



GRANITE MOUNTAIN CHARTER SCHOOL
10535 Foothill Blvd #100, Rancho Cucamonga, CA 91730
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**Special Board Meeting
Granite Mountain Charter School
May 18th, 2026 6:30 p.m.
10535 Foothill Blvd. #100
Rancho Cucamonga, CA 91730**

AGENDA

	Description	Presenter	Page #
1.	Call to Order		
2.	Approval of the Agenda		
3.	Public Comments		
4.	2026-2027 Employee Benefits Package	Ana Mejia-Santana	2
5.	Discussion and Potential Action on the Amended 2025-2026 Board Meeting Calendar	Brook MacMillan	5
6.	Board of Directors' Requests		
7.	Announcement of Next Regular Board Meeting		
8.	Adjournment		

Public comment rules: Speakers may be called in the order that requests are received. We ask that comments are limited to 2 minutes each, with no more than 15 minutes per single topic so that as many people as possible may be heard. If a member of the public utilizes a translator to address the board, those individuals are allotted 4 minutes each. If the board utilizes simultaneous translation equipment in a manner that allows the board to hear the translated public testimony simultaneously, those individuals are allotted 2 minutes each. By law, the Board is allowed to take action only on items on the agenda. The Board may, at its discretion, refer a matter to school staff or calendar the issue for future discussion. During special meetings, public comment is limited to subjects that are listed on the agenda.

Note: Granite Mountain Charter School Governing Board encourages those with disabilities to participate fully in the public meeting process. If you need a disability-related modification or accommodation, including auxiliary aids or services, to participate in the public meeting, please contact the Governing Board Office at 951-290-3013 at least 48 hours before the scheduled board meeting so that we may make every reasonable effort to accommodate you. (Government Code § 54954.2; Americans with Disabilities Act of 1990, § 202 (42 U.S.C. § 12132)).

Board materials are available for public inspection at 10535 Foothill Blvd., #100, Rancho Cucamonga, CA 91730, Monday through Friday (excepting school holidays), between the hours of 8:30 a.m -12:30 p.m. and 1:00 p.m. - 3:00 p.m.

TO: GMCS Board of Directors
FROM: Ana Mejia Santana
SUBJECT: 2026-27 Employee Benefits Package
ATTACHMENT(S): 1) 2026-27 Employee Benefits Package

RECOMMENDATION

Granite Mountain Charter School recommends that the Board of Directors approve the Employee Benefits Package for the 26-27 year.

BACKGROUND

The proposed employee benefits package for the 2026-27 school year includes the same medical plans, with a shift to Mutual of Omaha for vision, dental, and accidental death/ life. The shift to Mutual of Omaha yields savings over our current dental, vision, and accidental death/life policies. These savings are passed down to employees and include access to a wider provider network for vision and dental.

ANALYSIS

These savings demonstrate GMCS's commitment to providing equitable access to health and welfare benefits for its employees. The proposed benefits package includes additional discounts for Blue Shield members to boost enrollment, which may result in rate relief for the 27/28 school year. The lower Blue Shield employee premiums are more closely aligned with Kaiser's.

Medical Plans:

No Changes to Benefit Carriers or plan structures (same coverage)

1. Kaiser HMO
2. Blue Shield Trio HMO
3. Blue Shield Access+ HMO
4. Blue Shield Full PPO
5. Blue Shield PPO with H.S.A

Dental Plans:

Change from Delta Dental to Mutual of Omaha, resulting in lower employee premiums and a more robust provider network. This change will also streamline plan administration, claims, and compliance by shifting from a self-insured structure to a fully insured one.

1. Mutual of Omaha DEPO
2. Mutual of Omaha PPO Base
3. Mutual of Omaha PPO Buy-Up

Vision:

Change from EyeMed to Mutual of Omaha. No change to employee premiums and access to a wider provider network.

1. Mutual of Omaha

Complimentary Accidental Death and Dismemberment Life:

The change from The Hartford to Mutual of Omaha provides additional employee resources, including Travel Assistance, EAP, Seat Belt benefit, Airbag benefit, Coma benefit, and Common Carrier benefit.

1. Mutual of Omaha, \$50,000 AD&D

Ancillary Plans (Employee-sponsored):

No changes. These products supplement primary health insurance by covering specific, often unexpected, out-of-pocket expenses.

1. Pet Insurance - United Pet Care
2. FSA (Health, Dependent Care, and Limited Purpose) - BASIC
3. Accident, Cancer, Critical Illness, Hospital Confinement, Short-Term Disability, Term Life, Whole Life - Colonial Life

FISCAL IMPACT

Granite Mountain Charter School (GMCS) budgeted for a 9% increase in employee health benefits for the 2026–2027 fiscal year. The cost associated with the proposed benefits package falls within the projected increase and has been incorporated into the proposed 2026–2027 budget. Due to savings in dental, vision, and life insurance costs, any increases are being absorbed by the School, resulting in either reduced or unchanged employee contribution rates.

PLAN NAME	2025-2026 Current Contributions				2026 - 2027 Renewal Contributions Medical unchanged. Dental, Vision & Life w/ Mutual of Omaha			
	CURRENT RATES	MONTHLY ER COST	MONTHLY EE COST	EE PER (24) PAY PERIOD	RENEWAL RATES	MONTHLY ER COST	MONTHLY EE COST	EE PER (24) PAY PERIOD
Kaiser HMO								
Employee Only	\$735.26	\$663.87	\$71.39	\$35.70	\$772.68	\$701.29	\$71.39	\$35.70
Employee +Spouse	\$1,617.58	\$1,350.58	\$267.00	\$133.50	\$1,699.89	\$1,432.89	\$267.00	\$133.50
Employee + Child(ren)	\$1,323.48	\$1,143.57	\$179.91	\$89.96	\$1,390.82	\$1,210.91	\$179.91	\$89.96
Employee + Family	\$2,279.33	\$1,880.97	\$398.36	\$199.18	\$2,395.30	\$1,996.94	\$398.36	\$199.18
Estimated Monthly Totals	\$225,139	\$189,747	\$35,391	\$35,391	\$236,594	\$201,203	\$35,391	\$35,391
Blue Shield Trio HMO								
Employee Only	\$693.83	\$547.80	\$146.03	\$73.02	\$769.35	\$697.96	\$71.39	\$35.70
Employee +Spouse	\$1,595.82	\$1,164.59	\$431.23	\$215.62	\$1,769.50	\$1,502.50	\$267.00	\$133.50
Employee + Child(ren)	\$1,179.51	\$875.19	\$304.32	\$152.16	\$1,307.89	\$1,128.50	\$179.39	\$89.70
Employee + Family	\$2,012.12	\$1,447.46	\$564.66	\$282.33	\$2,231.11	\$1,832.75	\$398.36	\$199.18
Estimated Monthly Totals	\$42,740	\$31,430	\$11,310	\$11,310	\$47,392	\$40,134	\$7,258	\$7,258
Blue Shield Access+ HMO								
Employee Only	\$888.86	\$651.66	\$237.20	\$118.60	\$1,003.04	\$868.04	\$135.00	\$67.50
Employee +Spouse	\$2,044.40	\$1,344.26	\$700.14	\$350.07	\$2,307.01	\$2,007.01	\$300.00	\$150.00
Employee + Child(ren)	\$1,510.99	\$1,040.57	\$470.42	\$235.21	\$1,705.08	\$1,330.08	\$375.00	\$187.50
Employee + Family	\$2,577.63	\$1,660.48	\$917.15	\$458.58	\$2,908.73	\$2,408.73	\$500.00	\$250.00
Estimated Monthly Totals	\$17,510	\$12,339	\$5,171	\$5,171	\$19,759	\$16,409	\$3,350	\$3,350
Blue Shield Full PPO								
Employee Only	\$1,051.76	\$509.13	\$542.63	\$271.32	\$1,186.87	\$736.87	\$450.00	\$225.00
Employee +Spouse	\$2,418.85	\$1,170.90	\$1,247.95	\$623.98	\$2,729.57	\$1,929.57	\$800.00	\$400.00
Employee + Child(ren)	\$1,787.90	\$865.47	\$922.43	\$461.22	\$2,017.56	\$1,167.56	\$850.00	\$425.00
Employee + Family	\$3,049.90	\$1,476.37	\$1,573.53	\$786.77	\$3,441.68	\$2,441.68	\$1,000.00	\$500.00
Estimated Monthly Totals	\$9,360	\$4,531	\$4,829	\$4,829	\$10,563	\$7,013	\$3,550	\$3,550
Blue Shield HSA								
Employee Only	\$784.56	\$692.90	\$91.66	\$45.83	\$885.36	\$820.36	\$65.00	\$32.50
Employee +Spouse	\$1,820.10	\$1,595.97	\$224.13	\$112.07	\$2,053.95	\$1,889.34	\$164.61	\$82.31
Employee + Child(ren)	\$1,342.23	\$1,177.62	\$164.61	\$82.31	\$1,514.67	\$1,314.67	\$200.00	\$100.00
Employee + Family	\$2,298.13	\$2,106.60	\$191.53	\$95.77	\$2,593.40	\$2,293.40	\$300.00	\$150.00
Estimated Monthly Totals	\$55,867	\$50,579	\$5,288	\$5,288	\$63,045	\$56,232	\$6,813	\$6,813
Monthly Total Med Cost	\$350,616	\$288,627	\$61,989	\$61,989	\$377,353	\$320,990	\$56,362	\$56,362
Monthly \$ Difference	N/A	N/A	N/A	N/A	\$28,737	\$32,364	-\$6,827	-\$6,827
Monthly % Difference	N/A	N/A	N/A	N/A	8%	11%	-9%	-9%
EyeMed Vision								
Employee Only	\$5.64	\$3.64	\$2.00	\$1.00	\$5.64	\$3.64	\$2.00	\$1.00
Employee +Spouse	\$10.72	\$3.64	\$7.08	\$3.54	\$10.72	\$3.64	\$7.08	\$3.54
Employee + Child(ren)	\$11.28	\$3.64	\$7.64	\$3.82	\$11.28	\$3.64	\$7.64	\$3.82
Employee + Family	\$16.58	\$3.64	\$12.94	\$6.47	\$16.58	\$3.64	\$12.94	\$6.47
Estimated Monthly Totals	\$2,786	\$881	\$1,905	\$1,905	\$2,786	\$881	\$1,905	\$1,905
Delta Dental HMO								
Employee Only	\$16.17	\$5.66	\$13.14	\$6.57	\$16.17	\$6.17	\$10.00	\$5.00
Employee +Spouse	\$26.16	\$5.23	\$25.20	\$12.60	\$26.16	\$6.16	\$20.00	\$10.00
Employee + Child(ren)	\$27.66	\$5.26	\$26.90	\$13.45	\$27.66	\$5.66	\$22.00	\$11.00
Employee + Family	\$42.16	\$5.06	\$43.98	\$21.99	\$42.16	\$5.16	\$37.00	\$18.50
Estimated Monthly Totals	\$2,147	\$368	\$2,129	\$2,129	\$2,147	\$396	\$1,751	\$1,751
Delta Dental PPO Base								
Employee Only	\$32.66	\$2.61	\$35.38	\$17.69	\$32.66	\$2.66	\$30.00	\$15.00
Employee +Spouse	\$63.70	\$1.27	\$72.82	\$36.41	\$63.70	\$1.70	\$62.00	\$31.00
Employee + Child(ren)	\$68.60	\$2.06	\$77.72	\$38.86	\$68.60	\$2.60	\$66.00	\$33.00
Employee + Family	\$99.63	\$2.99	\$112.88	\$56.44	\$99.63	\$3.63	\$96.00	\$48.00
Estimated Monthly Totals	\$6,280	\$233	\$7,071	\$7,071	\$6,280	\$270	\$6,010	\$6,010
Dental PPO Buy Up								
Employee Only	\$44.12	\$1.76	\$49.56	\$24.78	\$37.41	\$5.41	\$32.00	\$16.00
Employee +Spouse	\$86.02	\$1.72	\$98.32	\$49.16	\$72.93	\$8.93	\$64.00	\$32.00
Employee + Child(ren)	\$92.64	\$1.85	\$105.90	\$52.95	\$78.54	\$3.54	\$75.00	\$37.50
Employee + Family	\$134.55	\$2.69	\$153.80	\$76.90	\$114.08	\$4.08	\$110.00	\$55.00
Estimated Monthly Totals	\$7,297	\$152	\$8,334	\$8,334	\$6,186	\$309	\$5,877	\$5,877
Total Combined Monthly Cost	\$369,126	\$290,260	\$81,429	\$81,429	\$394,752	\$322,847	\$71,905	\$71,905
\$ Change					\$25,627	\$32,587	-\$9,524	
% Change					7%	11%	-12%	



2025-2026 Board Meeting Calendar

The GMCS Board of Directors hereby establishes recurring board meetings on the 2nd Wednesday of the month in alternating months:

For the 25-26 school year, these dates will be:

Wednesday	Oct 8th, 2025	6:30 pm Includes Board Training
Wednesday	Dec 10th, 2025	6:30 pm
Wednesday	Feb 11th, 2026	6:30 pm
Wednesday	April 8th, 2026	6:30 pm
Wednesday	May 13th, 2026	6:30 pm

Along with the establishment of meetings on the 4th Wednesday in May for public hearing and 1st Wednesday in June for approval of the LCAP:

Wednesday	May 27th, 2026	6:30 pm
Wednesday	June 3rd, 2026	6:30 pm



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Along with the establishment of meetings on the 1st and 3rd Wednesday in June for public hearing and approval of the LCAP:

Wednesday	June 3rd, 2026	6:30 pm
Wednesday	June 17th, 2026	6:30 pm