



YPI CHARTER SCHOOLS

DATE: March 24, 2025

TO: YPI Charter Schools
Board of Trustees

FROM: Yesenia Marchell
Coordinator of HR & AP

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

BACKGROUND

Benefited employees receive medical, hospital, dental, vision, and life insurance from YPI Charter Schools (YPICS).

For the 24-25 fiscal year, Kaiser's increase for YPICS came in at 8.9% with the region rating between 9-18%. 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. This year we are pleased to have received an increase of only 4% with a regional average of 7-9%.

For dental and vision coverage, the 24-25 fiscal year was the first with the carrier Delta. For the 25-26 fiscal year, we received a rate pass. There is also a rate pass for Unum group life and hospital plans.

Our FSA health, dependent care and COBRA administrator/ carrier, Basic Pacific, was acquired last year and swiftly took away dedicated account services and offered them for an additional rate. Basic Pacific continues to provide less and less service offerings. We are requesting a change to the carrier ThrivePass. ThrivePass has competitive rates and member service at no additional cost. YPICS will continue to contribute \$250 annually to employees who enroll in medical.

ANALYSIS

Rates for dental, vision, hospital and group life each have rate passes for the 2025-2026 school year.

Medical has a 4% increase, which with the current enrollment at 104 employees, comes out to an annual increase of around \$56,000.

ThrivePass, the proposed FSA carrier has come in with a three year proposal that includes zero set up fees, two months of credit, no annual cost, and a \$3.93/per month per enrollee. This roughly amounts to a savings of \$1,200 for the year.

Summary of 25-26 Costs	
Medical	\$1,421,124
Dental & Vision	\$84,248
Group Life	\$5,546
Hospital	\$21,438
FSA	\$4,905
Estimated Total	\$1,537,260

RECOMMENDATION

The Coordinator of HR & AP is recommending that the Board Of Trustees approve Kaiser, Delta Dental, DeltaVision, Unum group life & hospital, and ThrivePass FSA plans for the 2025-26 fiscal year.

Benefit Summary 2025-26

Medical - Kaiser					
Rates by Tier	Ct.	2024-25 Current (10.8% - Final 9.8%)		2025-26 Renewal (Reduced to 4.11%)	
		Kaiser HMO High \$20 (9972)		Kaiser HMO High \$20 (9972)	
<i>Employee Only</i>	55	\$626.97	\$34,483.35	\$652.85	\$35,906.75
<i>Employee + Spouse</i>	7	\$1,379.32	\$9,655.24	\$1,436.27	\$10,053.89
<i>Employee+Child</i>	15	\$1,253.93	\$18,808.95	\$1,305.70	\$19,585.50
<i>Employee + Child(ren)</i>					
<i>Family</i>	27	\$1,880.90	\$50,784.30	\$1,958.55	\$52,880.85
Total Monthly Premium			\$113,731.84	\$118,426.99	
Monthly Premium Increase				\$4,695.15	
Total Annual Premium				\$1,421,123.88	
Yearly Increase				4.11%	\$56,341.80

Kaiser Schedule of Benefits		
Benefits Summary	2024 - 2025 HMO \$20	2025 - 2026 HMO \$20
	No Changes	No Changes
Annual Deductible	None	None
Annual Out of Pocket Max	\$1500 Individual \$3000 Family	\$1500 Individual \$3000 Family
Outpatient Services		
Office Visits	\$20	\$20
Urgent Care Visit	\$20	\$20
Eligible Preventive Care	No Charge	No Charge
Lab and X-ray	\$10	\$10
Complex Radiology	\$50	\$50
Physical Therapy Visit	\$20	\$20
Outpatient Services	\$100	\$100
Prenatal Services	No Charge	No Charge
Emergency Room Visit	\$200	\$200
Ambulance Services	\$100	\$100
Inpatient Services		
Hospital Inpatient	\$500	\$500
Physician Fees	No Charge	No Charge
Labor & Delivery	\$500	\$500
Prescription/Pharmacy		
RX Generic	\$15	\$15
RX Brand	\$35	\$35
RX Non-Formulary	\$35	\$35
RX Specialty	30%, up to \$200	30%, up to \$200

Benefit Summary 2025-26

Dental and Vision - Delta Dental

Rates by Tier	Ct.	Ct.	Ct.	2024-25 Current: Delta Dental VSP Vision Delta Dental PPO DHMO VSP Vision HIGH \$200 Frame Allowance			2025-26 Renewal: Delta Dental VSP Vision Delta Dental PPO DHMO VSP Vision HIGH \$200 Frame Allowance		
				Delta PPO	DeltaCare DHMO	VSP Direct Vision	Delta PPO	DeltaCare DHMO	VSP Direct Vision
<i>Employee Only</i>	31	18	51	\$39.42	\$9.70	\$9.99	\$39.42	\$9.70	\$9.99
<i>Employee+Sp</i>	7		12	\$83.60	\$18.16	\$19.96	\$83.60	\$18.16	\$19.96
<i>Employee+Child(ren)</i>	7	7	10	\$90.02	\$18.30	\$25.97	\$90.02	\$18.30	\$25.97
<i>Family</i>	13	11	23	\$147.92	\$26.37	\$40.51	\$147.92	\$26.37	\$40.51
Total Monthly Premium				\$4,360.32	\$719.89	\$1,940.44	\$4,360.32	\$719.89	\$1,940.44
Monthly Premium Increase							\$0.00	\$0.00	\$0.00
Total Annual Premium									\$84,247.80
Yearly Increase							0% - rate pass		

Dental Schedule of Benefits (No Changes)

Benefits Summary	DeltaCare (HMO)	Delta Dental (PPO 1500)
Annual Deductible	None	\$50/\$150 max
Annual Max Benefit	None	\$1,500
Diagnostic/ Preventative	See schedule	100%
Basic		
Major	\$20	\$20
Endo/ Perio	\$20	\$20
Oral Surgery	No Charge	No Charge
Child Ortho Lifetime Benefit	Child only 50% up to	Adult & Child only 50% up to

Vision Schedule of Benefits

Benefit Summary	In Network	Out of Network
Allowances		
Copays	\$10	\$45
Exams	12 months	
Lenses	12 months	
Frame	12 months	
Frame	\$200	\$70
Contacts (In Lieu)	\$200	

Benefit Summary 2025-26

UNUM Group Life					
Rates by Tier	Ct.	2024-25 Current		2025-26 Renewal (rate pass)	
		\$50k Term Life \$50k AD&D		\$50k Term Life \$50k AD&D	
<i>Employee Only</i>	117	\$3.95	\$462.15	\$3.95	\$462.15
Total Monthly Premium		\$462.15		\$462.15	
Total Annual Premium		\$5,545.80			
Yearly Increase		0% - rate pass			

UNUM Hospital Plan					
Rates by Tier	Ct.	2024-25 Current		2025-26 Renewal (rate pass)	
		Hospital \$1000 Plan		Hospital \$1000 Plan	
<i>Employee Only</i>	55	\$11.48	\$631.40	\$11.48	\$631.40
<i>Employee + Spouse</i>	7	\$17.21	\$120.47	\$17.21	\$120.47
<i>Employee+Child</i>			\$314.25		\$314.25
	15	\$20.95		\$20.95	
<i>Employee + Child(ren)</i>			\$0.00		\$0.00
<i>Family</i>	27	\$26.68	\$720.36	\$26.68	\$720.36
Total Monthly Premium		\$1,786.48		\$1,786.48	
Monthly Premium Increase				\$0.00	\$0.00
Total Annual Premium		\$21,437.76			
Yearly Increase		0% - rate pass			

UNUM Hospital Schedule of Benefits		
Benefits Summary	2024 - 2025 No Changes	2024 - 2025 No Changes
Full Time Employees - Hospital		
Admission (1 day per year)	\$1,000	\$1,000
Daily Stay (per day up to 354 days)	\$100	\$100
Full Time Employees - Other		
Well Child Visits (up to 4 times in first year of life)	\$50	\$50
Be Well Benefit (once per calendar year)	\$50	\$50
Screenings: Cholesterol, diabetes, cancer, imaging, annual exams, immunizations (contact UNUM for full list)		

Benefit Summary 2025-26

FSA - Proposed Change					
Rates by Tier	Ct.	2024-25 Current Basic Pacific		2025-26 ThrivePass	
<i>Administration cost</i>	104	\$4.68	\$486.72	\$3.93	\$408.72
<i>Annual service cost</i>			\$300.00		\$0.00
Total Annual Premium			\$6,140.64		\$4,904.64
Yearly Increase			-20.13%		-\$1,236.00

Basic Pacific FSA 2024-25			
Rates by Tier	Ct.	2024-25 Current Basic Pacific	
<i>YPICS Annual Contribution</i>	104	\$250.00	\$26,000
<i>Employee Contributions</i>			\$55,826
Total Paid Out (through 3/20/25)			\$35,829
YPICS Cost (through 3/20/2025)			\$0.00