

411 GROUP HEALTH INSURANCE COVERAGE

I. PURPOSE

The purpose of this policy is to comply with the provisions of Minnesota law applicable to charter schools that procure group health insurance coverage for their employees. Swan River Montessori Charter School (SRMCS), employing at least 25 people and having agreed to offer group health insurance coverage to employees, shall comply with Minnesota Statutes, section 124E.12, subdivision 3.

II. GENERAL STATEMENT OF POLICY

- A. This policy informs charter school employees of the charter school's policy for purchasing group health insurance coverage.
- B. A charter school with at least 25 employees shall request group health insurance coverage proposals and fulfill the proposal and notification processes set forth in this policy.
- C. All members of the Board of Directors and school administration as well as all school employees are prohibited from receiving gifts and/or any compensation from a group health insurance provider.

III. SEALED PROPOSAL PROCESS

- A. The SRMCS administration, as designated by the Board of Directors, must implement a sealed proposal process.
- B. The charter school will request sealed proposals for group health insurance from a minimum of three (3) sources at least every two (2) years. The requests will be made at a reasonable time before the date set by the charter school to open the sealed proposals.
- C. All sealed proposals will be opened. The SRMCS administration, as designated by the Board of Directors, will specify and publicly announce the date, time and location when all sealed proposals will be opened. At this designated meeting, the contents of each proposal will be taken into consideration in conjunction with any insurance coverage requests from school employees and/or members of the Board of Directors. This date shall be at a reasonable time prior to the plan's renewal date.
- D. The charter school administration will recommend the bid that appears to be in the charter school's interest to the charter school board. The charter school may reject any or all of the proposals submitted.
- E. The charter school administration will notify employees covered under the group health insurance coverage before the effective date of changes in the group coverage policy contract.
- F. Upon opening the proposals according to this policy, the proposals become public data under Minnesota Statutes, chapter 13.

IV. POSTING

This policy shall be available on the school's web site as well as in the SRMCS administrative office.

Legal References: Minn. Stat. Ch. 13 (Government Data Practices)
Minn. Stat. § 124E.12 (Employment)
Minn. Stat. § 471.6161 (Group Insurance; Governmental Units)

Cross References: None