



El Camino Real High School

Renewal/ Strategy Presentation

Presented: May 1, 2019

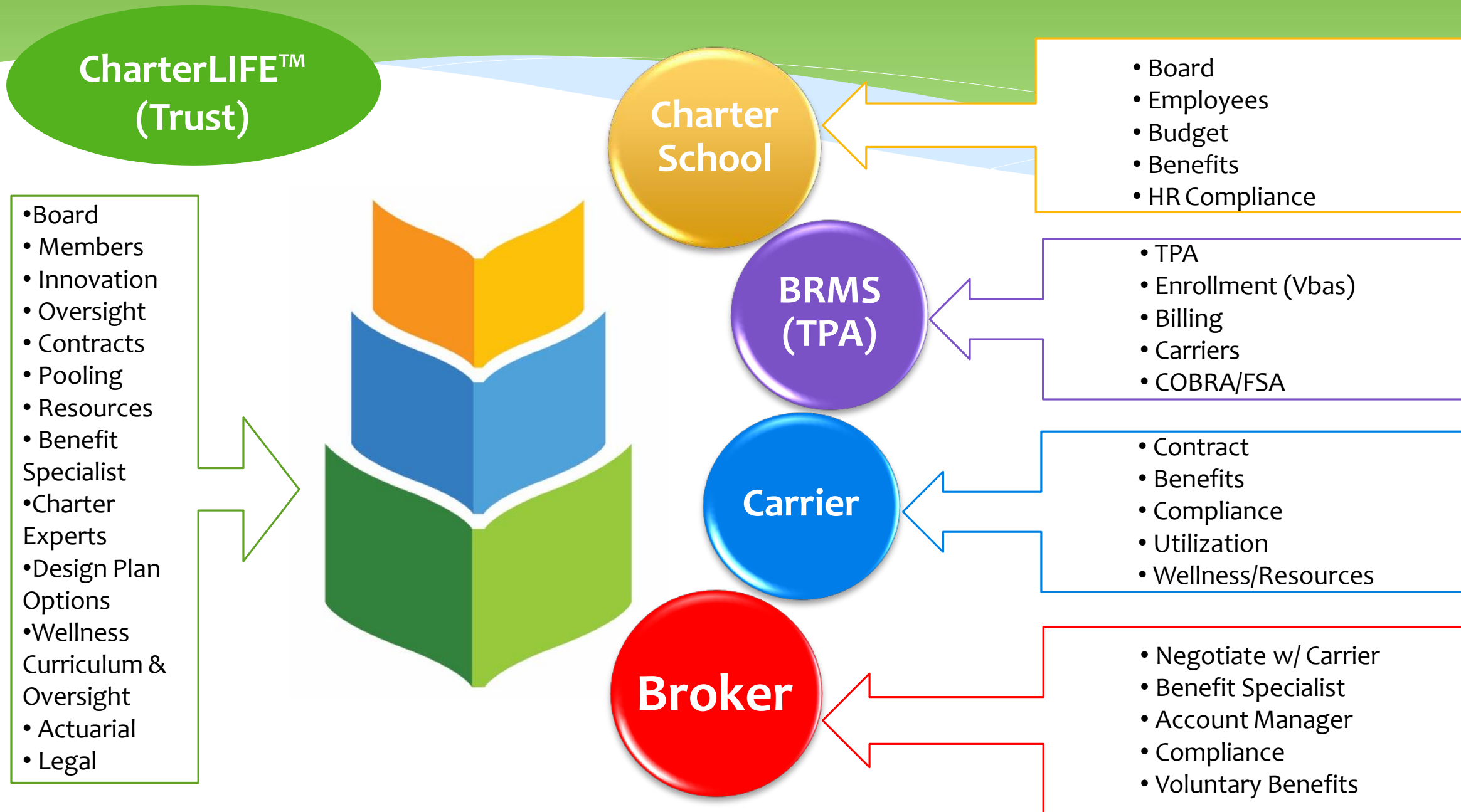


Dickerson Insurance Services 1918 Riverside Drive Los Angeles, CA 90039 t. 323.662.7000 www.dickersonbenefits.com

What is CharterLIFE™ ?

CharterLIFE™ is a 501 (c) (9) Employee Welfare Benefit Trust. The Trust was created by and for charter school professionals. The Trust provides employee health benefits, services, resources, and administrative support exclusively for charter schools and their staff.

Understanding the Trust



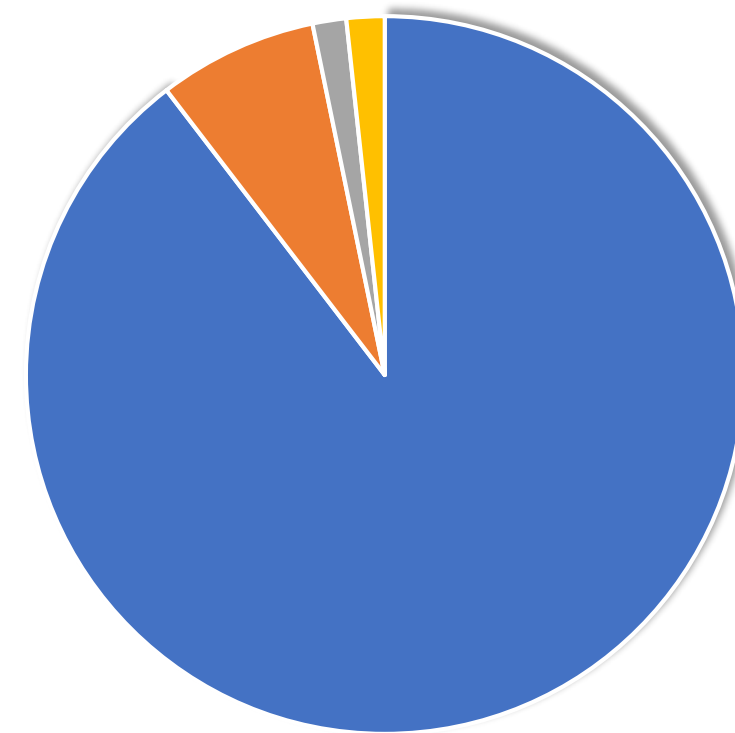
How is CharterLIFE™ Different?

- ♥ We ARE Charter School Experts
- ♥ Pool Charter Employees Together
- ♥ Benefit & Rate Evaluation Services
- ♥ Renewal Marketing & Negotiations
- ♥ Rate Setting Authority
- ♥ FSA & COBRA Administration
- ♥ Utilization Review
- ♥ Actuarial & Trend Analysis
- ♥ Strategic Planning & Consulting
- ♥ Cost Containment Solutions
- ♥ Online Administration & Support
- ♥ Electronic Billing
- ♥ Electronic Enrollment
- ♥ Legislation and Compliance Guidance
- ♥ ACA Compliance & Seminars
- ♥ Custom Plan Designs
- ♥ Custom Package Offering
- ♥ Custom Wellness Prgm. (HALT, WOW)
- ♥ Employee Assistance Program
- ♥ Emergency Grievance Support
- ♥ Designated Account Mgmt. Team
- ♥ Designated Toll Free Phone Number
- ♥ Employee Communications
- ♥ Reports to HR, Benefits Comm. & Board
- ♥ Back Office Support & Coordination
- ♥ Vendor Management

Executive Summary

Current Annual Cost:
\$3,724,611

Current Enrollment in Medical:
221



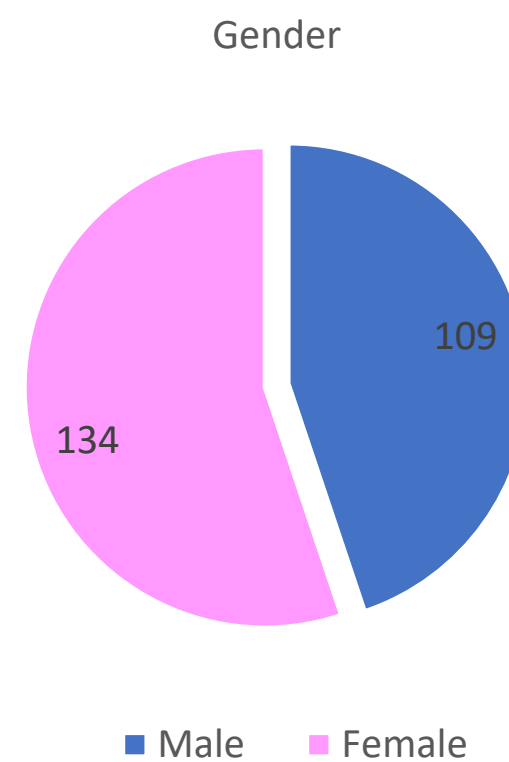
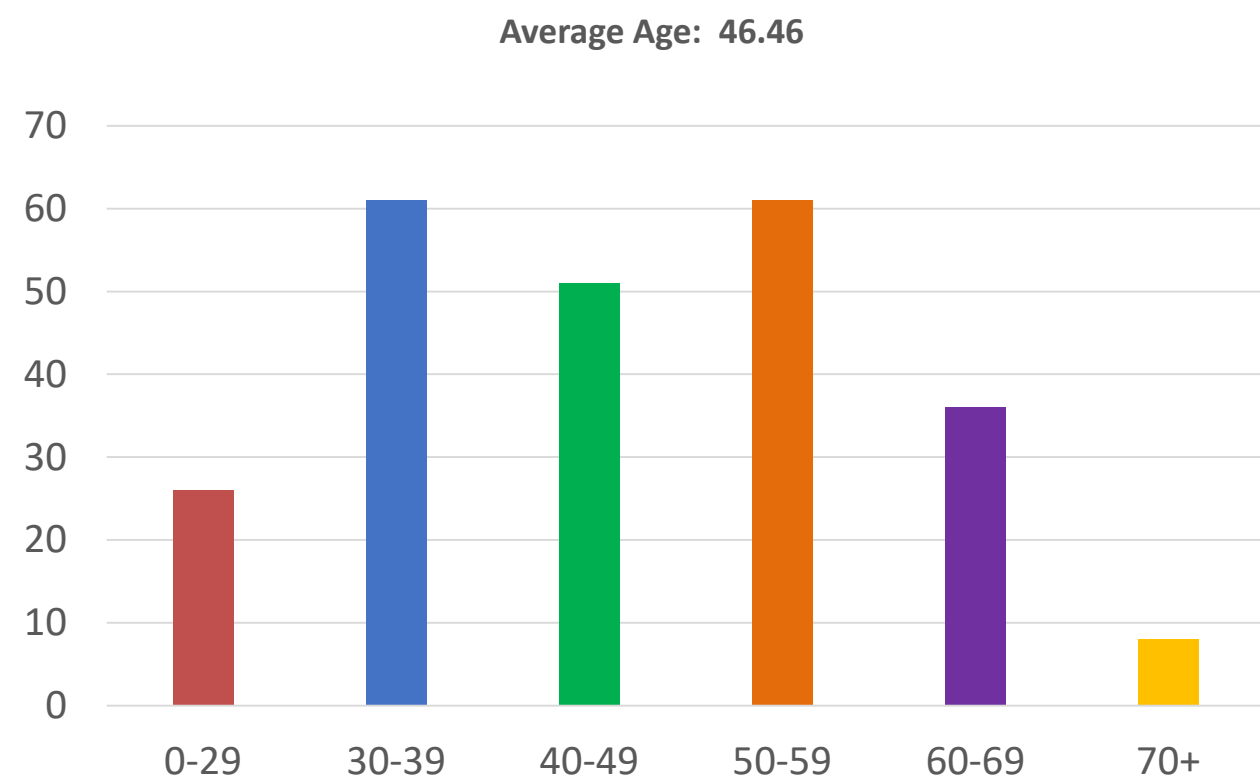
■ Medical

■ Dental

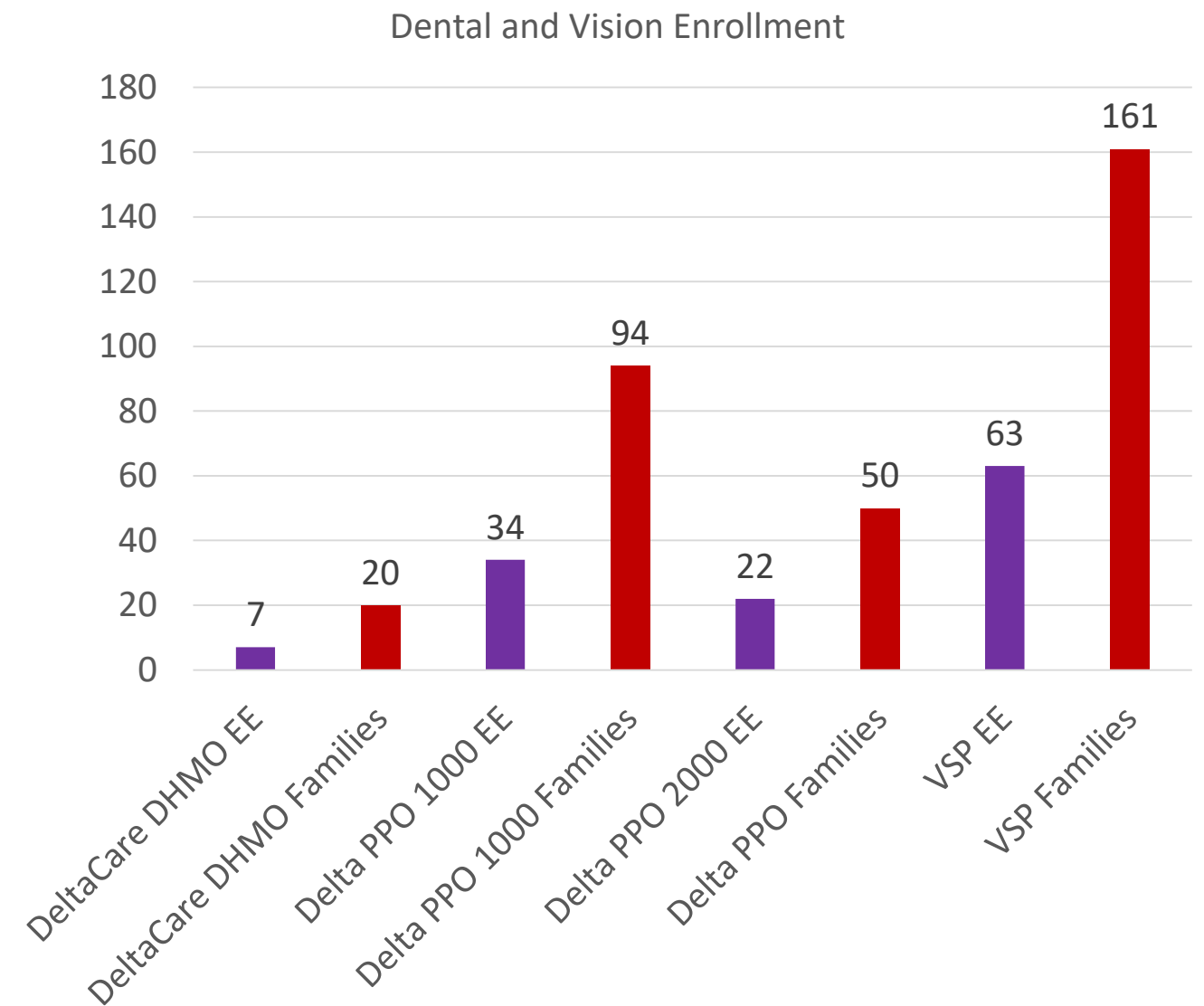
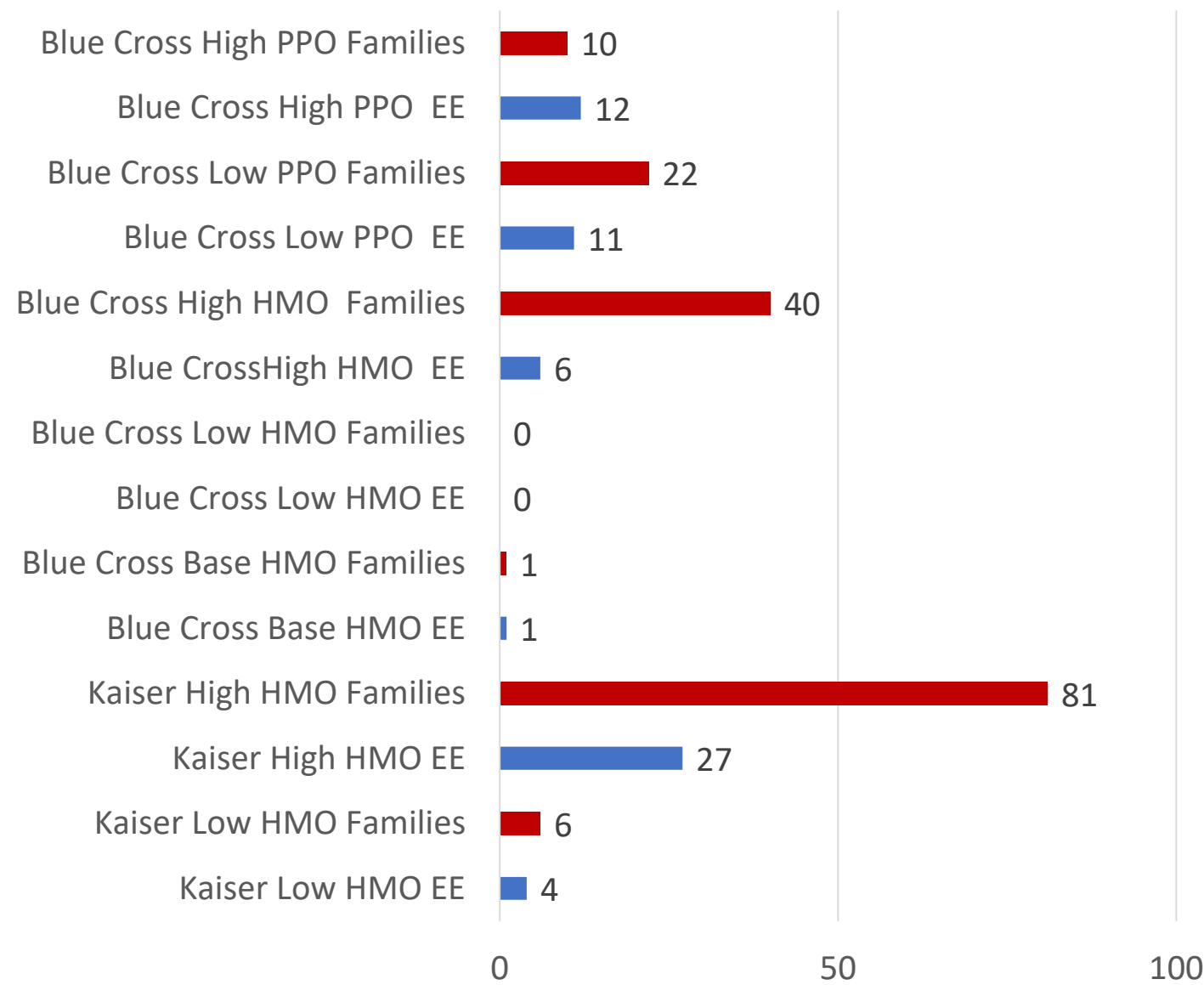
■ Vision

■ Basic Life / AD&D

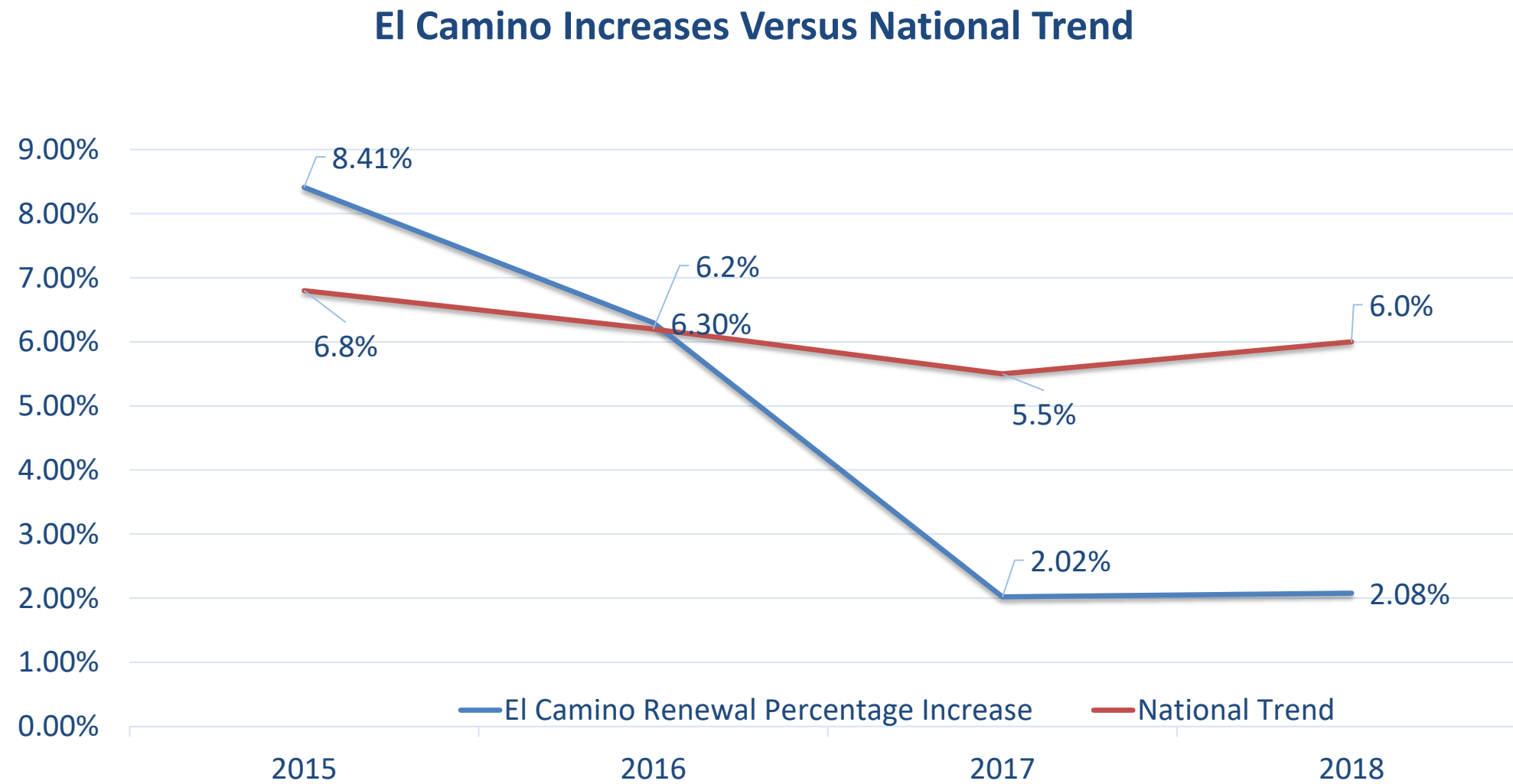
Demographics



Medical Enrollment



El Camino Increases Versus National Trend



Kaiser HMO Benchmarking

Kaiser HMO Benefits	El Camino (HMO Plan 1)	El Camino (HMO Plan 2)	LAUSD (HMO Plan 1)	Cal Pers (HMO Plan 1)	Kaiser Foundation
Plan Name	Kaiser Low HMO	Kaiser High HMO	Kaiser HMO	Kaiser Permanente	
Office Visit Copay PCP	\$20	\$10	\$20	\$15	N/A
Office Visit Copay Specialist	\$20	\$10	\$20	Not Listed	N/A
Deductible (Individual)	None	\$0	None	None	N/A
Inpatient Hospitalization	No Charge	\$0	100	\$0	N/A
Emergency Room Copayment	\$150	\$75	\$100	\$50	N/A
Prescription Drugs (Generic, Brand, Non-Formulary)	\$10 / \$25	\$5 / \$15	\$10 / \$25	\$5 / \$20	N/A
HMO Plan Costs					
Single Monthly Premium	\$1,038.70	\$1,141.52	\$526.01	\$618.64	\$572.42
Family Monthly Premium	\$1,038.70	\$1,141.52	\$1,488.62	\$1,608.46	\$1,620.42



Anthem HMO Benchmarking

Anthem Blue Cross HMO Benefits	El Camino (HMO Plan 1)	El Camino (HMO Plan 2)	El Camino (HMO Plan 3)	LAUSD (HMO Plan 1)	Cal Pers (HMO Plan 1)	Cal Pers (HMO Plan 2)	Kaiser Foundation
Plan Name	Anthem Base HMO	Anthem Low HMO	Anthem High HMO	Anthem HMO Select in CA	Anthem HMO Select	Anthem HMO Traditional	
Office Visit Copay PCP	\$35	\$30	\$10	\$10	\$15	\$15	N/A
Office Visit Copay Specialist	\$45	\$40	\$30	Not Listed	Not Listed	Not Listed	N/A
Deductible (Individual)	\$0	\$0	\$0	\$0	\$0	\$0	N/A
Inpatient Hospitalization	\$750	\$500	\$250	\$0	\$0	\$0	N/A
Emergency Room Copayment	\$100	\$100	\$100	\$100	\$50	\$50	N/A
Prescription Drugs (Generic, Brand, Non-Formulary)	\$5 / \$15 / \$30 / \$50	\$5 / \$15 / \$25 / \$45	\$5 / \$15 / \$30 / \$50	\$5 / \$25 / \$45	\$5 / \$20 / \$50	\$5 / \$20 / \$50	N/A
HMO Plan Costs							
Single Monthly Premium	\$535.19	\$574.08	\$606.24	\$537.07	\$627.07	\$878.48	\$572.42
Family Monthly Premium	\$1,659.12	\$1,779.64	\$1,879.02	\$1,611.24	\$1,630.38	\$2,284.05	\$1,620.42



Anthem PPO Plan Benchmarking

PPO Benefits	El Camino (PPO Plan 1)		El Camino (PPO Plan 2)		Cal Pers (PPO Plan 1)		Cal Pers (PPO Plan 2)		Cal Pers (PPO Plan 3)		Cal Pers (PPO Plan 4)		Kaiser Foundation
Plan Name	Anthem Low PPO		Anthem High PPO		PERS Select		PERS Choice		PERS Care		PORAC		
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Office Visit Copay PCP	\$15	40%	\$20	\$0	\$35	40%	\$20	40%	\$20	40%	\$20	10%	N/A
Office Visit Copay Specialist	\$15	40%	\$20	\$0	\$35	40%	\$35	40%	\$35	40%	Not Listed	10%	N/A
In Network Deductible (Single)	\$1,500	\$4,500	\$500	\$1,000	\$1,000	\$1,000	\$500	\$500	\$500	\$500	\$300	\$600	N/A
In Network Deductible (Family)	\$4,500	\$9,000	\$1,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000	\$1,000	\$900	\$1,800	N/A
Emergency Room Copayment	\$150 copay then 20% coinsurance		\$150		\$50 copay, then 20% coinsurance		\$50 copay, then 20% coinsurance		\$50 copay, then 10% coinsurance		10% coinsurance		N/A
Prescription Drugs (Generic, Brand, Non-Formulary)	\$10 / \$35 / \$70	50% coinsurance (up to \$250)	\$5 / \$15 / \$25 / \$45	50% coinsurance (up to \$250)	\$5 / \$20 / \$50		\$5 / \$20 / \$50		\$5 / \$20 / \$50		\$10 / \$25 / \$45		N/A
PPO Plan Costs													
Single Monthly Premium	\$847.88		\$924.08		\$420.77		\$654.50		\$843.78		\$774.00		\$595.75
Family Monthly Premium	\$2,628.44		\$2,864.67		\$1,094.00		\$1,701.70		\$2,193.83		\$2,076.00		\$1,693.67



Why CharterLIFE? Composite vs. Tier Rating

El Camino Real PPT - Composite vs Tier Rates

2018-2019	High				Low				High+Low	
	Composite				Composite				Composite	
	Tier	Enrollment#	Rate	Tier Rates	Tier	Enrollment#	Rate	Tier Rates	Rate	Tier Rates
	EE	23	\$1,141.52	\$623.42	EE	3	\$1,038.70	\$564.70		
	EE+1	27		\$1,246.84	EE+1	0		\$1,129.42		
	EF+2 or more	44		\$1,764.27	EF+2 or more	5		\$1,598.11		
	Total	94	\$107,302.88	2	Total	8	\$8,309.60	\$9,684.65		
			\$1,287,634.5	\$1,507,574.				\$116,215.		\$1,623,790.4
2017-2018	High				Low				High+Low	
	Composite				Composite				Composite	
	Tier	Enrollment#	Rate	Tier Rates	Tier	Enrollment#	Rate	Tier Rates	Rate	Tier Rates
	EE	23	\$1,146.74	\$638.70	EE	2	\$1,043.35	\$578.50		
	EE+1	30		\$1,277.42	EE+1	1		\$1,157.00		
	EF+2 or more	50		\$1,807.54	EF+2 or more	6		\$1,637.94		
	Total	103	\$118,114.22	0	Total	9	\$9,390.15	\$12,141.6		
			\$1,417,370.6	\$1,720,676.				\$145,699.		\$1,866,376.0
2016-2017	High				Low				High+Low	
	Composite				Composite				Composite	
	Tier	Enrollment#	Rate	Tier Rates	Tier	Enrollment#	Rate	Tier Rates	Rate	Tier Rates
	EE	24	\$1,084.89	\$599.59	EE	2	\$987.11	\$543.10		
	EE+1	25		\$1,199.20	EE+1	3		\$1,086.19		
	EF+2 or more	46		\$1,696.86	EF+2 or more	6		\$1,536.96		
	Total	95	\$103,064.55	2	Total	11	\$10,858.21	\$13,566.5		
			\$1,236,774.6	\$1,469,108.				\$162,798.		\$1,631,907.0
Annual Diff.		6	64	Annual Diff.		\$99,715.20	80	\$1,387,349.76	4	
		-\$219,940.08				-\$16,500.60			-\$236,440.68	
Annual Diff.		4	40	Annual Diff.		\$112,681.80	68	\$1,530,052.44	8	
		-\$303,305.76				-\$33,017.88			-\$336,323.64	
Annual Diff.		0	64	Annual Diff.		\$130,298.52	36	\$1,367,073.12	0	
		-\$232,334.04				-\$32,499.84			-\$264,833.88	



2019 Renewal Planning

- **2019 Renewal Release**
 - May 3, 2019
- **OE Questionnaire and Trust Document**
 - May 31st (Questionnaire)
 - June 7th (Trust Documents)
- **OE Start Dates**
 - 3 days after receipt of Trust Documents
 - Onsite OE Coordination and Support
- **OE Closes on June 21, 2019**

CharterLIFE Advantages

CharterLIFE™ Process

- ♥ One Stop Shop
- ♥ Charter Experts – No Competing
- ♥ Comprehensive Benefits and Rate Evaluation
- ♥ Present to Board and HR Committee
- ♥ Vendor Management & Oversight

CharterLIFE™ Factors

- ♥ Rate Setting Authority
- ♥ Pooled Group Rate
- ♥ Composite rates
- ♥ Custom Plan Offerings
- ♥ Financial Flexibility
- ♥ Ease of Administration & Billing
- ♥ Large Group ACA Compliant Plans
- ♥ EAP, COBRA & FSA Administration