

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

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

Public Notice - Meeting Agenda

Notice of this meeting has been posted consistent with the requirements of A.R.S. §38-431.02. The meeting's location is the 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 September 26, 2018 Regular Trust Board Meeting are 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: October 24, 2018

RECOMMENDATION:

The minutes of the September 26, 2018 Regular Meeting are submitted for approval.

The minutes of the September 26, 2018 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
September 26, 2018

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

Other Attendees:
 Mr. Mike Barragan
 Ms. Davita Solter
 Mrs. Joanna Morse
 Mr. Jay Pizarro
 Ms. Valerie Caraveo
 Ms. Deby Valadez
 Mr. Gerry Peterson-Incorvaia

Recorder: Barbara Renfro

CALL TO ORDER

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson asked everyone present to introduce themselves and provide a little background. Mr. Barragan introduced J.E. Pizarro, Account Manager with Valley Schools.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Ms. Bolognini seconded; the motion passed 5-0.

Mr. Peterson	Aye	Ms. Wilson	Aye
Ms. Mayes	Aye	Mr. Martinez	Aye
Ms. Bolognini	Aye		

ACTION ITEMS

Approval of Minutes

Ms. Bolognini motioned to approve the June 13, 2018 minutes; Ms. Mayes seconded; the motion passed 5-0.

Mr. Peterson	Aye	Ms. Wilson	Aye
Ms. Mayes	Aye	Mr. Martinez	Aye
Ms. Bolognini	Aye		

Approval of the 2018-2019 Trust Board Meeting Schedule

Ms. Bolognini motioned to approve the 2018-2019 Trust Board Meeting Schedule; Mr. Martinez seconded; the motion passed 5-0.

Mr. Peterson	Aye	Ms. Wilson	Aye
Ms. Mayes	Aye	Mr. Martinez	Aye
Ms. Bolognini	Aye		

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan welcomed and introduced Ms. Deby Valadez, our newly appointed Assistant Superintendent of Human Resources, Mr. Gerry Peterson-Incorvaia, newly appointed Assistant Superintendent of Educational Services and Ms. Valerie Caraveo, newly appointed Director of Finance.

Mr. Barragan announced there are changes to the Open Meeting Law relating to clerks keeping minutes for school districts. This change will require documentation indicating how each member voted on an item. The change also impacts electronic communications among members of public bodies. Mr. Barragan provided the Trust Board with a memo from Gust Rosenfeld P.L.C. indicating the changes.

Mr. Barragan provided a reminder of tomorrow's Governing board meeting, September 27, 2018. Mr. Barragan will present the FY18 Annual Financial Report (AFR).

Mr. Barragan informed the Trust Board he has conducted financial presentations to various groups.

Mr. Barragan stated enrollment continues to decline as a result of increased competition and low birth rates within GESD's boundaries.

Mr. Barragan stated he and Chairman Peterson had a productive and beneficial meeting with Mr. Boone from Valley Schools regarding GESD's claims and loss ratios increases.

Claims Experience Review - Medical 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.

Claims Experience Review - Dental 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.

Financial Review

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.

Wellness and Insurance Benefit Update

Ms. Davita Solter, Wellness Specialist, provided an update on wellness activities. Ms. Solter stated that we had one of the most successful blood drives ever with a total of 30 donors. The GESD Wellness Fair will be October 24, 2018 offering free flu shots and biometric screenings.

	<p>It's time to get moving! Join the GESD Wellness Program's Yoga Classes. FREE to all GESD employees</p>																		
<p>Schedule is subject to change Look for the signs</p>																			
<table border="1"><tr><td rowspan="3">Mondays</td><td>7:15 a.m.</td><td>Challenger</td></tr><tr><td>9:30 a.m.</td><td>Challenger (Transportation)</td></tr><tr><td>4:00 p.m.</td><td>Sunset Vista</td></tr><tr><td></td><td>4:15 p.m.</td><td>Landmark</td></tr><tr><td>Thursdays</td><td>4:15 p.m.</td><td>Landmark</td></tr><tr><td rowspan="2">Fridays</td><td>7:15 a.m.</td><td>Challenger</td></tr><tr><td>9:30 a.m.</td><td>Challenger (Transportation)</td></tr></table>	Mondays	7:15 a.m.	Challenger	9:30 a.m.	Challenger (Transportation)	4:00 p.m.	Sunset Vista		4:15 p.m.	Landmark	Thursdays	4:15 p.m.	Landmark	Fridays	7:15 a.m.	Challenger	9:30 a.m.	Challenger (Transportation)	<p>Looking for a new workout? How about PiYo?</p> <p>PiYo combines the muscle-sculpting, core-firming benefits of Pilates with the strength and flexibility advantages of yoga. And, we crank up the speed to deliver a true fat-burning, low impact workout that leaves your body looking long, lean and incredibly defined.</p> <p>Every Monday, excluding holidays</p> <p>4:30-5:30 p.m.</p> <p>Horizon Workout Room 60</p> <p>Certified instructor Barbara Winch will assist and lead you through the workout.</p> <p>All invited!</p>
Mondays		7:15 a.m.	Challenger																
		9:30 a.m.	Challenger (Transportation)																
	4:00 p.m.	Sunset Vista																	
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Fridays	7:15 a.m.	Challenger																	
	9:30 a.m.	Challenger (Transportation)																	
<p>Watch for the signs directing you to the room</p>	<p>Why PiYo Works</p> <p>◆ Flexibility ◆ Increased muscle strength and tone ◆ Improved respiration, energy and vitality</p>																		

Men's Basketball Team Fall League 2018

Glendale Elementary School District Wellness Program

Glendale Elementary School District Wellness Program will sponsor one men's basketball team in the City of Glendale's Adult Men's Recreational Fall League.


League begins September 18-November 20

Games will be held Tuesday evenings either at 6:30, 7:30 or 8:30 p.m.

Location: Foothills Recreation and Aquatics Center, 4600 West Union Hills Drive, Glendale 85308

Sign up now:
<https://www.eventbrite.com/e/mens-basketball-team-tickets-50503279669>

Space is limited to 9 men per team.
Kane Wilson at Isaac Imes will be team captain.
Shirts and shorts will be provided.



Glendale Elementary School District Wellness Program

2201 N. 50th Avenue
Glendale, AZ 85301
Phone: 602-237-7221
Fax: 602-237-7262
E-mail: wellness@gesd40.org

Leading Balance Physically, Emotionally and Mentally

FITNESS REIMBURSEMENT PROGRAM

FOR ALL GESD EMPLOYEES



WHY: Make your health a priority!

WHAT: \$50 reimbursement each quarter if you attend a fitness facility on an average of three times per week*

HOW: Provide proof of a paid membership to a fitness facility AND proof of participation of the fitness activity. If you are unsure, email dsolter@gesd40.org

Attendance sheets will be available online and must be signed by someone at your fitness facility, unless the facility prints out your attendance. Turn in proof of attendance and payment to Davita Solter (Wellness Program Specialist) at the District Office.

WHEN: Program starts July 1, 2018.

- First Quarter: July 1-September 30. Reimbursement forms due by October 10.
- Second Quarter: October 1-December 31. Reimbursement forms due by January 9.
- Third Quarter: January 1-March 31. Reimbursement forms due April 10.
- Fourth Quarter: April 1-June 30. Reimbursement forms due July 10.

*Only one time per day will count at a particular facility. The program is intended to encourage employees to visit the fitness facility three times a week all quarter. Attendance logs are verified. Each employee will be given one week's grace each month. The reimbursement is taxable as it appears in your paycheck.

Thank you for participating!

IT'S YOUR TIME TO THRIVE.

The Virgin Pulse wellbeing program gives you the tools to get active, get healthy, and get rewarded.



What You'll Do

- Register for your Virgin Pulse account
- Download the Virgin Pulse mobile app for iOS and Android. Plus, the first time you log in you'll earn bonus points!
- Track your healthy activities, like getting fit, eating better, staying hydrated, sleeping enough, and more!
- Check in by taking health measurements like weight and blood pressure
- Take part in challenges with friends, discover healthy tips, and more!

	Level 1	Level 2	Level 3	Level 4
POINTS	5,000	15,000	35,000	60,000
WORTH OF GIFTY GEAR \$	\$20	\$60	\$60	\$60
		C80 Total	C140 Total	C300 Total

Your rewards

It's easy to earn points by making healthy decisions. The more you make, the more you earn. Here's how your points translate into rewards!



How to Earn Points

Activity	FREQUENCY	POINTS
Walk 10,000 steps	DAILY	10 Points
Run 1 mile (or equivalent)	DAILY	10 Points
Use 10,000 steps in a month	MONTHLY	100 Points
Use 10,000 steps in a quarter	QUARTERLY	300 Points
Use 10,000 steps in a year	ANNUALLY	1,000 Points
Take your measurements (weight and/or blood pressure)	MONTHLY	50 Points
Measure for weight	DAILY	10 Points
Measure for blood pressure	MONTHLY	10 Points
Take 10 days in a month	MONTHLY	200 Points
Take 30 days in a quarter	QUARTERLY	600 Points
Complete a 30-day goal	DAILY	200 Points
Complete a 90-day goal	MONTHLY	300 Points
Complete a 90-day goal	MONTHLY	300 Points
Complete a 90-day goal in a month	QUARTERLY	900 Points
Complete a 90-day goal in a quarter	ANNUALLY	2,700 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points
Complete a 90-day goal in a year	ANNUALLY	10,800 Points

Visit the How to Earn Points page for more ways to earn rewards!



Sign up now at virginpulse.com/WE1817VE3
Or visit a member! Log in to member.virginpulse.com

Questions? Contact Member Services at 888-671-9395



GESD Wellness presents: MIXXEDFIT!

What is MIXXEDFIT??

MixedFit® is a people-inspired fitness program that is a mix of explosive dancing and boot camp toning. We dance to our favorite songs on the radio, then, we spice things up by adding boot camp-inspired exercises to make your workout more effective and challenging. The steps are repetitive and easy to follow, that way, our students can focus on working out rather than following dance steps.
Relieve some stress after school and try this class!!

Mondays
4:00-5:00 p.m.

Harold W. Smith School- CAFETERIA
6534 N. 63rd Ave
Glendale, AZ 85301

Bring water!

Questions? Contact the instructor!
Ajouli Butler: ajbutler@gesd40.org

EXPLOSIVE
DANCING.
BOOT CAMP
INSPIRED TONING.
MIXXEDFIT®

PEOPLE INSPIRED DANCE FITNESS
MIXXEDFIT.COM

Fall Softball League 2018

Sunday Nights

Join Team
GESD

Do you play softball? Would you be interested in playing on a team sponsored by GESD Wellness? Games begin September 23 through November Sunday nights at Sahara Ranch Park. Sign up to let us know you are interested as space is limited to 18 people.
Each employee may sign up one non-GESD family member or friend.

<https://www.evenshine.com/z/hall-softball-team-tickets-4987762622>

Davita Sobez, Wellness Program Specialist
 Contact phone: 623-237-7231
 Questions, please email me at davita@gesd40.org




Counts toward your High Deductible Health Savings activity!

ADJOURNMENT

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

Mr. Peterson	Aye	Ms. Wilson	Aye
Ms. Mayes	Aye	Mr. Martinez	Aye
Ms. Bolognini	Aye		

There being no further business, the meeting adjourned at 5:31 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 24, 2018

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 24, 2018

In September, GESD incurred \$470,530 in medical claims and represents a monthly loss ratio of 68%.

Overall, GESD has incurred \$1,823,088 YTD in medical claims and represents a loss ratio of 94%.

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 \$7,752,756 and we anticipate to incur \$7,292,352 in medical claims or a loss ratio of 94% by June 30, 2019.



Monthly Experience Report

Glendale EI-All

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

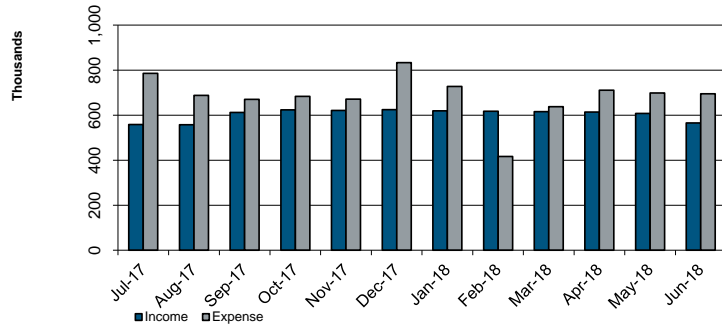


Name: Valley Schools Employee Benefits Group

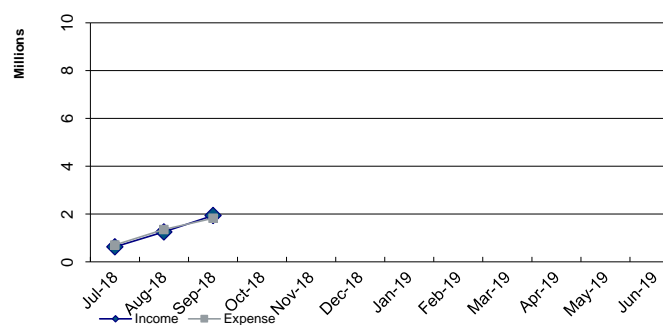
Plan: All

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	926	1,296	\$ 553,344	\$ -	\$ 95,142	\$ 648,486	\$ 57,338	\$ 705,824	\$ 626,702	\$ (79,122)	113%	\$ 545	140%
2018-08	917	1,290	\$ 482,162	\$ -	\$ 107,791	\$ 589,953	\$ 56,781	\$ 646,734	\$ 622,540	\$ (24,194)	104%	\$ 501	131%
2018-09	1,027	1,433	\$ 298,457	\$ -	\$ 108,480	\$ 406,937	\$ 63,593	\$ 470,530	\$ 688,946	\$ 218,417	68%	\$ 328	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	2,870	4,019	\$ 1,333,963	\$ -	\$ 311,413	\$ 1,645,376	\$ 177,712	\$ 1,823,088	\$ 1,938,188	\$ 115,100	94%	\$ 454	
Mo. Avg.	957	1,340	\$ 444,654	\$ -	\$ 103,804	\$ 548,459	\$ 59,237	\$ 607,696	\$ 646,063	\$ 38,367		\$ 454	
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	900	1,262	\$ 533,234	\$ -	\$ 93,047	\$ 626,281	\$ 55,728	\$ 682,009	\$ 609,049	\$ (72,960)	112%	\$ 540
2018-08	894	1,262	\$ 464,499	\$ -	\$ 101,195	\$ 565,694	\$ 55,356	\$ 621,050	\$ 606,852	\$ (14,198)	102%	\$ 492
2018-09	1,006	1,408	\$ 281,090	\$ -	\$ 106,925	\$ 388,015	\$ 62,292	\$ 450,307	\$ 674,815	\$ 224,508	67%	\$ 320
2018-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,800	3,932	\$ 1,278,823	\$ -	\$ 301,167	\$ 1,579,990	\$ 173,376	\$ 1,753,366	\$ 1,890,716	\$ 137,350	93%	\$ 446
Mo. Avg.	933	1,311	\$ 426,274	\$ -	\$ 100,389	\$ 526,663	\$ 57,792	\$ 584,455	\$ 630,239	\$ 45,783		\$ 446



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	23	28	\$ 17,663	\$ -	\$ 6,596	\$ 24,259	\$ 1,425	\$ 25,684	\$ 15,688	\$ (9,996)	164%	\$ 917
2018-09	21	25	\$ 17,367	\$ -	\$ 1,555	\$ 18,922	\$ 1,301	\$ 20,223	\$ 14,132	\$ (6,092)	143%	\$ 809
2018-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	70	87	\$ 55,140	\$ -	\$ 10,246	\$ 65,386	\$ 4,336	\$ 69,722	\$ 47,472	\$ (22,250)	147%	\$ 801
Mo. Avg.	23	29	\$ 18,380	\$ -	\$ 3,415	\$ 21,795	\$ 1,445	\$ 23,241	\$ 15,824	\$ (7,417)		\$ 801



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	518	701	\$ 382,034	\$ -	\$ 84,101	\$ 466,135	\$ 32,075	\$ 498,210	\$ 363,800	\$ (134,410)	137%	\$ 711
2018-08	513	698	\$ 371,674	\$ -	\$ 87,398	\$ 459,072	\$ 31,765	\$ 490,837	\$ 361,345	\$ (129,493)	136%	\$ 703
2018-09	512	691	\$ 219,663	\$ -	\$ 96,992	\$ 316,655	\$ 31,703	\$ 348,358	\$ 359,152	\$ 10,794	97%	\$ 504
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,543	2,090	\$ 973,371	\$ -	\$ 268,491	\$ 1,241,862	\$ 95,543	\$ 1,337,405	\$ 1,084,297	\$ (253,109)	123%	\$ 640
Mo. Avg.	514	697	\$ 324,457	\$ -	\$ 89,497	\$ 413,954	\$ 31,848	\$ 445,802	\$ 361,432	\$ (84,370)	123%	\$ 640

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	17	19	\$ 16,244	\$ -	\$ 6,522	\$ 22,766	\$ 1,053	\$ 23,819	\$ 11,340	\$ (12,479)	210%	\$ 1,254
2018-09	16	18	\$ 16,996	\$ -	\$ 1,474	\$ 18,470	\$ 991	\$ 19,461	\$ 10,749	\$ (8,712)	181%	\$ 1,081
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	49	55	\$ 50,377	\$ -	\$ 10,031	\$ 60,408	\$ 3,035	\$ 63,443	\$ 32,838	\$ (30,605)	193%	\$ 1,154
Mo. Avg.	16	18	\$ 16,792	\$ -	\$ 3,344	\$ 20,136	\$ 1,012	\$ 21,148	\$ 10,946	\$ (10,202)	193%	\$ 1,154

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	456	630	\$ 60,144	\$ -	\$ 9,261	\$ 69,405	\$ 28,236	\$ 97,641	\$ 284,993	\$ 187,353	34%	\$ 155
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,173	1,641	\$ 297,493	\$ -	\$ 31,866	\$ 329,359	\$ 72,632	\$ 401,991	\$ 736,656	\$ 334,665	55%	\$ 245
Mo. Avg.	391	547	\$ 99,164	\$ -	\$ 10,622	\$ 109,786	\$ 24,211	\$ 133,997	\$ 245,552	\$ 111,555	55%	\$ 245

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	5	8	\$ 1,024	\$ -	\$ 74	\$ 1,098	\$ 310	\$ 1,408	\$ 3,878	\$ 2,470	36%	\$ 176
2018-09	4	6	\$ 371	\$ -	\$ 81	\$ 452	\$ 248	\$ 700	\$ 2,912	\$ 2,213	24%	\$ 117
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	18	29	\$ 4,368	\$ -	\$ 215	\$ 4,583	\$ 1,115	\$ 5,698	\$ 13,223	\$ 7,525	43%	\$ 196
Mo. Avg.	6	10	\$ 1,456	\$ -	\$ 72	\$ 1,528	\$ 372	\$ 1,899	\$ 4,408	\$ 2,508	43%	\$ 196

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	38	87	\$ 1,283	\$ -	\$ 672	\$ 1,955	\$ 2,353	\$ 4,308	\$ 30,669	\$ 26,362	14%	\$ 50
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	84	201	\$ 7,958	\$ -	\$ 810	\$ 8,768	\$ 5,201	\$ 13,969	\$ 69,763	\$ 55,794	20%	\$ 69
Mo. Avg.	28	67	\$ 2,653	\$ -	\$ 270	\$ 2,923	\$ 1,734	\$ 4,656	\$ 23,254	\$ 18,598	20%	\$ 69

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	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3	3	\$ 395	\$ -	\$ -	\$ 395	\$ 186	\$ 581	\$ 1,411	\$ 830	41%	\$ 194
Mo. Avg.	1	1	\$ 132	\$ -	\$ -	\$ 132	\$ 62	\$ 194	\$ 470	\$ 277	41%	\$ 194

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	415	28	62	13	518	14	2	0	0	16	534
2018-08	409	27	64	13	513	15	2	0	0	17	530
2018-09	411	27	61	13	512	14	2	0	0	16	528
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	3	0	1	1	5	363
2018-09	359	18	64	15	456	3	0	0	1	4	460
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	14	6	12	6	38	1	0	0	0	1	39
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



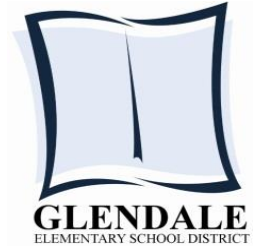
REPORT DEFINITIONS

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.

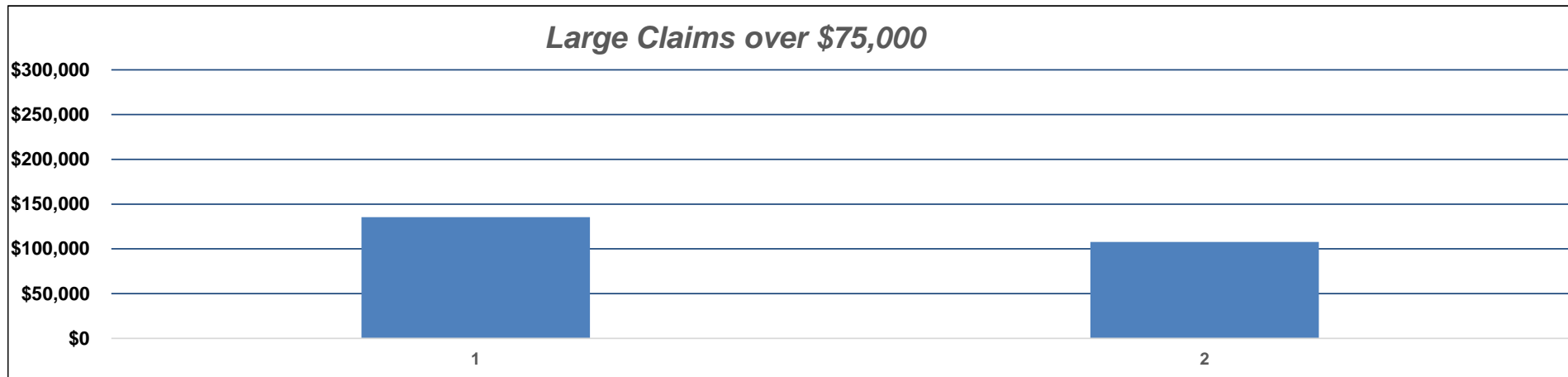
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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*	\$135,415	\$150,000	\$14,585	\$0
2	\$107,775	\$150,000	\$42,225	\$0
Total	\$243,190			\$0

10/10/2018

*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
(7/1/2018 through 6/30/2019)



Date	Plan Name		Paid Amount
2018-07	Traditional		\$46,966.71
2018-08	Traditional		\$70,535.05
2018-09	Traditional		\$17,913.46
		Total for Claimant 1	\$135,415.22
2018-07	Traditional		\$14,768.61
2018-08	Traditional		\$89,443.32
2018-09	Traditional		\$3,562.78
		Total for Claimant 2	\$107,774.71
TOTAL		Total	\$243,189.93

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: October 24, 2018

In September, Pool I (or base plan) incurred \$48,036 in dental claims or a monthly loss ratio of 63%.

Pool I (or base plan) incurred \$184,530 in dental claims year to date (YTD) and a loss ratio of 84%.

Based on the trend, we project revenues to generate \$878,004 by June 30, 2019 and we anticipate Pool I (or base plan) to incur approximately \$738,120 or a loss ratio of 84% by June 30, 2019.

In September, Pool III (or buy-up plan) incurred \$171,937 in dental claims or a monthly loss ratio of 60%.

Pool III (or buy-up plan) incurred \$757,878 in dental claims YTD and a loss ratio of 92%.

Based on the trend, we project revenues to generate approximately \$3,302,268 by June 30, 2019 and we anticipate Pool III (or buy-up plan) to incur approximately \$3,031,512 or a loss ratio of 92% by June 30, 2019.

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	9,746	\$ 516,323	\$ 33,736	\$ 550,059	\$ 518,174	\$ (31,885)	106%	\$ 56	131%
2018-08	10,046	\$ 592,627	\$ 34,541	\$ 627,168	\$ 531,118	\$ (96,050)	118%	\$ 62	131%
2018-09	10,521	\$ 318,046	\$ 36,170	\$ 354,216	\$ 554,379	\$ 200,163	64%	\$ 34	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	30,313	\$ 1,426,996	\$ 104,447	\$ 1,531,443	\$ 1,603,671	\$ 72,228	95%	\$ 51	
Mo. Avg.	10,104	\$ 475,665	\$ 34,816	\$ 510,481	\$ 534,557	\$ 24,076		\$ 51	
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	1,989	\$ 61,529	\$ 6,883	\$ 68,412	\$ 70,213	\$ 1,801	97%	\$ 34	134%
2018-08	2,055	\$ 60,999	\$ 7,083	\$ 68,082	\$ 72,683	\$ 4,601	94%	\$ 33	139%
2018-09	2,180	\$ 40,537	\$ 7,499	\$ 48,036	\$ 76,605	\$ 28,569	63%	\$ 22	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	6,224	\$ 163,065	\$ 21,465	\$ 184,530	\$ 219,501	\$ 34,971	84%	\$ 30	
Mo. Avg.	2,075	\$ 54,355	\$ 7,155	\$ 61,510	\$ 73,167	\$ 11,657		\$ 30	
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	3,839	\$ 203,682	\$ 13,344	\$ 217,026	\$ 178,103	\$ (38,923)	122%	\$ 57	122%
2018-08	4,050	\$ 223,848	\$ 13,918	\$ 237,766	\$ 187,294	\$ (50,472)	127%	\$ 59	122%
2018-09	4,181	\$ 119,864	\$ 14,379	\$ 134,243	\$ 193,206	\$ 58,963	69%	\$ 32	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	12,070	\$ 547,394	\$ 41,641	\$ 589,035	\$ 558,603	\$ (30,432)	105%	\$ 49	
Mo. Avg.	4,023	\$ 182,465	\$ 13,880	\$ 196,345	\$ 186,201	\$ (10,144)		\$ 49	
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	3,918	\$ 251,112	\$ 13,509	\$ 264,621	\$ 269,858	\$ 5,237	98%	\$ 68	137%
2018-08	3,941	\$ 307,780	\$ 13,540	\$ 321,320	\$ 271,141	\$ (50,179)	119%	\$ 82	135%
2018-09	4,160	\$ 157,645	\$ 14,292	\$ 171,937	\$ 284,568	\$ 112,631	60%	\$ 41	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	12,019	\$ 716,537	\$ 41,341	\$ 757,878	\$ 825,567	\$ 67,689	92%	\$ 63	
Mo. Avg.	4,006	\$ 238,846	\$ 13,780	\$ 252,626	\$ 275,189	\$ 22,563		\$ 63	
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.
PEPM Fixed Expenses	This amount includes all administrative costs & third party administrator costs.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Contributions	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PEPM	Total paid claims and expenses divided by total employees.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.d TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: October 24, 2018

The financial report for September 30, 2018 reflects the “Ending net position reserved for claims and expenses” as \$18,799,504.01”.

Please keep in mind, GESD’s contribution of \$10,136,000 for fiscal year 2019 premiums are now reflected in September’s financial statements.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

October 11, 2018

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 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,

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 Three Months Ended September 30, 2018**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,136,000.00
Total operating revenues	<u>10,136,000.00</u>
Operating expenses	
Paid claims	1,623,644.13
Fixed expense	197,834.40
Dental pool expense	129,876.57
H.S.A. contributions	232,806.78
Health insurance premiums	14,793.39
Short term disability premiums	20,460.24
Dental premiums	2,400.00
Vision plan premiums	15,108.20
Flexible spending premums	67,902.50
Life insurance premiums	35,186.11
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>2,343,256.55</u>
Operating income/(loss)	<u>7,792,743.45</u>
Non-operating revenue	
Interest income	93,892.82
Change in market value	(64,161.73)
Return of net position	0.00
Total non-operating revenue	<u>29,731.09</u>
Change in net position	<u>7,822,474.54</u>
Beginning net position reserved for claims and expenses	<u>10,977,029.47</u>
Ending net position reserved for claims and expenses	<u>\$ 18,799,504.01</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: October 24, 2018

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

Glendale Elementary Wellness

Finding Balance Physically, Emotionally and Financially

October 24-December 12

Biggest Loser Contest

Are you haunted by your weight?

Ready to make a change?

Join the GESD Biggest Loser Contest!

Pay \$5 and weigh in at the GESD Employee Road Show/Wellness Fair, October 24. The winner will receive 75% of the money collected, based on

most weight percentage lost by December 12.

Second place receives 15%; third place 10%.

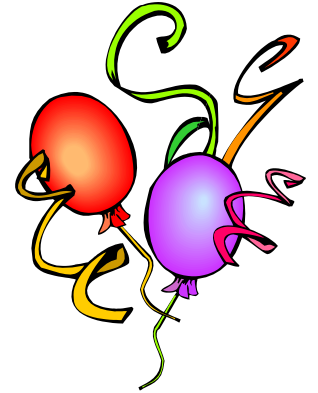
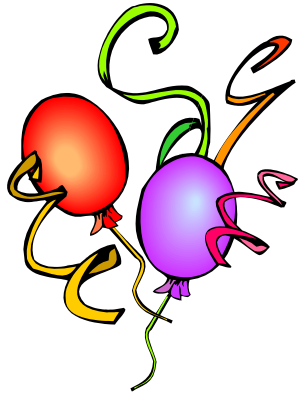
Final weigh in will be December 12 from 7:00

a.m.– 5:00 p.m. in Human Resources. Winner an-

nounced December 19.

G.E.S.D. Wellness/Benefits and The Employee Network Present:

WELLNESS FAIR



Wednesday

October 24th

2:00pm – 5:30pm

Landmark Gym/Cafeteria

5730 W. Myrtle, Glendale 85301

Register for Biometric
Screenings

<https://provantevents.com/valleyschools>
register using sponsor code U9KRX

* Vision and Hearing Screening

* Biggest Loser Contest

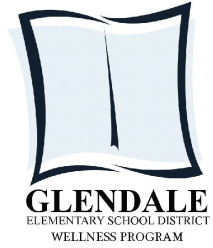


* FREE Flu shots
for ALL employees

* Discounts

* Prizes to win

Glendale Elementary Wellness Program
Finding Balance Physically, Emotionally and Financially



FREE FLU SHOTS FOR ALL EMPLOYEES

Wednesday, October 24
2:00-5:30 p.m.

Landmark Cafeteria @
Employee Road Show

Questions:
Davita Solter
Wellness Program
Specialist
623-237-7231
dsolter@gesd40.org

