



The Jewish Community Day School Network
רשת הכוללים

B"H

Inspired by the 2003 JESNA Education Summit and concerned about the escalating costs of medical insurance, RAVSAK: The Jewish Community Day School Network undertook a research project to explore the possibility of developing a national health care initiative to serve the more than 3,000 educators who work in our member schools. Our initial vision was to create a "pool" of health plan participants from Jewish community day schools in the 33 states in which RAVSAK schools are located and to establish a national benefits office to serve these schools through a single, multi-option plan. A volunteer panel of human resource directors, benefits consultants, compensation experts, and plan administrators was assembled to explore our options (both the for-profit and non-profit sectors were represented). RAVSAK meanwhile completed an insurance census which captured data on 2,602 employees.

After several months of research and planning, we have determined that it is not currently to our advantage to launch a national medical/dental plan for RAVSAK's member schools. The rationale for this decision is as follows:

1. The majority of our member schools do offer some form of medical insurance to its employees (83%) and of the remaining schools (17%), not all have the need for a medical plan;
2. The majority of our member schools do offer some form of dental insurance to its employees (71%) and of the remaining schools (29%), not all have the need for a medical plan;
3. A number of member schools currently participate in a multi-agency or union insurance coverage arrangement and either cannot alter this arrangement or do not feel that it will be worth the effort to make a change;
4. State-by-state regulation of small-group insurance legislation leaves schools with fewer than 50 eligible employees subject to "community rating" with no deviation. This means that the small schools rates would be determined by local considerations rather than the large group created by a national plan;
5. The majority of surveyed schools could not or would not provide claims and loss information. The determination of risk can be essential in garnering lower quotes.

Given these factors, and in service of our commitment to our member schools, RAVSAK is please to launch the following program:

In special partnership with RAVSAK, one of the largest benefits consultation groups in North America will provide school-specific benefits consultation at no charge to all member schools in good standing. These consultations will result in one of the following four potential outcomes:

1. Identify a plan provider which can offer comparable benefits at a participant cost that is less than what the school currently pays;