



## Group Benefit Renewal Proposal

Effective Date of Proposal:

**7/1/2019**

Presented by:

Bender Benefits Team

**bender**  
INSURANCE SOLUTIONS<sup>SM</sup>

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**Introducing...**



## Welcome to a brand-spanking new, 80-year-old company.

The biggest change in the history of Warren G. Bender Co. just took place: We've transformed the structure of our business from a family-owned company to an ESOP, making us the largest and only 100% employee-owned insurance brokerage in the region. Along with this recent evolution, we've also rebranded.

Although our name and identity have changed, our mission, employees and leaders remain the same—passionately dedicated to your success.

Experience the transformation at [MyBenderSolutions.com](http://MyBenderSolutions.com)

## It's All About Team Culture!

### Our Mission:

*Providing Protection, Superior Service and Education to those who matter most, Our Customers!*

One aspect of Bender Insurance Solutions that shines far above any competition we've found is the culture and the teamwork. We are exceedingly picky with regards to brining on new staff and though skills and talent are a large part of why we hire employees, an equally large aspect of a team member is their personality. Employee must hold each other in high regard so that it comes naturally to hold customers at the highest level if importance.

Another aspect is our relationships with the insurance carriers. The representatives at each insurance carrier quickly learn which brokers they can rely on, which are straight forward, and which do what they say they are going to do. This provides us with stronger negotiation power and better response time when we are seen as a higher valued broker.

Bender Insurance Solutions has great diversity in industry experience. Our average employee has well over 15 years of experience in the industry and this experience includes brokerages, carriers and third-party administrators complete with fully insured, self-insured and captive programs.

Listening is very important to us and, we believe, separates us from the competition. Many are so eager to push you toward their ideas, when we can learn so much about your objectives by really listening. Is it far more effective to reach your goals by listening to you describing what they are.

## **Bender Insurance Solutions Employee Benefit Services**

### **Are we meeting your expectations?**

- We like to be part of the entire enrollment process, from start to finish. We provide the enrollment materials, benefit guide, coverage comparisons, etc. We will work with you to determine specific time to go over the enrollment information as a group and then remain on premises at your school site(s) for several hours to answer individual questions from employees.

### **Has our bookkeeper report been helpful?**

- We send out the bookkeeper report on a monthly basis including the data for each employee's elections or waivers. This information includes monthly and per pay period deductions as well as the status with each plan.

## Has your company benefited from our education?

- We have numerous charter specific webinar offerings, as well as in-person networking & training (such as the Charter Professional Roundtable Series). If you desire to have in-house education, Bender Insurance Solutions can come to your location and provide education seminars to further review benefits, coverage, wellness, compliance, HR & ACA, updates, etc.
- With over a decade serving charter schools, Teresa works closely with charter focused organizations such as CCSA and host, sponsor and provide benefit & risk management education and updates for charter schools at no cost.

## Claims support

- After all, this is the reason coverage is being purchased. Our service team is diligent in supporting employees and their dependents with any claims necessary. Being your claims advocate is part of our daily process and one of the main functions of our dedicated Member Service Specialist.

## Keeping up with healthcare reform and compliance

- In addition to the educational seminars and webinars, we provide you with the annually required summaries of benefits and coverage, Medicare creditable coverage notifications, and monthly benefit news updates. Has this been helpful to your organization?

## Online enrollment

- How is the process going with online enrollment?

## Keeping Our Customers Informed

## Monthly Wellness Updates

In the first part of the month, we issue a 2-page wellness newsletter that is meant for every member of your team. It includes information regarding health awareness as well as making healthy choices in eating, exercise, etc.

## Monthly Human Resource Updates

Each month, we utilize the ThinkHR platform to provide regular updates on labor law and human resources that are important to your organization. This is an area that can change from month to month, which gives these updates great value.

## Monthly Legislative Updates

Usually toward the last week of the month, we send a single page update with links to legislation, budget resolutions or other data that is pertinent on the legislative front. It is always information that is valuable to the employee benefits industry.



Superior Schools

With a solid foundation of work within CCSA and over a decade since serving the charter school community, we get that every charter school is unique

in its mission, model and goals. One common and crucial component to any charter school is the change from traditional to innovative. Most times, this takes dedication from a smaller team than the traditional. The charter school model is a truly unique mission and worthy of pursuit, but the need for Superior SERVICE is that much more vital. It truly makes all the difference.



**Bender Insurance Solutions Benefits Team**



**Teresa Sale**  
Account Executive



**Ruby Kannady**  
Account Manager



**Robyn Leier**  
Servicing Account Executive



**Chris Bender**  
Vice President,  
Benefits



**Erin Ocheltree**  
Benefits Service Manager



**Kathy Field**  
Account Manager



**Jason Theis**  
Account Technician



**Nancy Reginato**  
Account Manager



**Debbie Goulden**  
Member Service Specialist &  
Servicing Account Executive

**YPI Charter Schools Healthcare Reform Compliance**

**Special Note: The Individual Mandate has gone away as of January 1, 2019!**



**Medi-Cal Eligibility**



When employees are offered affordable coverage through their employer their household does NOT qualify for subsidies through the federal or state exchanges (such as Covered California). However, due to certain income qualifications, they or their dependents may qualify for Medi-Cal.

Using the table below can help determine if employees or their dependents may qualify for Medi-Cal (only for those living in California. If outside of California, Medicaid applies and instead of 138% or below, the percentage is usually a little lower):

Household Size	Employee Or Spouse Eligibility based on 138% of the Federal Poverty Level	Eligibility for Dependent Children based on 266% of the Federal Poverty Level	Medi-Cal Access Program for Infants and Mothers based on 322% of FPL
1	\$16,394	\$31,600	\$37,253
2	\$22,107	\$42,613	\$51,584
3	\$27,820	\$53,625	\$64,915
4	\$33,534	\$64,638	\$78,246
5	\$39,247	\$75,650	\$91,576
6	\$44,960	\$86,663	\$104,907
7	\$50,687	\$97,701	\$118,270
8	\$56,428	\$108,767	\$131,665
For each additional	\$5,741	\$11,067	\$13,396

## YPI Charter Schools 9.86% Benefits Compliance

Employers **with 50 or more full time equivalent employees** are required to offer a group health plan or pay the required penalty tax. However, when offering the health plan, it will be important to pay close attention to the contribution amounts that employees are responsible for. Per the Affordable Care Act, employers who charge their employees more than 9.86% (up from 9.56% in 2018) of their annual income for their own coverage, can be fined \$3,500 per applicable employee (the dependent cost is not included in the 9.86%). So, to avoid any applicable fines, the employer must make certain that the employee’s contribution does not reach the 9.86% mark.

Employee Annual Salary	Employee Monthly Salary	Maximum Allowable <b>Monthly</b> Cost for Employee Only Coverage
\$17,500.00	\$1,458.33	<b>\$143.79</b>
\$20,000.00	\$1,666.67	<b>\$164.33</b>
\$25,000.00	\$2,083.33	<b>\$205.42</b>
\$30,000.00	\$2,500.00	<b>\$246.50</b>
\$35,000.00	\$2,916.67	<b>\$287.58</b>
\$40,000.00	\$3,333.33	<b>\$328.67</b>
\$45,000.00	\$3,750.00	<b>\$369.75</b>
\$50,000.00	\$4,166.67	<b>\$410.83</b>
\$55,000.00	\$4,583.33	<b>\$451.92</b>
\$60,000.00	\$5,000.00	<b>\$493.00</b>
Employee Hourly Rate	Average Weekly Hours	Maximum Allowable <b>Monthly</b> Cost for Employee Only Coverage
\$11.50	30.00	<b>\$147.41</b>
\$11.50	40.00	<b>\$196.54</b>
\$12.00	40.00	<b>\$205.09</b>
\$13.00	40.00	<b>\$222.18</b>
\$14.00	40.00	<b>\$239.27</b>
\$15.00	40.00	<b>\$256.36</b>
\$20.00	40.00	<b>\$341.81</b>
\$25.00	40.00	<b>\$427.27</b>

## Additional Services Provided

### COBRA Services

You avoid additional liability by allowing Bender Insurance Solutions to administer your COBRA. This no-cost service through our trusted partner ensures timely delivery of important documents, collection of premium and eligibility tracking.

### Consolidated Billing Services

Bender Insurance Solutions sponsors consolidated billing services for you with our trusted partner. They ensure your bills are thoroughly audited and reconciled. And you only have to make one payment for all your benefits!

### H.R.A Administration Services

Bender Insurance Solutions sponsored H.R.A. Administration services for you with our trusted partner. They provide your employees with plan debit cards, a customized user guide, online portal, 24-hour customer service and dedicated account contact, as well as ensure your plan is in legal compliance and provide you as the employer reports and clarification on your plan.

## Human Resources Tools

Taking care of our clients' full scope of needs is something we strive for. In that spirit, we've rolled out new HR Services to our clients via the ThinkHR Hotline and online portal.

- **HR Hotline** - The BIS HR Hotline, powered by ThinkHR, is your resource where HR consultants answer questions related to a broad range of HR topics, including (but not limited to):
  - Employee Relations/Employee Behavioral Issues
  - Harassment and Discrimination Allegations
  - Discipline and Terminations
  - COBRA Compliance
  - Family and Medical Leave Act (FMLA)
  - Wage and Hour Issues
  - Employee Benefits
  - Leaves of Absence
  - Performance Management
- **ThinkHR** – A Virtual HR Library at your fingertips. The ThinkHR resource is available at any time to provide you with an array of timely and important HR related documents:
  - Latest Health Care Reform tools and guidelines
  - How to interview, hire and terminate employees
  - How to do performance reviews at every level
  - Interactive Tools Including:
    - Job Description Builder
    - Salary Benchmarking Tool
    - Employee Cost Calculator
    - Hundreds of Downloadable Forms and Policies
    - Customizable Employee Handbook
    - State and federal compliance information
    - State labor laws guidance
    - ...and more!

## YPI Charter Schools Health Plan Benchmarking

**The 2017 Health Plan Design Benchmark Report consists of data from over 44,000 employers and 60,000 plans during the 2017 calendar year. It offers benchmarking information for the following key design measures:**

- Individual Out-of-Pocket Maximum
- Coinsurance
- Individual Deductible
- Primary Care Office Visit Copay
- Specialist Office Visit Copay
- Emergency Room Copay

- Prescription Drug Deductible

**Results shown are based on the following selections:**

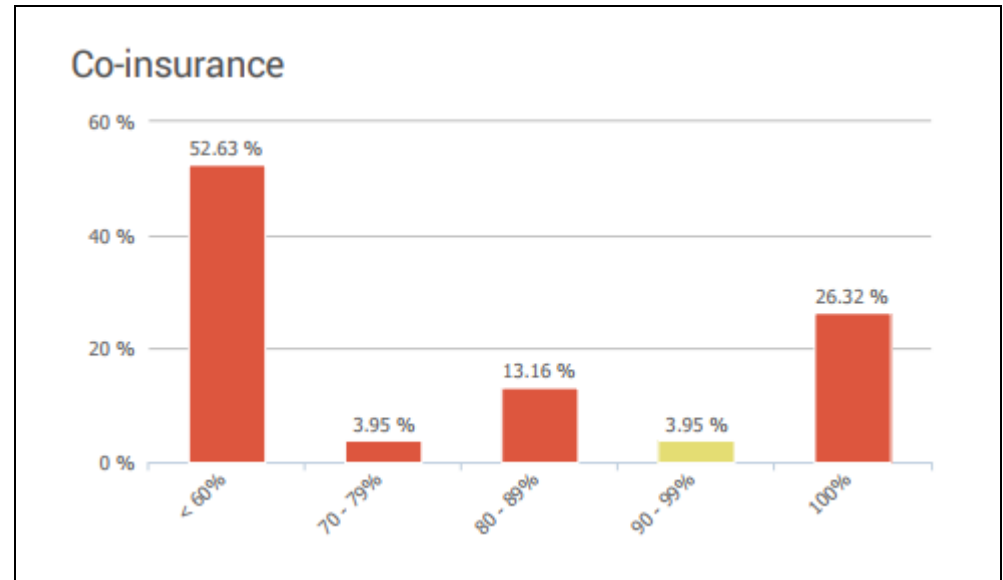
- Region: West
- Plan Type: HMO, HRA, HSA, Indemnity, POS, PPO
- Industry: Educational Services
- Client size: 0 – 99

**Benchmark Data is in consideration of the HRA Reimbursement**

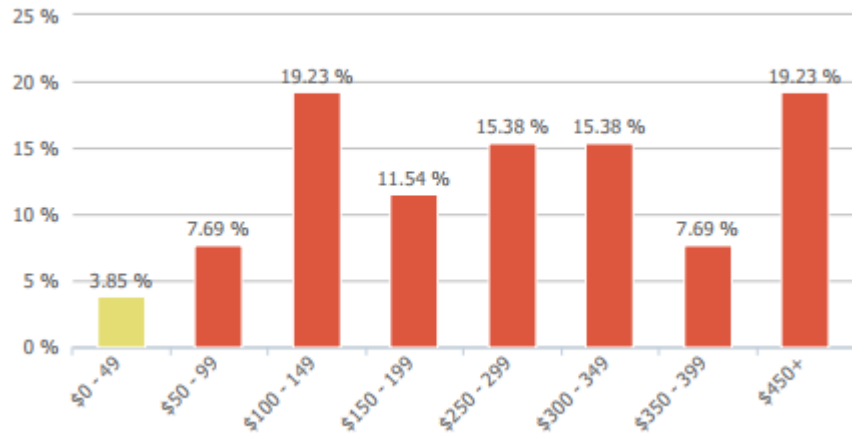
**YPI Charter Schools Health Plan Benchmarking**

**Note:**

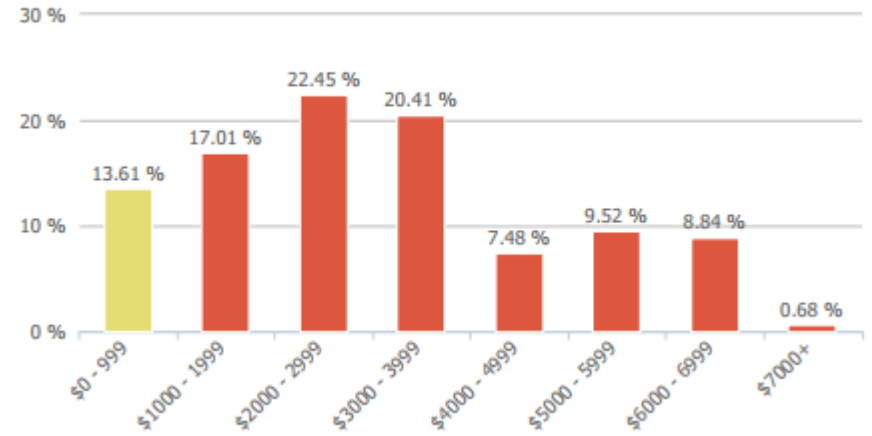
Your measurement bar is noted by *this* coloring.



### Emergency Room Copay

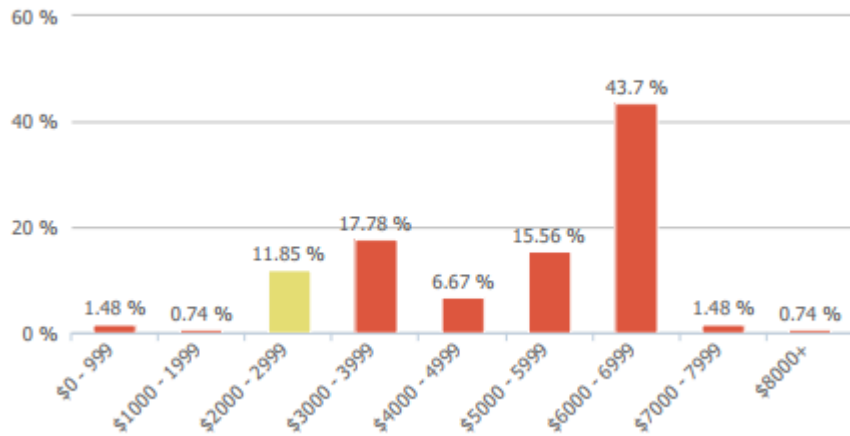


### Individual Deductible

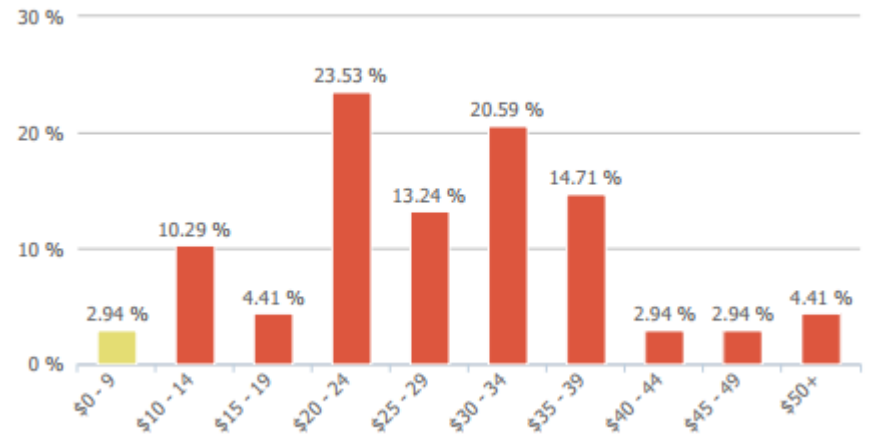


## YPI Charter Schools Health Plan Benchmarking

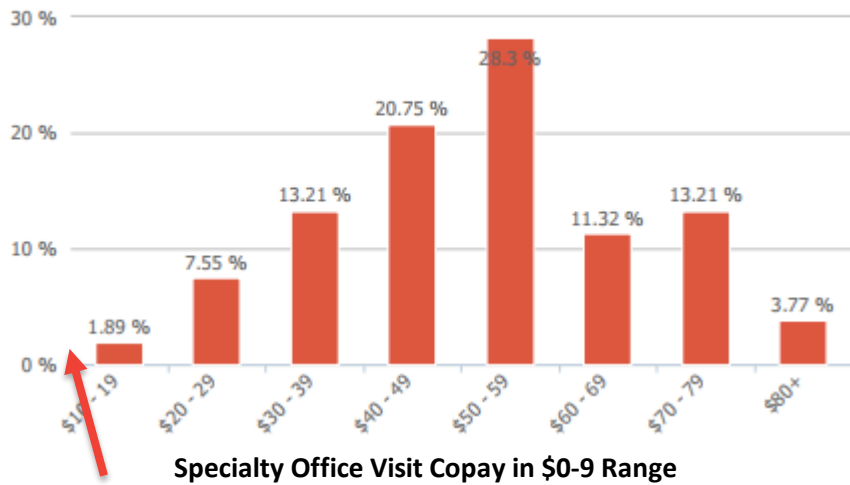
### Individual Out-of-Pocket Maximum



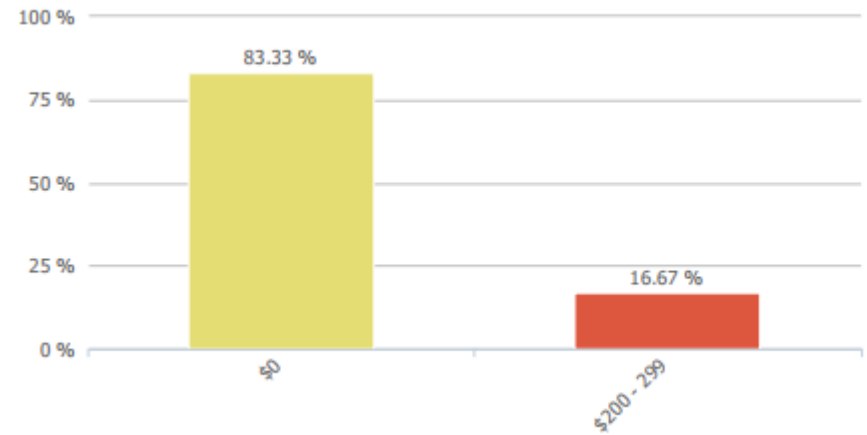
### Primary Office Visit Copay



### Specialty Office Visit Copay



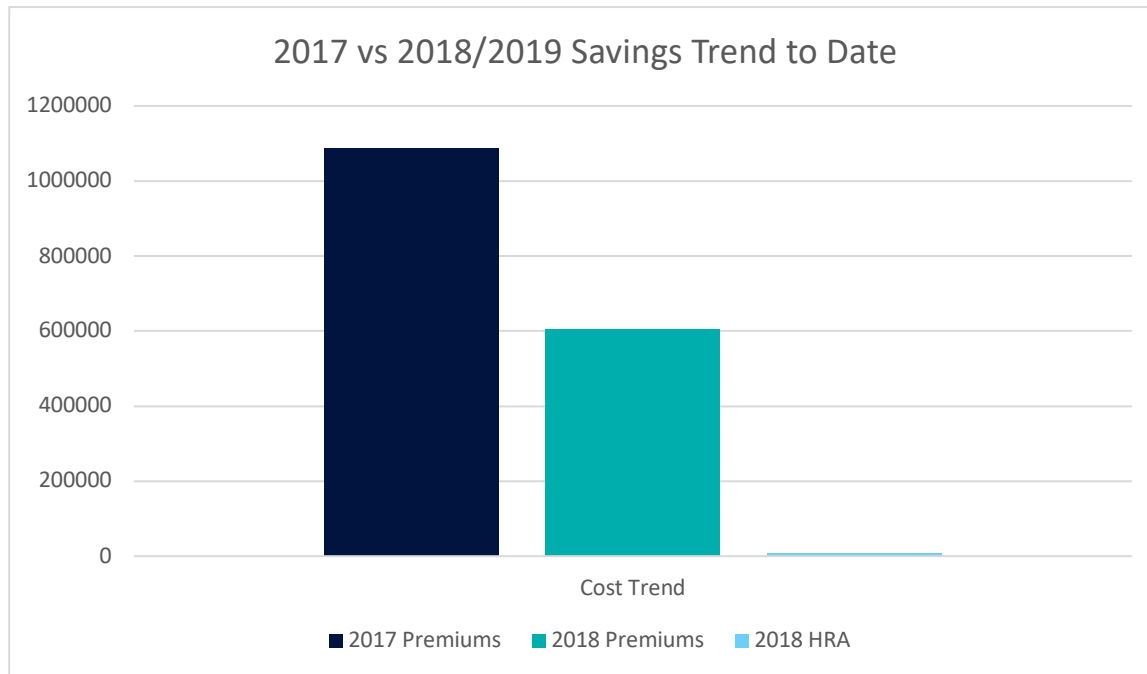
### Prescription Drug Deductible



## YPI Charter Schools HRA Report (YTD)

HRA Data as of April 22, 2019:

Plan Name	# of Employees	Total Allowance	Pending	Paid
Anthem HRA	24	\$18,000.00	\$80.00	\$2,021.43
Kaiser HRA	64	\$45,000.00	\$153.00	\$6,848.08
<b>Totals</b>	<b>88</b>	<b>\$63,000.00</b>	<b>\$233.00</b>	<b>\$8,869.51</b>



**By moving to the HRA Model, the initial savings was showing around \$275,207.64 annually – currently, if the trend of the premiums and HRA usage stays the course, you will come out savings around \$262,000 annually for the 2018-2019 plan year.**

## YPI Charter Schools Renewal Summary

<b><u>Item &amp; Carrier</u></b>	<b><u>Status</u></b>
California Choice Renewal (Staying with Kaiser and Anthem)	Kaiser comes in at a 4.57% increase Anthem comes in at a 6.11% increase
California Choice Renewal (Adding in Oscar)	Oscar is new to Cal Choice: <u>Compared to Kaiser</u> , Oscar’s two Platinum plans come in at 0.65% increase or -1.25% decrease. <u>Compared to Anthem</u> , Oscar’s two Platinum plans come in at -10.88% decrease or -12.56% decrease.
Kaiser Large Group	Full Takeover Quote shown, large group premiums would be a decrease to current premiums for any plan taken. Would mean losing access to Anthem (or any other) Plans.
Anthem Large Group	Declined to Quote (not enough non-Kaiser participation)

Blue Shield Large Group	Declined to Quote (not enough non-Kaiser participation)
Cigna Large Group	Declined to Quote (not enough non-Kaiser participation)
United Healthcare Large Group	Declined to Quote (not enough non-Kaiser participation)
BEAM Dental	Quoted Dental & Vision – would replace CoPower and VSP
Kansas City Life	Quoted Dental, Vision & Life – would replace CoPower, VSP and UNUM
Principal Financial	Quoted Dental, Vision & Life – would replace CoPower, VSP and UNUM

## AFLAC Benextend:

- Provide additional coverage for any gaps in medical coverage AND extra cash benefits, potentially reducing HRA utilization and exposure for both the schools and employees navigating health treatment costs.
- Allows the school to attract and retain by offering a well-rounded and comprehensive benefit package that includes part time employees.
- Offer all employees comprehensive medical bill advocacy, increasing confidence and peace of mind for employees engaging in HRA enhanced benefits for the first time.

## YPI Charter Schools Cal Choice Medical Renewal

	CURRENT PLANS			RENEWAL PLANS		
	Employee	Dependent	Total	Employee	Dependent	Total
<b>Combined Totals</b>	<b>\$39,172.56</b>	<b>\$29,065.90</b>	<b>\$68,238.46</b>	<b>\$41,957.31</b>	<b>\$29,760.31</b>	<b>\$71,717.62</b>
<b>Premium Difference</b>						<b>\$3,479.16</b>
<b>% Difference</b>						<b>5.10%</b>

	CURRENT PLAN			RENEWAL PLAN			Alternate Option		
	CaliforniaChoice			CaliforniaChoice			CaliforniaChoice		
	Kaiser A Platinum HMO			Kaiser Platinum HMO A			Kaiser Platinum HMO B		
	Employee	Dependent	Total	Employee	Dependent	Total	Employee	Dependent	Total
	\$352.85	\$0.00	\$352.85	\$370.03	\$0.00	\$370.03	\$366.18	\$0.00	\$366.18
	\$422.71	\$417.42	\$840.13	\$447.43	\$436.00	\$883.43	\$442.78	\$431.47	\$874.25
	\$428.36	\$0.00	\$428.36	\$450.38	\$0.00	\$450.38	\$445.69	\$0.00	\$445.69
	\$436.82	\$0.00	\$436.82	\$459.22	\$0.00	\$459.22	\$454.45	\$0.00	\$454.45
	\$369.78	\$0.00	\$369.78	\$400.62	\$0.00	\$400.62	\$396.46	\$0.00	\$396.46
	\$361.32	\$0.00	\$361.32	\$386.25	\$0.00	\$386.25	\$382.23	\$0.00	\$382.23
	\$408.95	\$0.00	\$408.95	\$436.00	\$0.00	\$436.00	\$431.47	\$0.00	\$431.47
	\$428.36	\$1,001.84	\$1,430.20	\$450.38	\$1,048.16	\$1,498.54	\$445.69	\$1,037.53	\$1,483.22
	\$408.95	\$0.00	\$408.95	\$436.00	\$0.00	\$436.00	\$431.47	\$0.00	\$431.47



		\$576.90	\$0.00	\$576.90	\$628.76	\$0.00	\$628.76	\$622.22	\$0.00	\$622.22
		\$417.42	\$0.00	\$417.42	\$441.53	\$0.00	\$441.53	\$436.94	\$0.00	\$436.94
		\$354.26	\$0.00	\$354.26	\$377.40	\$0.00	\$377.40	\$373.48	\$0.00	\$373.48
		\$352.85	\$0.00	\$352.85	\$368.56	\$0.00	\$368.56	\$364.72	\$0.00	\$364.72
		\$361.32	\$0.00	\$361.32	\$386.25	\$0.00	\$386.25	\$382.23	\$0.00	\$382.23
		\$400.48	\$0.00	\$400.48	\$427.16	\$0.00	\$427.16	\$422.72	\$0.00	\$422.72
		\$719.81	\$1,459.96	\$2,179.77	\$786.87	\$1,524.35	\$2,311.22	\$778.69	\$1,508.62	\$2,287.31
		\$434.00	\$283.92	\$717.92	\$456.28	\$295.94	\$752.22	\$451.53	\$293.00	\$744.53
		\$428.36	\$570.66	\$999.02	\$450.38	\$0.00	\$450.38	\$445.69	\$0.00	\$445.69
		\$431.18	\$0.00	\$431.18	\$453.33	\$0.00	\$453.33	\$448.61	\$0.00	\$448.61
		\$478.81	\$567.84	\$1,046.65	\$514.88	\$591.88	\$1,106.76	\$509.52	\$586.00	\$1,095.52
		\$434.00	\$0.00	\$434.00	\$456.28	\$0.00	\$456.28	\$451.53	\$0.00	\$451.53
		\$354.26	\$636.77	\$991.03	\$377.40	\$665.97	\$1,043.37	\$373.48	\$659.18	\$1,032.66
		\$478.81	\$626.18	\$1,104.99	\$514.88	\$664.50	\$1,179.38	\$509.52	\$657.72	\$1,167.24
		\$509.51	\$636.77	\$1,146.28	\$552.84	\$689.56	\$1,242.40	\$547.09	\$682.53	\$1,229.62
		\$361.32	\$0.00	\$361.32	\$386.25	\$0.00	\$386.25	\$382.23	\$0.00	\$382.23
		\$369.78	\$400.48	\$770.26	\$400.62	\$427.16	\$827.78	\$396.46	\$422.72	\$819.18
		\$450.94	\$723.57	\$1,174.51	\$479.86	\$761.06	\$1,240.92	\$474.87	\$753.28	\$1,228.15
		\$422.71	\$701.34	\$1,124.05	\$447.43	\$737.47	\$1,184.90	\$442.78	\$729.94	\$1,172.72
		\$408.95	\$996.20	\$1,405.15	\$436.00	\$1,042.26	\$1,478.26	\$431.47	\$1,031.69	\$1,463.16
		\$492.93	\$0.00	\$492.93	\$532.20	\$0.00	\$532.20	\$526.66	\$0.00	\$526.66
		\$352.85	\$0.00	\$352.85	\$368.56	\$0.00	\$368.56	\$364.72	\$0.00	\$364.72
		\$408.95	\$0.00	\$408.95	\$436.00	\$0.00	\$436.00	\$431.47	\$0.00	\$431.47
		\$352.85	\$0.00	\$352.85	\$368.56	\$0.00	\$368.56	\$364.72	\$0.00	\$364.72
		\$450.94	\$0.00	\$450.94	\$479.86	\$0.00	\$479.86	\$474.87	\$0.00	\$474.87
		\$859.89	\$0.00	\$859.89	\$939.09	\$0.00	\$939.09	\$929.32	\$0.00	\$929.32
		\$352.85	\$0.00	\$352.85	\$368.56	\$0.00	\$368.56	\$364.72	\$0.00	\$364.72
		\$408.95	\$715.10	\$1,124.05	\$436.00	\$743.37	\$1,179.37	\$431.47	\$735.78	\$1,167.25
		\$400.48	\$715.10	\$1,115.58	\$427.16	\$749.27	\$1,176.43	\$422.72	\$741.61	\$1,164.33
		\$478.81	\$636.77	\$1,115.58	\$514.88	\$664.50	\$1,179.38	\$509.52	\$657.72	\$1,167.24
		\$361.32	\$0.00	\$361.32	\$386.25	\$0.00	\$386.25	\$382.23	\$0.00	\$382.23
		\$408.95	\$567.84	\$976.79	\$436.00	\$591.88	\$1,027.88	\$431.47	\$586.00	\$1,017.47
		\$417.42	\$692.87	\$1,110.29	\$441.53	\$731.94	\$1,173.47	\$436.94	\$724.47	\$1,161.41
		\$400.48	\$383.54	\$784.02	\$427.16	\$412.42	\$839.58	\$422.72	\$408.13	\$830.85
		\$434.00	\$0.00	\$434.00	\$456.28	\$0.00	\$456.28	\$451.53	\$0.00	\$451.53
		\$439.65	\$1,288.58	\$1,728.23	\$465.12	\$1,347.04	\$1,812.16	\$460.28	\$1,333.45	\$1,793.73
		\$400.48	\$0.00	\$400.48	\$427.16	\$0.00	\$427.16	\$422.72	\$0.00	\$422.72
		\$434.00	\$851.76	\$1,285.76	\$456.28	\$887.82	\$1,344.10	\$451.53	\$879.00	\$1,330.53
		\$428.36	\$0.00	\$428.36	\$450.38	\$0.00	\$450.38	\$445.69	\$0.00	\$445.69
		\$509.51	\$0.00	\$509.51	\$552.84	\$0.00	\$552.84	\$547.09	\$0.00	\$547.09
		\$434.00	\$283.92	\$717.92	\$456.28	\$295.94	\$752.22	\$451.53	\$293.00	\$744.53
		\$408.95	\$0.00	\$408.95	\$436.00	\$0.00	\$436.00	\$431.47	\$0.00	\$431.47
		\$431.18	\$1,007.49	\$1,438.67	\$453.33	\$1,057.00	\$1,510.33	\$448.61	\$1,046.28	\$1,494.89

	\$400.48	\$283.92	\$684.40	\$427.16	\$295.94	\$723.10	\$422.72	\$293.00	\$715.72
	\$352.85	\$0.00	\$352.85	\$368.56	\$0.00	\$368.56	\$364.72	\$0.00	\$364.72
	\$361.32	\$0.00	\$361.32	\$377.40	\$0.00	\$377.40	\$373.48	\$0.00	\$373.48
	\$434.00	\$567.84	\$1,001.84	\$456.28	\$591.88	\$1,048.16	\$451.53	\$586.00	\$1,037.53
	\$445.29	\$1,060.42	\$1,505.71	\$471.02	\$1,149.50	\$1,620.52	\$466.12	\$1,137.84	\$1,603.96
	\$369.78	\$0.00	\$369.78	\$400.62	\$0.00	\$400.62	\$396.46	\$0.00	\$396.46
	\$400.48	\$283.92	\$684.40	\$427.16	\$295.94	\$723.10	\$422.72	\$293.00	\$715.72
	\$383.54	\$0.00	\$383.54	\$412.42	\$0.00	\$412.42	\$408.13	\$0.00	\$408.13
	\$417.42	\$0.00	\$417.42	\$441.53	\$0.00	\$441.53	\$436.94	\$0.00	\$436.94
	\$400.48	\$0.00	\$400.48	\$427.16	\$0.00	\$427.16	\$422.72	\$0.00	\$422.72
<b>Employee/Dependent/Total</b>	<b>\$26,397.21</b>	<b>\$18,362.02</b>	<b>\$44,759.23</b>	<b>\$28,104.06</b>	<b>\$18,698.75</b>	<b>\$46,802.81</b>	<b>\$27,811.74</b>	<b>\$18,508.96</b>	<b>\$46,320.70</b>
<b>Premium Difference</b>						<b>\$2,043.58</b>			<b>\$1,561.47</b>
<b>% Difference</b>						<b>4.57%</b>			<b>3.49%</b>

	CURRENT PLAN			RENEWAL PLAN		
	CaliforniaChoice			CaliforniaChoice		
	Anthem Blue Cross Select A Platinum HMO			Anthem Blue Cross Platinum Select HMO A		
	Employee	Dependent	Total	Employee	Dependent	Total
	\$459.11	\$1,071.52	\$1,530.63	\$494.59	\$1,137.27	\$1,631.86
	\$468.82	\$0.00	\$468.82	\$504.83	\$0.00	\$504.83
	\$632.23	\$786.75	\$1,418.98	\$697.72	\$413.94	\$1,111.66
	\$404.50	\$0.00	\$404.50	\$426.74	\$0.00	\$426.74
	\$478.52	\$0.00	\$478.52	\$511.23	\$0.00	\$511.23
	\$468.82	\$813.45	\$1,282.27	\$504.83	\$865.01	\$1,369.84
	\$459.11	\$0.00	\$459.11	\$494.59	\$0.00	\$494.59
	\$690.08	\$1,369.23	\$2,059.31	\$762.16	\$1,480.79	\$2,242.95
	\$452.64	\$452.64	\$905.28	\$484.35	\$484.35	\$968.70
	\$404.50	\$0.00	\$404.50	\$426.74	\$0.00	\$426.74
	\$491.06	\$0.00	\$491.06	\$521.48	\$0.00	\$521.48
	\$439.69	\$516.95	\$956.64	\$477.52	\$555.62	\$1,033.14
	\$414.21	\$0.00	\$414.21	\$447.22	\$0.00	\$447.22
	\$690.08	\$0.00	\$690.08	\$762.16	\$0.00	\$762.16
	\$985.77	\$1,366.40	\$2,352.17	\$1,087.33	\$1,501.27	\$2,588.60
	\$404.50	\$0.00	\$404.50	\$426.74	\$0.00	\$426.74
	\$1,097.81	\$773.81	\$1,871.62	\$1,199.14	\$828.30	\$2,027.44
	\$423.92	\$0.00	\$423.92	\$463.87	\$0.00	\$463.87
	\$497.54	\$1,425.86	\$1,923.40	\$528.30	\$1,507.68	\$2,035.98
	\$825.18	\$809.00	\$1,634.18	\$911.09	\$855.19	\$1,766.28

		\$406.12	\$0.00	\$406.12	\$436.98	\$0.00	\$436.98
		\$690.08	\$1,318.27	\$2,008.35	\$762.16	\$1,432.14	\$2,194.30
		\$491.06	\$0.00	\$491.06	\$521.48	\$0.00	\$521.48
	<b>Employee/Dependent/Total</b>	<b>\$12,775.35</b>	<b>\$10,703.88</b>	<b>\$23,479.23</b>	<b>\$13,853.25</b>	<b>\$11,061.56</b>	<b>\$24,914.81</b>
	<b>Premium Difference</b>						<b>\$1,435.58</b>
	<b>% Difference</b>						<b>6.11%</b>

Table rates for all plans are on the following page

Age	CaliforniaChoice	CaliforniaChoice	CaliforniaChoice	CaliforniaChoice	CaliforniaChoice
	Anthem Blue Cross Platinum Select HMO A	Kaiser Platinum HMO A	Kaiser Platinum HMO B	Oscar Platinum EPO A	Oscar Platinum EPO B
0 -14	\$326.46	\$295.94	\$293.00	\$274.19	\$269.01
15 -15	\$355.47	\$321.00	\$317.81	\$298.56	\$292.92
16 -16	\$366.57	\$330.58	\$327.29	\$307.88	\$302.07
17 -17	\$377.66	\$340.16	\$336.77	\$317.20	\$311.21
18 -18	\$389.61	\$350.48	\$346.98	\$327.23	\$321.06
19 -19	\$401.56	\$346.81	\$343.21	\$337.27	\$330.90
20 -20	\$413.94	\$357.50	\$353.78	\$347.66	\$341.10
21 -24	\$426.74	\$368.56	\$364.72	\$358.41	\$351.65
25 -25	\$428.45	\$370.03	\$366.18	\$359.85	\$353.06
26 -26	\$436.98	\$377.40	\$373.48	\$367.02	\$360.09
27 -27	\$447.22	\$386.25	\$382.23	\$375.62	\$368.53
28 -28	\$463.87	\$400.62	\$396.46	\$389.60	\$382.24
29 -29	\$477.52	\$412.42	\$408.13	\$401.07	\$393.50
30 -30	\$484.35	\$418.31	\$413.96	\$406.80	\$399.12
31 -31	\$494.59	\$427.16	\$422.72	\$415.40	\$407.56
32 -32	\$504.83	\$436.00	\$431.47	\$424.00	\$416.00
33 -33	\$511.23	\$441.53	\$436.94	\$429.38	\$421.28
34 -34	\$518.06	\$447.43	\$442.78	\$435.11	\$426.90
35 -35	\$521.48	\$450.38	\$445.69	\$437.98	\$429.72
36 -36	\$524.89	\$453.33	\$448.61	\$440.85	\$432.53
37 -37	\$528.30	\$456.28	\$451.53	\$443.72	\$435.34
38 -38	\$531.72	\$459.22	\$454.45	\$446.58	\$438.16
39 -39	\$538.55	\$465.12	\$460.28	\$452.32	\$443.78
40 -40	\$545.37	\$471.02	\$466.12	\$458.05	\$449.41
41 -41	\$555.62	\$479.86	\$474.87	\$466.66	\$457.85
42 -42	\$565.43	\$488.34	\$483.26	\$474.90	\$465.94
43 -43	\$579.09	\$500.13	\$494.93	\$486.37	\$477.19
44 -44	\$596.16	\$514.88	\$509.52	\$500.70	\$491.26
45 -45	\$616.21	\$532.20	\$526.66	\$517.55	\$507.78
46 -46	\$640.11	\$552.84	\$547.09	\$537.62	\$527.48
47 -47	\$666.99	\$576.06	\$570.07	\$560.20	\$549.63

48 -48	\$697.72	\$602.59	\$596.33	\$586.01	\$574.95
49 -49	\$728.02	\$628.76	\$622.22	\$611.45	\$599.92
50 -50	\$762.16	\$658.25	\$651.40	\$640.13	\$628.05
51 -51	\$795.87	\$687.36	\$680.21	\$668.44	\$655.83
52 -52	\$833.00	\$719.43	\$711.94	\$699.62	\$686.42
53 -53	\$870.55	\$751.86	\$744.04	\$731.16	\$717.37
54 -54	\$911.09	\$786.87	\$778.69	\$765.21	\$750.77
55 -55	\$951.63	\$821.88	\$813.34	\$799.26	\$784.18
56 -56	\$995.58	\$859.85	\$850.90	\$836.18	\$820.40
57 -57	\$1,039.97	\$898.18	\$888.83	\$873.46	\$856.97
58 -58	\$1,087.33	\$939.09	\$929.32	\$913.24	\$896.00
59 -59	\$1,110.80	\$959.36	\$949.38	\$932.95	\$915.35
60 -60	\$1,158.17	\$1,000.27	\$989.86	\$972.74	\$954.38
61 -61	\$1,199.14	\$1,035.65	\$1,024.88	\$1,007.14	\$988.14
62 -62	\$1,226.02	\$1,058.87	\$1,047.85	\$1,029.72	\$1,010.29
63 -63	\$1,259.74	\$1,087.98	\$1,076.67	\$1,058.04	\$1,038.07
64 -99	\$1,280.22	\$1,105.68	\$1,094.16	\$1,075.23	\$1,054.95

## YPI Charter Schools Cal Choice Medical Benefits

	Anthem Blue Cross Platinum Select HMO A	Kaiser Platinum HMO A	Kaiser Platinum HMO B	Oscar Platinum EPO A	Oscar Platinum EPO B
Benefit	In Network	In Network	In Network	In Network	In Network
<b>Individual deductible</b>	\$0	\$0	\$0	\$0	\$0
<b>Family deductible</b>	\$0	\$0	\$0	\$0	\$0
<b>Individual Out of Pocket Max</b>	\$2,000	\$3,000	\$3,350	\$3,350	\$2,500
<b>Family Out of Pocket Max</b>	\$4,000	\$6,000	\$6,700	\$6,700	\$5,000
<b>Primary Care/Specialist</b>	\$15/\$30	\$10/\$20	\$15/\$30	\$15/\$30	\$30/\$50
<b>Eligible Preventive Care</b>	No charge	No charge	No charge	No charge	No charge
<b>Physical Therapy</b>	\$15	\$10	\$15	\$15	\$30
<b>Chiropractic Care</b>	\$15; 20 visits/benefit period	\$15; 20 visits/yr	Not covered	Not covered	\$30
<b>Inpatient Hospital</b>	\$250/day; 3 days max/admit	\$500/admit	\$250/day; 5 days/admit	\$250/day; 5 days/admit	\$500/day; 5 days max/admit
<b>Outpatient Facility</b>	\$200	\$300	\$125	\$100	\$150
<b>Lab/X-Ray</b>	\$15/\$25	\$20/\$40	\$15/\$30	\$15/\$30	\$30/\$50
<b>Advanced Radiology</b>	\$150	\$150	\$75	\$75	\$50
<b>Mental Health OP</b>	\$15	\$10	\$15	\$15	\$30
<b>Substance Abuse OP</b>	\$15	Refer to carrier	Refer to carrier	\$15	\$30

<b>Emergency Room</b>	\$200 (waived if admitted)	\$200 (waived if admitted)	\$150 (waived if admitted)	\$150	\$250
<b>Ambulance</b>	\$150	\$150	\$150	\$150	\$250
<b>Urgent Care</b>	\$15	\$10	\$15	\$15	\$50
<b>Rx Generic</b>	\$5/\$15	\$5	\$5	\$5	\$5
<b>Rx Preferred</b>	\$35	\$15	\$15	\$15	\$15
<b>Rx Non-Preferred</b>	\$70	\$15	\$15	\$25	\$25
<b>Rx Specialty</b>	30%; \$250 max/script	10%; \$250 max/script	10%; \$250 max/script	10%; \$250 max/script	30%
<b>Pediatric Vision</b>	Covered	No charge; 1 pair/yr	No charge; 1 pair/yr	No charge; 1 pair/cal yr	Covered
<b>Pediatric Dental</b>	Covered	Covered	Covered	No charge	No charge

## YPI Charter Schools Kaiser Large Group Medical Quote

### Summary of Premiums and Monthly Totals

		Kaiser HMO High \$10 (9962)		Kaiser HMO High \$10 (9962) (Updated May)		Kaiser HMO High \$15 (10012)		Kaiser HMO High \$20 (10053)	
<b>Employee Only</b>	<b>48</b>	\$482.19	\$23,145.12	\$472.73	\$22,691.04	\$472.97	\$22,702.56	\$460.99	\$22,127.52
<b>Employee + Spouse</b>	<b>5</b>	\$1,060.82	\$5,304.10	\$1,040.00	\$5,200.00	\$1,040.54	\$5,202.70	\$1,014.17	\$5,070.85
<b>Employee + Child(ren)</b>	<b>14</b>	\$964.38	\$13,501.32	\$945.45	\$13,236.30	\$945.95	\$13,243.30	\$921.97	\$12,907.58
<b>Family</b>	<b>18</b>	\$1,446.57	\$26,038.26	\$1,416.57	\$25,498.26	\$1,418.92	\$25,540.56	\$1,382.96	\$24,893.28
<b>Total Monthly Premium</b>		<b>\$67,988.80</b>		<b>\$66,625.60</b>		<b>\$66,689.12</b>		<b>\$64,999.23</b>	
<b>Premium Difference</b>		<b>-\$249.66</b>		<b>-\$1,363.20</b>		<b>-\$1,549.34</b>		<b>-\$3,239.23</b>	
<b>% Difference</b>		<b>-0.37%</b>		<b>-2%</b>		<b>-2.27%</b>		<b>-4.75%</b>	

### Benefits

Benefits	Kaiser HMO High \$10 (9962)	Kaiser HMO High \$15 (10012)	Kaiser HMO High \$20 (10053)
<b>Annual Deductible</b>	None	None	None
<b>Annual Out of Pocket Max</b>	\$1500 Individual \$3000 Family	\$1500 Individual \$3000 Family	\$1500 Individual \$3000 Family
<b>Outpatient Services</b>			
Office Visits	\$10	\$15	\$20
Urgent Care Visit	\$10	\$15	\$20
Eligible Preventive Care	No Charge	No Charge	No Charge
Lab and X-ray	No Charge	No Charge	\$10

Complex Radiology	No Charge	No Charge	\$50
Physical Therapy Visit	\$10	\$15	\$20
Outpatient Services	\$10	\$15	\$100
Prenatal Services	No Charge	No Charge	No Charge
Emergency Room Visit	\$100	\$100	\$100
Ambulance Services	\$50	\$50	\$100
<b>Inpatient Services</b>			
Hospital Inpatient	No Charge	\$250	\$500
Physician Fees	No Charge	No Charge	No Charge
Labor & Delivery	No Charge	\$250	\$500
<b>Prescription/Pharmacy</b>			
RX Generic	\$10	\$10	\$15
RX Brand	\$20	\$30	\$35
RX Non-Formulary	\$20	\$30	\$35
RX Specialty	20%, up to \$200	20%, up to \$200	30%, up to \$200

## YPI Charter Schools Dental

Benefits	CoPower DeltaCare USA DHMO <b>Must Choose Primary Care Dentist</b>		CoPower Delta Dental PPO	
	In Network	Out of Network	In Network	Out of Network
<b>Annual Deductible Per Member</b>	\$0		\$50	\$50
<b>Per Member Maximum</b>	No maximum		\$1,500	
<b>Class 1 - Preventive</b>		Not covered	Deductible Waived	Deductible Waived
<b>Oral Exams</b>	\$0		100%	100%
<b>Fluoride to age 14</b>	\$0		100%	100%
<b>X-Rays</b>	\$0		100%	100%
<b>Class 2 - Basic</b>			<b>After Deductible</b>	<b>After Deductible</b>
<b>Periodontics (gum work, etc.)</b>	\$30 for Periodontal scaling		90%	20%
<b>Single Root Canal</b>	\$85 copayment		90%	20%
<b>Bi-Root Canal</b>	\$150 copayment		90%	20%
<b>Molar Root Canal</b>	\$280 copayment		90%	20%
<b>Removing Uncomplicated Tooth</b>	\$5		90%	20%
<b>Removing Impacted Tooth</b>	\$75 copayment	90%	20%	
<b>Removing Bony Impacted Tooth</b>	\$95 copayment	90%	20%	
<b>Restorations/ Cavity Filling</b>	\$5 1 surface/ \$10, 2 surfaces	90%	20%	
<b>Class 3 - Major</b>		<b>After Deductible</b>	<b>After Deductible</b>	
<b>Complete upper or lower denture</b>	\$215 copayment	60%	50%	
<b>Partial upper or lower denture</b>	\$180 copayment	60%	50%	
<b>Porcelain-base metal crown</b>	\$195 copayment	60%	50%	
<b>Full cast noble metal crown</b>	\$200 copayment	60%	50%	
<b>Class 4 - Orthodontia</b>				

Minor Children (under 19)	\$1,700 copayment		50% up to \$1,500 Lifetime Maximum
Adult Coverage	\$1,900 copayment		Not covered
	<b>Monthly Premium</b>		<b>Monthly Premium</b>
Employee Only	\$15.97		\$55.36
Employee + 1 Dependent	\$26.31		\$102.74
Employee + Family	\$38.89		\$170.63

Rates are currently locked. No change in Premiums for 2019.

## YPI Charter Schools Vision

Benefits	CoPower Select VSP Vision	
	In Network	Out of Network
Eye Exams	\$10 copay (once every 12 Months)	Pays up to \$45 (once every 12 Months)
Lenses (or Contacts)	\$25 copay (once every 12 Months)	Pays up to \$30, \$50 or \$65 for single, bifocal, trifocal (once every 12 Months)
Frames	\$200 Allowance (once every 12 Months)	Pays up to \$70 (once every 12 Months)
Contacts (or Glasses)	\$200 Allowance (once every 12 Months)	Pays up to \$105 (once every 12 Months)
	<b>Current Monthly Premium</b>	
Employee Only	\$13.27	

Employee + 1	\$19.23
Employee + 2 or more	\$19.23
Family	\$34.48

Rates are currently locked. No change in Premiums for 2019.

## YPI Charter Schools Life Insurance

### UNUM Group Life & AD&D

Flat Benefit Amount: \$50,000 per employee

Rate: \$0.071 / \$1,000

### UNUM Voluntary Life & AD&D

Benefit	Employee	Spouse	Child(ren)
Guaranteed Issue	\$70,000	\$25,000	\$10,000
Minimum Benefit	\$10,000	\$5,000	\$2,000
Maximum Benefit	\$500,000	\$500,000	\$10,000
Age	Rates (per \$1,000)		
0-24	\$0.0887	\$0.093	\$0.477 per \$1,000
25-29	\$0.0953	\$0.098	
30-34	\$0.1173	\$0.122	
35-39	\$0.1602	\$0.163	
40-44	\$0.2284	\$0.231	
45-49	\$0.3395	\$0.345	
50-54	\$0.4869	\$0.499	
55-59	\$0.6838	\$0.723	
60-64	\$0.8719	\$0.991	
65-69	\$1.2272	\$1.40	
70-74	\$2.2964	\$2.624	
75 +	\$7.0363	\$8.051	



Rates are currently locked. No change in Premiums for 2019.

## YPI Charter Schools BEAM Dental & Vision Quotes

	California Dental DHMO Plan Adv 75	BEAM PPO DENTAL	
	In Network Only	In Network	Out of Network
<b>Deductible</b>	None	\$50 individual \$150 family	
<b>Annual Maximum</b>	No Maximum	\$1,500 per person	
<b>Preventive/Diagnostic Services</b>	No Charge for Most Services	100%; deductible waived	100%; deductible waived
<b>Basic Services</b>	Set Copayments for all Services	90%	80%
<b>Major Services</b>	Set Copayments for all Services	60%	50%
<b>Orthodontia</b>	Child: \$1,775 Copayment Adult: \$1,975 Copayment	50%; lifetime benefit of \$1,500	
<b>Employee Only</b>	<b>\$14.43</b>	<b>\$35.63</b>	
<b>Employee + 1 Dependent</b>	<b>\$24.41</b>	<b>\$70.63</b>	
<b>Employee + 2 or More Dependents</b>	<b>\$37.32</b>	<b>\$139.29</b>	

BEAM's Premiums come in -18.37% lower than current

### BEAM PERKS

Plans ship with the Beam Brush included, plus dental goods delivered to each member every 6 months.



**Beam Brush**  
Sonic powered, smart, electric toothbrush.



**Beam Paste**  
High-quality, custom formulated toothpaste.



**Beam Floss**  
50 yards of high quality waxed floss.



**Replacement heads**  
Soft bristle brush heads made specifically for your brush.



**AA battery**  
We'll keep your brush powered and ready to go.



**Free shipping**  
Delivered to your door, right when you need it.

	BEAM VSP Choice Vision Plan	
	In Network	Out of Network
<b>Exams</b>	\$10 copay every 12 months	Up to \$45
<b>Lenses</b>	\$10 copay every 12 months	Up to \$30-65
<b>Frames</b>	\$200 allowance every 12 months	Up to \$70
<b>Contacts</b>	\$200 allowance every 12 months	Up to \$105

BEAM's VSP Choice Premiums come in - 3.49% lower than current

<b>Employee Only</b>	<b>\$11.46</b>
<b>Employee + 1 Dependent</b>	<b>\$23.74</b>
<b>Employee + 2 or more Dependents</b>	<b>\$34.32</b>

## YPI Charter Schools Kansas City Life Quotes

<b>Kansas City Life PPO Dental</b>		
	In Network	Out of Network
<b>Deductible</b>	\$50 individual \$150 family	
<b>Annual Maximum</b>	\$1,500 per person	
<b>Preventive/Diagnostic Services</b>	100%; deductible waived	100%; deductible waived
<b>Basic Services</b>	90%	80%
<b>Major Services</b>	60%	50%
<b>Orthodontia</b>	50%; lifetime benefit of \$1,500	
<b>Employee Only</b>	<b>\$52.17</b>	
<b>Employee + 1 Dependent</b>	<b>\$96.81</b>	
<b>Employee + 2 or More</b>	<b>\$160.79</b>	

<b>Kansas City Life VSP Vision Plan</b>		
	In Network	Out of Network
<b>Exams</b>	\$10 copay every 12 months	Up to \$45
<b>Lenses</b>	\$25 copay every 12 months	Up to \$30-65
<b>Frames</b>	\$150 allowance every 12 months	Up to \$70
<b>Contacts</b>	\$150 allowance every 12 months	Up to \$105
<b>Employee Only</b>	<b>\$10.63</b>	
<b>Employee + Spouse</b>	<b>\$21.27</b>	
<b>Employee + Child(ren)</b>	<b>\$22.76</b>	
<b>Family</b>	<b>\$36.37</b>	

### Group Life & AD&D

Flat Benefit Amount: \$50,000 per employee

Rate: \$0.070 / \$1,000

### Voluntary Life & AD&D

Benefit	Employee	Spouse	Child(ren)
Guaranteed Issue	\$70,000	\$25,000	\$10,000
Minimum Benefit	\$10,000	\$5,000	\$2,500
Maximum Benefit	\$500,000	\$250,000	\$10,000
Age	Rates (per \$1,000)		
25-29	\$0.094	\$0.098	\$0.476 per \$1,000
30-34	\$0.116	\$0.122	
35-39	\$0.159	\$0.163	
40-44	\$0.227	\$0.231	
45-49	\$0.338	\$0.345	
50-54	\$0.486	\$0.499	
55-59	\$0.683	\$0.723	
60-64	\$0.871	\$0.991	
65-69	\$1.226	\$1.400	

Kansas City Life's  
Group Life comes in -  
1.41% lower than  
Unum.

The Voluntary Life  
comes in -6.64%  
lower than Unum.

70-74	\$2.295	\$2.624
75 +	\$7.035	\$8.051

## YPI Charter Schools Principal Financial Quotes

	California Dental DHMO Plan Adv 75	Principal PPO Dental Plan		Principal Vision Plan	
	In Network Only	Out of Network	Out of Network	In Network	Out of Network
<b>Deductible</b>	None	\$50 individual \$150 family			
<b>Annual Maximum</b>	No Maximum	\$1,500 per person			
<b>Preventive/Diagnostic Services</b>	<i>No Charge for Most Services</i>	100%; deductible waived	100%; deductible waived		
<b>Basic Services</b>	<i>Set Copayments for all Services</i>	80%	80%		
<b>Major Services</b>	<i>Set Copayments for all Services</i>	50%	50%		
<b>Orthodontia</b>	Child: \$1,775 Copayment Adult: \$1,975 Copayment	50%; lifetime benefit of \$1,500			
<b>Employee Only</b>	<b>\$14.43</b>	<b>\$52.51</b>		<b>\$8.55</b>	
<b>Employee + 1 Dependent</b>	<b>\$24.21</b>	<b>\$97.45</b>		<b>\$16.08</b>	
<b>Employee + 2 or More</b>	<b>\$37.32</b>	<b>\$161.84</b>		<b>\$17.14</b>	
				<b>\$26.38</b>	

### Group Life & AD&D

Flat Benefit Amount: \$50,000 per employee

Rate: \$0.070 / \$1,000

### Voluntary Life & AD&D

Benefit	Employee	Spouse	Child(ren)
Guaranteed Issue	\$100,000	\$30,000	\$10,000
Minimum Benefit	\$10,000	\$5,000	\$2,000
Maximum Benefit	\$500,000	\$150,000	\$10,000
Age	Rates (per \$1,000)		
25-29	\$0.085	\$0.098	\$0.20 per \$1,000
30-34	\$0.107	\$0.122	
35-39	\$0.150	\$0.163	
40-44	\$0.218	\$0.231	
45-49	\$0.329	\$0.345	
50-54	\$0.477	\$0.499	
55-59	\$0.674	\$0.723	
60-64	\$0.862	\$0.991	
65-69	\$1.217	\$1.400	

Principal's Group Life comes in -1.41% lower than Unum.

The Voluntary Life comes in -9.04% lower than Unum.

70+

\$2.286

\$2.624

## YPI Charter Schools Flexible Spending Accounts

Flexible Spending Account Data as of April 22, 2019:

Plan Name	# of Employees	Elections	Paid/Used	Balance
Medical FSA	16	\$8,701.00	\$3,410.84	\$5,211.16
Dependent Care FSA	2	\$10,000.00	\$6,330.00	\$3,670.00
<b>Totals</b>	<b>18</b>	<b>\$18,701.00</b>	<b>\$5,473.84</b>	<b>\$13,227.16</b>

Medical FSA Usage



■ Balance ■ Paid/Used

Dependent Care FSA Usage



■ Balance ■ Paid/Used

## The Value of Voluntary Benefits

**For Employers**

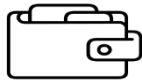
- Increase benefits without affecting bottom line
- Provides ability to implement cost containment strategies
- Helps attract and retain quality employees
- Carriers support benefits communication and platforms

**For Employees**

- Pays cash to help cover the family expenses associated with an accident or illness
- Helps supplement out-of-pocket medical costs
- Access to cost neutral value-added services

**Products Available**

- Accident
- Hospital Indemnity
- Cancer
- Critical Illness
- Disability
- Dental
- Term and Whole Life



Out-of-pocket costs went from 5.3% of median household income to 9.6%, nearly double.



The national average for single-person premiums increased from \$606 to \$1,170.

**93%**

Employee annual contributions increased.



**\$1500+**

Average deductibles in 47 states.



**50%**

do not have enough emergency savings to cover unexpected expenses.



**3+ HOURS**

39% spend 3+ hours a week at work thinking about or dealing with



**36%**

find it difficult to meet their monthly household expenses.

**PERSONAL FINANCE**

**Accident Advantage**

*Helps employees cover the unexpected medical and everyday expenses that can result from a covered accident*

**Benefits Include:**

**Critical Illness Lump Sum**

*Helps employees cover the unexpected medical and everyday expenses that can result from a below covered critical illness*

**Benefits Include:**

<ul style="list-style-type: none"> <li>➤ Hospital Admission &amp; Confinement</li> <li>➤ Ambulance</li> <li>➤ Fractures &amp; Dislocations</li> <li>➤ Physical Therapy</li> <li>➤ Accidental Death &amp; Dismemberment Benefits</li> <li>➤ Wellness</li> </ul>	<ul style="list-style-type: none"> <li>➤ Cancer</li> <li>➤ Heart Attack/Stroke</li> <li>➤ Major Organ Transplant</li> <li>➤ Coma</li> <li>➤ End-Stage Renal Failure</li> <li>➤ Paralysis</li> </ul>
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**Hospital Advantage**  
*Helps employees cover the unexpected medical and everyday expenses that can result from a sickness or accident*

**Benefits Include:**

- Hospital Admission
- Hospital Confinement
- Surgery (In-Patient/Out-Patient)
- Physician Visits

**Short Term Disability**  
*Helps employees cover the family expenses associated with missing work due to an off the job accident or illness*

**Benefits Include:**

- 60% of Monthly Income
- \$500-\$6,000 Monthly Benefit
- Partial Disability
- Maternity

**VALUE ADDED (Cost Neutral) SERVICES**

**AD&D with Travel Services**  
*Help employees be prepared for the unexpected*

**AD&D Benefit:**

- \$7,500 Accidental Death Benefit
- Loss of limb from an Accident
- Loss of vision, hearing or speech due to an Accident

**Travel Benefit:**

- Pre-Trip Assistance
- Emergency Personal Services and Travel Arrangements
- Emergency Medical Evacuation and Transportation
- Medical Referrals

**Health Advocate/Medical Bill Saver**  
*Employees get a personal Health Advocate*

**Benefits Include:**

- Medical Bill Saver
- Resolve Billing Issues
- Find Doctors
- Transfer Medical Records

**Identity Theft Monitoring**  
**Fraud Protection Model:**



**Secure. Online Identity Vault**

- Digital wallet for encrypted personal information
- Encrypted documents & images
- Password Manager

**Expert protection tips & timely news**

- Activity report
- Breach & fraud news alerts

**Monitor. Internet Monitoring**

- Baseline fraud exposure report of your personal information on black market websites
- Daily monitoring for personal information (stored in your Online Identity Vault) sold on black market websites

**Restore. Certified Resolution Specialist**

- Fully-managed restoration services
- 1-on-1 dedicated care

**End2End Defense<sup>SM</sup> 32-step recovery process**

- For lost/stolen wallet, breached data, fraud or ID theft
- Designed to discover, isolate & prevent future fraud

**24/7 live support**

## Benefit Statements & Booklets

**YOUR COMPANY INC.**

Dear John Doe:

Your total compensation from Your Company is much more than the amount indicated in your yearly earnings statement. In addition to showing you items you will be able to use for your health care, retirement, vacation benefits, and other employee benefits. Below, we break out your total compensation.

Compensation & Taxes	Employer Paid	Employee Cost
Salary	\$25,000.00	\$1,000.00
FICA	\$1,500.00	\$1,500.00
Medical	\$1,000.00	\$1,000.00
Dental/Vision	\$1,000.00	\$1,000.00
<b>Compensation &amp; Taxes</b>	<b>\$28,500.00</b>	<b>\$4,500.00</b>
<b>Health &amp; Welfare</b>	<b>\$3,000.00</b>	<b>\$3,000.00</b>
Medical	\$1,000.00	\$1,000.00
Dental	\$1,000.00	\$1,000.00
Vision	\$1,000.00	\$1,000.00
AD & D	\$1,000.00	\$1,000.00
Long Term Disability - Aflac	\$1,000.00	\$1,000.00
Short Term Disability - Aflac	\$1,000.00	\$1,000.00
Accident - Aflac	\$1,000.00	\$1,000.00
Cancer - Aflac	\$1,000.00	\$1,000.00
Voluntary Benefit - Aflac	\$1,000.00	\$1,000.00
<b>Health &amp; Welfare</b>	<b>\$3,000.00</b>	<b>\$3,000.00</b>
<b>Time-Off Benefits</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
PTO	\$1,000.00	\$1,000.00
<b>Miscellaneous</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
Cell Phone	\$1,000.00	\$1,000.00
Travel	\$1,000.00	\$1,000.00
<b>Miscellaneous</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
<b>Total Compensation Package</b>	<b>\$38,500.00</b>	<b>\$9,500.00</b>

**Aflac.**

**Benefit Statements show your employees their total compensation package, including their salary, benefits you pay for on their behalf and more!**

**YOUR COMPANY INC.**

Dear John Doe:

Your total compensation from your company is much more than the amount indicated in your yearly earnings statement. In addition to showing you items you will be able to use for your health care, retirement benefits, and other employee benefits. Below, we break out your total compensation.

Compensation & Taxes	Employer Paid	Employee Cost
Salary	\$25,000.00	\$1,000.00
FICA	\$1,500.00	\$1,500.00
<b>Compensation &amp; Taxes</b>	<b>\$26,500.00</b>	<b>\$2,500.00</b>
<b>Health &amp; Welfare</b>	<b>\$16,735.12</b>	<b>\$1,935.00</b>
Medical	\$1,000.00	\$1,000.00
Dental	\$1,000.00	\$1,000.00
Vision	\$1,000.00	\$1,000.00
AD & D	\$1,000.00	\$1,000.00
Long Term Disability - Aflac	\$1,000.00	\$1,000.00
Short Term Disability - Aflac	\$1,000.00	\$1,000.00
Accident - Aflac	\$1,000.00	\$1,000.00
Cancer - Aflac	\$1,000.00	\$1,000.00
Voluntary Benefit - Aflac	\$1,000.00	\$1,000.00
<b>Health &amp; Welfare</b>	<b>\$16,735.12</b>	<b>\$1,935.00</b>
<b>Time-Off Benefits</b>	<b>\$4,735.20</b>	<b>\$4,735.20</b>
Vacation	\$4,735.20	\$4,735.20
Holiday	\$1,000.00	\$1,000.00
Personal Time Off	\$1,000.00	\$1,000.00
<b>Time-Off Benefits</b>	<b>\$4,735.20</b>	<b>\$4,735.20</b>
<b>Total Employee Cost</b>	<b>\$9,170.20</b>	<b>\$9,170.20</b>
<b>Your Total Compensation</b>	<b>\$44,015.91</b>	<b>\$13,205.40</b>

**Total Compensation**

4.3% Salary  
20.7% Health & Welfare  
75.0% Total Compensation

**Aflac.**

**Benefit Booklets go over all of the benefit available to your employees and the details about those benefits.**

## LegalShield & IDShield Coverage Options



**THE LEGALSHIELD MEMBERSHIP INCLUDES:**

- Dedicated Law Firm**  
**Legal Advice/Consultation** on unlimited personal issues  
**Letters/Calls** made on your behalf
- Contracts/Documents** Reviewed up to 15 pages  
**Residential Loan Document Assistance**  
**Lawyers prepare your Will/Living Will/Health Care Power of Attorney/Financial Power of Attorney**
- Speeding Ticket Assistance**  
**IRS Audit Assistance**  
**Trial Defense** (if named defendant/respondent in a covered civil action suit)
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)  
**25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- 24/7 Emergency Access** for covered situations



**THE IDSHIELD MEMBERSHIP INCLUDES:**

- Social Media Monitoring**  
 Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks.
- Privacy and Security Monitoring**  
 Internet monitoring of your name, date of birth, SSN, email address, phone numbers, and more. Monthly credit score tracking. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18 for no additional cost.
- Consultation**  
 Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.
- Full Identity Restoration**  
 Complete identity recovery services by Kroll Licensed Private Investigators to its pre-theft status.
- \$5 Million Service Guarantee**  
 We'll do whatever it takes for as long as it takes to help recover and restore your identity.

	FAMILY	INDIVIDUAL
<b>LegalShield</b>	\$23.95	-----
<b>IDShield</b>	\$18.95	\$8.95
<b>Combined</b>	\$42.90	-----

**Additional Coverage Options**



### **Voluntary Disability Coverage**

- Coverage available short-term disability.
- Employee assistance programs available for personal counseling both over the phone and in person.

### **FSA (Flexible Spending Account)**

- Employees enjoy pre-tax deductions to be used for eligible health related expenses, usually via debit card.
- Annual roll-over of \$500
- 100% of elected amounts are available for use on day one.

### **DCFSA (Dependent Care Reimbursement Account)**

- Employees enjoy pre-tax deductions to be used for eligible dependent care expenses including child care, disabled adult care, and more.
- Funds are available up to contribution amounts.

## **Wellness Programs**

Onsite at Warren G Bender Co we have our very own Certified Wellness and Nutrition Consultant! Contact us to find out about wellness presentations, consultation services, and more. We also offer a variety of corporate wellness programs (such as the recent “Maintain Don’t Gain” challenge) created and run by trusted partners to keep your employees focused on their health.

## **Are you taking advantage of all the areas where we can support you?**

- Personal Insurance for Life, Homes, Autos, Rentals, Boats, Umbrellas, etc.
- Worker’s Compensation
- General Liability
- Property Coverage fleet/Auto Coverage
- Surety for Your Bonding Needs
- Management and Employment Practices
- Liability
- Professional Liability