

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
January 24, 2018 4:30 p.m.

Public Notice - Meeting Agenda

Notice of this meeting has been posted consistent with the requirements of A.R.S. §38-431.02. The meeting's location is the Superintendent's Conference Room in the District Office, 7301 N. 58th Avenue, Glendale.

The Board reserves the right to change the order of items on the agenda, with the exception of public hearings, which are scheduled for a specific time. Board members may participate via telephone conference call if necessary. At the chair's discretion, the Board may carry over consideration of any business not concluded by 6:00 p.m. to the next regular meeting's agenda.

1. Call to Order

2. Board and Staff Introductions

3. Call to the Public

The public is invited to address the Board on any issue within its jurisdiction, subject to reasonable time, place and manner restrictions. Trust Board members are not permitted to discuss or take legal action on matters raised during open call to the public unless the matters are properly noticed for discussion and legal action. However, the law permits Trust Board members to do the following at the conclusion of the open call to the public: (a) Respond to criticism made by those who have addressed the Board; (b) Ask staff to review a matter; or (c) Ask that a matter be put on a future agenda.

Those wishing to address the Trust Board should complete a "Call to the Public" form and submit it to the Trust Board Secretary prior to the start of the meeting. Each speaker will be provided three (3) minutes to address the Trust Board, unless provided other direction by the Board. At the outset of the speaker's remarks, the speaker should state their name and the Trust Board requests that the speaker provide his/her address.

4. Approval of Agenda

5. Action Items

a. Approval of Minutes

The minutes of the December 6, 2017 Regular Trust Board Meeting are submitted for approval.

6. Informational Items

a. Assistant Superintendents Update

b. Introduction of Incoming Superintendent Mrs. Cindy Segotta-Jones

c. Claims Experience Review - Medical

d. Claims Experience Review - Dental

e. Financial Review

f. Wellness and Insurance Benefit Update

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.a TOPIC: Approval of Minutes

SUBMITTED BY: Mr. Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

RECOMMENDATION:

The minutes of the December 6, 2017 Regular Meeting are submitted for approval.

The minutes of the December 6, 2017 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
December 6, 2017

Present: Board Members

Mr. Lee Peterson
Mr. Mike Martinez
Ms. Mary Ann Wilson
Ms. Cathey Mayes
*Ms. Bernadette Bolognini

Other Attendees

Mr. Mike Barragan
Mr. Matthew Shock
Ms. Joanna Morse
Ms. Jodi Finnesy
Ms. MacKenzy Watson
Ms. Darlene DeVeuve

*Ms. Bernadette Bolognini arrived at 4:44 pm

Recorder: Barbara Renfro

CALL TO ORDER

Mr. Peterson acknowledged a quorum was present and called the meeting to order at 4:30 p.m.

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone and thanked them for coming.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Mr. Martinez seconded; the motion passed 4-0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan stated the Glendale Elementary School District is participating in the Glendale Hometown Christmas Parade this Saturday, December 9th, inviting everyone to attend. This event is an opportunity to promote our school district.

Mr. Barragan reiterated enrollment continues to decline, which financially results in a 2.3 million dollar decrease to the district. The district has received a draft report on the demographic study with Applied Economics. Once the demographic study is completed we must develop a three-phase business plan:

- Phase I - Develop a short-term plan
- Phase II - Develop a mid-range plan
- Phase III - Develop a long-term plan

The District is working on developing a marketing campaign to promote Glendale Elementary School District.

Claims Experience Review – Medical

In September, GESD incurred \$670,186 in medical claims and represents a monthly loss ratio of 110%.

In October, GESD incurred \$683,465 in medical claims and represents a monthly loss ratio of 110%.

The year-to-date (YTD) expense in medical claims are \$2,827,204 or YTD loss ratio of 121%.

Based on the recent large claims report, GESD has four claims above \$75,000 and one claim exceeding the \$150,000 stop loss level. Valley Schools has a projected refund of \$78,952 for claims exceeding the \$150,000 stop loss level for fiscal year 2018.

Claims Experience Review – Dental

In September, Pool I- incurred \$42,516 in dental claims or a monthly loss ratio of 56%.

In October, Pool I- incurred \$58,604 in dental claims or a monthly loss ratio of 76%.

In September, Pool III- incurred \$162,173 in dental claims or a monthly loss ratio of 61%.

In October, Pool III- incurred \$180,877 in dental claims or a monthly loss ratio of 68%.

Financial Review

The Trust Board will be presented with a financial report for September 30, 2017. The “Ending net position reserved for claims and expenses” are \$18,119,745.12.

The Trust Board will be presented with a financial report for October 30, 2017. The “Ending net position reserved for claims and expenses” are \$17,262,782.02.

Wellness Update/Insurance Benefit Update

Ms. Finnesy, Benefits Analyst, spoke about Wellness activities taking place this month and also a reminder of the GESD Insurance 101 workshop offered the first Thursday of each month.

<div data-bbox="300 315 673 483"><p>Flu Shot Clinic Wednesday, December 6 12:30-3:30 p.m. Challenger Bulldog Den 6905 W. Maryland Avenue</p></div> <p>Glendale Elementary Wellness/Benefits Program in conjunction with Sam's Club Pharmacy will be offering FREE flu shots on Wednesday, December 6, from 12:30-3:30 p.m. at Challenger Middle School Bulldog Den. These shots are available for ALL employees!</p> <p>Community members-Anyone over the age of 18 may get a shot for \$19.99 or insurance can be billed.</p> <div data-bbox="435 871 555 982"></div> <div data-bbox="600 478 734 640"><p>Finding Balance Physically, Emotionally and Financially</p></div> <p>Questions? Jodi Finney, Benefits Analyst Phone: 623-237-7149 Email: jfinney@gesd40.org Davita Solter, Wellness Program Specialist Phone: 623-237-7231 Email: dsolter@gesd40.org</p>	<div data-bbox="820 336 998 462"></div> <p>Glendale Elementary School District Benefits and Wellness Departments</p> <h2>GESD Insurance 101</h2> <p>Would you like to know more about your insurance coverage? How can you get the most out of each of your insurance benefits? Have you created your account through United Healthcare? Do you realize our Wellness Program pays you to be healthy? Have you met our Benefits Specialist Jodi Finney or our Wellness Program Specialist Davita Solter?</p> <div data-bbox="1063 745 1274 829"></div> <p>Join us the first Thursday of each month (September-February) in the computer lab, Room 19, at the District Office, at 2:30 p.m., 3:30 p.m. and 4:30 p.m.</p> <p>For more information, email: Davita Solter, dsolter@gesd40.org Or call 623-237-7231</p>
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ACTION ITEMS

Approval of Minutes

Ms. Mayes motioned to approve the November 15, 2017 minutes; Mr. Martinez seconded; the motion passed 4-0.

Medical Insurance Renewal

Mr. Martinez raised concerns on how to manage high claim usage in subsequent years and expressed the need to have the future cost increases shared among all stakeholders in subsequent years.

Glendale Elementary School District has met with Valley Schools, Hays Companies of Arizona and UnitedHealth Care to discuss our medical plan. Based on the analysis of Hays Companies of Arizona, an increase to medical premiums of 17.4% is necessary to generate sufficient revenues to cover the claims. In addition, their analysis reflects an increase in deductible for the HDHP plan to comply with the Affordable Care Act. Based on our calculation, we anticipate our reserves to absorb approximately \$983,286 to fund the premium increase. Therefore, employees will not see an increase to their medical insurance premiums during the 2018-2019 fiscal year.

Mr. Barragan made it clear to the Trust Board that the cost increase would be absorbed through its reserves and would not be a budgeted expense.

Mr. Martinez motioned to approve the medical insurance increase and absorb the cost increase using its reserves for one-year (2018-2019) only. Ms. Mayes seconded; the motion passed 5-0.

ADJOURNMENT

Ms. Bolognini motioned to adjourn; Ms. Wilson seconded; the motion passed 5-0.

There being no further business, the meeting adjourned at 4:59 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.a TOPIC: Assistant Superintendent's Update

SUBMITTED BY: Mr. Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

Mr. Barragan will provide the Trust Board with an update on the Glendale Elementary School District's business operations.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.b TOPIC: Introduction of Incoming Superintendent Mrs. Cindy Segotta-Jones

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

Introduction of Incoming Superintendent Mrs. Cindy Segotta-Jones

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.c TOPIC: Claims Experience Review - Medical

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

In November, GESD incurred \$671,005 in medical claims and represents a monthly loss ratio of 108%.

In December, GESD incurred \$833,280 in medical claims and represents a monthly loss ratio of 134%.

GESD has nine claims above \$75,000 and two claim exceeding the \$150,000 stop loss level; Valley Schools has a projected refund of \$188,612 for claims exceeding the stop loss level.

The year-to-date (YTD) expense in medical claims are \$4,331,489 or YTD loss ratio of 121%. Based on the trends, we expect to incur \$8,662,980 in medical claims or a loss ratio of 121% by June 30, 2018.



Monthly Experience Report

Glendale EI-All

Dates: (7/1/2017-6/30/2018)

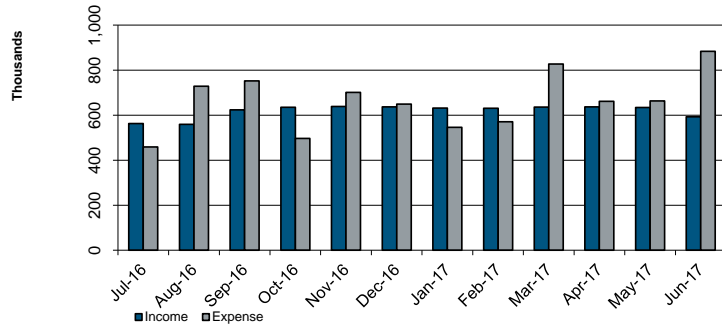


Name: Valley Schools Employee Benefits Group

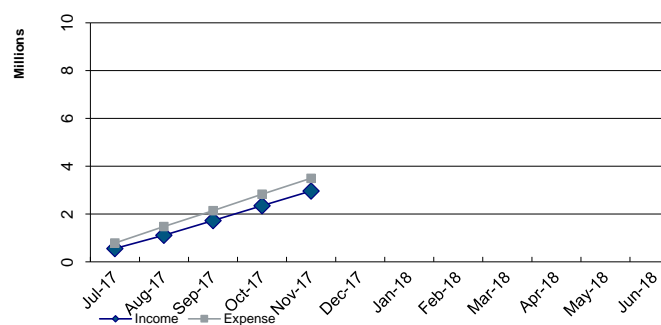
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2017-07	954	1,315	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,072	\$ 785,726	\$ 556,269	\$ (229,457)	141%	\$ 598	81%
2017-08	955	1,317	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,135	\$ 687,827	\$ 556,362	\$ (131,465)	124%	\$ 522	105%
2017-09	1,064	1,456	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,884	\$ 670,124	\$ 610,816	\$ (59,308)	110%	\$ 460	111%
2017-10	1,084	1,492	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,122	\$ 683,527	\$ 622,308	\$ (61,219)	110%	\$ 458	102%
2017-11	1,084	1,488	\$ 499,840	\$ 835	\$ 105,002	\$ 604,007	\$ 67,122	\$ 671,129	\$ 620,251	\$ (50,878)	108%	\$ 451	104%
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	104%
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	101%
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	107%
Total	5,141	7,068	\$ 2,744,065	\$ 79,787	\$ 515,720	\$ 3,179,998	\$ 318,335	\$ 3,498,333	\$ 2,966,005	\$ (532,328)	118%	\$ 495	
Mo. Avg.	1,028	1,414	\$ 548,813	\$ 15,957	\$ 103,144	\$ 636,000	\$ 63,667	\$ 699,667	\$ 593,201	\$ (106,466)		\$ 495	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	929	1,279	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,524	\$ 732,784	\$ 540,826	\$ (191,958)	135%	\$ 573
2017-08	934	1,287	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,834	\$ 669,811	\$ 543,785	\$ (126,026)	123%	\$ 520
2017-09	1,043	1,426	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,583	\$ 600,838	\$ 598,239	\$ (2,599)	100%	\$ 421
2017-10	1,067	1,471	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 66,069	\$ 656,794	\$ 612,944	\$ (43,850)	107%	\$ 446
2017-11	1,068	1,468	\$ 504,574	\$ 835	\$ 100,388	\$ 604,127	\$ 66,131	\$ 670,258	\$ 611,395	\$ (58,863)	110%	\$ 457
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	5,041	6,931	\$ 2,607,785	\$ 79,787	\$ 490,346	\$ 3,018,344	\$ 312,141	\$ 3,330,485	\$ 2,907,188	\$ (423,297)	115%	\$ 481
Mo. Avg.	1,008	1,386	\$ 521,557	\$ 15,957	\$ 98,069	\$ 603,669	\$ 62,428	\$ 666,097	\$ 581,438	\$ (84,659)		\$ 481



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	25	36	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,548	\$ 52,942	\$ 15,444	\$ (37,498)	343%	\$ 1,471
2017-08	21	30	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 12,577	\$ (5,439)	143%	\$ 601
2017-09	21	30	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,301	\$ 69,286	\$ 12,577	\$ (56,709)	551%	\$ 2,310
2017-10	17	21	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,053	\$ 26,733	\$ 9,364	\$ (17,369)	285%	\$ 1,273
2017-11	16	20	\$ (4,734)	\$ -	\$ 4,614	\$ (120)	\$ 991	\$ 871	\$ 8,856	\$ 7,985	10%	\$ 44
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
Total	100	137	\$ 136,280	\$ -	\$ 25,374	\$ 161,654	\$ 6,194	\$ 167,848	\$ 58,818	\$ (109,030)	285%	\$ 1,225
Mo. Avg.	20	27	\$ 27,256	\$ -	\$ 5,075	\$ 32,331	\$ 1,239	\$ 33,570	\$ 11,764	\$ (21,806)		\$ 1,225



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	870	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 386,279	\$ (132,679)	134%	\$ 597
2017-10	636	868	\$ 364,813	\$ 1,473	\$ 93,983	\$ 457,323	\$ 39,381	\$ 496,704	\$ 384,570	\$ (112,134)	129%	\$ 572
2017-11	633	864	\$ 414,067	\$ 835	\$ 89,703	\$ 502,935	\$ 39,195	\$ 542,130	\$ 381,986	\$ (160,144)	142%	\$ 627
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,205	4,360	\$ 2,276,278	\$ 79,787	\$ 464,247	\$ 2,660,738	\$ 198,453	\$ 2,859,191	\$ 1,936,360	\$ (922,831)	148%	\$ 656
Mo. Avg.	641	872	\$ 455,256	\$ 15,957	\$ 92,849	\$ 532,148	\$ 39,691	\$ 571,838	\$ 387,272	\$ (184,566)	148%	\$ 656

Monthly Contribution Rates

Premiums	
Employee Only	\$ 498.70
Employee + Spouse	\$ 1,042.85
Employee + Child(ren)	\$ 948.05
Employee + Family	\$ 1,374.67



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	20	26	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,238	\$ 52,562	\$ 12,515	\$ (40,047)	420%	\$ 2,022
2017-08	17	21	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,096	\$ (7,319)	172%	\$ 829
2017-09	17	21	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,053	\$ 68,786	\$ 10,096	\$ (58,690)	681%	\$ 3,276
2017-10	14	15	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 867	\$ 26,332	\$ 7,676	\$ (18,656)	343%	\$ 1,755
2017-11	13	14	\$ (4,814)	\$ -	\$ 4,500	\$ (314)	\$ 805	\$ 491	\$ 7,168	\$ 6,677	7%	\$ 35
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	81	97	\$ 136,076	\$ -	\$ 24,494	\$ 160,570	\$ 5,016	\$ 165,586	\$ 47,552	\$ (118,034)	348%	\$ 1,707
Mo. Avg.	16	19	\$ 27,215	\$ -	\$ 4,899	\$ 32,114	\$ 1,003	\$ 33,117	\$ 9,510	\$ (23,607)	348%	\$ 1,707

Monthly Contribution Rates

Premiums	
Employee Only	\$ 508.67
Employee + Spouse	\$ 1,063.71
Employee + Child(ren)	\$ 967.01
Employee + Family	\$ 1,402.16



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	275	386	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,028	\$ 53,597	\$ 145,362	\$ 91,765	37%	\$ 139
2017-08	280	392	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,338	\$ 46,564	\$ 148,244	\$ 101,680	31%	\$ 119
2017-09	389	524	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,087	\$ 80,656	\$ 202,504	\$ 121,848	40%	\$ 154
2017-10	415	568	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,697	\$ 157,696	\$ 217,891	\$ 60,195	72%	\$ 278
2017-11	418	569	\$ 90,507	\$ -	\$ 10,252	\$ 100,759	\$ 25,883	\$ 126,642	\$ 218,530	\$ 91,888	58%	\$ 223
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,777	2,439	\$ 330,411	\$ -	\$ 24,711	\$ 355,122	\$ 110,033	\$ 465,155	\$ 932,531	\$ 467,376	50%	\$ 191
Mo. Avg.	355	488	\$ 66,082	\$ -	\$ 4,942	\$ 71,024	\$ 22,007	\$ 93,031	\$ 186,506	\$ 93,475	50%	\$ 191

Monthly Contribution Rates

Premiums	
Employee Only	\$ 438.70
Employee + Spouse	\$ 855.14
Employee + Child(ren)	\$ 777.40
Employee + Family	\$ 1,127.23



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10	3	6	\$ -	\$ -	\$ 215	\$ 215	\$ 186	\$ 401	\$ 1,688	\$ 1,287	24%	\$ 67
2017-11	3	6	\$ 80	\$ -	\$ 114	\$ 194	\$ 186	\$ 380	\$ 1,688	\$ 1,308	23%	\$ 63
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	19	40	\$ 204	\$ -	\$ 880	\$ 1,084	\$ 1,178	\$ 2,262	\$ 11,266	\$ 9,004	20%	\$ 57
Mo. Avg.	4	8	\$ 41	\$ -	\$ 176	\$ 217	\$ 236	\$ 452	\$ 2,253	\$ 1,801	20%	\$ 57

Monthly Contribution Rates

Premiums	
Employee Only	\$ 447.47
Employee + Spouse	\$ 872.24
Employee + Child(ren)	\$ 792.95
Employee + Family	\$ 1,149.77



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	15	32	\$ 137	\$ -	\$ 158	\$ 295	\$ 929	\$ 1,224	\$ 9,457	\$ 8,233	13%	\$ 38
2017-10	16	35	\$ 606	\$ -	\$ 797	\$ 1,403	\$ 991	\$ 2,394	\$ 10,482	\$ 8,088	23%	\$ 68
2017-11	17	35	\$ -	\$ -	\$ 433	\$ 433	\$ 1,053	\$ 1,486	\$ 10,879	\$ 9,393	14%	\$ 42
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	59	132	\$ 1,096	\$ -	\$ 1,388	\$ 2,484	\$ 3,655	\$ 6,139	\$ 38,297	\$ 32,158	16%	\$ 47
Mo. Avg.	12	26	\$ 219	\$ -	\$ 278	\$ 497	\$ 731	\$ 1,228	\$ 7,659	\$ 6,432	16%	\$ 47

Monthly Contribution Rates

Premiums	
Employee Only	\$ 397.03
Employee + Spouse	\$ 778.18
Employee + Child(ren)	\$ 707.43
Employee + Family	\$ 1,025.78



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	

Monthly Contribution Rates

Premiums	
Employee Only	\$ 404.97
Employee + Spouse	\$ 793.74
Employee + Child(ren)	\$ 721.58
Employee + Family	\$ 1,046.30



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	516	39	82	12	649	17	1	0	2	20	669
2017-08	516	39	81	12	648	15	1	0	1	17	665
2017-09	507	38	83	11	639	15	1	0	1	17	656
2017-10	505	36	83	12	636	13	1	0	0	14	650
2017-11	504	34	83	12	633	12	1	0	0	13	646
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	212	12	44	7	275	3	0	2	0	5	280
2017-08	216	12	44	8	280	2	0	2	0	4	284
2017-09	310	16	52	11	389	2	0	2	0	4	393
2017-10	327	19	56	13	415	2	0	1	0	3	418
2017-11	332	19	54	13	418	2	0	1	0	3	421
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM	Total	
2017-07	1	0	4	0	5	0	0	0	0	0	5
2017-08	1	0	4	1	6	0	0	0	0	0	6
2017-09	6	1	6	2	15	0	0	0	0	0	15
2017-10	6	1	6	3	16	0	0	0	0	0	16
2017-11	7	1	6	3	17	0	0	0	0	0	17
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



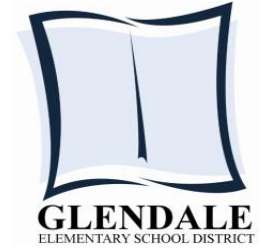
REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Members	Number of members as reported by provider source.
Paid Medical Claims	Paid medical claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
Less Estimated Specific Stop Loss Refunds	Estimated specific stop loss refunds. This amount includes estimated refunds for individual claims in excess of the stop loss deductible. Actual reimbursements are credited to the District's account after June 30th of the plan year. Amounts are estimates and may change during the adjudication process by the stop loss carrier.
Paid Rx Claims	Paid prescription drug claims as reported by provider source in reported month for all claims paid since the effective date including current report month.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
PMPM Estimated ACA Fees	Estimated ACA fees are no longer included on the experience report due to immateriality.
PEPM Fixed Expenses	This amount includes all administrative, third party administrators, stop loss coverage, and other services provided through Valley Schools.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Total Calculated Premium Equivalent	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PMPM	Total paid claims and expenses divided by total members.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results reported in the Monthly Experience Report. This report will reflect any eligibility retroactively and this may lead to a restatement of prior month(s)' data.

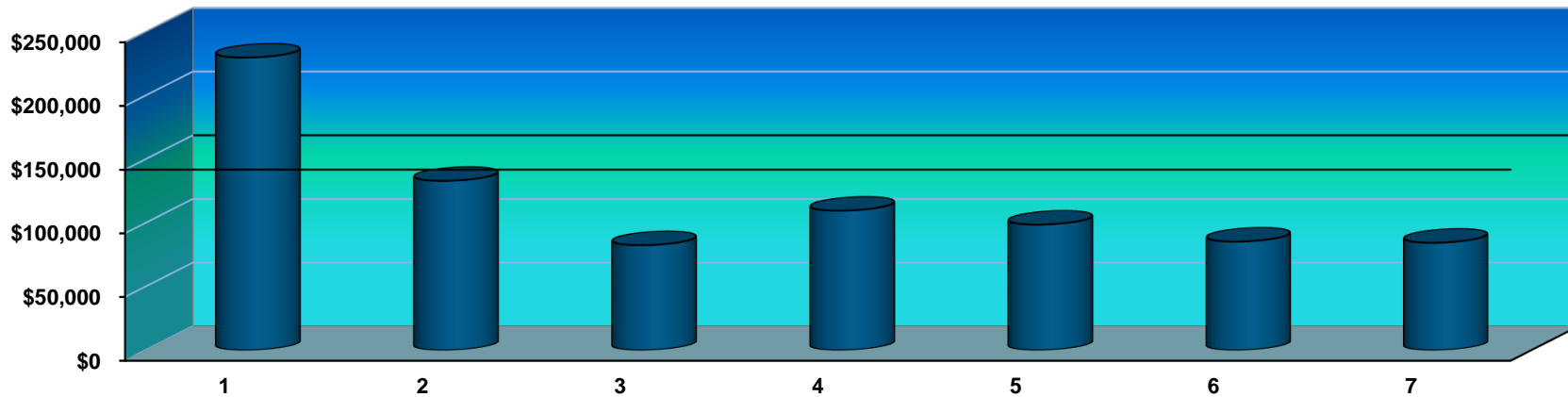


**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2017 through 6/30/2018)**



# of claims > \$75K	
FY17	FY18
21	7

Large Claimants Over \$75,000



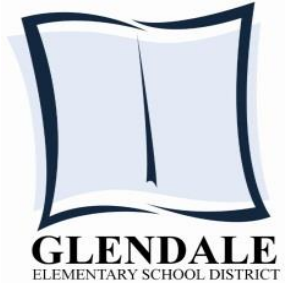
Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$229,787	\$150,000	\$0	\$79,787
2*	\$133,028	\$150,000	\$16,972	\$0
3	\$82,484	\$150,000	\$67,517	\$0
4	\$109,579	\$150,000	\$40,421	\$0
5	\$98,665	\$150,000	\$51,335	\$0
6*	\$85,332	\$150,000	\$64,668	\$0
7	\$84,433	\$150,000	\$65,567	\$0
Total	\$823,308			\$79,787

12/12/2017

*expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



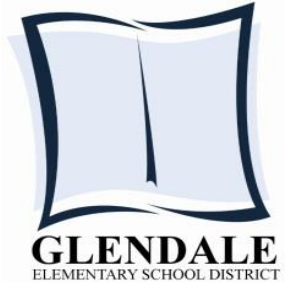
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Traditional	Subscriber	\$207,185.90
2017-08	Traditional	Subscriber	\$2,253.71
2017-09	Traditional	Subscriber	\$18,039.12
2017-10	Traditional	Subscriber	\$1,473.68
2017-11	Traditional	Subscriber	\$834.86
		Total for Claimant 1	\$229,787.27
2017-07	Traditional	Subscriber	\$40,536.97
2017-08	Traditional	Subscriber	\$10,437.53
2017-09	Traditional	Subscriber	\$79,247.14
2017-10	Traditional	Subscriber	\$1,954.27
2017-11	Traditional	Subscriber	\$851.87
		Total for Claimant 2	\$133,027.78
2017-07	Traditional	Subscriber	\$45,908.12
2017-08	Traditional	Subscriber	\$24,336.31
2017-08	Traditional	Subscriber	\$645.09
2017-08	Traditional	Subscriber	\$3,811.48
2017-09	Traditional	Subscriber	\$117.08
2017-09	Traditional	Subscriber	\$21,085.29
2017-10	Traditional	Subscriber	\$315.84
2017-10	Traditional	Subscriber	\$20.49
2017-10	Traditional	Subscriber	(\$1,316.00)
2017-10	Traditional	Subscriber	\$5,824.66
2017-11	Traditional	Subscriber	(\$18,671.68)
2017-11	Traditional	Subscriber	\$406.82
		Total for Claimant 3	\$82,483.50



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Choice Plus HDHP Base	Spouse	\$3,510.77
2017-08	Choice Plus HDHP Base	Spouse	\$714.68
2017-09	Choice Plus HDHP Base	Spouse	\$19,821.41
2017-10	Choice Plus HDHP Base	Spouse	\$58,430.48
2017-11	Choice Plus HDHP Base	Spouse	\$27,102.15
		Total for Claimant 4	\$109,579.49
2017-11	Traditional	Subscriber	\$98,664.63
		Total for Claimant 5	\$98,664.63
2017-07	Traditional	Subscriber	\$16,980.18
2017-08	Traditional	Subscriber	\$12,011.69
2017-09	Traditional	Subscriber	\$17,284.86
2017-10	Traditional	Subscriber	\$28,644.65
2017-11	Traditional	Subscriber	\$10,410.62
		Total for Claimant 6	\$85,332.00
2017-07	Traditional	Subscriber	\$6,895.95
2017-08	Traditional	Subscriber	\$3,006.96
2017-09	Traditional	Subscriber	\$1,470.59
2017-10	Traditional	Subscriber	\$45,838.41
2017-11	Traditional	Subscriber	\$27,220.96
		Total for Claimant 7	\$84,432.87
TOTAL		Total	\$823,307.54



Monthly Experience Report

Glendale EI-All

Dates: (7/1/2017-6/30/2018)

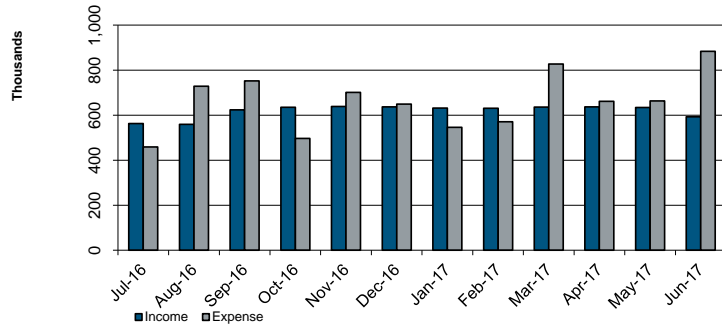


Name: Valley Schools Employee Benefits Group

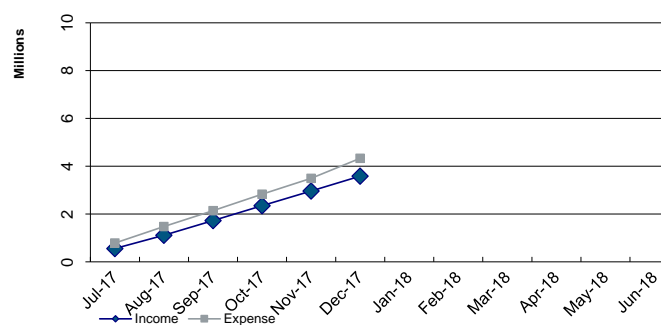
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2017-07	954	1,315	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,072	\$ 785,726	\$ 556,269	\$ (229,457)	141%	\$ 598	81%
2017-08	955	1,317	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,135	\$ 687,827	\$ 556,362	\$ (131,465)	124%	\$ 522	105%
2017-09	1,064	1,456	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,884	\$ 670,124	\$ 610,816	\$ (59,308)	110%	\$ 460	111%
2017-10	1,084	1,492	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,122	\$ 683,527	\$ 622,308	\$ (61,219)	110%	\$ 458	102%
2017-11	1,082	1,486	\$ 499,840	\$ 835	\$ 105,002	\$ 604,007	\$ 66,998	\$ 671,005	\$ 619,294	\$ (51,711)	108%	\$ 452	104%
2017-12	1,087	1,493	\$ 750,643	\$ 108,825	\$ 124,155	\$ 765,973	\$ 67,307	\$ 833,280	\$ 621,043	\$ (212,237)	134%	\$ 558	104%
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	101%
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	107%
Total	6,226	8,559	\$ 3,494,708	\$ 188,612	\$ 639,875	\$ 3,945,971	\$ 385,518	\$ 4,331,489	\$ 3,586,092	\$ (745,397)	121%	\$ 506	
Mo. Avg.	1,038	1,427	\$ 582,451	\$ 31,435	\$ 106,646	\$ 657,662	\$ 64,253	\$ 721,915	\$ 597,682	\$ (124,233)		\$ 506	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	929	1,279	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,524	\$ 732,784	\$ 540,826	\$ (191,958)	135%	\$ 573
2017-08	934	1,287	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,834	\$ 669,811	\$ 543,785	\$ (126,026)	123%	\$ 520
2017-09	1,043	1,426	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,583	\$ 600,838	\$ 598,239	\$ (2,599)	100%	\$ 421
2017-10	1,067	1,471	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 66,069	\$ 656,794	\$ 612,944	\$ (43,850)	107%	\$ 446
2017-11	1,068	1,468	\$ 504,574	\$ 835	\$ 100,388	\$ 604,127	\$ 66,131	\$ 670,258	\$ 611,395	\$ (58,863)	110%	\$ 457
2017-12	1,074	1,476	\$ 723,669	\$ 108,825	\$ 123,118	\$ 737,962	\$ 66,502	\$ 804,464	\$ 613,652	\$ (190,812)	131%	\$ 545
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
Total	6,115	8,407	\$ 3,331,454	\$ 188,612	\$ 613,464	\$ 3,756,306	\$ 378,643	\$ 4,134,949	\$ 3,520,840	\$ (614,109)	117%	\$ 492
Mo. Avg.	1,019	1,401	\$ 555,242	\$ 31,435	\$ 102,244	\$ 626,051	\$ 63,107	\$ 689,158	\$ 586,807	\$ (102,352)		\$ 492



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	25	36	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,548	\$ 52,942	\$ 15,444	\$ (37,498)	343%	\$ 1,471
2017-08	21	30	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 12,577	\$ (5,439)	143%	\$ 601
2017-09	21	30	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,301	\$ 69,286	\$ 12,577	\$ (56,709)	551%	\$ 2,310
2017-10	17	21	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,053	\$ 26,733	\$ 9,364	\$ (17,369)	285%	\$ 1,273
2017-11	14	18	\$ (4,734)	\$ -	\$ 4,614	\$ (120)	\$ 867	\$ 747	\$ 7,900	\$ 7,153	9%	\$ 42
2017-12	13	17	\$ 26,974	\$ -	\$ 1,037	\$ 28,011	\$ 805	\$ 28,816	\$ 7,391	\$ (21,425)	390%	\$ 1,695
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
Total	111	152	\$ 163,254	\$ -	\$ 26,411	\$ 189,665	\$ 6,875	\$ 196,540	\$ 65,252	\$ (131,288)	301%	\$ 1,293
Mo. Avg.	19	25	\$ 27,209	\$ -	\$ 4,402	\$ 31,611	\$ 1,146	\$ 32,757	\$ 10,875	\$ (21,881)		\$ 1,293



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	870	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 386,279	\$ (132,679)	134%	\$ 597
2017-10	636	868	\$ 364,813	\$ 1,473	\$ 93,983	\$ 457,323	\$ 39,381	\$ 496,704	\$ 384,570	\$ (112,134)	129%	\$ 572
2017-11	633	864	\$ 414,067	\$ 835	\$ 89,703	\$ 502,935	\$ 39,195	\$ 542,130	\$ 381,986	\$ (160,144)	142%	\$ 627
2017-12	632	862	\$ 490,094	\$ 805	\$ 115,075	\$ 604,364	\$ 39,133	\$ 643,497	\$ 380,494	\$ (263,003)	169%	\$ 747
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,837	5,222	\$ 2,766,372	\$ 80,592	\$ 579,322	\$ 3,265,102	\$ 237,586	\$ 3,502,688	\$ 2,316,854	\$ (1,185,834)	151%	\$ 671
Mo. Avg.	640	870	\$ 461,062	\$ 13,432	\$ 96,554	\$ 544,184	\$ 39,598	\$ 583,781	\$ 386,142	\$ (197,639)	151%	\$ 671

Monthly Contribution Rates

Premiums

Employee Only	\$ 498.70
Employee + Spouse	\$ 1,042.85
Employee + Child(ren)	\$ 948.05
Employee + Family	\$ 1,374.67



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	20	26	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,238	\$ 52,562	\$ 12,515	\$ (40,047)	420%	\$ 2,022
2017-08	17	21	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,096	\$ (7,319)	172%	\$ 829
2017-09	17	21	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,053	\$ 68,786	\$ 10,096	\$ (58,690)	681%	\$ 3,276
2017-10	14	15	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 867	\$ 26,332	\$ 7,676	\$ (18,656)	343%	\$ 1,755
2017-11	12	13	\$ (4,814)	\$ -	\$ 4,500	\$ (314)	\$ 743	\$ 429	\$ 6,659	\$ 6,230	6%	\$ 33
2017-12	11	12	\$ 26,974	\$ -	\$ 913	\$ 27,887	\$ 681	\$ 28,568	\$ 6,150	\$ (22,418)	464%	\$ 2,381
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	91	108	\$ 163,050	\$ -	\$ 25,407	\$ 188,457	\$ 5,635	\$ 194,092	\$ 53,193	\$ (140,899)	365%	\$ 1,797
Mo. Avg.	15	18	\$ 27,175	\$ -	\$ 4,235	\$ 31,410	\$ 939	\$ 32,349	\$ 8,866	\$ (23,483)	365%	\$ 1,797

Monthly Contribution Rates

Premiums	
Employee Only	\$ 508.67
Employee + Spouse	\$ 1,063.71
Employee + Child(ren)	\$ 967.01
Employee + Family	\$ 1,402.16



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	275	386	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,028	\$ 53,597	\$ 145,362	\$ 91,765	37%	\$ 139
2017-08	280	392	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,338	\$ 46,564	\$ 148,244	\$ 101,680	31%	\$ 119
2017-09	389	524	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,087	\$ 80,656	\$ 202,504	\$ 121,848	40%	\$ 154
2017-10	415	568	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,697	\$ 157,696	\$ 217,891	\$ 60,195	72%	\$ 278
2017-11	418	569	\$ 90,507	\$ -	\$ 10,252	\$ 100,759	\$ 25,883	\$ 126,642	\$ 218,530	\$ 91,888	58%	\$ 223
2017-12	424	577	\$ 233,483	\$ 108,020	\$ 7,603	\$ 133,066	\$ 26,254	\$ 159,320	\$ 221,501	\$ 62,181	72%	\$ 276
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,201	3,016	\$ 563,894	\$ 108,020	\$ 32,314	\$ 488,188	\$ 136,287	\$ 624,475	\$ 1,154,031	\$ 529,556	54%	\$ 207
Mo. Avg.	367	503	\$ 93,982	\$ 18,003	\$ 5,386	\$ 81,365	\$ 22,715	\$ 104,079	\$ 192,339	\$ 88,259	54%	\$ 207

Monthly Contribution Rates

Premiums	
Employee Only	\$ 438.70
Employee + Spouse	\$ 855.14
Employee + Child(ren)	\$ 777.40
Employee + Family	\$ 1,127.23



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10	3	6	\$ -	\$ -	\$ 215	\$ 215	\$ 186	\$ 401	\$ 1,688	\$ 1,287	24%	\$ 67
2017-11	2	5	\$ 80	\$ -	\$ 114	\$ 194	\$ 124	\$ 318	\$ 1,240	\$ 922	26%	\$ 64
2017-12	2	5	\$ -	\$ -	\$ 124	\$ 124	\$ 124	\$ 248	\$ 1,240	\$ 992	20%	\$ 50
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	20	44	\$ 204	\$ -	\$ 1,004	\$ 1,208	\$ 1,240	\$ 2,448	\$ 12,059	\$ 9,611	20%	\$ 56
Mo. Avg.	3	7	\$ 34	\$ -	\$ 167	\$ 201	\$ 207	\$ 408	\$ 2,010	\$ 1,602	20%	\$ 56

Monthly Contribution Rates

Premiums	
Employee Only	\$ 447.47
Employee + Spouse	\$ 872.24
Employee + Child(ren)	\$ 792.95
Employee + Family	\$ 1,149.77



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	15	32	\$ 137	\$ -	\$ 158	\$ 295	\$ 929	\$ 1,224	\$ 9,457	\$ 8,233	13%	\$ 38
2017-10	16	35	\$ 606	\$ -	\$ 797	\$ 1,403	\$ 991	\$ 2,394	\$ 10,482	\$ 8,088	23%	\$ 68
2017-11	17	35	\$ -	\$ -	\$ 433	\$ 433	\$ 1,053	\$ 1,486	\$ 10,879	\$ 9,393	14%	\$ 42
2017-12	18	37	\$ 92	\$ -	\$ 440	\$ 532	\$ 1,115	\$ 1,647	\$ 11,657	\$ 10,010	14%	\$ 45
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	77	169	\$ 1,188	\$ -	\$ 1,828	\$ 3,016	\$ 4,770	\$ 7,786	\$ 49,955	\$ 42,169	16%	\$ 46
Mo. Avg.	13	28	\$ 198	\$ -	\$ 305	\$ 503	\$ 795	\$ 1,298	\$ 8,326	\$ 7,028	16%	\$ 46

Monthly Contribution Rates

Premiums	
Employee Only	\$ 397.03
Employee + Spouse	\$ 778.18
Employee + Child(ren)	\$ 707.43
Employee + Family	\$ 1,025.78



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	

Monthly Contribution Rates

Premiums	
Employee Only	\$ 404.97
Employee + Spouse	\$ 793.74
Employee + Child(ren)	\$ 721.58
Employee + Family	\$ 1,046.30



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	516	39	82	12	649	17	1	0	2	20	669
2017-08	516	39	81	12	648	15	1	0	1	17	665
2017-09	507	38	83	11	639	15	1	0	1	17	656
2017-10	505	36	83	12	636	13	1	0	0	14	650
2017-11	504	34	83	12	633	11	1	0	0	12	645
2017-12	505	33	82	12	632	10	1	0	0	11	643
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	212	12	44	7	275	3	0	2	0	5	280
2017-08	216	12	44	8	280	2	0	2	0	4	284
2017-09	310	16	52	11	389	2	0	2	0	4	393
2017-10	327	19	56	13	415	2	0	1	0	3	418
2017-11	332	19	54	13	418	1	0	1	0	2	420
2017-12	337	19	55	13	424	1	0	1	0	2	426
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2017-07	1	0	4	0	5	0	0	0	0	0	0	5
2017-08	1	0	4	1	6	0	0	0	0	0	0	6
2017-09	6	1	6	2	15	0	0	0	0	0	0	15
2017-10	6	1	6	3	16	0	0	0	0	0	0	16
2017-11	7	1	6	3	17	0	0	0	0	0	0	17
2017-12	7	2	6	3	18	0	0	0	0	0	0	18
2018-01	0	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0	0



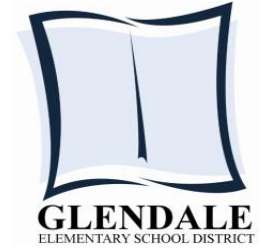
REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Members	Number of members as reported by provider source.
Paid Medical Claims	Paid medical claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
Less Estimated Specific Stop Loss Refunds	Estimated specific stop loss refunds. This amount includes estimated refunds for individual claims in excess of the stop loss deductible. Actual reimbursements are credited to the District's account after June 30th of the plan year. Amounts are estimates and may change during the adjudication process by the stop loss carrier.
Paid Rx Claims	Paid prescription drug claims as reported by provider source in reported month for all claims paid since the effective date including current report month.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
PMPM Estimated ACA Fees	Estimated ACA fees are no longer included on the experience report due to immateriality.
PEPM Fixed Expenses	This amount includes all administrative, third party administrators, stop loss coverage, and other services provided through Valley Schools.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Total Calculated Premium Equivalent	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PMPM	Total paid claims and expenses divided by total members.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results reported in the Monthly Experience Report. This report will reflect any eligibility retroactively and this may lead to a restatement of prior month(s)' data.

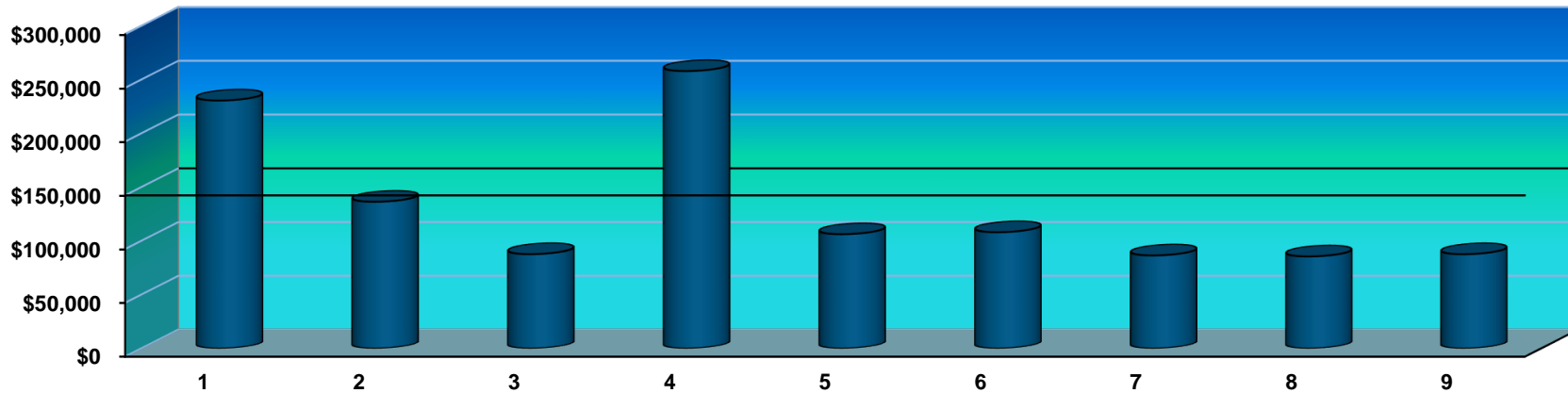


**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2017 through 6/30/2018)**



# of claims > \$75K	
FY17	FY18
21	9

Large Claimants Over \$75,000



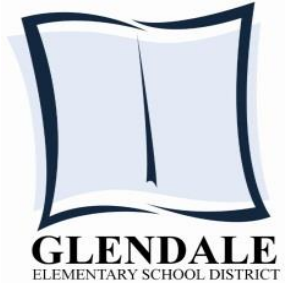
Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$230,592	\$150,000	\$0	\$80,592
2*	\$136,444	\$150,000	\$13,556	\$0
3	\$87,717	\$150,000	\$62,283	\$0
4	\$258,020	\$150,000	\$0	\$108,020
5	\$106,282	\$150,000	\$43,718	\$0
6*	\$108,104	\$150,000	\$41,896	\$0
7	\$86,516	\$150,000	\$63,484	\$0
8	\$85,568	\$150,000	\$64,432	\$0
9	\$87,666	\$150,000	\$62,334	\$0
Total	\$1,186,910			\$188,612

1/13/2018

*expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$207,185.90
2017-08	Traditional		\$2,253.71
2017-09	Traditional		\$18,039.12
2017-10	Traditional		\$1,473.68
2017-11	Traditional		\$834.86
2017-12	Traditional		\$804.30
		Total for Claimant 1	\$230,591.57
2017-07	Traditional		\$40,536.97
2017-08	Traditional		\$10,437.53
2017-09	Traditional		\$79,247.14
2017-10	Traditional		\$1,954.27
2017-11	Traditional		\$851.87
2017-12	Traditional		\$3,416.58
		Total for Claimant 2	\$136,444.36
2017-07	Traditional		\$45,908.12
2017-08	Traditional		\$24,336.31
2017-08	Traditional		\$645.09
2017-08	Traditional		\$3,811.48
2017-09	Traditional		\$117.08
2017-09	Traditional		\$21,085.29
2017-10	Traditional		\$315.84
2017-10	Traditional		\$20.49
2017-10	Traditional		(\$1,316.00)
2017-10	Traditional		\$5,824.66
2017-11	Traditional		(\$18,671.68)
2017-11	Traditional		\$406.82
2017-12	Traditional		\$4,411.99
2017-12	Traditional		\$821.67
		Total for Claimant 3	\$87,717.16



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Choice Plus HDHP Base		\$3,510.77
2017-08	Choice Plus HDHP Base		\$714.68
2017-09	Choice Plus HDHP Base		\$19,821.41
2017-10	Choice Plus HDHP Base		\$58,430.48
2017-11	Choice Plus HDHP Base		\$27,102.15
2017-12	Choice Plus HDHP Base		\$148,440.85
		Total for Claimant 4	\$258,020.34
2017-11	Traditional		\$98,664.63
2017-12	Traditional		\$7,616.99
		Total for Claimant 5	\$106,281.62
2017-07	Traditional		\$16,980.18
2017-08	Traditional		\$12,011.69
2017-09	Traditional		\$17,284.86
2017-10	Traditional		\$28,644.65
2017-11	Traditional		\$10,410.62
2017-12	Traditional		\$22,772.23
		Total for Claimant 6	\$108,104.23
2017-07	Traditional		\$6,895.95
2017-08	Traditional		\$3,006.96
2017-09	Traditional		\$1,470.59
2017-10	Traditional		\$45,838.41
2017-11	Traditional		\$27,220.96
2017-12	Traditional		\$2,082.90
		Total for Claimant 7	\$86,515.77



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		-\$206.32
2017-08	Traditional		\$556.01
2017-09	Traditional		\$2,477.37
2017-10	Traditional		\$4,002.52
2017-11	Traditional		\$863.86
2017-12	Traditional		\$77,874.79
		Total for Claimant 8	\$85,568.23
2017-07	Traditional		\$12.15
2017-08	Traditional		\$113.31
2017-09	Traditional		\$1,281.78
2017-10	Traditional		\$1,419.23
2017-11	Traditional		\$1,414.30
2017-12	Traditional		\$83,425.47
		Total for Claimant 9	\$87,666.24
TOTAL		Total	\$1,186,909.52

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.d TOPIC: Claims Experience Review - Dental

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

In November, Pool I- incurred \$54,346 in dental claims or a monthly loss ratio of 71%.

In December, Pool I- incurred \$52,894 in dental claims or a monthly loss ratio of 69%.

Pool I has incurred \$403,311 in dental claims year to date (YTD) and a loss ratio of 90%. Based on the trend we expect to incur \$806,628 or a loss ratio of 90% in dental claims by June 30, 2018.

In November, Pool III- incurred \$208,066 in dental claims or a monthly loss ratio of 78%.

In December, Pool III- incurred \$181,964 in dental claims or a monthly loss ratio of 68%.

Pool III has incurred \$1,407,209 in dental claims YTD and a loss ratio of 90%. Based on the trend we expect to incur \$2,814,420 or a loss ratio of 90% in dental claims by June 30, 2018.

Monthly Experience Report

VSEBG Master

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,470	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,756	\$ (160,262)	132%	\$ 70	60%
2017-08	9,835	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,720	\$ (152,492)	130%	\$ 68	114%
2017-09	10,431	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,386	\$ 187,838	65%	\$ 34	80%
2017-10	10,503	\$ 379,788	\$ 36,158	\$ 415,946	\$ 547,929	\$ 131,983	76%	\$ 40	80%
2017-11	10,497	\$ 407,940	\$ 36,106	\$ 444,046	\$ 547,550	\$ 103,504	81%	\$ 42	83%
2017-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			81%
2018-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	50,736	\$ 2,371,152	\$ 174,618	\$ 2,545,770	\$ 2,656,341	\$ 110,571	96%	\$ 50	
Mo. Avg.	10,147	\$ 474,230	\$ 34,924	\$ 509,154	\$ 531,268	\$ 22,114		\$ 50	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,931	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,586	\$ (23,874)	135%	\$ 48	69%
2017-08	2,027	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,578	\$ (30,913)	143%	\$ 51	90%
2017-09	2,191	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,678	\$ 34,162	55%	\$ 19	84%
2017-10	2,207	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,991	\$ 18,387	76%	\$ 27	88%
2017-11	2,206	\$ 46,757	\$ 7,589	\$ 54,346	\$ 76,829	\$ 22,483	71%	\$ 25	89%
2017-12				\$ -	\$ -	\$ -			86%
2018-01				\$ -	\$ -	\$ -			89%
2018-02				\$ -	\$ -	\$ -			88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	10,562	\$ 314,775	\$ 35,642	\$ 350,417	\$ 370,662	\$ 20,245	95%	\$ 33	
Mo. Avg.	2,112	\$ 62,955	\$ 7,128	\$ 70,083	\$ 74,132	\$ 4,049		\$ 33	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

Employee Only	\$ 26.11
Employee + Spouse	\$ 52.22
Employee + Child(ren)	\$ 54.83
Employee + Family	\$ 78.32

Monthly Experience Report

VSEBG Pool II

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,960	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,409	\$ (39,845)	122%	\$ 57	60%
2017-08	4,207	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,589	\$ (41,307)	121%	\$ 56	86%
2017-09	4,403	\$ 136,778	\$ 15,081	\$ 151,859	\$ 203,004	\$ 51,145	75%	\$ 34	81%
2017-10	4,424	\$ 161,243	\$ 15,222	\$ 176,465	\$ 204,204	\$ 27,739	86%	\$ 40	81%
2017-11	4,414	\$ 166,450	\$ 15,184	\$ 181,634	\$ 203,888	\$ 22,254	89%	\$ 41	83%
2017-12				\$ -	\$ -	\$ -			82%
2018-01				\$ -	\$ -	\$ -			85%
2018-02				\$ -	\$ -	\$ -			85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	21,408	\$ 896,571	\$ 73,537	\$ 970,108	\$ 990,094	\$ 19,986	98%	\$ 45	
Mo. Avg.	4,282	\$ 179,314	\$ 14,707	\$ 194,022	\$ 198,019	\$ 3,997		\$ 45	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

Employee Only	\$ 32.86
Employee + Spouse	\$ 65.72
Employee + Child(ren)	\$ 69.01
Employee + Family	\$ 98.58

Monthly Experience Report

VSEBG Pool III

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,579	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,761	\$ (96,543)	139%	\$ 96	56%
2017-08	3,601	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,553	\$ (80,272)	132%	\$ 92	86%
2017-09	3,837	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,704	\$ 102,531	61%	\$ 42	79%
2017-10	3,872	\$ 167,526	\$ 13,351	\$ 180,877	\$ 266,734	\$ 85,857	68%	\$ 47	78%
2017-11	3,877	\$ 194,733	\$ 13,333	\$ 208,066	\$ 266,833	\$ 58,767	78%	\$ 54	80%
2017-12				\$ -	\$ -	\$ -			80%
2018-01				\$ -	\$ -	\$ -			83%
2018-02				\$ -	\$ -	\$ -			82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	18,766	\$ 1,159,806	\$ 65,439	\$ 1,225,245	\$ 1,295,585	\$ 70,340	95%	\$ 65	
Mo. Avg.	3,753	\$ 231,961	\$ 13,088	\$ 245,049	\$ 259,117	\$ 14,068		\$ 65	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

Employee Only	\$ 45.01
Employee + 1	\$ 90.03
Employee + 2	\$ 94.53
Employee + Family	\$ 135.04



REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Paid Dental Claims	Paid dental claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
PEPM Fixed Expenses	This amount includes all administrative costs & third party administrator costs.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Contributions	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PEPM	Total paid claims and expenses divided by total employees.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results reported in the Monthly Experience Report. This report will reflect any eligibility retroactively and this may lead to a restatement of prior month(s) data.

Monthly Experience Report

VSEBG Master

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,469	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,730	\$ (160,288)	132%	\$ 70	60%
2017-08	9,832	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,616	\$ (152,596)	130%	\$ 68	114%
2017-09	10,428	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,264	\$ 187,716	66%	\$ 34	80%
2017-10	10,500	\$ 379,788	\$ 36,158	\$ 415,946	\$ 547,782	\$ 131,836	76%	\$ 40	80%
2017-11	10,500	\$ 407,940	\$ 36,106	\$ 444,046	\$ 547,885	\$ 103,839	81%	\$ 42	83%
2017-12	10,489	\$ 334,413	\$ 36,083	\$ 370,496	\$ 547,075	\$ 176,579	68%	\$ 35	81%
2018-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	61,218	\$ 2,705,565	\$ 210,701	\$ 2,916,266	\$ 3,203,352	\$ 287,086	91%	\$ 48	
Mo. Avg.	10,203	\$ 450,928	\$ 35,117	\$ 486,044	\$ 533,892	\$ 47,848		\$ 48	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,930	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,560	\$ (23,900)	135%	\$ 48	69%
2017-08	2,026	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,552	\$ (30,939)	143%	\$ 51	90%
2017-09	2,191	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,678	\$ 34,162	55%	\$ 19	84%
2017-10	2,207	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,991	\$ 18,387	76%	\$ 27	88%
2017-11	2,207	\$ 46,757	\$ 7,589	\$ 54,346	\$ 76,855	\$ 22,509	71%	\$ 25	89%
2017-12	2,208	\$ 45,298	\$ 7,596	\$ 52,894	\$ 76,748	\$ 23,854	69%	\$ 24	86%
2018-01				\$ -	\$ -	\$ -			89%
2018-02				\$ -	\$ -	\$ -			88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	12,769	\$ 360,073	\$ 43,238	\$ 403,311	\$ 447,384	\$ 44,073	90%	\$ 32	
Mo. Avg.	2,128	\$ 60,012	\$ 7,206	\$ 67,219	\$ 74,564	\$ 7,346		\$ 32	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

Employee Only	\$ 26.11
Employee + Spouse	\$ 52.22
Employee + Child(ren)	\$ 54.83
Employee + Family	\$ 78.32

Monthly Experience Report

VSEBG Pool II

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,960	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,409	\$ (39,845)	122%	\$ 57	60%
2017-08	4,206	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,556	\$ (41,340)	121%	\$ 56	86%
2017-09	4,402	\$ 136,778	\$ 15,081	\$ 151,859	\$ 202,972	\$ 51,113	75%	\$ 34	81%
2017-10	4,422	\$ 161,243	\$ 15,222	\$ 176,465	\$ 204,102	\$ 27,637	86%	\$ 40	81%
2017-11	4,417	\$ 166,450	\$ 15,184	\$ 181,634	\$ 204,053	\$ 22,419	89%	\$ 41	83%
2017-12	4,408	\$ 120,474	\$ 15,164	\$ 135,638	\$ 203,589	\$ 67,951	67%	\$ 31	82%
2018-01				\$ -	\$ -	\$ -			85%
2018-02				\$ -	\$ -	\$ -			85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	25,815	\$ 1,017,045	\$ 88,701	\$ 1,105,746	\$ 1,193,681	\$ 87,935	93%	\$ 43	
Mo. Avg.	4,303	\$ 169,508	\$ 14,784	\$ 184,291	\$ 198,947	\$ 14,656		\$ 43	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

Employee Only	\$ 32.86
Employee + Spouse	\$ 65.72
Employee + Child(ren)	\$ 69.01
Employee + Family	\$ 98.58

Monthly Experience Report

VSEBG Pool III

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,579	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,761	\$ (96,543)	139%	\$ 96	56%
2017-08	3,600	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,508	\$ (80,317)	132%	\$ 92	86%
2017-09	3,835	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,614	\$ 102,441	61%	\$ 42	79%
2017-10	3,871	\$ 167,526	\$ 13,351	\$ 180,877	\$ 266,689	\$ 85,812	68%	\$ 47	78%
2017-11	3,876	\$ 194,733	\$ 13,333	\$ 208,066	\$ 266,977	\$ 58,911	78%	\$ 54	80%
2017-12	3,873	\$ 168,641	\$ 13,323	\$ 181,964	\$ 266,738	\$ 84,774	68%	\$ 47	80%
2018-01				\$ -	\$ -	\$ -			83%
2018-02				\$ -	\$ -	\$ -			82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	22,634	\$ 1,328,447	\$ 78,762	\$ 1,407,209	\$ 1,562,287	\$ 155,078	90%	\$ 62	
Mo. Avg.	3,772	\$ 221,408	\$ 13,127	\$ 234,535	\$ 260,381	\$ 25,846		\$ 62	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

Employee Only	\$ 45.01
Employee + 1	\$ 90.03
Employee + 2	\$ 94.53
Employee + Family	\$ 135.04



REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Paid Dental Claims	Paid dental claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
PEPM Fixed Expenses	This amount includes all administrative costs & third party administrator costs.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Contributions	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PEPM	Total paid claims and expenses divided by total employees.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results reported in the Monthly Experience Report. This report will reflect any eligibility retroactively and this may lead to a restatement of prior month(s) data.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.e TOPIC: Financial Review

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

The Trust Board will be presented with a financial report for November 30, 2017. The "Ending net position reserved for claims and expenses" are \$16,437,328.84.

The Trust Board will be presented with a financial report for December 31, 2017. The "Ending net position reserved for claims and expenses" are \$15,426,402.86.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

December 12, 2017

Glendale Elementary School District
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the five months ended November 30, 2017. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

If you have any questions pertaining to the attached statement, please contact me or our Finance Director, Gail Clemens.

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Five Months Ended November 30, 2017**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	3,292,728.02
Fixed expense	457,279.20
Dental pool expense	213,500.00
H.S.A. contributions	254,285.02
Health insurance premiums	18,994.30
Short term disability premiums	35,460.00
Dental premiums	5,482.92
Vision plan premiums	27,047.32
Flexible spending premums	40,000.00
Life insurance premiums	58,689.70
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	3,324.71
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	10,731.75
Computer Software	0.00
Total operating expenses	<u>4,417,522.94</u>
Operating income/(loss)	<u>5,582,477.06</u>
Non-operating revenue	
Interest income	128,650.01
Change in market value	(50,031.51)
Total non-operating revenue	<u>78,618.50</u>
Change in net position	<u>5,661,095.56</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 16,437,328.84</u>



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 18, 2018

Glendale Elementary School District
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the six months ended December 31, 2017. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

If you have any questions pertaining to the attached statement, please contact me or our Finance Director, Gail Clemens.

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Six Months Ended December 31, 2017**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	4,177,016.78
Fixed expense	548,735.04
Dental pool expense	256,200.00
H.S.A. contributions	282,141.46
Health insurance premiums	18,994.30
Short term disability premiums	43,151.57
Dental premiums	6,986.28
Vision plan premiums	32,824.22
Flexible spending premiums	40,000.00
Life insurance premiums	70,737.90
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	4,244.71
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	10,731.75
Total operating expenses	<u>5,491,764.01</u>
Operating income/(loss)	<u>4,508,235.99</u>
Non-operating revenue	
Interest income	161,617.81
Change in market value	(19,684.22)
Total non-operating revenue	<u>141,933.59</u>
Change in net position	<u>4,650,169.58</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 15,426,402.86</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

AGENDA NO: 6.f TOPIC: Wellness and Insurance Update

SUBMITTED BY: Mr. Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: January 24, 2018

Ms. Davita Solter, Wellness Specialist, and/or Ms. Jodi Finnesy, Benefits Analyst, will present the Trust Board with an update.