

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
September 26, 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 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 June 13, 2018 Regular Trust Board Meeting are submitted for approval.

b. Approval of the 2018-2019 Trust Board Meeting Schedule

The 2018-2019 Trust Board Meeting Schedule is submitted for approval.

6. Informational Items

a. Assistant Superintendent's 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 26, 2018

RECOMMENDATION:

The minutes of the June 13, 2018 Regular Meeting are submitted for approval.

The minutes of the June 13, 2018 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
Superintendent's Conference Room 4:30 p.m.
June 13, 2018

Present: Board Members	Absent:	Other Attendees:
Mr. Lee Peterson	Ms. Bernadette Bolognini	Mr. Mike Barragan
Ms. Cathey Mayes	Ms. Mary Ann Wilson	Ms. Jodi Finnesy
Mr. Mike Martinez		Andrea Mannino

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. Barragan introduced Andrea Mannino, Account Manager with Valley Schools. Ms. Mannino is filling in as Ms. DeVeuve's replacement. Ms. Mannino gave a brief overview of her career and her responsibilities with Valley Schools.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Mr. Martinez seconded; the motion passed 3-0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan welcomed everyone and asked for all present to provide a self-introduction. Mr. Barragan stated that the community based Education Foundation is in its early stages and is chaired by Mr. Mike Martinez.

Mr. Barragan announced there are many new transitions throughout the district for the upcoming 2018-2019 school year, including a new superintendent, assistant superintendents, principals and assistant principals.

Mr. Barragan provided a reminder of tomorrow's Governing board meeting, June 14, 2018. The Meet and Confer Committee will make their recommendations to the governing board.

Mr. Barragan stated that the FY19 Budget Proposal will be recommended to the governing board on June 28, 2018. Also, the recommendations seeking a bond and override election in November.

Mr. Barragan stated that summer work hours have begun, most staff are working four ten hour days.

Mr. Barragan recognized Davita Solter, Wellness Specialist, in being awarded the Healthy Arizona Worksite Award (HAWP). The Healthy Arizona Worksite Award seeks to recognize employers that are making evidence-based efforts to support the health and well-being of their employees and their families.

Mr. Barragan and the Trust Board Committee acknowledged Ms. Solter. Additionally, Ms. Solter received the silver award from the American Red Cross Blood Drive.

Claims Experience Review - Medical

In March, GESD incurred \$637,849 in medical claims and represents a monthly loss ratio of 104%.

In April, GESD incurred \$710,641 in medical claims and represents a monthly loss ratio of 116%.

GESD has 17 claims above \$75,000 and four claims exceeding the \$150,000 stop-loss level; Valley Schools has a projected refund of \$482,525 for claims exceeding the stop-loss level.

The year-to-date (YTD) expense in medical claims are \$6,824,970 or YTD loss ratio of 113%. Based on the trends, we expect to incur \$8,189,964 in medical claims or a loss ratio of 113% by June 30, 2018.

Mr. Peterson emphasized the need for United Healthcare to be more proactive in its plan redesign for 2020, in hopes of reducing claims.

Mr. Peterson recommended creating the performance review in real time, so that when we get the annual review it's not a surprise.

As a reminder, HSA is the only option for new hires, we will monitor the claims trend.

Claims Experience Review - Dental

In March, Pool I incurred \$61,131 in dental claims or a monthly loss ratio of 80%.

In April, Pool I incurred \$63,626 in dental claims or a monthly loss ratio of 83%.

Pool I has incurred \$676,030 in dental claims year to date (YTD) and a loss ratio of 90%. Based on the trend we expect to incur \$811,236 or a loss ratio of 90% in dental claims by June 30, 2018.

In March, Pool III incurred \$203,599 in dental claims or a monthly loss ratio of 77%.

In April, Pool III incurred \$203,329 in dental claims or a monthly loss ratio of 77%.

Pool III has incurred \$2,302,676 in dental claims YTD and a loss ratio of 89%. Based on the trend we expect to incur \$2,763,216 or a loss ratio of 89% in dental claims by June 30, 2018.

Financial Review

The Trust Board will be presented with a financial report for April 30, 2018. The "Ending net position reserved for claims and expenses" are \$11,857,404.31.

Wellness and Insurance Benefit Update

Ms. Jodi Finnesy, Benefit Analyst, provided an update on Wellness.

GESD NIGHT AT APE INDEX ROCK CLIMBING GYM Friday, June 22 4:00-7:00 p.m.

Have you ever wanted to learn how to rock climb? Do you already know how to rock climb? Do you want to know if this is good exercise? If so, join us for an afternoon of rock climbing at Ape Index Rock Climbing Gym, hosted by Glendale Elementary School District Wellness Program. All levels are welcome. **NO COST TO FIRST 50 DISTRICT EMPLOYEES!** After that, the discounted rate will be \$19.



This will count toward your health savings account and WellStyles

Register at

<https://www.eventbrite.com/s/ape-index-rock-climbing-tickets-46991483793>

You may register a friend or family member. Just be sure to register for two spots.



It's a Bullseye!

Learn how to shoot a bow and arrow
or practice what you know!

GESD Archery Event Corner Archery

500S W. Northern Ave Glendale 85301

Friday, June 15

9:00-11:00 a.m.

All equipment and instruction
will be provided.

Registration is for GESD employees only; you may sign up to bring a friend or family member, too!

<https://www.eventbrite.com/e/corner-archery-tickets-46635827014>



CCC-CPR Class Continuous Chest Compressions

TUESDAY, JUNE 19
9:00 A.M.

DISTRICT OFFICE BOARD ROOM

THIS LIFE SAVING SKILL WILL BE TAUGHT
BY DR. JANET BOBERG
COMMUNITY SERVICES COORDINATOR
GLENDALE FIRE DEPARTMENT

**PLEASE JOIN US TO LEARN HOW TO SAVE THE
LIFE OF A FAMILY MEMBER
SHOULD YOU EVER NEED TO**

**SPONSORED BY
GLENDALE ELEMENTARY SCHOOL DISTRICT
WELLNESS PROGRAM
DAVITA SOLTER
WELLNESS PROGRAM SPECIALIST
623-237-7231
DSOLTER@GESD40.ORG**

Try your hand at golf!

We will provide the bucket of balls and golf clubs, if needed, for you and a family member/friend to hit at the driving range.



Thursday, June 14


7:00 a.m.

Glen Lakes Golf Course
55th Avenue and Northern

Reserve your spot now

<https://www.eventbrite.com/e/golf-driving-range-tickets-46635591309>

GLENDALE ELEMENTARY SCHOOL DISTRICT
AT CHASE FIELD



The Arizona Diamondbacks and Glendale Elementary School District are pleased to offer exclusive ticket discounts to bring you, your family, friends and colleagues out to Chase Field for an exciting game of D-backs baseball on Friday, June 15th!


We will see you at the ballpark!

FRIDAY
JUNE 15
6:40PM

ARIZONA
DIAMONDBACKS
VS
NEW YORK
METS

TO PURCHASE ONLINE, VISIT:
DBACKS.COM/GESDTIX
PASSWORD: GESDTIX

OR CONTACT YOUR D-BACKS REPRESENTATIVE:
PACE BARNETT
EMAIL: PBARNETT@DBACKS.COM
OR CALL 602.462.4235



dbacks.com **602.462.4600**

CHASE FIELD // 401 EAST JEFFERSON STREET // PHOENIX, ARIZONA

Friday Night Glow Ball Golf



Join us Friday Night, June 29
7:30 p.m., for Glow Ball Golf
Location: Glen Lakes Golf Course
5450 W. Northern Avenue
Glendale 85301
Phone: 623-930-1111

Limited
snack
bar
Bring
your golf
clubs or
borrow
from the
Club

FREE for one employee and friend/
family member

Registration is required; if you are
bringing someone else, sign up for two
spots. Space is limited.

<https://www.eventbrite.com/e/glo-ball-golf-tickets-46990848894>

An event sponsored by
Glendale Elementary
School Wellness Program. For information,
contact Davita Solter,
623-237-7231 or
dsolter@gesd40.org
Phone on event: 623-702-0922

GESD Wellness sponsors a Coed Softball Team!

Summer Softball League
Sunday Nights

Do you play softball? Would you be interested in playing on a team sponsored by GESD Wellness? Games begin in July each Sunday night at Sahuaro Ranch Park. Contact Manager/Coach Angie Harper at 623-308-6640. Each GESD employee may sign up one friend or family member, too!

**Join Team
GESD**

Davita Solter, Wellness Program Specialist

Sign up is first come, first serve. Since it is coed, we may have to change some teams members. You may sign up one other person not affiliated with the district.



Sail into the summer with our 2018 Wellness Classes

All classes are open to GESD #40 employees/families. Some will qualify for your HDHP Health Savings requirement; some will count toward teacher recertification. Please register online so we can have enough materials. All classes will be held in the District Office Board Room and taught by Dr. Janet Boberg, City of Glendale Fire Department Community Educator.

Tuesday, June 6- Fire Safety and Fire Extinguisher Training 9:00-10:00 a.m. (*)
<https://www.eventbrite.com/e/fire-safety-and-fire-extinguisher-training-tickets-46421346497>

Tuesday, June 19- Chest Compression CPR (*, #) 9:00-10:00 a.m.
<https://www.eventbrite.com/e/chest-compression-cpr-wellness-class-tickets-46421437770>

Monday, June 25 Emergency Preparedness (*) 9:00-10:00 a.m.
<https://www.eventbrite.com/e/emergency-preparedness-wellness-class-tickets-46421597247>

For information:
dsolter@gesd40.org
623-237-7231

*-Teacher Recertification
#-High Deductible Health Savings Opportunity

More classes may be added throughout the summer. Check the GESD Wellness Page for information.



This Make and Take class, sponsored by GESD Wellness, will be held in the District Office Board Room.

You will be making three different items: lip balm, lotion and spritzer. Free of charge!

Registration is required as the class is limited to 18 people.

<https://www.eventbrite.com/e/make-and-take-oils-class-tickets-45365044068>

ACTION ITEMS

Approval of Minutes

Ms. Mayes motioned to approve the May 1, 2018 minutes; Mr. Martinez seconded; the motion passed 3-0.

Self-Insurer Workers' Compensation Guaranty Bond

Ms. Mayes motioned to approve the self-insurer workers' compensation guaranty annual bond renewal and premium effective July 1, 2018 – June 30, 2019 with Willis Towers Watson in the amount of \$4,023 for a \$268,178 bond, as presented. Mr. Martinez seconded; the motion passed 3-0.

Excess Insurance for Workers' Compensation

Mr. Martinez motioned to approve obtaining supplemental insurance for workers' compensation with Safety National Casualty Company for fiscal year 2018-2019 as presented. Ms. Mayes seconded; the motion passed 3-0.

Claims Service Agreement

Mr. Martinez motioned to approve the Tristar Risk Management renewal in its fourth year of a five-year contract. The cost for fiscal year (FY) 2019 is \$27,054, which reflects a slight increase from FY18 of \$660. Ms. Mayes seconded; the motion passed 3-0.

Authorization to Settle Claims

Mr. Martinez motioned to approve authorizing the Assistant Superintendent for Financial & Auxiliary Services, or his designee, to approve the settlement and payment of claims up to the deductible limits in the insurance policy for fiscal year 2018-2019. Ms. Mayes seconded; the motion passed 3-0.

Approval of the 2018-2019 Trust Board Meeting Schedule

After discussion, it was decided to table the 2018-2019 Trust Board Meeting Schedule in order to give committee members time to review their calendars.

ADJOURNMENT

Ms. Mayes motioned to adjourn; Mr. Martinez seconded; the motion passed 3-0.

There being no further business, the meeting adjourned at 5:21 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.b TOPIC: Trust Board Schedule

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

DATE ASSIGNED FOR BOARD CONSIDERATION: September 26, 2018

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2018-2019 fiscal year.

RATIONALE:

The proposed meeting schedule for fiscal year 2018-2019 is attached.

Source of Funding -
M & O State Federal
Budget _____ Grant _____ Grant _____ Capital _____ Other _____

Glendale Elementary School District #40
Trust Board Meeting Schedule for SY2018-2019



Date	Time	Location
September 26, 2018	4:30 p.m.	East Board Room
October 24, 2018	4:30 p.m.	East Board Room
November 28, 2018 <i>(revised)</i>	4:30 p.m.	East Board Room
December 19, 2018	4:30 p.m.	East Board Room
January 23, 2019	4:30 p.m.	East Board Room
February 27, 2019	4:30 p.m.	East Board Room
March 27, 2019	4:30 p.m.	East Board Room
April 24, 2019	4:30 p.m.	East Board Room
May 21, 2019 (Tuesday)	4:30 p.m.	East Board Room
June 26, 2019	4:30 p.m.	East Board Room

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 26, 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: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: September 26, 2018

Fiscal Year 2018

In June, GESD incurred \$694,636 in medical claims and represents a monthly loss ratio of 123%.

GESD has 23 claims above \$75,000 and eight claims exceeding the \$150,000 stop-loss level; Valley Schools has a projected refund of \$732,193 for claims exceeding the stop-loss level.

GESD incurred \$8,217,878 or year to date (YTD) loss ratio of 114% for the year. In order to ensure revenues are sufficient to meet the claims, premiums should be adjusted for fiscal year 2020 otherwise, the Trust's reserves will continue to be depleted.

Fiscal Year 2019

In July, GESD incurred \$705,762 in medical claims and represents a monthly loss ratio of 113%.

In August, GESD incurred \$646,981 in medical claims and represents a monthly loss ratio of 104%.

Overall, GESD has incurred \$1,352,473 YTD in medical claims and represents a loss ratio of 108%.

GESD has two claims above \$75,000 which are quickly approaching the \$150,000 stop-loss level.

Based on the trend, we project revenues to generate \$7,500,648 by June 30, 2019 and we anticipate to incur medical claims of approximately \$8,116,464 or a loss ratio of 108% by June 30, 2019.



Monthly Experience Report

Glendale EI-All

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

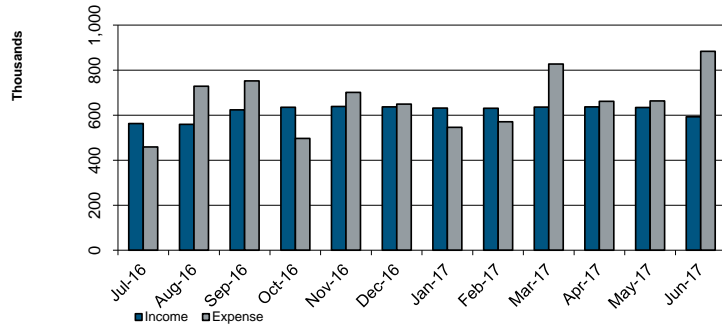


Name: Valley Schools Employee Benefits Group

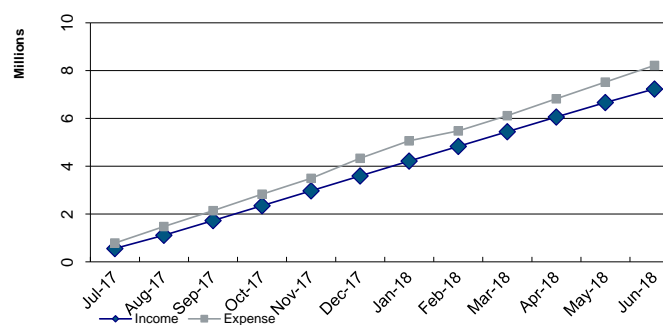
Plan: All

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	956	1,319	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,196	\$ 785,850	\$ 558,014	\$ (227,836)	141%	\$ 596	81%
2017-08	956	1,319	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,197	\$ 687,889	\$ 557,259	\$ (130,630)	123%	\$ 522	105%
2017-09	1,065	1,458	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,946	\$ 670,186	\$ 611,713	\$ (58,473)	110%	\$ 460	111%
2017-10	1,085	1,494	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,184	\$ 683,589	\$ 623,205	\$ (60,384)	110%	\$ 458	102%
2017-11	1,084	1,489	\$ 499,840	\$ 835	\$ 105,002	\$ 604,007	\$ 67,121	\$ 671,128	\$ 620,700	\$ (50,428)	108%	\$ 451	104%
2017-12	1,090	1,501	\$ 750,643	\$ 108,825	\$ 124,155	\$ 765,973	\$ 67,492	\$ 833,465	\$ 624,146	\$ (209,319)	134%	\$ 555	104%
2018-01	1,079	1,494	\$ 624,518	\$ 67,975	\$ 104,550	\$ 661,093	\$ 66,812	\$ 727,905	\$ 618,781	\$ (109,123)	118%	\$ 487	101%
2018-02	1,076	1,490	\$ 277,019	\$ 46,436	\$ 119,259	\$ 349,842	\$ 66,627	\$ 416,469	\$ 617,009	\$ 200,540	67%	\$ 280	100%
2018-03	1,076	1,484	\$ 546,521	\$ 67,028	\$ 91,730	\$ 571,223	\$ 66,626	\$ 637,849	\$ 615,316	\$ (22,533)	104%	\$ 430	103%
2018-04	1,072	1,482	\$ 667,912	\$ 112,474	\$ 88,948	\$ 644,386	\$ 66,379	\$ 710,765	\$ 613,570	\$ (97,195)	116%	\$ 480	103%
2018-05	1,062	1,468	\$ 724,339	\$ 204,067	\$ 112,118	\$ 632,390	\$ 65,759	\$ 698,149	\$ 607,609	\$ (90,539)	115%	\$ 476	103%
2018-06	987	1,362	\$ 735,321	\$ 215,609	\$ 113,809	\$ 633,521	\$ 61,115	\$ 694,636	\$ 565,452	\$ (129,184)	123%	\$ 510	107%
Total	12,588	17,360	\$ 7,070,336	\$ 902,201	\$ 1,270,289	\$ 7,438,424	\$ 779,454	\$ 8,217,878	\$ 7,232,774	\$ (985,104)	114%	\$ 473	
Mo. Avg.	1,049	1,447	\$ 589,195	\$ 75,183	\$ 105,857	\$ 619,869	\$ 64,955	\$ 684,823	\$ 602,731	\$ (82,092)		\$ 473	
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	930	1,281	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,586	\$ 732,846	\$ 541,603	\$ (191,243)	135%	\$ 572
2017-08	935	1,288	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,896	\$ 669,873	\$ 544,224	\$ (125,649)	123%	\$ 520
2017-09	1,044	1,427	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,645	\$ 600,900	\$ 598,677	\$ (2,223)	100%	\$ 421
2017-10	1,068	1,472	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 66,131	\$ 656,856	\$ 613,382	\$ (43,474)	107%	\$ 446
2017-11	1,069	1,469	\$ 504,574	\$ 835	\$ 100,388	\$ 604,127	\$ 66,192	\$ 670,319	\$ 611,834	\$ (58,485)	110%	\$ 456
2017-12	1,077	1,483	\$ 723,669	\$ 108,825	\$ 123,118	\$ 737,962	\$ 66,687	\$ 804,649	\$ 616,297	\$ (188,352)	131%	\$ 543
2018-01	1,065	1,474	\$ 621,645	\$ 67,975	\$ 103,657	\$ 657,327	\$ 65,945	\$ 723,272	\$ 609,972	\$ (113,300)	119%	\$ 491
2018-02	1,061	1,469	\$ 279,283	\$ 46,436	\$ 116,814	\$ 349,661	\$ 65,698	\$ 415,359	\$ 607,691	\$ 192,332	68%	\$ 283
2018-03	1,060	1,463	\$ 536,017	\$ 67,028	\$ 91,245	\$ 560,234	\$ 65,635	\$ 625,869	\$ 606,009	\$ (19,860)	103%	\$ 428
2018-04	1,055	1,459	\$ 644,332	\$ 112,474	\$ 86,337	\$ 618,195	\$ 65,326	\$ 683,521	\$ 603,199	\$ (80,322)	113%	\$ 468
2018-05	1,045	1,445	\$ 714,633	\$ 204,067	\$ 110,418	\$ 620,984	\$ 64,706	\$ 685,690	\$ 597,239	\$ (88,451)	115%	\$ 475
2018-06	971	1,341	\$ 710,231	\$ 215,609	\$ 113,122	\$ 607,744	\$ 60,124	\$ 667,868	\$ 556,145	\$ (111,722)	120%	\$ 498
Total	12,380	17,071	\$ 6,837,594	\$ 902,201	\$ 1,235,057	\$ 7,170,450	\$ 766,571	\$ 7,937,021	\$ 7,106,272	\$ (830,749)	112%	\$ 465
Mo. Avg.	1,032	1,423	\$ 569,799	\$ 75,183	\$ 102,921	\$ 597,537	\$ 63,881	\$ 661,418	\$ 592,189	\$ (69,229)		\$ 465



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	26	38	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,610	\$ 53,004	\$ 16,411	\$ (36,593)	323%	\$ 1,395
2017-08	21	31	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 13,035	\$ (4,981)	138%	\$ 581
2017-09	21	31	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,301	\$ 69,286	\$ 13,035	\$ (56,251)	532%	\$ 2,235
2017-10	17	22	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,053	\$ 26,733	\$ 9,823	\$ (16,910)	272%	\$ 1,215
2017-11	15	20	\$ (4,734)	\$ -	\$ 4,614	\$ (120)	\$ 929	\$ 809	\$ 8,867	\$ 8,058	9%	\$ 40
2017-12	13	18	\$ 26,974	\$ -	\$ 1,037	\$ 28,011	\$ 805	\$ 28,816	\$ 7,849	\$ (20,967)	367%	\$ 1,601
2018-01	14	20	\$ 2,873	\$ -	\$ 893	\$ 3,766	\$ 867	\$ 4,633	\$ 8,809	\$ 4,176	53%	\$ 232
2018-02	15	21	\$ (2,264)	\$ -	\$ 2,445	\$ 181	\$ 929	\$ 1,110	\$ 9,318	\$ 8,208	12%	\$ 53
2018-03	16	21	\$ 10,503	\$ -	\$ 485	\$ 10,988	\$ 991	\$ 11,979	\$ 9,307	\$ (2,672)	129%	\$ 570
2018-04	17	23	\$ 23,580	\$ -	\$ 2,611	\$ 26,191	\$ 1,053	\$ 27,244	\$ 10,371	\$ (16,873)	263%	\$ 1,185
2018-05	17	23	\$ 9,706	\$ -	\$ 1,700	\$ 11,406	\$ 1,053	\$ 12,459	\$ 10,371	\$ (2,088)	120%	\$ 542
2018-06	16	21	\$ 25,090	\$ -	\$ 687	\$ 25,777	\$ 991	\$ 26,768	\$ 9,307	\$ (17,461)	288%	\$ 1,275
Total	208	289	\$ 232,742	\$ -	\$ 35,232	\$ 267,974	\$ 12,883	\$ 280,857	\$ 126,502	\$ (154,355)	222%	\$ 972
Mo. Avg.	17	24	\$ 19,395	\$ -	\$ 2,936	\$ 22,331	\$ 1,074	\$ 23,405	\$ 10,542	\$ (12,863)		\$ 972



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	632	863	\$ 490,094	\$ 805	\$ 115,075	\$ 604,364	\$ 39,133	\$ 643,497	\$ 380,943	\$ (262,554)	169%	\$ 746
2018-01	625	860	\$ 493,635	\$ 64,679	\$ 94,198	\$ 523,154	\$ 38,700	\$ 561,854	\$ 377,357	\$ (184,497)	149%	\$ 653
2018-02	618	852	\$ 248,667	\$ 39,618	\$ 109,694	\$ 318,743	\$ 38,267	\$ 357,010	\$ 373,512	\$ 16,501	96%	\$ 419
2018-03	615	843	\$ 395,079	\$ 48,632	\$ 83,127	\$ 429,574	\$ 38,081	\$ 467,655	\$ 371,022	\$ (96,633)	126%	\$ 555
2018-04	606	830	\$ 591,710	\$ 107,458	\$ 77,094	\$ 561,346	\$ 37,524	\$ 598,870	\$ 365,091	\$ (233,779)	164%	\$ 722
2018-05	600	821	\$ 443,205	\$ 38,095	\$ 96,103	\$ 501,213	\$ 37,152	\$ 538,365	\$ 361,200	\$ (177,165)	149%	\$ 656
2018-06	569	776	\$ 605,200	\$ 212,415	\$ 101,165	\$ 493,950	\$ 35,232	\$ 529,182	\$ 342,950	\$ (186,233)	154%	\$ 682
Total	7,470	10,205	\$ 5,543,869	\$ 591,489	\$ 1,140,703	\$ 6,093,083	\$ 462,542	\$ 6,555,625	\$ 4,508,435	\$ (2,047,190)	145%	\$ 642
Mo. Avg.	623	850	\$ 461,989	\$ 49,291	\$ 95,059	\$ 507,757	\$ 38,545	\$ 546,302	\$ 375,703	\$ (170,599)	145%	\$ 642

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	21	28	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,483	\$ (39,141)	390%	\$ 1,879
2017-08	17	22	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,554	\$ (6,861)	165%	\$ 792
2017-09	17	22	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,053	\$ 68,786	\$ 10,554	\$ (58,232)	652%	\$ 3,127
2017-10	14	16	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 867	\$ 26,332	\$ 8,135	\$ (18,197)	324%	\$ 1,646
2017-11	13	15	\$ (4,814)	\$ -	\$ 4,500	\$ (314)	\$ 805	\$ 491	\$ 7,626	\$ 7,135	6%	\$ 33
2017-12	11	13	\$ 26,974	\$ -	\$ 913	\$ 27,887	\$ 681	\$ 28,568	\$ 6,609	\$ (21,959)	432%	\$ 2,198
2018-01	11	14	\$ 2,514	\$ -	\$ 847	\$ 3,361	\$ 681	\$ 4,042	\$ 7,164	\$ 3,122	56%	\$ 289
2018-02	12	15	\$ (2,264)	\$ -	\$ 2,387	\$ 123	\$ 743	\$ 866	\$ 7,672	\$ 6,807	11%	\$ 58
2018-03	12	14	\$ 10,503	\$ -	\$ 436	\$ 10,939	\$ 743	\$ 11,682	\$ 7,214	\$ (4,468)	162%	\$ 834
2018-04	13	16	\$ 23,580	\$ -	\$ 2,565	\$ 26,145	\$ 805	\$ 26,950	\$ 8,278	\$ (18,672)	326%	\$ 1,684
2018-05	13	16	\$ 9,706	\$ -	\$ 1,637	\$ 11,343	\$ 805	\$ 12,148	\$ 8,278	\$ (3,870)	147%	\$ 759
2018-06	12	14	\$ 21,360	\$ -	\$ 624	\$ 21,984	\$ 743	\$ 22,727	\$ 7,214	\$ (15,513)	315%	\$ 1,623
Total	166	205	\$ 228,449	\$ -	\$ 33,903	\$ 262,352	\$ 10,279	\$ 272,631	\$ 102,781	\$ (169,850)	265%	\$ 1,330
Mo. Avg.	14	17	\$ 19,037	\$ -	\$ 2,825	\$ 21,863	\$ 857	\$ 22,719	\$ 8,565	\$ (14,154)	265%	\$ 1,330

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	276	388	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,090	\$ 53,659	\$ 146,140	\$ 92,481	37%	\$ 138
2017-08	281	393	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,400	\$ 46,626	\$ 148,683	\$ 102,057	31%	\$ 119
2017-09	390	525	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,149	\$ 80,718	\$ 202,942	\$ 122,224	40%	\$ 154
2017-10	416	569	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,759	\$ 157,758	\$ 218,330	\$ 60,572	72%	\$ 277
2017-11	419	570	\$ 90,507	\$ -	\$ 10,252	\$ 100,759	\$ 25,944	\$ 126,703	\$ 218,968	\$ 92,265	58%	\$ 222
2017-12	426	581	\$ 233,483	\$ 108,020	\$ 7,603	\$ 133,066	\$ 26,378	\$ 159,444	\$ 222,989	\$ 63,545	72%	\$ 274
2018-01	423	579	\$ 127,472	\$ 3,296	\$ 8,651	\$ 132,827	\$ 26,192	\$ 159,019	\$ 221,673	\$ 62,653	72%	\$ 275
2018-02	425	577	\$ 30,468	\$ 6,818	\$ 6,622	\$ 30,272	\$ 26,316	\$ 56,588	\$ 222,211	\$ 165,623	25%	\$ 98
2018-03	426	578	\$ 140,783	\$ 18,396	\$ 7,686	\$ 130,073	\$ 26,378	\$ 156,451	\$ 222,311	\$ 65,861	70%	\$ 271
2018-04	429	585	\$ 45,973	\$ 5,016	\$ 8,762	\$ 49,719	\$ 26,564	\$ 76,283	\$ 224,655	\$ 148,372	34%	\$ 130
2018-05	426	583	\$ 268,231	\$ 165,972	\$ 13,000	\$ 115,259	\$ 26,378	\$ 141,637	\$ 223,611	\$ 81,974	63%	\$ 243
2018-06	385	528	\$ 102,655	\$ 3,194	\$ 11,441	\$ 110,902	\$ 23,839	\$ 134,741	\$ 202,254	\$ 67,512	67%	\$ 255
Total	4,722	6,456	\$ 1,279,476	\$ 310,712	\$ 88,476	\$ 1,057,240	\$ 292,387	\$ 1,349,627	\$ 2,474,766	\$ 1,125,139	55%	\$ 209
Mo. Avg.	394	538	\$ 106,623	\$ 25,893	\$ 7,373	\$ 88,103	\$ 24,366	\$ 112,469	\$ 206,230	\$ 93,762	55%	\$ 209

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	2	5	\$ 359	\$ -	\$ 46	\$ 405	\$ 124	\$ 529	\$ 1,240	\$ 712	43%	\$ 106
2018-02	2	5	\$ -	\$ -	\$ 58	\$ 58	\$ 124	\$ 182	\$ 1,240	\$ 1,058	15%	\$ 36
2018-03	3	6	\$ -	\$ -	\$ 49	\$ 49	\$ 186	\$ 235	\$ 1,688	\$ 1,453	14%	\$ 39
2018-04	3	6	\$ -	\$ -	\$ 46	\$ 46	\$ 186	\$ 232	\$ 1,688	\$ 1,456	14%	\$ 39
2018-05	3	6	\$ -	\$ -	\$ 63	\$ 63	\$ 186	\$ 249	\$ 1,688	\$ 1,439	15%	\$ 42
2018-06	3	6	\$ 3,730	\$ -	\$ 63	\$ 3,793	\$ 186	\$ 3,979	\$ 1,688	\$ (2,292)	236%	\$ 663
Total	36	78	\$ 4,293	\$ -	\$ 1,329	\$ 5,622	\$ 2,232	\$ 7,854	\$ 21,291	\$ 13,437	37%	\$ 101
Mo. Avg.	3	7	\$ 358	\$ -	\$ 111	\$ 469	\$ 186	\$ 655	\$ 1,774	\$ 1,120	37%	\$ 101

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	19	39	\$ 92	\$ -	\$ 440	\$ 532	\$ 1,176	\$ 1,708	\$ 12,365	\$ 10,657	14%	\$ 44
2018-01	17	35	\$ 537	\$ -	\$ 808	\$ 1,345	\$ 1,053	\$ 2,398	\$ 10,942	\$ 8,544	22%	\$ 69
2018-02	18	40	\$ 147	\$ -	\$ 498	\$ 645	\$ 1,115	\$ 1,760	\$ 11,968	\$ 10,208	15%	\$ 44
2018-03	19	42	\$ 156	\$ -	\$ 432	\$ 588	\$ 1,176	\$ 1,764	\$ 12,675	\$ 10,912	14%	\$ 42
2018-04	20	44	\$ 6,649	\$ -	\$ 481	\$ 7,130	\$ 1,238	\$ 8,368	\$ 13,454	\$ 5,085	62%	\$ 190
2018-05	19	41	\$ 3,197	\$ -	\$ 1,315	\$ 4,512	\$ 1,176	\$ 5,688	\$ 12,428	\$ 6,740	46%	\$ 139
2018-06	17	37	\$ 2,375	\$ -	\$ 516	\$ 2,891	\$ 1,053	\$ 3,944	\$ 10,942	\$ 6,998	36%	\$ 107
Total	188	410	\$ 14,249	\$ -	\$ 5,878	\$ 20,127	\$ 11,642	\$ 31,769	\$ 123,071	\$ 91,302	26%	\$ 77
Mo. Avg.	16	34	\$ 1,187	\$ -	\$ 490	\$ 1,677	\$ 970	\$ 2,647	\$ 10,256	\$ 7,609	26%	\$ 77

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	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2018-01	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-02	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-03	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-04	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-05	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-06	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
Total	6	6	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 2,430	\$ 2,058	15%	\$ 62
Mo. Avg.	1	1	\$ -	\$ -	\$ -	\$ -	\$ 31	\$ 31	\$ 202	\$ 171	15%	\$ 62

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	1	2	21	670
2017-08	516	39	81	12	648	14	1	1	1	17	665
2017-09	507	38	83	11	639	14	1	1	1	17	656
2017-10	505	36	83	12	636	12	1	1	0	14	650
2017-11	504	34	83	12	633	11	1	1	0	13	646
2017-12	504	33	83	12	632	9	1	1	0	11	643
2018-01	497	32	84	12	625	8	2	1	0	11	636
2018-02	491	33	82	12	618	9	2	1	0	12	630
2018-03	490	32	81	12	615	10	2	0	0	12	627
2018-04	484	31	79	12	606	10	3	0	0	13	619
2018-05	480	31	77	12	600	10	3	0	0	13	613
2018-06	455	30	72	12	569	10	2	0	0	12	581



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	45	7	276	3	0	2	0	5	281
2017-08	217	12	44	8	281	2	0	2	0	4	285
2017-09	311	16	52	11	390	2	0	2	0	4	394
2017-10	328	19	56	13	416	2	0	1	0	3	419
2017-11	333	19	54	13	419	1	0	1	0	2	421
2017-12	338	18	56	14	426	1	0	1	0	2	428
2018-01	335	18	56	14	423	1	0	1	0	2	425
2018-02	338	18	55	14	425	1	0	1	0	2	427
2018-03	340	18	54	14	426	2	0	1	0	3	429
2018-04	341	18	55	15	429	2	0	1	0	3	432
2018-05	338	17	55	16	426	2	0	1	0	3	429
2018-06	305	13	52	15	385	2	0	1	0	3	388



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	7	2	7	3	19	0	0	0	0	0	19
2018-01	6	2	7	2	17	1	0	0	0	1	18
2018-02	6	2	7	3	18	1	0	0	0	1	19
2018-03	6	2	8	3	19	1	0	0	0	1	20
2018-04	6	3	8	3	20	1	0	0	0	1	21
2018-05	6	3	8	2	19	1	0	0	0	1	20
2018-06	6	2	7	2	17	1	0	0	0	1	18



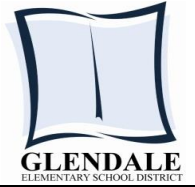
REPORT DEFINITIONS

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.

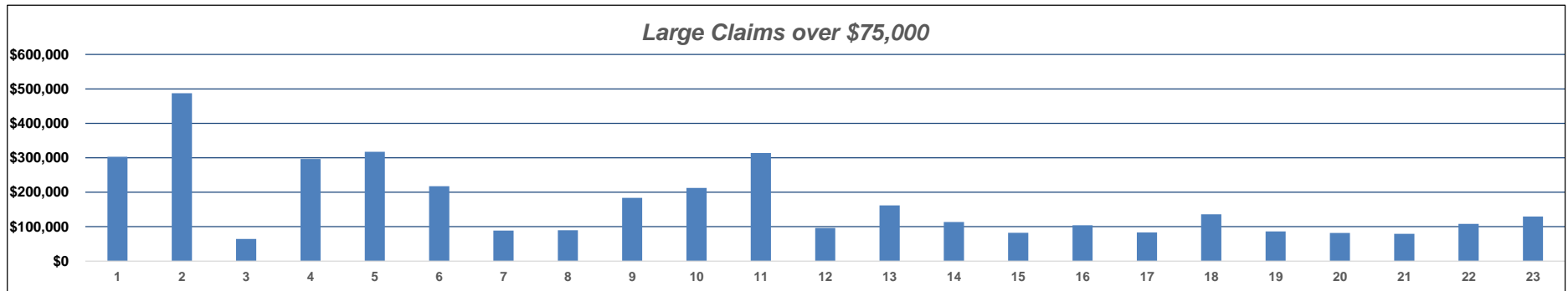
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	23



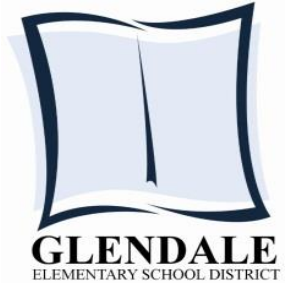
Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$303,087	\$150,000	\$0	\$153,087	11	\$314,007	\$150,000	\$0	\$164,007	21	\$79,145	\$150,000	\$70,855	\$0
2*	\$487,531	\$150,000	\$0	\$168,765	12	\$96,151	\$150,000	\$53,849	\$0	22	\$107,929	\$150,000	\$42,071	\$0
3	\$64,414	\$150,000	\$85,586	\$0	13	\$162,003	\$150,000	\$0	\$6,002	23	\$129,284	\$150,000	\$20,717	\$0
4	\$296,705	\$150,000	\$0	\$146,705	14	\$113,578	\$150,000	\$36,422	\$0					
5	\$317,347	\$150,000	\$0	\$167,347	15	\$81,959	\$150,000	\$68,041	\$0					
6*	\$217,204	\$150,000	\$0	\$0	16	\$104,208	\$150,000	\$45,792	\$0					
7	\$88,829	\$150,000	\$61,171	\$0	17	\$83,014	\$150,000	\$66,986	\$0					
8	\$89,502	\$150,000	\$60,498	\$0	18*	\$135,999	\$150,000	\$14,001	\$0					
9	\$183,842	\$150,000	\$0	\$33,842	19	\$86,403	\$150,000	\$63,597	\$0					
10	\$212,447	\$150,000	\$0	\$62,447	20*	\$81,594	\$150,000	\$68,406	\$0					
Total	\$2,260,907			\$732,193	Total	\$1,258,916			\$170,009	Total	\$316,358			\$0

7/17/2018

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



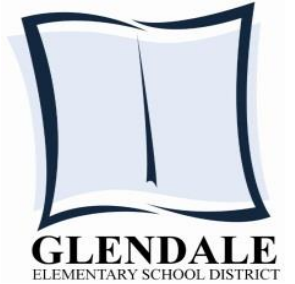
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



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
2018-01	Traditional		\$21,276.94
2018-02	Traditional		\$263.27
2018-03	Traditional		\$29,673.91
2018-04	Traditional		\$18,435.48
2018-05	Traditional		\$1,015.24
2018-06	Traditional		\$1,830.54
		Total for Claimant 1	\$303,086.95
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
2018-01	Traditional		\$43,116.48
2018-02	Traditional		\$77,930.01
2018-03	Traditional		\$14,041.14
2018-04	Traditional		\$137,537.85
2018-05	Traditional		\$70,539.50
2018-05	Traditional		\$129.58
2018-06	Traditional		\$7,791.82
		Total for Claimant 2	\$487,530.74



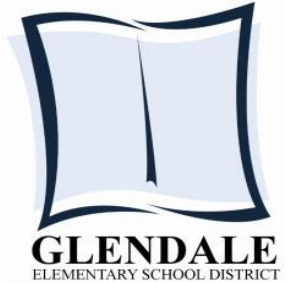
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$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
2018-02	Traditional		\$430.12
2018-03	Traditional		\$2,458.75
2018-04	Traditional		(\$17,929.46)
2018-04	Traditional		\$17,953.82
2018-05	Traditional		\$399.31
2018-06	Traditional		(\$12,521.42)
2018-06	Traditional		(\$14,093.99)
		Total for Claimant 3	\$64,414.29



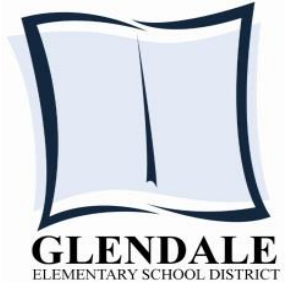
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



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
2018-01	Choice Plus HDHP Base		\$3,295.39
2018-02	Choice Plus HDHP Base		\$6,818.51
2018-03	Choice Plus HDHP Base		\$18,395.82
2018-04	Choice Plus HDHP Base		\$5,016.35
2018-05	Choice Plus HDHP Base		\$2,427.47
2018-06	Choice Plus HDHP Base		\$2,730.70
		Total for Claimant 4	\$296,704.58
2017-11	Traditional		\$98,664.63
2017-12	Traditional		\$7,616.99
2018-01	Traditional		\$611.59
2018-02	Traditional		\$867.29
2018-03	Traditional		\$666.56
2018-04	Traditional		\$741.19
2018-05	Traditional		\$5,400.00
2018-06	Traditional		\$202,778.35
		Total for Claimant 5	\$317,346.60



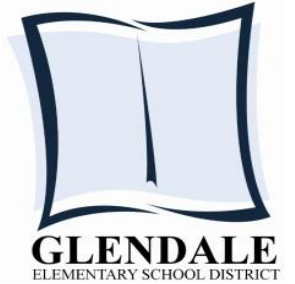
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$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
2018-01	Traditional		\$23,148.33
2018-02	Traditional		\$22,707.25
2018-03	Traditional		\$12,128.93
2018-04	Traditional		\$16,901.97
2018-05	Traditional		\$21,588.46
2018-06	Traditional		\$12,624.89
		Total for Claimant 6	\$217,204.06
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
2018-01	Traditional		\$825.16
2018-02	Traditional		\$1,134.44
2018-03	Traditional		(\$305.59)
2018-04	Traditional		\$215.42
2018-05	Traditional		\$147.10
2018-06	Traditional		\$296.87
		Total for Claimant 7	\$88,829.17



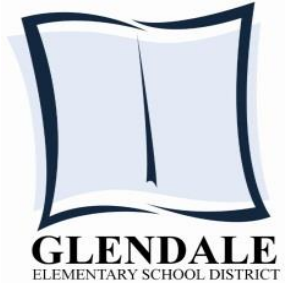
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



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
2018-01	Traditional		\$21.39
2018-02	Traditional		\$2,024.98
2018-03	Traditional		\$769.85
2018-04	Traditional		\$267.93
2018-05	Traditional		\$371.87
2018-06	Traditional		\$477.32
		Total for Claimant 8	\$89,501.57
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
2018-01	Traditional		\$45,533.26
2018-02	Traditional		\$2,516.78
2018-03	Traditional		\$1,223.64
2018-04	Traditional		\$4,131.84
2018-05	Traditional		\$1,344.32
2018-05	Traditional		\$3,782.67
2018-06	Traditional		\$3,160.00
2018-06	Traditional		\$34,483.65
		Total for Claimant 9	\$183,842.40



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		\$957.91
2017-08	Traditional		\$550.47
2017-09	Traditional		\$346.27
2017-10	Traditional		\$547.65
2017-11	Traditional		\$462.01
2017-12	Traditional		\$7,986.20
2018-01	Traditional		\$167,771.52
2018-02	Traditional		\$389.23
2018-03	Traditional		\$11,938.35
2018-04	Traditional		\$20,252.96
2018-05	Traditional		\$346.21
2018-06	Traditional		\$898.02
		Total for Claimant 10	\$212,446.80
2018-03	Choice Plus HDHP Base		\$96,902.47
2017-12	Choice Plus HDHP Base		\$26.92
2018-01	Choice Plus HDHP Base		\$136.11
2018-04	Choice Plus HDHP Base		\$12,811.74
2018-05	Choice Plus HDHP Base		\$203,666.39
2018-06	Choice Plus HDHP Base		\$463.52
		Total for Claimant 11	\$314,007.15
2017-07	Traditional		\$88.36
2017-08	Traditional		\$38.90
2017-09	Traditional		\$49.68
2017-11	Traditional		\$182.85
2017-12	Traditional		\$88.36
2018-01	Traditional		\$197.23
2018-02	Traditional		\$2,206.56
2018-03	Traditional		\$87,295.78
2018-04	Traditional		\$6,003.06
		Total for Claimant 12	\$96,150.78



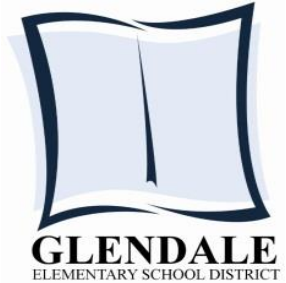
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$644.02
2017-08	Traditional		\$2,238.69
2017-09	Traditional		\$1,817.62
2017-10	Traditional		\$5,416.36
2017-11	Traditional		\$1,034.54
2017-12	Traditional		\$24.92
2018-01	Traditional		\$2,823.31
2018-02	Traditional		\$1,093.40
2018-03	Traditional		\$40,416.66
2018-04	Traditional		\$64,585.78
2018-05	Traditional		\$32,704.80
2018-06	Traditional		\$9,202.98
		Total for Claimant 13	\$162,003.08
2017-09	Traditional		\$1,410.94
2017-10	Traditional		\$552.26
2017-11	Traditional		\$116.62
2017-12	Traditional		\$2,650.18
2018-01	Traditional		\$2,508.10
2018-02	Traditional		\$231.86
2018-03	Traditional		\$145.84
2018-04	Traditional		\$103,669.75
2018-05	Traditional		\$2,121.15
2018-06	Traditional		\$171.79
		Total for Claimant 14	\$113,578.49



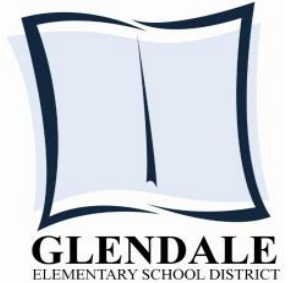
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$28.22
2017-08	Traditional		\$871.33
2017-09	Traditional		\$1,761.12
2017-10	Traditional		\$398.52
2017-11	Traditional		\$18,519.37
2017-12	Traditional		\$176.42
2018-01	Traditional		\$245.73
2018-02	Traditional		\$1,783.79
2018-03	Traditional		\$784.78
2018-04	Traditional		\$56,504.57
2018-05	Traditional		\$885.28
		Total for Claimant 15	\$81,959.13
2017-11	Traditional		\$31,130.29
2017-12	Traditional		\$13,287.50
2018-01	Traditional		\$1,731.23
2018-02	Traditional		\$313.45
2018-03	Traditional		\$914.73
2018-04	Traditional		\$30,943.32
2018-05	Traditional		\$16,271.12
2018-06	Traditional		\$9,616.10
		Total for Claimant 16	\$104,207.74



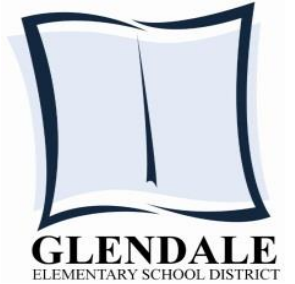
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$2,193.48
2017-08	Traditional		\$739.30
2017-09	Traditional		\$11,358.43
2017-10	Traditional		\$1,233.81
2017-11	Traditional		\$3,302.03
2017-12	Traditional		\$45,108.41
2018-01	Traditional		\$756.44
2018-02	Traditional		\$223.67
2018-03	Traditional		\$142.42
2018-04	Traditional		\$12,801.97
2018-05	Traditional		\$3,996.37
2018-06	Traditional		\$1,157.74
		Total for Claimant 17	\$83,014.07
2017-07	Traditional		\$16,577.05
2017-08	Traditional		\$26,955.70
2017-09	Traditional		\$913.11
2017-10	Traditional		\$958.59
2017-11	Traditional		\$2,669.45
2017-12	Traditional		\$18,551.36
2018-01	Traditional		\$3,171.98
2018-02	Traditional		\$306.36
2018-03	Traditional		\$827.95
2018-04	Traditional		\$646.49
2018-05	Traditional		\$27,740.34
2018-06	Traditional		\$36,680.28
		Total for Claimant 18	\$135,998.66



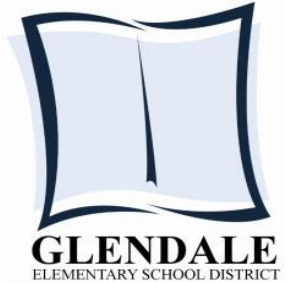
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$6,847.42
2017-08	Traditional		\$13,950.04
2017-09	Traditional		\$16.69
2017-10	Traditional		\$7,102.62
2017-11	Traditional		\$14,205.24
2017-12	Traditional		\$7,102.62
2018-01	Traditional		\$7,070.34
2018-02	Traditional		\$7,490.43
2018-03	Traditional		\$7,490.43
2018-04	Traditional		\$146.40
2018-05	Traditional		\$7,490.43
2018-06	Traditional		\$7,490.43
		Total for Claimant 19	\$86,403.09



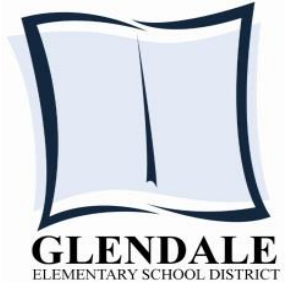
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$17,131.87
2017-07	Traditional		\$1,508.61
2017-08	Traditional		\$29,993.94
2017-08	Traditional		\$188.14
2017-09	Traditional		\$7,379.97
2017-09	Traditional		\$1,477.33
2017-10	Traditional		-\$7,122.98
2017-10	Traditional		\$199.53
2017-11	Traditional		-\$2,554.31
2017-11	Traditional		\$960.16
2017-12	Traditional		-\$9,085.58
2017-12	Traditional		\$52.05
2018-01	Traditional		\$4,116.30
2018-01	Traditional		\$1,524.90
2018-02	Traditional		\$392.82
2018-02	Traditional		\$47.37
2018-03	Traditional		\$1,435.95
2018-03	Traditional		\$1,658.76
2018-04	Traditional		-\$2,240.10
2018-04	Traditional		\$297.00
2018-05	Traditional		\$19,784.60
2018-06	Traditional		\$14,447.87
		Total for Claimant 20	\$81,594.20



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		\$4,524.04
2017-08	Traditional		\$5,271.56
2017-09	Traditional		\$9,864.63
2017-10	Traditional		\$816.55
2017-11	Traditional		\$6,205.11
2017-12	Traditional		\$14,664.75
2018-01	Traditional		\$6,256.98
2018-02	Traditional		\$7,307.54
2018-03	Traditional		\$6,045.72
2018-04	Traditional		\$6,097.12
2018-05	Traditional		\$6,045.72
2018-06	Traditional		\$6,045.72
		Total for Claimant 21	\$79,145.44
2017-07	Traditional		\$2,436.92
2017-08	Traditional		\$816.10
2017-09	Traditional		\$7.35
2017-10	Traditional		\$2,536.49
2017-11	Traditional		\$1,331.86
2017-12	Traditional		\$571.67
2018-01	Traditional		\$1,410.13
2018-02	Traditional		\$2,833.08
2018-03	Traditional		\$942.55
2018-04	Traditional		\$1,599.63
2018-05	Traditional		\$15,455.49
2018-06	Traditional		\$77,987.85
		Total for Claimant 22	\$107,929.12



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		\$420.21
2017-08	Traditional		\$114.78
2017-10	Traditional		\$9.65
2017-11	Traditional		\$55.91
2018-01	Traditional		\$13.95
2018-02	Traditional		\$7.72
2018-03	Traditional		\$100.39
2018-04	Traditional		\$6,141.86
2018-05	Traditional		\$55,853.66
2018-06	Traditional		\$66,565.37
		Total for Claimant 23	\$129,283.50
TOTAL		Total	\$3,836,181.61



Monthly Experience Report

Glendale EI-All

Dates: (7/1/2018-6/30/2019)

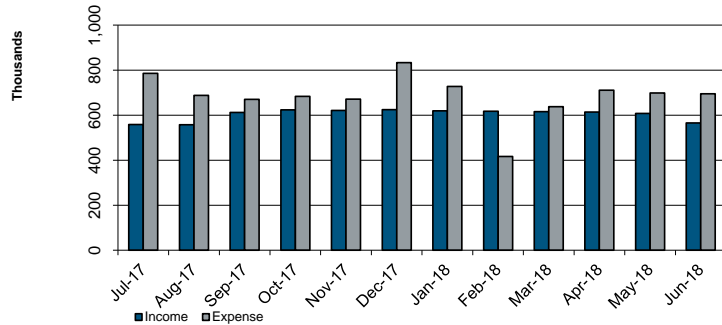


Name: Valley Schools Employee Benefits Group

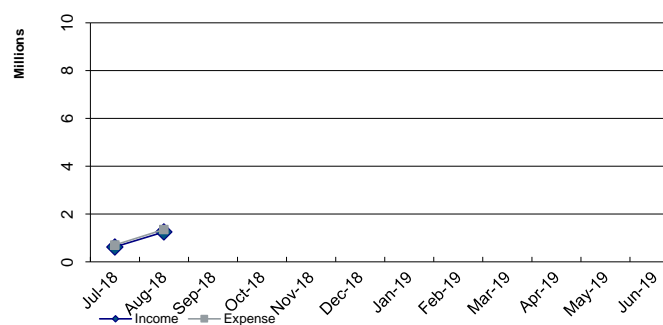
Plan: All

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
2018-07	925	1,295	\$ 553,344	\$ -	\$ 95,142	\$ 648,486	\$ 57,276	\$ 705,762	\$ 626,122	\$ (79,640)	113%	\$ 545	140%
2018-08	921	1,295	\$ 482,162	\$ -	\$ 107,791	\$ 589,953	\$ 57,028	\$ 646,981	\$ 623,986	\$ (22,995)	104%	\$ 500	131%
2018-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	124%
2018-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	121%
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	118%
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	121%
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	120%
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	112%
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	114%
Total	1,846	2,590	\$ 1,035,506	\$ -	\$ 202,933	\$ 1,238,439	\$ 114,304	\$ 1,352,743	\$ 1,250,109	\$ (102,635)	108%	\$ 522	
Mo. Avg.	923	1,295	\$ 517,753	\$ -	\$ 101,467	\$ 619,220	\$ 57,152	\$ 676,372	\$ 625,054	\$ (51,317)		\$ 522	
PY Mo. Avg. @ 6/30/18	1,049	1,447	\$ 589,195	\$ 75,183	\$ 105,857	\$ 619,869	\$ 64,955	\$ 684,823	\$ 602,731	\$ (82,092)		\$ 473	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)

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
2018-07	899	1,261	\$ 533,234	\$ -	\$ 93,047	\$ 626,281	\$ 55,666	\$ 681,947	\$ 608,470	\$ (73,477)	112%	\$ 541
2018-08	894	1,260	\$ 464,499	\$ -	\$ 101,195	\$ 565,694	\$ 55,356	\$ 621,050	\$ 605,682	\$ (15,369)	103%	\$ 493
2018-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	1,793	2,521	\$ 997,733	\$ -	\$ 194,242	\$ 1,191,975	\$ 111,022	\$ 1,302,997	\$ 1,214,151	\$ (88,846)	107%	\$ 517
Mo. Avg.	897	1,261	\$ 498,867	\$ -	\$ 97,121	\$ 595,988	\$ 55,511	\$ 651,499	\$ 607,076	\$ (44,423)		\$ 517



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)

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
2018-07	26	34	\$ 20,110	\$ -	\$ 2,095	\$ 22,205	\$ 1,610	\$ 23,815	\$ 17,652	\$ (6,163)	135%	\$ 700
2018-08	27	35	\$ 17,663	\$ -	\$ 6,596	\$ 24,259	\$ 1,672	\$ 25,931	\$ 18,305	\$ (7,626)	142%	\$ 741
2018-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	53	69	\$ 37,773	\$ -	\$ 8,691	\$ 46,464	\$ 3,282	\$ 49,746	\$ 35,957	\$ (13,789)	138%	\$ 721
Mo. Avg.	27	35	\$ 18,887	\$ -	\$ 4,346	\$ 23,232	\$ 1,641	\$ 24,873	\$ 17,979	\$ (6,894)		\$ 721



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	517	700	\$ 382,034	\$ -	\$ 84,101	\$ 466,135	\$ 32,013	\$ 498,148	\$ 363,220	\$ (134,928)	137%	\$ 712
2018-08	513	696	\$ 371,674	\$ -	\$ 87,398	\$ 459,072	\$ 31,765	\$ 490,837	\$ 360,175	\$ (130,663)	136%	\$ 705
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,030	1,396	\$ 753,708	\$ -	\$ 171,499	\$ 925,207	\$ 63,778	\$ 988,985	\$ 723,395	\$ (265,590)	137%	\$ 708
Mo. Avg.	515	698	\$ 376,854	\$ -	\$ 85,750	\$ 462,604	\$ 31,889	\$ 494,493	\$ 361,697	\$ (132,795)	137%	\$ 708

Monthly Contribution Rates

Premiums

Employee Only	\$ 579.58
Employee + Spouse	\$ 1,212.02
Employee + Child(ren)	\$ 1,117.22
Employee + Family	\$ 1,543.84



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	16	18	\$ 17,137	\$ -	\$ 2,035	\$ 19,172	\$ 991	\$ 20,163	\$ 10,749	\$ (9,414)	188%	\$ 1,120
2018-08	18	20	\$ 16,244	\$ -	\$ 6,522	\$ 22,766	\$ 1,115	\$ 23,881	\$ 11,931	\$ (11,950)	200%	\$ 1,194
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	34	38	\$ 33,381	\$ -	\$ 8,557	\$ 41,938	\$ 2,106	\$ 44,044	\$ 22,680	\$ (21,364)	194%	\$ 1,159
Mo. Avg.	17	19	\$ 16,690	\$ -	\$ 4,279	\$ 20,969	\$ 1,053	\$ 22,022	\$ 11,340	\$ (10,682)	194%	\$ 1,159

Monthly Contribution Rates

Premiums	
Employee Only	\$ 591.17
Employee + Spouse	\$ 1,236.26
Employee + Child(ren)	\$ 1,139.56
Employee + Family	\$ 1,574.72



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	359	504	\$ 145,385	\$ -	\$ 8,863	\$ 154,248	\$ 22,229	\$ 176,477	\$ 225,703	\$ 49,225	78%	\$ 350
2018-08	358	507	\$ 91,964	\$ -	\$ 13,742	\$ 105,706	\$ 22,167	\$ 127,873	\$ 225,960	\$ 98,087	57%	\$ 252
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	717	1,011	\$ 237,349	\$ -	\$ 22,605	\$ 259,954	\$ 44,396	\$ 304,350	\$ 451,663	\$ 147,312	67%	\$ 301
Mo. Avg.	359	506	\$ 118,675	\$ -	\$ 11,303	\$ 129,977	\$ 22,198	\$ 152,175	\$ 225,831	\$ 73,656	67%	\$ 301

Monthly Contribution Rates

Premiums	
Employee Only	\$ 519.58
Employee + Spouse	\$ 1,024.31
Employee + Child(ren)	\$ 946.57
Employee + Family	\$ 1,296.40



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	9	15	\$ 2,973	\$ -	\$ 60	\$ 3,033	\$ 557	\$ 3,590	\$ 6,433	\$ 2,843	56%	\$ 239
2018-08	8	14	\$ 1,024	\$ -	\$ 74	\$ 1,098	\$ 495	\$ 1,593	\$ 5,903	\$ 4,310	27%	\$ 114
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	17	29	\$ 3,997	\$ -	\$ 134	\$ 4,131	\$ 1,052	\$ 5,183	\$ 12,336	\$ 7,153	42%	\$ 179
Mo. Avg.	9	15	\$ 1,999	\$ -	\$ 67	\$ 2,066	\$ 526	\$ 2,592	\$ 6,168	\$ 3,577	42%	\$ 179

Monthly Contribution Rates

Premiums	
Employee Only	\$ 529.97
Employee + Spouse	\$ 1,044.80
Employee + Child(ren)	\$ 965.50
Employee + Family	\$ 1,322.33



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	23	57	\$ 5,815	\$ -	\$ 83	\$ 5,898	\$ 1,424	\$ 7,322	\$ 19,547	\$ 12,225	37%	\$ 128
2018-08	23	57	\$ 861	\$ -	\$ 55	\$ 916	\$ 1,424	\$ 2,340	\$ 19,547	\$ 17,207	12%	\$ 41
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	46	114	\$ 6,676	\$ -	\$ 138	\$ 6,814	\$ 2,848	\$ 9,662	\$ 39,094	\$ 29,432	25%	\$ 85
Mo. Avg.	23	57	\$ 3,338	\$ -	\$ 69	\$ 3,407	\$ 1,424	\$ 4,831	\$ 19,547	\$ 14,716	25%	\$ 85

Monthly Contribution Rates

Premiums	
Employee Only	\$ 461.16
Employee + Spouse	\$ 982.35
Employee + Child(ren)	\$ 911.60
Employee + Family	\$ 1,229.95



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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
2018-07	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-08	1	1	\$ 395	\$ -	\$ -	\$ 395	\$ 62	\$ 457	\$ 470	\$ 13	97%	\$ 457
2018-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2	2	\$ 395	\$ -	\$ -	\$ 395	\$ 124	\$ 519	\$ 941	\$ 422	55%	\$ 260
Mo. Avg.	1	1	\$ 198	\$ -	\$ -	\$ 198	\$ 62	\$ 260	\$ 470	\$ 211	55%	\$ 260

Monthly Contribution Rates

Premiums	
Employee Only	\$ 470.38
Employee + Spouse	\$ 1,002.00
Employee + Child(ren)	\$ 929.83
Employee + Family	\$ 1,254.55



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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		
2018-07	414	28	62	13	517	14	2	0	0	16	533
2018-08	411	26	63	13	513	16	2	0	0	18	531
2018-09	0	0	0	0	0	0	0	0	0	0	0
2018-10	0	0	0	0	0	0	0	0	0	0	0
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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		
2018-07	279	15	54	11	359	6	0	2	1	9	368
2018-08	277	15	54	12	358	5	0	2	1	8	366
2018-09	0	0	0	0	0	0	0	0	0	0	0
2018-10	0	0	0	0	0	0	0	0	0	0	0
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2018-6/30/2019)



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		
2018-07	7	2	9	5	23	1	0	0	0	1	24
2018-08	7	2	9	5	23	1	0	0	0	1	24
2018-09	0	0	0	0	0	0	0	0	0	0	0
2018-10	0	0	0	0	0	0	0	0	0	0	0
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



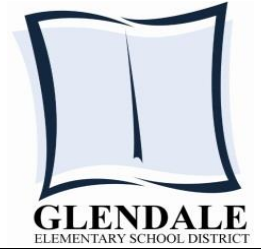
REPORT DEFINITIONS

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.
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.

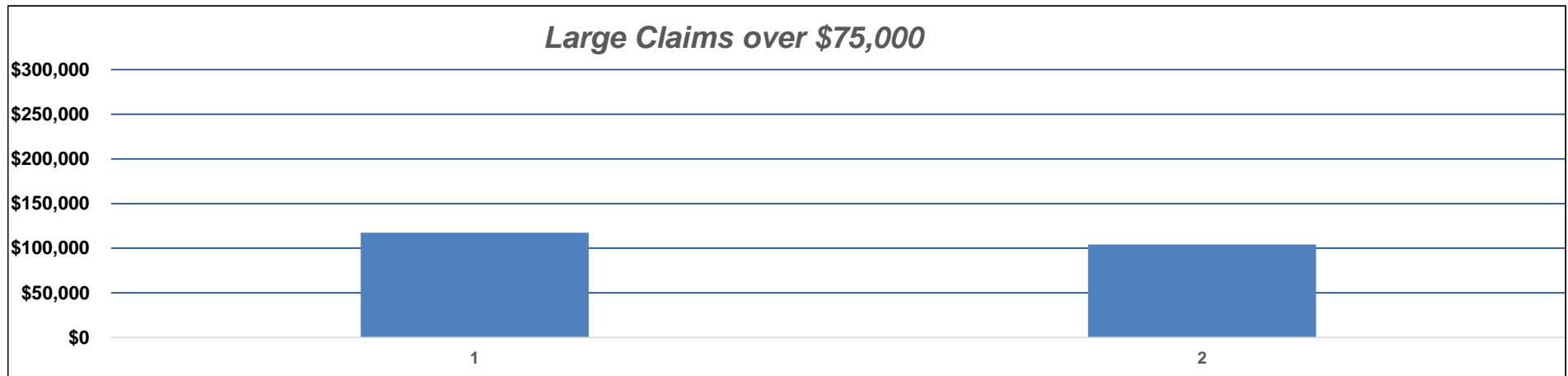
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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
(7/1/2018 through 6/30/2019)**



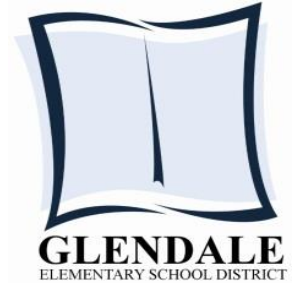
# of claims > \$75K	
FY18	FY19
23	2



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$117,502	\$150,000	\$32,498	\$0
2	\$104,212	\$150,000	\$45,788	\$0
Total	\$221,714			\$0



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2018 through 6/30/2019)



Date	Plan Name		Paid Amount
2018-07	Traditional		\$46,966.71
2018-08	Traditional		\$70,535.05
		Total for Claimant 1	\$117,501.76
2018-07	Traditional		\$14,768.61
2018-08	Traditional		\$89,443.32
		Total for Claimant 2	\$104,211.93
TOTAL		Total	\$221,713.69

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 26, 2018

Fiscal 2018

In June, Pool I (or base plan) incurred \$63,612 in dental claims year to date (YTD) and a loss ratio of 88%.

Pool I (or base plan) incurred \$805,213 in dental claims YTD and a loss ratio of 89%.

In June, the Pool III (or buy-up plan) plan incurred \$217,630 in dental claims or a monthly loss ratio of 85%.

Pool III (or buy-up plan) incurred \$2,755,666 in dental claims YTD and a loss ratio of 88%.

Fiscal Year 2019

In July, Pool I (or base plan) incurred \$68,412 in dental claims or a monthly loss ratio of 97%.

In August, Pool I (or base plan) incurred \$68,082 in dental claims or a monthly loss ratio of 93%.

Pool I (or base plan) incurred \$136,494 in dental claims year to date (YTD) and a loss ratio of 95%.

Based on the trend, we project revenues to generate \$860,208 by June 30, 2019 and we anticipate Pool I (or base plan) to incur approximately \$818,964 or a loss ratio of 95% by June 30, 2019.

In July, Pool III (or buy-up plan) incurred \$264,621 in dental claims or a monthly loss ratio of 98%.

In August, Pool III (or buy-up plan) incurred \$321,320 in dental claims or a monthly loss ratio of 119%.

Pool III (or buy-up plan) incurred \$585,941 in dental claims YTD and a loss ratio of 108%.

Based on the trend, we project revenues to generate approximately \$3,245,208 by June 30, 2019 and we anticipate Pool II (or buy-up plan) to incur approximately \$3,515,652 or a loss ratio of 108% by June 30, 2019.

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	\$ 500,747	\$ (160,271)	132%	\$ 70	60%
2017-08	9,832	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,632	\$ (152,580)	130%	\$ 68	114%
2017-09	10,426	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,226	\$ 187,678	66%	\$ 34	80%
2017-10	10,498	\$ 379,788	\$ 36,161	\$ 415,949	\$ 547,755	\$ 131,806	76%	\$ 40	80%
2017-11	10,497	\$ 407,940	\$ 36,106	\$ 444,046	\$ 547,876	\$ 103,830	81%	\$ 42	83%
2017-12	10,482	\$ 334,413	\$ 36,084	\$ 370,497	\$ 546,507	\$ 176,010	68%	\$ 35	81%
2018-01	10,439	\$ 541,449	\$ 35,973	\$ 577,422	\$ 543,898	\$ (33,524)	106%	\$ 55	85%
2018-02	10,471	\$ 439,871	\$ 36,017	\$ 475,888	\$ 545,137	\$ 69,249	87%	\$ 45	84%
2018-03	10,486	\$ 393,152	\$ 36,102	\$ 429,254	\$ 545,471	\$ 116,217	79%	\$ 41	85%
2018-04	10,469	\$ 409,041	\$ 36,021	\$ 445,062	\$ 544,986	\$ 99,924	82%	\$ 43	85%
2018-05	10,425	\$ 463,446	\$ 35,890	\$ 499,336	\$ 542,558	\$ 43,222	92%	\$ 48	85%
2018-06	10,093	\$ 441,399	\$ 34,726	\$ 476,125	\$ 525,675	\$ 49,550	91%	\$ 47	86%
Total	123,587	\$ 5,393,923	\$ 425,434	\$ 5,819,357	\$ 6,450,468	\$ 631,111	90%	\$ 47	
Mo. Avg.	10,299	\$ 449,494	\$ 35,453	\$ 484,946	\$ 537,539	\$ 52,593	91%	\$ 47	
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	1,929	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,482	\$ (23,978)	135%	\$ 48	69%
2017-08	2,025	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,474	\$ (31,017)	143%	\$ 51	90%
2017-09	2,188	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,547	\$ 34,031	56%	\$ 19	84%
2017-10	2,204	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,834	\$ 18,230	76%	\$ 27	88%
2017-11	2,202	\$ 46,757	\$ 7,589	\$ 54,346	\$ 76,646	\$ 22,300	71%	\$ 25	89%
2017-12	2,202	\$ 45,298	\$ 7,596	\$ 52,894	\$ 76,513	\$ 23,619	69%	\$ 24	86%
2018-01	2,199	\$ 71,454	\$ 7,616	\$ 79,070	\$ 76,597	\$ (2,473)	103%	\$ 36	89%
2018-02	2,202	\$ 61,327	\$ 7,565	\$ 68,892	\$ 76,706	\$ 7,814	90%	\$ 31	88%
2018-03	2,205	\$ 53,553	\$ 7,578	\$ 61,131	\$ 76,863	\$ 15,732	80%	\$ 28	89%
2018-04	2,202	\$ 56,058	\$ 7,568	\$ 63,626	\$ 76,706	\$ 13,080	83%	\$ 29	89%
2018-05	2,193	\$ 58,020	\$ 7,551	\$ 65,571	\$ 76,388	\$ 10,817	86%	\$ 30	90%
2018-06	2,080	\$ 56,457	\$ 7,155	\$ 63,612	\$ 72,607	\$ 8,995	88%	\$ 31	91%
Total	25,831	\$ 716,942	\$ 88,271	\$ 805,213	\$ 902,363	\$ 97,150	89%	\$ 31	
Mo. Avg.	2,153	\$ 59,745	\$ 7,356	\$ 67,101	\$ 75,197	\$ 8,096	90%	\$ 31	
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	\$ 184,373	\$ (39,881)	122%	\$ 57	60%
2017-08	4,206	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,520	\$ (41,376)	121%	\$ 56	86%
2017-09	4,402	\$ 136,778	\$ 15,081	\$ 151,859	\$ 202,935	\$ 51,076	75%	\$ 34	81%
2017-10	4,422	\$ 161,243	\$ 15,225	\$ 176,468	\$ 204,102	\$ 27,634	86%	\$ 40	81%
2017-11	4,418	\$ 166,450	\$ 15,184	\$ 181,634	\$ 204,122	\$ 22,488	89%	\$ 41	83%
2017-12	4,407	\$ 120,474	\$ 15,165	\$ 135,639	\$ 203,395	\$ 67,756	67%	\$ 31	82%
2018-01	4,388	\$ 213,036	\$ 15,085	\$ 228,121	\$ 202,183	\$ (25,938)	113%	\$ 52	85%
2018-02	4,411	\$ 173,538	\$ 15,150	\$ 188,688	\$ 202,939	\$ 14,251	93%	\$ 43	85%
2018-03	4,414	\$ 149,347	\$ 15,177	\$ 164,524	\$ 203,044	\$ 38,520	81%	\$ 37	87%
2018-04	4,400	\$ 162,950	\$ 15,157	\$ 178,107	\$ 202,446	\$ 24,339	88%	\$ 40	87%
2018-05	4,372	\$ 183,348	\$ 15,057	\$ 198,405	\$ 201,151	\$ 2,746	99%	\$ 45	87%
2018-06	4,296	\$ 180,098	\$ 14,785	\$ 194,883	\$ 197,520	\$ 2,637	99%	\$ 45	88%
Total	52,096	\$ 2,079,362	\$ 179,116	\$ 2,258,478	\$ 2,402,730	\$ 144,252	94%	\$ 43	
Mo. Avg.	4,341	\$ 173,280	\$ 14,926	\$ 188,207	\$ 200,228	\$ 12,021	94%	\$ 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	3,580	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,892	\$ (96,412)	139%	\$ 96	56%
2017-08	3,601	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,638	\$ (80,187)	132%	\$ 92	86%
2017-09	3,836	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,744	\$ 102,571	61%	\$ 42	79%
2017-10	3,872	\$ 167,526	\$ 13,351	\$ 180,877	\$ 266,819	\$ 85,942	68%	\$ 47	78%
2017-11	3,877	\$ 194,733	\$ 13,333	\$ 208,066	\$ 267,108	\$ 59,042	78%	\$ 54	80%
2017-12	3,873	\$ 168,641	\$ 13,323	\$ 181,964	\$ 266,599	\$ 84,635	68%	\$ 47	80%
2018-01	3,852	\$ 256,959	\$ 13,272	\$ 270,231	\$ 265,118	\$ (5,113)	102%	\$ 70	83%
2018-02	3,858	\$ 205,006	\$ 13,302	\$ 218,308	\$ 265,492	\$ 47,184	82%	\$ 57	82%
2018-03	3,867	\$ 190,252	\$ 13,347	\$ 203,599	\$ 265,564	\$ 61,965	77%	\$ 53	83%
2018-04	3,867	\$ 190,033	\$ 13,296	\$ 203,329	\$ 265,834	\$ 62,505	76%	\$ 53	83%
2018-05	3,860	\$ 222,078	\$ 13,282	\$ 235,360	\$ 265,019	\$ 29,659	89%	\$ 61	82%
2018-06	3,717	\$ 204,844	\$ 12,786	\$ 217,630	\$ 255,548	\$ 37,918	85%	\$ 59	83%
Total	45,660	\$ 2,597,619	\$ 158,047	\$ 2,755,666	\$ 3,145,375	\$ 389,709	88%	\$ 60	
Mo. Avg.	3,805	\$ 216,468	\$ 13,171	\$ 229,639	\$ 262,115	\$ 32,476	88%	\$ 61	
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: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group

Plan: Master

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
2018-07	9,751	\$ 516,323	\$ 33,736	\$ 550,059	\$ 518,400	\$ (31,659)	106%	\$ 56	131%
2018-08	10,048	\$ 592,627	\$ 34,541	\$ 627,168	\$ 531,068	\$ (96,100)	118%	\$ 62	131%
2018-09				\$ -	\$ -	\$ -			108%
2018-10				\$ -	\$ -	\$ -			100%
2018-11				\$ -	\$ -	\$ -			96%
2018-12				\$ -	\$ -	\$ -			91%
2019-01				\$ -	\$ -	\$ -			93%
2019-02				\$ -	\$ -	\$ -			92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			90%
2019-06				\$ -	\$ -	\$ -			90%
Total	19,799	\$ 1,108,950	\$ 68,277	\$ 1,177,227	\$ 1,049,468	\$ (127,759)	112%	\$ 59	
Mo. Avg.	9,900	\$ 554,475	\$ 34,139	\$ 588,614	\$ 524,734	\$ (63,880)		\$ 59	
PY Mo. Avg. @ 6/30/18	10,299	\$ 449,494	\$ 35,453	\$ 484,946	\$ 537,539	\$ 52,593	91%	\$ 47	

Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

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
2018-07	1,994	\$ 61,529	\$ 6,883	\$ 68,412	\$ 70,474	\$ 2,062	97%	\$ 34	134%
2018-08	2,059	\$ 60,999	\$ 7,083	\$ 68,082	\$ 72,894	\$ 4,812	93%	\$ 33	139%
2018-09				\$ -	\$ -	\$ -			110%
2018-10				\$ -	\$ -	\$ -			101%
2018-11				\$ -	\$ -	\$ -			95%
2018-12				\$ -	\$ -	\$ -			90%
2019-01				\$ -	\$ -	\$ -			92%
2019-02				\$ -	\$ -	\$ -			92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			89%
2019-06				\$ -	\$ -	\$ -			89%
Total	4,053	\$ 122,528	\$ 13,966	\$ 136,494	\$ 143,368	\$ 6,874	95%	\$ 34	
Mo. Avg.	2,027	\$ 61,264	\$ 6,983	\$ 68,247	\$ 71,684	\$ 3,437		\$ 34	
PY Mo. Avg. @ 6/30/18	2,153	\$ 59,745	\$ 7,356	\$ 67,101	\$ 75,197	\$ 8,096	90%	\$ 31	

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: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

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
2018-07	3,837	\$ 203,682	\$ 13,344	\$ 217,026	\$ 178,037	\$ (38,989)	122%	\$ 57	122%
2018-08	4,048	\$ 223,848	\$ 13,918	\$ 237,766	\$ 187,195	\$ (50,571)	127%	\$ 59	122%
2018-09				\$ -	\$ -	\$ -			105%
2018-10				\$ -	\$ -	\$ -			100%
2018-11				\$ -	\$ -	\$ -			98%
2018-12				\$ -	\$ -	\$ -			93%
2019-01				\$ -	\$ -	\$ -			96%
2019-02				\$ -	\$ -	\$ -			95%
2019-03				\$ -	\$ -	\$ -			94%
2019-04				\$ -	\$ -	\$ -			93%
2019-05				\$ -	\$ -	\$ -			94%
2019-06				\$ -	\$ -	\$ -			94%
Total	7,885	\$ 427,530	\$ 27,262	\$ 454,792	\$ 365,232	\$ (89,560)	125%	\$ 58	
Mo. Avg.	3,943	\$ 213,765	\$ 13,631	\$ 227,396	\$ 182,616	\$ (44,780)		\$ 57	
PY Mo. Avg. @ 6/30/18	4,341	\$ 173,280	\$ 14,926	\$ 188,207	\$ 200,228	\$ 12,021	94%	\$ 43	

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: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group

Plan: Pool III

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
2018-07	3,920	\$ 251,112	\$ 13,509	\$ 264,621	\$ 269,889	\$ 5,268	98%	\$ 68	137%
2018-08	3,941	\$ 307,780	\$ 13,540	\$ 321,320	\$ 270,979	\$ (50,341)	119%	\$ 82	135%
2018-09				\$ -	\$ -	\$ -			110%
2018-10				\$ -	\$ -	\$ -			99%
2018-11				\$ -	\$ -	\$ -			95%
2018-12				\$ -	\$ -	\$ -			90%
2019-01				\$ -	\$ -	\$ -			92%
2019-02				\$ -	\$ -	\$ -			91%
2019-03				\$ -	\$ -	\$ -			89%
2019-04				\$ -	\$ -	\$ -			89%
2019-05				\$ -	\$ -	\$ -			88%
2019-06				\$ -	\$ -	\$ -			88%
Total	7,861	\$ 558,892	\$ 27,049	\$ 585,941	\$ 540,868	\$ (45,073)	108%	\$ 75	
Mo. Avg.	3,931	\$ 279,446	\$ 13,525	\$ 292,971	\$ 270,434	\$ (22,537)		\$ 68	
PY Mo. Avg. @ 6/30/18	3,805	\$ 216,468	\$ 13,171	\$ 229,639	\$ 262,115	\$ 32,476	88%	\$ 61	

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.
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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.
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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 26, 2018

The financial report for June 30, 2018 reflects the "Ending net position reserved for claims and expenses" as \$10,977,029.47 compared to \$2,388,277.44 from June of 2013.

Additionally, Valley School has provided financial statement for GESD since it joined Valley School. Since GESD joined Valley School, it has earned \$1,480,647.94 in interest income, \$757,151.08 or 51% of that has been earned in the last two years alone.

Below is the amount GESD has earned in interest since 2013:

1. FY 2018 - \$362,395.09
2. FY 2017 - \$394,755.99
3. FY 2016 - \$71,297.80
4. FY 2015 - \$44,641.18
5. FY 2014 - \$44,670.35
6. FY 2013 - \$80,286.11

The financial report for July 31, 2018 reflects the "Ending net position reserved for claims and expenses" as \$10,083,639.31." Please keep in mind, GESD contribution for fiscal year 2019 premiums will be reflected in September's financial statements since payment was made earlier in the month.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 22, 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 twelve months ended June 30, 2018. 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.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dan Davison", is written above the printed name.

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 Twelve Months Ended June 30, 2018**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	8,371,717.55
Stop loss reimbursement	(908,202.93)
Fixed expense	779,448.96
Dental pool expense	519,506.27
H.S.A. contributions	485,813.40
Health insurance premiums	45,795.15
Short term disability premiums	88,449.23
Dental premiums	14,136.26
Vision plan premiums	67,106.48
Flexible spending premums	60,000.00
Life insurance premiums	148,887.06
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	12,071.90
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	10,731.75
Total operating expenses	<u>9,695,461.08</u>
Operating income/(loss)	<u>304,538.92</u>
Non-operating revenue	
Interest income	362,395.09
Change in market value	(466,137.82)
Return of net position	0.00
Total non-operating revenue	<u>(103,742.73)</u>
Change in net position	<u>200,796.19</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 10,977,029.47</u>



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 27, 2018

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the one month ended July 31, 2018. 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.

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 One Month Ended July 31, 2018

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims	686,885.94
Fixed expense	65,944.80
Dental pool expense	43,292.19
H.S.A. contributions	2,230.52
Health insurance premiums	0.00
Short term disability premiums	6,890.75
Dental premiums	0.00
Vision plan premiums	5,151.50
Flexible spending premums	67,902.50
Life insurance premiums	13,495.78
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,244.23
Total operating expenses	<u>895,038.21</u>
Operating income/(loss)	<u>(895,038.21)</u>
Non-operating revenue	
Interest income	14,634.55
Change in market value	(12,986.50)
Total non-operating revenue	<u>1,648.05</u>
Change in net position	<u>(893,390.16)</u>
Beginning net position reserved for claims and expenses	<u>10,977,029.47</u>
Ending net position reserved for claims and expenses	<u>\$ 10,083,639.31</u>

**Glendale Elementary School District Trust Member
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
July 1, 2006 through June 30, 2018**

	Grand Total
Operating revenues	
Contributions	\$ 92,994,353.00
Total operating revenues	<u>92,994,353.00</u>
Operating expenses	
Paid claims	63,636,880.77
Stop loss reimbursement	(3,031,070.09)
Fixed expense	8,953,546.14
Dental pool expense	1,031,899.03
H.S.A. contributions	3,321,565.19
Health insurance premiums	5,067,845.34
Short term disability premiums	377,427.96
Dental premiums	1,040,806.13
Vision plan premiums	350,891.34
Flexible spending premiums	784,659.66
Life insurance premiums	601,862.56
Wellness	71,323.43
Member administration expense	461,816.32
ACA fees	204,756.85
Accounting service fees	514.82
Financial audit fees	186.25
Consultant service fees	18,511.86
Publishing	765.08
Staff salaries	17,620.15
Staff benefits	3,943.55
Conferences/travel expense	3,508.04
Total operating expenses	<u>82,919,260.38</u>
Operating income/(loss)	<u>10,075,092.62</u>
Non-operating revenue	
Interest income	1,480,647.94
Change in market value	(578,711.09)
Total non-operating revenue	<u>901,936.85</u>
Ending net position reserved for claims and expenses	<u><u>\$ 10,977,029.47</u></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 26, 2018

Ms. Davita Solter, Wellness Specialist, will present the Trust Board with updates.