



## **YPI CHARTER SCHOOLS**

**DATE:** April 22, 2024

**TO:** YPI Charter Schools  
Board of Directors

**FROM:** Yvette King-Berg  
Executive Director

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

### **BACKGROUND**

Benefited employees receive medical, hospital, dental, vision, and life insurance from YPI Charter Schools (YPICS). A YPICS rate change for our medical benefits carrier came in at a nominal 9.80% increase for the 24-25 school year, with dental and vision a 2% and 3%, respectively, increase and hospital/life with a 3% increase. 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. Additionally, our broker negotiated our cost down from the double-digit increases (more than 12%) for many organizations in the LA region to below 10%. The final cost more closely aligns with California's average healthcare premium increase for Covered CA at 9.6%.

For dental coverage, Beam and Beam CDN have challenged our staff as the network is limited and confusing, with the HMO and PPO plans being with separate but contracted companies. The YPICS Leadership Team (with representatives from all three schools and the Learning Support Center) agreed they preferred returning to a Delta Dental plan. YPICS has received a quote from Delta Dental for comparable HMO and PPO plans. Choosing Delta Dental as the dental provider would broaden the providers available to employees and reduce confusion as both plans would be under the same provider.

### **ANALYSIS**

Rates for Kaiser, Beam, CDN, Delta Dental, and VSP have been received and are displayed below:

2024-2025 Health Plans

Kaiser Of Southern California

Rates by Tier	Ct.	2023-24 Current 8.9%		2024-25 Reduced 9.8%	
		Kaiser HMO High \$20 (9972)		Kaiser HMO High \$20 (9972)	
Employee Only	54	\$571.53	\$30,862.62	\$626.97	\$33,856.38
Employee + Spouse	8	\$1,257.37	\$10,058.96	\$1,379.32	\$11,034.56
Employee+Child		\$1,143.07	0	\$1,253.93	\$0.00
Employee + Child(ren)	14				
Family	19	\$1,714.60	\$32,577.40	\$1,880.90	\$35,737.10
Total Monthly Premium		\$73,498.98		\$80,628.04	
Monthly Premium Difference				\$7,129.06	
Yearly Difference				\$85,548.72	
% Difference				9.80%	

Delta Dental & VSP

Rates by Tier	Ct.	Ct.	Ct.	2023-24 CURRENT Dental Vision			2024-25 NEW OPTION: Delta Dental VSP Vision		
				Beam Dental PPO CDN DHMO Vision			Delta Dental PPO DHMO VSP Vision HIGH \$200 Frame Allowance		
	Dental PPO	Dental HMO	Vision	Beam PPO	CDN DHMO	Beam VSP Vision	Delta PPO	DeltaCare DHMO	VSP Direct Vision
Employee Only	31	18	51	\$35.63	\$14.86	\$11.46	\$39.42	\$9.70	\$9.99
Employee+Sp	7		12	\$71.26		\$22.92	\$83.60	\$18.16	\$19.96
Employee+Child(ren)	7	7	10	\$90.61	\$25.14	\$24.52	\$90.02	\$18.30	\$25.97
Family	13	11	23	\$132.65	\$38.44	\$35.27	\$147.92	\$26.37	\$40.51
Total Monthly Premium				\$3,962.07	\$866.30	\$1,689.91	\$4,360.32	\$719.89	\$1,940.44
Monthly Premium Difference							\$398.25	-\$146.41	\$250.53
Yearly Difference							\$4,779.00	-\$1,756.92	\$3,006.36
% Difference							10.05%	-16.90%	14.83%

## **RECOMMENDATION**

The Board of Directors is recommended to approve Kaiser, Delta Dental, Unum Life, and VSP plans for YPICS-benefited employees.