



YPI CHARTER SCHOOLS

June 5, 2023

TO: YPI Charter Schools
Board of Directors

FROM: Yvette King-Berg
Executive Director

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

BACKGROUND

Benefited employees receive medical, hospital, dental, vision, and life insurance from YPI Charter Schools (YPICS). *Kaiser, Beam, CDN, Unum Life, and VSP* have continued to provide exceptionally great rates for the 23-24 as brokered for us by Teresa Sale, with all but medical on a 100% RATE PASS/no change for the 2023-24 benefit year. YPICS has had a longstanding relationship with Teresa since we began participating in the CCSA JPA Program in 2006, continuing through the CharterLIFE trust in 2013, and now directly as part of her current program, Inspired Wellness | Benefits for Educators, serving CA public charter schools exclusively. YPICS only rate change for our medical benefits carrier came in at a nominal 8.90% increase for the 23-24 school year. YPICS and others' regional employee usage determines the final yearly cost, and it was noted that YPICS had continued excellent prevention utilization and awareness, resulting in high-performance rates as an overall client during this past coverage period. Rates for Kaiser, Beam, CDN, Unum, and *VSP* have been exceptional, with little or no annual increases again this year, while coverage levels have remained relatively unchanged.

ANALYSIS

Rates for *Kaiser, Beam, CDN, Unum Life* and *VSP* have been received and are displayed below:

2023-2024 Health Plans

Kaiser OF Southern CALIFORNIA

Enrollment Tier	Monthly Rate
Ee only	\$571.53
Ee+Spouse	\$1257.37

Ee+Child	\$1143.07
Family	\$1714.6

2023-2024 Dental Plans

Beam DENTAL OF CALIFORNIA | Ca. DENTAL NETWORK (CDN)

Enrollment Tier	Monthly Rate
Employee Only	\$14.86
Employee+1	\$25.14
Family	\$38.44
Enrollment Tier	Monthly Rate
Employee Only	\$35.63
Employee+1	\$70.63
Family	\$139.29

2023-2024 Vision Plan

VISION SERVICE PLAN (VSP)

Enrollment Tier	Monthly Rate
Employee Only	\$11.46
Employee+1	\$23.74
Family	\$34.32

2023-2024 Hospital & Life Plans

UNUM LIFE (UNUM)

HOSPITAL Enrollment Tier	Monthly Rate
Employee Only	\$11.48
Employee+Spouse	\$17.21
Employee+Child	\$20.95
Family	\$26.68
BASIC LIFE \$50K Enrollment Tier	Monthly Rate
Employee Only	\$0.71 per \$1K benefit

RECOMMENDATION

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