CharterLIFE™
Believe Build Benefit

Submit Renewal Acceptance/Enrollment To: BRMS

Secure Email: CharterLIFE@brmsonline.com

Phone: 866.755.6651 (option 2)

Fax: 916.467.1404

Member ID: Vbas # 2050

2018/2019 El Camino Real Charter High School Benefits Renewal

Pre-HR Meeting Scheduled/Completed:

CharterLIFE™ Renewal Rates 2018/2019 — SCc — FINAL

Tier	BC HMO High	BC HMO Low	BC HMO Base	BC PPO High	BC PPO Low	BC PPO Base	Kaiser HMO High - Composite	Kaiser HMO Low - Composite	Dental PPO 2000	Dental PPO 1000	DeltaCare HMO	VSP VISION	Life 25,000	Life 50,000
Employee Only	$606.24	$574.08	$535.19	$924.08	$847.88	$655.31	$1,141.52	$1,038.70	$55.09	$46.04	$13.91	$9.38		
Employee+1							$1,141.52	$1,038.70	$106.26	$89.57	$26.52	$18.54	$2.68	$5.37
EE + Sp	$1,333.74	$1,268.74	$1,177.43	$2,032.99	$1,865.35	$1,441.67								
EE + Chld/ren	$1,101.33	$1,038.06	$963.37	$1,663.36	$1,526.20	$1,179.56								
Family	$1,879.02	$1,779.64	$1,659.12	$2,864.67	$2,628.44	$2,031.45	$1,141.52	$1,038.70	$176.94	$147.01	$42.76	$30.36	-	226
Total EE's	43	-	2	16	34	2	94	8	70	115	25	206		

Current Enrollment and Premium

Tier	BC HMO High	BC HMO Low	BC HMO Base	BC PPO High	BC PPO Low	BC PPO Base	Kaiser HMO High - Composite	Kaiser HMO Low - Composite	Dental PPO 2000	Dental PPO 1000	DeltaCare HMO	VSP VISION	Life 25,000	Life 50,000
Employee Only	8		1	10	12	1	23	3	23	31	6	57		
Employee+1							27	0	25	19	7	52		
EE + Sp	2		0	2	6	0								226
EE + Chld/ren	9		0	2	1	0								
Family	24		1	2	15	1	44	5	22	65	12	97		
Total EE's	43		2	16	34	2	94	8	70	115	25	206		226
Monthly	$ 61,414.44		$ 2,154.68	$ 21,109.92	$ 58,383.45	$ 2,487.99	$ 107,793.56	$ 8,346.80	$ 7,816.25	$ 12,684.72	$ 782.22	$ 4,443.66		$ 1,213.60
Monthly New	**$ 62,525.85**		**$ 2,194.31**	**$ 22,362.84**	**$ 62,319.46**	**$ 2,686.76**	**$ 107,302.88**	**$ 8,309.60**	**$ 7,816.25**	**$ 12,684.72**	**$ 782.22**	**$ 4,443.66**		**$ 1,213.60**
Annual	$ 736,973.28		$ 25,856.16	$ 253,319.04	$ 700,601.40	$ 29,855.88	$ 1,293,522.72	$ 100,161.60	$ 93,795.00	$ 152,216.64	$ 9,386.64	$ 53,323.92		$ 14,563.20
Annual New	**$ 750,310.20**		**$ 26,331.72**	**$ 268,354.08**	**$ 747,833.52**	**$ 32,241.12**	**$ 1,287,634.56**	**$ 99,715.20**	**$ 93,795.00**	**$ 152,216.64**	**$ 9,386.64**	**$ 53,323.92**		**$ 14,563.17**
Change (+/-) %	**1.81%**		**1.84%**	**5.94%**	**6.74%**	**7.99%**	**-0.46%**	**-0.45%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**		**0.00%**

*some figures may be rounded up/down for this presentation, please refer to your bill for the exact cost.

** Cobra participants are not included in this representation of your renewal

Premium Summary	CURRENT	RENEWAL
Monthly Premium*	$288,631.29	$294,642.15
Annual Premium*	$3,463,575.48	**$3,535,705.77**
Monthly Increase*		**$6,010.86**
Annual Increase*		**$72,130.29**
Increase %		**2.08%**

CharterLIFE™

Administered by: Benefit & Risk Management Services, Inc. PO BOX 2080, Folsom, CA 95630
Secure Email: CharterLIFE@brmsonline.com **Phone:** 866.755.6651 (option 2) **Fax:** 916.467.1404

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