

**Goals**

- 1) Best/better benefits for our staff and families
- 2) Best prices/costs for staff and families
- 3) Best prices for YPI Charter Schools

Overall Benefit to Staff/Families and YPICS							Overall Benefit to Staff/Families					
<b>Medical</b>	<b>18-19 Benefits Summary</b>		<b>19-20 Benefits Continuation Summary</b>		<b>19-20 Benefits Selected</b>		<p>24 EE will have to switch to Kaiser.                      64 EE are already with Kaiser.                      EE copays are lower with Kaiser.                      Lower exposure for EE in base benefits                      Switch supports ability to give EE pay raises (*\$57,000 cost savings from the current year (18-19) and option).</p> <p>*\$41k increased in premiums if remain in small group; -\$16k annual less from 18-19 cost with move to Kaiser LG -</p>					
	<b>Kaiser A Platinum HMO</b>	<b>Anthem Blue Cross Select Platinum HMO A</b>	<b>Kaiser A Platinum HMO</b>	<b>Anthem Blue Cross Select Platinum HMO A</b>	<b>Kaiser HMO High \$10</b>							
Maximum Expense	\$3000/\$6000	\$2000/\$4000	\$3000/\$6000	\$2000/\$4000	\$1500/\$3000							
Employee	Various	Various	Various	Various	Group cost not by age group							
Employee +1	Various	Various	Various	Various								
Employee + Family	Various	Various	Various	Various								
<b>Extra Financial Support</b>	<b>18-19 Benefits Summary</b>		<b>19-20 Benefits Continuation Summary</b>		<b>19-20 Benefits Selected</b>		<b>FSA vs HRA</b>					
<b>HRA</b>	Added benefit to maintain services of the 18-19 out of pocket maximum						EE/YPICS can pay the benefit		YPICS pays the benefit			
HRA Anthem	\$500/\$1000		\$0		\$0		EE owns and controls the benefit		YPICS owns and controls the benefit			
HRA Kaiser	\$500/\$1000 + Emergency Fund		\$0		\$0		Up to \$500 roll over per year		Funds return to YPICS			
<b>FSA</b>	EE Contribution		EE Contribution		Employer Contribution \$125/person (up to 4) EE Contribution Optional		Smaller \$ amount due to reducing maximum out of pocket expense					
<b>Dental</b>	<b>18-19 Benefits Summary</b>		<b>19-20 Benefits Continuation Summary</b>		<b>19-20 Benefits Selected</b>		<b>18-19 to 19-20 Monthly Difference</b>		<b>18-19 to 19-20 Reduced PPO Buy Up</b>			
	<b>DeltaCare (HMO)</b>	<b>Delta Dental PP01500</b>	<b>DeltaCare (HMO)</b>	<b>Delta Dental PP01500</b>	<b>Beam HMO</b>	<b>Beam PPO</b>	<b>DMHO</b>	<b>PPO</b>	<b>18-19 PPO Buy Up Cost to EE/Month</b>	<b>19-20 PPO Buy Up Cost to EE/Month</b>	<b>Monthly Decrease-Buy Up Cost</b>	<b>Annual Decrease-Buy Up Cost</b>
Employee	\$15.97	\$55.36	\$15.97	\$55.36	\$14.43	\$35.63	-\$1.54	-\$19.73	\$39.39	\$21.20	\$18.19	\$218.28
Employee +1	\$26.31	\$102.74	\$26.31	\$102.74	\$24.41	\$70.63	-\$1.90	-\$32.11	\$76.43	\$46.22	\$30.21	\$362.52
Employee + Family	\$38.89	\$170.63	\$38.89	\$170.63	\$37.32	\$139.29	-\$1.57	-\$31.34	\$131.74	\$101.97	\$29.77	\$357.24
									<p><b>HMO</b>                      Braces are \$75 higher .                      All other major costs are approximately \$20 less.  <b>Other Benefit</b>                      Electric Toothbrush and supplies every 6 months.                      Switch supports ability to give EE pay raises.</p>			
<b>Vision</b>	<b>18-19 Benefits Summary</b>		<b>19-20 Benefits Continuation Summary</b>		<b>19-20 Benefits Selected</b>		<b>Monthly Difference</b>		<p>Same benefit for employee at lower overall cost to YPICS.                      Switch supports ability to give EE pay raises.</p>			
	<b>CoPower VSP</b>		<b>CoPower VSP</b>		<b>Beam VSP</b>		<b>Vision</b>					
Employee	13.27		13.27		11.46		-1.81					
Employee +1	19.23		19.23		23.74		4.51					
Employee + Family	34.48		34.48		34.32		-0.16					
<b>Life</b>	<b>18-19 Benefits Summary</b>		<b>19-20 Benefits Continuation Summary</b>		<b>19-20 Benefits Selected</b>		<p>Same benefit for employee.</p>					
	<b>UNUM</b>		<b>UNUM</b>		<b>UNUM</b>							
\$50,000 Life and ADD	3.55		3.55		3.55							