PREQUALIFICATION

STRUCTURAL CONCRETE

**MODIFIED PER ADDENDUM
NUMBER 2**

NOTICE IS HEREBY GIVEN that the University of California, Los Angeles ("UCLA" or "University") invites entities to complete and submit a Prequalification Questionnaire and other requested information, for the purpose of prequalifying to submit a bid for Structural Concrete trade work for the following project ("Project"):

**PROJECT: LUSKIN CONFERENCE
AND GUEST CENTER**

**COLLEGE: UNIVERSITY OF
CALIFORNIA, LOS ANGELES**

Entities wishing to be considered for Prequalification ("Applicants") must submit a Prequalification Questionnaire and other information as required by the Instructions to Applicants ("Instructions") that are a part of the UCLA "Request for Prequalification" of Entities for the LUSKIN CONFERENCE AND GUEST CENTER ("Request for Prequalification"). Starting September 13, 2013, Prequalification Questionnaires will be available to interested applicants online at www.capitalprograms.ucla.edu and will be issued at no cost at:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Los Angeles, CA 90095-1365
310-825-7015

The total Project Budget is \$110,780,000 to \$119,630,000.

All Prequalification Questionnaires and other information required by the Request for Prequalification to be submitted by Applicants ("Prequalification Submittals") shall be prepared in conformance with the Request for Prequalification using the forms referenced in or attached thereto. Prequalification Submittals shall be hand delivered to:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Los Angeles, CA 90095-1365
310-825-7015

At any time Monday through Friday during regular working hours of 8:00 a.m. to 4:00 p.m., up to and including **October 17, 2013 at 2:00 p.m.**, which date and time are subject to change by University in accordance with the terms of the Instructions. The Applicant assumes full and sole responsibility for timely receipt of its completed Prequalification Submittal at the aforementioned location designated for receipt thereof. University shall select from the Applicants a Prequalified Bidders list of the entities determined Prequalified based on the scoring of the Prequalification Submittals. The Prequalified Bidders will then be invited to bid for the Project.

MANDATORY PREQUALIFICATION CONFERENCE: A Mandatory Prequalification Conference will be conducted on **September 17, 2013 beginning promptly at 10:00 a.m., and again on October 3, 2013 beginning promptly at 1:30 p.m. Only structural concrete subcontractor bidders who participate in at least one of the Conferences in its entirety will be allowed to submit prequalification documents and, if prequalification is achieved, bid on the Project as structural concrete subcontractors.** Participants must arrive at or before the above-specified time. Persons arriving later than said time will not be allowed to submit prequalification documents or submit bids as

structural concrete subcontractors. Participants shall meet at Capital Programs Building, 1060 Veteran Avenue (follow signs to the meeting room), UCLA campus (refer to the online UCLA Campus Map at www.ucla.edu/map). For further information, contact University's Project Manager Mark Voltz at (310) 794-4168.

NOTES:

1. Attendee shall be a staff member of the subcontractor bidder's firm who will be actively involved in responding to this Prequalification, and who is highly knowledgeable of the firm's potential response to the prequalification criteria.

2. Attendees are advised that parking may be difficult. Attendees must allow ample time to drive to the above location in heavy traffic, find a parking space, walk to the building, and arrive in the designated Meeting Room prior to the required time. It is currently anticipated that the Conference will last at least 2 hours."

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Applicant may be required to show evidence of its equal employment opportunity policy. The successful Applicant and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

Questions relating to this project should be directed in writing by 3:00 p.m. September 20, 2013 to:

Mark Voltz
1060 Veteran Avenue
Los Angeles, CA 90095
Fax: (310) 794-5269
E-mail: mvoltz@capnet.ucla.edu

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FICTITIOUS BUSINESS NAME • CHANGE OF NAME

**FICTITIOUS BUSINESS NAME
STATEMENT**
File No. A-0353973-00

Fictitious Business Name(s):
Angus Bio Consulting
 Address
1288 Columbus Avenue #456,
San Francisco, CA 94133
 Full Name of Registrant #1
Tina Marie Rarick (CA)
 Address of Registrant #1
1288 Columbus Ave #456,
San Francisco, CA 94133

This business is conducted by **A Limited Liability Company** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on **N/A**

Signed: **Tina M. Rarick, President**

This statement was filed with the County Clerk of San Francisco County on 9/26/2013

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Maribel Jaldon, Deputy County Clerk
9/26/2013

9/26/13 + 10/3/13 + 10/10/13 + 10/17/13

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Account #

Exp. Date

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BANKING \$ FINANCE

Blackonomics...Kudos to the CBC Foundation, Inc.



CBCF Board Chairman Chakah Fattah D-PA

by James Clingman

In a recent article I posed the question, "Hey, Chocolate City, where da money at?" Well, the CBCF gave a resounding answer to that inquiry on Tuesday, Sept. 17. Starting a new campaign to strengthen the economy in Black communities, the organization, under the leadership of Board Chairman, Congressman Chaka Fatah, D-PA, announced it would invest \$5 million with Black banks, "as part of a broader effort to increase the availability of loans for businesses and individuals in African-American

communities." I applaud the CBCF for this initiative; it is a great example of how we can leverage the dollars over which we have control and stewardship.

Congratulations to the leadership group: A. Shuanise Washington, President and CEO, Congressional Black Caucus Foundation; Michael Grant, President, National Bankers Association; B. Doyle Mitchell, Jr., Board Chair, National Bankers Association and President, Industrial Bank; Russell Kashian, Professor, Department of Economics, University of Wisconsin Whitewater; and Ron Busby, Sr., CEO, U.S. Black Chambers, Inc.

The CBCF said here's our money, and our members are doing the right thing with it.

"I commend the CBCF for its initiative and commitment to launch what could – and should be – a movement across this nation," said Grant of the NBA. "They initiated this effort without being prodded, begged, or persuaded. They did it of their own volition and understanding of how this economy works, as well as the very important aspect of building businesses and strengthening the asset base of Black owned banks. We cannot thank them enough."

Of course, after my kudos come my questions. As commendable as the actions of the CBCF are, they do bring forth questions in my mind regarding other institutions, organizations, and associations. I want to start with the NAACP because Ben Jealous recently announced his resignation, and while doing so lauded the organization's tremendous increase in fundraising under his leadership. Under Jealous, the donor base grew from 16,422 in 2007, just before he started, to 132,543 last year. Revenue has grown from \$25.7 million in 2008 to \$46 million in 2012, according to him.

As we know, \$46 million is a lot of money. How much is deposited or invested in Black banks? With both Harbor Bank and Industrial Bank in the immediate vicinity of NAACP's national headquarters, I hope most, if not all, of those funds are already nestled away and doing great work in those two fine Black banks. The CBCF had \$5 million and they did the right thing with it. Has the NAACP done the same with its \$46 million?

Hey, Marc Morial and the National Urban League, you're next. Where is your money? How many millions do you control? Any Black banks listed on your financial statements? I know there must be, in light of the fact that you work hard to establish new businesses and create more jobs. Surely the CBCF has nothing on you, right? This is not a trivial or unimportant question.

Here in my hometown, in 1996-99, a Black-owned credit union was started just across the street from our local Urban League office building. Although asked to do so, the Urban League did not have an account at the credit union. I know this is 2013 and we are much more enlightened and conscious nowadays, but "I'm just saying," you know?

All right Al Sharpton, you're up next. How many millions does the National Action Network (NAN) have in Black-owned banks? With your clarion call for, "Jobs! Jobs! Jobs!" surely NAN has taken the economically positive step of keeping its funds in banks that can help create those much needed jobs. I know your thing is politics, but politics is supported, guided, and controlled by economics, so I have no doubt that you have already carved out a niche in a Black bank and allowed your money to good work for our people.

Oh, I am running out of space. So what about the rest of our Black organizations? Rainbow PUSH Coalition, SCLC, Masons, Shriners, fraternities, sororities, social clubs, Links, Black entertainers, Black rappers, Black athletes, Black business owners? Are you even considering putting some of your millions into Black banks? Between Jay-Z and P. Diddy, who recently talked about losing a million dollars to another rapper, that's a few hundred million right there. Add LeBron, Kobe, Tiger, Serena, and Venus; what an impact they could make on a Black bank balance sheet. Get the picture?

Finally, Black churches, where is your money? Is any of it sitting in a Black bank? Churches that are domiciled in cities where Black banks exist should all have accounts at those banks/and or credit unions. Can you hear me talking, Durham, N.C., where the oldest Black bank resides? There is also Internet banking; not denying the importance of a local bank relationship, but some church funds could be invested in an out-of-town bank.

This is too easy, brothers and sisters, and it's all about a Biblical principle: Good stewardship. It's now time for the altar call. Let the Black church say, Amen!

Jim Clingman, founder of the Greater Cincinnati African American Chamber of Commerce, is the nation's most prolific writer on economic empowerment for Black people. He is an adjunct professor at the University of Cincinnati and can be reached through his Web site, blackonomics.com.

Source: <http://www.newpittsburghcourieronline.com/index.php/business/17572-blackonomics-kudos-to-the-cbc-foundation-inc>

Treasury Awards Over \$172 Million to Organizations Serving Low-Income Communities

The U.S. Department of Treasury's Community Development Financial Institutions Fund (CDFI Fund) awarded 191 organizations Financial Assistance and Technical Assistance awards totaling over \$172 million today. This amount also includes 10 awards totaling more than \$22 million through the Healthy Food Financing Initiative.

The awards, part of the fiscal year (FY) 2013 Community Development Financial Institutions Program (CDFI Program) round, will enable Community Development Financial Institutions (CDFIs) across the country to increase their lending and investments in low-income and economically distressed communities.

"By providing affordable credit and capital, CDFIs play a unique role in creating jobs, generating economic growth and revitalizing neighborhoods in America's low-income and economically-distressed communities," said Treasury Deputy Assistant Secretary Don Graves. "Building on nearly two decades of Treasury support for CDFIs, the awards announced today will allow these financial institutions to better meet the investment and lending needs of the communities they serve."

The FY 2013 CDFI Program awardees represent a diverse group of credit unions, depository institutions, loan funds, and venture capital funds that collectively received \$150,289,499 in Financial Assistance and Technical Assistance awards. The 148 Financial Assistance awardees will increase lending and diversify their product offerings in their target markets, and the 43 Technical Assistance awardees will increase their internal capacity to become a CDFI and better serve their communities.

"The fiscal year 2013 round of the CDFI Program provides more awards than any other round in the CDFI Fund's history," said CDFI Fund Director Donna J. Gambrell. "By expanding the reach and impact of this program to more organizations, the CDFI Fund is supporting more economic development efforts than ever before to bring new life to struggling communities."

In addition to the Financial Assistance and Technical Assistance awards, for the past several years the CDFI Program has administered the Healthy Food Financing Initiative. The awardees under this initiative will expand their lending to healthy food investments to combat food deserts. Eligible uses cover a range of interventions such as grocery stores, mobile food retailers, farmers markets, cooperatives, corner stores, and

bodegas. Ten CDFIs received \$22.3 million in funding under the initiative in FY 2013.

Additional information about the FY 2013 round of the CDFI Program, including the full award list and key highlights, can be found below and on the CDFI Fund's website at www.cdfifund.gov/cdfi.

About the CDFI Fund

Since its creation in 1994, the CDFI Fund has awarded over \$1.8 billion to CDFIs, community development organizations, and financial institutions through the CDFI Program, the Bank Enterprise Awards Program, the Capital Magnet Fund, the Financial Education and Counseling Pilot Program, and the Native American CDFI Assistance Program. In addition, the CDFI Fund has allocated \$36.5 billion in tax credit authority to Community Development Entities through the New Markets Tax Credit Program. Learn more about the CDFI Fund and its programs at www.cdfifund.gov.

Source: Community Development Financial Institutions Fund



29 YEARS OF LEADERSHIP

SBE has been designated as an Outreach for the City of San Francisco

<p>2009 Bay Area Contract Compliance Officers Association—25 Years of Service to the Women and Minority Business Community</p> <p>2005 U.S. Department of Commerce Minority Business Development Agency—Minority Media Cornerstone Award</p> <p>1990 LA Mayor's Advisory Board, Office of Small Business Assistance—Mayor Tom Bradley</p>	<p>2007 National Association of Minority Contractors of Southern California—Minority Business Advocate of the Year</p> <p>1995 Black Business Association of Los Angeles—Outstanding Entrepreneur Award</p> <p>1990 Minority Business Enterprise of the Year Award</p>
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"I have always had the peace of mind knowing that the Small Business Exchange has been 100% in compliance with the minority regulations from the various owners that we bid projects with. The Small Business Exchange has a professional and competent staff and I have nothing but the highest praise for the Small Business Exchange."
- Skanska USA Civil West
California District Inc

"We have never been rejected for being out of compliance due to activity deliverables from SBE. That makes business for both entities much more profitable."
- Xerox Corporation

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"You're at the top of my list. Whenever I have an outreach requirement, I just grab the phone and call SBE."
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"I know that when a representative of SBE indirectly represents McCarthy in contacting subcontractors—it is always with professionalism."
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RESOLUTION 242-12
On June 28, 2012 San Francisco Board of Supervisors designated the Small Business Exchange newspaper as a minority outreach newspaper for the following communities for FY 12-13:
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Key Provisions Under the Affordable Care Act for Employers with Fewer Than 25 Employees

■ Continued from page 8

insurance options. Penalties may be imposed for non-compliance. For more information, refer to this completed sample of the SBC form Download Adobe Reader to read this link content from the U.S. Department of Labor.

Medical Loss Ratio Rebates

Under the ACA, insurance companies must spend at least 80% of premium dollars on medical care rather than administrative costs. Insurers who do not meet this ratio are required to provide rebates to their policyholders, which is typically an employer who provides a group health plan. Employers who receive these premium rebates must determine whether the rebates constitute plan assets. If treated as a plan asset, employers have discretion to determine a reasonable and fair allocation of the rebate. For more information on the federal tax treatment of Medical Loss Ratio rebates, refer to IRS's FAQs.

Limits on Flexible Spending Account Contributions

For plan years beginning on or after January 2013, the maximum amount an employee may elect to contribute to health care flexible spending arrangements (FSAs) for any year will be capped at \$2500, subject to cost-of-living adjustments. Note that the limit only applies to elective employee contributions and does not extend to employer contributions. To learn more about FSA Contributions, as well as what is excluded from the cap, refer to this document Download Adobe Reader to read this link content provided by the IRS.

Additional Medicare Withholding on Wages

Beginning January 1, 2013, ACA increases the employee portion of the Medicare Part A Hospital Insurance (HI) withholdings by .9% (from 1.45% to 2.35%) on employees with incomes of over \$200,000 for single filers and \$250,000 for married joint filers. It is the employer's obligation to withhold this additional tax, which applies only to wages in excess of these thresholds. The employer portion of the tax will remain unchanged at 1.45%.

New Medicare Assessment on Net Investment Income

Beginning January 1, 2013, a 3.8% tax will be assessed on net investment income such as taxable capital gains, dividends, rents, royalties, and interest for taxpayers with Modified Adjusted Gross Income (MAGI) over \$200,000 for single filers and \$250,000 for married joint filers. Common types of income that are not investment income are wages, unemployment compensation, operating income from a non-passive business, Social Security Benefits, alimony, tax-exempt interest, and self-employment income.

90-Day Maximum Waiting Period

Beginning January 1, 2014, individuals who are eligible for employer-provided health

coverage will not have to wait more than 90 days to begin coverage. The IRS has provided temporary guidance Download Adobe Reader to read this link content on how employers should apply the 90-day rule and is expected to provide more information in the near future clarifying these rules.

Transitional Reinsurance Program Fees

The Transitional Reinsurance Program is a three-year program, beginning in 2014 and continuing until 2016, that reimburses insurers in the individual insurance Marketplaces for high claims costs. The program is funded through fees to be paid by employers (for self-insured plans) and insurers (for insured plans). HHS estimates that the fees for 2014 will be \$5.25 a month (or \$63 for the year) for each individual covered under a health care plan, with the required fee for the following two years to be somewhat lower. The fee applies to all employer-sponsored plans providing major medical coverage, including retiree programs. The U.S. Department of Labor has advised that for self-insured plans, these fees can be paid from plan assets. The IRS has stated that the fees are tax deductible for employers. The U.S. Department of Health and Human Services is expected to provide more information in the near future clarifying the details of this program.

Workplace Wellness Programs

The Affordable Care Act creates new incentives to promote employer wellness programs and encourage employers to take more opportunities to support healthier workplaces. Health-contingent wellness programs generally require individuals to meet a specific standard related to their health to obtain a reward, such as programs that provide a reward to employees who don't use, or decrease their use of, tobacco, and programs that reward employees who achieve a specified level or lower cholesterol. Under final rules that take effect on January 1, 2014, the maximum reward to employers using a health-contingent wellness program will increase from 20 percent to 30 percent of the cost of health coverage. Additionally, the maximum reward for programs designed to prevent or reduce tobacco use will be as much as 50 percent. The final rules also allow for flexibility in the types of wellness programs employers can offer. For more information and to view the final rules, visit www.dol.gov/ebsa.

Health Insurance Coverage Reporting Requirements

Beginning with health coverage provided on or after January 1, 2014, employers that sponsor self-insured plans must submit reports Download Adobe Reader to read this link content to the IRS detailing information for each covered individual. The first of these reports must be filed in 2015. The IRS is expected to provide more information in the near future clarifying these requirements.

Source: U.S. Small Business Administration