



YPI CHARTER SCHOOLS

June 29, 2022

TO: YPI Charter Schools
Board of Directors

FROM: Yvette
Executive Director

SUBJECT: Recommendation to approve *Kaiser, Ca Dental Network, Beam Dental, and VSP* plans for benefited employees

BACKGROUND

Benefited employees receive medical, dental, vision and basic life insurance from YPI Charter Schools (YPICS). *Kaiser, Beam, VSP and Unum* have provided exceptionally great rates for the 22-23 as brokered for us by Teresa Sale. YPICS has a longstanding relationship with Teresa since we began participating in the CCSA JPA and then CharterLIFE Program in 2006. YPICS rates for all of our benefits carriers came in with nominal increases for the 22-23 school year.

YPICS employee usage and pro-active vs. reactive approach to health and wellness determines the final yearly cost and it was noted that the YPICS had high performance rates as an overall client during this past coverage period. Our *initial* proposed Kaiser medical rates for 2022-23 were approximately 50% LESS than the *final negotiated* rates last year. The dental and vision proposed rates were a 3% increase, which was lowered to 0% based on another major carrier competing for our business this year. Rates for *Kaiser, Beam, CDN, VSP and Unum life* have been exceptional, with little or no annual increases this year, while coverage levels have remained relatively unchanged.

ANALYSIS

Rates for *Kaiser, California Dental Network, Beam, VSP and Unum basic life* have been received and are displayed below.

Rates by Tier	Kaiser HMO \$20 Medical	CDN Dental HMO	BEAM Dental PPO	BEAM VSP Vision	Unum Group Life \$50K & EAP
Employee Only	\$524.88	\$14.86	\$35.63	\$11.46	\$3.75
Employee+Spouse	\$1,154.73	\$25.14	\$70.63	\$23.74	n/a
Employee+Child(ren)	\$1,049.76	\$38.44	\$139.29	\$34.32	n/a
Employee+Family	\$1,574.64	\$38.44	\$139.29	\$34.32	n/a

2022-2023 Medical Health Plan

Kaiser OF Southern CALIFORNIA

Kaiser 2022-23 Tier	Monthly Rate
Employee only	\$524.88
Employee+Spouse	\$1,154.73
Employee+Child(ren)	\$1,049.76
Employee+Family	\$1,574.64

2022-2023 HMO & PPO Dental Plans

CALIFORNIA Dental Network (CDN)

CDN 2022-23 Tier	Monthly Rate
Employee only	\$14.86
Employee+Spouse	\$25.14
Employee+Child(ren)	\$25.14
Employee+Family	\$38.44

Beam Dental OF CALIFORNIA

Beam PPO Dental 2022-23 Tier	Monthly Rate
Employee only	\$35.63
Employee+Spouse	\$70.63
Employee+Child(ren)	\$139.29
Employee+Family	\$139.29

2022-2023 Vision Plan

VISION SERVICE PLAN (VSP)

VSP Vision 2022-23 Tier	Monthly Rate
Employee only	\$11.46
Employee+Spouse	\$23.74
Employee+Child(ren)	\$34.32
Employee+Family	\$34.32

2022-2023 Basic Life Plan

Unum Group Life \$50K & EAP
\$3.75

RECOMMENDATION

It is recommended that the Board of Directors approve *Kaiser, California Dental Network, Beam Dental, VSP and Unum life* plans for YPICS benefited employees.