

**NOVA CLASSICAL ACADEMY**  
**MANUAL OF POLICIES APPROVED BY THE BOARD OF DIRECTORS**

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**Policy NP 707**

**HEALTH INSURANCE TRANSPARENCY ACT POLICY**

**I. PURPOSE**

The purpose of this policy is to state Nova Classical's Academy's (Nova's) intent to comply with all applicable provisions of the Minnesota Health Insurance Transparency Act (HITA) for covered non-union charter schools, as set forth under Minn. Stat. § 124E.12, subd. 5. As a charter school that (1) has at least 25 employees and (2) does not have any employees represented by a union, a policy such as this one must be established by Nova Classical and published on its website.

**II. GENERAL STATEMENT OF POLICY**

- A. Nova Classical will request proposals for group health insurance coverage from at least three sources of group health insurance. Nova Classical, with advice and consultation from its agent of record, may determine (1) from which sources to request proposals, (2) whether to request proposals from more than three sources, and (3) whether to request proposals for or evaluate self-insured coverage. Nova Classical may provide direction to its agent of record regarding the request for proposals and agent of record will follow such directions with respect to any of the forgoing issues.
- B. Nova Classical will cooperate with its agent of record to obtain and supply the necessary information and documentation for a proposal, including obtaining necessary information ~~it~~ from Nova Classical's employees.
- C. The request for proposals will include a deadline by which proposals must be submitted. Such The deadline will be selected by Nova Classical's agent of record and will provide the agent of record and Nova Classical sufficient time following receipt of the proposals to review the proposals, negotiate with sources, select the winning proposal, and implement the new group health insurance contract prior to its effective date.
- D. In accordance with Minnesota Statutes Section 124E.12, subd. 5, Nova Classical's agent of record will request that sources submit their proposals in a sealed format. For this purpose, a sealed format will include a sealed envelope or a secure email. Proposals that are submitted in other than a sealed format will be rejected.
- E. After the expiration of the deadline for submission of proposals, Nova Classical, with the assistance of the agent of record, will open the sealed

- proposals at the same time. Nova **Classical** may (but is not required to) authorize one or more other representatives to be present at the time the proposals are opened, but a quorum of Board members shall not be present and the occasion of the opening of the proposals shall be closed to the public. No proposals will be accepted after the applicable deadline.
- F. After the opening of the proposals, Nova **Classical**'s agent of record will, within a reasonable period of time, transmit information regarding each proposal to the authorized representatives of Nova **Classical**. The agent of record will present such information in a format determined by the agent of record or as requested by Nova **Classical**.
  - G. Nova **Classical**, with the assistance of the agent of record, reserves the right to request additional information regarding any proposal and/or to negotiate changes to a proposal.
  - H. Nova **Classical**, with the assistance of the agent of record or other authorized representatives, will evaluate all proposals, including any revisions thereto. Nova **Classical** reserves the right to accept the proposal which, in the judgment of Nova **Classical**, is determined to be in the best interest of Nova **Classical** and taking into account multiple factors, including, but not limited to, rates, benefit plan designs, provider networks, prescription drugs, aggregate benefits, and any other factors Nova **Classical** determines to be relevant to its decision. Nova **Classical** reserves the right to reject any or all proposals.
  - I. The Executive Director and Human Resources Director will make a recommendation regarding the coverage selection to the Board of Directors. The Board of Directors, in its sole discretion, will select the group health insurance contract into which Nova **Classical** will enter. Such action may be taken at a regular meeting of the Board of Directors.
  - J. Following the selection of the group health insurance contract, Nova **Classical** will notify all employees who are eligible for the group health insurance coverage of any changes in the group health insurance coverage that occur as a result of entering into a new group health insurance contract. Nova **Classical** will provide such notice prior to the effective date of the new group health insurance contract.
  - K. Nova **Classical** will conduct the request for proposal process described in this policy at least once every two years.

*Legal References:* Minn. Stat. Ch. 13  
Minn. Stat. § 124E.12, subd. 5

**ADOPTED BY THE BOARD: 02/26/2018**  
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