

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
December 6, 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. Informational Items

- a. Assistant Superintendent's Update
- b. Claims Experience Review - Medical
- c. Claims Experience Review - Dental
- d. Financial Review
- e. Wellness/Insurance Update

6. Action Items

- a. Approval of Minutes
The minutes of the November 15, 2017 Regular Trust Board Meeting are submitted for approval.
- b. Medical Insurance Renewal
It is recommended the Trust Board approve the medical insurance increase and absorb the cost increase using its reserves for one-year (2018-2019) only.

7. Adjournment

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: 5.a TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

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: 5.b TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

In September, GESD incurred \$670,186 in medical claims and represents a monthly loss ratio of 110%.

In October, GESD incurred \$683,465 in medical claims and represents a monthly loss ratio of 110%.

The year-to-date (YTD) expense in medical claims are \$2,827,204 or YTD loss ratio of 121%.

Based on the recent large claims report, GESD has four claims above \$75,000 and one claim exceeding the \$150,000 stop loss level. Valley Schools has a projected refund of \$78,952 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)

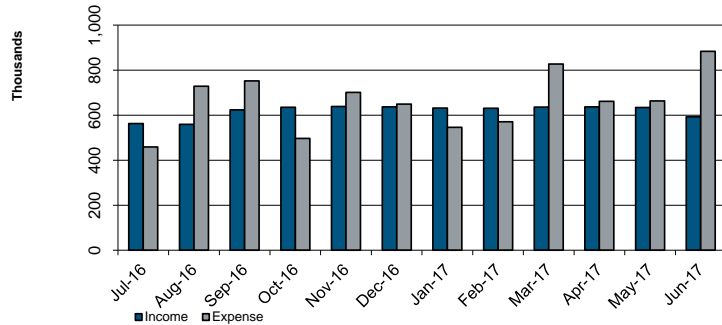


Name: Valley Schools Employee Benefits Group

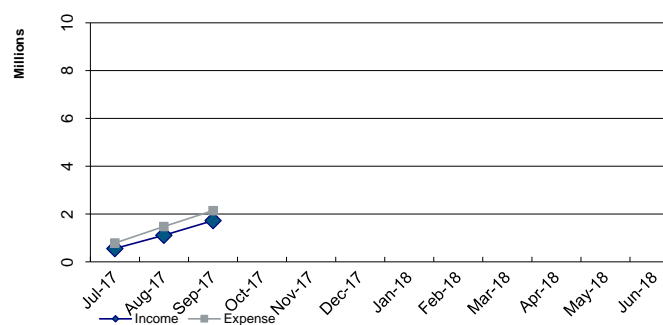
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2017-07	954	1,315	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,072	\$ 785,726	\$ 556,269	\$ (229,457)	141%	\$ 598	81%
2017-08	955	1,317	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,135	\$ 687,827	\$ 556,362	\$ (131,465)	124%	\$ 522	105%
2017-09	1,065	1,458	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,946	\$ 670,186	\$ 611,594	\$ (58,592)	110%	\$ 460	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	2,974	4,090	\$ 1,728,420	\$ 77,479	\$ 308,645	\$ 1,959,586	\$ 184,153	\$ 2,143,739	\$ 1,724,225	\$ (419,514)	124%	\$ 524	
Mo. Avg.	991	1,363	\$ 576,140	\$ 25,826	\$ 102,882	\$ 653,195	\$ 61,384	\$ 714,580	\$ 574,742	\$ (139,838)		\$ 524	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	929	1,279	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,524	\$ 732,784	\$ 540,826	\$ (191,958)	135%	\$ 573
2017-08	934	1,287	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,834	\$ 669,811	\$ 543,785	\$ (126,026)	123%	\$ 520
2017-09	1,043	1,427	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,583	\$ 600,838	\$ 598,509	\$ (2,329)	100%	\$ 421
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,906	3,993	\$ 1,610,033	\$ 77,479	\$ 290,938	\$ 1,823,492	\$ 179,941	\$ 2,003,433	\$ 1,683,119	\$ (320,314)	119%	\$ 502
Mo. Avg.	969	1,331	\$ 536,678	\$ 25,826	\$ 96,979	\$ 607,831	\$ 59,980	\$ 667,811	\$ 561,040	\$ (106,771)		\$ 502



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	25	36	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,548	\$ 52,942	\$ 15,444	\$ (37,498)	343%	\$ 1,471
2017-08	21	30	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 12,577	\$ (5,439)	143%	\$ 601
2017-09	22	31	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,363	\$ 69,348	\$ 13,085	\$ (56,263)	530%	\$ 2,237
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	68	97	\$ 118,387	\$ -	\$ 17,707	\$ 136,094	\$ 4,212	\$ 140,306	\$ 41,106	\$ (99,200)	341%	\$ 1,446
Mo. Avg.	23	32	\$ 39,462	\$ -	\$ 5,902	\$ 45,365	\$ 1,404	\$ 46,769	\$ 13,702	\$ (33,067)		\$ 1,446



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	869	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 385,829	\$ (133,129)	135%	\$ 597
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,936	2,627	\$ 1,497,398	\$ 77,479	\$ 280,561	\$ 1,700,480	\$ 119,877	\$ 1,820,357	\$ 1,169,354	\$ (651,003)	156%	\$ 693
Mo. Avg.	645	876	\$ 499,133	\$ 25,826	\$ 93,520	\$ 566,827	\$ 39,959	\$ 606,786	\$ 389,785	\$ (217,001)	156%	\$ 693

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	20	26	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,238	\$ 52,562	\$ 12,515	\$ (40,047)	420%	\$ 2,022
2017-08	17	21	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,096	\$ (7,319)	172%	\$ 829
2017-09	18	22	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,115	\$ 68,848	\$ 10,605	\$ (58,243)	649%	\$ 3,129
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	55	69	\$ 118,263	\$ -	\$ 17,156	\$ 135,419	\$ 3,406	\$ 138,825	\$ 33,216	\$ (105,609)	418%	\$ 2,012
Mo. Avg.	18	23	\$ 39,421	\$ -	\$ 5,719	\$ 45,140	\$ 1,135	\$ 46,275	\$ 11,072	\$ (35,203)	418%	\$ 2,012

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	275	386	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,028	\$ 53,597	\$ 145,362	\$ 91,765	37%	\$ 139
2017-08	280	392	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,338	\$ 46,564	\$ 148,244	\$ 101,680	31%	\$ 119
2017-09	390	527	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,149	\$ 80,718	\$ 203,620	\$ 122,902	40%	\$ 153
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	945	1,305	\$ 112,145	\$ -	\$ 10,219	\$ 122,364	\$ 58,515	\$ 180,879	\$ 497,226	\$ 316,347	36%	\$ 139
Mo. Avg.	315	435	\$ 37,382	\$ -	\$ 3,406	\$ 40,788	\$ 19,505	\$ 60,293	\$ 165,742	\$ 105,449	36%	\$ 139

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	13	28	\$ 124	\$ -	\$ 551	\$ 675	\$ 806	\$ 1,481	\$ 7,890	\$ 6,409	19%	\$ 53
Mo. Avg.	4	9	\$ 41	\$ -	\$ 184	\$ 225	\$ 269	\$ 494	\$ 2,630	\$ 2,136	19%	\$ 53

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	14	31	\$ 137	\$ -	\$ 158	\$ 295	\$ 867	\$ 1,162	\$ 9,059	\$ 7,897	13%	\$ 37
2017-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	25	61	\$ 490	\$ -	\$ 158	\$ 648	\$ 1,549	\$ 2,197	\$ 16,539	\$ 14,342	13%	\$ 36
Mo. Avg.	8	20	\$ 163	\$ -	\$ 53	\$ 216	\$ 516	\$ 732	\$ 5,513	\$ 4,781	13%	\$ 36

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	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 Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	516	39	82	12	649	17	1	0	2	20	669
2017-08	516	39	81	12	648	15	1	0	1	17	665
2017-09	508	38	82	11	639	16	1	0	1	18	657
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 Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	212	12	44	7	275	3	0	2	0	5	280
2017-08	216	12	44	8	280	2	0	2	0	4	284
2017-09	309	16	54	11	390	2	0	2	0	4	394
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 Group

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	5	1	6	2	14	0	0	0	0	0	14
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.

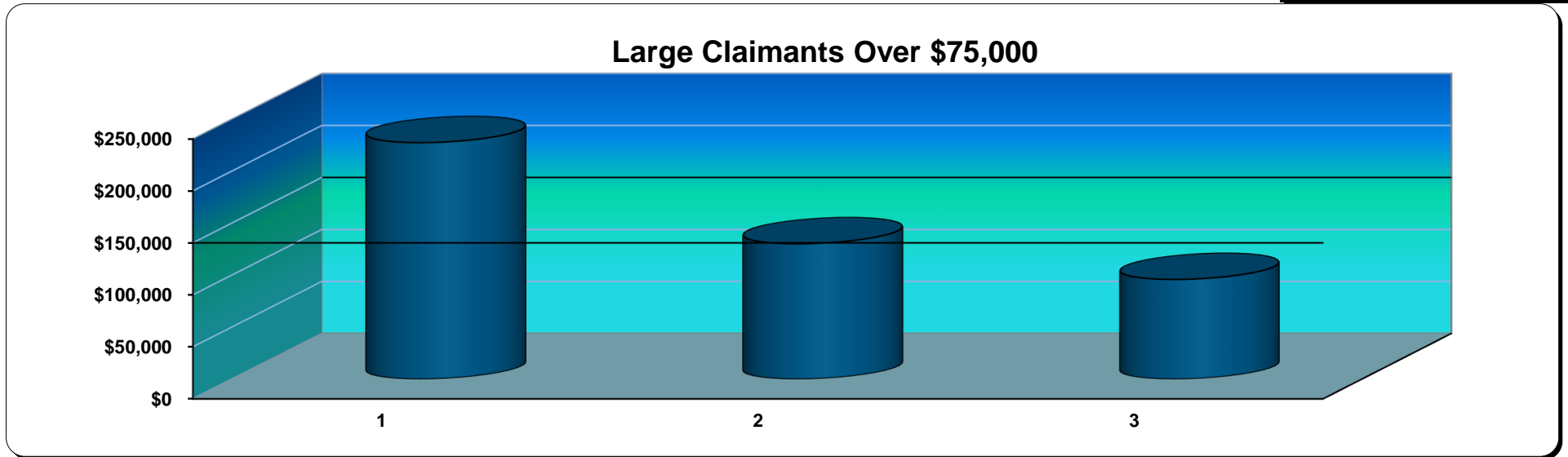
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	3



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$227,479	\$150,000	\$0	\$77,479
2*	\$130,222	\$150,000	\$19,778	\$0
3	\$95,903	\$150,000	\$54,097	\$0
Total	\$453,604			\$77,479

10/12/2017

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



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



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Traditional	Subscriber	\$207,185.90
2017-08	Traditional	Subscriber	\$2,253.71
2017-09	Traditional	Subscriber	\$18,039.12
		Total for Claimant 1	\$227,478.73
2017-07	Traditional	Subscriber	\$40,536.97
2017-08	Traditional	Subscriber	\$10,437.53
2017-09	Traditional	Subscriber	\$79,247.14
		Total for Claimant 2	\$130,221.64
2017-07	Traditional	Subscriber	\$45,908.12
2017-08	Traditional	Subscriber	\$24,336.31
2017-08	Traditional	Subscriber	\$645.09
2017-08	Traditional	Subscriber	\$3,811.48
2017-09	Traditional	Subscriber	\$117.08
2017-09	Traditional	Subscriber	\$21,085.29
		Total for Claimant 3	\$95,903.37
TOTAL		Total	\$453,603.74



Monthly Experience Report

Glendale EI-All

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

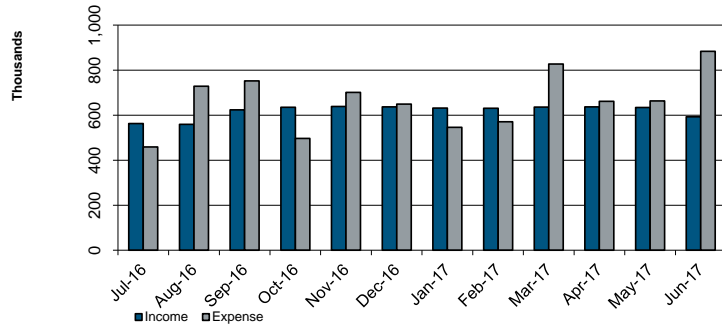


Name: Valley Schools Employee Benefits Group

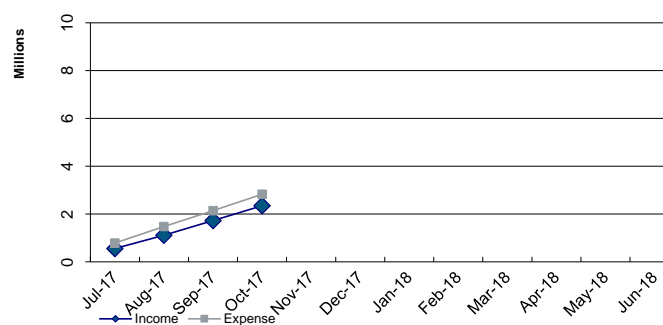
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2017-07	954	1,315	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,072	\$ 785,726	\$ 556,269	\$ (229,457)	141%	\$ 598	81%
2017-08	955	1,317	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,135	\$ 687,827	\$ 556,362	\$ (131,465)	124%	\$ 522	105%
2017-09	1,065	1,457	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,946	\$ 670,186	\$ 611,366	\$ (58,820)	110%	\$ 460	111%
2017-10	1,083	1,487	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,060	\$ 683,465	\$ 621,866	\$ (61,599)	110%	\$ 460	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	4,057	5,576	\$ 2,244,225	\$ 78,952	\$ 410,718	\$ 2,575,991	\$ 251,213	\$ 2,827,204	\$ 2,345,863	\$ (481,341)	121%	\$ 507	
Mo. Avg.	1,014	1,394	\$ 561,056	\$ 19,738	\$ 102,680	\$ 643,998	\$ 62,803	\$ 706,801	\$ 586,466	\$ (120,335)		\$ 507	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	929	1,279	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,524	\$ 732,784	\$ 540,826	\$ (191,958)	135%	\$ 573
2017-08	934	1,287	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,834	\$ 669,811	\$ 543,785	\$ (126,026)	123%	\$ 520
2017-09	1,043	1,426	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,583	\$ 600,838	\$ 598,280	\$ (2,558)	100%	\$ 421
2017-10	1,061	1,456	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 65,697	\$ 656,422	\$ 608,780	\$ (47,642)	108%	\$ 451
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,967	5,448	\$ 2,103,211	\$ 78,952	\$ 389,958	\$ 2,414,217	\$ 245,638	\$ 2,659,855	\$ 2,291,672	\$ (368,183)	116%	\$ 488
Mo. Avg.	992	1,362	\$ 525,803	\$ 19,738	\$ 97,490	\$ 603,554	\$ 61,410	\$ 664,964	\$ 572,918	\$ (92,046)		\$ 488



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	25	36	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,548	\$ 52,942	\$ 15,444	\$ (37,498)	343%	\$ 1,471
2017-08	21	30	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 12,577	\$ (5,439)	143%	\$ 601
2017-09	22	31	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,363	\$ 69,348	\$ 13,085	\$ (56,263)	530%	\$ 2,237
2017-10	22	31	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,363	\$ 27,043	\$ 13,085	\$ (13,958)	207%	\$ 872
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	90	128	\$ 141,014	\$ -	\$ 20,760	\$ 161,774	\$ 5,575	\$ 167,349	\$ 54,192	\$ (113,157)	309%	\$ 1,307
Mo. Avg.	23	32	\$ 35,254	\$ -	\$ 5,190	\$ 40,444	\$ 1,394	\$ 41,837	\$ 13,548	\$ (28,289)		\$ 1,307



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	870	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 386,279	\$ (132,679)	134%	\$ 597
2017-10	636	868	\$ 364,813	\$ 1,473	\$ 93,983	\$ 457,323	\$ 39,381	\$ 496,704	\$ 384,570	\$ (112,134)	129%	\$ 572
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,572	3,496	\$ 1,862,211	\$ 78,952	\$ 374,544	\$ 2,157,803	\$ 159,258	\$ 2,317,061	\$ 1,554,374	\$ (762,687)	149%	\$ 663
Mo. Avg.	643	874	\$ 465,553	\$ 19,738	\$ 93,636	\$ 539,451	\$ 39,815	\$ 579,265	\$ 388,593	\$ (190,672)	149%	\$ 663

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	20	26	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,238	\$ 52,562	\$ 12,515	\$ (40,047)	420%	\$ 2,022
2017-08	17	21	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,096	\$ (7,319)	172%	\$ 829
2017-09	18	22	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,115	\$ 68,848	\$ 10,605	\$ (58,243)	649%	\$ 3,129
2017-10	18	22	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 1,115	\$ 26,580	\$ 10,605	\$ (15,975)	251%	\$ 1,208
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	73	91	\$ 140,890	\$ -	\$ 19,994	\$ 160,884	\$ 4,521	\$ 165,405	\$ 43,821	\$ (121,584)	377%	\$ 1,818
Mo. Avg.	18	23	\$ 35,223	\$ -	\$ 4,999	\$ 40,221	\$ 1,130	\$ 41,351	\$ 10,955	\$ (30,396)	377%	\$ 1,818

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	275	386	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,028	\$ 53,597	\$ 145,362	\$ 91,765	37%	\$ 139
2017-08	280	392	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,338	\$ 46,564	\$ 148,244	\$ 101,680	31%	\$ 119
2017-09	390	525	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,149	\$ 80,718	\$ 202,942	\$ 122,224	40%	\$ 154
2017-10	412	558	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,511	\$ 157,510	\$ 215,548	\$ 58,038	73%	\$ 282
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,357	1,861	\$ 239,904	\$ -	\$ 14,459	\$ 254,363	\$ 84,026	\$ 338,389	\$ 712,097	\$ 373,708	48%	\$ 182
Mo. Avg.	339	465	\$ 59,976	\$ -	\$ 3,615	\$ 63,591	\$ 21,007	\$ 84,597	\$ 178,024	\$ 93,427	48%	\$ 182

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10	4	9	\$ -	\$ -	\$ 215	\$ 215	\$ 248	\$ 463	\$ 2,481	\$ 2,018	19%	\$ 51
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	17	37	\$ 124	\$ -	\$ 766	\$ 890	\$ 1,054	\$ 1,944	\$ 10,371	\$ 8,427	19%	\$ 53
Mo. Avg.	4	9	\$ 31	\$ -	\$ 192	\$ 223	\$ 264	\$ 486	\$ 2,593	\$ 2,107	19%	\$ 53

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	14	31	\$ 137	\$ -	\$ 158	\$ 295	\$ 867	\$ 1,162	\$ 9,059	\$ 7,897	13%	\$ 37
2017-10	13	30	\$ 606	\$ -	\$ 797	\$ 1,403	\$ 805	\$ 2,208	\$ 8,662	\$ 6,454	25%	\$ 74
2017-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	38	91	\$ 1,096	\$ -	\$ 955	\$ 2,051	\$ 2,354	\$ 4,405	\$ 25,201	\$ 20,796	17%	\$ 48
Mo. Avg.	10	23	\$ 274	\$ -	\$ 239	\$ 513	\$ 589	\$ 1,101	\$ 6,300	\$ 5,199	17%	\$ 48

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	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 Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	516	39	82	12	649	17	1	0	2	20	669
2017-08	516	39	81	12	648	15	1	0	1	17	665
2017-09	507	38	83	11	639	16	1	0	1	18	657
2017-10	505	36	83	12	636	16	1	0	1	18	654
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 Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	212	12	44	7	275	3	0	2	0	5	280
2017-08	216	12	44	8	280	2	0	2	0	4	284
2017-09	311	16	52	11	390	2	0	2	0	4	394
2017-10	326	19	55	12	412	2	0	2	0	4	416
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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra				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	5	1	6	2	14	0	0	0	0	0	14
2017-10	4	1	6	2	13	0	0	0	0	0	13
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



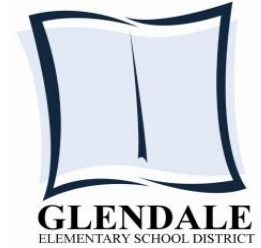
REPORT DEFINITIONS

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.

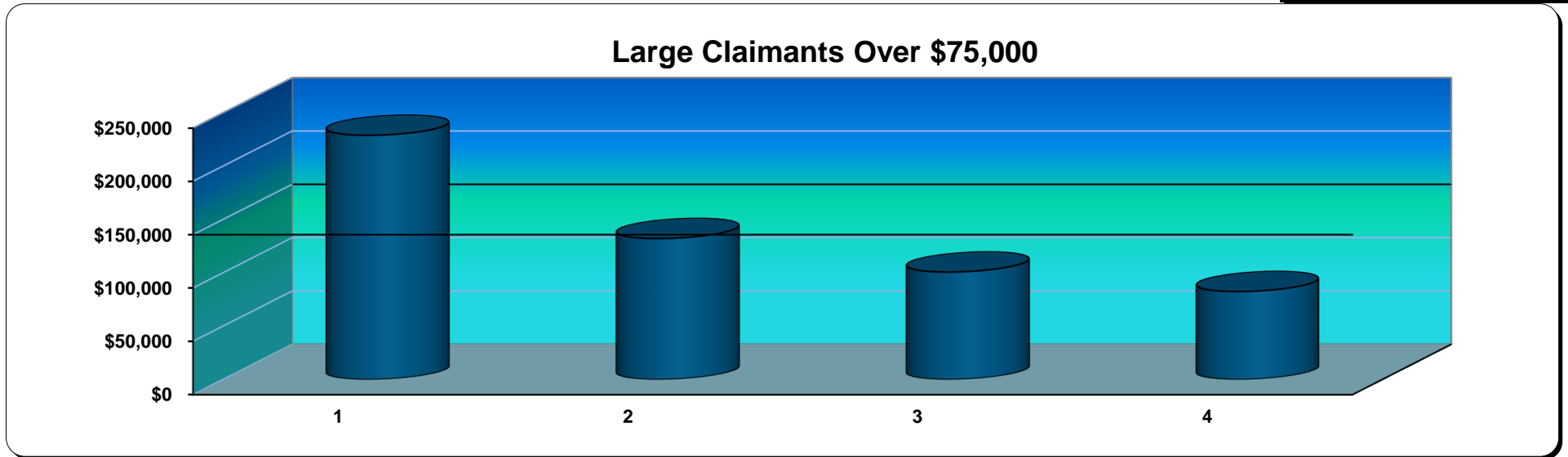
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	4



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$228,952	\$150,000	\$0	\$78,952
2*	\$132,176	\$150,000	\$17,824	\$0
3	\$100,748	\$150,000	\$49,252	\$0
4	\$82,477	\$150,000	\$67,523	\$0
Total	\$544,354			\$78,952

11/19/2017

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



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



Date	Plan Name	Claimant Relationship	Paid Amount
2017-07	Traditional	Subscriber	\$207,185.90
2017-08	Traditional	Subscriber	\$2,253.71
2017-09	Traditional	Subscriber	\$18,039.12
2017-10	Traditional	Subscriber	\$1,473.68
		Total for Claimant 1	\$228,952.41
2017-07	Traditional	Subscriber	\$40,536.97
2017-08	Traditional	Subscriber	\$10,437.53
2017-09	Traditional	Subscriber	\$79,247.14
2017-10	Traditional	Subscriber	\$1,954.27
		Total for Claimant 2	\$132,175.91
2017-07	Traditional	Subscriber	\$45,908.12
2017-08	Traditional	Subscriber	\$24,336.31
2017-08	Traditional	Subscriber	\$645.09
2017-08	Traditional	Subscriber	\$3,811.48
2017-09	Traditional	Subscriber	\$117.08
2017-09	Traditional	Subscriber	\$21,085.29
2017-10	Traditional	Subscriber	\$315.84
2017-10	Traditional	Subscriber	\$20.49
2017-10	Traditional	Subscriber	(\$1,316.00)
2017-10	Traditional	Subscriber	\$5,824.66
		Total for Claimant 3	\$100,748.36
2017-07	Choice Plus HDHP Base	Spouse	\$3,510.77
2017-08	Choice Plus HDHP Base	Spouse	\$714.68
2017-09	Choice Plus HDHP Base	Spouse	\$19,821.41
2017-10	Choice Plus HDHP Base	Spouse	\$58,430.48
		Total for Claimant 4	\$82,477.34
TOTAL		Total	\$544,354.02

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: 5.c TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

In September, Pool I- incurred \$42,516 in dental claims or a monthly loss ratio of 56%.

In October, Pool I- incurred \$58,604 in dental claims or a monthly loss ratio of 76%.

In September, Pool III- incurred \$162,173 in dental claims or a monthly loss ratio of 61%.

In October, Pool III- incurred \$180,877 in dental claims or a monthly loss ratio of 68%.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,471	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,700	\$ (160,318)	132%	\$ 70	60%
2017-08	9,837	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,492	\$ (152,720)	130%	\$ 68	114%
2017-09	10,407	\$ 320,769	\$ 35,779	\$ 356,548	\$ 543,052	\$ 186,504	66%	\$ 34	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	29,715	\$ 1,583,424	\$ 102,354	\$ 1,685,778	\$ 1,559,244	\$ (126,534)	108%	\$ 57	
Mo. Avg.	9,905	\$ 527,808	\$ 34,118	\$ 561,926	\$ 519,748	\$ (42,178)		\$ 57	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,930	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,558	\$ (23,902)	135%	\$ 48	69%
2017-08	2,027	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,526	\$ (30,965)	143%	\$ 51	90%
2017-09	2,185	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,385	\$ 33,869	56%	\$ 19	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	6,142	\$ 216,999	\$ 20,468	\$ 237,467	\$ 216,469	\$ (20,998)	110%	\$ 39	
Mo. Avg.	2,047	\$ 72,333	\$ 6,823	\$ 79,156	\$ 72,156	\$ (6,999)		\$ 39	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,961	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,376	\$ (39,878)	122%	\$ 57	60%
2017-08	4,209	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,589	\$ (41,307)	121%	\$ 56	86%
2017-09	4,387	\$ 136,778	\$ 15,081	\$ 151,859	\$ 202,373	\$ 50,514	75%	\$ 35	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	12,557	\$ 568,878	\$ 43,131	\$ 612,009	\$ 581,338	\$ (30,671)	105%	\$ 49	
Mo. Avg.	4,186	\$ 189,626	\$ 14,377	\$ 204,003	\$ 193,779	\$ (10,224)		\$ 49	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,580	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,766	\$ (96,538)	139%	\$ 96	56%
2017-08	3,601	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,377	\$ (80,448)	132%	\$ 92	86%
2017-09	3,835	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,294	\$ 102,121	61%	\$ 42	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	11,016	\$ 797,547	\$ 38,755	\$ 836,302	\$ 761,437	\$ (74,865)	110%	\$ 76	
Mo. Avg.	3,672	\$ 265,849	\$ 12,918	\$ 278,767	\$ 253,812	\$ (24,955)		\$ 76	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,473	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,942	\$ (160,076)	132%	\$ 70	60%
2017-08	9,837	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,873	\$ (152,339)	130%	\$ 68	114%
2017-09	10,433	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,415	\$ 187,867	65%	\$ 34	80%
2017-10	10,513	\$ 379,788	\$ 36,158	\$ 415,946	\$ 548,305	\$ 132,359	76%	\$ 40	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	40,256	\$ 1,963,212	\$ 138,512	\$ 2,101,724	\$ 2,109,535	\$ 7,811	100%	\$ 52	
Mo. Avg.	10,064	\$ 490,803	\$ 34,628	\$ 532,316	\$ 524,869	\$ (7,446)		\$ 52	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,930	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,534	\$ (23,926)	135%	\$ 48	69%
2017-08	2,026	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,526	\$ (30,965)	143%	\$ 51	90%
2017-09	2,189	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,599	\$ 34,083	56%	\$ 19	84%
2017-10	2,205	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,941	\$ 18,337	76%	\$ 27	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	8,350	\$ 268,018	\$ 28,053	\$ 296,071	\$ 293,600	\$ (2,471)	101%	\$ 35	
Mo. Avg.	2,088	\$ 67,005	\$ 7,013	\$ 74,018	\$ 73,400	\$ (618)		\$ 35	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,962	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,507	\$ (39,747)	122%	\$ 57	60%
2017-08	4,208	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,655	\$ (41,241)	121%	\$ 56	86%
2017-09	4,405	\$ 136,778	\$ 15,081	\$ 151,859	\$ 203,067	\$ 51,208	75%	\$ 34	81%
2017-10	4,425	\$ 161,243	\$ 15,222	\$ 176,465	\$ 204,135	\$ 27,670			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	17,000	\$ 730,121	\$ 58,353	\$ 788,474	\$ 786,364	\$ (2,110)	100%	\$ 46	
Mo. Avg.	4,250	\$ 182,530	\$ 14,588	\$ 204,003	\$ 194,076	\$ (9,927)		\$ 46	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,581	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,901	\$ (96,403)	139%	\$ 96	56%
2017-08	3,603	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,692	\$ (80,133)	132%	\$ 92	86%
2017-09	3,839	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,749	\$ 102,576	61%	\$ 42	79%
2017-10	3,883	\$ 167,526	\$ 13,351	\$ 180,877	\$ 267,229	\$ 86,352	68%	\$ 47	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	14,906	\$ 965,073	\$ 52,106	\$ 1,017,179	\$ 1,029,571	\$ 12,392	99%	\$ 68	
Mo. Avg.	3,727	\$ 241,268	\$ 13,027	\$ 254,295	\$ 257,393	\$ 3,098		\$ 68	
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: 5.d TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

The Trust Board will be presented with a financial report for September 30, 2017. The "Ending net position reserved for claims and expenses" are \$18,119,745.12.

The Trust Board will be presented with a financial report for October 30, 2017. The "Ending net position reserved for claims and expenses" are \$17,262,782.02.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 16, 2017

Glendale Elementary School District
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the three months ended September 30, 2017. 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 or our Finance Director, Gail Clemens.

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	2,049,930.11
Fixed expense	274,367.52
Dental pool expense	125,751.00
H.S.A. contributions	187,366.05
Health insurance premiums	7,137.26
Short term disability premiums	20,082.05
Dental premiums	1,283.10
Vision plan premiums	15,722.96
Flexible spending premums	0.00
Life insurance premiums	36,184.76
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>2,721,106.46</u>
Operating income/(loss)	<u>7,278,893.54</u>
Non-operating revenue	
Interest income	54,635.49
Change in market value	9,982.81
Total non-operating revenue	<u>64,618.30</u>
Change in net position	<u>7,343,511.84</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 18,119,745.12</u>



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 16, 2017

Glendale Elementary School District
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the four months ended October 31, 2017. 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 or our Finance Director, Gail Clemens.

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, 2017**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	2,705,237.77
Fixed expense	365,823.36
Dental pool expense	170,800.00
H.S.A. contributions	230,816.44
Health insurance premiums	15,017.44
Short term disability premiums	27,747.05
Dental premiums	3,946.07
Vision plan premiums	21,310.16
Flexible spending premums	0.00
Life insurance premiums	47,405.44
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	375.71
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,078.15
Computer Software	0.00
Total operating expenses	<u>3,591,557.59</u>
Operating income/(loss)	<u>6,408,442.41</u>
Non-operating revenue	
Interest income	92,361.79
Change in market value	(14,255.46)
Total non-operating revenue	<u>78,106.33</u>
Change in net position	<u>6,486,548.74</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 17,262,782.02</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: 5.e TOPIC: Wellness and Insurance Update

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 6.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

RECOMMENDATION:

The minutes of the November 15, 2017 Regular Meeting are submitted for approval.

The minutes of the November 15, 2017 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.
November 15, 2017

Present: Board Members

Mr. Lee Peterson
Mr. Mike Martinez
Ms. Mary Ann Wilson
*Ms. Bernadette Bolognini

Other Attendees

Mr. Mike Barragan
Mr. Matthew Shock
Mr. Mark Baggett
Ms. Davita Solter
Ms. Joanna Morse
Ms. Jodi Finnesy

*Ms. Bernadette Bolognini arrived at 4:35 pm

Absent: Ms. Cathey Mayes

Recorder: Barbara Renfro

CALL TO ORDER

Mr. Peterson acknowledged a quorum was present and called the meeting to order at 4:31 p.m.

BOARD AND STAFF INTRODUCTIONS

Mr. Barragan introduced Ms. Joanna Morse as the new Risk Manager and suggested everyone introduce themselves since Ms. Morse is new to the committee.

APPROVAL OF AGENDA

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

ACTION ITEMS

Approval of Minutes

Ms. Wilson motioned to approve the September 13, 2017 minutes; Mr. Bolognini seconded; the motion passed 4-0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan stated that Superintendent Quintana has announced his retirement effective June 30, 2017. Ms. Cindy Segotta-Jones is to succeed Mr. Quintana as the District's new superintendent.

Mr. Barragan spoke about the continually decreasing enrollment, which financially results in a 2.3 million dollar decrease to the district. In order to better understand the change in enrollment the district has arranged a demographic study with Applied Economics. The purpose of a demographic study is to identify current and historic demographics, 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 report should be available early December.

Mr. Barragan acknowledged the Glendale Elementary School District's academic gains announced by Arizona Department of Education. This has been accomplished through significant hard work done by teachers and administration.

Mr. Barragan announced he has been selected to serve on the Board of Directors for Valley Schools. Mr. Barragan expressed he is both humbled and excited by the opportunity.

Mr. Barragan stated that a special meeting may be necessary based on the analysis of Hays Companies of Arizona

Valley Schools Annual Health Plan Performance Review

Mr. Mark Baggot, Senior Field Account Manager for United Healthcare presented our Health Plan Performance Review from July 1, 2016 - June 30, 2017.

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 deVevee, Account Manager
- Andrea Mannino, Account Manager
- Kendall Taylor, Wellness Coordinator
- Silke Brennan, 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

Overview of the Healthcare Landscape

- Financial Insights:** Health care cost per 100 employees rose \$12,382 (year-over-year) in 2016. 47% increase in total health care costs in last 10 years. 4% compound annual growth rate (CAGR) over 10-year period. Health care spending is projected to rise 4.5% through 2020.
- Population Health:** 75% of employees use health & wellness programs. 85% of employees use health & wellness programs. 85% of employees use health & wellness programs.
- Impact of Solutions:** 40% of employees who use health & wellness programs are more engaged. 40% of employees who use health & wellness programs are more engaged.
- Consumer Activation:** 47% of employees use health & wellness programs. 47% of employees use health & wellness programs.

Aligning your health benefits strategy with your objectives and culture.

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.

Motivating Health Ownership

- Benefits Design and Cost Share
- Network Design and Transparency
- Population Health and Well-being
- Personalized Experiences

Working together to help build health ownership

Initiation	Retention	Accountability	Ownership
<ul style="list-style-type: none"> Benefits Design: 100% Value of Plan Cost Share (Member): 100% Value of Plan Network Design: 100% Value of Plan Quality and Transparency: 100% Value of Plan Clinical Resources (Medical, Rx, Behavioral): 100% Value of Plan Research, Marketing: 100% Value of Plan The Experience: 100% Value of Plan 	<ul style="list-style-type: none"> Retention: 100% Value of Plan Retention: 100% Value of Plan Retention: 100% Value of Plan Retention: 100% Value of Plan Retention: 100% Value of Plan Retention: 100% Value of Plan Retention: 100% Value of Plan 	<ul style="list-style-type: none"> Accountability: 100% Value of Plan Accountability: 100% Value of Plan Accountability: 100% Value of Plan Accountability: 100% Value of Plan Accountability: 100% Value of Plan Accountability: 100% Value of Plan Accountability: 100% Value of Plan 	<ul style="list-style-type: none"> Ownership: 100% Value of Plan Ownership: 100% Value of Plan Ownership: 100% Value of Plan Ownership: 100% Value of Plan Ownership: 100% Value of Plan Ownership: 100% Value of Plan Ownership: 100% Value of Plan

Healthplan Key Performance Indicators

Demographic	Financial	Utilization
1,437 Members	\$6,32M Fee	153.1 \$11k per 100
1,213 Demographic Factor	\$4,522 Fee per Member	57.1 Members per 100
1,695 Retrospective Risk Score	\$366.38 Fee PPHM	47.0% Plan-to-Plan Utilization
33.1% Target %	\$187.65 Fee PPHM CO	145.4 Surplus per 100

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 decreased 0.7%
- Retrospective risk score increased 0.5%
- 85% increase in prevalence and 15.0% increase severity from the prior period
- Catastrophic claims increased from 34% of total spend to 5.0%
- 87.2% of members utilized benefits, down just slightly
- E-P utilization decreased 1%
- Non-catastrophic PMPM increased just 3%
- 28.0% increase in outpatient surgeries/procedures
- 30.7% increase in inpatient admissions
- Inpatient days per 1,000 increased 84.0%
- 0.7% decrease in network utilization, due in part to high cost OON back and joint spend
- 0.7% discount rate saved the plan \$28.8M

Net PMPM is 8.8% Above Norm

Plan Design and Cost Sharing

- Net paid PMPM is \$365.36, 8.8% above norm
- Plan Cost Share (net) is 90.2%, 3.4 pts below norm
- Network utilization is 87.1%, 8.7 pts below norm

Demographics

- Employee average age is 41.5, 8.6% 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 18% below norm
- Catastrophic spend is 58.9% above norm
- Member activation is 2 pts below norm

Comparing Populations

Traditional Med	HSA
• 65% of membership	• 25% of membership
• \$515 paid PMPM	• \$100 paid PMPM
• 100% Benefit Utilization	• 92% Benefit Utilization
• 180 ER visits per 1000	• 106 ER visits per 1000
• 71 admissions per 1000	• 32 admissions per 1000
• 188 outpatient surgeries per 1000	• 52 outpatient surgeries per 1000
• 83.9% net plan cost share	• 56.7% net plan cost share
• 85.0% Network utilization (all eligible charges)	• 86.7% Network utilization (all eligible charges)
• 70.1% Network utilization (outpatient procedures)	• 93.1% Network utilization (outpatient procedures)
• All catastrophic cases were on the traditional medical plan	

Population Health

Top 5 Clinical Drivers

64% of spend driven by top 5 chapters

Chapter	Percentage
Musculoskeletal	24%
Neoplasms	13%
Circulatory	11%
Pregnancy and Obstetrics	8%
Other Conditions	8%

Back Pain and Osteoarthritis account for 50% of spend, driven by surgeries and injections, many out of network

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

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

Pregnancy prevalence is 55% higher than in the norm population

Screening costs drive this chapter

Adult Condition Prevalence

Age 18+ (85.4% of the population)

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

Condition	Prevalence
Diabetes	11.8%
High Blood Pressure	11.4%
Cholesterol	10.4%
Depression	7.1%
Obesity	6.7%
Heart Disease	5.7%
Respiratory	4.7%
Other	1.7%

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

Category	Count	Spent
Catastrophic Cases (All-Other Back Pain)	26	\$167.65
Full PMPM (100% Net Plan Cost Share)	18	\$112.25
Part PMPM (75% Net Plan Cost Share)	8	\$55.40

Catastrophic Cases > \$50K

Case #	Top Diagnosis Category	Net Paid	Provider	Length of Stay
1	Spine Fusion	\$24,500	Dr. [Name]	21 days
2	Spine Fusion	\$24,500	Dr. [Name]	21 days
3	Spine Fusion	\$24,500	Dr. [Name]	21 days
4	Spine Fusion	\$24,500	Dr. [Name]	21 days
5	Spine Fusion	\$24,500	Dr. [Name]	21 days

Top Reasons by Net Paid

Top Providers by Net Paid

Actionable Opportunities

Insights

- Opportunity #1 Plan Design: Increase CDPH membership
- Opportunity #2 Network: +87.1% Network utilization, Down 6.3 pts due to large part due to COON back pain spend; Increased COON surgery spend
- Opportunity #3 Population Health: Increasing prevalence of members with diabetes; \$55K spend increase, in large part due to high cost surgeries, including COON 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

Encourage conservative care with the use of Premium providers and education

Spine and Joint COE

Consider EPO to address COON costs

Education re: physical activity and ergonomics

Procedure Category	Count	Net/Plan	Account %
Spine Fusion	1	\$119.5K	35%
Other	1	\$119.5K	35%

Members with Diabetes

- It is estimated that 35 adults will convert to diabetes in the next year, potentially adding approximately \$202K in related costs
- 65% of members with diabetes had at least 2 HbA1c exams, 81% had a measure <9 (compliance)

Category	Count	Net/Plan	Account %
305 Members	1,754	71.4%	3,982
\$811.31 Total Spend	\$1,136	680.3	229.5
\$275.67 Pharmacy Net PMPM	\$429.70	43.4%	21.8%

Member Engagement

Decision Making Performance

Medical Adherence & Health Norms

Activation: 64.3% Norm is 62.6%

Member Wellness and Clinical Engagement

21% of members qualified for care management outreach

- 45% of those members were unable to be reached or opted out (38% UTR, 52.0%)
- 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 91%

Identified Gaps in Care

- 34% of messages sent for diabetes, 24% for preventative care, 11% for hypertension
- 44% of pages closed

Target	Target	Target	Target
Individual	Activity	Activity	Activity
Net Data Views	46	76.7%	42
Net Call Views	223	46.7%	227
Net Mail Views	1,346	40.7%	1,582
Total Mail Number of open	1,265	46.4%	1,255
Total Mail Number of open	301	20.0%	302
Total Member Views	1,660	41.0%	1,650

Premium Care Provider Utilization

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

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

Category	Value
% of Members	47%
% of Total Spend	20%
Average Age (Member)	37.5
Activation	69.9%
Net PMPM	\$204.24
ER visits per 1000	186.3

Consumer Activation Index

Decision Making Performance

Medical Adherence & Health Norms

Activation: 64.3% Norm is 62.6%

Pharmacy Plan Review

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

Executive Summary

Financial	Driving Factors	Opportunities
First Plan Paid Pharmacy spend • 13.1% of \$1,465,530 in 2016 • \$1,902,200 in 2016 • Specialty Spend Drivers: • Specialty Spend PMPM: 1.01 • Total Plan Paid 12.3% • Total Plan Paid \$1.74 • Non-Specialty Spend Drivers: • Specialty Spend PMPM: 0.18 • Total Plan Paid 0.33% • Total Plan Paid \$0.44 • Specialty: \$33.28	Specialty Spend Drivers • Specialty Spend PMPM: 1.01 • Total Plan Paid 12.3% • Total Plan Paid \$1.74 • Non-Specialty Spend Drivers: • Specialty Spend PMPM: 0.18 • Total Plan Paid 0.33% • Total Plan Paid \$0.44 • Specialty: \$33.28	Consider other program utilization • Mail Service Member Select: \$274 potential savings • Pharmacy PMPM: \$15 potential savings • Pharmacy PMPM: \$15 potential savings • Pharmacy PMPM: \$15 potential savings

Plan Performance Overview

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

Disease State	Total PMPM	Specialty PMPM
IMMUNIZATION CONTROLS	\$10.15	\$1.15
DIABETES	\$1.15	\$0.15
CHOLESTEROL	\$1.15	\$0.15
PSYCHIATRY ANTIPSYCHOTICS	\$1.15	\$0.15
NEUROLOGY	\$1.15	\$0.15
MULTIPLE SCLEROSIS	\$1.15	\$0.15
ARTHRITIS/OA	\$1.15	\$0.15
HEART DISEASE/CHD	\$1.15	\$0.15
ONCOLOGY	\$1.15	\$0.15
CONSTITUTIONAL	\$1.15	\$0.15

Top 20 Drugs by Plan Paid PMPM

Drug Name	Plan Paid PMPM
AMBIOPOL	\$10.15
AMBIOPOL	\$10.15
AMBIOPOL	\$10.15
AMBIOPOL	\$10.15
AMBIOPOL	\$10.15

Management Program Annual Savings/Opportunities

Program	Description	Members	Annual Savings	Member Savings
Mail Service Member Select	Members incentive to move medication to mail but can choose to disenroll from the program.	50%	\$21,246	\$21,246
Generic Preference	Members are incentivized to use generic drugs.	2.5%	\$100,000	\$100,000
Pharmacy PMPM	Members are incentivized to use mail service pharmacy.	10%	\$100,000	\$100,000

Mail Service Member Select

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

Members have a choice in their medication delivery. Automatically drive members using maintenance medications to mail service with the opportunity to disenroll.

- A member benefit helps members better manage the medication they take on a regular basis and may save them time and money.
- After two fills of a participating retail pharmacy, members will simply need to choose to receive 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

Generics Preferred

Brand drugs being requested by Member

2.5% of prescriptions overridden by Member

Drug	Brand	Generic	Members	Cost
AMBIOPOL	AMBIOPOL	AMBIOPOL	100	\$100
AMBIOPOL	AMBIOPOL	AMBIOPOL	100	\$100

By Making Generics Restricted to Only Members
Plan Paid Savings \$15,000
Member Savings \$100

Mandatory Generics

Brand drugs being requested by Member/Physician

4.3% of prescriptions overridden by Physician or Member

Drug	Brand	Generic	Members	Cost
AMBIOPOL	AMBIOPOL	AMBIOPOL	100	\$100
AMBIOPOL	AMBIOPOL	AMBIOPOL	100	\$100

By Making Generics Mandatory for Physicians & Members
Plan Paid Savings \$23,989
Member Savings \$4,213

Collaborate and Take Action

Opportunity #1 Plan Design

- Consider Plans of Service plan design changes
- Generic Preference
- Mail Service Member Select (MSMS)

Opportunity #2 Network

- Evaluation around Network Utilization or Consider EPO
- Pharmacy PMPM and transparency tools

Opportunity #3 Population Health

- Consider Drive and Joint Education
- Pharmacy Appropriate Care Setting Education, including Virtual Visits and Pharmacy PMPM
- Pharmacy PMPM
- Pharmacy PMPM
- Pharmacy PMPM
- Pharmacy PMPM

Appendix

Financial Detail

Measure	Plan	Current	Change	Net	Relative
Pharmacy PMPM	\$10.15	\$10.15	0.0%	\$10.15	100%
Pharmacy PMPM (CC)	\$10.15	\$10.15	0.0%	\$10.15	100%
Pharmacy PMPM (CC)	\$10.15	\$10.15	0.0%	\$10.15	100%
Pharmacy PMPM (CC)	\$10.15	\$10.15	0.0%	\$10.15	100%

Demographics

Measure	Plan	Current	Change	Norm	Variance
Members	1,400	1,407	0.05%	NA	NA
Average Age (Members)	36.1	36.1	0.0%	35.5	1.7%
Average Family Size	1.30	1.30	0.0%	1.30	0.0%
Demographic Factor	1.01	1.01	0.0%	1.00	0.0%
Benefits Children	96.0%	97.0%	-0.7%	97.0%	-0.5 pts
% Female Employees	NA	NA	NA	NA	NA
% Female Members	73.0%	71.4%	-1.4 pts	69.3%	10.1 pts
Average Age (Employees)	41.3	41.3	0.0%	40.9	-0.6%

Outpatient Utilization

There were 27 virtual visits

Measure	Plan	Current	Change	Norm	Variance
Visits per 1000	132.2	145.4	9.9%	139.4	-0.8%
Plan per Surgery	\$2,773	\$3,061	10.4%	\$3,795	-1.7%
Surgery Paid PMPH	\$3,839	\$46,717	90.4%	\$36,411	-7.2%
ER Visits per 1000	176.4	169.1	-4.2%	169.0	-0.2%
Plan per ER Visit	\$1,367	\$1,300	-4.9%	\$1,300	0.0%
ER Paid PMPH	\$3,411	\$19,241	-4.3%	\$21,140	-10.9%
Urgent Care Visits per 1000	392.2	333.3	-15.0%	371.8	10.5%
Plan per Urgent Care	\$60	\$50	-16.7%	\$67	-26.9%
Urgent Care Paid PMPH	\$1,311	\$1,30	-9.0%	\$1,44	-4.2%

Inpatient Utilization

Measure	Plan	Current	Change	Norm	Variance
Admissions per 1000	27.0	27.1	0.0%	27.0	0.0%
Plan per 1000	14.0	20.4	46.4%	20.4	0.0%
Average Length of Stay	5.8	4.7	-19.7%	4.4	4.5%
Readmit (30 Day 90 Days)	9.9%	9.9%	0.7 pts	11.0%	-0.4 pts
Plan per Admission	\$1,034	\$1,040	0.7%	\$1,033	-0.4%
Admission Paid per Day	\$4,017	\$4,000	-0.2%	\$4,000	0.0%
Admission Paid PMPH	\$40,70	\$40,471	-0.6%	\$40,70	0.0%
Admissions per 1000 (ICU)	9.1	10.1	11.0%	10.1	0.0%
Plan per 1000 (ICU)	46.3	146.4	314.0%	146.4	17.0%
Admission Paid PMPH (ICU)	\$7,740	\$16,300	110.0%	\$16,300	7.2%
Admissions per 1000 (Non-ICU)	17.9	17.0	-5.0%	16.9	0.1%
Plan per 1000 (Non-ICU)	14.0	10.2	-27.1%	14.0	0.0%
Admission Paid PMPH (Non-ICU)	\$47,50	\$44,200	-6.7%	\$48,411	-10.0%

UnitedHealth Premium Care

Effective March 30, 2017: 16 Specialties and 47 Subspecialties

- Internal Medicine**
 - Alcohol & Substance Abuse
 - Cardiology
 - Endocrinology
 - Geriatrics
 - Infectious Disease
 - Medical Oncology
 - Neurology
 - Nephrology
 - Obstetrics & Gynecology
 - Orthopedics
 - Pediatrics
 - Physical Medicine & Rehabilitation
 - Psychiatry
 - Urology
- Specialty Care**
 - Cardiology
 - Endocrinology
 - Geriatrics
 - Infectious Disease
 - Medical Oncology
 - Neurology
 - Nephrology
 - Obstetrics & Gynecology
 - Orthopedics
 - Pediatrics
 - Physical Medicine & Rehabilitation
 - Psychiatry
 - Urology
- Family Medicine**
 - Alcohol & Substance Abuse
 - Cardiology
 - Endocrinology
 - Geriatrics
 - Infectious Disease
 - Medical Oncology
 - Neurology
 - Nephrology
 - Obstetrics & Gynecology
 - Orthopedics
 - Pediatrics
 - Physical Medicine & Rehabilitation
 - Psychiatry
 - Urology

The visits are virtual. The results are real.

Employees can connect with a doctor anytime, anywhere

- Use their computer or mobile device for non-emergency care, acute prescriptions*
- Spent less time waiting for care and less time away from work
- Automatically apply costs to their deductions, apply if appropriate

Virtual Visits are designed to lower costs and improve productivity!

10-15 Minutes Average time for a virtual visit

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

\$40 Virtual Visit
\$65 Clinic
\$190 Urgent Care
\$1,700 ER

Key Performance Indicators

Cost & Utilization	2016	2017	Change	Norm	BoB
Plan PMPH	\$1,366.20	\$1,471.40	7.7%		
Plan PMPH	\$71.27	\$84.70	18.9%	\$87.70	\$79.20
Plan Specialty PMPH	\$217.67	\$211.21	-2.9%	\$22.89	\$40.20
Specialty PMPH	\$247.89	\$227.20	-8.3%	\$23.02	\$39.67
UCR (M)	\$263.49	\$246.90	-6.3%	\$14.48	\$21.84
UCR PMPH	\$1,443.71	\$1,471.40	1.9%	\$12.51	\$17.40
Plan Specialty	\$1,366.20	\$1,471.40	7.7%		
Plan PMPH (S)	\$121.53	\$123.44	1.5%	\$12.70	\$14.14
UCR (S)	\$1,443.71	\$1,471.40	1.9%	\$12.51	\$17.40
UCR % Total	10.7%	10.0%	-0.7%	10.7%	11.7%
Plan Specialty	26.4	25.7	-0.7%	3.3	3.1
Specialty PMPH	13.7	13.4	-0.3%	1.3	1.3
Plan %	81.3%	73.4%	-8.9%	87.4%	81.3%
Plan %	11.5%	12.6%	1.1%	16.4%	14.4%
Plan %	8.1%	7.6%	-0.5%	9.9%	9.3%
Plan %	0.1%	0.0%	-0.1%	0.2%	0.2%
Plan % Specialty %	18.7%	18.0%	-0.7%	16.4%	16.5%
Plan % Specialty (S)	12.5%	12.2%	-0.3%	12.4%	12.5%
Plan % Specialty (M)	4.9%	4.6%	-0.3%	3.1%	3.1%
Plan % Specialty (S)	11.0%	10.7%	-0.3%	14.0%	14.0%
Plan % Specialty (M)	14.4%	14.1%	-0.3%	16.0%	16.1%
Plan % Specialty (S)	0.6%	0.5%	-0.1%	0.6%	0.6%
Plan % Specialty (M)	12.5%	11.4%	-1.1%	16.0%	16.0%
Plan % Specialty (S)	1.0	0.7	-0.3%	1.4	1.4

CAI Decision Category

The Customized Actuarial 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.

- Enrollment**
 - Members with Active and/or Chronic Obstructive Pulmonary Disease (COPD)
 - Decisions include annual physical, annual dental/orthodontic, long-term care/medication, etc.
- CD**
 - Decisions include Chronic Active Disease including Acute Myocardial Infarction, Coronary Atherosclerosis and Congestive Heart Failure
 - Decisions include ACS inhibitor therapy/Chronic Heart Failure (CHF), annual lipid/LDL monitoring, etc.
- Care Setting**
 - All adult members
 - Decisions include in-network benefit usage, premium provider/Top 3 urgent, telemedicine/ER visits, etc.
- Clinical Prevention**
 - All adult members
 - Decisions include within the specific age and gender of the CAI measure
 - Prevention screening decisions include cervical cancer screening, mammography screening, colorectal cancer screening, cholesterol screening, etc.
- Clinical Strategy**
 - All adult members within the specific age and gender of the CAI measure
 - Plan decisions include adult prevention care.
- Diabetes**
 - Diabetes (with and without complications)
 - Decisions include annual eye exam, annual HbA1c monitoring, annual serum creatinine test, etc.
- Diagnosis**
 - All adult members
 - Decisions include no utilization
- Other Conditions**
 - Diabetes (with other chronic diseases such as Hypertension, Hyperlipidemia, etc.)
 - Decisions include Hyperlipidemia Status, Hyperlipidemia LDL, Hyperlipidemia serum creatinine, etc.
- Enrollment**
 - All adult members
 - Decisions include health/benefit enablement, age range, records.com activity, self-center activity, completing health risk assessments, etc.
- Retention/CD/CD**
 - Decisions include retention managed within the case management and disease management programs
 - Decisions include enrollment and actively engaged activity within the CAI and ERM programs

Transparency Tools, MyHealthcare Cost Estimator

24% of consumers said "Lack of cost information" was an obstacle that kept them from getting and staying healthy!

63% of patients don't know how much their care costs and they receive a bill

36%

Members who use our transparency tools before receiving services pay, on average, 30% less than non-users

2017 Employer Guide now available

Claims Experience Review – Medical

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

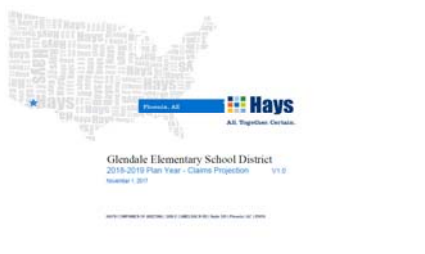
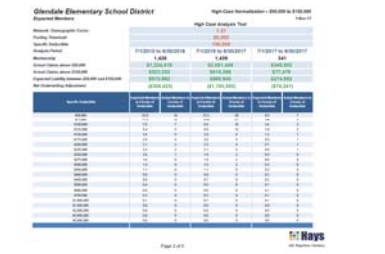

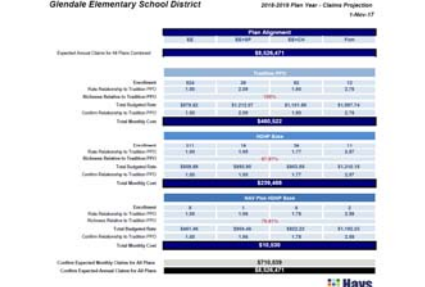
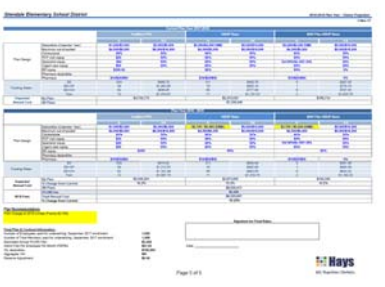
In August, GESD incurred \$688,569 in medical claims and represents a monthly loss ratio of 122%

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.

Premium Projections for Fiscal Year (FY) 2019

Mr. Barragan provided an overview regarding the premium projections for FY2019 based on the Hays Companies actuarial analysis.

Claims Experience Review – Dental

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%.

Financial Review

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.

Wellness Update/Insurance Benefit Update

Ms. Solter, Wellness Program Specialist spoke about the many Wellness Activities taking place districtwide. Ms. Solter commented that 250 employees attended the Wellness Fair, November 1st. Employees received free flu shots, vision and hearing screenings and Biometric screenings.

Ms. Finnesy, Benefits Analyst spoke about the Insurance 101 classes offered districtwide. The class is once a month at three different times making it available to all employees. The class provides information on employee benefits and how to save money and work toward wellness.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:55 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 6.b TOPIC: Medical Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: December 6, 2017

RECOMMENDATION:

It is recommended the Trust Board approve the medical insurance increase and absorb the cost increase using its reserves for one-year (2018-2019) only.

Glendale Elementary School District has met with Valley Schools, Hays Companies of Arizona and UnitedHealth Care to discuss our medical plan. Based on the analysis of Hays Companies of Arizona, an increase to medical premiums of 17.4% is necessary to generate sufficient revenues to cover the claims. In addition, their analysis reflects an increase in deductible for the HDHP plan to comply with the Affordable Care Act (please refer to page 5 of 5).

It is staff's recommendation to the Trust Board to approve the medical increase and absorb the cost increase using its reserves for one-year (2018-2019) only. Therefore, employees will not see an increase to their medical insurance premiums during the 2018-2019 fiscal year.

It is important the Trust Board recognizes and understands the increase will not be a budgeted expense.



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	1.24		
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	\$937,261	\$1,003,721	\$281,039
Net Underwriting Adjustment	(\$287,155)	(\$1,077,728)	(\$67,863)

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	22.5	19	23.9	30	6.7	7
\$75,000	11.8	12	12.7	21	3.5	3
\$100,000	8.1	7	8.8	16	2.4	2
\$125,000	5.5	5	5.7	12	1.6	2
\$150,000	3.8	5	4.0	6	1.2	1
\$175,000	3.0	4	3.0	5	0.9	1
\$200,000	2.2	2	2.3	4	0.7	1
\$225,000	2.2	2	2.2	2	0.6	1
\$250,000	2.1	1	1.9	2	0.5	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	0.8	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	0.4	0	0.1	0
\$1,000,000	0.1	0	0.1	0	0.1	0
\$1,500,000	0.0	0	0.1	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				Pharmacy				
		7/1/2015 to 6/30/2016	7/1/2016 to 6/30/2017	7/1/2017 to 9/30/2017	Rolling 12	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	\$1,304,257	\$1,465,424	\$308,645	\$1,459,230	Rx Claims
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	\$937,261	\$1,003,721	\$281,039						
Medical Claims Less Excess	4	\$4,455,966	\$5,007,356	\$1,660,557	\$5,686,149					
Laser Adjustment ⁽²⁾	5	1.040	1.040	1.040	1.040					
Benefit Adjustment ⁽³⁾	6	0.993	0.993	0.993	0.993	0.970	0.970	1.000	0.970	Benefit Adjustment ⁽²⁾
Network Discount Adjustment	7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Network Discount Adjustment
Benefit Adjusted Medical Claims	8	\$4,600,438	\$5,169,705	\$1,714,395	\$5,870,506	\$1,265,129	\$1,421,461	\$308,645	\$1,415,453	Benefit Adjusted Rx Claims
Member-Months	9	17,112	17,262	4,090	17,260	17,112	17,262	4,090	17,260	Member-Months
PMPM	10	\$268.84	\$299.48	\$419.17	\$340.12	\$73.93	\$82.35	\$75.46	\$82.01	PMPM
7.3% Annual Trend	11	1.2354	1.1513	1.0921	1.0921	1.3201	1.2034	1.1227	1.1227	9.7% Annual Trend
Capitation	12	\$0.00	\$0.00	\$0.00	\$0.00					
Projected Medical PMPM	13	\$332.12	\$344.81	\$457.76	\$371.44	\$97.60	\$99.10	\$84.72	\$92.07	Projected Rx PMPM
Period Weight	15	15%	65%	20%		15%	65%	20%		Period Weight
Adjusted Membership	16	2,567	11,220	818		2,567	11,220	818		Adjusted Membership
Member-Adjusted Period Weight	17	17.6%	76.8%	5.6%		17.6%	76.8%	5.6%		Member-Adjusted Period Weight
Medical PMPM Claims Projection	18		\$348.90		\$371.44		\$98.03		\$92.07	Rx PMPM Claims Projection
% of Total PMPM Claims Projection	19		73.3%		80.1%		20.6%		19.9%	% of Total PMPM Claims Projection

Normalization - Method 1

Total PMPM Claims Projection	20	\$446.93
Total PEPM Claims Projection	21	\$611.85
% Change from Current	22	17.38%

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	\$329.43	\$383.53	\$455.11
Total PMPM Claims Projection	26		\$476.06	
Total PEPM Claims Projection	27		\$651.73	
% Change from Current	28		24.32%	

Rolling 12 - Method 3

Total PMPM Claims Projection	29	\$463.51
Total PEPM Claims Projection	30	\$634.55
% Change from Current	31	21.33%

Preferred Method:

	Normalization - Method 1	
32	1,458	Current Membership ⁽³⁾
33	1,065	Current Enrollment ⁽³⁾
34	\$611.85	Preferred Methods PEPM
35	\$61.92	Total Fixed Fee with StopLoss @150,000
36	\$0	Reserve Adjustment
37	\$717,570	Monthly Claims
38	\$8,610,842	Renewal Annual Claims Projection
39	\$7,336,049	Current Annual Claims Projection
40	17.38%	% 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	\$8,610,842			
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	\$585.36	\$1,224.07	\$1,112.79	\$1,613.55
Confirm Relationship to Tradition PPO	1.00	2.09	1.90	2.76
Total Monthly Cost	\$465,079			
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	\$514.93	\$1,003.74	\$912.49	\$1,323.11
Confirm Relationship to Tradition PPO	1.00	1.95	1.77	2.57
Total Monthly Cost	\$241,858			
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	\$466.02	\$913.41	\$830.36	\$1,204.03
Confirm Relationship to Tradition PPO	1.00	1.96	1.78	2.58
Total Monthly Cost	\$10,634			
Confirm Expected Monthly Claims for All Plans	\$717,570			
Confirm Expected Annual Claims for All Plans	\$8,610,842			



		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		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	\$585.36	311	\$514.93	5	\$466.02
	EE+SP	39	\$1,224.07	16	\$1,003.74	1	\$913.41
	EE+CH	82	\$1,112.79	56	\$912.49	6	\$830.36
	Fam	12	\$1,613.55	11	\$1,323.11	2	\$1,204.03
Expected Annual Cost	By Plan	\$5,580,945		\$2,902,293		\$127,605	
	% Change from Current	17.4%		17.4%		17.4%	
	All Plans	\$8,610,842					
ACA Fees	PCORI Fee	\$3,426					
	Total Annual Cost	\$8,614,269					
	% Change from Current	17.4%					

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 Box]

Date: _____