

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting  
December 7, 2016, 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. 58<sup>th</sup> Avenue, Glendale.

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

### **1. Call to Order**

### **2. Board and Staff Introductions**

### **3. Call to the Public**

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

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

### **4. Approval of Agenda**

### **5. Action Items**

#### **a. Approval of Minutes**

The minutes of the November 9, 2016 Regular Trust Board Meeting are submitted for approval.

### **6. Informational Items**

#### **a. Assistant Superintendents Update**

#### **b. Valley Schools Annual Health Plan Performance Review**

#### **c. Claims Experience Review - Medical**

#### **d. Claims Experience Review - Dental**

#### **e. Financial Review**

#### **f. Wellness Update**

#### **g. Insurance Benefit Update**

### **7. Adjournment**

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

RECOMMENDATION:

The minutes of the November 9, 2016 Regular Meeting are submitted for approval.

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The minutes of the November 9, 2016 meeting are attached.

**MINUTES OF THE REGULAR TRUST BOARD MEETING**  
Glendale Elementary School District No. 40 of Maricopa County, Arizona  
District Office, Governing Board Room 4:30 p.m.  
November 9, 2016

Present: Board Members

Mr. Lee Peterson  
Ms. Bernadette Bolognini  
Ms. Cathey Mayes  
Ms. Mary Ann Wilson

Other Attendees

Mr. Mike Barragan  
Mr. Rod Petricek  
Ms. Darlene Kracht  
Ms. Jodi Finnesy  
Ms. Davita Solter

Absent: None

**CALL TO ORDER**

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

**BOARD AND STAFF INTRODUCTIONS**

None at this time

**VISITOR COMMENTS**

None

**APPROVAL OF AGENDA**

Ms. Wilson moved to accept and approve the agenda as presented; Ms. Mayes seconded. Upon a call to vote motion passed 4 – 0.

**ACTION ITEMS**

Approval of Minutes

Ms. Bolognini sought approval of the November 9, 2016 Minutes; Ms. Wilson seconded the motion. Upon a call to vote motion passed 4 – 0.

**INFORMATIONAL ITEMS**

Assistant Superintendents Update

Mr. Barragan delivered the results from the GESD Governing Board election. Mary Ann Wilson and Mr. Jamie Aldama were re-elected. Ms. Monica Gallardo Pimentel will be the newest board member and will begin her term in January of 2017. Mr. Barragan congratulated Ms. Wilson and thanked her for all her time and effort.

Mr. Barragan stated that he would submit Mr. Mike Martinez's name to the governing board for the December meeting and seek governing board approval for his appointment on the GESD Trust Board. Mr. Martinez is a Glendale community member and a parent of two children at Discovery School.

Claims Experience Review - Medical

Mr. Barragan stated In September, we incurred \$752,243 in medical claims, which represents a monthly loss ratio of 121%.

GESD has incurred \$1,938,658 year-to-date in claims (or a monthly average of \$646,219). Based on the trend we anticipate incurring approximately \$7,754,628 in medical claims or a loss ratio of 111% by June 30, 2017.

Claims Experience Review – Dental  
September

Pool I- incurred \$81,638 in dental claims or a loss ratio of 73%.

Pool III- incurred \$210,571 in dental claims or a loss ratio of 64%.

Pool I- Based on the trend we anticipate incurring approximately \$1,089,600 in claims or a loss ratio of 84% by June 30, 2017.

Pool III- Based on the trend we anticipate incurring approximately \$2,986,896 in claims or a loss ratio of 79% by June 30, 2017.

Pool I-Includes Chandler Unified School District, Isaac School District and Scottsdale Unified School District.

Pool III- Includes Chandler Unified School District, Isaac School District, Scottsdale Unified School District, Tolleson Union High School District and Peoria Unified School District.

Financial Review

Mr. Barragan advised the Trust Board that Fester & Chapman, P.C., Certified Public Accountants have completed the financial reports to include IBNR and stop loss adjustment(s) and therefore, the “Ending net position reserved for claims and expenses” as of June 30, 2016 are \$8,188,255.13; for the period ending July 31, 2016 the amount is \$8,420,851.57.

Valley Schools New Products

Ms. Darlene Kracht, Valley Schools Account Manager, presented a brief overview of Valley School’s new product, Real Appeal. A brand new virtual weight loss and healthy lifestyle program available at absolutely no cost to the employee. The program is offered through United Health Care to eligible employees, spouses and dependents 18 years and older. The Real Appeal program will be an administrative decision; Finance and Human Resource will be working on the structure and implementation of the program.



Wellness Update

Ms. Davita Solter, Wellness Specialist, presented the Trust Board with an update on the many wellness activities taking place.

# Holiday Craft Fair

Saturday, November 26  
9:00 a.m.-2:00 p.m.  
District Office Parking Lot  
7301 N. 58th Avenue, Glendale

Get ready for the holidays by shopping with our staff members! Are you a crafter or own a small business? Set up at our Craft Fair, in conjunction with Market on the Move. NO set up charge for District Employees! Notify Davita Solter, Wellness Program Specialist, if you are interested in setting up.  
E-Mail: [dsolter@gesd40.org](mailto:dsolter@gesd40.org)  
Phone: 623-237-7231




**Flu Shot Clinic**  
Wednesday, November 30  
2:00-5:30 p.m.  
Challenger Bulldog Den  
6905 W. Maryland Avenue


Glendale Elementary Wellness/Benefits Program in conjunction with Sam's Club Pharmacy will be offering **FREE** flu shots on Wednesday, November 30, from 2:00-5:30 p.m. at Challenger Middle School Bulldog Den. These shots are available for **ALL** employees!

Community members-Anyone over the age of 18 may get a shot for \$14.99 or insurance can be billed.

*Finding Balance Physically, Emotionally and Financially*



Questions?  
Jodi Finney, Benefits Analyst  
Phone: 623-237-7149  
Email: [jfinney@gesd40.org](mailto:jfinney@gesd40.org)  
Davita Solter, Wellness Program Specialist  
Phone: 623-237-7231  
Email: [dsolter@gesd40.org](mailto:dsolter@gesd40.org)



# LYMPHOMA RESEARCH FOUNDATION


## GESD Wellness supports the Lymphoma Walk

### Help Us Eradicate this Horrible Disease

Where: Phoenix Zoo  
When: November 12, 2016, at 8:00 am  
Meet at the amphitheater at 7:30 a.m. for a group picture  
How much: There is no fee for the Walk, but there is a suggested \$25 donation.

17 and younger - Free! As this is a family event please join us on November 12th at the Phoenix Zoo as we walk to eradicate Lymphoma. This is a disease that has affected a GESD teacher of our own. Mark Balder is one of our teachers at BiCi North and has spent three years battling this disease. He is currently in remission but would like your support in putting a stop to this disease.

Join Mark's Team at  
<http://bit.ly/2dSZSRD>



This counts toward WellStyles and Health Savings Documentation.

Glendale Elementary Wellness  
*Finding Balance Physically, Emotionally and Financially*

Date: Saturday, December 3  
Time: 8:00 a.m.

# Join us for a HIKE!



Join us in a hike on Saturday, December 3, at 8:00 a.m. We will be hiking in Estrella Mountain Park, south of the valley. There is a \$6 charge for entrance to the park, but if you turn in your ticket stub, you will be reimbursed for it. Meet at the parking lot north of the Base-line Trailhead.

<http://www.maricopacounty.gov/assets/18/estrella-h114.pdf>

Look for a white truck and our blue banner. This is an easy to moderate hike and should take no longer than an hour and a half. Click here for a map to location: <https://www.maricopa.gov/parks/estrella/Directions.aspx>

Contact person: Davita Solter 623-237-7231  
[dsolter@gesd40.org](mailto:dsolter@gesd40.org)  
Day of hike phone: 623-703-0922

**Highlights**

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

Glendale Elementary School Wellness Program

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






## MARKET ON THE MOVE (MOM)

TEAMS UP WITH

*Glendale Elementary School*

**SATURDAY, November 26, 2016**

**8:00 A.M. TO 11 A.M. (or when produce  
is gone)**

*District Office Parking Lot*

**7301 N. 58<sup>th</sup> Drive, GLENDALE 85301**



# \$10 = up to 60 lbs. of produce!

For a \$10 donation, receive up to 60 lbs. of produce and help rescue over 30 million pounds of produce from being wasted every year and help us distribute these instead to other families.



GLENDALE  
ELEMENTARY SCHOOL

Volunteers Needed: 7:00 a.m. to 11:30 a.m. For info: Davita Solter (623) 237-7231 or  
[dsolter@gesd40.org](mailto:dsolter@gesd40.org)

Visit [www.the3000club.org](http://www.the3000club.org) for schedule and other MOM locations.

### Insurance Update

Ms. Jodi Finnesy, Benefits Analyst, stated the first on-site benefits meeting took place at Burton School. The purpose of the meeting is to educate employees on their benefits. Benefits meetings are scheduled for all 17 schools and will be completed by March.

### **ADJOURNMENT**

Ms. Mayes motioned to adjourn; Ms. Bolognini seconded; the motion carried. Upon a call to vote, the motion passed 4 – 0.

There being no further business, the meeting was adjourned at 5:26 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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

GLENDALE ELEMENTARY SCHOOL DISTRICT

**INFORMATIONAL AGENDA ITEM**

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

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AGENDA NO: 6.b TOPIC: Valley Schools Annual Health Plan Performance Review

SUBMITTED BY: Ms. Darlene Kracht, Account Manager, Valley Schools

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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Ms. Darlene Kracht with Valley Schools and in collaboration with United Health Care will present the Glendale Elementary School District's September 2015 thru August 2016 Annual Health Plan Performance Review.





A pathway to motivate employee health ownership

# Glendale Elementary School District

Annual Health Plan Performance Review

July 1, 2015 to June 30, 2016

November 2, 2016



# Valley Schools



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

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

[www.myvalleyschools.org](http://www.myvalleyschools.org)

Valley Schools Employee Benefits Trust  
Account Management Team

Tom Elliott, Executive Director Member Services

Sheri Gilbert, Senior Account Executive

Christy Todd, Senior Account Executive

Darlene Kracht, Account Manager

Andrea Mannino, Account Manager

Kendall Taylor, Wellness Coordinator

Silke Brannen, Administrative Assistant to Tom Elliott

Phone: (623) 594-4370

Fax: (623) 594-4375

# Today's Objectives



## Data Parameters

Current: 7/1/15 – 6/30/16, paid 7/31/16

Prior: 7/1/14 – 6/30/15, paid 7/31/15

Norm: Custom Norm – Public School Districts:  
65 customers and ~244,000 members

Claim experience is 93.6% complete

Catastrophic threshold is \$50,000

## Your UnitedHealthcare Team

Pat Moeschler, Strategic Account Executive

Mark Baggot, Field Account Manager

Kym Kierman, Regional Dir. of Health Analytics

John McGraw, Optum Rx Account Executive

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Introductions and updates

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Understanding your population and performance

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Collaborate and take action

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# Solutions Summary

## Plan Year Observations

Glendale ESD spend is approximately 24% lower than the public schools benchmark (nationwide), driven in large part by leaner plan designs, deeper market discounts and lower risk score among members

Spend is 12% below the AZ weighted norm (all industries)

## Medical Trend

**Medical PMPM: \$256**

**-15.2%** annual PMPM trend

**-30.7%** catastrophic trend  
(\$87.60)

**-3.3%** non-catastrophic trend  
(\$168.09)

## Challenges

A small decrease in the number and a large decrease in the severity of catastrophic cases drove this negative trend

Diabetes, and related conditions are a major challenge

There is some opportunity to increase wellness and screening activities

## 2017 Changes-Future Strategies

- Promote the Treatment Cost Estimator and the benefits of Tier 1 provider utilization
- Promote Virtual Visits
- Promote the importance of preventive care, especially mammography
- Launch and promote Real Appeal
- Promote PCP relationships, preventive care and utilizing appropriate care settings.

# Motivating Health Ownership

Making good health care decisions easier



Driving simpler, personal, and optimal care experiences while improving health and productivity

**Choose the best plan for me**

**Health plan design and cost sharing**

Concise resources that explain plan choices, benefits and impacts of different options

**Make smart health care choices**

**Network design and transparency**

Guidance to choose doctors and facilities based on quality and efficiency

**Help me manage my health**

**Population health and productivity**

Easy access to programs, customized outreach and care advocacy for improved productivity and outcomes

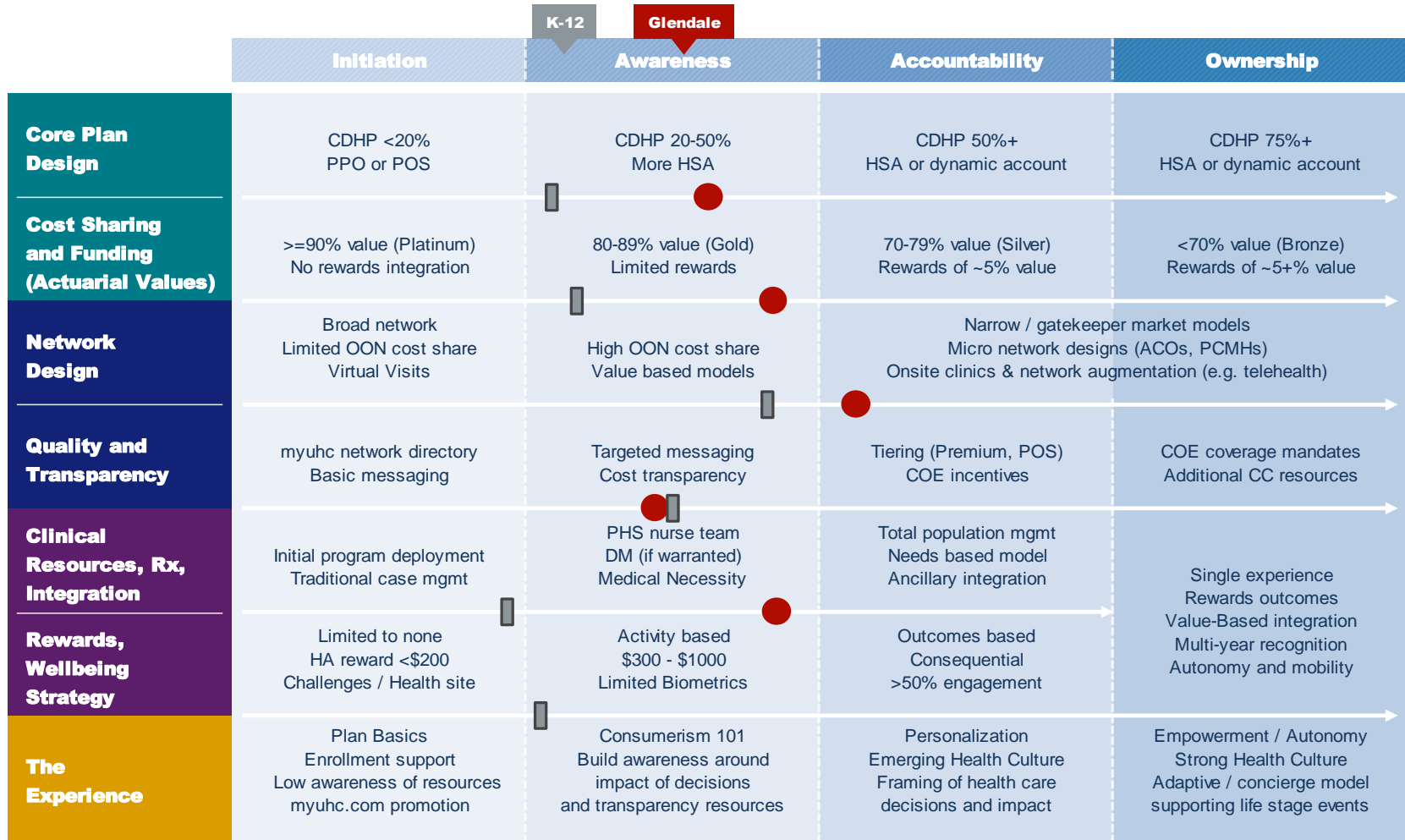
**Make the experience fit my life**

**Population health and productivity**

Everyday health and wellness tools, proactive support and incentives that are convenient and tailored to specific needs

# Motivating Health Ownership

● Glendale █ K-12



# Financial Overview

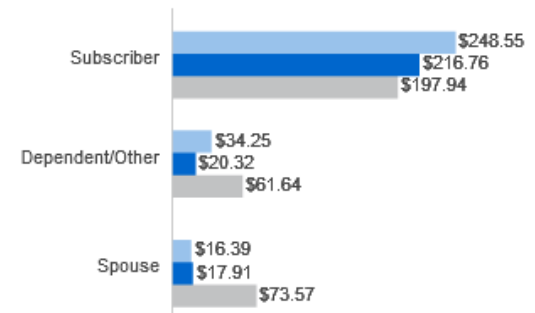


Measure	Prior	Current	Change	Norm	Variance
Paid PMPM	\$301.73	\$256.00	-15.2%	\$336.35	-23.9%
Paid PMPM (Non-CC)	\$173.85	\$168.09	-3.3%	\$215.09	-21.9%
Paid PMPM (CC)	\$126.32	\$87.60	-30.7%	\$119.70	-26.8%
Covered PMPM	\$385.86	\$344.87	-10.6%	\$396.54	-13.0%
Paid per Claimant	\$3,673	\$3,137	-14.6%	\$4,106	-23.6%
Paid per Claimant (Non-CC)	\$2,143	\$2,082	-2.8%	\$2,657	-21.6%
Paid per Claimant (CC)	\$131,712	\$107,050	-18.7%	\$120,841	-11.4%
Covered per Claimant	\$4,697	\$4,226	-10.0%	\$4,840	-12.7%
Claimants per 1000	985.8	979.6	-0.6%	983.1	-0.4%
Claim Risk Score	1.555	1.639	5.4%	1.596	2.7%
Plan Cost Share (Net)	78.2%	74.2%	-4.0pts	84.8%	-10.6pts
Network Utilization	91.7%	93.6%	1.9pts	96.9%	-3.3pts
Premium Provider Utilization	48.1%	46.3%	-1.8pts	43.1%	3.2pts

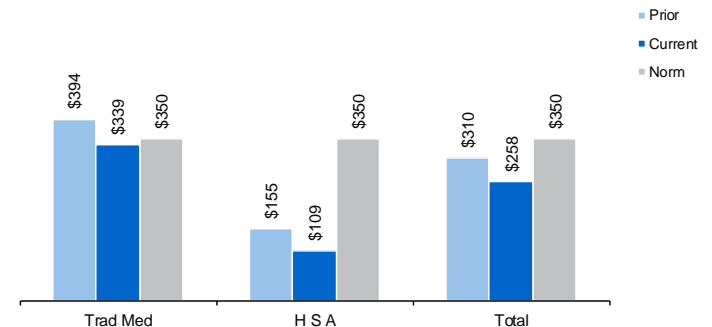
A large increase in catastrophic spend in the prior year has come back down and is driving the overall negative 15% net trend

## Paid PMPM

by Relationship Group



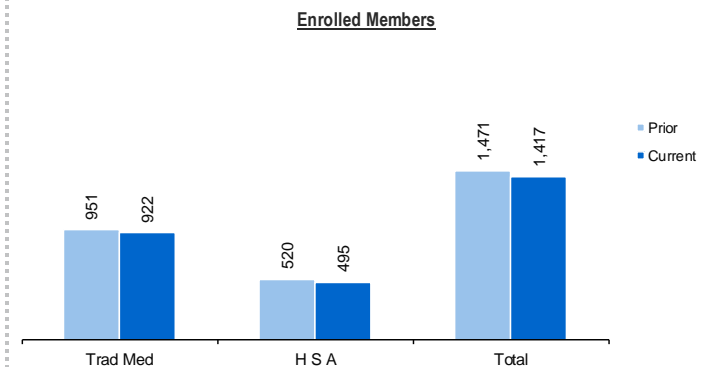
## Net Paid PMPM



# Population Overview

Measure	Prior	Current	Change	Norm	Variance
Employees	1,147	1,093	-4.7%	na	na
Average Age (Employee)	40.8	41.3	1.2%	45.7	-9.6%
% Female Employees	79.8%	79.8%	0.0pts	74.3%	5.5pts
Members	1,477	1,425	-3.5%	na	na
Average Age (Member)	36.1	36.1	0.0%	35.1	2.8%
% Female Members	72.7%	72.9%	0.2pts	58.8%	14.1pts
% Female Members (22-44)	39.5%	38.2%	-1.3pts	21.6%	16.6pts
% Members (< 18)	13.0%	13.9%	0.9pts	22.7%	-8.8pts
Average Family Size	1.29	1.30	0.8%	1.97	-34.0%
Age/Gender Factor	1.174	1.181	0.6%	1.140	3.6%
Benefits Utilization	98.6%	98.0%	-0.6pts	98.3%	-0.3pts

Employees are younger than the norm, but fewer dependents on the plan bring average (total) member age closer in line with the benchmark

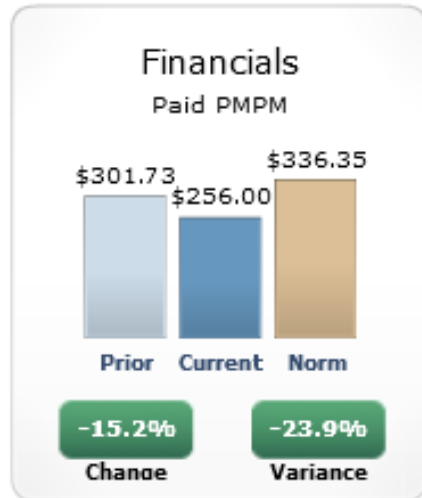




# Plan Comparison

	HSA	Traditional Med	
Demographics	Members Enrolled	495	922
	Age/Gender	0.993	1.277
	Benefits Util.	93.7%	101.6%
	Catastrophic cases	2	12
Financials	Net Paid PMPM	\$109	\$339
	Covered PMPM	\$188	\$401
	Plan Cost Share	57.9%	84.4%
Utilization	Premium Util.	33%	16%
	ER Visits Per 1k	135	188
	IP Admissions per 1k	20	46
	30 Day Re-admit Rate	0%	7.8%

# Influencers of Trend (-15.2%)



Large spend declines in 3 of the top 5 diagnosis chapters

Optimal Health	<b>Non Catastrophic Cases</b>	<ul style="list-style-type: none"> <li>2.8% decrease in average net paid per claimant</li> <li>PMPM decreased 3.3%</li> </ul>
	<b>Catastrophic Cases (&gt;\$50K)</b>	<ul style="list-style-type: none"> <li>18.7% decrease in average net paid per claimant</li> <li>PMPM decreased 30.7%</li> </ul>
Optimal Services	<b>Member Utilization</b>	<ul style="list-style-type: none"> <li>0.6% decrease in members utilizing the plan</li> <li>1.8% decrease in Tier 1 utilization</li> </ul>
	<b>Case Service Mix</b>	<ul style="list-style-type: none"> <li>6.5% increase in outpt. surgeries</li> <li>12.4% increase in net paid per surgery</li> <li>14.8% increase in ER utilization</li> <li>A 49.1% decrease in inpt. admissions, and a 28.7% decrease in paid per admission</li> </ul>
Optimal Value	<b>Plan Cost Share</b>	<ul style="list-style-type: none"> <li>Plan covered 4% less of paid costs</li> <li>Net paid per claimant decreased 14.6%</li> </ul>
	<b>Network Performance</b>	<ul style="list-style-type: none"> <li>Network Utilization increased 1.9 pts.</li> <li>Excellent contracted discounts of 60.2% saved the plan &gt;\$6.9M</li> </ul>

# Premium Physician Utilization



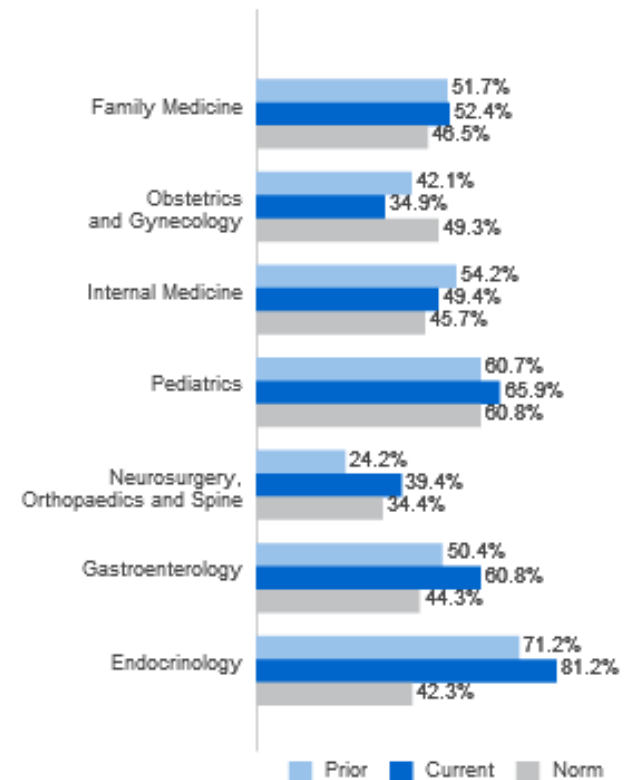
31.2% of members were high utilizers of Premium providers accounting for 24% of spend

41.9% were low utilizers accounting for 70.7% of spend

- Premium utilization 3.2 points above the norm
- High utilizers' Net Paid PMPM was 62% lower than that of low utilizers'
  - High utilizers\*: \$171.44
  - Low utilizers: \$448.98
- High utilizers' inpatient readmission rate was 0% versus 4.3% for low utilizers
- High utilizers' CAI score was 72.1 versus 62.8 for low utilizers

## Premium Provider Utilization

● by Provider Reporting Specialty



\*High premium provider utilization = Members with 75% or more of all eligible charges for Tier 1 providers; Low premium provider utilization = Members with less than 75% of all eligible charges for Tier 1 providers; Represents spouses and subscribers and excludes claimants catastrophic cases.



**Look for the UnitedHealth Premium Tier 1 symbol to quickly and easily find doctors who have been recognized for providing value.\***

**Matthew F Colliton, MD**  
 Primary Care Physician   
 Specialty:   
 Internal Medicine

[More about this provider](#)

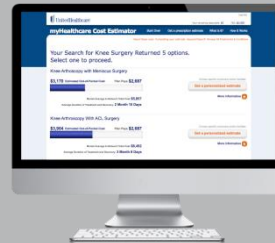
Compare with other providers

Add to List

In Network | [UnitedHealth Premium<sup>®</sup> Tier 1](#)

Estimated Distance: 0.6 miles  
 20 ISHAM RD STE 200  
 WEST HARTFORD, CT 06107-2204  
 860-527-1669

[Map](#) | [1 Additional Location](#) | [Add Contact](#) | [Text Me](#)  
[Report Invalid Info](#)



## We take every opportunity to prioritize UnitedHealth Premium Tier 1 physicians

\*UnitedHealth Premium Tier 1 physicians have received the Premium designation for Quality & Cost Efficiency, or Cost Efficiency and Not Enough Data to Assess Quality

### Comparison of UnitedHealth Premium Tier 1 physicians versus non-Tier 1 physicians

#### Care variation Knee Replacement Surgeries

Premium Tier 1 specialists with orthopedic procedure episodes had:

**17%**

lower average complication rates

**41%**

fewer average redo procedures

#### Cost Variation

**16%**

Lower costs between a Premium Tier 1 physician and a non-Tier 1 physician for **all 25 specialties evaluated**

**26%**

Lower costs for Premium Tier 1 Orthopedic surgeons compared to non-Premium Tier 1 Orthopedic surgeons (i.e. total knee/hip)

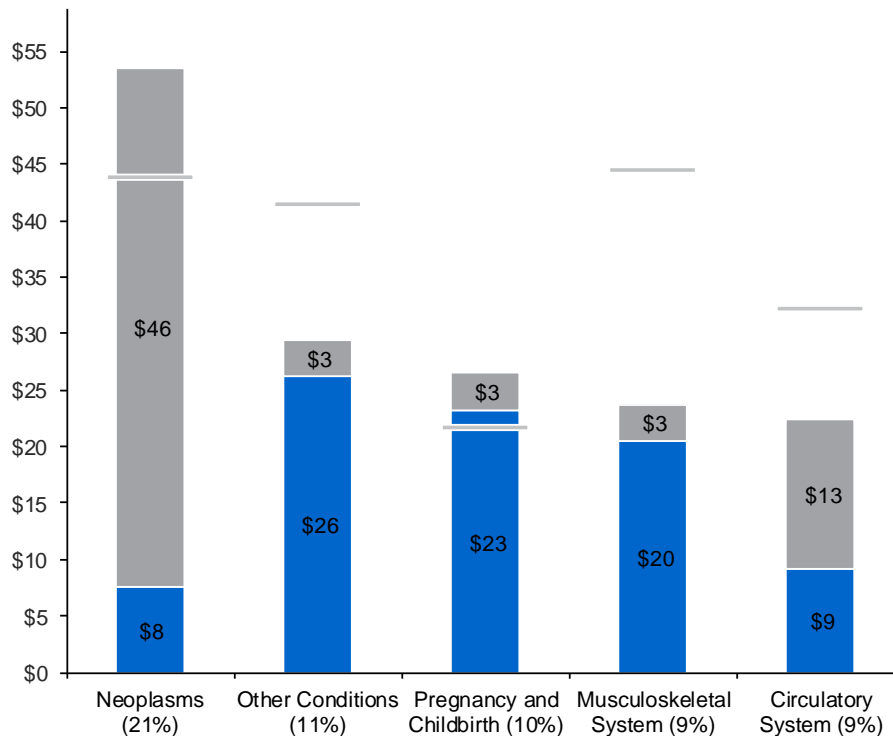
Savings estimates based on UnitedHealthcare's 2013 analysis for 25 specialties and 147 markets. Figures are based on book-of-business results and represent the national average expected cost differential between Tier 1 and non-Tier 1 providers for entire episodes of care. Actual savings achieved will vary by customer depending geographic availability and customer-specific service mix. All figures and estimated savings represent historical performance and are not a guarantee of future savings.



# Top 5 Clinical Drivers

**Diagnosis Groups by PMPM Cost**

■ Non-Catastrophic ■ Catastrophic ■ Norm



## Neoplasm +71.7%

- 86% of spend was catastrophic
- Led by breast cancer

## Other Conditions +6.5%

- 10 % of spend was catastrophic
- Led by screenings and admin costs, includes general abdominal pain spend

## Pregnancy and Childbirth -33.6%

- 12% of spend was catastrophic
- 1 claimant drove much of this group

## Musculoskeletal System -36.3%

- 13.8% of spend was catastrophic
- Members are generally seeking appropriate levels of care

## Circulatory System -48%

- 59% of spend was catastrophic
- High cost heart disease and heart attacks drove this group

# Prevalence of Disease

## Claimants per 1,000

Diagnosis Group	Prior	Current	Change	Variance From Norm	Variance From Expected
<b>Diabetes</b>					
Diabetes without complications	74.8	74.8	0.0%	▲ 19.6%	▲ 79.2%
Diabetes with complications	32.6	35.3	8.1%	▲ 28.0%	▲ 132.2%
Hypertension	97.9	103.0	5.3%	-1.3%	▲ 42.3%
<b>Coronary Artery Disease (CAD)</b>					
Coronary Atherosclerosis	8.8	9.2	3.8%	▼ -34.7%	6.2%
Congestive Heart Failure (CHF)	1.4	2.1	▲ 55.7%	▼ -20.7%	▲ 19.1%
Chronic Renal Failure	9.5	12.0	▲ 26.1%	▲ 108.0%	▲ 315.4%
COPD	22.4	27.5	▲ 22.7%	▲ 47.4%	▲ 78.9%
Asthma	43.5	42.3	-2.7%	▲ 32.2%	▲ 58.2%
Intervertebral Disc Disorders	145.5	126.3	▼ -13.2%	▲ 13.9%	▲ 14.8%
Osteoarthritis	23.8	26.1	9.7%	▼ -22.3%	9.1%
Normal Pregnancy/Delivery	50.3	36.0	▼ -28.5%	▲ 47.2%	▼ -34.4%
Breast Cancer	6.8	8.5	▲ 24.6%	-3.6%	▼ -5.7%
Cervical Cancer	12.2	14.1	▲ 15.3%	▲ 57.5%	▲ 40.1%
Colon Cancer	0.7	0.0	▼ -100.0%	▼ -100.0%	▼ -100.0%

Complications of diabetes and associated conditions are higher than age/gender adjusted expectations

As the membership ages, we must help members improve their risk factors that lead to these conditions



# Target Populations



## Cancer

21% of total spend

5 active breast cancer claimants

*Early detection is key!*



## Diabetes and Lifestyle Related Risk Factors

10.1% of claimants  
27.2% of spend

*Stopping progression and better disease management is key!*



## Engagement and Wellness

Keeping your healthy members healthy is an effective cost containment strategy

*The right care at the right provider is key!*

**Exercise, Nutrition, Stress Management, Preventive Care**

# Cancer

**Top 5 Neoplasm Paid PMPM and Claimants**



	On Plan 2 yrs	Ages 40+ Had Mams	%
<b>Subscribers:</b>	329	253	76.9%
<b>Spouses:</b>	16	6	37.5%
<b>Dependents:</b>	0	0	

## Insights

- Cancer makes up 21% of medical spend
- 179 total cancer cases, and 10 active treatment claimants
- 5 active breast cancer cases accounting for \$650K (4 are over \$50K and 3 of the top 4 cases are breast cancer)
- 32% of eligible cancer spend was attributed to Premium Tier 1

## Opportunities

- Incent or tiered benefit (better coverage at COE, or premium provider)  
Travel budget
- Smoking surcharge and/or Quit Power Program

**24 Month  
Compliance target  
for Healthy People  
2020 is 81%**

\*Active treatment=claimants with cancer diagnosis in the last 12 months AND currently receiving intravenous/oral chemotherapy agent or radiation therapy or surgery

# A Closer Look at Diabetes

- 10.1% of claimants (146 members) had a diabetes diagnosis and account for 27.2% of total medical spend
- Medical PMPM spend for members with diabetes dropped 3.6%, but Rx spend increased 16.9%
- 48% of qualified members were touched by care management, 50% of those members became actively engaged. We were unable to reach 32%
- There is opportunity to increase EBM compliance for members with diabetes

## CAI score for members with Diabetes is 1.2 pts above the norm



### Total Cost per claimant:

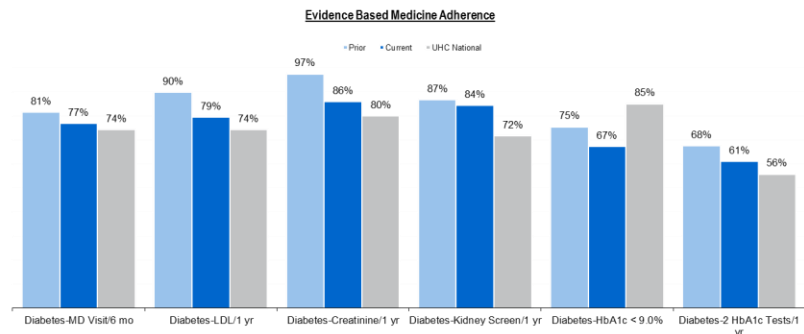
- Diabetic member: \$10,568
- Non-Diabetic member: \$3161
- 16% of diabetic spend is catastrophic

## Rx Utilization



- 92 Diabetics filled Rx
- \$220 Avg plan cost per Rx
- 954 scripts filled

Total Costs for Diabetics	Prior	Current	Change
Claimants Identified as Diabetics *	146	146	0.0%
Medical Net Paid PMPM	\$67.85	\$65.43	-3.6%
Pharmacy Net Paid PMPM	\$21.65	\$25.30 ▲	16.9%



\* for this analysis, diabetics are defined as those claimants , 18+ having at least one diabetes diagnosis or prescription within the study period

# Clinical Engagement and Wellness\*

42% of adults had a wellness exam in the plan year, up 0.5% from the prior period

There is always opportunity to improve preventive care

Status	Members		Paid	
	Prior	Current	Prior	Current
Eligible	1,477	1,425	\$5.35M	\$4.38M
Qualified	249	256	\$3.52M	\$2.93M
Unable to Reach	116	98	\$452,827	\$563,641
Touched	120	103	\$2.90M	\$1.81M
Opt-Out	7	4	\$24,481	\$40,234
Enrolled	84	74	\$2.42M	\$1.38M
Actively Engaged	72	55	\$2.35M	\$1.26M

- 253 members received a Gap in Care message (down 4.2%%) (697 total gaps messaged)
- 725 messages went to providers
- 48% of gaps were closed
- Diabetes was the top Gap in Care by condition, followed by Hypertension
- The majority of Gaps sent were related to Potential Medication Adherence

\*excluding mailings

# Emergency Utilization

■ Prior ■ Current ■ Norm

## Emergency Room

**+14.8%** 169.4 visits/1,000  
BOB: 189.5 visits/1,000

**\$1380** Paid per visit

Top Diagnoses by volume:  
Headache, non specific chest pain,  
abdominal pain

## Urgent Care

**+3.8%** 347.9 visits/1,000

**\$52** Paid per visit

Most visits for: URI, LRI, earache

## Primary Care Physician

**0%** 2 Visits/member/year  
13.8% below Norm

**\$63** Paid per visit

**3.9** Total physician visits per  
member per year

- 77% of emergency room usage is driven by employees
- Convenience Care Clinic: 208.9 visits/1000, up 19.6%
- Approximately 1300 UHC members utilized the new virtual provider network in AZ. Primary reasons were URI and eye or ear infection

# ER Consumer Facts



The virtual visit model offers an ER Alternative that delivers consistency and flexibility built around technology, credentialing and billing standards

- 19% of Americans do not have a primary care physician<sup>1</sup>
- 25% of Americans do not know the difference between an Emergency Room and an Urgent Care Center<sup>1</sup>
- 25% of Americans do not know where their nearest Urgent Care Center is located<sup>1</sup>

**A significant number of health care consumers mistakenly believe that many common medical problems must be treated in an emergency room setting:**

- 58% believe abdominal pain must only be treated in the ER<sup>1</sup>
- 28% believe they must go the ER for an ear infection<sup>1</sup>
- 72% believe a sprain, strain or fracture must be treated in the ER in all cases<sup>1</sup>
- 20% go to the ER for cold, fever and flu-like symptoms, many of which can be treated in a less intense setting<sup>1</sup>
- 40% of emergency department visits can be treated in a less intense setting<sup>2</sup>

1. UnitedHealthcare Opinion Research 2011 Omnibus Survey  
 2. UnitedHealthcare National Accounts Claims Analysis 1/2011–12/2011.

# Virtual Visits

## Access Points



The latest evolution of our network strategy now includes coverage options for virtual physician visits, giving members secure, online access to a physician via mobile phone, tablet or computer 24 hours a day

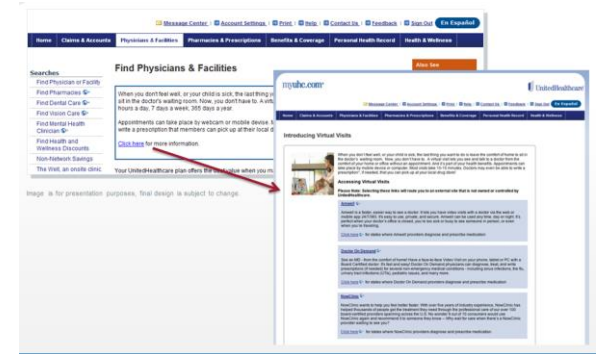
myuhc.com



Healthcare Cost Estimator



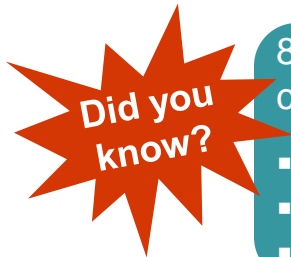
Choose a virtual visit provider group, see and speak to a doctor and obtain a diagnosis and a prescription if necessary, all from the convenience of a computer, tablet or mobile phone



Health4Me

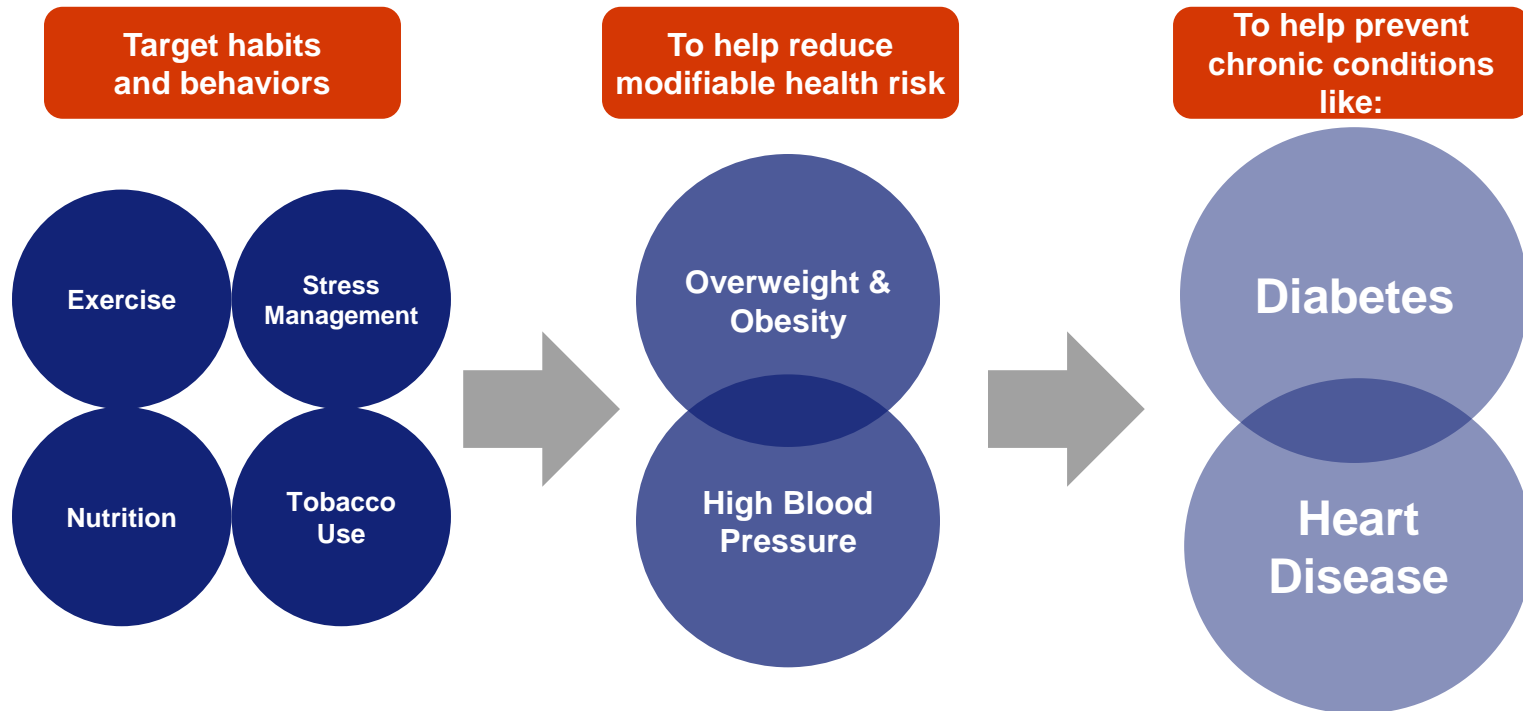


# Preventing Chronic Conditions



80% of all premature heart disease, stroke, and type 2 diabetes could be prevented if people:

- ate healthier
- exercised more
- stopped using tobacco<sup>1</sup>



1. World Health Organization (WHO), Preventing Chronic Diseases: A Vital Investment, Geneva, 2011



# Solutions Summary

	Insights	Opportunities
<b>Plan Design and Cost Sharing</b>	<ul style="list-style-type: none"> <li>Pharmacy Management</li> <li>CDHP</li> <li>Benefit Tiering</li> </ul>	<ul style="list-style-type: none"> <li>Value of pharmacy home delivery</li> <li>Enhancement of rebates with Premium PDL</li> <li>Increase Plan participation via incentives and educational campaigns to promote optimal decision making</li> <li>Future evaluation of tiered benefit designs</li> </ul>
<b>Network Design and Transparency</b>	<ul style="list-style-type: none"> <li>Network utilization</li> </ul>	<ul style="list-style-type: none"> <li>Promote appropriate place of care and use of Premium Care providers</li> </ul>
<b>Population Health and Productivity</b>	<ul style="list-style-type: none"> <li>Diabetes and cancer, plus comorbidities</li> <li>Clinical Programs</li> <li>Back and Joint</li> </ul>	<ul style="list-style-type: none"> <li>Help stop diabetic progression: Live Well, Real Appeal</li> <li>Promote preventive care screenings and wellness exams</li> <li>Focus on mammograms for early breast cancer detection</li> <li>Communicate importance of clinical engagement</li> <li>Monitor back and joint for remainder of 2016</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>Bring awareness to resources to reinforce healthcare consumerism</li> </ul>	<ul style="list-style-type: none"> <li>Nurseline, Healthcare Cost Estimator</li> <li>Live Well, Rally</li> <li><a href="http://www.myuhc.com">www.myuhc.com</a> and Health4Me app future enhancements</li> </ul>

# New digital health & wellness experience

## RALLY™

- A user-friendly digital interface to help engage through online tools via **myuhc.com®**
- Personalized health goals
- Reward individuals with coins to achieve their goals
- Step-by-step support making the experience fun and encouraging greater levels of engagement
- Tracking of individual results



Help me manage my health



Make the experience fit my life

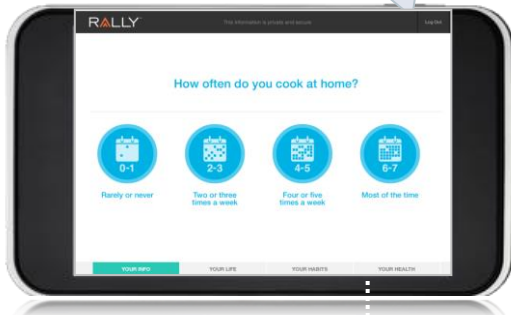


# Easy, everyday engagement

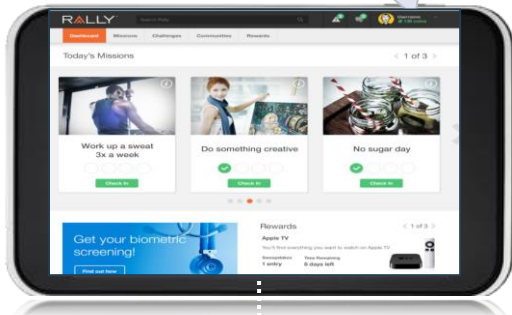
**Make the experience fit my life**

## Convenient access to health information and decision support

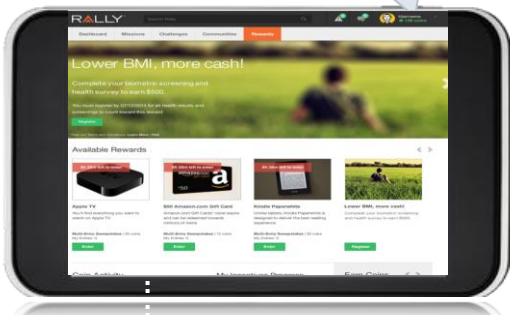
**Point and click health survey**



**Personal dashboard**



**Missions, challenges and rewards**



### Social networking

### Devices

### Gamification

### Recommendations

Online support communities to bring people together with common interests

FitBit®, Jawbone®, Withings® and BodyMedia® integration

Reward engagement and goal setting through Rally<sup>SM</sup> coins and employer-sponsored incentives

Personalized health programs, engagement emails and campaigns

All trademarks are the property of their respective owners.

**Lose weight. Feel better. Be healthier.**



## Real Appeal

Supports weight loss with an **evidence-based** approach

- Supports those with pre-diabetes and cardiovascular risk
- Entertaining, Hollywood quality
- Evidence-based, clinically sound
- Direct to consumer strategies
- Aspirational messaging

### EMPLOYERS

potential benefits

Improved engagement

Potential for reduced medical costs

Employee satisfaction

Pay-for-performance pricing

### MEMBERS

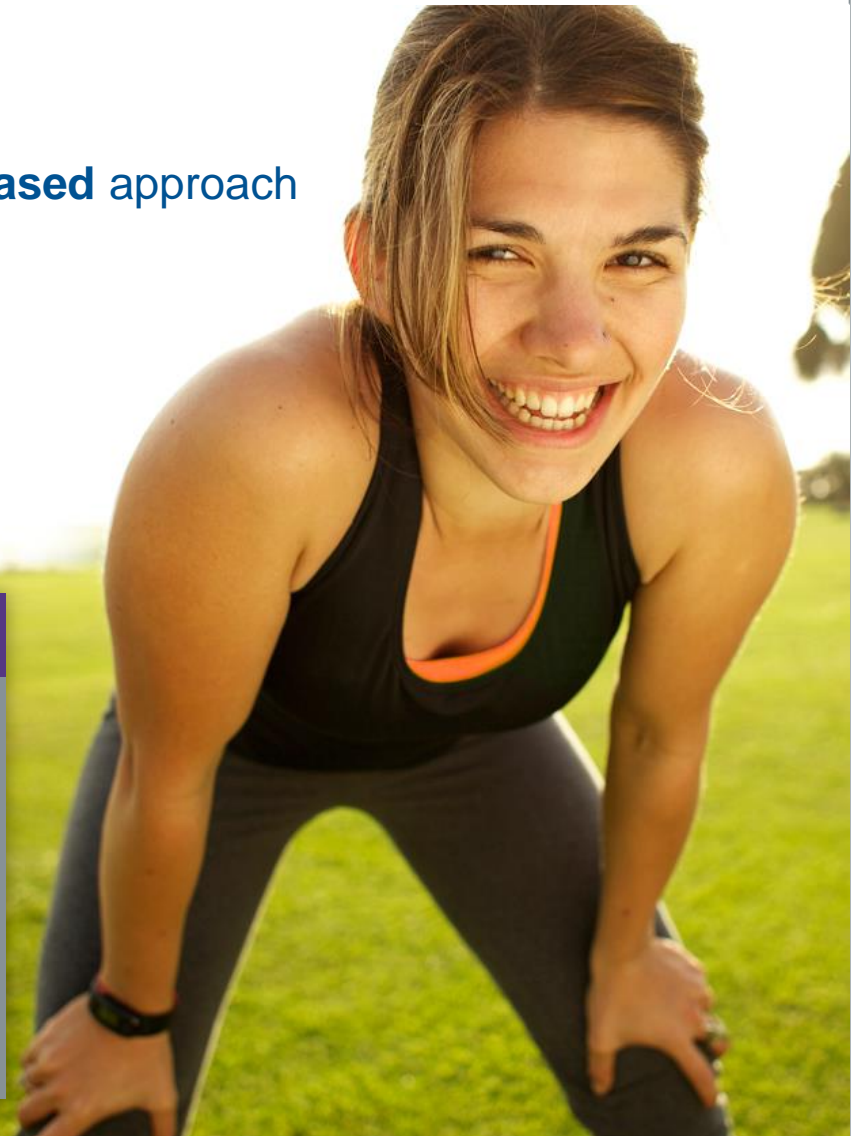
potential benefits

Customized plan

Engaging, inspiring content

Small, actionable changes

Ongoing expert coaching



# Appendix

# Member Tools & Resources

- [myuhc.com](https://myuhc.com)®
- Rally/Health Survey
- myNurseLine<sup>SM</sup>
- Healthy Pregnancy Program
- Health4Me<sup>TM</sup> App
- myHealthcare Cost Estimator
- Health Discount Program
- Healthy Mind Healthy Body<sup>®</sup> eNewsletter
- Preventive Care Website:  
[www.uhc.preventivecare.com](https://www.uhc.preventivecare.com)



# Employer Tools & Resources



- **Communication Resource Center**
- **Additional Communication Support**
- **United At Work Podcasts**
- **Lose & Win Weight Management Support Program**
- **Wellness Program Survey Tools**
- **Wellness Program Reporting Capabilities**
- **Strategic Planning and Support**



UnitedHealthcare Pharmacy Customer Analytics & Reporting

# Pharmacy Performance Review

Prepared for: **Glendale Elementary School District**

Time Period: Sep-15 thru Aug-16





# Plan Performance Overview

	Gross Cost	- ECS	= Plan Paid	= Specialty	+ Non-Specialty
2016	\$90.82	\$14.90	\$75.92	\$23.57	\$52.35
2015	\$95.64	\$15.38	\$80.26	\$30.85	\$49.41
Trend	-5.0%	-3.1%	-5.4%	-23.6%	6.0%

**Glendale USD** has a \$75 PMPM cost which **decreased by 5%**, and just below book of business norm (\$77).

### Key Drivers:

#### Specialty drugs:

- Trend PMPM decreased by -24% and is below norm (\$27)
- Decreased hepatitis C, HIV, & Neutropenia utilization
- Increased utilization of inflammatory conditions (\$148K) and oncology meds (\$143K)
- 7 high cost claimants (>\$25,000) with 31% plan cost, compared to 7 in 2015 with 37%

	Tier 1	Tier 2	Tier 3	Generic	Tier 1 + Generic
2016	80.3%	11.7%	8.0%	82.6%	88.0%
2015	78.7%	12.3%	9.1%	82.5%	87.4%
Trend	1.6	-0.6	-1.0	0.1	0.6

#### Non-Specialty drugs:

- Overall utilization remained stagnant
- PMPM cost increased 6% and just above norm (\$49)
- Diabetic and asthma agents largest drivers in cost
- Tier 1 & 3 utilization trending correctly

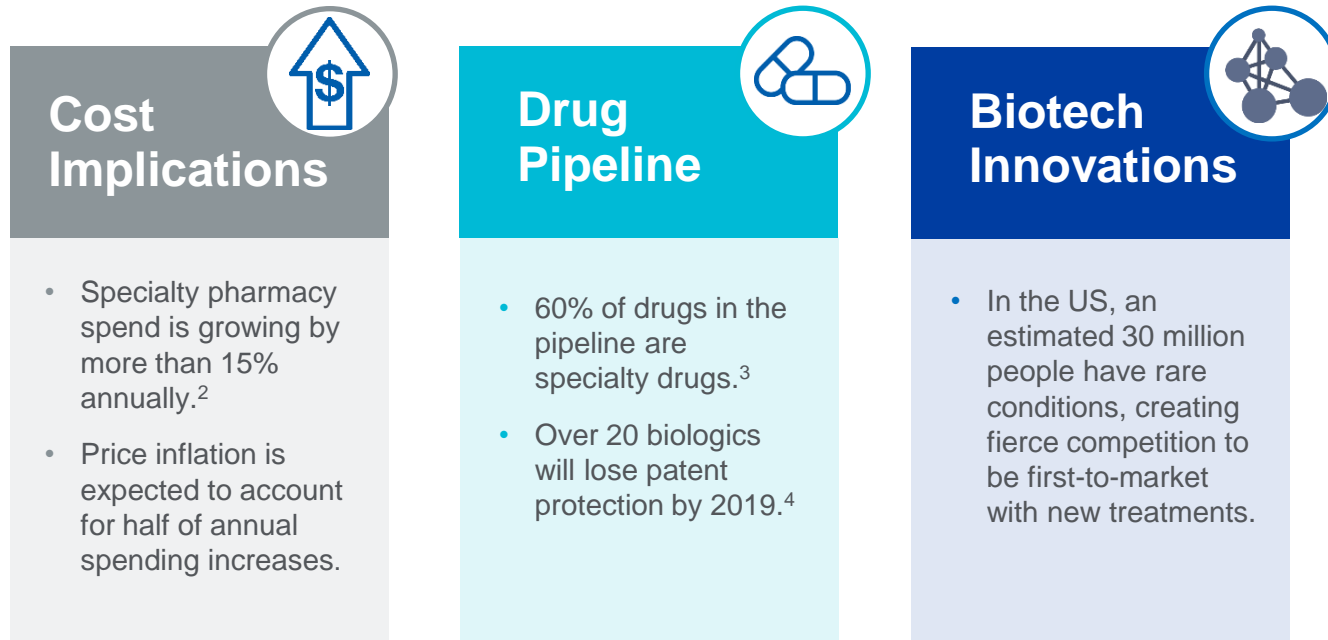
Employee cost share remained stagnant at 16%. Plan picking up 84% of pharmacy cost total.

	Enrolled Member	Utilizing Member	Utilization	Avg Age Enrolled	Avg Age Utilized
2016	1,432	1,180	82.4%	36.0	45.5
2015	1,457	1,197	82.2%	36.1	44.7
Change	-1.7%	-1.4%	0.2 pts	-0.4%	1.8%

**Opportunities to increase mail-rate penetration which is at 7% currently**

# Dynamics Impacting Specialty Trends

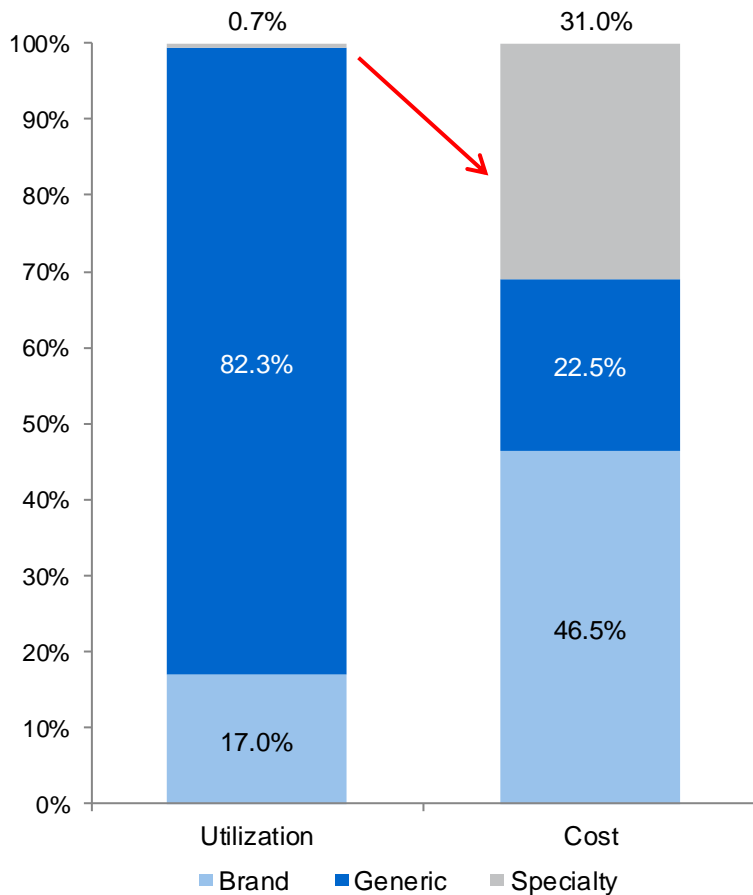
Specialty drug costs are predicted to represent 50% of overall drug costs by 2018<sup>1</sup>



1. American Journal of Managed Care, "The Growing Costs of Specialty Pharmacy—Is This Sustainable?", Feb 8, 2013. 2. Specialty Pharmacy Times, 10 Top Trends in Specialty Pharmacy, Oct 14, 2013  
3. PHRMA 2014 Report –Biopharmaceuticals in Perspective. Spring 2014 4. Specialty Pharmacy Times, "Implications of Biosimilar Use: A Market Perspective", March 13, 2013.

# Drug Cost vs. Utilization

Specialty represents 0.7% of Utilizing Members and 31.0% of Plan Paid



### The dynamics of drug spend have changed:

- Rapidly growing specialty market
- Blockbuster patents have expired, generic use is peaking

Plan Paid per Rx	Client	Norm
Brand	\$198	\$274
Generic	\$20	\$23
Specialty	\$3,320	\$3,677

# Disease States

## Top 20 Disease states represent 90% of Pharmacy Plan spend

Rank 2016	Rank 2015	Rank Norm	Disease State	Plan Paid	Plan Paid PMPM	PMPM Trend	% Total Trend	GDR	GDR Point Change	Utilizers	Utilizer Change	Plan Paid per Rx
1	1	1	DIABETES	\$209,883	\$12.21	14.7%	36.0%	54.0%	-2.1	92	-4	\$220
2	4	2	INFLAMMATORY CONDITIONS	\$148,002	\$8.61	49.0%	65.3%	11.5%	-11.1	13	3	\$1,542
3	3	3	ONCOLOGY	\$143,436	\$8.35	32.2%	46.8%	83.5%	2.0	24	13	\$1,816
4	5	35	PULMONARY HYPERTENSION	\$90,623	\$5.27	-6.4%	-8.3%	0.0%	0.0	1	0	\$8,238
5	8	4	MULTIPLE SCLEROSIS	\$73,806	\$4.29	17.9%	15.0%	0.0%	0.0	1	0	\$6,150
6	7	8	ASTHMA / COPD	\$68,937	\$4.01	0.6%	0.6%	42.5%	2.0	215	12	\$93
7	13	15	CONTRACEPTION	\$58,404	\$3.40	33.3%	19.6%	61.5%	-7.8	221	-3	\$41
8	12	10	CARDIOVASCULAR	\$52,956	\$3.08	16.4%	10.0%	94.1%	1.3	257	-10	\$19
9	9	12	DEPRESSION	\$49,344	\$2.87	-5.5%	-3.8%	96.0%	0.6	202	-4	\$37
10	14	5	CHOLESTEROL LOWERING AGENTS	\$49,109	\$2.86	18.3%	10.2%	85.9%	0.7	130	-4	\$55
11	6	17	ANTIPSYCHOTICS	\$36,953	\$2.15	-47.3%	-44.5%	97.2%	39.4	30	3	\$258
12	10	11	MISC SKIN CONDITION	\$35,665	\$2.08	-23.3%	-14.5%	74.6%	8.9	110	-37	\$139
13	11	14	SEIZURE DISORDERS	\$31,702	\$1.84	-31.6%	-19.6%	94.9%	7.5	77	-6	\$63
14	16	6	ADHD	\$31,379	\$1.83	13.1%	4.9%	48.8%	-7.7	35	1	\$127
15	15	16	ANTIBIOTICS	\$26,062	\$1.52	-15.6%	-6.5%	98.8%	0.5	678	20	\$20
16	19	13	NARCOTIC ANALGESICS	\$19,614	\$1.14	27.2%	5.6%	96.5%	-0.4	282	-4	\$29
17	34	33	TOPICAL ANESTHETICS	\$19,026	\$1.11	597.3%	21.9%	87.5%	1.8	25	19	\$476
18	18	23	BLOOD GLUCOSE MONITORING	\$14,984	\$0.87	-31.3%	-9.2%	0.0%	0.0	43	-13	\$84
19	21	18	MALE AND FEMALE HORMONE REPLACEMENT	\$13,316	\$0.77	3.8%	0.7%	63.0%	-9.4	34	-14	\$69
20	20	21	ULCER/ACID REFLUX/GERD	\$9,954	\$0.58	-29.7%	-5.6%	95.6%	4.3	98	6	\$24

**TOTAL \$1,183,155**

**Top-20 Disease States Represent 90.7% of Total Plan Paid**

**Specialty**

# Drugs

## Top 20 Drugs represent 50% of Pharmacy Plan spend

Rank 2016	Rank 2015	Rank Norm	Drug Name	Disease State	Plan Paid	Plan Paid PMPM	PMPM Trend	% Total Trend	Utilizers	Utilizer Change	Rx Count	Rx Count Change	Plan Paid per Rx
1		51	IBRANCE	ONCOLOGY	\$74,405	\$4.33		99.8%	1	1	7	7	\$10,629
2	4	86	REBIF	MULTIPLE SCLEROSIS	\$73,806	\$4.29	17.9%	15.0%	1	0	12	0	\$6,150
3		218	OPSUMIT	PULMONARY HYPERTENSION	\$55,182	\$3.21		74.0%	1	1	7	7	\$7,883
4	9	232	ICLUSIG	ONCOLOGY	\$48,316	\$2.81	112.0%	34.2%	1	0	4	2	\$12,079
5	6	1	HUMIRA PEN	INFLAMMATORY CONDITIONS	\$45,234	\$2.63	20.3%	10.2%	1	0	12	-1	\$3,770
6	10	30	LIALDA	INFLAMMATORY CONDITIONS	\$39,269	\$2.28	76.4%	22.8%	6	2	56	24	\$701
7	5	9	LANTUS SOLOSTAR	DIABETES	\$38,804	\$2.26	2.6%	1.3%	10	-4	47	-18	\$826
8	2	234	TRACLEER	PULMONARY HYPERTENSION	\$35,441	\$2.06	-63.4%	-82.3%	1	0	4	-8	\$8,860
9		21	HUMIRA	INFLAMMATORY CONDITIONS	\$34,342	\$2.00		46.0%	1	1	9	9	\$3,816
10	8	10	HUMALOG	DIABETES	\$33,752	\$1.96	30.7%	10.6%	6	-3	54	12	\$625
11	14	3	CRESTOR	CHOLESTEROL LOWERING AGENTS	\$26,890	\$1.56	34.9%	9.3%	17	2	113	9	\$238
12	16	48	LANTUS	DIABETES	\$21,389	\$1.24	34.4%	7.3%	8	3	70	25	\$306
13	72	18	ARIPIRAZOLE	ANTIPSYCHOTICS	\$20,342	\$1.18	434.1%	22.2%	7	3	54	42	\$377
14	17	13	HUMALOG KWIKPEN	DIABETES	\$18,372	\$1.07	39.2%	6.9%	7	-2	38	9	\$483
15	15	6	STELARA	INFLAMMATORY CONDITIONS	\$17,799	\$1.04	9.7%	2.1%	1	0	2	0	\$8,900
16	13	27	DULOXETINE HCL	DEPRESSION	\$16,938	\$0.99	-16.4%	-4.4%	13	0	94	-1	\$180
17	11	12	ADVAIR DISKUS	ASTHMA / COPD	\$16,879	\$0.98	-20.3%	-5.8%	15	4	51	-18	\$331
18	96	47	TRADJENTA	DIABETES	\$13,794	\$0.80	409.9%	14.9%	7	6	41	32	\$336
19		116	DICLOFENAC SODIUM	ONCOLOGY	\$13,638	\$0.79		18.3%	3	3	6	6	\$2,273
20	24	14	ADDERALL XR	ADHD	\$12,949	\$0.75	23.0%	3.2%	9	1	66	12	\$196

**TOTAL \$657,540**

**Top-20 Drugs Represent 50.4% of Total Plan Paid**

Specialty

## Pharmacy Plan Design Recommendations:

### Select 90

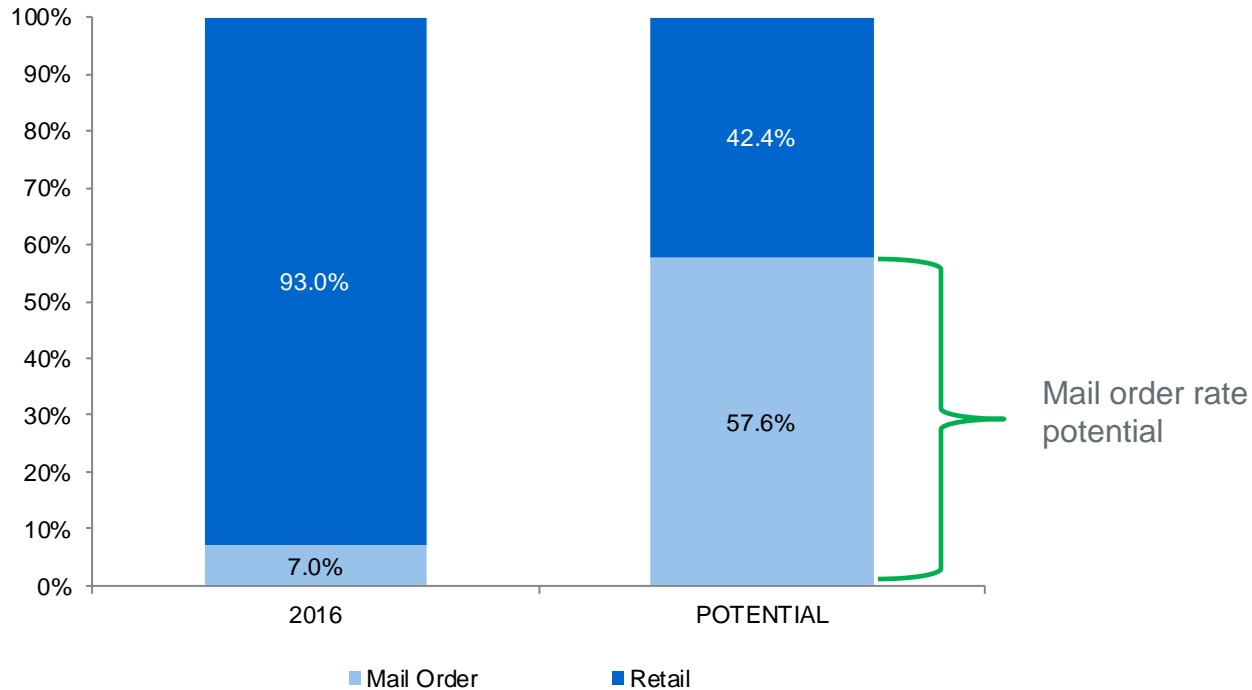
- Allow 90 day maintenance medications filled at Walgreens, offering members greater value and convenience while providing plan savings due to mail order rates.

*- in conjunction with -*

### Value Network

- Reduced retail pharmacy network offering 35,000 retail locations available delivering the most competitive discounts with savings up to 5% annually.

# Mail-Order Utilization Current Period vs. Potential



**POTENTIAL** represents the total mail-order opportunity if all maintenance drug scripts filled at retail moved to mail  
**75.2%** of all utilizers have at least one maintenance drug  
**In 2016 there were 9,546 POTENTIAL mail scripts filled at retail**

# Working together: OptumRx and Walgreens



**OptumRx announced a new partnership with Walgreens** to deliver a new, flexible, and more valuable pharmacy experience

## The Program

Members can fill their **90 day** maintenance scripts at *OptumRx home delivery*, or at a *Walgreens* retail pharmacy

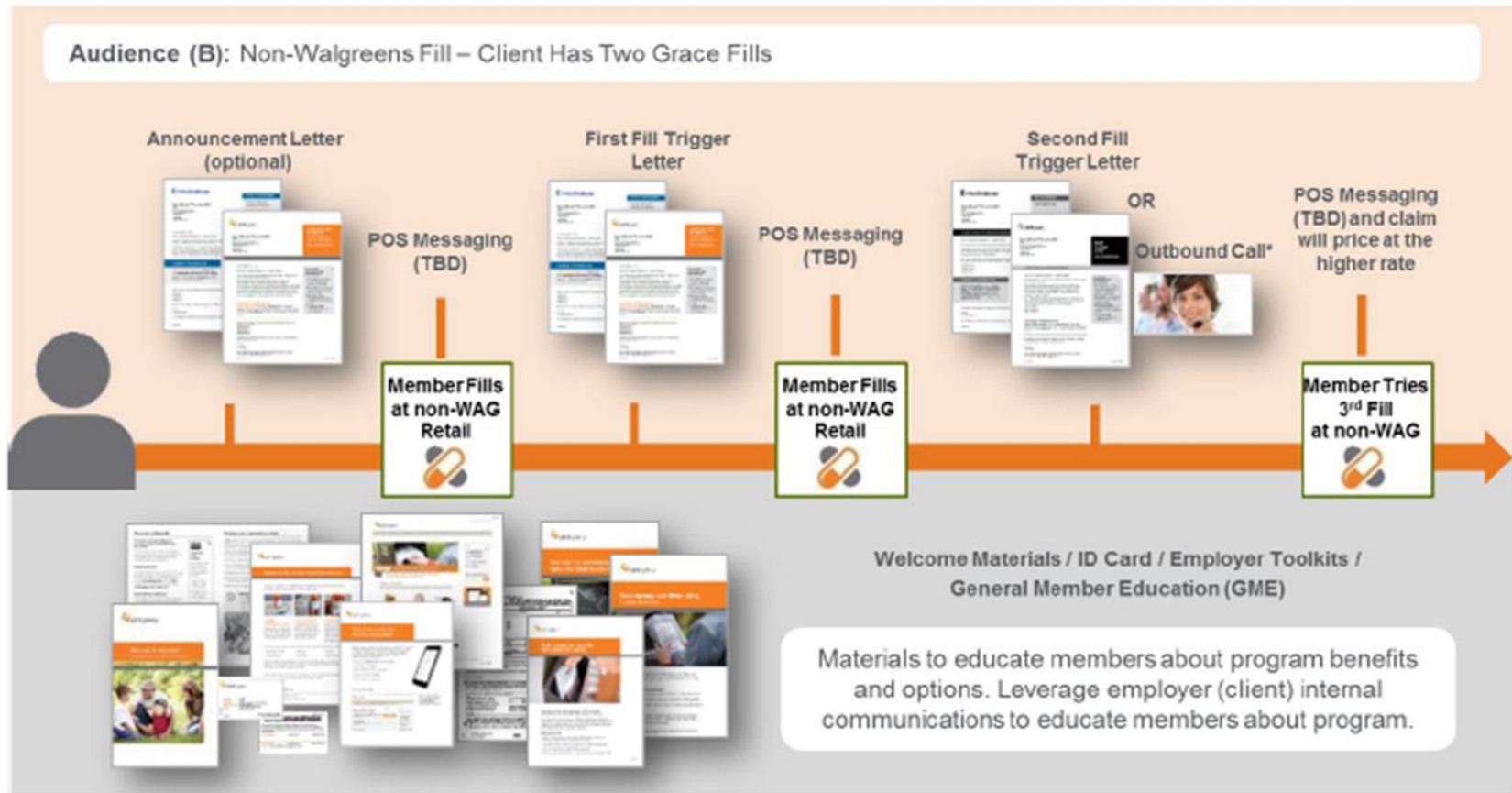
## The Benefits

- **Convenience** to patients
- **Choice** of where to fill maintenance prescriptions
- **Larger days supply** at retail
- **Home delivery copay** to members
- **Medication adherence** improved
- **Multi-channel interactions** improved allowing members to engage with pharmacists how they choose

- Savings based on 2016 data: **\$36,536 - \$62,634**
- 2.8 - 4.8% of total pharmacy plan spend



# SELECT90 PROGRAM – OPTUMRX & WALGREENS



AVAILABLE JANUARY 1st 2017

# Value Pharmacy Network

## A MORE AFFORDABLE, HIGH-PERFORMANCE NETWORK



More exclusive than broad network – 35,000 pharmacies nationwide (vs. 65,000)

Greater discounts and strong generic dispensing

Members have ample choice and convenient pharmacy access

# Value Network

## Member impact

Network	Pharmacies*		Members		Prescriptions	
	Number	Percentage	Number	Percentage	Number	Percentage
Participating**	326	74.1%	1,528	78.8%	14,632	83.0%
Non-Participating	114	25.9%	411	21.2%	3,002	17.0%
<b>Total</b>	<b>440</b>		<b>1,939</b>		<b>17,634</b>	

## Savings

- Based on 2016 data: **\$52,195 - \$65,244**
- 4-5% of total pharmacy plan spend
- **79%** of members & prescriptions are **NOT** impacted

## Communication:

- Communication outreach to impacted members listing alternative participating pharmacies
- Transferring remaining refills: Provide prescription bottle or info to your new pharmacy. They will either transfer any refill(s) on current prescription or get a new script for you by contacting physician

## Major chains not in value network

- CVS, Costco, Safeway

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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In October, we incurred \$496,283 in medical claims, which represents a monthly loss ratio of 78%.

GESD has incurred \$2,435,384 year-to-date in claims (or a monthly average of \$608,846). Based on the trend we anticipate incurring approximately \$7,306,152 in medical claims or a loss ratio of 102% by June 30, 2017.

GESD has seven large claimants (over \$75,000) and one has exceeded the stop loss level of \$150,000. Based on October report the anticipated refund is \$59,093 and we have one claimant that may be in their second year of exceeding the stop loss level of \$150,000.



# Monthly Experience Report

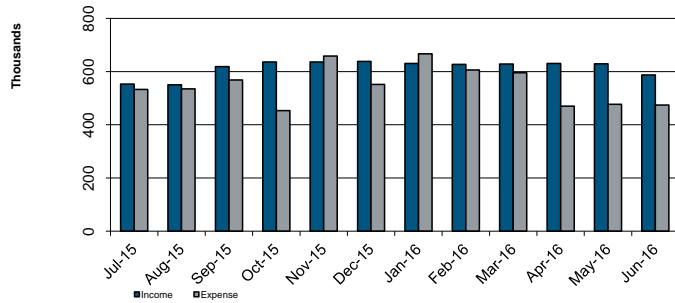
Glendale Elementary School District  
 Dates: (7/1/2016-6/30/2017)



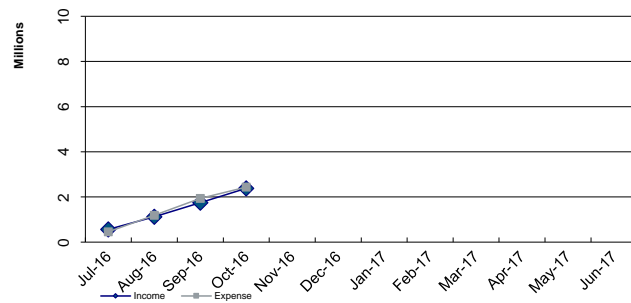
Name: Valley Schools Employee Benefits Trust  
 Plan: All  
 Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio*
2016-07	985	1,321	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,506	\$ 60,991	\$ 458,317	\$ 563,285	\$ 104,968	81%	\$ 347	95%
2016-08	979	1,315	\$ 557,725	\$ 5,621	\$ 114,001	\$ 666,105	\$ 1,499	\$ 60,620	\$ 728,224	\$ 559,566	\$ (168,658)	130%	\$ 554	96%
2016-09	1,103	1,452	\$ 624,280	\$ 37,820	\$ 96,147	\$ 682,607	\$ 1,655	\$ 68,298	\$ 752,560	\$ 623,625	\$ (128,935)	121%	\$ 518	95%
2016-10	1,125	1,477	\$ 346,914	\$ 15,652	\$ 93,677	\$ 424,939	\$ 1,684	\$ 69,660	\$ 496,283	\$ 635,713	\$ 139,430	78%	\$ 336	88%
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	91%
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	90%
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
<b>Total</b>	<b>4,192</b>	<b>5,565</b>	<b>\$ 1,820,046</b>	<b>\$ 59,093</b>	<b>\$ 408,518</b>	<b>\$ 2,169,471</b>	<b>\$ 6,344</b>	<b>\$ 259,569</b>	<b>\$ 2,435,384</b>	<b>\$ 2,382,189</b>	<b>\$ (53,195)</b>	<b>102%</b>	<b>\$ 438</b>	
<b>Mo. Avg.</b>	<b>1,048</b>	<b>1,391</b>	<b>\$ 455,012</b>	<b>\$ 14,773</b>	<b>\$ 102,130</b>	<b>\$ 542,368</b>	<b>\$ 1,586</b>	<b>\$ 64,892</b>	<b>\$ 608,846</b>	<b>\$ 595,547</b>	<b>\$ (13,299)</b>		<b>\$ 438</b>	
PY Mo. Avg. @ 6/30/16	1,094	1,426	\$ 395,260	\$ 26,936	\$ 108,688	\$ 477,012	\$ 4,463	\$ 67,725	\$ 549,201	\$ 613,863	\$ 64,662	89%	\$ 385	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE



# of claims > \$50K	
FY16	FY17
19	9



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All Active

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	960	1,287	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,467	\$ 59,443	\$ 444,172	\$ 548,820	\$ 104,648	81%	\$ 345
2016-08	959	1,286	\$ 487,472	\$ 5,621	\$ 105,652	\$ 587,503	\$ 1,466	\$ 59,381	\$ 648,350	\$ 547,584	\$ (100,766)	118%	\$ 504
2016-09	1,086	1,432	\$ 592,265	\$ 37,820	\$ 91,692	\$ 646,137	\$ 1,632	\$ 67,245	\$ 715,014	\$ 613,687	\$ (101,327)	117%	\$ 499
2016-10	1,108	1,454	\$ 312,898	\$ 15,652	\$ 89,523	\$ 386,769	\$ 1,658	\$ 68,607	\$ 457,034	\$ 624,881	\$ 167,848	73%	\$ 314
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
<b>Total</b>	4,113	5,459	\$ 1,672,617	\$ 59,093	\$ 390,147	\$ 2,003,671	\$ 6,223	\$ 254,676	\$ 2,264,570	\$ 2,334,972	\$ 70,402	97%	\$ 415
<b>Mo. Avg.</b>	1,028	1,365	\$ 418,154	\$ 14,773	\$ 97,537	\$ 500,918	\$ 1,556	\$ 63,669	\$ 566,143	\$ 583,743	\$ 17,600		\$ 415



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	25	34	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 39	\$ 1,548	\$ 14,145	\$ 14,465	\$ 320	98%	\$ 416
2016-08	20	29	\$ 70,253	\$ -	\$ 8,349	\$ 78,602	\$ 33	\$ 1,239	\$ 79,874	\$ 11,983	\$ (67,891)	667%	\$ 2,754
2016-09	17	20	\$ 32,015	\$ -	\$ 4,455	\$ 36,470	\$ 23	\$ 1,053	\$ 37,546	\$ 9,938	\$ (27,608)	378%	\$ 1,877
2016-10	17	23	\$ 34,016	\$ -	\$ 4,154	\$ 38,170	\$ 26	\$ 1,053	\$ 39,249	\$ 10,832	\$ (28,418)	362%	\$ 1,706
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>79</b>	<b>106</b>	<b>\$ 147,429</b>	<b>\$ -</b>	<b>\$ 18,371</b>	<b>\$ 165,800</b>	<b>\$ 121</b>	<b>\$ 4,893</b>	<b>\$ 170,814</b>	<b>\$ 47,217</b>	<b>\$ (123,596)</b>	<b>362%</b>	<b>\$ 1,611</b>
<b>Mo. Avg.</b>	<b>20</b>	<b>27</b>	<b>\$ 36,857</b>	<b>\$ -</b>	<b>\$ 4,593</b>	<b>\$ 41,450</b>	<b>\$ 30</b>	<b>\$ 1,223</b>	<b>\$ 42,703</b>	<b>\$ 11,804</b>	<b>\$ (30,899)</b>		<b>\$ 1,611</b>



**Monthly Experience Report**  
 Glendale Elementary School District  
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust  
 Plan: Traditional-Active  
 Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	646	855	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 975	\$ 40,000	\$ 382,038	\$ 385,138	\$ 3,100	99%	\$ 447
2016-08	644	851	\$ 427,387	\$ 5,621	\$ 99,384	\$ 521,150	\$ 970	\$ 39,876	\$ 561,996	\$ 383,124	\$ (178,872)	147%	\$ 660
2016-09	708	927	\$ 550,069	\$ 37,820	\$ 86,213	\$ 598,462	\$ 1,057	\$ 43,839	\$ 643,358	\$ 419,324	\$ (224,034)	153%	\$ 694
2016-10	721	936	\$ 277,461	\$ 15,652	\$ 84,423	\$ 346,232	\$ 1,067	\$ 44,644	\$ 391,943	\$ 425,049	\$ 33,106	92%	\$ 419
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>2,719</b>	<b>3,569</b>	<b>\$ 1,496,945</b>	<b>\$ 59,093</b>	<b>\$ 369,055</b>	<b>\$ 1,806,907</b>	<b>\$ 4,069</b>	<b>\$ 168,359</b>	<b>\$ 1,979,335</b>	<b>\$ 1,612,635</b>	<b>\$ (366,700)</b>	<b>123%</b>	<b>\$ 555</b>
<b>Mo. Avg.</b>	<b>680</b>	<b>892</b>	<b>\$ 374,236</b>	<b>\$ 14,773</b>	<b>\$ 92,264</b>	<b>\$ 451,727</b>	<b>\$ 1,017</b>	<b>\$ 42,090</b>	<b>\$ 494,834</b>	<b>\$ 403,159</b>	<b>\$ (91,675)</b>		<b>\$ 555</b>

**Monthly Contribution Rates**

<u>Premiums</u>	
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: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust  
 Plan: Traditional-COBRA  
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	20	23	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 26	\$ 1,238	\$ 13,822	\$ 11,525	\$ (2,297)	120%	\$ 601
2016-08	16	19	\$ 70,253	\$ -	\$ 8,265	\$ 78,518	\$ 22	\$ 991	\$ 79,531	\$ 9,491	\$ (70,040)	838%	\$ 4,186
2016-09	16	19	\$ 32,015	\$ -	\$ 4,187	\$ 36,202	\$ 22	\$ 991	\$ 37,215	\$ 9,491	\$ (27,724)	392%	\$ 1,959
2016-10	16	22	\$ 34,016	\$ -	\$ 4,154	\$ 38,170	\$ 25	\$ 991	\$ 39,186	\$ 10,384	\$ (28,802)	377%	\$ 1,781
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	68	83	\$ 147,429	\$ -	\$ 18,019	\$ 165,448	\$ 95	\$ 4,211	\$ 169,754	\$ 40,891	\$ (128,863)	415%	\$ 2,045
<b>Mo. Avg.</b>	17	21	\$ 36,857	\$ -	\$ 4,505	\$ 41,362	\$ 24	\$ 1,053	\$ 42,438	\$ 10,223	\$ (32,216)		\$ 2,045

**Monthly Contribution Rates**

<u>Premiums</u>	
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: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-Active

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	314	432	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 492	\$ 19,443	\$ 62,134	\$ 163,682	\$ 101,548	38%	\$ 144
2016-08	315	435	\$ 60,085	\$ -	\$ 6,268	\$ 66,353	\$ 496	\$ 19,505	\$ 86,354	\$ 164,459	\$ 78,106	53%	\$ 199
2016-09	378	505	\$ 42,196	\$ -	\$ 5,479	\$ 47,675	\$ 576	\$ 23,406	\$ 71,657	\$ 194,363	\$ 122,706	37%	\$ 142
2016-10	387	518	\$ 35,437	\$ -	\$ 5,100	\$ 40,537	\$ 591	\$ 23,963	\$ 65,091	\$ 199,833	\$ 134,742	33%	\$ 126
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	1,394	1,890	\$ 175,672	\$ -	\$ 21,092	\$ 196,764	\$ 2,155	\$ 86,317	\$ 285,236	\$ 722,337	\$ 437,102	39%	\$ 151
<b>Mo. Avg.</b>	349	473	\$ 43,918	\$ -	\$ 5,273	\$ 49,191	\$ 539	\$ 21,579	\$ 71,309	\$ 180,584	\$ 109,275		\$ 151

### 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: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	5	11	\$ -	\$ -	\$ -	\$ -	\$ 13	\$ 310	\$ 323	\$ 2,940	\$ 2,617	11%	\$ 29
2016-08	4	10	\$ -	\$ -	\$ 84	\$ 84	\$ 11	\$ 248	\$ 343	\$ 2,492	\$ 2,149	14%	\$ 34
2016-09	1	1	\$ -	\$ -	\$ 268	\$ 268	\$ 1	\$ 62	\$ 331	\$ 447	\$ 116	74%	\$ 331
2016-10	1	1	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 62	\$ 63	\$ 447	\$ 384	14%	\$ 63
2016-11			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	11	23	\$ -	\$ -	\$ 352	\$ 352	\$ 26	\$ 682	\$ 1,060	\$ 6,327	\$ 5,267	17%	\$ 46
<b>Mo. Avg.</b>	3	6	\$ -	\$ -	\$ 88	\$ 88	\$ 7	\$ 171	\$ 265	\$ 1,582	\$ 1,317		\$ 46

### Monthly Contribution Rates

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



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Funding: Self Funded

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	528	33	69	16	646	18	0	1	1	20	666
2016-08	529	32	66	17	644	14	0	1	1	16	660
2016-09	586	35	68	19	708	14	0	1	1	16	724
2016-10	599	36	69	17	721	13	0	1	2	16	737
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

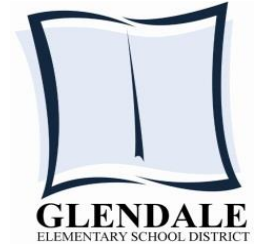
Plan: HDHP Base

Funding: Self Funded

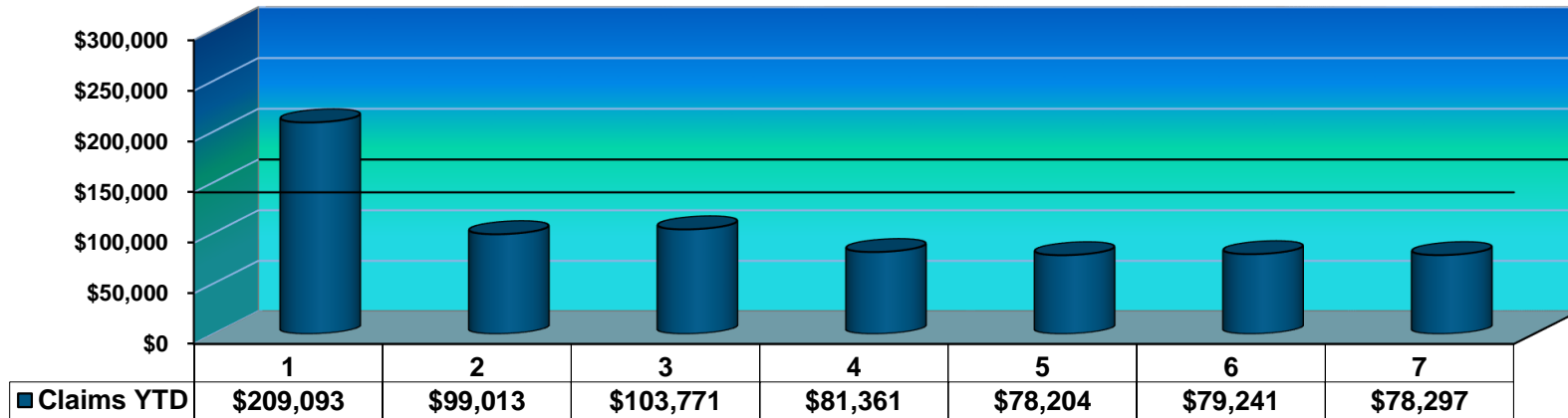
Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	248	10	48	8	314	4	0	0	1	5	319
2016-08	248	10	49	8	315	3	0	0	1	4	319
2016-09	305	13	52	8	378	1	0	0	0	1	379
2016-10	311	15	52	9	387	1	0	0	0	1	388
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



**Glendale Elementary School District  
Paid Claims Greater Than \$75,000 by Claimant  
Large Claims by Plan  
(7/1/2016 through 6/30/2017)**



**Large Claimants Over \$75,000**



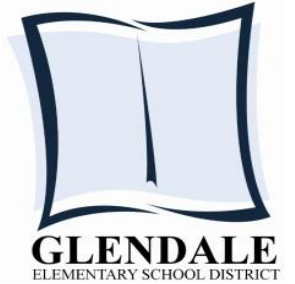
Claimant	Traditional	SL Level	SL Level Remaining	Expected Refunds
1	\$209,093	\$150,000	\$0	\$59,093
2	\$99,013	\$150,000	\$50,987	\$0
3	\$103,771	\$150,000	\$46,229	\$0
4	\$81,361	\$150,000	\$68,639	\$0
5	\$78,204	\$150,000	\$71,796	\$0
6*	\$79,241	\$150,000	\$70,759	\$0
7	\$78,297	\$150,000	\$71,703	\$0
<b>Total</b>	<b>\$728,980</b>			<b>\$59,093</b>

11/14/2016

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



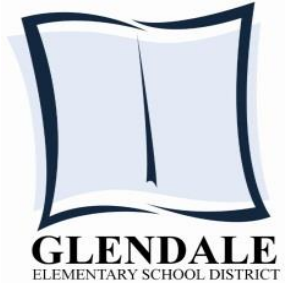
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2016 through 6/30/2017)**



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Subscriber	\$1,670.47
2016-08	Traditional	Subscriber	\$153,950.80
2016-09	Traditional	Subscriber	\$37,820.12
2016-10	Traditional	Subscriber	\$15,651.41
		<b>Total for Claimant</b>	<b>\$209,092.80</b>
2016-08	Traditional	Subscriber	\$48.34
2016-09	Traditional	Subscriber	\$97,927.13
2016-10	Traditional	Subscriber	\$1,037.66
		<b>Total for Claimant</b>	<b>\$99,013.13</b>
2016-07	Traditional	Student	\$658.35
2016-08	Traditional	Student	\$7,825.54
2016-09	Traditional	Student	\$86,274.18
2016-10	Traditional	Student	\$9,012.57
		<b>Total for Claimant</b>	<b>\$103,770.64</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2016 through 6/30/2017)**



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Subscriber	\$1,314.97
2016-07	Traditional	Subscriber	\$6,176.62
2016-08	Traditional	Subscriber	\$18,559.87
2016-09	Traditional	Subscriber	\$55,309.81
		<b>Total for Claimant</b>	<b>\$81,361.27</b>
2016-09	Traditional	Subscriber	\$76,666.08
2016-10	Traditional	Subscriber	\$1,538.18
		<b>Total for Claimant</b>	<b>\$78,204.26</b>
2016-07	Traditional	Subscriber	\$20,626.60
2016-08	Traditional	Subscriber	\$32,760.56
2016-09	Traditional	Subscriber	\$12,464.54
2016-10	Traditional	Subscriber	\$13,388.99
		<b>Total for Claimant</b>	<b>\$79,240.69</b>
2016-07	Traditional	Subscriber	\$1,140.25
2016-08	Traditional	Subscriber	\$13,321.45
2016-09	Traditional	Subscriber	\$11,495.78
2016-10	Traditional	Subscriber	\$52,339.91
		<b>Total for Claimant</b>	<b>\$78,297.39</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$728,980.18</b>



GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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**October**

Pool I- incurred \$114,828 in dental claims or a loss ratio of 98%.

Pool III- incurred \$248,248 in dental claims or a loss ratio of 74%.

Pool I- Based on the trend we anticipate incurring approximately \$1,161,684 in claims or a loss ratio of 88% by June 30, 2017.

Pool III- Based on the trend we anticipate incurring approximately \$2,984,916 in claims or a loss ratio of 78% by June 30, 2017.

Pool I- Includes Chandler Unified School District, Isaac School District and Scottsdale Unified School District.

Pool III- Includes Chandler Unified School District, Isaac School District, Scottsdale Unified School District, Tolleson Union High School District and Peoria Unified School District.

# Monthly Experience Report

VSEBT Master

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	11,196	\$ 308,153	\$ 38,645	\$ 346,798	\$ 581,374	\$ 234,576	60%	\$ 31
2016-08	11,368	\$ 631,062	\$ 39,095	\$ 670,157	\$ 587,869	\$ (82,288)	114%	\$ 59
2016-09	11,988	\$ 376,196	\$ 41,207	\$ 417,403	\$ 616,904	\$ 199,501	68%	\$ 35
2016-10	12,246	\$ 465,348	\$ 42,105	\$ 507,453	\$ 628,678	\$ 121,225	81%	\$ 41
2016-11	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06	-	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	46,798	\$ 1,780,759	\$ 161,052	\$ 1,941,811	\$ 2,414,825	\$ 473,014	80%	\$ 41
<b>Mo. Avg.</b>	11,700	\$ 445,190	\$ 40,263	\$ 485,453	\$ 603,706	\$ 118,254		\$ 41

# Monthly Experience Report

VSEBT Pool I

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,631	\$ 32,726	69%	\$ 24
2016-08	3,074	\$ 107,277	\$ 10,581	\$ 117,858	\$ 106,416	\$ (11,442)	111%	\$ 38
2016-09	3,263	\$ 70,441	\$ 11,197	\$ 81,638	\$ 112,644	\$ 31,006	72%	\$ 25
2016-10	3,395	\$ 103,153	\$ 11,675	\$ 114,828	\$ 117,080	\$ 2,252	98%	\$ 34
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
<b>Total</b>	12,781	\$ 343,239	\$ 43,990	\$ 387,229	\$ 441,771	\$ 54,542	88%	\$ 30
<b>Mo. Avg.</b>	3,195	\$ 85,810	\$ 10,998	\$ 96,807	\$ 110,443	\$ 13,636		\$ 30

## Monthly Contribution Rates

### Premiums

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

# Monthly Experience Report

VSEBT Pool II

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,611	\$ 86,336	\$ 12,329	\$ 98,665	\$ 164,748	\$ 66,083	60%	\$ 27
2016-08	3,760	\$ 178,456	\$ 12,917	\$ 191,373	\$ 171,143	\$ (20,230)	112%	\$ 51
2016-09	3,895	\$ 111,799	\$ 13,395	\$ 125,194	\$ 176,391	\$ 51,197	71%	\$ 32
2016-10	3,937	\$ 130,841	\$ 13,536	\$ 144,377	\$ 178,053	\$ 33,676	81%	\$ 37
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
<b>Total</b>	15,203	\$ 507,432	\$ 52,177	\$ 559,609	\$ 690,335	\$ 130,726	81%	\$ 37
<b>Mo. Avg.</b>	3,801	\$ 126,858	\$ 13,044	\$ 139,902	\$ 172,584	\$ 32,682		\$ 37

## Monthly Contribution Rates

### Premiums

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

# Monthly Experience Report

VSEBT Pool III

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a Date	b Employees	c Paid Dental Claims	d Fixed Expenses	e Total Incurred Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM
2016-07	4,536	\$ 159,449	\$ 15,779	\$ 175,228	\$ 310,995	\$ 135,767	56%	\$ 39
2016-08	4,534	\$ 345,329	\$ 15,597	\$ 360,926	\$ 310,310	\$ (50,616)	116%	\$ 80
2016-09	4,830	\$ 193,956	\$ 16,615	\$ 210,571	\$ 327,869	\$ 117,298	64%	\$ 44
2016-10	4,914	\$ 231,354	\$ 16,894	\$ 248,248	\$ 333,545	\$ 85,297	74%	\$ 51
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
<b>Total</b>	18,814	\$ 930,088	\$ 64,885	\$ 994,973	\$ 1,282,719	\$ 287,746	78%	\$ 53
<b>Mo. Avg.</b>	4,704	\$ 232,522	\$ 16,221	\$ 248,743	\$ 320,680	\$ 71,937		\$ 53

## Monthly Contribution Rates

### Premiums

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

GLENDAL ELEMNTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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AGENDA NO: 6.e TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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Fester & Chapman, P.C., Certified Public Accountants have completed the financial report for August 31, 2016, the "Ending net position reserved for claims and expenses" are \$16,829,961.79.

**VALLEY SCHOOLS EMPLOYEE BENEFITS TRUST,  
GLENDALE ELEMENTARY SCHOOL DISTRICT TRUST MEMBER**

Statement of Revenues, Expenses and  
Changes in Net Position--Cash Basis  
with  
Accountants' Compilation Report

August 31, 2016

**Fester & Chapman P.C.**  
Certified Public Accountants

Fester & Chapman P.C.

Certified  
Public  
Accountants

4001 North 3rd Street  
Suite 275  
Phoenix, AZ 85012-2086

Tel: (602) 264-3077  
Fax: (602) 265-6241

Accountants' Compilation Report

Board of Directors  
Valley Schools Employee Benefits Trust  
Phoenix, Arizona

Management is responsible for the accompanying statement of revenues, expenses and changes in net position—cash basis of Valley Schools Employee Benefits Trust (the Trust), Glendale Elementary School District trust member (the Member), for the two months ended August 31, 2016, and for determining that the cash basis of accounting is an acceptable financial reporting framework. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statement nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

The Member is not a separate Fund of the Trust and does not maintain an undivided interest in the Trust's net position. The Member does not constitute a separate reporting entity as defined by generally accepted accounting principles.

The financial statement is prepared in accordance with the cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America.

Management has elected to omit substantially all of the disclosures ordinarily included in financial statements prepared in accordance with the cash basis of accounting. If the omitted disclosures were included in the financial statement, they might influence the user's conclusions about the Member's revenues, expenses and changes in net position. Accordingly, the financial statement is not designed for those who are not informed about such matters.

We are not independent with respect to Valley Schools Employee Benefits Trust.

*Fester & Chapman P.C.*  
November 3, 2016



**Valley Schools Employee Benefits Trust  
Statement of Revenues, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Two Months Ended August 31, 2016**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,217,000.00
<b>Total operating revenues</b>	<u>10,217,000.00</u>
<b>Operating expenses</b>	
Paid claims	1,074,693.10
Fixed expense	140,434.56
Dental pool expense	83,834.00
H.S.A. contributions	149,040.22
Health insurance premiums	4,668.65
Short term disability premiums	14,456.09
Dental premiums	75,812.12
Vision plan premiums	10,972.20
Flexible spending premums	45,000.00
Life insurance premiums	27,385.14
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	948.25
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,073.20
<b>Total operating expenses</b>	<u>1,630,317.53</u>
<b>Operating income/(loss)</b>	<u>8,586,682.47</u>
<b>Non-operating revenue</b>	
Interest income	47,798.38
Change in market value	7,225.81
<b>Total non-operating revenue</b>	<u>55,024.19</u>
<b>Change in net position</b>	<u>8,641,706.66</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>8,188,255.13</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 16,829,961.79</u>

See Accountants' Compilation Report

Created on: 11/02/2016

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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AGENDA NO: 6.f TOPIC: Wellness Program Update

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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Ms. Davita Solter, Wellness Specialist, will present the Trust Board with an update on the Wellness Program.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

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

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AGENDA NO: 6.g TOPIC: Insurance Benefit Update

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

DATE ASSIGNED FOR CONSIDERATION: December 7, 2016

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Ms. Jodi Finnesy, Benefits Analyst, will present the Trust Board with an update on Employee Benefits.