

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
September 13, 2017, 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 East Board 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 August 9, 2017 Regular Trust Board Meeting are submitted for approval.

6. Informational Items

a. Assistant Superintendents Update

b. Claims Experience Review - Medical

c. Claims Experience Review - Dental

d. Financial Review

e. Wellness/Insurance 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: September 13, 2017

RECOMMENDATION:

The minutes of the August 9, 2017 Regular Meeting are submitted for approval.

The minutes of the August 9, 2017 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Executive Conference Room 4:30 p.m.
August 9, 2017

Present: Board Members
Mr. Lee Peterson
Ms. Cathey Mayes
Mr. Mike Martinez
Ms. Mary Ann Wilson

Other Attendees
Mr. Mike Barragan
Ms. Jodi Finnesy
Ms. Davita Solter
Ms. Darlene Kracht
Mr. Jamison Davis

Absent: Ms. Bernadette Bolognini

Recorder: Barbara Renfro

Mr. Peterson asked that we please join in a moment of silence to mourn the loss of our friend and colleague, Mr. Rod Petricek, who passed away unexpectedly July 7, 2017.

On behalf of the Trust Board, I want to express our profound sorrow. Our thoughts and prayers are with the Petricek family.

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

Introduced Mr. Jamison Davis, Sr. Strategic Account Executive, United Health Care.

APPROVAL OF AGENDA

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

ACTION ITEMS

Approval of Minutes

Ms. Mayes motioned to approve the May 17, 2017 minutes; Ms. Wilson seconded; the motion passed 4-0.

Approval of the 2017-2018 Trust Board Meeting Schedule

Ms. Mayes made the motion to approve the 2017-2018 Trust Board Meeting Schedule and Ms. Wilson seconded the motion; the motion passed 4-0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan acknowledged the opening of the new school year which began Monday, August 7th. He conveyed that it was the smoothest first day he had experienced. Mr. Barragan extended appreciation to the Human Resource Department for their diligence in fully staffing teacher positions.

Mr. Barragan stated the district enrollment numbers are low and explained how this creates financial strain on the district. He said the district is discussing an aggressive marketing plan for student recruitment.

Claims Experience Review – Medical

In April, GESD incurred \$661,526 in medical claims and represents a monthly loss ratio of 104%.

In May, GESD incurred \$663,219 in medical claims and represents a monthly loss ratio of 105%.

In June, GESD incurred \$883,082 in medical claims and represents a monthly loss ratio of 149%.

The year-to-date (YTD) expense in medical claims are \$7,936,408 or YTD loss ratio of 107% compared to the previous projection of \$7,637,952 or projected loss ratio of 103%.

GESD had 21 claims above \$75,000 and six claims exceeding the \$150,000 stop loss level. Valley Schools has a projected refund of \$439,544 for claims exceeding the \$150,000 stop loss level for fiscal year 2017.

These claims totaled \$3,107,454 of the \$7,936,408 total or 39% of the overall claims.

United Healthcare/Valley Schools Presentation

Mr. Jamison Davis, Sr. Strategic Account Executive, United Health Care, presented on the upgraded member engagement platform for employees, called Personal Health Support 2.0 with Disease Management and NurseLine.

Personal Health Support 2.0 with Disease Management and NurseLine™



The healthier your employees, the lower your health care costs. That's why Personal Health Support 2.0 with Disease Management and NurseLineSM engages 100 percent of employees in your organization who have been identified with gaps in care. Once identified, they're connected to wellness, care and disease management resources.

About Personal Health Support 2.0 with Disease Management and NurseLine.

This program provides access to tools and support for your entire employee population, no matter what their focus is — staying healthy, getting healthy or living with a condition.

Educating and guiding your employees.

Once enrolled, the program offers multiple touch points and resources to help members navigate their way through their health care needs.

A designated nurse team — Your organization is assigned a designated team of nurses who come to know your company culture. At the time of a health event, a "Nurse in the Family" is assigned and continues to work with the member and the member's family if future health events arise.

NurseLine — A health care advocacy solution that connects members to a health care expert, who is their single point of contact who guides them to the right resources and more effective use of care.

Decision support — This service targets conditions shown to have a variety of treatment practices and inconsistent outcomes. The goal is to increase referrals to providers to improve health outcomes and overall savings.

HealthNotes — Members and their physicians receive mail-based and online outreach alerts notifying them of evidence-based medicine gaps and preventive care reminders.

HealthNote reminders — Members are educated about preventing a health event through mailings that emphasize prevention, early detection and treatment.

Innovative clinical programs — Members are made aware of a number of programs designed to improve outcomes and lower health care costs, such as:

- **Disease Management Program** — Offers personal support and access to tools to help members make informed decisions around surgical treatment options and the ongoing management of chronic illnesses. The program covers these conditions: asthma, coronary heart disease, diabetes and congestive heart failure.
- **Healthy Pregnancy program** — This prenatal wellness program offers patient education and high-risk case management.
- **Congenital Heart Disease (CHD) resource services** — Members can better manage the symptoms associated with CHD by accessing a network of industry-leading CHD Centers of Excellence facilities and nurse consulting services.
- **Transplant resource services** — Members receive help in managing a transplant through a transplant Centers of Excellence network and nurse consulting services.

Rally Health and Wellness on myuhc.com® —

Encourages self-care goals, inspires healthy action and helps keep members motivated through online health programs, tools and information.

Integration with other UnitedHealthcare programs

— This care management solution also integrates with other UnitedHealthcare programs and services, including behavioral health, wellness and optional clinical programs.

Savings that add up

More than 80 percent of Personal Health Support 2.0 clients are expected to experience solution-level savings, ranging from \$3.55 to \$6.30¹ per member per month (PMPM) or better.

¹UnitedHealth Group claims data analysis, 2010–2011. 80 percent or more of our clients experienced savings in this range. Actual results will vary by client. Factors driving variation include, but are not limited to: illness burden in client population, turnover in population, pharmacy claims integration, case and contract size.

Details for Personal Health Support 2.0 with Disease Management and NurseLineSM A UnitedHealthcare Care Management Solution



Personal Health Support 2.0

Targeted Total Population Rate	This care management solution addresses 50+ conditions and provides outreach to 100 percent of members with identified evidence-based medicine gaps. The combined reach rate for telephone and mail outreach is roughly 8–12 percent of the population. ² The exact reach rate is determined by the specific needs of your population.
Case Management	Case management helps address and support high-cost and high-risk members. It reduces readmissions and increases optimal health outcomes through discharge planning and effective care plan management.
Nurse Team Model	Your members are supported by a designated team of nurses. This team supports members from your group as well as several other designated groups. This allows the nurses to become more familiar with the culture of your organization.
Primary Nurse Assignment	Personal Health Support 2.0 with Disease Management and NurseLine SM offers members a “Nurse in the Family.” A nurse from the designated team works with a member throughout the experience. If the member or anyone in the member’s family needs case management services in the future, the same nurse will be assigned.
Additional Clinical Support	The Clinical Performance Manager helps ensure that the client’s performance metrics and program expectations are being met for any and all clinical programs and products purchased. Nurse teams also have access to a Medical Director who consults on complex cases and conducts peer-to-peer consultations with the treating physician when necessary. Social Workers are also available to coordinate community resources.
Integration	Personal Health Support 2.0 with Disease Management and NurseLine SM integrates with UnitedHealthcare’s clinical programs, network (including UnitedHealth Premium [®] designation program) and United Behavioral Health offerings. In addition, two external vendors may be integrated with this care management solution for an additional fee.
Embedded Clinical Programs	In addition to the case management services, the following clinical programs are included: <ul style="list-style-type: none"> • Disease Management programs: Help members make informed decisions related to surgical treatment options and managing chronic illness. It includes these conditions: asthma, coronary artery disease, diabetes and congestive heart failure. • NurseLine: Connects members to a health care expert who is the single point of contact who guides them to the right resources and more effective use of care. • HealthNotes: Mail-based consumer and physician outreach that targets members who have evidencebased medicine gaps. It also includes preventive care reminders. • HealthNotes reminders: Mail-based annual preventive care reminders to members for: adolescent immunizations, cervical screening, childhood immunizations and mammography screening. • Rally Health and Wellness on myuhc.com: A member website that encourages self-care goals. It includes tools such as a health assessment, personal health record, online coaching, and health and wellness information. • Decision support: Provides decision-making information to members with conditions shown to have varied treatment practices and inconsistent patient outcomes and improves health outcomes and overall savings. • Congenital Heart Disease (CHD) resource services: Provides guided access to a network of industry-leading CHD Centers of Excellence facilities and nurse consulting services to help patients understand and manage the conditions associated with CHD. • Transplant resource services: Provides guided access to a network of industry-leading transplant Centers of Excellence facilities and nurse consulting services to help patients understand and manage the conditions associated with transplants. • Healthy Pregnancy program: A prenatal wellness program that provides screening of maternity cases, patient education and management of high-risk cases in an effort to reduce Neonatal Intensive Care Unit (NICU) spend.
Optional Clinical Programs (available for an additional fee)	<ul style="list-style-type: none"> <li style="width: 50%;">• Chronic Obstructive Pulmonary Disease (COPD) Disease Management³ <li style="width: 50%;">• Healthy Back Program <li style="width: 50%;">• Incentive programs <li style="width: 50%;">• Care24[®] <li style="width: 50%;">• Neonatal Resource Services <li style="width: 50%;">• Healthy Weight Program <li style="width: 50%;">• Emergency Room Decision Support <li style="width: 50%;">• Standard Wellness Coaching <li style="width: 50%;">• Worksite Wellness programs
Reporting	Client-specific report available quarterly to all clients.

²Target reach is dependent on pharmacy data, actual outreach may vary significantly without.
³COPD requires prior approval for Key Accounts.



The Care24[®] program integrates elements of traditional employee assistance and work-life programs with health information lines for a comprehensive set of resources. It is not a substitute for a doctor’s or professional’s care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply. Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer. For a complete description of the United-Health Premium[®] Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please see myuhc.com[®]. The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor’s care. NurseLine services are not an insurance program and may be discontinued at any time. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.
MT-1035165.0 9/16 PHS2.0 ©2016 United HealthCare Services, Inc. 16-1809-B

Claims Experience Review – Dental

In April, Pool I- incurred \$108,752 in dental claims or a monthly loss ratio of 92%.

In May, Pool I- incurred \$115,784 in dental claims or a monthly loss ratio of 98%.

In June, Pool I- incurred \$121,898 in dental claims or a monthly loss ratio of 105%.

The total dental claims for Pool I were \$1,264,955 or a YTD loss ratio of 91%

In April Pool III- incurred \$266,589 in dental claims or a monthly loss ratio of 81%.

In May Pool III- incurred \$267,959 in dental claims or a monthly loss ratio of 81%.

In June Pool III- incurred \$292,339 in dental claims or a monthly loss ratio of 91%.

The total dental claims for Pool III were \$3,262,085 or a YTD loss ratio of 83%

Financial Review

Mr. Barragan presented financial statements from Fester & Chapman, P.C., Certified Public Accountants. The “Ending net position reserved for claims and expenses” are \$9,998,335.82 as of April 30, 2017.

The “Ending net position reserved for claims and expenses” are \$9,360,172.81 as of May 31, 2017.

Wellness Update/Insurance Benefit Update

Ms. Finnesy, Benefits Analyst, reported that much concentration has been with new teachers explaining the HSA program. Providing them with tips and tools.

Ms. Solter, Wellness Specialist, acknowledged Glendale Elementary School District is one of very few school districts that received “The Healthy Arizona Worksites Program (HAWP) Copper Award.” The award recognizes a business that has taken the initial steps to receive worksite health training, gain leadership support, begin organizational assessment, create infrastructure supports and fashion an introductory worksite health improvement plan. Healthy Arizona Worksites Program (HAWP) is a statewide program that provides Arizona employers with training, technical assistance, tools, and resources to design, implement, and evaluate worksite wellness initiatives.

Ms. Solter and Ms. Finnesy communicated a project to purchase a blood pressure kiosk to be placed in the transportation department for easy access to blood pressure monitoring.

Wellness is opening three more fitness rooms, Bicentennial North, Horizon and Don Mensendick, the district now has five fitness rooms available.

ADJOURNMENT

Ms. Mayes motioned to adjourn; Mr. Martinez seconded; the motion passed 4-0.

There being no further business, the meeting adjourned at 5:49 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 Financial & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: September 13, 2017

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

GLENDAL ELEMNTARY 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: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: September 13, 2017

In July, GESD incurred \$786,593 in medical claims and represents a monthly loss ratio of 140%.

Based on this trend, GESD claims may reach \$9,439,116 in medical claims and a loss ratio of 140% by June 30, 2018.

GESD has one claim above \$75,000 and based on the large claims report GESD should expect a refund of approximately \$57,186.



Monthly Experience Report

Glendale EI-All

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

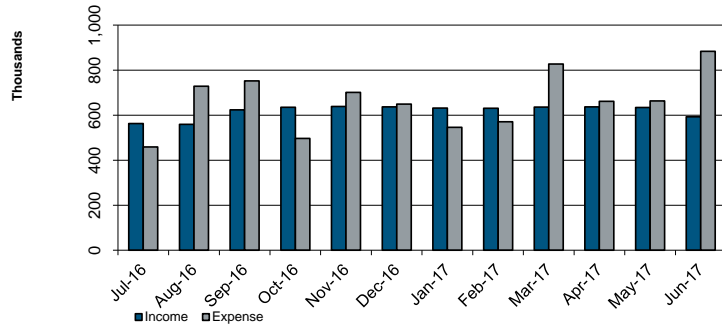


Name: Valley Schools Employee Benefits Trust

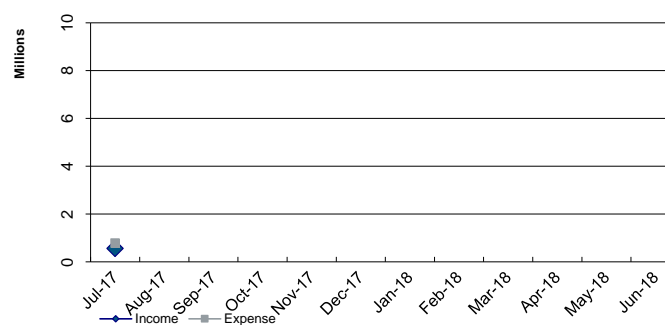
Plan: All

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM	n Prior Year YTD Loss Ratio
2017-07	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)	140%	\$ 592	81%
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			105%
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			111%
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			102%
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			104%
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			104%
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			101%
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			107%
Total	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)	140%	\$ 592	
Mo. Avg.	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)		\$ 592	
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 Trust
 Plan: All Active

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM
2017-07	940	1,289	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 58,206	\$ 733,466	\$ 546,038	\$ (187,428)	134%	\$ 569
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	940	1,289	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 58,206	\$ 733,466	\$ 546,038	\$ (187,428)	134%	\$ 569
Mo. Avg.	940	1,289	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 58,206	\$ 733,466	\$ 546,038	\$ (187,428)		\$ 569



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Trust
 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	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)	315%	\$ 1,362
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)	315%	\$ 1,362
Mo. Avg.	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)		\$ 1,362



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	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
2017-07	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769
Mo. Avg.	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769

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 Trust

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	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 MPPM
2017-07	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949
Mo. Avg.	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949

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 Trust

Plan: HDHP Base-Active

a	b	c	d	e	f	g	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
2017-07	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138
Mo. Avg.	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138

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 Trust

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	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 MPPM
2017-07	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42
Mo. Avg.	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42

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 Trust

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	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
2017-07	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45
Mo. Avg.	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45

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 Trust

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	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
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		

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 Trust

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	524	39	80	12	655	18	1	0	2	21	676
2017-08	0	0	0	0	0	0	0	0	0	0	0
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
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 Trust

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	215	12	45	7	279	5	0	2	0	7	286
2017-08	0	0	0	0	0	0	0	0	0	0	0
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
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 Trust

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	1	6	0	0	0	0	0	0	6
2017-08	0	0	0	0	0	0	0	0	0	0	0	0
2017-09	0	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0	0
2017-12	0	0	0	0	0	0	0	0	0	0	0	0
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



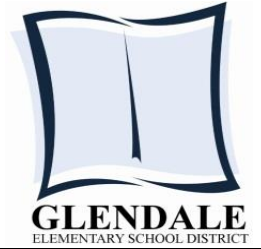
REPORT DEFINITIONS

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 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.

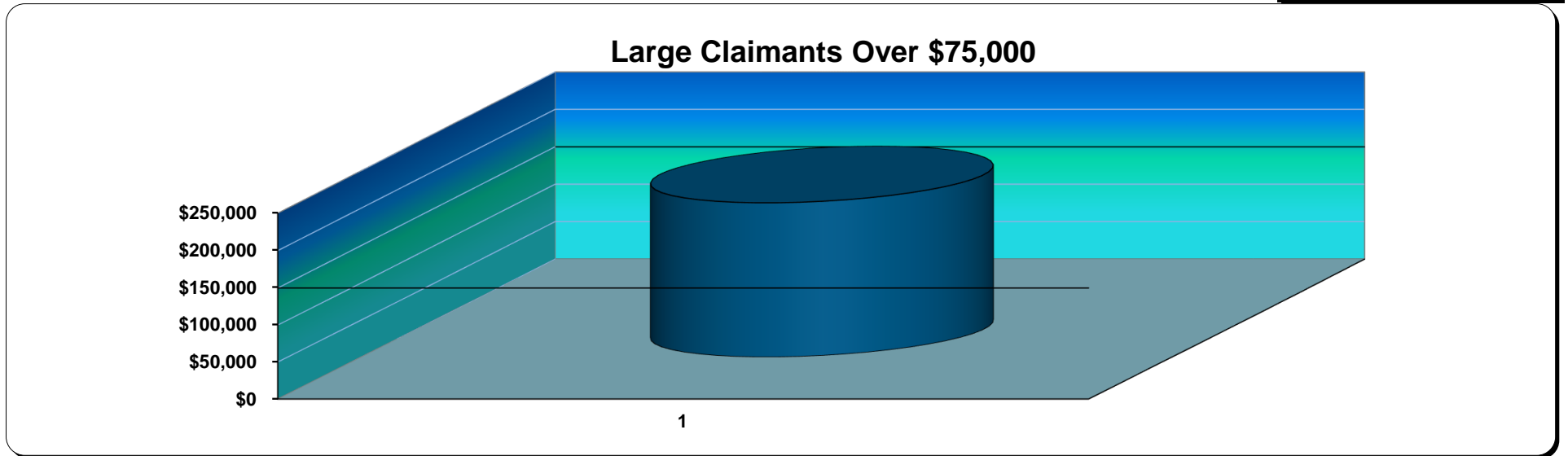
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	1



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$207,186	\$150,000	\$0	\$57,186
Total	\$207,186			\$57,186



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
		Total for Claimant 1	\$207,185.90
TOTAL		Total	\$207,185.90

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 - Dental

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

DATE ASSIGNED FOR CONSIDERATION: September 13, 2017

In July, Pool I- incurred \$92,460 in dental claims or a monthly loss ratio of 134%.

Based on this trend, Pool I claims may reach \$1,109,520 in medical claims and a loss ratio of 134% by June 30, 2018.

In July Pool III- incurred \$344,304 in dental claims or a monthly loss ratio of 137%.

Based on this trend, Pool III claims may reach \$4,131,648 in medical claims and a loss ratio of 137% by June 30, 2018.

Monthly Experience Report

VSEBT Master

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



Name: Valley Schools Employee Benefits Trust

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	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	60%
2017-08	-	\$ -	\$ -	\$ -	\$ -	\$ -			114%
2017-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
2017-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			81%
2018-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	
Mo. Avg.	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBT Pool I

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



Name: Valley Schools Employee Benefits Trust

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	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	69%
2017-08				\$ -	\$ -	\$ -			90%
2017-09				\$ -	\$ -	\$ -			84%
2017-10				\$ -	\$ -	\$ -			88%
2017-11				\$ -	\$ -	\$ -			89%
2017-12				\$ -	\$ -	\$ -			86%
2018-01				\$ -	\$ -	\$ -			89%
2018-02				\$ -	\$ -	\$ -			88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	
Mo. Avg.	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	
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

VSEBT Pool II

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



Name: Valley Schools Employee Benefits Trust

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	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	60%
2017-08				\$ -	\$ -	\$ -			86%
2017-09				\$ -	\$ -	\$ -			81%
2017-10				\$ -	\$ -	\$ -			81%
2017-11				\$ -	\$ -	\$ -			83%
2017-12				\$ -	\$ -	\$ -			82%
2018-01				\$ -	\$ -	\$ -			85%
2018-02				\$ -	\$ -	\$ -			85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	
Mo. Avg.	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	
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

VSEBT Pool III

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



Name: Valley Schools Employee Benefits Trust

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	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	56%
2017-08				\$ -	\$ -	\$ -			86%
2017-09				\$ -	\$ -	\$ -			79%
2017-10				\$ -	\$ -	\$ -			78%
2017-11				\$ -	\$ -	\$ -			80%
2017-12				\$ -	\$ -	\$ -			80%
2018-01				\$ -	\$ -	\$ -			83%
2018-02				\$ -	\$ -	\$ -			82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	
Mo. Avg.	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	
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

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: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: September 13, 2017

The Trust Board will be presented with a “draft financial report” for June 2017 from Fester & Chapman, P.C., Certified Public Accountants. The “Ending net position reserved for claims and expenses” are \$10,371,601.95.

Adjustments still must be made for items that may or may not apply to our account including stop-loss reimbursements, dental pool reconciliation, etc. The Arizona Department of Insurance recommended eliminating the incurred but not reported (IBNR) claims from the financial statements since the adjustment(s) will be reflected as an increase in the “beginning net position” from the prior months financial statement.

Final June statements will be sent around the end of September or early October.



DRAFT

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 11,717,000.00
Total operating revenues	<u>11,717,000.00</u>
Operating expenses	
Paid claims	7,491,810.03
Fixed expense	805,764.96
Dental pool expense	503,004.00
H.S.A. contributions	429,853.57
Health insurance premiums	61,684.37
Short term disability premiums	91,671.53
Dental premiums	105,355.52
Vision plan premiums	69,688.96
Flexible spending premiums	202,400.00
Life insurance premiums	152,894.14
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	4,671.23
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	49,296.60
Total operating expenses	<u>9,968,094.91</u>
Operating income/(loss)	<u>1,748,905.09</u>
Non-operating revenue	
Interest income	394,755.99
Change in market value	(509,209.16)
Total non-operating revenue	<u>(114,453.17)</u>
Change in net position	<u>1,634,451.92</u>
Beginning net position reserved for claims and expenses	<u>8,737,150.03</u>
Ending net position reserved for claims and expenses	<u>\$ 10,371,601.95</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.e TOPIC: Wellness and Insurance Update

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

DATE ASSIGNED FOR CONSIDERATION: September 13, 2017

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