Questions & Answers for RFP No 2027-001

Q1a: Are dental, vision, and life insurance included in the medical premium rates, or are they priced and elected separately?

A1a: Dental, vision, and life are priced and elected separately.

Q1b: If separate, can employees enroll in dental and vision without enrolling in medical, and is life insurance in scope for this RFP?

A1b: Employees must be enrolled in medical to be enrolled in dental and vision. The plans are negotiated with each bargaining unit for their members. Life insurance is currently not offered to HCOE employees so it is not within the scope of the RFP.

Q2: What is the employer contribution structure by bargaining unit, and do any collective bargaining agreements or MOUs name NCSMIG or specific plans?

A2: The employer contribution structure is negotiated by each bargaining unit, with the non-represented (management and confidential) being within the Superintendent's authority to assign. Confidential currently follows the classified unit exactly for H/W benefits in 2026-2027.

The agreement for management benefits is: "For 2026-2027, the Employer will cover the Spruce medical plan, Dental Plan D20 and vision Plan C per full-time member. Part-time member will receive prorated coverage based on their FTE". You can find the current certificated collective bargaining agreement at this link HCOE/HCSTA Master Agreement 2026-2029. The classified CBA is being updated, and the new one should be available next week on our website Collective Bargaining Agreements | Humboldt County Office of Education.

Q3: What are the eligibility rules for part-time employees, and are there opt-out or cash-in-lieu arrangements? Are you currently required to pay for employees who are currently opting out? If so, at what cost?

A3: An employee between .5 and .99 FTE may opt-out of benefits (benefits are not available for employees under .5 FTE). There are no cash-in-lieu agreements.

Q4: May a proposer present options from more than one carrier or pool in a single proposal?

A4: Yes, we would be open to receiving a single proposal with more than one carrier or pool included.

Q5: Many of the school districts we have worked with in JPA's did not allow employees to waive coverage due to other coverage available through their spouse, veteran benefits, etc. Typically, they had to pay 100% of the bronze level coverage yearly for that employee.

A5: Our current JPA requires all 1.0 FTEs to be enrolled in a medical plan, and they cannot waive the coverage if they already are covered under their spouse's insurance.

Q6: Are you currently required to pay for employees who are currently opting out? If so, at what cost?

A6: There is no charge for HCOE should those employees under 1.0 FTE opt out of coverage.