

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
November 28, 2018, 4:30 p.m.

Public Notice - Meeting Agenda

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

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

1. Call to Order

2. Board and Staff Introductions

3. Call to the Public

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

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

4. Approval of Agenda

5. Action Items

a. Approval of Minutes

The minutes of the October 24, 2018 Regular Trust Board Meeting are submitted for approval.

6. Informational Items

a. Assistant Superintendent's Update

b. Claims Experience Review - Medical

c. Claims Experience Review - Dental

d. Financial Review

e. Wellness/Insurance Update

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: November 28, 2018

RECOMMENDATION:

The minutes of the October 24, 2018 Regular Meeting are submitted for approval.

The minutes of the October 24, 2018 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
October 24, 2018

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

Other Attendees:
Mr. Mike Barragan
Mrs. Joanna Morse
Mr. Jay Pizarro
Ms. Jodi Finnesy

Absent: Mr. Lee Peterson

*Mr. Mike Martinez arrived at 4:53 p.m.

Recorder: Barbara Renfro

CALL TO ORDER

Ms. Wilson acknowledged a quorum was present and called the meeting to order at 4:37 p.m.

BOARD AND STAFF INTRODUCTIONS

Ms. Wilson welcomed everyone and asked Mr. J.E. Pizarro, Account Manager with Valley Schools to introduce himself.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Ms. Bolognini seconded; Upon a call to vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Ms. Bolognini.

ACTION ITEMS

Approval of Minutes

Ms. Bolognini motioned to approve the September 26, 2018 minutes; Ms. Mayes seconded; Upon a call to vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Ms. Bolognini.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan announced that the GESD Wellness Fair is taking place at Landmark School and invited attendees to take some time and visit after today's meeting.

Mr. Barragan attended the Valley Schools Management Group Meeting today and shared these facts:

- Fiscal year 2018, 13 out of 20 or 65% of the entities had a loss ratio of 100% or greater.
- Fiscal year 2019, 9 out of 20 or 45% of the entities had a loss ratio of 100% or greater in September.
- Currently not one Valley School member offers one plan. Some Valley School members offer two - five plans.
- We are meeting with Valley Schools next Monday and have our first renewal meeting.

Mr. Barragan expressed concerns regarding the continued decline in enrollment.

Mr. Barragan stated staff has been doing financial presentations throughout the district. These presentations are given in both English and Spanish.

Mr. Barragan stated at the last GESD Governing Board meeting, Glendale Uniting Students, Teachers and Others (GUSTO) Foundation was introduced to the Governing Board.

Mr. Barragan stated at the last GESD Governing Board meeting, Educational Services provided an Academic update presenting the academic gains the district is making, we are definitely moving in the right direction.

Mr. Barragan announced the retirement of Barb Renfro, effective January 7, 2019.

Claims Experience Review – Medical

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

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

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

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

Claims Experience Review – Dental

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

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

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

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

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

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

Financial Review

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

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

Wellness and Insurance Benefit Update

Ms. Jodi Finnesy, Benefits Analyst presented on wellness 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	7:15 a.m.	Challenger
	9:30 a.m.	Challenger (Transportation)
	4:00 p.m.	Sunset Vista
	4:15 p.m.	Landmark
Thursdays	4:15 p.m.	Landmark
Fridays	7:15 a.m.	Challenger
	9:30 a.m.	Challenger (Transportation)

Watch for the signs directing you to the room

Certified Yoga Instructors Debra Raeder and Amanda Lutha will assist you with:

- ◆ Flexibility
- ◆ Increased muscle strength and tone
- ◆ Improved respiration, energy and vitality

Looking for a new workout?
How about PiYo?

PiYo combines the muscle-sculpting, core-firming benefits of Pilates with the strength and flexibility advantages of yoga. And, we crank up the speed to deliver a true fat-burning, low impact workout that leaves your body looking long, lean and incredibly defined.

Every Monday, excluding holidays

4:30-5:30 p.m.

Horizon Workout Room 60

Certified instructor Barbara Winch will assist
and lead you through the workout.

All invited!



Men's Basketball Team Fall League 2018

Glendale Elementary School District Wellness Program

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


League begins September 18-November 20

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

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

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

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



Glendale Elementary School District Wellness Program

2251 N. 50th Avenue
Glendale, AZ 85301
Phone: 602-237-7221
Fax: 602-237-7262
E-mail: wellness@gesd40.org

Leading Balance Physically, Emotionally and Mentally

FITNESS REIMBURSEMENT PROGRAM

FOR ALL GESD EMPLOYEES



WHY: Make your health a priority!

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

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

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

WHEN: Program starts July 1, 2018.

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

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

Thank you for participating!

IT'S YOUR TIME TO THRIVE.

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



Find our new ways to get healthy and stay healthy!

What You'll Do

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

	Level 1	Level 2	Level 3	Level 4
POINTS	5,000	15,000	35,000	60,000
WORTH OF CASHY TIME OFF	\$20	\$60	\$140	\$240
		C80 Total	C140 Total	C240 Total

Your rewards

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



How to Earn Points

Activity	Frequency	Points Earned	Total Points
WALKING (100 steps per minute)	DAILY	100	30,000
WALKING (100 steps per minute)	WEEKLY	700	210,000
WALKING (100 steps per minute)	MONTHLY	2,800	840,000
MEASUREMENTS (Take your measurements)	WEEKLY	100	300
MEASUREMENTS (Take your measurements)	MONTHLY	700	2,100
MEASUREMENTS (Take your measurements)	QUARTERLY	2,800	8,400
SELF TRACKING (Track health habits and behaviors)	DAILY	100	300
SELF TRACKING (Track health habits and behaviors)	WEEKLY	700	2,100
SELF TRACKING (Track health habits and behaviors)	MONTHLY	2,800	8,400
CARDS (Complete a 200-step walk)	DAILY	100	300
CARDS (Complete a 200-step walk)	WEEKLY	700	2,100
CARDS (Complete a 200-step walk)	MONTHLY	2,800	8,400
CHALLENGES (Take a personal challenge)	MONTHLY	300	300
CHALLENGES (Take a personal challenge)	QUARTERLY	1,000	1,000
CHALLENGES (Take a personal challenge)	YEARLY	3,000	3,000
LEARN THE BASICS OF CREATIONAL INTELLIGENCE, MINDFULNESS AND YOGA WITH VHS.	WEEKLY	100	300
LEARN THE BASICS OF CREATIONAL INTELLIGENCE, MINDFULNESS AND YOGA WITH VHS.	MONTHLY	700	2,100
LEARN THE BASICS OF CREATIONAL INTELLIGENCE, MINDFULNESS AND YOGA WITH VHS.	QUARTERLY	2,800	8,400
MORE!	YEARLY	3,000	3,000
MORE!	MONTHLY	700	2,100
MORE!	WEEKLY	100	300
MORE!	QUARTERLY	2,800	8,400
MORE!	YEARLY	3,000	3,000
MORE!	MONTHLY	700	2,100
MORE!	WEEKLY	100	300
MORE!	QUARTERLY	2,800	8,400
MORE!	YEARLY	3,000	3,000


Visit the [How to Earn](#) page for more ways to earn rewards!



Sign up now at virginpulse.com/Wellness
Or call 1-800-871-9395

Questions? Contact Member Services at 888-671-9395



<p>GESD Wellness presents: MIXXEDFIT!</p> <p>What is MIXXEDFIT??</p> <p>MixedFit® is a people-inspired fitness program that is a mix of explosive dancing and boot camp toning. We dance to our favorite songs on the radio, then, we spice things up by adding boot camp-inspired exercises to make your workout more effective and challenging. The steps are repetitive and easy to follow, that way, our students can focus on working out rather than following dance steps. Relieve some stress after school and try this class!!</p> <p>Mondays 4:00-5:00 p.m.</p> <p>Harold W. Smith School- CAFETERIA 6534 N. 63rd Ave Glendale, AZ 85301</p> <p>*Bring water!*</p> <p>Questions? Contact the instructor! Ajouli Butler: ajbutler@gesd40.org</p> <p>EXPLOSIVE DANCING. BOOT CAMP INSPIRED TONING. MIXXEDFIT® PEOPLE INSPIRED DANCE FITNESS <small>MIXXEDFIT.COM</small></p>	<p><small>GESD Wellness/Health and the Employee Network Present</small></p> <p>WELLNESS FAIR</p> <p>Wednesday October 24th 2:00pm – 5:30pm Landmark Gym/Cafeteria 5720 W. Myrtle, Glendale 85301</p> <p>Register for Biometric Screenings https://brovantevents.com/valleychools register using sponsorcode U0KRX</p> <p>*Vision and Hearing Screening * Biggest Loser Contest</p> <p>* FREE Flu shots for ALL employees * Discounts * Prizes to win</p> 
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ADJOURNMENT

Ms. Bolognini motioned to adjourn; Ms. Mayes seconded; Upon a call to vote, the motion carried with four votes in favor from Ms. Wilson, Ms. Mayes, Ms. Bolognini and Mr. Martinez.

There being no further business, the meeting adjourned at 5:09 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 28, 2018

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 28, 2018

In October, GESD incurred \$669,781 in medical claims and represents a monthly loss ratio of 96%.

Overall, GESD has incurred \$2,492,992 YTD in medical claims and represents a loss ratio of 94%.

GESD has three claims above \$75,000 and two above the \$150,000 stop loss level. Based on the information GESD anticipates a \$15,719 refund.

Based on the trend, we project revenues to generate \$7,917,996 and we anticipate to incur \$7,478,976 in medical claims or a loss ratio of 94% by June 30, 2019.



Monthly Experience Report

Glendale EI-All

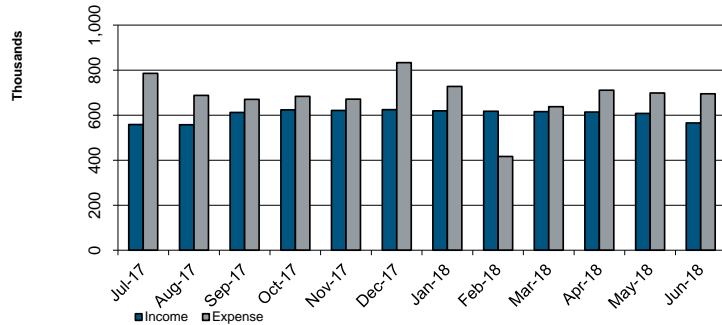
Dates: (7/1/2018-6/30/2019)



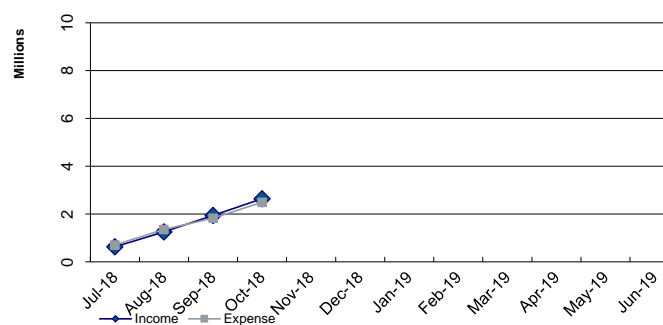
Name: Valley Schools Employee Benefits Group
Plan: All

a 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
2018-07	926	1,297	\$ 553,344	\$ -	\$ 95,142	\$ 648,486	\$ 57,338	\$ 705,824	\$ 627,207	\$ (78,618)	113%	\$ 544	140%
2018-08	917	1,291	\$ 482,162	\$ -	\$ 107,791	\$ 589,953	\$ 56,781	\$ 646,734	\$ 623,045	\$ (23,690)	104%	\$ 501	131%
2018-09	1,029	1,440	\$ 298,457	\$ -	\$ 108,480	\$ 406,937	\$ 63,716	\$ 470,653	\$ 691,397	\$ 220,745	68%	\$ 327	124%
2018-10	1,043	1,453	\$ 519,882	\$ 15,719	\$ 101,034	\$ 605,197	\$ 64,584	\$ 669,781	\$ 697,684	\$ 27,902	96%	\$ 461	121%
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	118%
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	121%
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	120%
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	112%
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	113%
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	114%
Total	3,915	5,481	\$ 1,853,845	\$ 15,719	\$ 412,447	\$ 2,250,573	\$ 242,419	\$ 2,492,992	\$ 2,639,332	\$ 146,340	94%	\$ 455	
Mo. Avg.	979	1,370	\$ 463,461	\$ 3,930	\$ 103,112	\$ 562,643	\$ 60,605	\$ 623,248	\$ 659,833	\$ 36,585		\$ 455	
PY Mo. Avg. @ 6/30/18	1,049	1,447	\$ 589,195	\$ 75,183	\$ 105,857	\$ 619,869	\$ 64,955	\$ 684,823	\$ 602,731	\$ (82,092)		\$ 473	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	900	1,263	\$ 533,234	\$ -	\$ 93,047	\$ 626,281	\$ 55,728	\$ 682,009	\$ 609,554	\$ (72,455)	112%	\$ 540
2018-08	894	1,263	\$ 464,499	\$ -	\$ 101,195	\$ 565,694	\$ 55,356	\$ 621,050	\$ 607,356	\$ (13,694)	102%	\$ 492
2018-09	1,009	1,418	\$ 281,090	\$ -	\$ 106,925	\$ 388,015	\$ 62,477	\$ 450,492	\$ 678,588	\$ 228,097	66%	\$ 318
2018-10	1,023	1,432	\$ 468,567	\$ 15,719	\$ 100,120	\$ 552,968	\$ 63,345	\$ 616,313	\$ 685,520	\$ 69,207	90%	\$ 430
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	3,826	5,376	\$ 1,747,390	\$ 15,719	\$ 401,287	\$ 2,132,958	\$ 236,906	\$ 2,369,864	\$ 2,581,018	\$ 211,154	92%	\$ 441
Mo. Avg.	957	1,344	\$ 436,847	\$ 3,930	\$ 100,322	\$ 533,239	\$ 59,227	\$ 592,466	\$ 645,255	\$ 52,789		\$ 441



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	26	34	\$ 20,110	\$ -	\$ 2,095	\$ 22,205	\$ 1,610	\$ 23,815	\$ 17,652	\$ (6,163)	135%	\$ 700
2018-08	23	28	\$ 17,663	\$ -	\$ 6,596	\$ 24,259	\$ 1,425	\$ 25,684	\$ 15,688	\$ (9,996)	164%	\$ 917
2018-09	20	22	\$ 17,367	\$ -	\$ 1,555	\$ 18,922	\$ 1,239	\$ 20,161	\$ 12,809	\$ (7,352)	157%	\$ 916
2018-10	20	21	\$ 51,316	\$ -	\$ 914	\$ 52,230	\$ 1,239	\$ 53,469	\$ 12,164	\$ (41,304)	440%	\$ 2,546
2018-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	89	105	\$ 106,456	\$ -	\$ 11,160	\$ 117,616	\$ 5,513	\$ 123,129	\$ 58,314	\$ (64,815)	211%	\$ 1,173
Mo. Avg.	22	26	\$ 26,614	\$ -	\$ 2,790	\$ 29,404	\$ 1,378	\$ 30,782	\$ 14,579	\$ (16,204)		\$ 1,173



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2018-07	518	701	\$ 382,034	\$ -	\$ 84,101	\$ 466,135	\$ 32,075	\$ 498,210	\$ 363,800	\$ (134,410)	137%	\$ 711
2018-08	513	698	\$ 371,674	\$ -	\$ 87,398	\$ 459,072	\$ 31,765	\$ 490,837	\$ 361,345	\$ (129,493)	136%	\$ 703
2018-09	511	691	\$ 219,663	\$ -	\$ 96,992	\$ 316,655	\$ 31,641	\$ 348,296	\$ 359,205	\$ 10,909	97%	\$ 504
2018-10	506	682	\$ 226,792	\$ 15,719	\$ 83,198	\$ 294,271	\$ 31,332	\$ 325,603	\$ 355,232	\$ 29,629	92%	\$ 477
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,048	2,772	\$ 1,200,163	\$ 15,719	\$ 351,689	\$ 1,536,133	\$ 126,813	\$ 1,662,946	\$ 1,439,582	\$ (223,364)	116%	\$ 600
Mo. Avg.	512	693	\$ 300,041	\$ 3,930	\$ 87,922	\$ 384,033	\$ 31,703	\$ 415,737	\$ 359,895	\$ (55,841)	116%	\$ 600

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	16	18	\$ 17,137	\$ -	\$ 2,035	\$ 19,172	\$ 991	\$ 20,163	\$ 10,749	\$ (9,414)	188%	\$ 1,120
2018-08	17	19	\$ 16,244	\$ -	\$ 6,522	\$ 22,766	\$ 1,053	\$ 23,819	\$ 11,340	\$ (12,479)	210%	\$ 1,254
2018-09	16	18	\$ 16,996	\$ -	\$ 1,474	\$ 18,470	\$ 991	\$ 19,461	\$ 10,749	\$ (8,712)	181%	\$ 1,081
2018-10	16	17	\$ 51,312	\$ -	\$ 868	\$ 52,180	\$ 991	\$ 53,171	\$ 10,104	\$ (43,067)	526%	\$ 3,128
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	65	72	\$ 101,690	\$ -	\$ 10,899	\$ 112,589	\$ 4,026	\$ 116,615	\$ 42,942	\$ (73,673)	272%	\$ 1,620
Mo. Avg.	16	18	\$ 25,422	\$ -	\$ 2,725	\$ 28,147	\$ 1,007	\$ 29,154	\$ 10,735	\$ (18,418)	272%	\$ 1,620

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	359	505	\$ 145,385	\$ -	\$ 8,863	\$ 154,248	\$ 22,229	\$ 176,477	\$ 226,207	\$ 49,730	78%	\$ 349
2018-08	358	508	\$ 91,964	\$ -	\$ 13,742	\$ 105,706	\$ 22,167	\$ 127,873	\$ 226,465	\$ 98,592	56%	\$ 252
2018-09	459	636	\$ 60,144	\$ -	\$ 9,261	\$ 69,405	\$ 28,421	\$ 97,826	\$ 287,484	\$ 189,658	34%	\$ 154
2018-10	476	656	\$ 218,647	\$ -	\$ 16,630	\$ 235,277	\$ 29,474	\$ 264,751	\$ 297,016	\$ 32,264	89%	\$ 404
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,652	2,305	\$ 516,140	\$ -	\$ 48,496	\$ 564,636	\$ 102,291	\$ 666,927	\$ 1,037,171	\$ 370,244	64%	\$ 289
Mo. Avg.	413	576	\$ 129,035	\$ -	\$ 12,124	\$ 141,159	\$ 25,573	\$ 166,732	\$ 259,293	\$ 92,561	64%	\$ 289

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	9	15	\$ 2,973	\$ -	\$ 60	\$ 3,033	\$ 557	\$ 3,590	\$ 6,433	\$ 2,843	56%	\$ 239
2018-08	5	8	\$ 1,024	\$ -	\$ 74	\$ 1,098	\$ 310	\$ 1,408	\$ 3,878	\$ 2,470	36%	\$ 176
2018-09	3	3	\$ 371	\$ -	\$ 81	\$ 452	\$ 186	\$ 638	\$ 1,590	\$ 952	40%	\$ 213
2018-10	3	3	\$ 3	\$ -	\$ 46	\$ 49	\$ 186	\$ 235	\$ 1,590	\$ 1,355	15%	\$ 78
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	20	29	\$ 4,371	\$ -	\$ 261	\$ 4,632	\$ 1,239	\$ 5,871	\$ 13,491	\$ 7,620	44%	\$ 202
Mo. Avg.	5	7	\$ 1,093	\$ -	\$ 65	\$ 1,158	\$ 310	\$ 1,468	\$ 3,373	\$ 1,905	44%	\$ 202

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	23	57	\$ 5,815	\$ -	\$ 83	\$ 5,898	\$ 1,424	\$ 7,322	\$ 19,547	\$ 12,225	37%	\$ 128
2018-08	23	57	\$ 861	\$ -	\$ 55	\$ 916	\$ 1,424	\$ 2,340	\$ 19,547	\$ 17,207	12%	\$ 41
2018-09	39	91	\$ 1,283	\$ -	\$ 672	\$ 1,955	\$ 2,415	\$ 4,370	\$ 31,899	\$ 27,530	14%	\$ 48
2018-10	41	94	\$ 23,128	\$ -	\$ 292	\$ 23,420	\$ 2,539	\$ 25,959	\$ 33,272	\$ 7,313	78%	\$ 276
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	126	299	\$ 31,086	\$ -	\$ 1,102	\$ 32,188	\$ 7,802	\$ 39,990	\$ 104,265	\$ 64,275	38%	\$ 134
Mo. Avg.	32	75	\$ 7,772	\$ -	\$ 276	\$ 8,047	\$ 1,951	\$ 9,998	\$ 26,066	\$ 16,069	38%	\$ 134

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-08	1	1	\$ 395	\$ -	\$ -	\$ 395	\$ 62	\$ 457	\$ 470	\$ 13	97%	\$ 457
2018-09	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-10	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	4	4	\$ 395	\$ -	\$ -	\$ 395	\$ 248	\$ 643	\$ 1,882	\$ 1,238	34%	\$ 161
Mo. Avg.	1	1	\$ 99	\$ -	\$ -	\$ 99	\$ 62	\$ 161	\$ 470	\$ 310	34%	\$ 161

Monthly Contribution Rates

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	415	28	62	13	518	14	2	0	0	16	534
2018-08	409	27	64	13	513	15	2	0	0	17	530
2018-09	409	28	61	13	511	14	2	0	0	16	527
2018-10	406	28	59	13	506	15	1	0	0	16	522
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	278	16	54	11	359	6	0	2	1	9	368
2018-08	276	16	54	12	358	3	0	1	1	5	363
2018-09	360	19	65	15	459	3	0	0	0	3	462
2018-10	376	18	66	16	476	3	0	0	0	3	479
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	7	2	9	5	23	1	0	0	0	1	24
2018-08	7	2	9	5	23	1	0	0	0	1	24
2018-09	14	6	12	7	39	1	0	0	0	1	40
2018-10	15	6	13	7	41	1	0	0	0	1	42
2018-11	0	0	0	0	0	0	0	0	0	0	0
2018-12	0	0	0	0	0	0	0	0	0	0	0
2019-01	0	0	0	0	0	0	0	0	0	0	0
2019-02	0	0	0	0	0	0	0	0	0	0	0
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



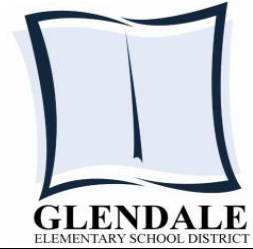
REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Members	Number of members as reported by provider source.
Paid Medical Claims	Paid medical claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
Less Estimated Specific Stop Loss Refunds	Estimated specific stop loss refunds. This amount includes estimated refunds for individual claims in excess of the stop loss deductible. Actual reimbursements are credited to the District's account after June 30th of the plan year. Amounts are estimates and may change during the adjudication process by the stop loss carrier.
Paid Rx Claims	Paid prescription drug claims as reported by provider source in reported month for all claims paid since the effective date including current report month.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
PEPM Fixed Expenses	This amount includes all administrative, third party administrators, stop loss coverage, and other services provided through Valley Schools.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Total Calculated Premium Equivalent	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PMPM	Total paid claims and expenses divided by total members.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

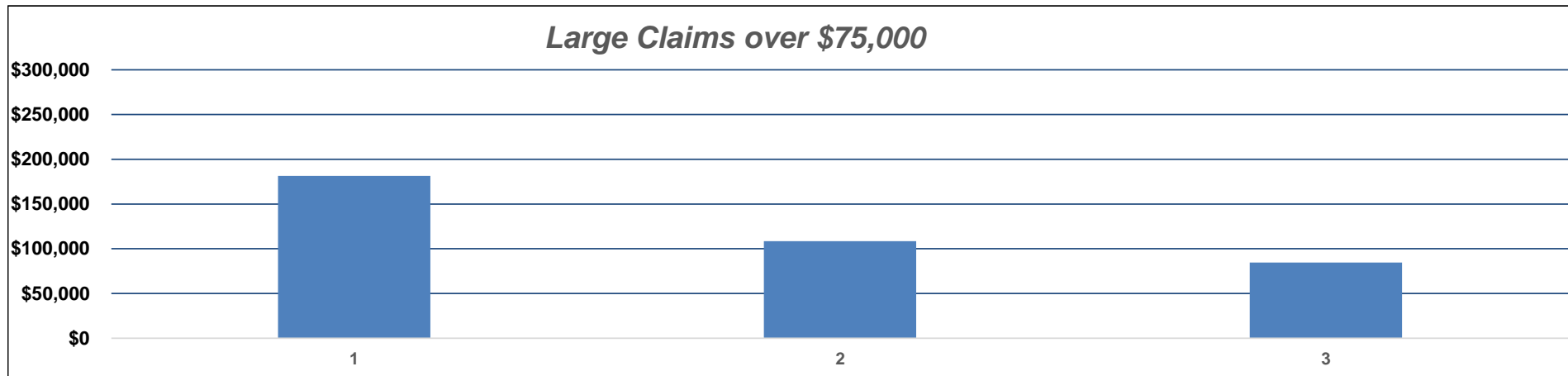
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY18	FY19
23	3

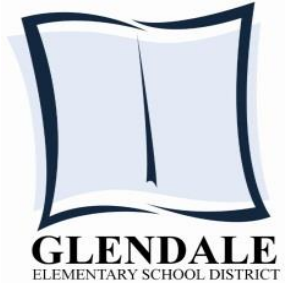


Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$181,438	\$150,000	\$0	\$15,719
2	\$108,577	\$150,000	\$41,423	\$0
3*	\$84,704	\$150,000	\$65,296	\$0
Total	\$374,720			\$15,719

11/12/2018 *expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



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



Date	Plan Name		Paid Amount
2018-07	Traditional		\$46,966.71
2018-08	Traditional		\$70,535.05
2018-09	Traditional		\$17,913.46
2018-10	Traditional		\$46,023.00
		Total for Claimant 1	\$181,438.22
2018-07	Traditional		\$14,768.61
2018-08	Traditional		\$89,443.32
2018-09	Traditional		\$3,562.78
2018-10	Traditional		\$802.57
		Total for Claimant 2	\$108,577.28
2018-07	Traditional		-\$161.40
2018-07	Traditional		\$14,570.37
2018-08	Traditional		\$12,726.63
2018-09	Traditional		\$13,688.72
2018-10	Traditional		\$43,879.77
		Total for Claimant 3	\$84,704.09
TOTAL		Total	\$374,719.59

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 28, 2018

In October, Pool I (or base plan) incurred \$69,977 in dental claims or a monthly loss ratio of 92%.

Pool I (or base plan) incurred \$254,507 in dental claims year to date (YTD) and a loss ratio of 86%.

Based on the trend, we project revenues to generate \$882,876 by June 30, 2019 and we anticipate Pool I (or base plan) to incur approximately \$763,524 or a loss ratio of 86% by June 30, 2019.

In October, Pool III (or buy-up plan) incurred \$219,697 in dental claims or a monthly loss ratio of 79%.

Pool III (or buy-up plan) incurred \$977,575 in dental claims YTD and a loss ratio of 89%.

Based on the trend, we project revenues to generate approximately \$3,301,728 by June 30, 2019 and we anticipate Pool III (or buy-up plan) to incur approximately \$2,932,728 or a loss ratio of 89% by June 30, 2019.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	9,747	\$ 516,323	\$ 33,736	\$ 550,059	\$ 518,178	\$ (31,881)	106%	\$ 56	131%
2018-08	9,989	\$ 592,627	\$ 34,541	\$ 627,168	\$ 528,614	\$ (98,554)	119%	\$ 63	131%
2018-09	10,464	\$ 318,046	\$ 36,170	\$ 354,216	\$ 551,872	\$ 197,656	64%	\$ 34	108%
2018-10	10,386	\$ 458,028	\$ 35,717	\$ 493,745	\$ 546,792	\$ 53,047	90%	\$ 48	100%
2018-11				\$ -	\$ -	\$ -			96%
2018-12				\$ -	\$ -	\$ -			91%
2019-01				\$ -	\$ -	\$ -			93%
2019-02				\$ -	\$ -	\$ -			92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			90%
2019-06				\$ -	\$ -	\$ -			90%
Total	40,586	\$ 1,885,024	\$ 140,164	\$ 2,025,188	\$ 2,145,456	\$ 120,268	94%	\$ 50	
Mo. Avg.	10,147	\$ 471,256	\$ 35,041	\$ 506,297	\$ 536,364	\$ 30,067		\$ 50	
PY Mo. Avg. @ 6/30/18	10,299	\$ 449,494	\$ 35,453	\$ 484,946	\$ 537,539	\$ 52,593	91%	\$ 47	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	1,989	\$ 61,529	\$ 6,883	\$ 68,412	\$ 70,213	\$ 1,801	97%	\$ 34	134%
2018-08	2,028	\$ 60,999	\$ 7,083	\$ 68,082	\$ 71,894	\$ 3,812	95%	\$ 34	139%
2018-09	2,153	\$ 40,537	\$ 7,499	\$ 48,036	\$ 75,900	\$ 27,864	63%	\$ 22	110%
2018-10	2,168	\$ 62,516	\$ 7,461	\$ 69,977	\$ 76,286	\$ 6,309	92%	\$ 32	101%
2018-11				\$ -	\$ -	\$ -			95%
2018-12				\$ -	\$ -	\$ -			90%
2019-01				\$ -	\$ -	\$ -			92%
2019-02				\$ -	\$ -	\$ -			92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			89%
2019-06				\$ -	\$ -	\$ -			89%
Total	8,338	\$ 225,581	\$ 28,926	\$ 254,507	\$ 294,293	\$ 39,786	86%	\$ 31	
Mo. Avg.	2,085	\$ 56,395	\$ 7,232	\$ 63,627	\$ 73,573	\$ 9,947		\$ 31	
PY Mo. Avg. @ 6/30/18	2,153	\$ 59,745	\$ 7,356	\$ 67,101	\$ 75,197	\$ 8,096	90%	\$ 31	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	3,840	\$ 203,682	\$ 13,344	\$ 217,026	\$ 178,067	\$ (38,959)	122%	\$ 57	122%
2018-08	4,051	\$ 223,848	\$ 13,918	\$ 237,766	\$ 187,258	\$ (50,508)	127%	\$ 59	122%
2018-09	4,180	\$ 119,864	\$ 14,379	\$ 134,243	\$ 193,002	\$ 58,759	70%	\$ 32	105%
2018-10	4,170	\$ 189,730	\$ 14,341	\$ 204,071	\$ 192,262	\$ (11,809)	106%	\$ 49	100%
2018-11				\$ -	\$ -	\$ -			98%
2018-12				\$ -	\$ -	\$ -			93%
2019-01				\$ -	\$ -	\$ -			96%
2019-02				\$ -	\$ -	\$ -			95%
2019-03				\$ -	\$ -	\$ -			94%
2019-04				\$ -	\$ -	\$ -			93%
2019-05				\$ -	\$ -	\$ -			94%
2019-06				\$ -	\$ -	\$ -			94%
Total	16,241	\$ 737,124	\$ 55,982	\$ 793,106	\$ 750,589	\$ (42,517)	106%	\$ 49	
Mo. Avg.	4,060	\$ 184,281	\$ 13,996	\$ 198,277	\$ 187,647	\$ (10,629)		\$ 49	
PY Mo. Avg. @ 6/30/18	4,341	\$ 173,280	\$ 14,926	\$ 188,207	\$ 200,228	\$ 12,021	94%	\$ 43	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	3,918	\$ 251,112	\$ 13,509	\$ 264,621	\$ 269,898	\$ 5,277	98%	\$ 68	137%
2018-08	3,910	\$ 307,780	\$ 13,540	\$ 321,320	\$ 269,462	\$ (51,858)	119%	\$ 82	135%
2018-09	4,131	\$ 157,645	\$ 14,292	\$ 171,937	\$ 282,970	\$ 111,033	61%	\$ 42	110%
2018-10	4,048	\$ 205,782	\$ 13,915	\$ 219,697	\$ 278,244	\$ 58,547	79%	\$ 54	99%
2018-11				\$ -	\$ -	\$ -			95%
2018-12				\$ -	\$ -	\$ -			90%
2019-01				\$ -	\$ -	\$ -			92%
2019-02				\$ -	\$ -	\$ -			91%
2019-03				\$ -	\$ -	\$ -			89%
2019-04				\$ -	\$ -	\$ -			89%
2019-05				\$ -	\$ -	\$ -			88%
2019-06				\$ -	\$ -	\$ -			88%
Total	16,007	\$ 922,319	\$ 55,256	\$ 977,575	\$ 1,100,574	\$ 122,999	89%	\$ 61	
Mo. Avg.	4,002	\$ 230,580	\$ 13,814	\$ 244,394	\$ 275,144	\$ 30,750		\$ 61	
PY Mo. Avg. @ 6/30/18	3,805	\$ 216,468	\$ 13,171	\$ 229,639	\$ 262,115	\$ 32,476	88%	\$ 61	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.d TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: November 28, 2018

The financial report for October 31, 2018 reflects the “Ending net position reserved for claims and expenses” as \$17,941,800.47”.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 14, 2018

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 31, 2018. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

If you have any questions pertaining to the attached statement, please contact me.

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Four Months Ended October 31, 2018**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,136,000.00
Total operating revenues	<u>10,136,000.00</u>
Operating expenses	
Paid claims	2,255,573.49
Fixed expense	263,779.20
Dental pool expense	173,168.76
H.S.A. contributions	282,856.86
Health insurance premiums	19,566.22
Short term disability premiums	28,191.68
Dental premiums	3,453.84
Vision plan premiums	20,740.00
Flexible spending premums	67,902.50
Life insurance premiums	46,101.04
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,244.23
Total operating expenses	<u>3,164,577.82</u>
Operating income/(loss)	<u>6,971,422.18</u>
Non-operating revenue	
Interest income	161,346.99
Change in market value	(167,998.17)
Return of net position	0.00
Total non-operating revenue	<u>(6,651.18)</u>
Change in net position	<u>6,964,771.00</u>
Beginning net position reserved for claims and expenses	<u>10,977,029.47</u>
Ending net position reserved for claims and expenses	<u>\$ 17,941,800.47</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 28, 2018

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



Be a part of something
bigger than yourself

Share a delicious moment

Streets of New York would like to thank you for giving blood with a voucher for a free 10" cheese pizza.

Must present voucher. Not valid with any other offer. One voucher per party per visit. Good for dine-in only. Voucher valid between Dec. 1 and Jan. 31.



streetsofnewyork.com

Glendale Elementary School District Blood Drive

Wed., Dec. 12, 2018

1:00 pm ~ 5:00 pm

Board Room

Contact Davita at 623-237-7231 or visit
www.BloodHero.com (Sponsor Code: GESD).

For more information or to schedule a donation,
call **877-25-VITAL** or visit us at vitalant.org

Find us @vitalant:   

vitalant 

Glendale Elementary Wellness

Finding Balance Physically, Emotionally and Financially

**Date: Sunday
December 2**

Time: 8:00 a.m.

Join us for a HIKE!



Join us in a hike on Sunday, December 2, at 8:00 a.m. We will be hiking in Estrella Mountain Park, south of the valley. There is a \$7 charge for entrance to the park, but if you turn in your ticket stub, you will be reimbursed for it. Meet at the parking lot north of the Gila/Horseshoe Trailhead. Follow C. Abbott Drive South.

<http://www.maricopacountyparks.net/assets/1/6/estrella-8x114.pdf>

Look for a white truck and our blue banner. This is an easy to moderate hike and should take no longer than an hour and a half.

Click here for a map to location

<https://www.maricopa.gov/parks/estrella/Directions.aspx>

Contact person: Davita Solter 623-237-7231

dsolter@gesd40.org

Day of hike phone: 623-703-0922

Highlights

- ◆ Counts toward your Health Savings Account
- ◆ Counts toward your WellStyles Program
- ◆ Good way to meet others in our district
- ◆ Good way to get out with your family and friends for exercise

Glendale Elementary School Wellness Program

Bring water.
Be prepared with hiking shoes and appropriate clothes.



Holiday Craft Fair

Saturday, December 8

12:00 p.m.-3:00 p.m.

Landmark Gym and Cafeteria

5730 W. Myrtle Avenue, Glendale

Get ready for the holidays by shopping with our staff members!

Are you a crafter or own a small business? Set up at our Craft Fair, in conjunction with Apollo High School Key Club's Santa Extravaganza! NO set up charge for District Employees! \$10 for those outside GESD with monies going to the GESD Adopt-a-Family. This event will be after the City of Glendale's Downtown Christmas Parade!

Notify Davita Solter, Wellness Program Specialist, if you are interested in setting up, by Monday, December 3.

E-Mail dsolter@gesd40.org

Phone: 623-237-7231

