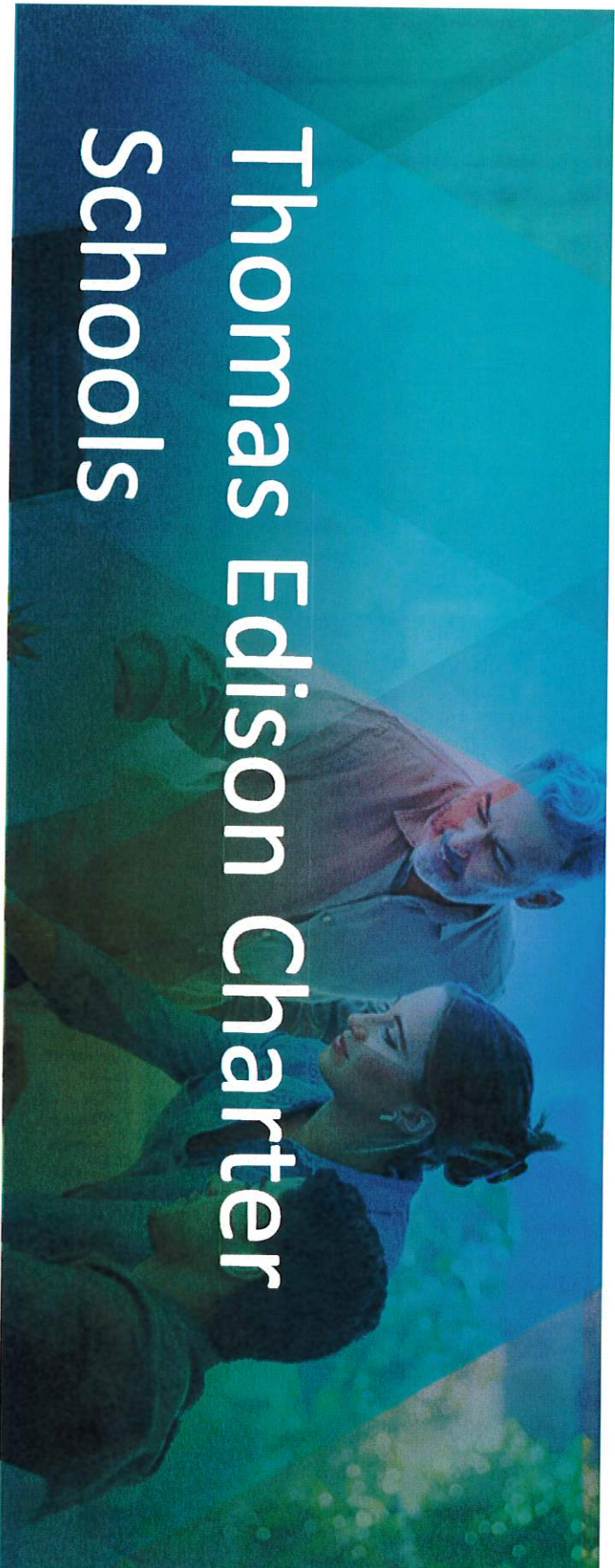




Thomas Edison Charter Schools



Employee Benefits Renewal

Effective: September 1, 2026

Presented By: Ernie Sweat



Prepared: 5/15/2026

Thomas Edison Charter Schools

Cost Summary

September 1, 2026

MEDICAL INSURANCE		CURRENT	RENEWAL	RENEWAL Options	
Costs	# Enrolled	PEHP \$2,000 PPO		PEHP \$1,700 HDHP	PEHP \$4,000 HDHP
Monthly Total	64	\$169,040.60	\$181,211.84	\$165,970.00	\$135,522.88
Annual Total		\$2,028,487.20	\$2,174,542.08	\$1,991,640.00	\$1,626,274.56
\$ Difference (Annual)			\$146,054.88	-\$36,847.20	-\$402,212.64
% Difference			7.2%	-1.8%	-19.8%

DENTAL INSURANCE		CURRENT	RENEWAL
Costs	# Enrolled	PEHP	
Monthly Total	43	\$3,687.10	\$3,793.98
Annual Total		\$44,245.20	\$45,527.76
\$ Difference (Annual)			\$1,282.56
% Difference			2.9%

VISION INSURANCE		CURRENT	RENEWAL
Costs	# Enrolled	PEHP	
Monthly Total	38	\$502.90	\$477.86
Annual Total		\$6,034.80	\$5,734.32
\$ Difference (Annual)			-\$300.48
% Difference			-5.0%

TOTAL		CURRENT	RENEWAL	RENEWAL Options	
Costs		PEHP \$2,000 PPO		PEHP \$1,700 HDHP	PEHP \$4,000 HDHP
Monthly Total		\$173,230.60	\$185,483.68	\$170,241.84	\$139,794.72
Annual Total		\$2,078,767.20	\$2,225,804.16	\$2,042,902.08	\$1,677,536.64
\$ Difference (Annual)			\$147,036.96	-\$35,865.12	-\$401,230.56
% Difference			7.1%	-1.7%	-19.3%

Thomas Edison Charter Schools

Medical

September 1, 2026

Benefits	CURRENT		RENEWAL		RENEWAL Options	
	PEHP Advantage/Summit		PEHP Advantage/Summit		PEHP Advantage/Summit	
	Single	Family	Single	Family	Single	Family
Deductible (In Network)						
Deductible (Out of Network)	\$2,000	\$4,000	\$2,000	\$4,000	\$1,700 (Emh)	\$3,400
Coinsurance (In Network)	80%/20%		80%/20%		80%/20%	
Coinsurance (Out of Network)	60%/40%		60%/40%		60%/40%	
Max Out-of-Pocket (In Network)						
Max Out-of-Pocket (Out of Network)	\$6,000	\$12,000	\$6,000	\$12,000	\$3,400	\$6,800
Office Visit - Primary Care Physician	\$10/\$35		\$10/\$35		20% AD	
Office Visit - Specialist	\$45		\$45		20% AD	
Minor Diagnostic Lab	\$0 if under \$350; 20% AD if over \$350		\$0 if under \$350; 20% AD if over \$350		20% AD	
Inpatient Hospital Services (Facility)	20% AD		20% AD		20% AD	
Mental Health (Outpatient)	20% AD		20% AD		20% AD	
Mental Health (Inpatient)	\$45/visit		\$45/visit		20% AD	
Maternity (Delivery Facility)	20% AD		20% AD		20% AD	
Urgent Care	\$55		\$55		20% AD	
Emergency Room	\$225 AD		\$225 AD		20% AD	
Prescription Drugs	\$15/\$30/\$65/ 20% AD Tier A Specialty/ 30% AD Tier B Specialty		\$15/\$30/\$65/ 20% AD Tier A Specialty/ 30% AD Tier B Specialty		\$15 AD/\$30 AD/\$65 AD/ 20% AD Tier A Specialty/ 30% AD Tier B Specialty	
Prescription Deductible	None		None		Medical Deductible Applies*	
HSA Qualified	No		No		Yes	
Funding	Fully Insured		Fully Insured		Fully Insured	
Enrollment & Cost Summary		CURRENT	RENEWAL		Fully Insured	
Employee	10	\$1,088.06	\$1,166.40		\$1,068.30	
Employee + One	8	\$2,252.28	\$2,414.44		\$2,211.36	
Family	46	\$3,046.56	\$3,265.92		\$2,991.22	
Monthly Totals	64	\$169,040.60	\$181,211.84		\$165,970.00	
Annual Totals		\$2,028,487.20	\$2,174,542.08		\$1,991,640.00	
% Difference			7.2%		-1.8%	

* Deductible waived for preventive medications

Costs and benefits listed above represent the member/employee responsibility



AD=After Deductible. APD=After Prescription Deductible.

This summary is for illustrative purposes only. Refer to carrier materials for complete benefits.

Thomas Edison Charter Schools

Dental

September 1, 2026

Benefits		CURRENT/RENEWAL		
		PEHP Traditional		
		In Network	Out of Network	
Deductible		\$25/\$75		
Preventive		0%	20%	
Basic		20% AD	40% AD	
Major		50% AD	70% AD	
Waiting Period		None		
Orthodontics (Child)		50% AD	50% AD	
Waiting Period		N/A		
Bite Wings		2x per year		
Oral Surgery		Basic		
Endodontics		Basic		
Periodontics		Basic		
Implants		Major		
Calendar Year Max		\$1,500		
Ortho Lifetime Max		\$1,000		
Out of Network R&C		MAC		
Rate Guarantee		One Year		
Enrollment & Cost Summary		#	CURRENT	RENEWAL
Employee		13	\$36.60	\$37.66
Employee + One		5	\$73.06	\$75.18
Family		25	\$113.84	\$117.14
Monthly Totals		43	\$3,687.10	\$3,793.98
Annual Totals			\$44,245.20	\$45,527.76
% Difference			2.9%	

Costs and benefits listed above represent the member/employee responsibility



AD=After Deductible.

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Thomas Edison Charter Schools

Vision

September 1, 2026

Benefits		CURRENT/RENEWAL	
		PEHP EyeMed Insight	
Exams	Co-Pay	\$10	Up to \$30
	Frequency	12 Months	
Lenses	Single Vision Co-Pay	\$10	Up to 425
	Lined Bifocal Co-Pay	\$10	Up to \$40
	Lined Trifocal Co-Pay	\$10	Up to \$55
	Frequency	12 Months	
Frames	Allowance	\$100	Up to \$50
	Frequency	12 Months	
Contacts*	Allowance	\$120	Up to \$96
	Frequency	12 Months	
Lasik	Discount	15% off retail or 5% off promo price	Not covered
Rate Guarantee		One Year	
Enrollment & Cost Summary			
	#	CURRENT	RENEWAL
Employee	11	\$7.61	\$7.36
Employee + One	7	\$12.17	\$11.50
Family	20	\$16.70	\$15.82
Monthly Totals	38	\$502.90	\$477.86
Annual Totals		\$6,034.80	\$5,734.32
% Difference		-5.0%	

* Benefit is in lieu of lens and frame benefit

Costs and benefits listed above represent the member/employee responsibility



This summary is for illustrative purposes only. Refer to carrier materials for complete benefits.