

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

March 27, 2019 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.

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### **1. Call to Order and Roll Call**

### **2. Opening Exercises**

- a. Adoption of Agenda
- b. Board and Staff Introductions
- c. Pledge of Allegiance

### **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. Reports and Informational Items**

- a. Assistant Superintendent's Update  
Administration will present the Trust Board with an update on the District's business operations.
- b. Claims Experience Review - Medical  
The Trust Board will review medical claims experience for the current and fiscal year to date periods.
- c. Claims Experience Review - Dental  
The Trust Board will review dental claims experience for the current and fiscal year to date periods.
- d. Financial Review  
The Trust Board will review financial statements for February, 2019.
- e. Wellness/Insurance Update  
Administration will present the Trust Board with updates on the District's Insurance and Wellness programs.

### **5. Action Items**

- a. Flexible Spending Account  
It is recommended the Trust Board approve Flexible Spending Account benefits through Basic as presented for fiscal year 2019-2020.
- b. Medical Insurance Renewal  
It is recommended the Trust Board approve United Healthcare medical insurance as presented for fiscal year 2019-2020.

- c. Dental Insurance Renewal  
It is recommended the Trust Board approve Delta Dental benefits as presented for fiscal year 2019-2020.
- d. Dental Health Maintenance Organization (DHMO) Renewal  
It is recommended the Trust Board approve Cigna DHMO as presented for fiscal year 2019-2020.
- e. Vision Insurance Renewal  
It is recommended the Trust Board approve vision benefits through United HealthCare as presented for fiscal year 2019-2020.
- f. Short-Term Disability Insurance Renewal  
It is recommended the Trust Board approve short-term disability benefits through Sun Life Financial as presented for fiscal year 2019-2020.
- g. Mid-Term Disability Insurance Renewal  
It is recommended the Trust Board approve mid-term disability benefits through Unum as presented for fiscal year 2019-2020.
- h. Life Insurance  
It is recommended the Trust Board approve life insurance benefits through Sun Life Financial as presented for fiscal year 2019-2020.

## 6. Adjournment

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: 4.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

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



Mike Barragan &lt;mbarragan@gesd40.org&gt;

## Ancillary Rate Updates

1 message

J E Pizarro &lt;jpizarro@vsit.org&gt;

Mon, Feb 11, 2019 at 7:58 AM

To: Jodi Finnesy <jfinnesy@gesd40.org>, Cathey Mayes <cmayes@gesd40.org>, Mike Barragan <mbarragan@gesd40.org>, Deby Valadez <dvaladez@gesd40.org>

Good Morning!

Here is a snapshot of where we are with renewals for your ancillary benefits.

All those in **GREEN** are rate passes for the 2019-2020 plan year.

Any comments in **RED** are **in process**. (We are still waiting to receive the information from the particular vendor)

Let me know if you have any questions,

Thanks,

Jay

### Delta Dental Pool      2019\_2020      Preferred Provider

Rates	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Low	\$26.11	\$52.22	\$54.83	\$78.32
High	\$45.01	\$90.03	\$94.53	\$135.04

### Cigna Dental      2019\_2020      Preferred Provider

Rates	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Med	\$9.95	\$19.68	\$22.06	\$24.21

### UHC Vision      2019\_2020      Preferred Provider

Rates	Employee	EE & Spouse	EE & Child(ren)	EE & Family
Glendale EI	\$4.14	\$7.40	\$7.74	\$9.72

**SunLife STD – EE Paid      2019\_2020      Preferred Provider**

<b>Rates</b>	<b>Employee</b>	<b>EE &amp; Spouse</b>	<b>EE &amp; Child(ren)</b>	<b>EE &amp; Family</b>
	<b>Rate Pass</b>	<b>Rate Pass</b>	<b>Rate Pass</b>	<b>Rate Pass</b>

**Unum STD ER Paid      2019\_2020**

<b>Glendale EI</b>	<b>\$0.14/\$100</b>			
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**Voya (Life/ADD/SUP)      2019\_2020      Preferred Provider**

<b>Rates</b>	<b>Employee</b>	<b>EE &amp; Spouse</b>	<b>EE &amp; Child(ren)</b>	<b>EE &amp; Family</b>
	<b>In Process</b>	<b>In Process</b>	<b>In Process</b>	<b>In Process</b>

**Basic Western      2019\_2020**

<b>COBRA Admin Fee</b>	<b>FSA Admin Fee</b>
<b>\$0.29 PEPM</b>	<b>\$3.50/month</b>

**ARAG Legal      2019\_2020**

	<b>\$23.00 PMPM</b>			
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J.E. Pizarro  
 Account Manager  
 Valley Schools Employee Benefits Group  
 3050 W Agua Fria Ste 250  
 Phoenix, Arizona 85027  
[jpizarro@vsit.org](mailto:jpizarro@vsit.org)  
 (w) 623-594-4370  
 (c) 469-865-9864  
 (f) 623-594-4376



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: 4.B. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

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In February, GESD incurred \$308,831 in medical claims and represents a monthly loss ratio of 44%.

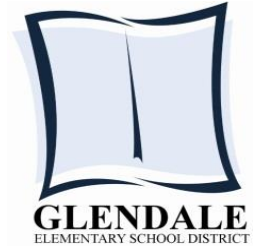
Overall, GESD has incurred \$4,580,399 YTD in medical claims and represents a loss ratio of 84%.

GESD has 11 claims above \$75,000 and two above the \$150,000 stop loss level. Collectively, the 11 claims have incurred \$1,543,742 or 34% of the total overall medical cost YTD. Based on the information, GESD anticipates a \$173,132 refund.

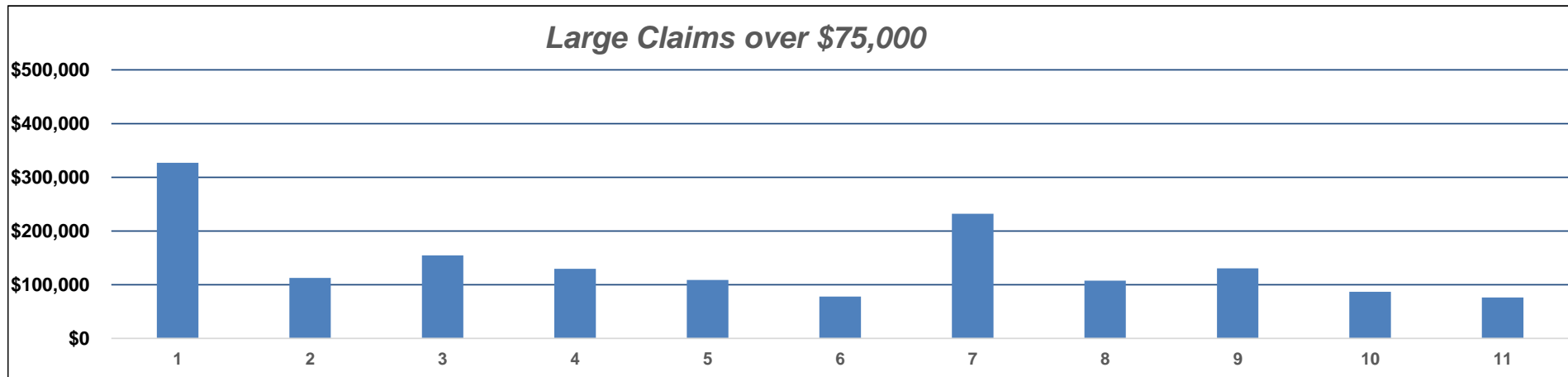
Based on the trend, we project revenues to generate \$8,158,932 and we anticipate to incur \$6,870,600 in medical claims or a loss ratio of 84% by June 30, 2019.



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



# of claims > \$75K	
FY18	FY19
23	11



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$327,085	\$150,000	\$0	\$88,543	11	\$76,291	\$150,000	\$73,709	\$0
2	\$112,797	\$150,000	\$37,203	\$0					
3*	\$154,695	\$150,000	\$0	\$2,348					
4*	\$129,432	\$150,000	\$20,568	\$0					
5	\$108,848	\$150,000	\$41,152	\$0					
6	\$77,800	\$150,000	\$72,200	\$0					
7	\$232,242	\$150,000	\$0	\$82,242					
8	\$107,508	\$150,000	\$42,492	\$0					
9*	\$130,384	\$150,000	\$19,616	\$0					
10	\$86,659	\$150,000	\$63,341	\$0					
<b>Total</b>	<b>\$1,467,451</b>			<b>\$173,132</b>	<b>Total</b>	<b>\$76,291</b>			<b>\$0</b>

3/14/2019 \*expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year





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



Date	Plan Name		Paid Amount
2018-07	Traditional		\$46,966.71
2018-08	Traditional		\$70,535.05
2018-09	Traditional		\$17,913.46
2018-10	Traditional		\$46,023.00
2018-11	Traditional		\$26,173.52
2018-12	Traditional		\$62,829.16
2019-01	Traditional		\$21,820.61
2019-02	Traditional		\$34,823.76
		<b>Total for Claimant 1</b>	<b>\$327,085.27</b>
2018-07	Traditional		\$14,768.61
2018-08	Traditional		\$89,443.32
2018-09	Traditional		\$3,562.78
2018-10	Traditional		\$802.57
2018-11	Traditional		\$1,913.32
2018-12	Traditional		\$1,720.79
2019-01	Traditional		\$100.45
2019-02	Traditional		\$485.44
		<b>Total for Claimant 2</b>	<b>\$112,797.28</b>
2018-07	Traditional		-\$161.40
2018-07	Traditional		\$14,570.37
2018-08	Traditional		\$12,726.63
2018-09	Traditional		\$13,688.72
2018-10	Traditional		\$43,879.77
2018-11	Traditional		\$20,485.75
2018-12	Traditional		\$8,780.02
2019-01	Traditional		\$31,847.84
2019-02	Traditional		\$8,877.32
		<b>Total for Claimant 3</b>	<b>\$154,695.02</b>



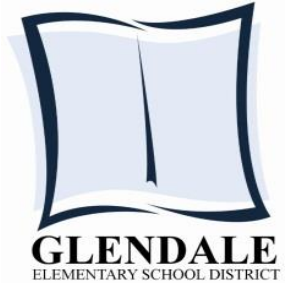
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2018 through 6/30/2019)**



Date	Plan Name		Paid Amount
2018-07	HDHP Base		\$6,250.59
2018-08	HDHP Base		\$9,561.77
2018-09	HDHP Base		\$6,801.39
2018-10	HDHP Base		\$751.83
2018-11	HDHP Base		\$105,910.36
2018-12	HDHP Base		\$155.86
		<b>Total for Claimant 4</b>	<b>\$129,431.80</b>
2018-07	HDHP Base		\$1,799.42
2018-08	HDHP Base		\$12,417.23
2018-09	HDHP Base		\$1,434.07
2018-10	HDHP Base		\$11,339.86
2018-11	HDHP Base		\$55,232.31
2018-12	HDHP Base		\$1,177.02
2019-01	HDHP Base		\$24,807.69
2019-02	HDHP Base		\$640.59
		<b>Total for Claimant 5</b>	<b>\$108,848.19</b>
2018-07	HDHP Base		\$10,999.98
2018-08	HDHP Base		\$1,240.97
2018-10	HDHP Base		\$706.74
2018-11	HDHP Base		\$42,052.21
2018-12	HDHP Base		\$22,800.00
		<b>Total for Claimant 6</b>	<b>\$77,799.90</b>



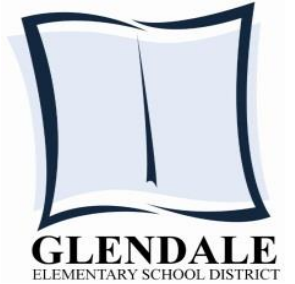
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2018 through 6/30/2019)**



Date	Plan Name		Paid Amount
2018-07	Traditional		\$86.81
2018-08	Traditional		\$1,495.61
2018-09	Traditional		\$1,710.62
2018-10	Traditional		\$3,299.63
2018-11	Traditional		\$8,962.59
2018-12	Traditional		\$199,092.72
2019-01	Traditional		\$12,424.35
2019-02	Traditional		\$5,169.48
		<b>Total for Claimant 7</b>	<b>\$232,241.81</b>
2018-07	HDHP Base		\$102.05
2018-08	Nav Plus HDHP		\$91.87
2018-09	Nav Plus HDHP		\$219.61
2018-10	Nav Plus HDHP		\$2,247.16
2018-11	Nav Plus HDHP		\$182.21
2018-11	HDHP Base		\$104,153.21
2018-12	Nav Plus HDHP		\$305.54
2019-01	Nav Plus HDHP		\$206.73
		<b>Total for Claimant 8</b>	<b>\$107,508.38</b>
2018-07	Traditional		\$14,405.57
2018-08	Traditional		\$17,930.66
2018-09	Traditional		\$11,768.53
2018-10	Traditional		\$11,768.53
2018-11	Traditional		\$18,027.09
2018-12	Traditional		\$26,542.53
2019-01	Traditional		\$542.31
2019-02	Traditional		\$29,398.80
		<b>Total for Claimant 9</b>	<b>\$130,384.02</b>



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



Date	Plan Name		Paid Amount
2018-07	Traditional		\$3,339.26
2018-08	Traditional		\$772.12
2018-09	Traditional		\$3,327.70
2018-10	Traditional		\$2,754.58
2018-11	Traditional		\$14,710.11
2018-12	Traditional		\$60,629.23
2019-01	Traditional		\$455.23
2019-02	Traditional		\$671.22
		<b>Total for Claimant 10</b>	<b>\$86,659.45</b>
2018-07	Traditional		\$34,834.22
2018-08	Traditional		\$10,444.37
2018-09	Traditional		\$4,969.25
2018-10	Traditional		\$4,997.03
2018-11	Traditional		\$5,483.47
2018-12	Traditional		\$5,239.14
2019-01	Traditional		\$5,053.82
2019-02	Traditional		\$5,269.83
		<b>Total for Claimant 11</b>	<b>\$76,291.13</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,543,742.25</b>



# Monthly Experience Report

Glendale EI-All

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

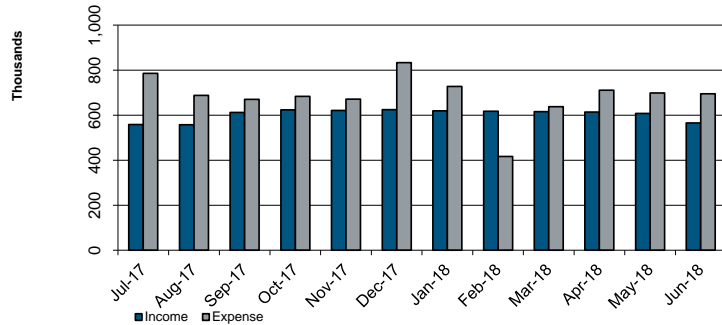


Name: Valley Schools Employee Benefits Group

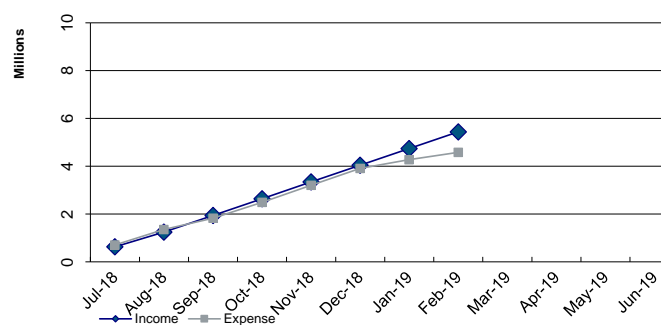
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2018-07	926	1,296	\$ 553,344	\$ -	\$ 95,142	\$ 648,486	\$ 57,338	\$ 705,824	\$ 626,702	\$ (79,122)	113%	\$ 545	140%
2018-08	916	1,289	\$ 482,162	\$ -	\$ 107,791	\$ 589,953	\$ 56,719	\$ 646,672	\$ 622,020	\$ (24,652)	104%	\$ 502	131%
2018-09	1,031	1,444	\$ 298,457	\$ -	\$ 108,480	\$ 406,937	\$ 63,840	\$ 470,777	\$ 692,378	\$ 221,601	68%	\$ 326	124%
2018-10	1,046	1,460	\$ 519,882	\$ 15,719	\$ 101,034	\$ 605,197	\$ 64,770	\$ 669,967	\$ 700,122	\$ 30,154	96%	\$ 459	121%
2018-11	1,045	1,461	\$ 551,346	\$ 13,087	\$ 107,336	\$ 645,595	\$ 64,707	\$ 710,302	\$ 700,039	\$ (10,262)	101%	\$ 486	118%
2018-12	1,048	1,467	\$ 641,589	\$ 96,062	\$ 98,287	\$ 643,814	\$ 64,893	\$ 708,707	\$ 701,599	\$ (7,108)	101%	\$ 483	121%
2019-01	1,040	1,462	\$ 214,498	\$ 23,335	\$ 103,759	\$ 294,922	\$ 64,397	\$ 359,319	\$ 697,224	\$ 337,905	52%	\$ 246	120%
2019-02	1,041	1,467	\$ 121,676	\$ 24,930	\$ 147,625	\$ 244,371	\$ 64,460	\$ 308,831	\$ 699,203	\$ 390,372	44%	\$ 211	113%
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			112%
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			113%
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			113%
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			114%
<b>Total</b>	<b>8,093</b>	<b>11,346</b>	<b>\$ 3,382,954</b>	<b>\$ 173,133</b>	<b>\$ 869,454</b>	<b>\$ 4,079,275</b>	<b>\$ 501,124</b>	<b>\$ 4,580,399</b>	<b>\$ 5,439,287</b>	<b>\$ 858,888</b>	<b>84%</b>	<b>\$ 404</b>	
<b>Mo. Avg.</b>	<b>1,012</b>	<b>1,418</b>	<b>\$ 422,869</b>	<b>\$ 21,642</b>	<b>\$ 108,682</b>	<b>\$ 509,909</b>	<b>\$ 62,641</b>	<b>\$ 572,550</b>	<b>\$ 679,911</b>	<b>\$ 107,361</b>		<b>\$ 404</b>	
PY Mo. Avg. @ 6/30/18	1,049	1,447	\$ 589,195	\$ 75,183	\$ 105,857	\$ 619,869	\$ 64,955	\$ 684,823	\$ 602,731	\$ (82,092)		\$ 473	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





## Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	900	1,262	\$ 533,234	\$ -	\$ 93,047	\$ 626,281	\$ 55,728	\$ 682,009	\$ 609,049	\$ (72,960)	112%	\$ 540
2018-08	893	1,261	\$ 464,499	\$ -	\$ 101,195	\$ 565,694	\$ 55,294	\$ 620,988	\$ 606,332	\$ (14,656)	102%	\$ 492
2018-09	1,010	1,418	\$ 281,090	\$ -	\$ 106,925	\$ 388,015	\$ 62,539	\$ 450,554	\$ 678,603	\$ 228,049	66%	\$ 318
2018-10	1,026	1,436	\$ 468,567	\$ 15,719	\$ 100,120	\$ 552,968	\$ 63,531	\$ 616,499	\$ 687,583	\$ 71,084	90%	\$ 429
2018-11	1,026	1,438	\$ 529,981	\$ 13,087	\$ 105,378	\$ 622,272	\$ 63,530	\$ 685,802	\$ 688,092	\$ 2,290	100%	\$ 477
2018-12	1,029	1,444	\$ 631,750	\$ 96,062	\$ 98,038	\$ 633,726	\$ 63,716	\$ 697,442	\$ 689,652	\$ (7,790)	101%	\$ 483
2019-01	1,023	1,441	\$ 180,967	\$ 23,335	\$ 103,499	\$ 261,131	\$ 63,344	\$ 324,475	\$ 686,730	\$ 362,255	47%	\$ 225
2019-02	1,024	1,445	\$ 112,465	\$ 22,582	\$ 144,718	\$ 234,601	\$ 63,407	\$ 298,008	\$ 688,273	\$ 390,265	43%	\$ 206
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
<b>Total</b>	7,931	11,145	\$ 3,202,553	\$ 170,785	\$ 852,920	\$ 3,884,688	\$ 491,089	\$ 4,375,777	\$ 5,334,314	\$ 958,537	82%	\$ 393
<b>Mo. Avg.</b>	991	1,393	\$ 400,319	\$ 21,348	\$ 106,615	\$ 485,586	\$ 61,386	\$ 546,972	\$ 666,789	\$ 119,817		\$ 393



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	26	34	\$ 20,110	\$ -	\$ 2,095	\$ 22,205	\$ 1,610	\$ 23,815	\$ 17,652	\$ (6,163)	135%	\$ 700
2018-08	23	28	\$ 17,663	\$ -	\$ 6,596	\$ 24,259	\$ 1,425	\$ 25,684	\$ 15,688	\$ (9,996)	164%	\$ 917
2018-09	21	26	\$ 17,367	\$ -	\$ 1,555	\$ 18,922	\$ 1,301	\$ 20,223	\$ 13,775	\$ (6,448)	147%	\$ 778
2018-10	20	24	\$ 51,316	\$ -	\$ 914	\$ 52,230	\$ 1,239	\$ 53,469	\$ 12,538	\$ (40,930)	426%	\$ 2,228
2018-11	19	23	\$ 21,364	\$ -	\$ 1,958	\$ 23,322	\$ 1,177	\$ 24,499	\$ 11,947	\$ (12,552)	205%	\$ 1,065
2018-12	19	23	\$ 9,839	\$ -	\$ 249	\$ 10,088	\$ 1,177	\$ 11,265	\$ 11,947	\$ 682	94%	\$ 490
2019-01	17	21	\$ 33,531	\$ -	\$ 260	\$ 33,791	\$ 1,053	\$ 34,844	\$ 10,494	\$ (24,350)	332%	\$ 1,659
2019-02	17	22	\$ 9,210	\$ 2,348	\$ 2,907	\$ 9,769	\$ 1,053	\$ 10,822	\$ 10,930	\$ 107	99%	\$ 492
2019-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	162	201	\$ 180,401	\$ 2,348	\$ 16,534	\$ 194,587	\$ 10,035	\$ 204,622	\$ 104,972	\$ (99,649)	195%	\$ 1,018
<b>Mo. Avg.</b>	20	25	\$ 22,550	\$ 294	\$ 2,067	\$ 24,323	\$ 1,254	\$ 25,578	\$ 13,122	\$ (12,456)		\$ 1,018



# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	518	701	\$ 382,034	\$ -	\$ 84,101	\$ 466,135	\$ 32,075	\$ 498,210	\$ 363,800	\$ (134,410)	137%	\$ 711
2018-08	513	698	\$ 371,674	\$ -	\$ 87,398	\$ 459,072	\$ 31,765	\$ 490,837	\$ 361,345	\$ (129,493)	136%	\$ 703
2018-09	511	691	\$ 219,663	\$ -	\$ 96,992	\$ 316,655	\$ 31,641	\$ 348,296	\$ 359,205	\$ 10,909	97%	\$ 504
2018-10	506	682	\$ 226,792	\$ 15,719	\$ 83,198	\$ 294,271	\$ 31,332	\$ 325,603	\$ 355,232	\$ 29,629	92%	\$ 477
2018-11	500	678	\$ 257,169	\$ 13,087	\$ 92,445	\$ 336,527	\$ 30,960	\$ 367,487	\$ 352,830	\$ (14,657)	104%	\$ 542
2018-12	501	683	\$ 449,605	\$ 96,062	\$ 84,471	\$ 438,014	\$ 31,022	\$ 469,036	\$ 354,374	\$ (114,663)	132%	\$ 687
2019-01	496	682	\$ 68,928	\$ 23,335	\$ 88,170	\$ 133,763	\$ 30,712	\$ 164,475	\$ 353,167	\$ 188,692	47%	\$ 241
2019-02	493	679	\$ 118,225	\$ 22,582	\$ 110,964	\$ 206,607	\$ 30,527	\$ 237,134	\$ 351,428	\$ 114,294	67%	\$ 349
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,038	5,494	\$ 2,094,090	\$ 170,785	\$ 727,739	\$ 2,651,044	\$ 250,034	\$ 2,901,078	\$ 2,851,381	\$ (49,698)	102%	\$ 528
<b>Mo. Avg.</b>	505	687	\$ 261,761	\$ 21,348	\$ 90,967	\$ 331,381	\$ 31,254	\$ 362,635	\$ 356,423	\$ (6,212)	102%	\$ 528

### Monthly Contribution Rates

#### Premiums

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





# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	16	18	\$ 17,137	\$ -	\$ 2,035	\$ 19,172	\$ 991	\$ 20,163	\$ 10,749	\$ (9,414)	188%	\$ 1,120
2018-08	17	19	\$ 16,244	\$ -	\$ 6,522	\$ 22,766	\$ 1,053	\$ 23,819	\$ 11,340	\$ (12,479)	210%	\$ 1,254
2018-09	16	18	\$ 16,996	\$ -	\$ 1,474	\$ 18,470	\$ 991	\$ 19,461	\$ 10,749	\$ (8,712)	181%	\$ 1,081
2018-10	15	16	\$ 51,312	\$ -	\$ 868	\$ 52,180	\$ 929	\$ 53,109	\$ 9,513	\$ (43,597)	558%	\$ 3,319
2018-11	14	15	\$ 21,364	\$ -	\$ 1,908	\$ 23,272	\$ 867	\$ 24,139	\$ 8,921	\$ (15,218)	271%	\$ 1,609
2018-12	14	15	\$ 9,908	\$ -	\$ 99	\$ 10,007	\$ 867	\$ 10,874	\$ 8,921	\$ (1,953)	122%	\$ 725
2019-01	11	11	\$ 33,310	\$ -	\$ 156	\$ 33,466	\$ 681	\$ 34,147	\$ 6,503	\$ (27,644)	525%	\$ 3,104
2019-02	11	11	\$ 8,838	\$ 2,348	\$ 114	\$ 6,604	\$ 681	\$ 7,285	\$ 6,503	\$ (782)	112%	\$ 662
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	114	123	\$ 175,110	\$ 2,348	\$ 13,176	\$ 185,938	\$ 7,060	\$ 192,998	\$ 73,199	\$ (119,799)	264%	\$ 1,569
<b>Mo. Avg.</b>	14	15	\$ 21,889	\$ 294	\$ 1,647	\$ 23,242	\$ 883	\$ 24,125	\$ 9,150	\$ (14,975)	264%	\$ 1,569

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	359	504	\$ 145,385	\$ -	\$ 8,863	\$ 154,248	\$ 22,229	\$ 176,477	\$ 225,703	\$ 49,225	78%	\$ 350
2018-08	357	506	\$ 91,964	\$ -	\$ 13,742	\$ 105,706	\$ 22,105	\$ 127,811	\$ 225,440	\$ 97,629	57%	\$ 253
2018-09	460	636	\$ 60,144	\$ -	\$ 9,261	\$ 69,405	\$ 28,483	\$ 97,888	\$ 287,499	\$ 189,611	34%	\$ 154
2018-10	479	661	\$ 218,647	\$ -	\$ 16,630	\$ 235,277	\$ 29,660	\$ 264,937	\$ 299,079	\$ 34,142	89%	\$ 401
2018-11	486	670	\$ 259,081	\$ -	\$ 12,287	\$ 271,368	\$ 30,093	\$ 301,461	\$ 303,220	\$ 1,759	99%	\$ 450
2018-12	487	671	\$ 180,753	\$ -	\$ 13,046	\$ 193,799	\$ 30,155	\$ 223,954	\$ 303,818	\$ 79,864	74%	\$ 334
2019-01	486	672	\$ 106,376	\$ -	\$ 14,477	\$ 120,853	\$ 30,093	\$ 150,946	\$ 302,871	\$ 151,925	50%	\$ 225
2019-02	490	679	\$ (8,561)	\$ -	\$ 33,345	\$ 24,784	\$ 30,341	\$ 55,125	\$ 306,153	\$ 251,028	18%	\$ 81
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	3,604	4,999	\$ 1,053,789	\$ -	\$ 121,651	\$ 1,175,440	\$ 223,159	\$ 1,398,599	\$ 2,253,782	\$ 855,183	62%	\$ 280
<b>Mo. Avg.</b>	451	625	\$ 131,724	\$ -	\$ 15,206	\$ 146,930	\$ 27,895	\$ 174,825	\$ 281,723	\$ 106,898	62%	\$ 280

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	9	15	\$ 2,973	\$ -	\$ 60	\$ 3,033	\$ 557	\$ 3,590	\$ 6,433	\$ 2,843	56%	\$ 239
2018-08	5	8	\$ 1,024	\$ -	\$ 74	\$ 1,098	\$ 310	\$ 1,408	\$ 3,878	\$ 2,470	36%	\$ 176
2018-09	4	7	\$ 371	\$ -	\$ 81	\$ 452	\$ 248	\$ 700	\$ 2,555	\$ 1,856	27%	\$ 100
2018-10	4	7	\$ 3	\$ -	\$ 46	\$ 49	\$ 248	\$ 297	\$ 2,555	\$ 2,258	12%	\$ 42
2018-11	4	7	\$ -	\$ -	\$ 50	\$ 50	\$ 248	\$ 298	\$ 2,555	\$ 2,257	12%	\$ 43
2018-12	4	7	\$ (69)	\$ -	\$ 150	\$ 81	\$ 248	\$ 329	\$ 2,555	\$ 2,226	13%	\$ 47
2019-01	5	9	\$ 221	\$ -	\$ 104	\$ 325	\$ 310	\$ 635	\$ 3,521	\$ 2,886	18%	\$ 71
2019-02	5	10	\$ 372	\$ -	\$ 2,793	\$ 3,165	\$ 310	\$ 3,475	\$ 3,956	\$ 481	88%	\$ 348
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	40	70	\$ 4,896	\$ -	\$ 3,358	\$ 8,254	\$ 2,479	\$ 10,733	\$ 28,010	\$ 17,277	38%	\$ 153
<b>Mo. Avg.</b>	5	9	\$ 612	\$ -	\$ 420	\$ 1,032	\$ 310	\$ 1,342	\$ 3,501	\$ 2,160	38%	\$ 153

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	23	57	\$ 5,815	\$ -	\$ 83	\$ 5,898	\$ 1,424	\$ 7,322	\$ 19,547	\$ 12,225	37%	\$ 128
2018-08	23	57	\$ 861	\$ -	\$ 55	\$ 916	\$ 1,424	\$ 2,340	\$ 19,547	\$ 17,207	12%	\$ 41
2018-09	39	91	\$ 1,283	\$ -	\$ 672	\$ 1,955	\$ 2,415	\$ 4,370	\$ 31,899	\$ 27,530	14%	\$ 48
2018-10	41	93	\$ 23,128	\$ -	\$ 292	\$ 23,420	\$ 2,539	\$ 25,959	\$ 33,272	\$ 7,313	78%	\$ 279
2018-11	40	90	\$ 13,731	\$ -	\$ 646	\$ 14,377	\$ 2,477	\$ 16,854	\$ 32,042	\$ 15,188	53%	\$ 187
2018-12	41	90	\$ 1,392	\$ -	\$ 521	\$ 1,913	\$ 2,539	\$ 4,452	\$ 31,461	\$ 27,009	14%	\$ 49
2019-01	41	87	\$ 5,663	\$ -	\$ 852	\$ 6,515	\$ 2,539	\$ 9,054	\$ 30,692	\$ 21,638	30%	\$ 104
2019-02	41	87	\$ 2,801	\$ -	\$ 409	\$ 3,210	\$ 2,539	\$ 5,749	\$ 30,692	\$ 24,943	19%	\$ 66
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	289	652	\$ 54,674	\$ -	\$ 3,530	\$ 58,204	\$ 17,896	\$ 76,100	\$ 229,152	\$ 153,052	33%	\$ 117
<b>Mo. Avg.</b>	36	82	\$ 6,834	\$ -	\$ 441	\$ 7,275	\$ 2,237	\$ 9,512	\$ 28,644	\$ 19,132	33%	\$ 117

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2018-07	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-08	1	1	\$ 395	\$ -	\$ -	\$ 395	\$ 62	\$ 457	\$ 470	\$ 13	97%	\$ 457
2018-09	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-10	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-11	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-12	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-01	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-02	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>8</b>	<b>8</b>	<b>\$ 395</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 395</b>	<b>\$ 496</b>	<b>\$ 891</b>	<b>\$ 3,763</b>	<b>\$ 2,872</b>	<b>24%</b>	<b>\$ 111</b>
<b>Mo. Avg.</b>	<b>1</b>	<b>1</b>	<b>\$ 49</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 49</b>	<b>\$ 62</b>	<b>\$ 111</b>	<b>\$ 470</b>	<b>\$ 359</b>	<b>24%</b>	<b>\$ 111</b>

### Monthly Contribution Rates

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



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	415	28	62	13	518	14	2	0	0	16	534
2018-08	409	27	64	13	513	15	2	0	0	17	530
2018-09	409	28	61	13	511	14	2	0	0	16	527
2018-10	406	28	59	13	506	14	1	0	0	15	521
2018-11	398	28	61	13	500	13	1	0	0	14	514
2018-12	398	28	61	14	501	13	1	0	0	14	515
2019-01	391	30	60	15	496	11	0	0	0	11	507
2019-02	388	30	60	15	493	11	0	0	0	11	504
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	279	15	54	11	359	6	0	2	1	9	368
2018-08	276	15	54	12	357	3	0	1	1	5	362
2018-09	362	18	65	15	460	3	0	1	0	4	464
2018-10	378	19	66	16	479	3	0	1	0	4	483
2018-11	383	19	69	15	486	3	0	1	0	4	490
2018-12	384	20	68	15	487	3	0	1	0	4	491
2019-01	383	19	70	14	486	3	0	2	0	5	491
2019-02	385	19	71	15	490	2	0	3	0	5	495
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2018-07	7	2	9	5	23	1	0	0	0	1	24
2018-08	7	2	9	5	23	1	0	0	0	1	24
2018-09	14	6	12	7	39	1	0	0	0	1	40
2018-10	15	6	13	7	41	1	0	0	0	1	42
2018-11	15	6	13	6	40	1	0	0	0	1	41
2018-12	18	4	13	6	41	1	0	0	0	1	42
2019-01	19	4	13	5	41	1	0	0	0	1	42
2019-02	19	4	13	5	41	1	0	0	0	1	42
2019-03	0	0	0	0	0	0	0	0	0	0	0
2019-04	0	0	0	0	0	0	0	0	0	0	0
2019-05	0	0	0	0	0	0	0	0	0	0	0
2019-06	0	0	0	0	0	0	0	0	0	0	0





## REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT  
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: 4.C. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

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In February, Pool I (or base plan) incurred \$51,710 in dental claims or a monthly loss ratio of 69%.

Pool I (or base plan) incurred \$489,539 in dental claims year to date (YTD) and a loss ratio of 82%.

Based on the trend, we project revenues to generate \$897,060 by June 30, 2019 and we anticipate Pool I (or base plan) to incur approximately \$734,304 or a loss ratio of 82% by June 30, 2019.

In February, Pool III (or buy-up plan) incurred \$219,811 in dental claims or a monthly loss ratio of 80%.

Pool III (or buy-up plan) incurred \$1,896,840 in dental claims YTD and a loss ratio of 86%.

Based on the trend, we project revenues to generate approximately \$3,309,384 by June 30, 2019 and we anticipate Pool III (or buy-up plan) to incur approximately \$2,845,260 or a loss ratio of 86% by June 30, 2019.

# Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	9,747	\$ 516,323	\$ 33,736	\$ 550,059	\$ 518,055	\$ (32,004)	106%	\$ 56	131%
2018-08	9,989	\$ 592,627	\$ 34,541	\$ 627,168	\$ 528,463	\$ (98,705)	119%	\$ 63	131%
2018-09	10,469	\$ 318,046	\$ 36,170	\$ 354,216	\$ 551,920	\$ 197,704	64%	\$ 34	108%
2018-10	10,388	\$ 458,028	\$ 35,717	\$ 493,745	\$ 546,373	\$ 52,628	90%	\$ 48	100%
2018-11	10,405	\$ 354,293	\$ 35,800	\$ 390,093	\$ 547,206	\$ 157,113	71%	\$ 37	96%
2018-12	10,369	\$ 380,367	\$ 35,830	\$ 416,197	\$ 544,786	\$ 128,589	76%	\$ 40	91%
2019-01	10,321	\$ 567,825	\$ 35,622	\$ 603,447	\$ 542,333	\$ (61,114)	111%	\$ 58	93%
2019-02	10,296	\$ 416,182	\$ 35,418	\$ 451,600	\$ 541,150	\$ 89,550	83%	\$ 44	92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			90%
2019-06				\$ -	\$ -	\$ -			90%
<b>Total</b>	81,984	\$ 3,603,691	\$ 282,834	\$ 3,886,525	\$ 4,320,286	\$ 433,761	90%	\$ 47	
<b>Mo. Avg.</b>	10,248	\$ 450,461	\$ 35,354	\$ 485,816	\$ 540,036	\$ 54,220		\$ 47	
PY Mo. Avg. @ 6/30/18	10,299	\$ 449,494	\$ 35,453	\$ 484,946	\$ 537,539	\$ 52,593	91%	\$ 47	

# Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	1,989	\$ 61,529	\$ 6,883	\$ 68,412	\$ 70,239	\$ 1,827	97%	\$ 34	134%
2018-08	2,028	\$ 60,999	\$ 7,083	\$ 68,082	\$ 71,894	\$ 3,812	95%	\$ 34	139%
2018-09	2,154	\$ 40,537	\$ 7,499	\$ 48,036	\$ 75,926	\$ 27,890	63%	\$ 22	110%
2018-10	2,173	\$ 62,516	\$ 7,461	\$ 69,977	\$ 76,414	\$ 6,437	92%	\$ 32	101%
2018-11	2,179	\$ 42,722	\$ 7,482	\$ 50,204	\$ 76,521	\$ 26,317	66%	\$ 23	95%
2018-12	2,177	\$ 44,107	\$ 7,489	\$ 51,596	\$ 76,310	\$ 24,714	68%	\$ 24	90%
2019-01	2,157	\$ 74,105	\$ 7,417	\$ 81,522	\$ 75,495	\$ (6,027)	108%	\$ 38	92%
2019-02	2,148	\$ 44,321	\$ 7,389	\$ 51,710	\$ 75,237	\$ 23,527	69%	\$ 24	92%
2019-03				\$ -	\$ -	\$ -			91%
2019-04				\$ -	\$ -	\$ -			90%
2019-05				\$ -	\$ -	\$ -			89%
2019-06				\$ -	\$ -	\$ -			89%
<b>Total</b>	17,005	\$ 430,836	\$ 58,703	\$ 489,539	\$ 598,036	\$ 108,497	82%	\$ 29	
<b>Mo. Avg.</b>	2,126	\$ 53,855	\$ 7,338	\$ 61,192	\$ 74,755	\$ 13,562		\$ 29	
PY Mo. Avg. @ 6/30/18	2,153	\$ 59,745	\$ 7,356	\$ 67,101	\$ 75,197	\$ 8,096	90%	\$ 31	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	3,838	\$ 203,682	\$ 13,344	\$ 217,026	\$ 177,873	\$ (39,153)	122%	\$ 57	122%
2018-08	4,049	\$ 223,848	\$ 13,918	\$ 237,766	\$ 187,067	\$ (50,699)	127%	\$ 59	122%
2018-09	4,179	\$ 119,864	\$ 14,379	\$ 134,243	\$ 192,844	\$ 58,601	70%	\$ 32	105%
2018-10	4,170	\$ 189,730	\$ 14,341	\$ 204,071	\$ 192,075	\$ (11,996)	106%	\$ 49	100%
2018-11	4,176	\$ 133,800	\$ 14,383	\$ 148,183	\$ 192,279	\$ 44,096	77%	\$ 35	98%
2018-12	4,173	\$ 142,853	\$ 14,381	\$ 157,234	\$ 192,213	\$ 34,979	82%	\$ 38	93%
2019-01	4,155	\$ 207,240	\$ 14,304	\$ 221,544	\$ 191,083	\$ (30,461)	116%	\$ 53	96%
2019-02	4,146	\$ 165,817	\$ 14,262	\$ 180,079	\$ 190,564	\$ 10,485	94%	\$ 43	95%
2019-03				\$ -	\$ -	\$ -			94%
2019-04				\$ -	\$ -	\$ -			93%
2019-05				\$ -	\$ -	\$ -			94%
2019-06				\$ -	\$ -	\$ -			94%
<b>Total</b>	32,886	\$ 1,386,834	\$ 113,312	\$ 1,500,146	\$ 1,515,998	\$ 15,852	99%	\$ 46	
<b>Mo. Avg.</b>	4,111	\$ 173,354	\$ 14,164	\$ 187,518	\$ 189,500	\$ 1,982		\$ 46	
PY Mo. Avg. @ 6/30/18	4,341	\$ 173,280	\$ 14,926	\$ 188,207	\$ 200,228	\$ 12,021	94%	\$ 43	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2018-07	3,920	\$ 251,112	\$ 13,509	\$ 264,621	\$ 269,943	\$ 5,322	98%	\$ 68	137%
2018-08	3,912	\$ 307,780	\$ 13,540	\$ 321,320	\$ 269,502	\$ (51,818)	119%	\$ 82	135%
2018-09	4,136	\$ 157,645	\$ 14,292	\$ 171,937	\$ 283,150	\$ 111,213	61%	\$ 42	110%
2018-10	4,045	\$ 205,782	\$ 13,915	\$ 219,697	\$ 277,884	\$ 58,187	79%	\$ 54	99%
2018-11	4,050	\$ 177,771	\$ 13,935	\$ 191,706	\$ 278,406	\$ 86,700	69%	\$ 47	95%
2018-12	4,019	\$ 193,407	\$ 13,960	\$ 207,367	\$ 276,263	\$ 68,896	75%	\$ 52	90%
2019-01	4,009	\$ 286,480	\$ 13,901	\$ 300,381	\$ 275,755	\$ (24,626)	109%	\$ 75	92%
2019-02	4,002	\$ 206,044	\$ 13,767	\$ 219,811	\$ 275,349	\$ 55,538	80%	\$ 55	91%
2019-03				\$ -	\$ -	\$ -			89%
2019-04				\$ -	\$ -	\$ -			89%
2019-05				\$ -	\$ -	\$ -			88%
2019-06				\$ -	\$ -	\$ -			88%
<b>Total</b>	32,093	\$ 1,786,021	\$ 110,819	\$ 1,896,840	\$ 2,206,252	\$ 309,412	86%	\$ 59	
<b>Mo. Avg.</b>	4,012	\$ 223,253	\$ 13,852	\$ 237,105	\$ 275,782	\$ 38,677		\$ 59	
PY Mo. Avg. @ 6/30/18	3,805	\$ 216,468	\$ 13,171	\$ 229,639	\$ 262,115	\$ 32,476	88%	\$ 61	

### Monthly Contribution Rates

#### Premiums

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



## REPORT DEFINITIONS

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

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

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

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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: 4.D. TOPIC: Financial Review

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

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DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

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The financial report for February 28, 2019 reflects the “Ending net position reserved for claims and expenses” as \$15,447,813.37”.

Beginning net position and ending net position do not include liability for incurred but not reported (IBNR) claims.





VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

March 11, 2019

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Employee Benefits Group  
Statement of Revenues, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Eight Months Ended February 28, 2019**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,136,000.00
<b>Total operating revenues</b>	<u>10,136,000.00</u>
<b>Operating expenses</b>	
Paid claims	4,277,015.09
Fixed expense	527,558.40
Dental pool expense	346,683.71
H.S.A. contributions	478,118.75
Health insurance premiums	47,033.94
Short term disability premiums	58,895.71
Dental premiums	8,724.38
Vision plan premiums	43,025.46
Flexible spending premums	107,902.50
Life insurance premiums	105,201.54
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	594.01
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,244.23
<b>Total operating expenses</b>	<u>6,003,997.72</u>
<b>Operating income/(loss)</b>	<u>4,132,002.28</u>
<b>Non-operating revenue</b>	
Interest income	330,716.48
Change in market value	2,845.98
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>333,562.46</u>
<b>Change in net position</b>	<u>4,465,564.74</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>10,982,248.63</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 15,447,813.37</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 03/08/2019**

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: 4.E. TOPIC: Wellness and Insurance Update

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

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DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

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

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.A. TOPIC: Flex Spending Account

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve Flexible Spending Account benefits through Basic as presented for fiscal year 2019-2020.

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The cost of administering the FSA is absorbed by Valley Schools and there is no rate increase for FY 2019-2020.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 3.50	\$ 3.50

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.B. TOPIC: Medical Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve medical insurance benefits through United Healthcare as presented for FY 2019-2020.

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In an attempt to reduce the cost of medical insurance, the following is being proposed in a three year phase:

**Fiscal Year 2019-2020**

*Traditional PPO*

1. Increase maximum out-of-pocket for individual from \$4,000 to \$6,500
2. Increase maximum out-of-pocket for family from \$8,000 to \$13,000
3. No out of network providers
4. Increase the pharmacy offering to include specialty medication, \$100 co-payment

*HDHP Base*

1. No out-of-network providers

*Navigate*

1. No changes

Implementation of Real Appeal

No change in premium(s)

By implementing the recommendation(s) above, GESD could save approximately \$566,328.61 in claims and the projected cost for June 30, 2020 is estimated at \$7,880,523.39.

If the recommendation(s) is not implemented, the claims are estimated at \$8,446,852. Current claims are estimated at \$6,870,600 by June 30, 2019 or an increase of \$1,576,252 (\$8,446,852 - \$6,870,600).

Please be aware the projected \$8,446,852 for next year is normalized while this year's estimated claims of \$6,870,600 is not.

**Fiscal Year 2020-2021**

*Traditional PPO*

1. No changes

*HDHP Base*

1. Increase maximum out-of-pocket for individual from \$4,500 to \$6,500
2. Increase maximum out-of-pocket for family from \$9,000 to \$13,000

Navigate

2. Eliminated

By implementing the recommendation(s) above, GESD could save approximately \$707,709.13 (\$613,333.89 + \$94,375.24) in claims and a projected cost of \$8,440,231.87 by June 30, 2020.

If the recommendation(s) is not implemented, the claims are projected at \$9,147,941 by June 30, 2021. Projected claims are estimated \$8,446,852 by June 30, 2020 or an increase of \$701,089.00 (\$9,147,941 - \$8,446,852).

**Fiscal Year 2021-2022**

*Traditional PPO*

1. Traditional PPO to be re-named Traditional PPO Navigate
2. Eliminates Banner and Mayo Clinic

*HDHP Base*

1. No changes

By implementing the recommendations above, GESD could save approximately \$1,024,403.95 (\$664,240.60 + \$102,208.38 + \$257,954.97) in claims and a projected cost of \$8,882,816.05 by June 30, 2022.

If the recommendation(s) is not implemented, the claims are projected at \$9,907,220 by June 30, 2022. Projected claims are estimated \$9,147,941 by June 30, 2021 or an increase of \$759,279 (\$9,907,220 - \$9,147,941).

FY20 UHC: Traditional PPO Plan										
Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY20 District's Premium (Annual) Cost	FY20 Employee's Premium (Annual) Cost	FY20 Total Premium (Annual) Cost			
Employee Only	\$ 6,234.96	\$ 720.00	\$ 6,954.96	386	\$2,406,694.56	\$ 277,920.00	\$ 2,684,614.56			
Employee + Spouse	\$ 9,950.04	\$ 4,594.20	\$ 14,544.24	29	\$ 288,551.16	\$ 133,231.80	\$ 421,782.96			
Employee + Child(ren)	\$ 9,950.04	\$ 3,456.60	\$ 13,406.64	59	\$ 587,052.36	\$ 203,939.40	\$ 790,991.76			
Employee + Family	\$ 9,950.04	\$ 8,576.04	\$ 18,526.08	15	\$ 149,250.60	\$ 128,640.60	\$ 277,891.20			
<b>Total</b>				<b>489</b>	<b>\$ 3,431,548.68</b>	<b>\$ 743,731.80</b>	<b>\$ 4,175,280.48</b>			
FY20 UHC: HSA/ HDHP										
Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY20 District's Annual Cost	FY20 Total GESD HSA	FY20 Employee's Annual Cost	FY20 Total Annual Cost	
Employee Only	\$ 6,234.96	\$ -	\$ 6,234.96	\$ 1,000.00	396	\$2,469,044.16	\$ 396,000.00	\$ -	\$ 2,865,044.16	
Employee + Spouse	\$ 9,950.04	\$ 2,341.68	\$ 12,291.72	\$ 1,000.00	19	\$ 189,050.76	\$ 19,000.00	\$ 44,491.92	\$ 252,542.68	
Employee + Child(ren)	\$ 9,950.04	\$ 1,408.80	\$ 11,358.84	\$ 1,000.00	71	\$ 706,452.84	\$ 71,000.00	\$ 100,024.80	\$ 877,477.64	
Employee + Family	\$ 9,950.04	\$ 5,606.76	\$ 15,556.80	\$ 1,000.00	14	\$ 139,300.56	\$ 14,000.00	\$ 78,494.64	\$ 231,795.20	
<b>Total</b>					<b>500</b>	<b>\$ 3,503,848.32</b>	<b>\$ 500,000.00</b>	<b>\$ 223,011.36</b>	<b>\$ 4,226,859.68</b>	
FY20 UHC: HSA/ HDHP Navigate										
Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY20 District's Annual Cost	FY20 Total GESD HSA	FY20 Employee's Annual Cost	FY20 Total Annual Cost	
Employee Only	\$ 5,533.92	\$ -	\$ 5,533.92	\$ 1,000.00	19	\$ 105,144.48	\$ 19,000.00	\$ -	\$ 124,144.48	
Employee + Spouse	\$ 9,950.04	\$ 1,838.16	\$ 11,788.20	\$ 1,000.00	4	\$ 39,800.16	\$ 4,000.00	\$ 7,352.64	\$ 51,152.80	
Employee + Child(ren)	\$ 9,950.04	\$ 989.16	\$ 10,939.20	\$ 1,000.00	15	\$ 149,250.60	\$ 15,000.00	\$ 14,837.40	\$ 179,088.00	
Employee + Family	\$ 9,950.04	\$ 4,809.36	\$ 14,759.40	\$ 1,000.00	4	\$ 39,800.16	\$ 4,000.00	\$ 19,237.44	\$ 63,037.60	
<b>Total</b>					<b>42</b>	<b>\$ 333,995.40</b>	<b>\$ 42,000.00</b>	<b>\$ 41,427.48</b>	<b>\$ 417,422.88</b>	
FY20 District's Total Premium Cost	FY20 District Total HSA Cost	FY20 Employee's Total Premium Cost	FY20 Total Medical Cost		District's Total Premium Cost + District's HSA Contribution		FY20 District's Total Premium Cost	FY20 Employee's Total Premium Cost	FY20 Total Medical Cost	
\$ 7,269,392.40	\$ 542,000.00	\$ 1,008,743.16	\$ 8,820,135.56		\$ 7,811,392.40		\$ 7,269,392.40	\$ 1,008,743.16	\$ 8,278,135.56	



**Fiscal Year 2019-2020**

*Traditional PPO*

1. Increase maximum out-of-pocket for individual from \$4,000 to \$6,500
2. Increase maximum out-of-pocket for family from \$8,000 to \$13,000
3. No out of network providers
4. Increase the pharmacy offering to include specialty medication, \$100 co-payment

*HDHP Base*

1. No out-of-network providers

*Navigate*

1. No changes

Implementation of Real Appeal

No change in premium(s)

By implementing the recommendation(s) above, GESD could save approximately \$566,328.61 in claims and the projected cost for June 30, 2020 is estimated at \$7,880,523.39.

If the recommendation(s) is not implemented, the claims are estimated at \$8,446,852. Current claims are estimated at \$6,870,600 by June 30, 2019 or an increase of \$1,576,252 (\$8,446,852 - \$6,870,600).

Please be aware the projected \$8,446,852 for next year is normalized while this year's estimated claims of \$6,870,600 is not.

**Fiscal Year 2020-2021**

*Traditional PPO*

1. No changes

*HDHP Base*

1. Increase maximum out-of-pocket for individual from \$4,500 to \$6,500
2. Increase maximum out-of-pocket for family from \$9,000 to \$13,000

*Navigate*

2. Eliminated

By implementing the recommendation(s) above, GESD could save approximately \$707,709.13 (\$613,333.89 + \$94,375.24) in claims and a projected cost of \$8,440,231.87 by June 30, 2020.

If the recommendation(s) is not implemented, the claims are projected at \$9,147,941 by June 30, 2021. Projected claims are estimated \$8,446,852 by June 30, 2020 or an increase of \$701,089.00 (\$9,147,941 - \$8,446,852).



**Fiscal Year 2021-2022**

*Traditional PPO*

1. Traditional PPO to be re-named Traditional PPO Navigate
2. Eliminates Banner and Mayo Clinic

*HDHP Base*

1. No changes

By implementing the recommendations above, GESD could save approximately \$1,024,403.95 (\$664,240.60 + \$102,208.38 + \$257,954.97) in claims and a projected cost of \$8,882,816.05 by June 30, 2022.

If the recommendation(s) is not implemented, the claims are projected at \$9,907,220 by June 30, 2022. Projected claims are estimated \$9,147,941 by June 30, 2021 or an increase of \$759,279 (\$9,907,220 - \$9,147,941).



All. Together. Certain.

# Glendale ESD

## Plan Change Projection

V3.0

March 11, 2019  
Valley Schools Employee Benefit Group

Option for three year Phase (Rates below are not trended)

March 11, 2019

		Phase 1 Plan Design					
		Traditional PPO		HDHP Base		#REF!	
		In	Out	In	Out	In	Out
Plan Design	Deductible (Calendar Year)	\$1,000/\$3,000	NA	\$2,700 / \$5,400 (EMB)	NA	\$2,700 / \$5,400 (EMB)	
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$4,500/\$9,000	NA	\$4,500/\$9,000	
	Coinsurance	80%	NA	80%	NA	0.8	
	Virtual Visits	\$0	NA	Ded + 20%	NA	Ded + 20%	
	PCP visit copay	\$20	NA	Ded + 20%	NA	Ded + 20%	
	Specialist copay	\$40	NA	Ded + 20%	NA	Ded + 20%	
	Lab X-Ray	100%	NA	Ded + 20%	NA	Ded + 20%	
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA	Ded + 20%	
	Urgent care copay	\$50.00	NA	Ded + 20%	NA	Ded + 20%	
	ER Copay		\$350		Ded + 20%		Ded + 20%
Pharmacy (Value Network)	\$10/\$25/\$50/SP\$100	NA	Ded + \$10/\$25/\$50	NA	Ded + \$10/\$25/\$50		
Funding Rates	EE	421	\$564.08	379	\$524.39		
	EE+SP	29	\$1,179.59	18	\$1,033.79		
	EE+CH	59	\$1,087.33	66	\$955.33		
	Fam	13	\$1,502.54	16	\$1,308.40		
		-6.70%					

		Phase 2 Plan Option					
		Traditional PPO		HDHP Base			
		In	Out	In	Out		
Plan Design	Deductible (Calendar Year)	\$1,000/\$3,000	NA	\$2,700 / \$5,400 (EMB)	NA		
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA		
	Coinsurance	80%	NA	80%	NA		
	Virtual Visits	\$0	NA	Ded + 20%	NA		
	PCP visit copay	\$20	NA	Ded + 20%	NA		
	Specialist copay	\$40	NA	Ded + 20%	NA		
	Lab X-Ray	100%	NA	Ded + 20%	NA		
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA		
	Urgent care copay	\$50	NA	Ded + 20%	NA		
	ER Copay		\$350		Ded + 20%		
Pharmacy (Value Network)	\$10/\$25/\$50/SP\$100	NA	Ded + \$10/\$25/\$50	NA			
Funding Rates	EE	421	\$564.08	379	\$512.60		
	EE+SP	29	\$1,179.59	18	\$1,010.55		
	EE+CH	59	\$1,087.33	66	\$933.85		
	Fam	13	\$1,502.54	16	\$1,278.98		
Expected	% Change from Current	0.00%		-2.25%			
	% Change to Rate			-1.03%			

		Phase 3 Plan Option					
		Traditional PPO Navigate		HDHP Base			
		In	Out	In	Out		
Plan Design	Deductible (Calendar Year)	\$1,000/\$3,000	NA	\$2,700 / \$5,400 (EMB)	NA		
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA		
	Coinsurance	80%	NA	80%	NA		
	Virtual Visits	\$0	NA	Ded + 20%	NA		
	PCP visit copay	\$20	NA	Ded + 20%	NA		
	Specialist copay	\$40	NA	Ded + 20%	NA		
	Lab X-Ray	100%	NA	Ded + 20%	NA		
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA		
	Urgent care copay	\$50	NA	Ded + 20%	NA		
	ER Copay		\$350		Ded + 20%		
Pharmacy (Value Network)	\$10/\$25/\$50/SP\$100	NA	Ded + \$10/\$25/\$50	NA			
Funding Rates	EE+CH	421	\$537.22	379	\$512.60		
	Fam	29	\$1,123.42	18	\$1,010.55		
	By Plan	59	\$1,035.55	66	\$933.85		
	% Change from Current	13	\$1,430.99	16	\$1,278.98		
Expected	% Change from Current	-4.76%		0.00%			
	% Change from Current			-2.60%			

# Glendale ESD

2019-20 Plan Year - Renewal Projection V3.0

## Three Phase Cost Projection

March 11, 2019

			Projection @ 8.3% Trend	Phase 1 -6.70%	Phase 2 -1.03%	Phase 3 -2.60%
Phase 1	2019-20	\$8,446,852		(\$566,328.61)		
Phase 2	2020-21	\$9,147,941		(\$613,333.89)	(\$94,375.24)	
Phase 3	2020-22	\$9,907,220		(\$664,240.60)	(\$102,208.38)	(\$257,954.97)
<b>Expected Saving over three years</b>				<b>-\$1,843,903.17</b>	<b>-\$196,583.63</b>	<b>-\$257,955.00</b>
<b>Total Expected Saving over three years</b>					<b>-\$2,298,442</b>	

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.C. TOPIC: Dental Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve Delta Dental benefits as presented for fiscal year 2019-2020.

There are no rate increases for Delta Dental or plan design changes for FY 2019 - 2020.

FY20 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY20 District's Annual Cost	FY20 Employee's Annual Cost	FY20 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	587	\$ 183,918.84	\$ -	\$183,918.84
Employee + Spouse	\$ 335.00	\$ 291.64	\$ 626.64	48	\$ 16,080.00	\$ 13,998.72	\$ 30,078.72
Employee + Child(ren)	\$ 335.00	\$ 322.96	\$ 657.96	72	\$ 24,120.00	\$ 23,253.12	\$ 47,373.12
Family	\$ 335.00	\$ 604.84	\$ 939.84	38	\$ 12,730.00	\$ 22,983.92	\$ 35,713.92
<b>Total</b>				<b>745</b>	<b>\$ 236,848.84</b>	<b>\$ 60,235.76</b>	<b>\$297,084.60</b>

FY20 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY20 District's Annual Cost	FY20 Employee's Annual Cost	FY20 Total Annual Cost
Employee	\$ 335.00	\$ 205.12	\$ 540.12	159	\$ 53,265.00	\$ 32,614.08	\$ 85,879.08
Employee + Spouse	\$ 335.00	\$ 745.36	\$ 1,080.36	36	\$ 12,060.00	\$ 26,832.96	\$ 38,892.96
Employee + Child(ren)	\$ 335.00	\$ 799.36	\$ 1,134.36	44	\$ 14,740.00	\$ 35,171.84	\$ 49,911.84
Family	\$ 335.00	\$ 1,285.48	\$ 1,620.48	33	\$ 11,055.00	\$ 42,420.84	\$ 53,475.84
<b>Total</b>				<b>272</b>	<b>\$ 91,120.00</b>	<b>\$ 137,039.72</b>	<b>\$228,159.72</b>

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.D. TOPIC: Dental Health Maintenance Organization Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve Cigna DHMO as presented for fiscal year 2019-2020.

There is no rate increase from Cigna for FY 2019-2020.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 9.95	\$ 9.95
Emp. + Spouse	\$ 19.68	\$ 16.68
Emp. + Child(ren)	\$ 22.06	\$ 22.06
Family	\$ 24.21	\$ 24.21

Cigna is an alternative dental insurance option to Delta Dental. Their rates are lower and is a narrower network.

FY20 Cigna Dental								
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY20 District's Annual Cost	FY20 Employee's Annual Cost	FY20 Total Annual Cost	
Employee	\$ 119.40	\$ 119.40	\$ -	8	\$ 955.20	\$ -	\$ 955.20	
Employee + Spouse	\$ 236.16	\$ 236.16	\$ -	12	\$ 2,833.92	\$ -	\$ 2,833.92	
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	16	\$ 4,235.52	\$ -	\$ 4,235.52	
Family	\$ 290.52	\$ 290.52	\$ -	21	\$ 6,100.92	\$ -	\$ 6,100.92	
<b>Total</b>				<b>57</b>	<b>\$ 14,125.56</b>	<b>\$ -</b>	<b>\$ 14,125.56</b>	

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.E. TOPIC: Vision Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve vision benefits through United HealthCare as presented for fiscal year 2019-2020.

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There is no rate increase for vision insurance benefits provided through United HealthCare.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 4.14	\$ 4.14
Emp. + Spouse	\$ 7.40	\$ 7.40
Emp. + Child(ren)	\$ 7.74	\$ 7.74
Family	\$ 9.72	\$ 9.75

Below you will find the cost for vision insurance for the following years:

- FY 2015 - \$72,464.22
- FY 2016 - \$70,131.68
- FY 2017 - \$69,688.96
- FY 2018 - \$67,106.48

From July 1, 2018 through December 31, 2018, GESD has incurred \$31,845.58 in vision insurance. Staff estimates vision insurance to cost \$63,691.16 by June 30, 2019.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
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**ACTION AGENDA ITEM**

AGENDA NO: 5.F. TOPIC: Short-Term Disability Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve short-term disability benefits through Sun Life Financial as presented for fiscal year 2019-2020.

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There is no rate increase for employee-paid short-term disability.

Below you will find the cost for mid-term disability for the following years:

- FY 2015 - \$97,413.38
- FY 2016 - \$99,893.82
- FY 2017 - \$91,671.53
- FY 2018 - \$88,449.23

From July 1, 2018 through December 31, 2018, GESD has incurred \$43,720.97 in short-term disability insurance. Staff estimates short-term disability insurance to cost \$87,441.94 by June 30, 2019.



GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.G. TOPIC: Mid-Term Disability Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve mid-term disability benefits through Unum as presented for fiscal year 2019-2020.

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There is no rate increase for mid-term disability.

<u>Current Rate</u>	<u>Renewal Rate</u>
\$0.14/\$100	\$0.14/\$100

Below you will find the cost for mid-term disability for the following years:

- FY 2015 - \$31,842.31
- FY 2016 - \$62,745.91
- FY 2017 - \$61,684.37
- FY 2018 - \$45,795.15

From July 1, 2018 through December 31, 2018, GESD has incurred \$35,708.58 on mid-term disability insurance. Staff estimates mid-term disability insurance to cost \$71,417.16 by June 30, 2019.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.H. TOPIC: Life Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 27, 2019

RECOMMENDATION:

It is recommended the Trust Board approve life insurance benefits through Sun Life Financial as presented for fiscal year 2019-2020.

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Currently Voya Financial has provided GESD and its employees with life insurance however, for FY 2019-2020, Sun Life Insurance will be the preferred provider for Valley Schools. GESD provides basic group life, accidental death and disability (AD&D) insurance at no cost to the employee(s).

In addition, employees have an option to increase and supplement their life insurance at their own expense. The rate sheet is attached.

Below you will find the cost for life insurance for the following years:

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06

From July 1, 2018 through December 31, 2018, GESD has incurred \$81,365.26 on life insurance. Staff estimates life insurance to cost \$162,730.52 by June 30, 2019.

# Valley Schools Employee Benefits Group

## Glendale Elementary School District

### Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2019
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.05
Basic Employee Accidental Death Per \$1,000	\$0.01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$0.136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$0.02

\*Spouse Voluntary Life ends at age 70

## Sun Life

### Basic – Life & AD&D and Voluntary – Life & AD&D

#### Summary of Changes

1. Basic life and AD&D is \$0.05 and \$0.01 for all members This is a reduction of \$0.002 overall (current Voya rates are \$0.05 and \$0.012).
2. Basic life rates for dependent family and retirees remains the same for all members.
3. An employee may purchase voluntary life in \$10,000 increments for themselves as follows:
  - EE's basic yearly earnings (BYE) < \$50,000 - up to \$250,000
  - EE's BYE > \$50,000 – up to \$500,000
4. Employees may purchase spouse insurance in \$5,000 increments in an amount up to the lessor of 100% of the employee's coverage (basic life + any voluntary) or \$150,000.
  - *Currently some members require the employee to have supplemental insurance in order to get spouse insurance and this will no longer be required.*
5. Voluntary life rates will now be the same for all members.
  - Voluntary Life rates –

Employee Age band	Monthly rate
Under age 20	\$0.050
20-24	\$0.050
25-29	\$0.050
30-34	\$0.050
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74	\$1.738
75-79	\$3.781

80-84	\$7.679
85 and over	\$15.682
<b>Spouse Age band</b>	<b>Monthly rate</b>
Under age 20	\$0.050
20-24	\$0.050
25-29	\$0.050
30-34	\$0.050
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65+	\$0.898

Child voluntary is \$0.136

6. Voluntary AD&D is \$0.02 for all members – employee, spouse and child. This will be elected separately and will be offered to all members. In order for spouse or dependent AD&D to be elected the employee must have voluntary AD&D.
  - Employees may elect up to \$500,000 in increments of \$10,000
  - Spouses may elect up to \$250,000 in increments of \$5,000
  - Children may elect up to \$10,000 in increments of \$1,000
  
7. For all members, the insurance for a child 15 days to 6 months is \$500 and for 6 months to age 26 up to \$10,000 in \$2,000 increments.
  
8. Guarantee issue will be as follows for all
  - EE - \$150,000
  - Spouse \$30,000
  - Child \$10,000
  - Existing employees may purchase additional employee life of up to \$30,000 with their total coverage not to exceed the \$150,000 GI during this open enrollment only.

9. Age Reductions are as follows:

- Employee basic decreases 50% at age 70 –
- Spouse coverage ceases at age 70 – we will grandfather those currently over 69.
- Child – to age 26 as mentioned earlier.