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Date: October 24, 2019

To: Blue Oak Charter School Board members

From: Leanne Chrisman  
Healthy Solutions Insurance Services

RE: Proposed Insurance Change January 1, 2020

Blue Oak Charter School is considering changing the group medical insurance from Blue Shield to Anthem Blue Cross effective January 1, 2020. As many of you are aware, having the plan renew September 1<sup>st</sup> and yet having deductibles and out-of-pocket maximum expenses being based on calendar year causes a great deal of confusion and frustration. For the first time in many years it financially and logically makes sense for the school to align everything with the calendar year. We know that anytime there is a change in carriers there can be annoyances, however the benefits listed below make the change well worth it.

- ✓ All plan/premium changes, deductibles, and out of pocket expenses will now run calendar year.
- ✓ Anthem has the an equally robust, if not bigger provider network.
- ✓ Current employee costs will **not** change and will be locked in until December 31, 2020!!!

If the Board approves our recommendation, employees will be given a pre-populated Anthem application and/or waiver along with the appropriate side-by-side benefit comparison. Employees will also have the option to change plans January 1, if desired.

If you have additional questions, please contact our office at (530) 895-3882.