

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
November 15, 2017, 4:30 p.m.

Public Notice - Meeting Agenda

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

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

1. Call to Order

2. Board and Staff Introductions

3. Call to the Public

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

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

4. Approval of Agenda

5. Action Items

a. Approval of Minutes

The minutes of the September 13, 2017 Regular Trust Board Meeting are submitted for approval.

6. Informational Items

a. Assistant Superintendent's Update

b. Valley Schools Annual Health Plan Performance Review

c. Claims Experience Review – Medical

d. Premium Projections for Fiscal Year (FY) 2019

e. Claims Experience Review – Dental

f. Financial Review

g. 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: November 15, 2017

RECOMMENDATION:

The minutes of the September 13, 2017 Regular Meeting are submitted for approval.

The minutes of the September 13, 2017 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Executive Conference Room 4:30 p.m.
September 13, 2017

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

Other Attendees
Mr. Mike Barragan
Ms. Darlene Kracht

* Ms. Mary Ann Wilson arrived at 4:36 pm

Absent: Ms. Bernadette Bolognini

Recorder: Barbara Renfro

CALL TO ORDER

Mr. Peterson acknowledged a quorum was present and called the meeting to order at 4:32 p.m.

BOARD AND STAFF INTRODUCTIONS

None

APPROVAL OF AGENDA

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

ACTION ITEMS

Approval of Minutes

Ms. Mayes motioned to approve the August 9, 2017 minutes; Mr. Martinez seconded; the motion passed 4-0.

Mr. Peterson commented on the presentation given by United Healthcare at the August 9, 2017 Trust Board meeting. Mr. Peterson emphasized the need to follow up and raise questions regarding Glendale Elementary School District receiving full advantage of the program, and asking how effective this program is, and do we have the right processes in place.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan stated the ASBA Law Conference held last week was attended by GESD administrators and Governing Board members.

Mr. Barragan stated that enrollment is down from projections and that it is an ongoing issue for the district. In order to better understand the change in enrollment the district has arranged a demographic study with Applied Economics. The demographic study will begin after we reach our 40th day (October 3).

The purpose of a demographic study is to identify current and historic demographic, development and enrollment trends, and to anticipate future trends to create district-level enrollment projections by grade. The study incorporates housing, occupancy rates, household and population characteristics and residential development. This information should be used to develop a business plan for GESD.

The Governing Board is recognizing and celebrating 72 Glendale Elementary School students that received 100% on AZ merit tests, at tomorrow's Governing Board Meeting being held at Landmark School.

Mr. Barragan informed the committee that Ms. Joanna Morse has been hired as our new risk manager and is scheduled to start on Monday, September 25, 2017. Mr. Barragan stated Ms. Morse will bring an infusion of energy and we are excited she is joining the GESD family.

Claims Experience Review – Medical

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

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

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

Claims Experience Review – Dental

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

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

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

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

Financial Review

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

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

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


Mr. Peterson asked that the Trust Board be provided with investment policies that have been established by Valley Schools. Mr. Barragan said he would make this information available to the Trust Board.

Wellness Update/Insurance Benefit Update

Ms. Solter is unable to attend tonight since she is hosting The District Employee Spelling Bee. Ms. Finnesy is also unable to attend tonight since she is a contestant in tonight's spelling bee.

However, Ms. Solter provided the flyers regarding Wellness Events taking place throughout the district.


Glendale Elementary Wellness
presents
National Wellness Week
September 12-16, 2017



Join us for one or more of our activities!
Each activity you attend gains you one ticket for a Garmin Tracker!

Wednesday, September 13th - Employee Spelling Bee 5:00 p.m. District Office Board Room
Thursday, September 14th - Pinterest Class-Bicentennial North Cafeteria 3:30 p.m.
Friday, September 15th - Glo Ball Golf at Glen Lakes Golf Course 7:30 p.m.
Saturday, September 16th - Corner Archery 6:00-8:00 p.m.


More information to follow with links for sign up!



It's a Bullseye!
Learn how to shoot a bow and arrow
GESD Archery Event
Corner Archery
5008 W. Northern Ave Glendale 85301
Saturday, September 16
6:00-8:00 p.m.
All equipment and instruction
will be provided.
Registration is for GESD employees only; you
may sign up to bring a friend, too!

<https://www.eventbrite.com/e/archery-event-tickets-37286009458>

Questions, contact Davita Solter, Wellness Program Specialist, 623-237-7231
dsolter@gesd10.org
Day of event number: 623-703-0922



**GESD Wellness invites you to a
Hodgepodge Pinterest Party**

Never taken one of our Pinterest classes or missed out on one?
Make sure you sign up for the one you want. (one project per person)

Space is limited.
Thursday, September 14, at 3:30 p.m.
Bicentennial North Cafeteria
Space is limited so sign up now!
No Cost
Great way to Relieve Stress


Wreath-4 spots	Flip Flop Sign-6 spots <small>(You must bring two pairs of flip flops)</small>	Kitchen Utensil Frames 4 spots	Teacup Easter/Spring 7 spots
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<https://www.eventbrite.com/e/wreath-pinterest-class-tickets-37284716581>
<https://www.eventbrite.com/e/flip-flop-welcome-sign-pinterest-class-tickets-37284838957>
<https://www.eventbrite.com/e/kitchen-utensil-sign-pinterest-class-tickets-37284955305>
<https://www.eventbrite.com/e/springeaster-table-decorations-tickets-37285200037>

Check out our Glendale Elementary School District Wellness Page for more activities



It's time to get moving!
Join the GESD
Wellness Program's
Yoga Classes.
FREE to all GESD
employees


Schedule is subject to change
Look for the signs

Mondays	6:45 a.m.	Sunset Vista
Tuesdays	9:30 a.m. 4:00 p.m.	Challenger Landmark
Thursdays	9:30 a.m. 4:00 p.m.	Challenger Landmark
Friday	6:45 a.m.	Sunset Vista

Watch for the signs directing you to the room

Certified Yoga Instructor Debra Raeder will assist you with:
 • Flexibility
 • Increased muscle strength and tone
 • Improved respiration, energy and vitality


Updated August 30, 2017




District Employee Spelling Bee

Wednesday, September 13
5:00 p.m.
District Office

Come cheer on your delegate!



Each of our district schools and departments are encouraged to have a participant. The winner will receive a trophy and special Wellness gift.



Delegate names should be submitted to Davita Solter, Wellness Program Specialist, by Friday, September 8.

Men's Basketball Team Fall League 2017

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 19-November 17

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-fall-league-tickets-37470889436>


Space is limited to 9 men per team.

If you wish to be the team captain, notify Davita Solter, Wellness Program Specialist, via email.


**Glendale Elementary School
District Wellness Program**

7301 N. 16th Avenue
Glendale, AZ 85301
Phone: 623-237-7223
Fax: 623-237-7283
E-mail: wellness@psd41.org

Fostering Balance Physically, Emotionally and Flexibility



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, 2017.

- First Quarter: July 1-September 30. Reimbursement forms due by October 11.
- Second Quarter: October 1-December 31. Reimbursement forms due by January 12.
- Third Quarter: January 1-March 31. Reimbursement forms due April 11.
- Fourth Quarter: April 1-June 30. Reimbursement forms due July 11.

*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.

Thank you for participating!

Friday Night Glo Ball Golf



Join us Friday Night, September 15
7:30 p.m., for Glo Ball Golf

Location: Glen Lakes Golf Course
5450 W. Northern Avenue
Glendale 85301
Phone: 623-930-1111

FREE for one employee and friend
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-37286174953>

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

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

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:19 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: November 15, 2017

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

GLENDALE ELEMENTARY SCHOOL DISTRICT

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: Health Plan Performance Review by UHC & Valley Schools

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

United Healthcare and Valley Schools will present the Health Plan Performance Review from July 1, 2016 – June 30, 2017.

The power of partnership.

UnitedHealthcare and Glendale Elementary School District
Building health ownership together.

October 5, 2017
Healthplan Performance Review

7/1/2016-6/30/2017



Valley Schools



Created in 1987, Valley Schools combines school districts and governmental employers into a larger group which increases their purchasing power and allows school districts to achieve savings that would not be available to them on their own.

Valley Schools has set out to provide school districts the absolute best pricing in employee benefits insurance coverages, to better support their financial freedom and wellbeing.

www.myvalleyschools.org

Valley Schools Employee Benefits Group Account Management Team

Tom Elliott, Executive Director Member Services

Sheri Gilbert, Senior Account Executive

Christy Todd, Senior Account Executive

Darlene deVeuve, Account Manager

Andrea Mannino, Account Manager

Kendall Taylor, Wellness Coordinator

Silke Brannen, Administrative Assistant to Tom Elliott

Phone: (623) 594-4370

Fax: (623) 594-4375

Let's get started...inspiring healthier members



- Introductions and updates
- Today's objectives
 - Financial and clinical cost drivers and trends
- Partner and take action

UnitedHealthcare Team

Jamison Davis, Strategic Client Executive
Kym Kierman, Regional Director of Health Analytics
John McGraw, Optum Rx Account Executive

Data Parameters

Current: 7/16 – 6/17; paid thru 8/17

Prior: 7/15 – 6/16; paid thru 8/16

Norm: K-12 Public Schools Nationwide

Claims experience is 97.9% complete

Catastrophic case threshold: \$50,000

Overview of the Healthcare Landscape

Financial Insights

- Health care cost per U.S. employee now \$12,000 / year
- 82% increase in total health care costs in last 10 years
- 4% projected cost trend in 2016, still lowest in years but remains higher than inflation
- Inflationary pressures driven by outpatient facilities, some hospitals, drug market
- Health Reform seems to have reached an impasse – at least for now.

Population Health

- Leading non-catastrophic cost drivers continue to be Cancer, Musculoskeletal, Circulatory and Digestive
- Diabetes still America's fastest growing epidemic
 - 86% of employers say health & productivity is a top priority for their organization
 - Only 33% of employers say they have the necessary metrics to invest in health and wellness programs

Impact of Solutions

- 67% of companies plan to use value-based plan designs in next 5 years
- Employers are taking aggressive action on pharmacy cost controls
- Employers are shifting away from wellness toward broader "well-being" strategies
- 78% of employers say their top obstacle is lack of employee engagement

Consumer Activation

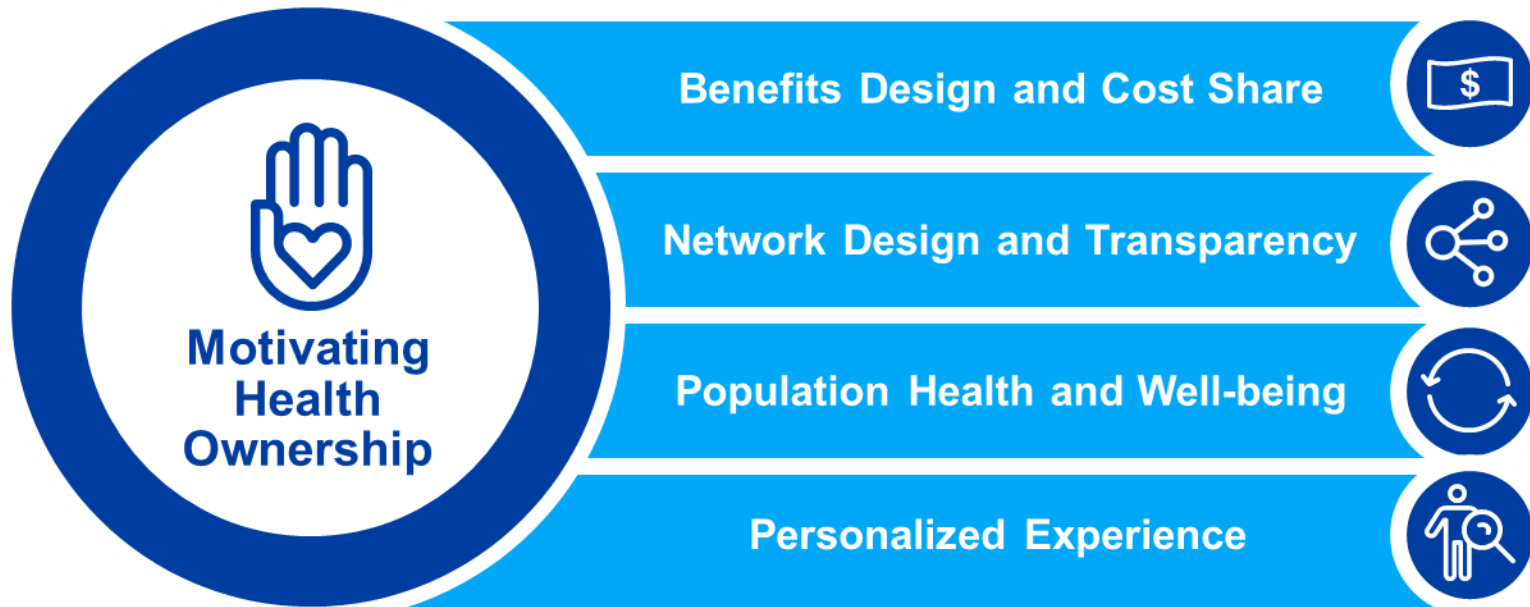
- 43% of UHC national account plan members are now enrolled in a CDHP which is up 4% from 2015
- 50% of consumers say a telemedicine option is important, but only 7% use it
- 71% of employers provide transparency tools for better consumer decision-making
- Employers are leveraging technology to promote well-being (esp. apps, wearables and gamification)



Aligning your health benefits strategy with your objectives and culture.

The power of partnership.

It's all about helping people achieve better health by making more informed health care decisions, which over time, can lead to lower cost and better business performance.



Working together to help build health ownership

● Glendale ESD ■ Valley Schools □ Public K-12

	Initiation	Awareness	Accountability	Ownership
Benefits Design	CDHP <20% PPO or POS	CDHP 20%-50% More HSA	CDHP 50%+ Mainly HSA	CDHP 75%+ Mainly HSA
Cost Share (Actuarial Value)	>=90% Value (Platinum) No rewards integration	80%-89% Value (Gold) Limited rewards	70%-79% Value (Silver) Rewards of ~5% value	<70% Value (Bronze) Rewards of ~5%+ value
Network Design	Broad network Limited OON Cost Share Virtual Visits	High OON Cost Share Value based models	Tiering Capabilities / Narrow Network Models / Micro Network Designs (ACOs, PCMHs) Onsite Clinics	
Quality and Transparency	Basic myuhc.com@ Messaging	Targeted Messaging Cost Transparency	Tiering (Premium, POS) COE incentives	High Tiering Options COE coverage mandates
Clinical Resources (Medical, Rx, Behavior)	Case Management	Personal Health Support Disease Management Medical Necessity	Population Management Needs based model Ancillary integration	Holistic well-being Companion design around life events
Rewards, Wellbeing	Limited to none HA Rewards <\$200 Challenges / Health Site	Activity based \$300 - \$1,000 Biometrics	Outcomes based >50% Engagement Well-being expansion	Productivity and business performance and connection
The Experience	Plan Basics Low awareness of resources myuhc.com@ <30%	Consumerism 101 Build awareness of decisions and impact	Emerging health culture Framing of health care decisions and impact	Strong health culture Adaptive / Concierge Model supporting life stage events

Healthplan Key Performance Indicators

Demographics	1,437 Members	1.213 Demographic Factor	1.695 Retrospective Risk Score	33.1% Engaged %	
	1,425 in the prior period • 0.8% from prior	1.221 in the prior period • -0.7% from prior • 2.2% from norm	1.681 in the prior period • 0.8% from prior • 4.8% from norm	24.5% in the prior period • 8.6 pts from prior • -1.4 pts from norm	
	Financial	\$6.32M Paid	\$4,522 Paid per Claimant	\$366.38 Paid PMPM	\$187.65 Paid PMPM (CC)
		\$4.40M in the prior period • 43.8% from prior	\$3,147 in the prior period • 43.7% from prior • 9.4% from norm	\$256.96 in the prior period • 42.6% from prior • 8.8% from norm	\$87.72 in the prior period • 113.9% from prior • 50.9% from norm
Utilization	153.1 ER Visits per 1000	57.1 Admissions per 1000	47.0% Premium Provider Utilization	145.4 Surgeries per 1000	
	170.5 in the prior period • -10.2% from prior • -20.3% from norm	37.9 in the prior period • 50.7% from prior • 10.0% from norm	46.4% in the prior period • 0.6 pts from prior • 4.5 pts from norm	112.3 in the prior period • 29.5% from prior • -8.8% from norm	

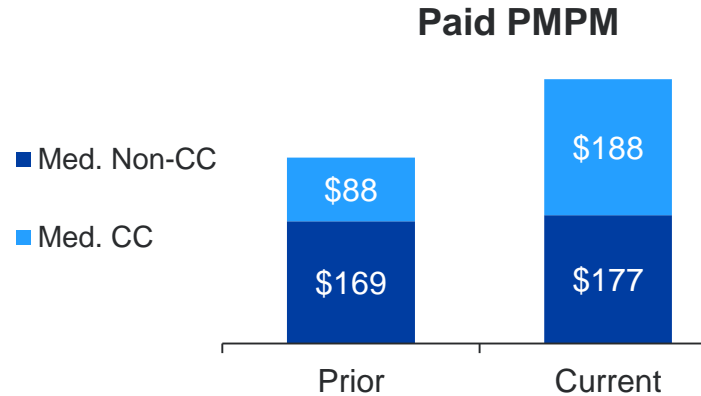
Financial Insights

Trend Influencers

Paid PMPM trend at **42.6%**

Non CC trend at **5%**

CC trend at **113.9%**



Influencers of Trend	
Demographic Risk	<ul style="list-style-type: none"> Demographic risk decreased 0.7% Retrospective risk score increased 0.8%
Catastrophic Cases	<ul style="list-style-type: none"> 85% Increase in prevalence and 10.5% increase severity from the prior period Catastrophic content increased from 34% of total spend to 51%
Member Utilization	<ul style="list-style-type: none"> 97.3% of members utilized benefits, down just slightly ER utilization declined 10%
Non-Catastrophic Case Mix	<ul style="list-style-type: none"> Non catastrophic PMPM increased just 5%
Utilization Mix	<ul style="list-style-type: none"> 29.5% increase in outpatient surgeries/procedures 50.7% increase in inpatient admissions, Inpatient days per 1000 increased 84.9%
Network Performance	<ul style="list-style-type: none"> 6.3% decrease in network utilization, due in part to high cost OON back and joint spend 61.2% discount rate saved the plan >\$8.6M

Net PMPM is 8.8% Above Norm

Custom Peer Group – Public Schools K-12

111 groups
369K members

Net PMPM is 11.6%
above the AZ market
benchmark

Plan Design and Cost Sharing

- Net paid PMPM is \$366.38, **8.8% above** norm
- Plan Cost Share (net) is 80.2%, **3.4 pts below** norm
- Network utilization is 87.1%, **9.7 pts** below norm

Demographics

- Employee average age is 41.5, **9.6% below** norm
- Member average age is 36.1, **1.7% above** norm
- Average family size is 1.33, **30.7% below** norm

Population Health and Productivity

- Non-catastrophic spend is **16% below** norm
- Catastrophic spend is **50.9% above** norm)
- Member activation is **2 pts below** norm

Comparing Populations

Traditional Med

- 65% of membership
- \$515 paid PMPM
- 100% Benefit Utilization
- 180 ER visits per 1000
- 71 admissions per 1000
- 188 outpatient surgeries per 1000
- 83.9% net plan cost share
- 85.5% Network utilization (all eligible charges)
- 70.1% Network utilization (outpatient procedures)
- All catastrophic cases were on the traditional medical plan

HSA

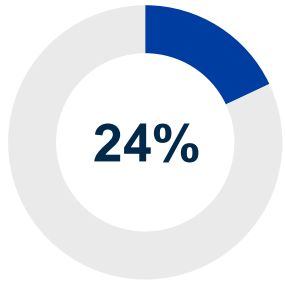
- 35% of membership
- \$100 paid PMPM
- 92% Benefit Utilization
- 106 ER visits per 1000
- 32 admissions per 1000
- 58 outpatient surgeries per 1000
- 56.7% plan net cost share
- 95.7% Network utilization (all eligible charges)
- 93.1% Network utilization (outpatient procedures)

Population Health

Top 5 Clinical Drivers

The power of partnership.

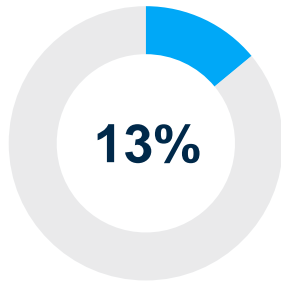
64% of spend driven by top 5 chapters



Musculoskeletal

\$89 PMPM
(253% increase, 67% catastrophic)

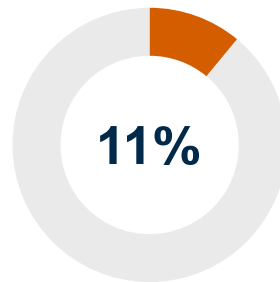
Back Pain and Osteoarthritis account for 80% of spend, driven by surgeries and injections, many out of network



Neoplasms

\$49 PMPM
(14% decrease, 81% catastrophic)

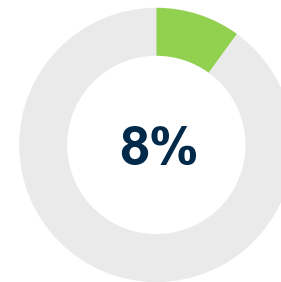
Breast cancer leads spend, but is 57% lower than the prior year



Circulatory

\$41 PMPM
(73% increase, 68% catastrophic)

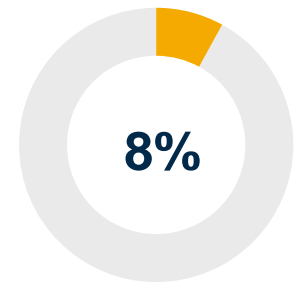
A relatively small number of claimants drive spend in this chapter led by CVD and heart attack



Pregnancy and Childbirth

\$31 PMPM
(13% increase, 0% catastrophic)

Pregnancy prevalence is 65% higher than in the norm population



Other Conditions

\$31 PMPM
(6% decrease, 61% catastrophic)

Screening costs drive this chapter

Adult Condition Prevalence

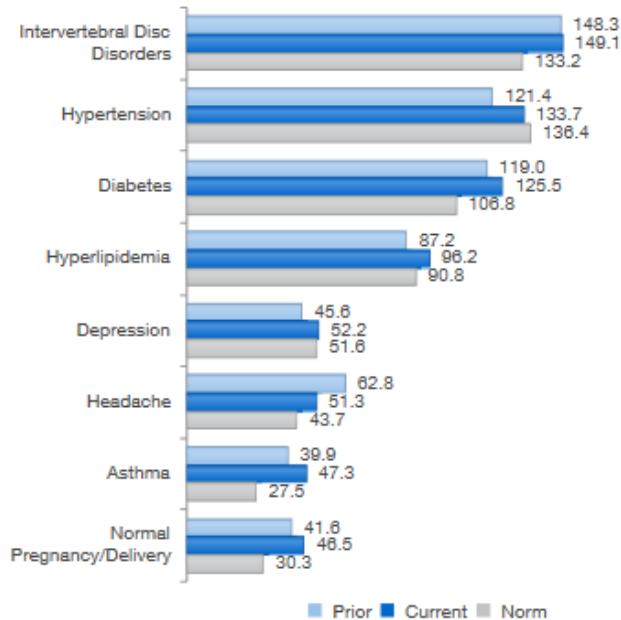
Age 18+ (85.4% of the population)

The power of partnership.

Scheduling an annual exam, medication adherence, and talking with your physician provide the most effective means to manage conditions

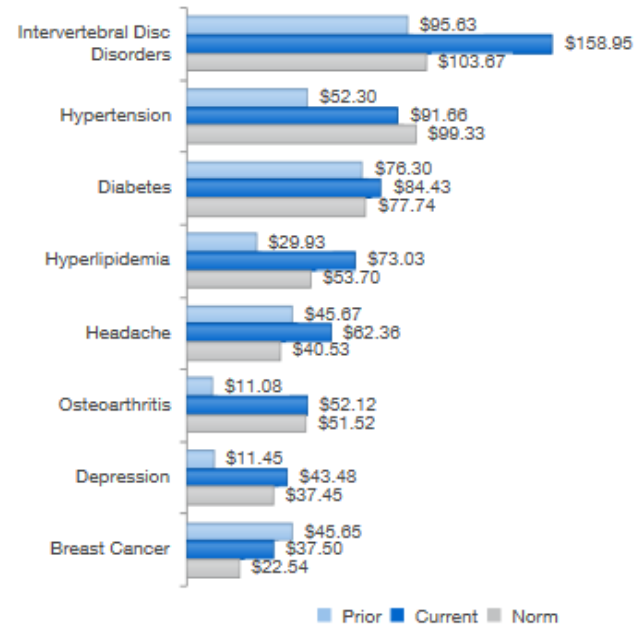
Claimants per 1000

by Common Condition



Paid PMPM

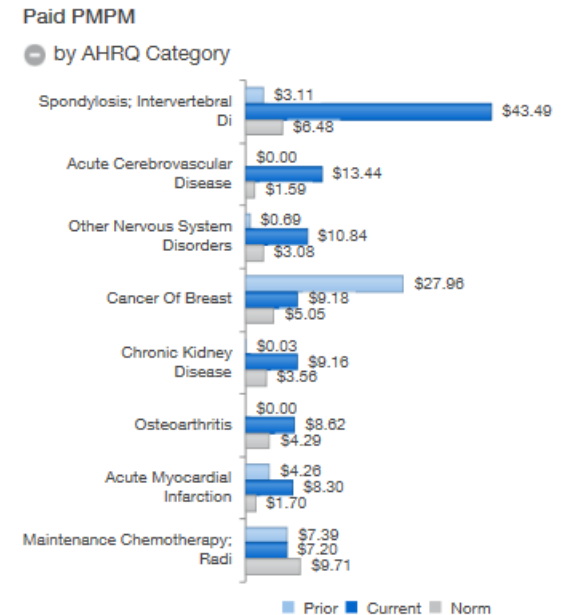
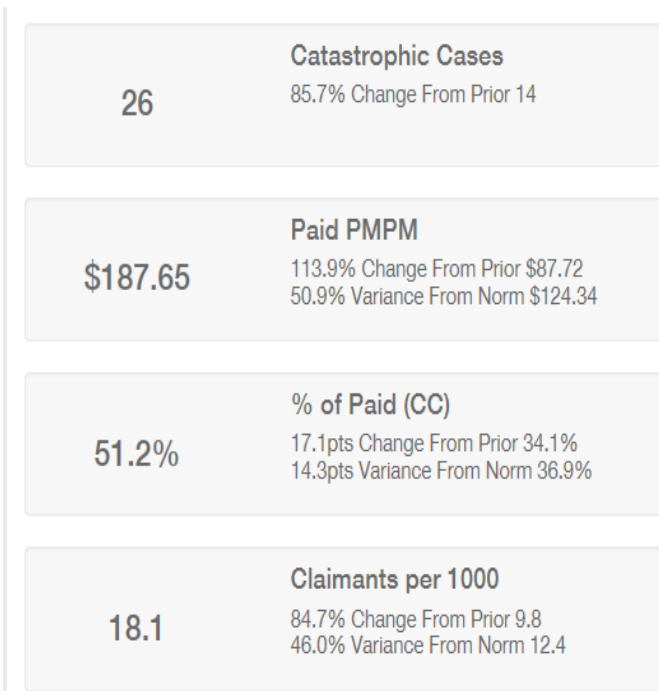
by Common Condition



Catastrophic Cases

- 100% of catastrophic cases were touched by clinical management, 61% became actively engaged with a nurse accounting for 64% of spend
- 10.5% increase in average severity from \$119K to \$131K

23% of catastrophic spend was due to IVDD (back pain) related claims



Catastrophic Cases ≥ \$50K

no claims incurred up to \$10,000 \$10,000 - \$50,000 \$50,000 - \$100,000 \$100,000 +

Medical Payments by Month Incurred

Case	Top Diagnosis Category	Medical Paid	Rx Paid	Previous* Medical Paid	Relationship	Length of Enrollment	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	
1	Spondylosis; Intervertebral Di	\$340,508	\$3,956	\$3,987	Subscriber	2+ years													
2	Osteoarthritis	\$240,311	\$1,107	\$0	Subscriber	< 1 year													
3	Spondylosis; Intervertebral Di	\$220,122	\$0	\$300	Subscriber	2+ years													
4	Acute Cerebrovascular Disease	\$209,498	\$1,778	\$914	Subscriber	2+ years													
5	Cancer Of Breast	\$189,223	\$112,218	\$142,601+	Subscriber	2+ years													
6	Other Fractures	\$166,626	\$3,222	\$1,070	Subscriber	2+ years													
7	Acute Myocardial Infarction	\$161,643	\$949	\$440	Spouse	2+ years													
8	Chronic Kidney Disease	\$139,336	\$0	\$74,615+	Subscriber	2+ years													
9	Spondylosis; Intervertebral Di	\$138,971	\$1,213	\$9,139	Subscriber	2+ years													
10	Systemic Lupus Erythematosus A	\$125,693	\$727	\$22,293	Dependent/Other	2+ years													

Top Diagnoses by Net Paid

Diagnosis Description	Paid
Spondyls W/O Myelo-/Radiculop Lumb (M47816-10)	\$213,024
Radiculopathy Cervical Region (M5412-10)	\$178,428
End Stage Renal Disease (N186-10)	\$156,091
Nontraum Sa Hemorr Uns Intracrn Art (I607-10)	\$138,211
St Elevation Mi Cor Art Inf Wall (I2119-10)	\$136,183

Top Providers by Net Paid

Provider Name	Participation Status	Paid
Unity Healthcare LLC	Non-Participating Provider	\$509,215
St Josephs Hsp & Med Ctr	Participating Provider	\$400,788
Scottsdale Liberty Hospital	Non-Participating Provider	\$236,501
Banner Thunderbird Medical Center	Participating Provider	\$226,654
Estrella Mtn Dialysis LLC	Non-Participating Provider	\$134,512

Actionable Opportunities

Insights

Opportunity #1 Plan Design

- Increase CDHP membership

Opportunity #2 Network

- 87.1% Network utilization, Down 6.3 pts due in large part to OON back pain spend
- Increased OON surgery spend

Opportunity #3 Population Health

- Increasing prevalence of members with diabetes
- MSK spend increased, in large part due to high cost surgeries, including OON spend
- Opportunity to improve clinical program engagement
- Opportunity to improve wellness screening rates, including mammography

Back and Joint

- Spinal fusion was in network
- All joint surgeries were performed at in network facilities
- **86% of injection spend was out of network**

Joint Surgeries

Procedure Category	Claimants		Net Paid PMPM		
	Prior	Current	Prior	Current	Change
Hip Replacement	1	2	\$1.44	\$3.34 ▲	131.7%
Arthroplasty Knee	0	3	\$0.00	\$3.06	0.0%

- Encourage conservative care with the use of Premium providers and education
- Spine and Joint COE
- Consider EPO to address OON costs
- Education re: physical activity and ergonomics

Back Surgeries

Procedure Category	Claimants		Net Paid PMPM			Percent of Net Paid	
	Prior	Current	Prior	Current	Change	Prior	Current
Injection Into Spinal Canal	9	13	\$0.42	\$17.18 ▲	3988.5%	3.2%	32.4%
Spinal Fusion	1	1	\$2.17	\$2.71 ▲	24.7%	16.5%	5.1%

Members with Diabetes

- It is estimated that 35 adults will convert to diabetes in the next year, potentially adding approximately \$262K in related costs
- 65% of members with diabetes had at least 2 HbA1c exams, 81% had a measure <9 (compliance)

<p>305 Members</p> <p>283 in the prior period • 7.8% from prior</p>	<p>1.754 Demographic Factor</p> <p>1.796 in the prior period • -2.3% from prior • -6.5% from norm</p>	<p>71.4% Plan Cost Share (Net)</p> <p>68.7% in the prior period • 2.7 pts from prior • 4.7 pts from norm</p>	<p>3.982 Retrospective Risk Score</p> <p>4.256 in the prior period • -6.4% from prior • -7.7% from norm</p>
<p>\$811.31 Paid PMPM</p> <p>\$794.26 in the prior period • 2.1% from prior • 6.6% from norm</p>	<p>\$1,136 Covered PMPM</p> <p>\$1,156 in the prior period • -1.7% from prior • -0.5% from norm</p>	<p>580.3 Days per 1000</p> <p>823.3 in the prior period • -29.5% from prior • -33.1% from norm</p>	<p>229.5 ER Visits per 1000</p> <p>335.7 in the prior period • -31.6% from prior • -25.2% from norm</p>
<p>\$275.67 Pharmacy Paid PMPM</p> <p>\$316.19 in the prior period • -12.8% from prior • -9.0% from norm</p>	<p>\$429.70 Paid PMPM (CC)</p> <p>\$386.34 in the prior period • 11.2% from prior • 17.0% from norm</p>	<p>43.4% Premium Provider Utilization</p> <p>41.3% in the prior period • 2.1 pts from prior • 3.3 pts from norm</p>	<p>21.8% Nurse Engagement</p> <p>16.3% in the prior period • 5.5 pts from prior • 4.5 pts from norm</p>

Member Engagement

Member Wellness and Clinical Engagement

21% of members qualified for care management outreach*

- 45% of these members were unable to be reached or opted out (88% UTR, 12 OO)
- 54% were touched and 62% of those members became actively engaged
- This is 7% of the total population and accounts for 46.4% of spend
- **77% of the continuously enrolled 40+ women had a mammogram: Healthy People 2020 compliance target is 81%**

Identified Gaps in Care

- 34% of messages were for diabetes, 24% for preventive care, 11% for hypertension
- 44% of gaps closed


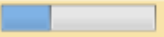


	Prior		Current	
	Target Individuals	Target Activity	Target Individuals	Target Activity
Well Baby Visits	46	76.1%	43	72.1%
Well Child Visits	228	49.1%	237	46.8%
Well Adult Visits	1,396	40.0%	1,382	38.7%
Total Adult Females (all ages)	1,045	46.4%	1,015	44.9%
Total Adult Males (all ages)	351	20.8%	367	21.5%
Total Wellness Visits	1,648	41.9%	1,650	40.8%

Measure	Prior	Current	Change
Members Messaged	254	331	30.3%
Gaps per Member	2.8	3.5	25.0%
% of Members Messaged	17.8%	23.0%	5.2 pts
Gaps Messaged	700	1,162	66.0%
Gaps Closed	399	511	28.1%
Providers Messaged	225	283	25.8%
Provider Messages	725	916	26.3%

* Excluding mailings

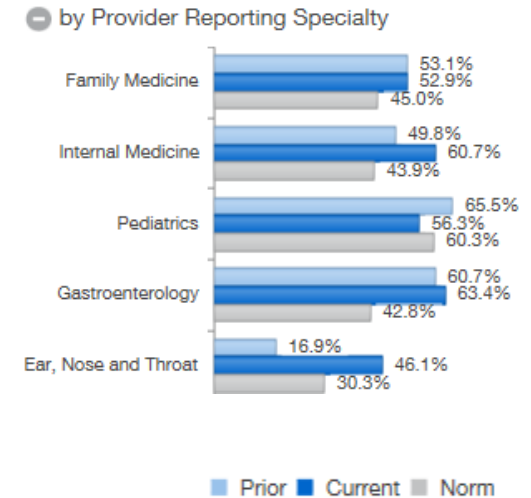
Premium Care Provider Utilization

Highly engaged members saw lower costs and lower utilization than members with low Tier 1 engagement

	LOW	HIGH
% of Members	 42%	 32%
% of Paid	 68%	 29%
Members	592	448
Average Age (Member)	37.5	36.9
Activation	64.9%	72.4%
Paid PMPM	\$294.24	\$166.20
ER Visits per 1000	199.3	149.6

Premium care provider utilization is 47%, 0.6pts higher than the prior period and 4.5 pts above the norm

Premium Provider Utilization



Low premium provider utilization = Members with less than 75% of all eligible charges for Tier 1 providers

High premium provider utilization = Members with 75% or more of all eligible charges for Tier 1 providers

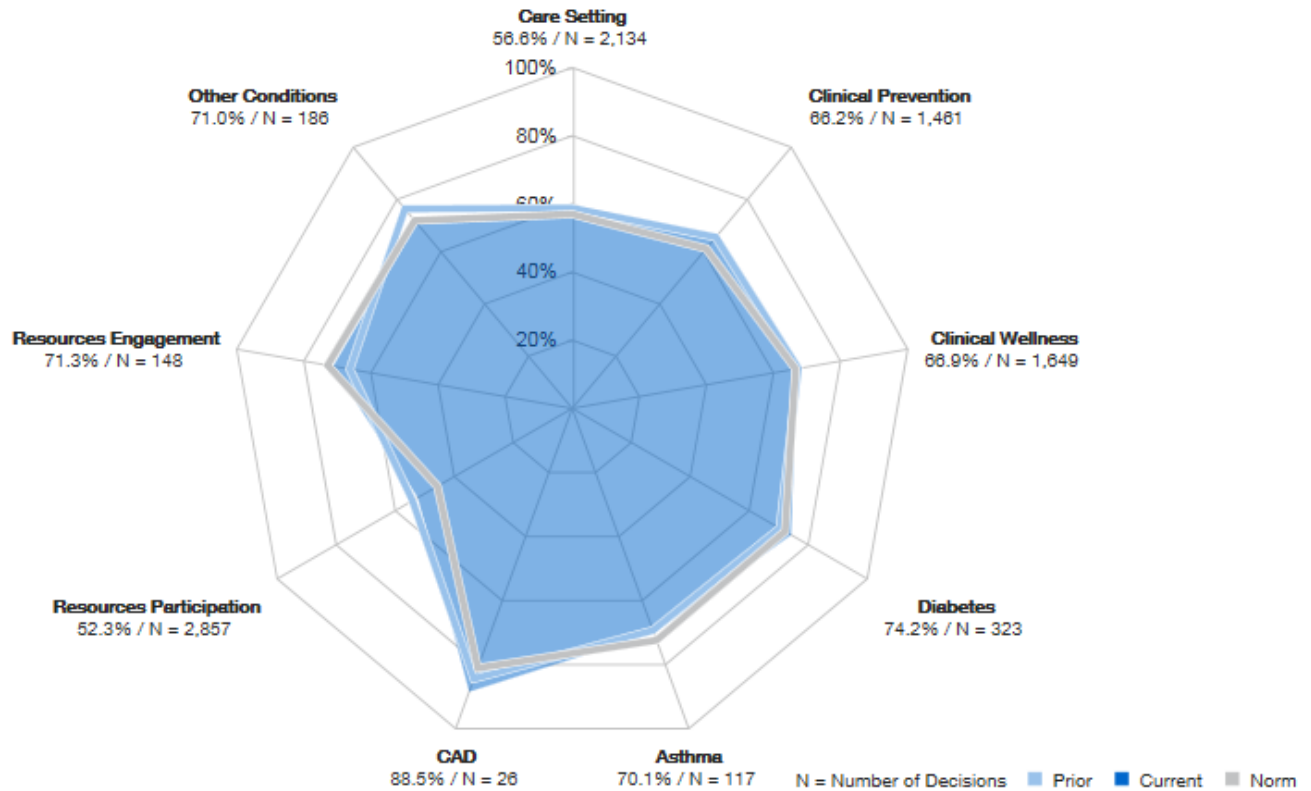
*Represents Continuously Enrolled members, excludes claimants catastrophic cases

Consumer Activation Index

Decision Making Performance
Medical Affordability & Health Norms

Activation : 64.5%

Norm is 62.5%



Pharmacy Plan Review

Better cost control with flexible strategies that incent members to take ownership.



		POTENTIAL SAVINGS	Initiation → Awareness → Accountability → Ownership			
Cost Control Strategies	Prescription Drug List	0 – 4% ¹	Open (all generics on tier 1)		Incented tier selected by overall value	
	Plan Design	Varies	Non-consumer owned copay		Consumer Owned Copay	
	Exclusions	12 – 16% ²	Limited	Select		Strategic
	Clinical Programs	0 – 10% ³	No programs	N + ST	N + QL + ST	N + QL + ST + Med Nec
	Retail Networks	3 – 5% ⁴	Broad			Narrow
	Home Delivery	1 – 5.5% ⁵	Voluntary	Incented		Optimal
	Specialty Pharmacy	Varies	No specialty network	Specialty network with grace fills		Specialty network without grace fills

1. Estimated impact of the tiering differences (e.g. generics in Tier 1) between the Advantage and Traditional PDLs.; 2. Estimated savings using the Advantage PDL with the majority of exclusions removed; 3. Varies by client programs in place; 4. Savings are a percentage off client's current total retail pharmacy spend. The provided savings is estimated based off of the Broad Network rates. Actual savings will vary by the client's utilization, drug mix and current network configuration; 5. Compared to retail maintenance prescription fills. Results may vary.

Executive Summary

Financial

Total Plan Paid Pharmacy spend:

- Up 11.9% at \$1,461,530 vs \$1,306,200 in 2016

PMPM Trends:

- Total Plan Paid: 10.9%
 - Non-Specialty: - 0.7%
 - Specialty: 35.4%

Plan Paid PMPM:

- Total Plan Paid \$84.70
 - Non-Specialty: \$51.44
 - Specialty: \$33.26

Driving Factors

Specialty Trend Drivers:

- Hepatitis: up \$5.62 PMPM; 1 utilizers; 1 new; ~\$96k
- Inflammatory Conditions: up \$5.08 PMPM; 13 utilizers; ~\$236k
- Oncology: \$6.91 PMPM; 16 utilizers; 6 fewer; ~\$119k

Non-Specialty Trend Drivers:

- Diabetes: \$11.85 PMPM; 104 utilizers; 17 new; ~\$204k
- Asthma: \$4.15 PMPM; 210 utilizers; ~\$210k

Generic Dispensing Rate (GDR)

- Increase of +0.5 pts vs 2016, equating to a plan savings of \$34,514

Opportunities

Consider clinical program adoption:

- Mail Service Member Select: \$21k potential savings
- Generics Preferred: \$15k potential savings
- Mandatory Generics: \$23k potential savings

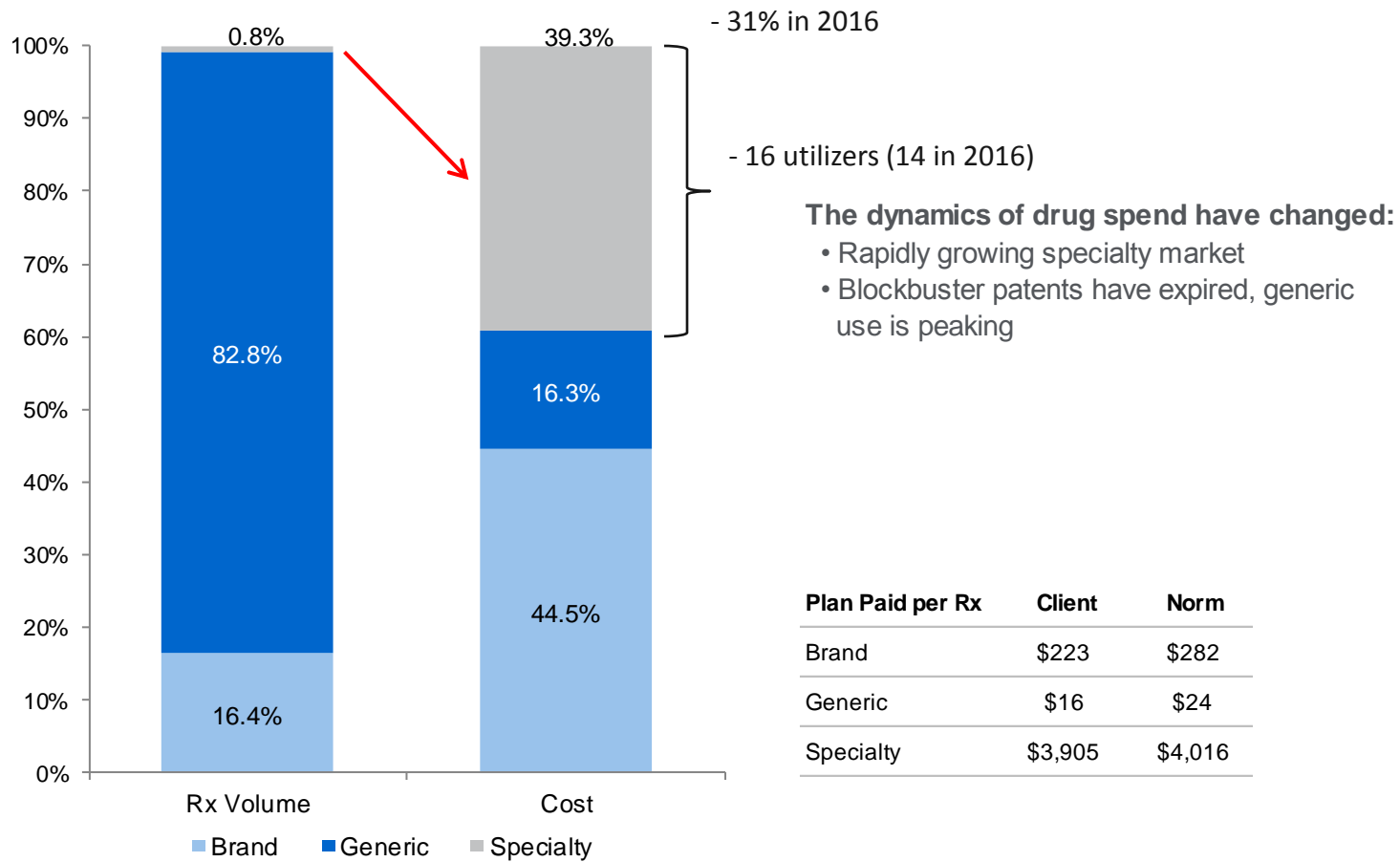
Plan Performance Overview

	Gross Cost	- ECS	= Plan Paid	= Specialty	+ Non-Specialty
2017	\$99.01	\$14.31	\$84.70	\$33.26	\$51.44
2016	\$91.20	\$14.83	\$76.37	\$24.56	\$51.81
Trend	8.6%	-3.5%	10.9%	35.4%	-0.7%

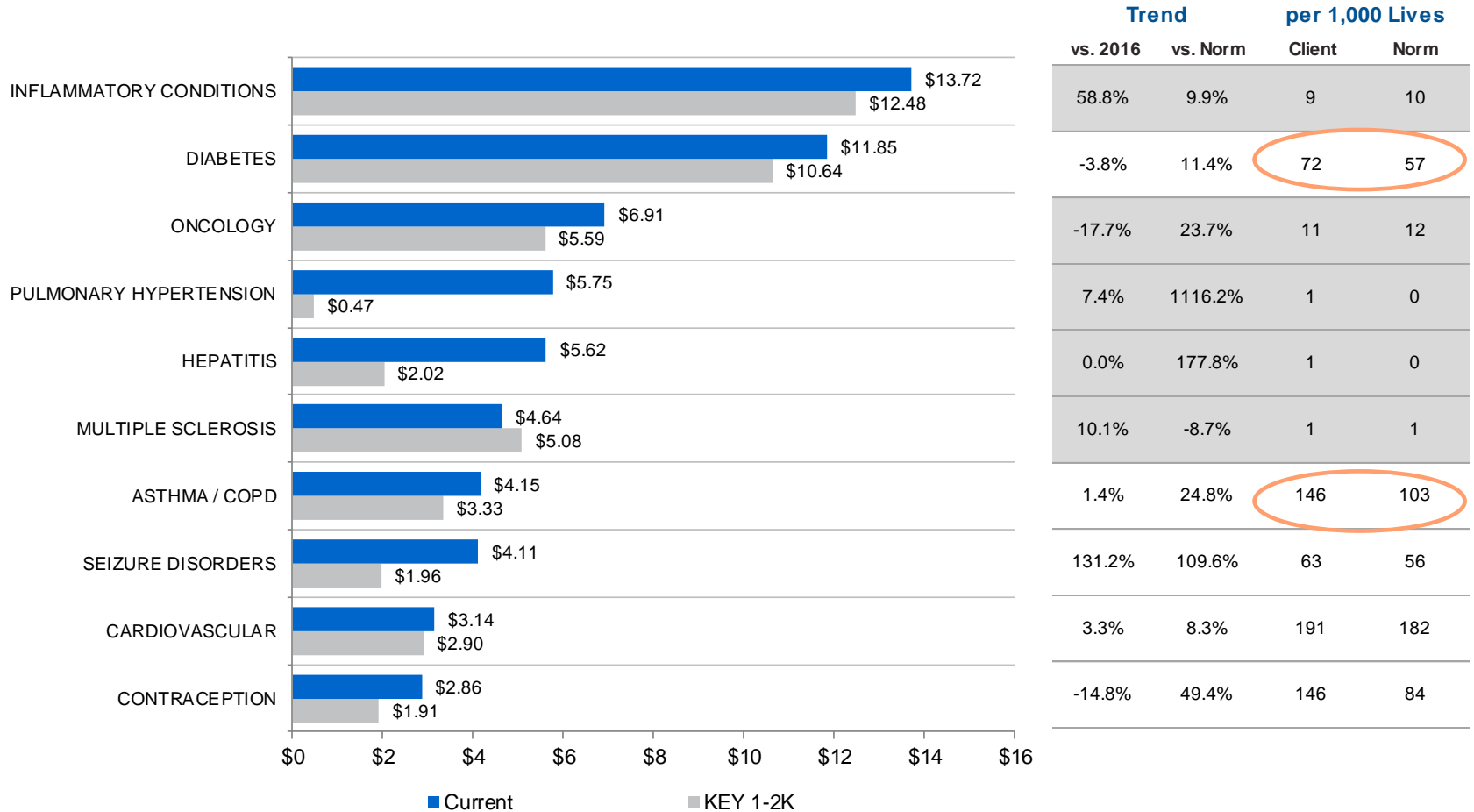
Cost & Utilization	2016	2017	Change	Norm	BoB
Plan Paid PMPM	\$76.37	\$84.70	10.9%	\$87.70	\$79.35
<i>Non-Specialty PMPM</i>	\$51.81	\$51.44	-0.7%	\$52.68	\$48.35
<i>Specialty PMPM</i>	\$24.56	\$33.26	35.4%	\$35.02	\$31.01
Plan Paid per Rx	\$72.55	\$82.44	13.6%	\$104.72	\$104.64
Tier 1 %	80.3%	79.4%	-0.9	81.4%	81.9%
Tier 2 %	11.5%	12.8%	1.2	10.4%	9.6%
Tier 3 %	8.1%	7.8%	-0.3	8.1%	8.3%
Single-Source Brand (SSB)	12.5%	12.2%	-0.3	12.4%	12.6%
Generic Dispense Rate (GDR)	82.6%	83.1%	0.5	84.0%	84.0%

Drug Cost vs. Utilization

Specialty represents 0.8% of Utilizing Members and 39.3% of Plan Paid



Top 10 Disease States by Plan Paid PMPM



Specialty

per 1,000 -- Refers to the number of utilizers per 1,000 members

Top-10 Disease States Represent 74.1% of Total Plan Paid

Top 20 Drugs by Plan Paid PMPM

Rank 2017	Rank 2016	Rank Norm	Drug Name	Disease State	Plan Paid	Plan Paid PMPM	PMPM Trend	%Total Trend	Utilizers	Utilizer Change	Rx Count	Rx Cnt Change	Plan Paid per Rx
1	2	35	IBRANCE	ONCOLOGY	\$111,146	\$6.44	73.0%	32.6%	1	0	10	4	\$11,115
2	7	233	OPSUMIT	PULMONARY HYPERTENSION	\$99,295	\$5.75	149.7%	41.4%	1	0	12	7	\$8,275
3		6	HARVONI	HEPATITIS	\$96,921	\$5.62		67.4%	1	1	3	3	\$32,307
4	5	1	HUMIRA PEN	INFLAMMATORY CONDITIONS	\$96,004	\$5.56	100.0%	33.4%	4	3	22	9	\$4,364
5	1	138	REBIF	MULTIPLE SCLEROSIS	\$80,012	\$4.64	10.1%	5.1%	1	0	12	0	\$6,668
6	8	27	LIALDA	INFLAMMATORY CONDITIONS	\$61,733	\$3.58	68.6%	17.5%	7	1	69	17	\$895
7	11	16	HUMIRA	INFLAMMATORY CONDITIONS	\$47,649	\$2.76	81.7%	14.9%	1	0	11	4	\$4,332
8	9	7	HUMALOG	DIABETES	\$30,636	\$1.78	-2.7%	-0.6%	5	-1	38	-13	\$806
9	10	3	STELARA	INFLAMMATORY CONDITIONS	\$29,440	\$1.71	10.3%	1.9%	1	0	3	0	\$9,813
10	15	10	HUMALOG KWIKPEN	DIABETES	\$23,089	\$1.34	26.3%	3.3%	13	5	44	9	\$525
11		291	ONFI	SEIZURE DISORDERS	\$21,844	\$1.27		15.2%	1	1	17	17	\$1,285
12	6	18	LANTUS SOLOSTAR	DIABETES	\$20,454	\$1.19	-48.9%	-13.6%	9	0	41	-8	\$499
13	39	9	VICTOZA	DIABETES	\$17,703	\$1.03	118.7%	6.7%	4	1	28	12	\$632
14	27	34	LYRICA	SEIZURE DISORDERS	\$16,240	\$0.94	40.5%	3.3%	5	0	16	-3	\$1,015
15	13	77	LANTUS	DIABETES	\$15,373	\$0.89	-28.6%	-4.3%	6	-2	47	-21	\$327
16	16	12	ADVAIR DISKUS	ASTHMA/ COPD	\$15,242	\$0.88	-14.3%	-1.8%	10	-5	38	-16	\$401
17	21	15	ADDERALL XR	ADHD	\$13,595	\$0.79	3.8%	0.3%	8	-1	71	4	\$191
18	37	141	ORACEA	MISC SKIN CONDITION	\$12,980	\$0.75	49.7%	3.0%	2	-1	21	6	\$618
19	41	19	LEVEMIR FLEXTOUCH	DIABETES	\$12,423	\$0.72	75.0%	3.7%	4	0	32	14	\$388
20	12	20	CRESTOR	CHOLESTEROL LOWERING AGENTS	\$12,175	\$0.71	-53.3%	-9.7%	14	-2	46	-67	\$265

TOTAL \$833,953

Top-20 Drugs Represent 57.1% of Total Plan Paid

Specialty

Management Program Annual Savings/ Opportunities

Pharmacy Programs	Description	Members	Current State: Annual Savings	Recommendations: Potential Savings
Mail Service Member	Enrolls members taking maintenance medications to the mail order pharmacy with the opportunity to dis-enroll at any time.	56%		\$21,246
Generics Preferred	Member pays the difference plus co-pay if requesting brand, when physician allows for substitution	44		\$15,108
Mandatory Generics	Any time physician or member chooses the brand over generic, the member will pay difference plus co-pay	77		\$23,969
Advantage PDL	Highest value drugs placed on the lowest possible tier = total healthcare value.	369	\$65,769	
Exclusions at Launch	Excluding medications upon market release, causing minimal member disruption.			
Medical Necessity	Evaluates the clinical appropriateness of a medication regarding condition and severity being treated.	19	\$36,236	
Notification	Physician authorization required to promote better member decisions.	56	\$11,546	
Step Therapy	Requiring members to try a more cost-effective medication first. Includes classes such as MS & Seizure medications.	25	\$7,308	
Quantity per Duration	Supply Limit; limiting waste by determining the max amount of a drug over a specified time-period.	37	\$3,168	
Quantity Level Limit	Supply Limit; limiting waste by determining the max amount of a drug per copay.	29	\$486	
Specialty Pharmacy	We focus on the members' total condition, not just their drug management.	15	\$29,496	
Strategic Exclusions	Remove unnecessary costs and preserve affordable choice.	60	\$47,694	
TOTAL			\$201,702	

PMPM Savings: \$11.69

Mail Service Member SelectSM

Members are incented to move medication to mail but can choose to **disenroll** from the program.

Members have a Choice in their medication delivery

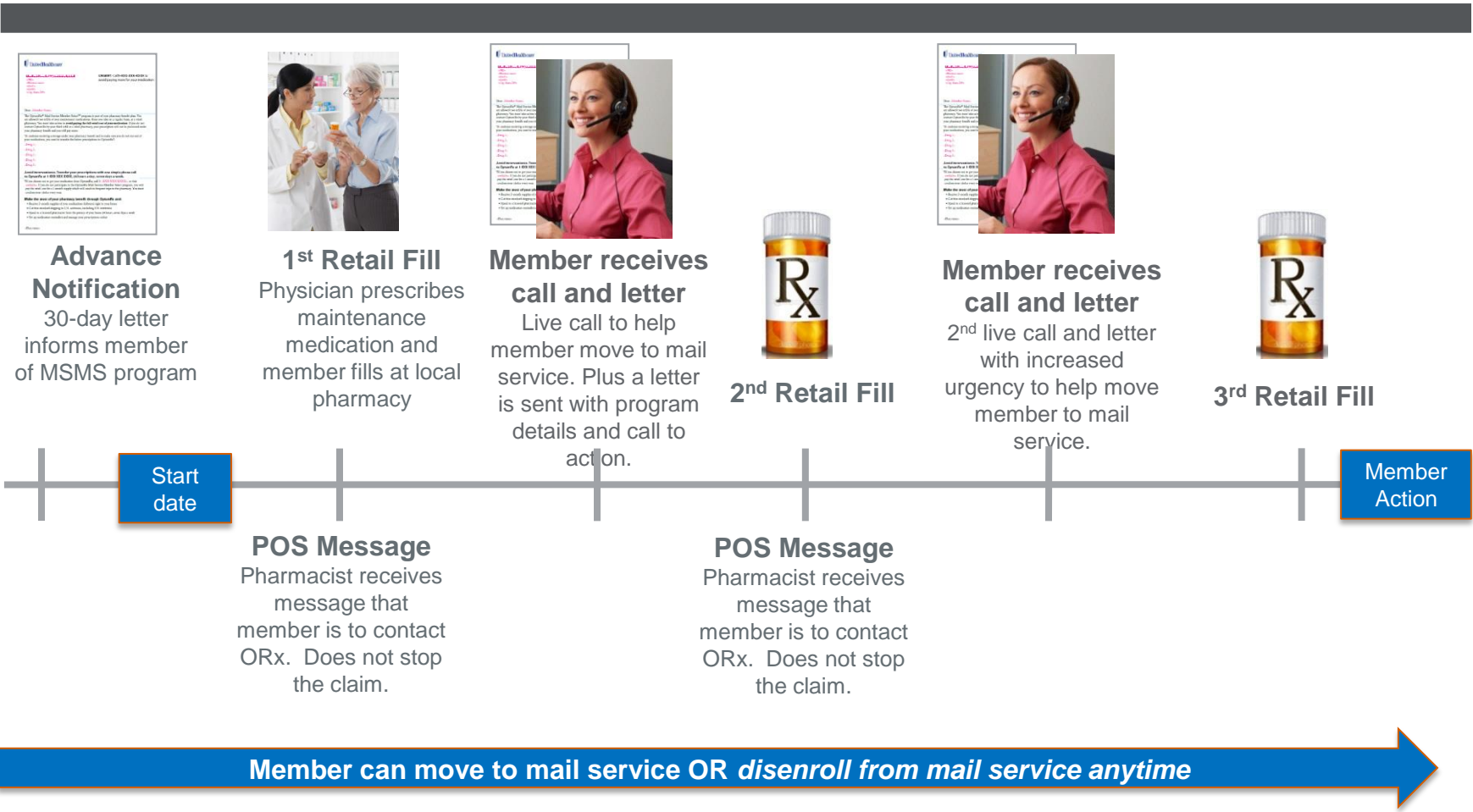
Automatically drives members taking maintenance medications to mail service with the opportunity to disenroll.

- The member benefit helps members better manage the medication they take on a regular basis and may save them time and money.
- After two fills at a participating retail pharmacy, members will simply need to choose to either fill through mail order or may opt-out and continue to fill through their retail pharmacy.
- Members will receive two communications after each fill. Pharmacy staff will also receive Point-of-Sale message asking members to contact the mail service pharmacy.
- To disenroll from the program at anytime, members can call the number on the back of their ID card or visit their pharmacy benefit website. The prescription will continue to be filled at retail for their normal copay or cost share amount.

\$21,246

Potential client savings

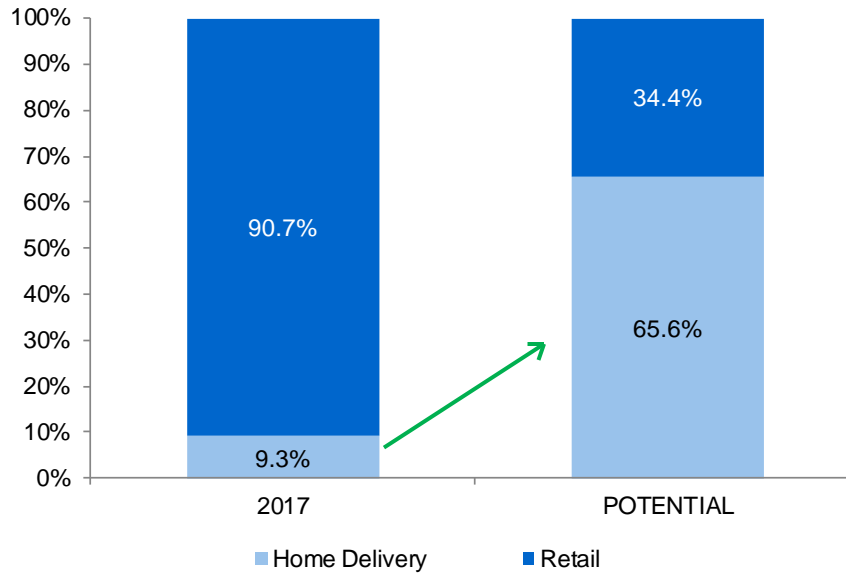
MSMS Communication Experience



Home Delivery Utilization

Current Period vs. Potential

The power of partnership.



In 2016

- 77.4% of all utilizers have at least one MSMS drug
- 10,647 POTENTIAL mail scripts filled at retail

Mail Drug List Spend Breakdown

	Mail	Retail	Difference
Plan Paid (000)	\$84.85	\$550.21	-\$465.36
per 30 DS	\$57.87	\$51.00	\$6.86
ECS (000)	\$17.21	\$131.71	-\$114.50
per 30 DS	\$11.74	\$12.21	-\$0.47
per 30 DS PMPY	1.0	7.5	-6.5
Adherence	80.9%	70.2%	10.6 pts

Estimated Savings for Moving MSMS Drugs to Mail

\$21,246 or \$1.23 PMPM

Savings: based on IC per Unit differential between mail & retail at the NDC level + no dispensing fees

POTENTIAL: represents the total mail-order opportunity if all maintenance drug scripts filled at retail moved to mail

Generics Preferred

Brand drugs being requested by Member

2.5% of prescriptions overridden by Member

Top-10 Multi-Source Brand Drugs Being Requested

Drug	Disease State	Utilizers	Rx Cnt	Plan Paid	ECS
CRESTOR	CHOLESTEROL LOWERING AGENTS	11	34	\$7,824	\$725
ORACEA	MISC SKIN CONDITION	2	13	\$7,317	\$650
TESTIM	MALE AND FEMALE HORMONE REPLACEMENT	1	10	\$4,942	\$250
BENICAR HCT	CARDIOVASCULAR	2	8	\$3,117	\$313
ORTHO TRI-CYCLEN	CONTRACEPTION	13	60	\$2,492	\$429
TOPAMAX	SEIZURE DISORDERS	1	2	\$1,623	\$100
AVAR LS CLEANSER	MISC SKIN CONDITION	2	3	\$1,383	\$150
ORTHO MICRONOR	CONTRACEPTION	6	23	\$1,188	\$100
ORTHO-CYCLEN	CONTRACEPTION	4	23	\$960	\$238
BENICAR	CARDIOVASCULAR	2	4	\$856	\$100
TOTAL		44	180	\$31,702	\$3,053

By Making Generics **Restricted** to Only Members

Plan Paid Savings: **\$15,108**

Member Savings: **\$166**

Savings above based on Top-10 multi-source brand drugs listed

Mandatory Generics

Brand drugs being requested by Member/Physician

4.3% of prescriptions overridden by Physician or Member

Top-10 Multi-Source Brand Drugs Being Requested

Drug	Disease State	Utilizers	Rx Cnt	Plan Paid	ECS
TOPAMAX	SEIZURE DISORDERS	2	9	\$8,722	\$600
CRESTOR	CHOLESTEROL LOWERING AGENTS	11	37	\$8,504	\$800
ORACEA	MISC SKIN CONDITION	2	13	\$7,317	\$650
TESTIM	MALE AND FEMALE HORMONE REPLACEMENT	1	10	\$4,942	\$250
ORTHO TRI-CYCLEN	CONTRACEPTION	15	79	\$3,545	\$914
BENICAR HCT	CARDIOVASCULAR	2	8	\$3,117	\$313
BENICAR	CARDIOVASCULAR	3	9	\$2,287	\$300
SYNTHROID	THYROID REPLACEMENT	33	165	\$1,795	\$5,035
ORTHO-CYCLEN	CONTRACEPTION	6	37	\$1,533	\$285
AVAR LS CLEANSER	MISC SKIN CONDITION	2	3	\$1,383	\$150
TOTAL		77	370	\$43,145	\$9,297

By Making Generics **Mandatory** for Physicians & Members

Plan Paid Savings: **\$23,969**

Member Savings: **\$4,213**

Collaborate and Take Action

Insights

Opportunity #1 Plan Design

- Consider Place of Service plan design changes
- Generics Preferred
- Mail Service Member Select (MSMS)

Opportunity #2 Network

- Education around Network Utilization or Consider EPO
- Promote MyUHC.com and transparency tools

Opportunity #3 Population Health

- Consider Spine and Joint Solution
- Promote Appropriate Care Setting Education, including Virtual Visits and Premium Providers
- Promote Real Appeal
- Promote Why is UHC Calling Campaign
- Promote NurseLine
- Promote Breast Cancer Screening (3D now covered)

Appendix

Financial Detail

Measure	Prior	Current	Change	Norm	Variance
Covered PMPM	\$346.55	\$456.57	31.7%	\$403.04	13.3%
Paid PMPM	\$256.96	\$366.38	42.6%	\$336.84	8.8%
Paid PMPM (Non-CC)	\$168.93	\$177.46	5.0%	\$211.22	-16.0%
Paid PMPM (CC)	\$87.72	\$187.65	113.9%	\$124.34	50.9%
Plan Cost Share (Net)	74.1%	80.2%	6.1 pts	83.6%	-3.4 pts
Network Utilization	93.4%	87.1%	-6.3 pts	96.8%	-9.7 pts
Premium Provider Utilization	46.4%	47.0%	0.6 pts	42.5%	4.5 pts
Pharmacy Paid PMPM	\$76.38	\$84.76	11.0%	\$82.82	2.3%
Covered	\$5.93M	\$7.88M	32.9%	na	na
Paid	\$4.40M	\$6.32M	43.8%	na	na
Retrospective Risk Score	1.681	1.695	0.8%	1.617	4.8%
Paid per Claimant	\$3,147	\$4,522	43.7%	\$4,133	9.4%
Covered per Claimant	\$4,244	\$5,635	32.8%	\$4,946	13.9%
Outpatient Facility Paid PMPM	\$98.20	\$122.67	24.9%	\$133.87	-8.4%

Demographics

Measure	Prior	Current	Change	Norm	Variance
Employees	1,093	1,083	-0.9%	na	na
Members	1,425	1,437	0.8%	na	na
Average Age (Member)	36.1	36.1	0.0%	35.5	1.7%
Average Family Size	1.30	1.33	2.3%	1.92	-30.7%
Demographic Factor	1.221	1.213	-0.7%	1.187	2.2%
Benefits Utilization	98.0%	97.3%	-0.7 pts	97.8%	-0.5 pts
% Female Employees	na	na	na	na	na
% Female Members	72.8%	71.4%	-1.4 pts	59.3%	12.1 pts
Average Age (Employee)	41.3	41.5	0.5%	45.9	-9.6%

Outpatient Utilization

There were 27 virtual visits

Measure	Prior	Current	Change	Norm	Variance
Surgeries per 1000	112.3	145.4	29.5%	159.4	-8.8%
Paid per Surgery	\$2,773	\$3,861	39.2%	\$3,795	1.7%
Surgeries Paid PMPM	\$25.93	\$46.77	80.4%	\$50.41	-7.2%
ER Visits per 1000	170.5	153.1	-10.2%	192.0	-20.3%
Paid per ER Visit	\$1,367	\$1,509	10.4%	\$1,350	11.8%
ER Paid PMPM	\$19.41	\$19.24	-0.9%	\$21.60	-10.9%
Urgent Care Visits per 1000	350.2	333.3	-4.8%	197.8	68.5%
Paid per Urgent Care Visit	\$52	\$50	-3.8%	\$87	-42.5%
Urgent Care Paid PMPM	\$1.51	\$1.38	-8.6%	\$1.44	-4.2%

Inpatient Utilization

Measure	Prior	Current	Change	Norm	Variance
Admissions per 1000	37.9	57.1	50.7%	51.9	10.0%
Days per 1000	145.3	268.6	84.9%	229.0	17.3%
Average Length of Stay	3.8	4.7	23.7%	4.4	6.8%
Readmit (30 Day All Cause)	5.6%	4.9%	-0.7 pts	11.3%	-6.4 pts
Paid per Admission	\$13,864	\$18,264	31.7%	\$19,213	-4.9%
Admission Paid per Day	\$3,617	\$3,880	7.3%	\$4,355	-10.9%
Admission Paid PMPM	\$43.76	\$86.81	98.4%	\$83.12	4.4%
Admissions per 1000 (CC)	9.1	16.7	83.5%	16.7	0.0%
Days per 1000 (CC)	46.3	145.4	214.0%	124.0	17.3%
Admission Paid PMPM (CC)	\$17.82	\$48.99	174.9%	\$52.79	-7.2%
Admissions per 1000 (Non-CC)	28.8	40.4	40.3%	34.8	16.1%
Days per 1000 (Non-CC)	98.9	123.2	24.6%	104.1	18.3%
Admission Paid PMPM (Non-CC)	\$47.50	\$44.59	-6.1%	\$35.41	25.9%

UnitedHealth Premium Care

The power of partnership.

Effective March 30, 2017: 16 Specialties and 47 Subspecialties

Allergy

- Allergy
- Allergy & Immunology

Cardiology

- Cardiology
- Cardiovascular Disease
- Cardiac Diagnostic
- Interventional Cardiology
- Clinical Cardiac Electrophysiology

ENT

- Otolaryngology
- Otology
- Pediatric Otolaryngology
- Head and Neck Surgery
- Laryngology
- Rhinology

Endocrinology

- Endocrinology, Diabetes and Metabolism
- Diabetes

Family Medicine

- Preventive Medicine
- Family Practice
- General Practice

Gastroenterology

- Digestive Diseases
- Endoscopy
- Hepatology -Liver Disease
- Gastroenterology

General Surgery

- Abdominal Surgery
- Proctology
- Colon & Rectal Surgery
- Surgery

Internal Medicine

- Internal Medicine

Nephrology

- Nephrology

Neurology

- Neuromuscular Disease
- Neurology
- Neurology & Psychiatry

Neurosurgery, Orthopedics & Spine

- Orthopedic Surgery
- Neurology Surgery
- Shoulder Surgery
- Knee Surgery
- Back & Spine Surgery
- Sports Medicine
- Hand Surgery

Obstetrics & Gynecology

- Gynecology
- Obstetrics
- Obstetrics & Gynecology

Pediatrics

- Pediatrics
- Pediatric Adolescent
- Adolescent Medicine

Pulmonology

- Pulmonary Medicine

Rheumatology

- Rheumatology

Urology

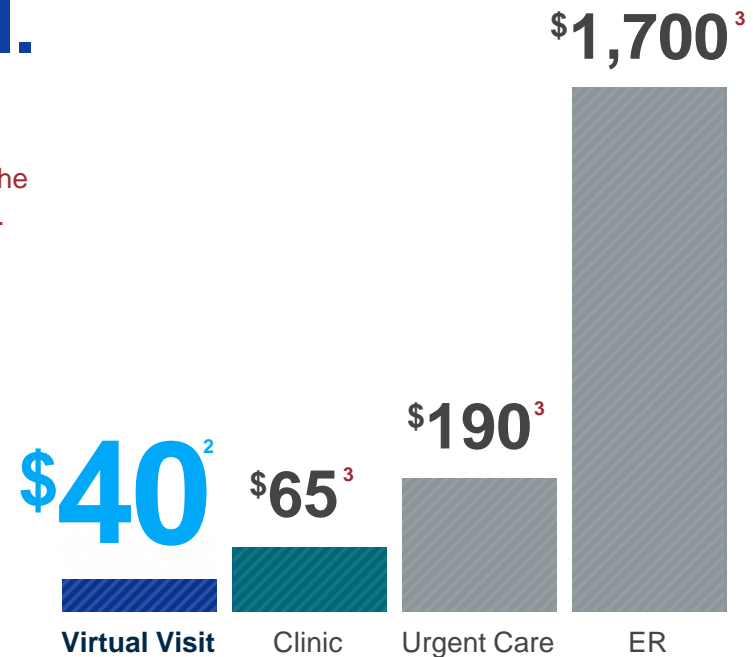
- Urology

The visits are virtual. The results are real.

Help employees stay healthy and productive by offering the quick and convenient way to access health care services.

Employees can connect with a doctor anytime, anywhere.

- **Use their computer or mobile device** for non-emergency care, even prescriptions.¹
- **Spend less time waiting for care** and less time away from work.
- **Automatically apply costs** to their deductibles, copays or coinsurance.



Virtual Visits are designed to lower costs and improve productivity.⁴



10–15 Minutes
Average time for a virtual visit

\$0 Administrative cost to offer virtual visits to your employees

¹Prescription services may not be available in all states. ²Claim rates are negotiated with each virtual visit provider group and will vary. ³Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. The information and estimates provided are for general information and illustrative purpose only. ⁴Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

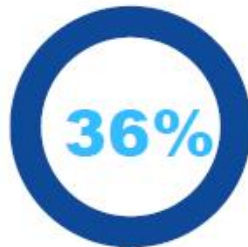
Transparency Tools, MyHealthcare Cost Estimator

24%

of consumers said “Lack of cost information” was an obstacle that kept them from getting and staying healthy¹

63%

of patients don't know how much their care costs until they receive a bill²



Members who use our transparency tools before receiving services pay, on average, 36% less than non-users*

*UnitedHealthcare Internal Claims Analysis, 2015.

All examples are for illustrative purposes only and do not reflect a guarantee of savings or costs which are dependent upon the member's benefit plan and the services provided.



2017 Employer Guide now available

Key Performance Indicators

Cost & Utilization	2016	2017	Change	Norm	BoB
Plan Paid (000)	\$1,306.20	\$1,461.53	11.9%		
Plan Paid PMPM	\$76.37	\$84.70	10.9%	\$87.70	\$79.35
<i>Non-Specialty PMPM</i>	\$51.81	\$51.44	-0.7%	\$52.68	\$48.35
<i>Specialty PMPM</i>	\$24.56	\$33.26	35.4%	\$35.02	\$31.01
ECS (000)	\$253.60	\$246.93	-2.6%		
ECS PMPM	\$14.83	\$14.31	-3.5%	\$14.40	\$12.65
<i>Non-Specialty</i>	\$14.51	\$14.16	-2.5%	\$13.51	\$11.89
<i>Specialty</i>	\$0.32	\$0.16	-50.8%	\$0.89	\$0.76
Plan Paid per Rx	\$72.55	\$82.44	13.6%	\$104.72	\$104.64
ECS per Rx	\$14.09	\$13.93	-1.1%	\$17.20	\$16.68
ECS % Total	16.3%	14.5%	-1.8	14.1%	13.7%
Days Supply per Rx	26.6	27.6	3.7%	30.3	31.0
Adjusted Rx PMPY	13.21	13.14	-0.5%	11.30	10.39
Tier 1 %	80.3%	79.4%	-0.9	81.4%	81.9%
Tier 2 %	11.5%	12.8%	1.2	10.4%	9.6%
Tier 3 %	8.1%	7.8%	-0.3	8.1%	8.3%
Tier 4 %	0.0%	0.0%	0.0	0.2%	0.2%
Tier 1 + Generic %	88.1%	86.5%	-1.6	86.6%	86.6%
Single-Source Brand (SSB)	12.5%	12.2%	-0.3	12.4%	12.6%
Multi-Source Brand (MSB)	4.9%	4.6%	-0.2	3.6%	3.4%
Generic Dispense Rate (GDR)	82.6%	83.1%	0.5	84.0%	84.0%
Generic Substitution Rate (GSR)	94.4%	94.7%	0.3	95.9%	96.1%
Home Delivery Utilization	6.6%	9.3%	2.7	16.6%	18.6%
% Spend CC (>= \$25K)	33.3%	41.4%	8.1	38.5%	
Catastrophic Cases per 1,000	5.6	6.3	11.5%	7.4	

Demographics	2016	2017	Change
Enrolled Members	1,425	1,438	0.9%
Utilizing Members	1,183	1,149	-2.9%
Utilization	83.0%	79.9%	-3.1
Avg Age Enrolled	36.1	36.1	0.1%
Avg Age Utilized	45.3	46.1	1.8%

Norm Selected: KEY 1-2K

BoB Selected: KEY

CAI Decision Category

The Consumer Activation Index (CAI) evaluates health care decisions based on various decision categories to identify opportunities for greater engagement and improved plan results. Below are the specific CAI decision categories.

Asthma

Members with Asthma and/or Chronic Obstructive Pulmonary Disease (COPD)

Decisions include annual physical, inhaled steroid therapy, long-acting bronchodilator, etc.

CAD

Members with Coronary Artery Disease including Acute Myocardial Infarction, Coronary Atherosclerosis and Congestive Heart Failure

Decisions include ACE inhibitor therapy/Chronic Heart Failure (CHF), annual lipid/LDL monitoring, etc.

Care Setting

All adult members

Decisions include in-network benefit usage, premium provider/tier 1 usage, inappropriate ER visits, etc.

Clinical Prevention

All adult members within the specific age and gender of the CAI measure

Preventive screening decisions include cervical cancer screening, mammography screening, colorectal cancer screening, cholesterol screening, etc.

Clinical Wellness

All adult members within the specific age and gender of the CAI measure

Exam decisions include adult preventive visits.

Diabetes

Members with diabetes (with and without complications)

Decisions include annual eye exam, annual HDL monitoring, annual serum creatinine test, etc.

Financial

All adult members

Decisions include Rx utilization

Other Conditions

Members with other chronic illnesses such as Hypertension, Hyperlipidemia, etc.

Decisions include Hyperlipidemia Statin, Hyperlipidemia LDL, Hypertension serum creatinine, etc.

Resources

All adult members

Decisions include Health4Me mobile app usage, myuhc.com activity, call center activity, completing health risk assessments, etc.

Resources CM/DM

Members with conditions managed within the case management and disease management programs

Decisions include enrollment and actively engaged activity within the CM and DM programs

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

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

In August, GESD incurred \$688,569 in medical claims and represents a monthly loss ratio of 122%

The year-to-date (YTD) expense in medical claims are \$1,474,790 or YTD loss ratio of 131%.

GESD has one claims above \$75,000 and it exceeds the \$150,000 stop loss level. Valley Schools has a projected refund of \$59,440 for claims exceeding the \$150,000 stop loss level for fiscal year 2018.



Monthly Experience Report

Glendale EI-All

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

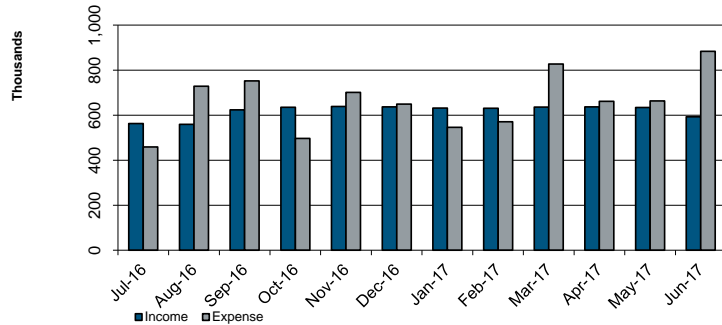


Name: Valley Schools Employee Benefits Trust

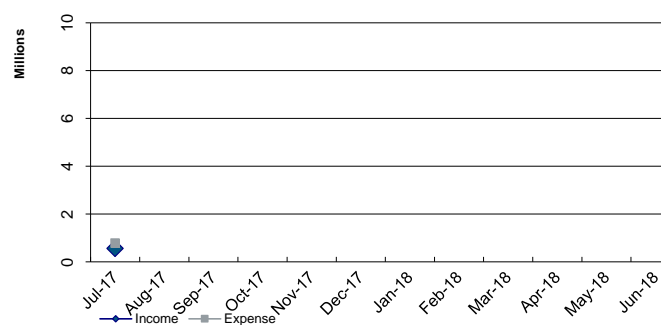
Plan: All

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM	n Prior Year YTD Loss Ratio
2017-07	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)	140%	\$ 592	81%
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			105%
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			111%
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			102%
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			104%
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			104%
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			101%
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			107%
Total	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)	140%	\$ 592	
Mo. Avg.	968	1,328	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,939	\$ 786,593	\$ 562,886	\$ (223,707)		\$ 592	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





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



Name: Valley Schools Employee Benefits Trust
 Plan: All Active

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



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



Name: Valley Schools Employee Benefits Trust
 Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)	315%	\$ 1,362
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)	315%	\$ 1,362
Mo. Avg.	28	39	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,733	\$ 53,127	\$ 16,847	\$ (36,280)		\$ 1,362



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769
Mo. Avg.	655	883	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,558	\$ 678,896	\$ 394,330	\$ (284,566)	172%	\$ 769

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2017-07	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949
Mo. Avg.	21	27	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,024	\$ (39,600)	404%	\$ 1,949

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138
Mo. Avg.	279	390	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,276	\$ 53,845	\$ 147,456	\$ 93,611	37%	\$ 138

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2017-07	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42
Mo. Avg.	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45
2017-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45
Mo. Avg.	6	16	\$ 353	\$ -	\$ -	\$ 353	\$ 372	\$ 725	\$ 4,253	\$ 3,528	17%	\$ 45

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base-COBRA

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

Monthly Contribution Rates

Premiums

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	524	39	80	12	655	18	1	0	2	21	676
2017-08	0	0	0	0	0	0	0	0	0	0	0
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	215	12	45	7	279	5	0	2	0	7	286
2017-08	0	0	0	0	0	0	0	0	0	0	0
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base

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



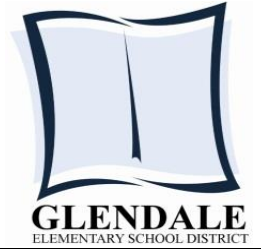
REPORT DEFINITIONS

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

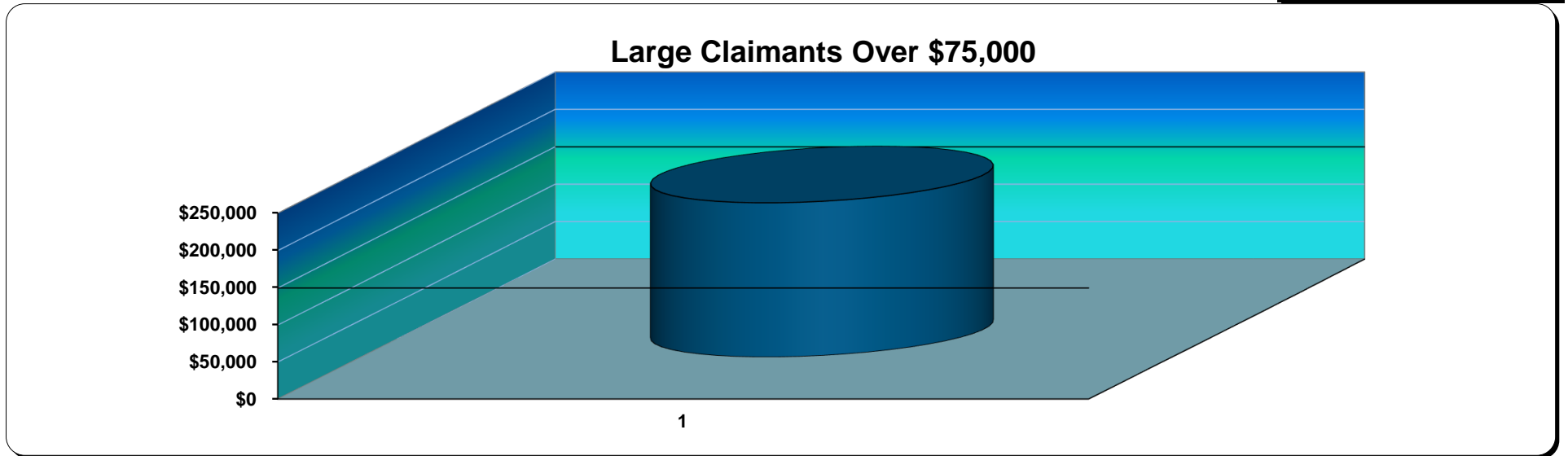
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY17	FY18
21	1



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



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



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Traditional	Subscriber	\$207,185.90
		Total for Claimant 1	\$207,185.90
TOTAL		Total	\$207,185.90



Monthly Experience Report

Glendale EI-All

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

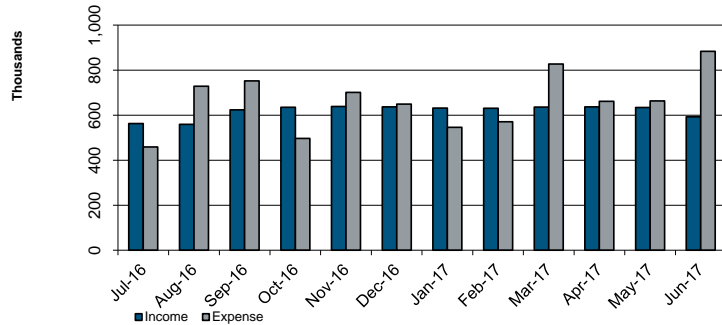


Name: Valley Schools Employee Benefits Trust

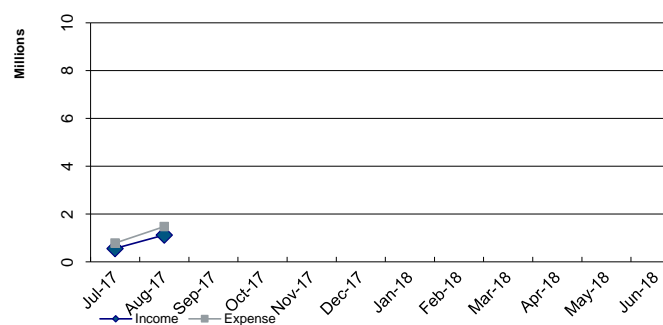
Plan: All

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	962	1,322	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,567	\$ 786,221	\$ 560,096	\$ (226,125)	140%	\$ 595	81%
2017-08	967	1,328	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,877	\$ 688,569	\$ 562,163	\$ (126,406)	122%	\$ 519	105%
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	111%
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	102%
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	104%
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	104%
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	101%
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	107%
Total	1,929	2,650	\$ 1,198,852	\$ 59,440	\$ 215,934	\$ 1,355,346	\$ 119,444	\$ 1,474,790	\$ 1,122,259	\$ (352,531)	131%	\$ 557	
Mo. Avg.	965	1,325	\$ 599,426	\$ 29,720	\$ 107,967	\$ 677,673	\$ 59,722	\$ 737,395	\$ 561,130	\$ (176,265)		\$ 557	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





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



Name: Valley Schools Employee Benefits Trust
 Plan: All Active

a	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	935	1,284	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,896	\$ 733,156	\$ 543,758	\$ (189,398)	135%	\$ 571
2017-08	940	1,292	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 58,206	\$ 670,183	\$ 546,717	\$ (123,466)	123%	\$ 519
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	1,875	2,576	\$ 1,145,536	\$ 59,440	\$ 201,141	\$ 1,287,237	\$ 116,102	\$ 1,403,339	\$ 1,090,475	\$ (312,864)	129%	\$ 545
Mo. Avg.	938	1,288	\$ 572,768	\$ 29,720	\$ 100,571	\$ 643,619	\$ 58,051	\$ 701,670	\$ 545,238	\$ (156,432)		\$ 545



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



Name: Valley Schools Employee Benefits Trust
 Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	27	38	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,671	\$ 53,065	\$ 16,339	\$ (36,726)	325%	\$ 1,396
2017-08	27	36	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,671	\$ 18,386	\$ 15,445	\$ (2,941)	119%	\$ 511
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	54	74	\$ 53,316	\$ -	\$ 14,793	\$ 68,109	\$ 3,342	\$ 71,451	\$ 31,784	\$ (39,667)	225%	\$ 966
Mo. Avg.	27	37	\$ 26,658	\$ -	\$ 7,397	\$ 34,055	\$ 1,671	\$ 35,726	\$ 15,892	\$ (19,833)		\$ 966



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	654	884	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,496	\$ 678,834	\$ 394,730	\$ (284,104)	172%	\$ 768
2017-08	653	882	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,434	\$ 623,185	\$ 393,782	\$ (229,403)	158%	\$ 707
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,307	1,766	\$ 1,086,284	\$ 59,440	\$ 194,245	\$ 1,221,089	\$ 80,930	\$ 1,302,019	\$ 788,512	\$ (513,507)	165%	\$ 737
Mo. Avg.	654	883	\$ 543,142	\$ 29,720	\$ 97,123	\$ 610,545	\$ 40,465	\$ 651,010	\$ 394,256	\$ (256,754)	172%	\$ 737

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2017-07	20	26	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,238	\$ 52,562	\$ 12,515	\$ (40,047)	420%	\$ 2,022
2017-08	20	24	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,238	\$ 17,600	\$ 11,622	\$ (5,978)	151%	\$ 733
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	40	50	\$ 53,192	\$ -	\$ 14,494	\$ 67,686	\$ 2,476	\$ 70,162	\$ 24,137	\$ (46,025)	291%	\$ 1,403
Mo. Avg.	20	25	\$ 26,596	\$ -	\$ 7,247	\$ 33,843	\$ 1,238	\$ 35,081	\$ 12,069	\$ (23,012)	420%	\$ 1,403

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	276	387	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,090	\$ 53,659	\$ 145,801	\$ 92,142	37%	\$ 139
2017-08	281	393	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,400	\$ 46,626	\$ 148,683	\$ 102,057	31%	\$ 119
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	557	780	\$ 58,899	\$ -	\$ 6,896	\$ 65,795	\$ 34,490	\$ 100,285	\$ 294,484	\$ 194,199	34%	\$ 129
Mo. Avg.	279	390	\$ 29,450	\$ -	\$ 3,448	\$ 32,898	\$ 17,245	\$ 50,143	\$ 147,242	\$ 97,100	37%	\$ 129

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	7	12	\$ -	\$ -	\$ 70	\$ 70	\$ 433	\$ 503	\$ 3,823	\$ 3,320	13%	\$ 42
2017-08	7	12	\$ 124	\$ -	\$ 229	\$ 353	\$ 433	\$ 786	\$ 3,823	\$ 3,037	21%	\$ 66
2017-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	14	24	\$ 124	\$ -	\$ 299	\$ 423	\$ 866	\$ 1,289	\$ 7,647	\$ 6,358	17%	\$ 54
Mo. Avg.	7	12	\$ 62	\$ -	\$ 150	\$ 212	\$ 433	\$ 645	\$ 3,823	\$ 3,179	13%	\$ 54

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	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						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	11	30	\$ 353	\$ -	\$ -	\$ 353	\$ 682	\$ 1,035	\$ 7,479	\$ 6,444	14%	\$ 35
Mo. Avg.	6	15	\$ 177	\$ -	\$ -	\$ 177	\$ 341	\$ 518	\$ 3,740	\$ 3,222	21%	\$ 35

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base-COBRA

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

Monthly Contribution Rates

Premiums

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	521	39	82	12	654	17	1	0	2	20	674
2017-08	521	39	81	12	653	18	1	0	1	20	673
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	213	12	44	7	276	5	0	2	0	7	283
2017-08	217	12	44	8	281	5	0	2	0	7	288
2017-09	0	0	0	0	0	0	0	0	0	0	0
2017-10	0	0	0	0	0	0	0	0	0	0	0
2017-11	0	0	0	0	0	0	0	0	0	0	0
2017-12	0	0	0	0	0	0	0	0	0	0	0
2018-01	0	0	0	0	0	0	0	0	0	0	0
2018-02	0	0	0	0	0	0	0	0	0	0	0
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Navigate Plus HDHP Base

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



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.

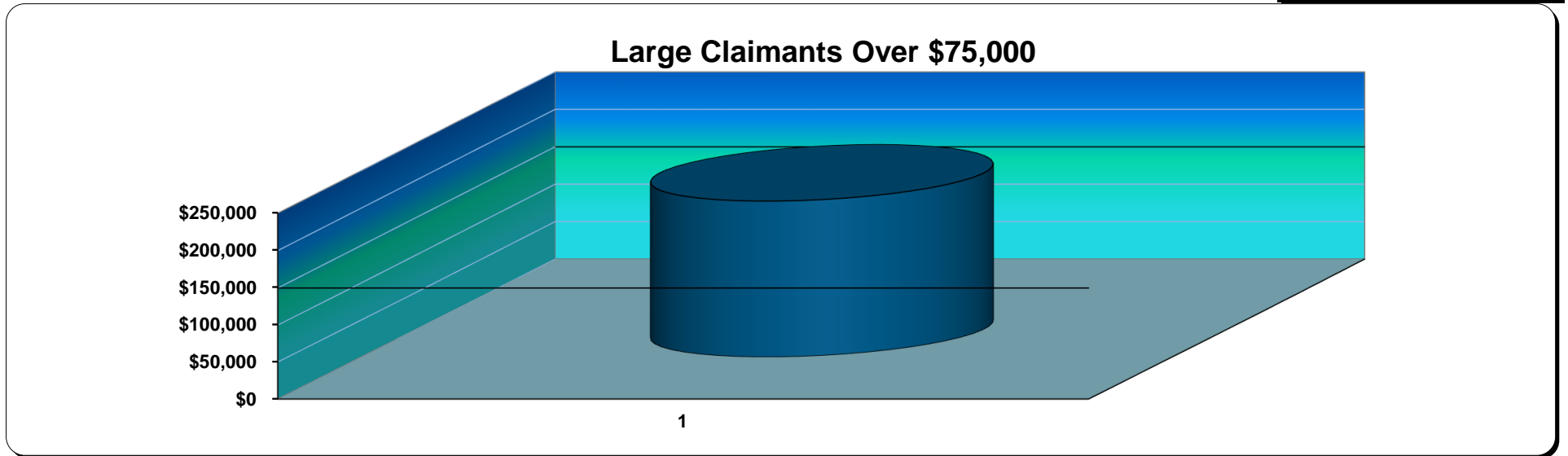
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



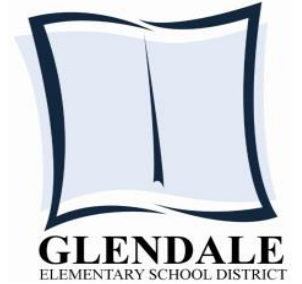
# of claims > \$75K	
FY17	FY18
21	1



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$209,440	\$150,000	\$0	\$59,440
Total	\$209,440			\$59,440



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



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Traditional	Subscriber	\$207,185.90
2017-08	Traditional	Subscriber	\$2,253.71
		Total for Claimant 1	\$209,439.61
TOTAL		Total	\$209,439.61

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: Premium Projections for Fiscal Year (FY) 2019

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

Staff will provide an overview regarding the premium projections for FY 2019 based on the Hays Companies' actuarial analysis.



Phoenix, AZ



All. Together. Certain.

Glendale Elementary School District

2018-2019 Plan Year - Claims Projection

V1.0

November 1, 2017

Glendale Elementary School District
Expected Members

High-Case Normalization – \$50,000 to \$150,000

1-Nov-17

High Case Analysis Tool

Network / Demographic Factor	1.21		
Pooling Threshold	50,000		
Specific Deductible	150,000		
Analysis Period	7/1/2015 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 9/30/2017
Membership	1,426	1,439	341
Actual Claims above \$50,000	\$1,224,416	\$2,081,449	\$348,902
Actual Claims above \$150,000	\$323,232	\$515,366	\$77,479
Expected Liability between \$50,000 and \$150,000	\$915,992	\$980,945	\$274,662
Net Underwriting Adjustment	(\$308,423)	(\$1,100,505)	(\$74,241)

Specific Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible
\$50,000	22.0	19	23.3	30	6.6	7
\$75,000	11.5	12	12.4	21	3.4	3
\$100,000	7.9	7	8.6	16	2.4	2
\$125,000	5.4	5	5.6	12	1.6	2
\$150,000	3.8	5	3.9	6	1.2	1
\$175,000	2.9	4	3.0	5	0.9	1
\$200,000	2.1	2	2.3	4	0.7	1
\$225,000	2.2	2	2.1	2	0.6	1
\$250,000	2.0	1	1.8	2	0.4	0
\$275,000	1.6	0	1.6	2	0.4	0
\$300,000	1.4	0	1.4	2	0.3	0
\$350,000	1.1	0	1.1	0	0.3	0
\$400,000	0.9	0	0.9	0	0.2	0
\$450,000	0.6	0	0.7	0	0.2	0
\$500,000	0.4	0	0.5	0	0.1	0
\$600,000	0.5	0	0.5	0	0.1	0
\$750,000	0.3	0	0.3	0	0.1	0
\$1,000,000	0.1	0	0.1	0	0.1	0
\$1,500,000	0.0	0	0.0	0	0.0	0
\$2,000,000	0.0	0	0.0	0	0.0	0
\$3,000,000	0.0	0	0.0	0	0.0	0
\$5,000,000	0.0	0	0.0	0	0.0	0

Glendale Elementary School District

Medical Claims Projection

2018-2019 Plan Year - Claims Projection

1-Nov-17

		Medical			
		7/1/2015 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 9/30/2017	Rolling 12
Medical Claims	1	\$4,743,121	\$6,085,084	\$1,728,420	\$6,340,371
Actual Claims above \$50,000	2	(\$1,224,416)	(\$2,081,449)	(\$348,902)	(\$654,222)
Expected Liability between \$50,000 and \$150,000	3	\$915,992	\$980,945	\$274,662	
Medical Claims Less Excess	4	\$4,434,698	\$4,984,579	\$1,654,179	\$5,686,149
Laser Adjustment ⁽²⁾	5	1.030	1.030	1.030	1.030
Benefit Adjustment ⁽³⁾	6	0.993	0.993	0.993	0.993
Network Discount Adjustment	7	1.000	1.000	1.000	1.000
Benefit Adjusted Medical Claims	8	\$4,535,764	\$5,098,178	\$1,691,878	\$5,815,736
Member-Months	9	17,112	17,262	4,090	17,260
PMPM	10	\$265.06	\$295.34	\$413.66	\$336.95
7.3% Annual Trend	11	1.2354	1.1513	1.0921	1.0921
Capitation	12	\$0.00	\$0.00	\$0.00	\$0.00
Projected Medical PMPM	13	\$327.45	\$340.03	\$451.75	\$367.97
Period Weight	15	15%	65%	20%	
Adjusted Membership	16	2,567	11,220	818	
Member-Adjusted Period Weight	17	17.6%	76.8%	5.6%	
Medical PMPM Claims Projection	18		\$344.08		\$367.97
% of Total PMPM Claims Projection	19		72.8%		80.0%

		Pharmacy			
		7/1/2015 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 9/30/2017	Rolling 12
		\$1,304,257	\$1,465,424	\$308,645	\$1,459,230
		0.970	0.970	1.000	0.970
		1.000	1.000	1.000	1.000
		\$1,265,129	\$1,421,461	\$308,645	\$1,415,453
		17,112	17,262	4,090	17,260
		\$73.93	\$82.35	\$75.46	\$82.01
		1.3201	1.2034	1.1227	1.1227
		\$97.60	\$99.10	\$84.72	\$92.07
		15%	65%	20%	
		2,567	11,220	818	
		17.6%	76.8%	5.6%	
			\$98.03		\$92.07
			20.7%		20.0%

Rx Claims

Benefit Adjustment⁽²⁾
Network Discount Adjustment
Benefit Adjusted Rx Claims
Member-Months
PMPM
9.7% Annual Trend

Projected Rx PMPM

Period Weight
Adjusted Membership
Member-Adjusted Period Weight
Rx PMPM Claims Projection
% of Total PMPM Claims Projection

Normalization - Method 1

Total PMPM Claims Projection	20	\$442.11
Total PEPM Claims Projection	21	\$605.25
% Change from Current	22	16.23%

Blending Three Time Periods: Method 2

Stop Loss Credits	23	(\$323,232)	(\$515,366)	(\$77,479)
Medical Claims Less Excess	24	\$4,419,889	\$5,569,718	\$1,650,941
Projected Medical PMPM	25	\$326.36	\$379.95	\$450.86
Total PMPM Claims Projection	26		\$472.53	
Total PEPM Claims Projection	27		\$646.90	
% Change from Current	28		23.48%	

Rolling 12 - Method 3

Total PMPM Claims Projection	29	\$460.04
Total PEPM Claims Projection	30	\$629.80
% Change from Current	31	20.50%

Preferred Method:

Normalization - Method 1

32	1,458	Current Membership ⁽³⁾
33	1,065	Current Enrollment ⁽³⁾
34	<u>\$605.25</u>	Preferred Methods PEPM
35	\$61.92	Total Fixed Fee with StopLoss @150,000
36	\$0	Reserve Adjustment
37	\$710,539	Monthly Claims
38	\$8,526,471	Renewal Annual Claims Projection
39	\$7,336,049	Current Annual Claims Projection
40	16.23%	% Change from Current

⁽²⁾ Laser adjustments accounts for expected liability from 2017 claimants who exceed the set ISL deductible.

⁽³⁾ Benefit adjustments accounts for plan design changes from 2017

⁽⁴⁾ The normalization adjustment can be used to diminish the volatility associated with high-case activity.

Plan Alignment				
	EE	EE+SP	EE+CH	Fam
Expected Annual Claims for All Plans Combined	\$8,526,471			
Tradition PPO				
Enrollment	524	39	82	12
Rate Relationship to Tradition PPO	1.00	2.09	1.90	2.76
Richness Relative to Tradition PPO	100%			
Total Budgeted Rate	\$579.62	\$1,212.07	\$1,101.89	\$1,597.74
Confirm Relationship to Tradition PPO	1.00	2.09	1.90	2.76
Total Monthly Cost	\$460,522			
HDHP Base				
Enrollment	311	16	56	11
Rate Relationship to Tradition PPO	1.00	1.95	1.77	2.57
Richness Relative to Tradition PPO	87.97%			
Total Budgeted Rate	\$509.89	\$993.90	\$903.55	\$1,310.15
Confirm Relationship to Tradition PPO	1.00	1.95	1.77	2.57
Total Monthly Cost	\$239,488			
NAV Plus HDHP Base				
Enrollment	5	1	6	2
Rate Relationship to Tradition PPO	1.00	1.96	1.78	2.58
Richness Relative to Tradition PPO	79.61%			
Total Budgeted Rate	\$461.46	\$904.46	\$822.22	\$1,192.23
Confirm Relationship to Tradition PPO	1.00	1.96	1.78	2.58
Total Monthly Cost	\$10,530			
Confirm Expected Monthly Claims for All Plans	\$710,539			
Confirm Expected Annual Claims for All Plans	\$8,526,471			



Current Plan Year 2017-2018							
		Tradition PPO		HDHP Base		NAV Plus HDHP Base	
		In	Out	In	Out	In	Out
Plan Design	Deductible (Calendar Year)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$9,000	\$9,000/\$18,000	\$4,500/\$9,000	\$9,000/\$18,000
	Coinsurance	80%	50%	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%	Ref-80%/No REF-50%	50%
	Urgent care copay	\$50	50%	80%	50%	80%	50%
	ER copay	\$350.00		80%		80%	0%
	Pharmacy deductible	-		-		-	
Pharmacy	\$10/\$25/\$50		\$10/\$25/\$50		\$10/\$25/\$50	0%	
Funding Rates	EE	524	\$498.70	311	\$438.70	5	\$397.03
	EE+SP	39	\$1,042.85	16	\$855.14	1	\$778.18
	EE+CH	82	\$948.05	56	\$777.40	6	\$707.43
	Fam	12	\$1,374.67	11	\$1,127.23	2	\$1,025.78
Expected Annual Cost	By Plan	\$4,754,713		\$2,472,622		\$108,714	
	All Plans	\$7,336,049					

Plan Year 2018 - 2019							
		Tradition PPO		HDHP Base		NAV Plus HDHP Base	
		In	Out	In	Out	In	Out
Plan Design	Deductible (Calendar Year)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,700 / \$5,400 (EMB)	\$5,000/\$10,000	\$2,700 / \$5,400 (EMB)	\$5,000/\$10,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$9,000	\$9,000/\$18,000	\$4,500/\$9,000	\$9,000/\$18,000
	Coinsurance	80%	50%	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%	Ref-80%/No REF-50%	50%
	Urgent care copay	\$50	50%	80%	50%	80%	50%
	ER copay	\$350		80%		80%	
	Pharmacy deductible	-		-		-	
Pharmacy	\$10/\$25/\$50		\$10/\$25/\$50		\$10/\$25/\$50	0%	
Funding Rates	EE	524	\$579.62	311	\$509.89	5	\$461.46
	EE+SP	39	\$1,212.07	16	\$993.90	1	\$904.46
	EE+CH	82	\$1,101.89	56	\$903.55	6	\$822.22
	Fam	12	\$1,597.74	11	\$1,310.15	2	\$1,192.23
Expected Annual Cost	By Plan	\$5,526,261		\$2,873,855		\$126,355	
	% Change from Current	16.2%		16.2%		16.2%	
	All Plans	\$8,526,471					
ACA Fees	PCORI Fee	\$3,426					
	Total Annual Cost	\$8,529,897					
	% Change from Current	16.23%					

Plan Recommendations

HSA Change to 2018 Limites (Family \$2,700)

Final Plan & Contract Information:

Number of Employees used for underwriting: September 2017 enrollment: **1,065**
 Number of Total Members used for underwriting: September 2017 enrollment: **1,458**
 Estimated Annual PCORI Fee: **\$3,426**
 Admin Fee Per Employee Per Month (PEPM): **\$61.92**
 ISL deductible : **\$150,000**
 Aggregate: NA **NA**
 Reserve Adjustment: **\$0.00**

Signature for Final Rates

[Signature Line]

Date: _____

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: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

In July, Pool I- incurred \$92,460 in dental claims or a monthly loss ratio of 135%.

In August, Pool I- incurred \$102,491 in dental claims or a monthly loss ratio of 143%.

The year-to-date (YTD) expense in dental claims are \$194,951 or YTD loss ratio of 139%.

In July, Pool III- incurred \$344,304 in dental claims or a monthly loss ratio of 139%.

In August, Pool III- incurred \$329,825 in dental claims or a monthly loss ratio of 132%.

The year-to-date (YTD) expense in dental claims are \$674,129 or YTD loss ratio of 135%.

Monthly Experience Report

VSEBT Master

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



Name: Valley Schools Employee Benefits Trust

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	60%
2017-08	-	\$ -	\$ -	\$ -	\$ -	\$ -			114%
2017-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
2017-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			81%
2018-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	
Mo. Avg.	9,522	\$ 628,204	\$ 32,814	\$ 661,018	\$ 503,392	\$ (157,626)	131%	\$ 69	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBT Pool I

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	69%
2017-08				\$ -	\$ -	\$ -			90%
2017-09				\$ -	\$ -	\$ -			84%
2017-10				\$ -	\$ -	\$ -			88%
2017-11				\$ -	\$ -	\$ -			89%
2017-12				\$ -	\$ -	\$ -			86%
2018-01				\$ -	\$ -	\$ -			89%
2018-02				\$ -	\$ -	\$ -			88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	
Mo. Avg.	1,934	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,766	\$ (23,694)	134%	\$ 48	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool II

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	60%
2017-08				\$ -	\$ -	\$ -			86%
2017-09				\$ -	\$ -	\$ -			81%
2017-10				\$ -	\$ -	\$ -			81%
2017-11				\$ -	\$ -	\$ -			83%
2017-12				\$ -	\$ -	\$ -			82%
2018-01				\$ -	\$ -	\$ -			85%
2018-02				\$ -	\$ -	\$ -			85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	
Mo. Avg.	3,952	\$ 210,604	\$ 13,650	\$ 224,254	\$ 183,975	\$ (40,279)	122%	\$ 57	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool III

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	56%
2017-08				\$ -	\$ -	\$ -			86%
2017-09				\$ -	\$ -	\$ -			79%
2017-10				\$ -	\$ -	\$ -			78%
2017-11				\$ -	\$ -	\$ -			80%
2017-12				\$ -	\$ -	\$ -			80%
2018-01				\$ -	\$ -	\$ -			83%
2018-02				\$ -	\$ -	\$ -			82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	
Mo. Avg.	3,636	\$ 331,112	\$ 13,192	\$ 344,304	\$ 250,651	\$ (93,653)	137%	\$ 95	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Master

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



Name: Valley Schools Employee Benefits Trust

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,468	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,754	\$ (160,264)	132%	\$ 70	60%
2017-08	9,820	\$ 634,451	\$ 33,761	\$ 668,212	\$ 514,990	\$ (153,222)	130%	\$ 68	114%
2017-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2017-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
2017-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			81%
2018-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	19,288	\$ 1,262,655	\$ 66,575	\$ 1,329,230	\$ 1,015,744	\$ (313,486)	131%	\$ 69	
Mo. Avg.	9,644	\$ 631,328	\$ 33,288	\$ 664,615	\$ 507,872	\$ (156,743)		\$ 69	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBT Pool I

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,931	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,584	\$ (23,876)	135%	\$ 48	69%
2017-08	2,030	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,552	\$ (30,939)	143%	\$ 50	90%
2017-09				\$ -	\$ -	\$ -			84%
2017-10				\$ -	\$ -	\$ -			88%
2017-11				\$ -	\$ -	\$ -			89%
2017-12				\$ -	\$ -	\$ -			86%
2018-01				\$ -	\$ -	\$ -			89%
2018-02				\$ -	\$ -	\$ -			88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	3,961	\$ 181,999	\$ 12,952	\$ 194,951	\$ 140,136	\$ (54,815)	139%	\$ 49	
Mo. Avg.	1,981	\$ 91,000	\$ 6,476	\$ 97,476	\$ 70,068	\$ (27,408)		\$ 49	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool II

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,957	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,274	\$ (39,980)	122%	\$ 57	60%
2017-08	4,188	\$ 221,496	\$ 14,400	\$ 235,896	\$ 193,800	\$ (42,096)	122%	\$ 56	86%
2017-09				\$ -	\$ -	\$ -			81%
2017-10				\$ -	\$ -	\$ -			81%
2017-11				\$ -	\$ -	\$ -			83%
2017-12				\$ -	\$ -	\$ -			82%
2018-01				\$ -	\$ -	\$ -			85%
2018-02				\$ -	\$ -	\$ -			85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	8,145	\$ 432,100	\$ 28,050	\$ 460,150	\$ 378,074	\$ (82,076)	122%	\$ 56	
Mo. Avg.	4,073	\$ 216,050	\$ 14,025	\$ 230,075	\$ 189,037	\$ (41,038)		\$ 56	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool III

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,580	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,896	\$ (96,408)	139%	\$ 96	56%
2017-08	3,602	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,638	\$ (80,187)	132%	\$ 92	86%
2017-09				\$ -	\$ -	\$ -			79%
2017-10				\$ -	\$ -	\$ -			78%
2017-11				\$ -	\$ -	\$ -			80%
2017-12				\$ -	\$ -	\$ -			80%
2018-01				\$ -	\$ -	\$ -			83%
2018-02				\$ -	\$ -	\$ -			82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	7,182	\$ 648,556	\$ 25,573	\$ 674,129	\$ 497,534	\$ (176,595)	135%	\$ 94	
Mo. Avg.	3,591	\$ 324,278	\$ 12,787	\$ 337,065	\$ 248,767	\$ (88,298)		\$ 94	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.f TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

The Trust Board will be presented with a draft financial report for July 31, 2017. The “Ending net position reserved for claims and expenses” are \$10,003,214.18.

The Trust Board will be presented with a draft financial report for August 30, 2017. The “Ending net position reserved for claims and expenses” are \$8,891,383.51.

Please keep in mind this does not include fiscal year (FY) 2018 premium contributions. We anticipate the FY 2018 premium contributions to be reflected in September’s financial report.



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#1 10/20/17

**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, 2017**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u> ✓
Operating expenses	
Paid claims	636,581.97
Fixed expense	91,455.84
Dental pool expense	41,917.00
H.S.A. contributions	1,384.24
Health insurance premiums	0.00
Short term disability premiums	6,398.44
Dental premiums	414.46
Vision plan premiums	5,447.78
Flexible spending premums	0.00
Life insurance premiums	12,776.10
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	3,078.15
Computer Software	0.00
Total operating expenses	<u>799,453.98</u>
Operating income/(loss)	<u>(799,453.98)</u>
Non-operating revenue	
Interest income	10,374.66
Change in market value	16,060.22
Total non-operating revenue	<u>26,434.88</u>
Change in net position	<u>(773,019.10)</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u> ✓
Ending net position reserved for claims and expenses	<u>\$ 10,003,214.18</u>

See Accountants' Compilation Report

Created on: 10/19/2017



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10/27/17

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims	1,449,242.47
Fixed expense	182,911.68
Dental pool expense	83,834.00
H.S.A. contributions	141,503.17
Health insurance premiums	7,137.26
Short term disability premiums	13,220.56
Dental premiums	1,283.10
Vision plan premiums	10,600.58
Flexible spending premums	0.00
Life insurance premiums	24,998.19
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	203.50
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,078.15
Computer Software	0.00
Total operating expenses	<u>1,918,012.66</u>
Operating income/(loss)	<u>(1,918,012.66)</u>
Non-operating revenue	
Interest income	17,661.99
Change in market value	15,500.90
Total non-operating revenue	<u>33,162.89</u>
Change in net position	<u>(1,884,849.77)</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 8,891,383.51</u>

See Accountants' Compilation Report

Created on: 10/27/2017

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.g TOPIC: Wellness and Insurance Update

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

DATE ASSIGNED FOR CONSIDERATION: November 15, 2017

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