

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

March 29, 2023, 4:00 p.m.

Public Notice – Meeting Agenda

Notice of this meeting has been posted consistent with the requirements of A.R.S. §38-431.02. The meeting's location is the East Board Room in the District Office, 7301 N. 58th Avenue. Glendale, AZ 85301.

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 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 his/her name.

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. Employee Program Presentation
Administration will present the Trust Board with updates on the following employee programs:
 - WellStyles Employee Wellness Program
 - Virta Type II Diabetes Reversal Program
 - Employee Assistance Program (EAP)
- c. Claims Experience Review – Medical
The Trust Board will review medical claims experience for January and February 2023.
- d. Claims Experience Review – Dental
The Trust Board will review dental claims experience for January 2023.

e. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for January and February 2023.

f. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for January and February 2023.

g. Financial Review – Workers' Compensation

The Trust Board will review workers' compensation financial statements for January and February 2023.

h. Financial Review – COVID-19 Legal Defense

The Trust Board will review COVID-19 legal defense financial statements for January 2023.

i. Wellness/Insurance Update

Staff will present the Trust Board with updates on the District's insurance and wellness programs.

5. Action Items

a. Minutes

It is recommended the Trust Board approve the minutes of the February 8, 2023, regular meeting as presented.

b. Medical Insurance Revision

It is recommended the Trust Board discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2023-2024 as presented.

6. Summary of Current Events

a. Trust Board Report

Trust Board Members will present brief summaries of current events, as necessary.

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The Administration will present the Trust Board with an update on the District's business operations.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.B. TOPIC: Employee Program Presentation

SUBMITTED BY: Ms. Teresa Wong, Human Resources Systems Specialist

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The Administration will present the Trust Board with updates on the following employee programs:

- WellStyles Employee Wellness Program
- Virta Type II Diabetes Reversal Program
- Employee Assistance Program (EAP)

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.C. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

In February, GESD incurred \$390,677 in medical claims, which represents a monthly loss ratio of 73%.

There are eight (8) claims above \$100,000 and five (5) are above the \$200,000 stop loss level totaling \$2,181,095. This represents 44% of the total medical claims. The anticipated refund is \$645,784 from the claim(s) exceeding the stop loss level.

In January, GESD incurred \$527,270 in medical claims, which represents a monthly loss ratio of 98%.

There are eight (8) claims above \$100,000 and five (5) are above the \$200,000 stop loss level totaling \$2,054,880. This represents 45% of the total medical claims. The anticipated refund is \$505,449 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$6,422,868 by June 30, 2023, and we anticipate to incur medical claims of approximately \$7,389,936 or a loss ratio of 115% by June 30, 2023.



Monthly Experience Report

Glendale EI-All

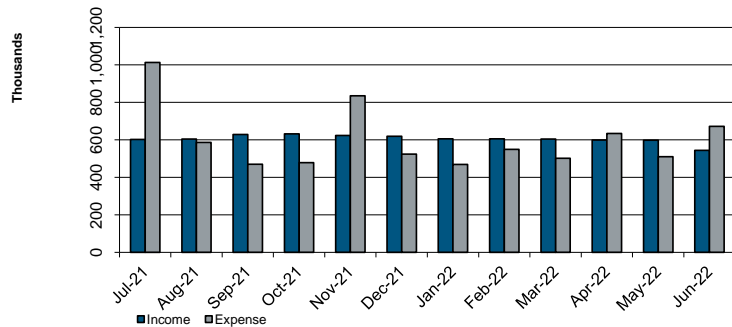
Dates: (7/1/2021-6/30/2022)



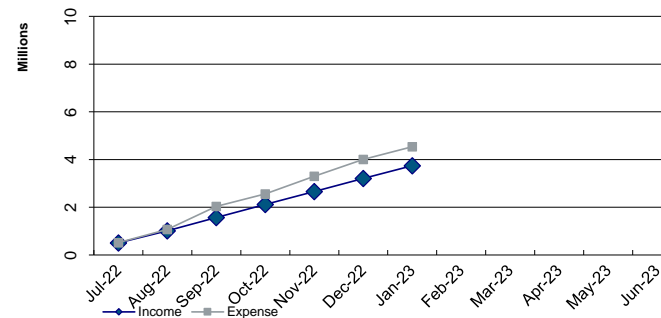
Name: Valley Schools Employee Benefits Group
Plan: All

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2022-07	684	995	\$ 325,906	\$ -	\$ 143,430	\$ 469,337	\$ 47,880	\$ 517,217	\$ 505,857	\$ (11,359)	102%	\$ 520	167%
2022-08	688	996	\$ 404,472	\$ -	\$ 103,001	\$ 507,473	\$ 48,160	\$ 555,633	\$ 507,000	\$ (48,633)	110%	\$ 558	132%
2022-09	760	1,080	\$ 931,752	\$ 216,394	\$ 196,913	\$ 912,272	\$ 53,200	\$ 965,472	\$ 554,703	\$ (410,768)	174%	\$ 894	112%
2022-10	754	1,068	\$ 320,836	\$ 3,934	\$ 149,332	\$ 466,234	\$ 52,780	\$ 519,014	\$ 549,082	\$ 30,069	95%	\$ 486	103%
2022-11	750	1,055	\$ 581,255	\$ 57,103	\$ 163,202	\$ 687,354	\$ 52,500	\$ 739,854	\$ 543,015	\$ (196,839)	136%	\$ 701	109%
2022-12	749	1,055	\$ 565,367	\$ 122,576	\$ 216,055	\$ 658,846	\$ 52,430	\$ 711,276	\$ 543,243	\$ (168,032)	131%	\$ 674	105%
2023-01	743	1,046	\$ 427,116	\$ 105,442	\$ 153,586	\$ 475,260	\$ 52,010	\$ 527,270	\$ 538,572	\$ 11,302	98%	\$ 504	101%
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			100%
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			98%
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			99%
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			98%
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			100%
Total	5,128	7,295	\$ 3,556,704	\$ 505,449	\$ 1,125,519	\$ 4,176,774	\$ 358,960	\$ 4,535,734	\$ 3,741,473	\$ (794,261)	121%	\$ 622	
Mo. Avg.	733	1,042	\$ 508,101	\$ 72,207	\$ 160,788	\$ 596,682	\$ 51,280	\$ 647,962	\$ 534,496	\$ (113,466)		\$ 622	
PY Mo. Avg. @ 6/30/22	871	1,264	\$ 428,971	\$ 17,626	\$ 131,468	\$ 542,814	\$ 60,947	\$ 603,760	\$ 605,799	\$ 2,039		\$ 478	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	653	960	\$ 319,252	\$ -	\$ 120,392	\$ 439,644	\$ 45,710	\$ 485,354	\$ 485,110	\$ (244)	100%	\$ 506
2022-08	662	968	\$ 398,329	\$ -	\$ 93,399	\$ 491,728	\$ 46,340	\$ 538,068	\$ 490,089	\$ (47,980)	110%	\$ 556
2022-09	733	1,051	\$ 883,262	\$ 216,394	\$ 171,518	\$ 838,386	\$ 51,310	\$ 889,696	\$ 537,238	\$ (352,458)	166%	\$ 847
2022-10	728	1,040	\$ 268,945	\$ 3,934	\$ 118,119	\$ 383,130	\$ 50,960	\$ 434,090	\$ 532,172	\$ 98,082	82%	\$ 417
2022-11	723	1,026	\$ 506,023	\$ 18,303	\$ 138,535	\$ 626,255	\$ 50,610	\$ 676,865	\$ 525,490	\$ (151,375)	129%	\$ 660
2022-12	722	1,026	\$ 446,850	\$ 62,211	\$ 186,676	\$ 571,315	\$ 50,540	\$ 621,855	\$ 525,718	\$ (96,137)	118%	\$ 606
2023-01	720	1,022	\$ 372,295	\$ 53,229	\$ 120,301	\$ 439,367	\$ 50,400	\$ 489,767	\$ 524,185	\$ 34,418	93%	\$ 479
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	4,941	7,093	\$ 3,194,956	\$ 354,071	\$ 948,940	\$ 3,789,826	\$ 345,870	\$ 4,135,696	\$ 3,620,002	\$ (515,693)	114%	\$ 583
Mo. Avg.	706	1,013	\$ 456,422	\$ 50,582	\$ 135,563	\$ 541,404	\$ 49,410	\$ 590,814	\$ 517,143	\$ (73,670)		\$ 583



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	31	35	\$ 6,654	\$ -	\$ 23,038	\$ 29,692	\$ 2,170	\$ 31,862	\$ 20,747	\$ (11,115)	154%	\$ 910
2022-08	26	28	\$ 6,142	\$ -	\$ 9,602	\$ 15,744	\$ 1,820	\$ 17,564	\$ 16,911	\$ (654)	104%	\$ 627
2022-09	27	29	\$ 48,491	\$ -	\$ 25,395	\$ 73,885	\$ 1,890	\$ 75,775	\$ 17,465	\$ (58,311)	434%	\$ 2,613
2022-10	26	28	\$ 51,891	\$ -	\$ 31,213	\$ 83,104	\$ 1,820	\$ 84,924	\$ 16,911	\$ (68,013)	502%	\$ 3,033
2022-11	27	29	\$ 75,232	\$ 38,800	\$ 24,667	\$ 61,099	\$ 1,890	\$ 62,989	\$ 17,525	\$ (45,464)	359%	\$ 2,172
2022-12	27	29	\$ 118,517	\$ 60,365	\$ 29,379	\$ 87,530	\$ 1,890	\$ 89,420	\$ 17,525	\$ (71,896)	510%	\$ 3,083
2023-01	23	24	\$ 54,821	\$ 52,213	\$ 33,285	\$ 35,893	\$ 1,610	\$ 37,503	\$ 14,387	\$ (23,116)	261%	\$ 1,563
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	187	202	\$ 361,748	\$ 151,378	\$ 176,579	\$ 386,949	\$ 13,090	\$ 400,039	\$ 121,471	\$ (278,568)	329%	\$ 1,980
Mo. Avg.	27	29	\$ 51,678	\$ 21,625	\$ 25,226	\$ 55,278	\$ 1,870	\$ 57,148	\$ 17,353	\$ (39,795)		\$ 1,980



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	350	490	\$ 218,646	\$ -	\$ 109,240	\$ 327,886	\$ 24,500	\$ 352,386	\$ 269,122	\$ (83,264)	131%	\$ 719
2022-08	357	499	\$ 285,909	\$ -	\$ 80,930	\$ 366,839	\$ 24,990	\$ 391,829	\$ 273,818	\$ (118,011)	143%	\$ 785
2022-09	383	532	\$ 641,814	\$ 216,394	\$ 155,550	\$ 580,970	\$ 26,810	\$ 607,780	\$ 292,748	\$ (315,032)	208%	\$ 1,142
2022-10	378	524	\$ 171,164	\$ 3,934	\$ 109,312	\$ 276,542	\$ 26,460	\$ 303,002	\$ 288,837	\$ (14,165)	105%	\$ 578
2022-11	372	514	\$ 354,444	\$ 18,303	\$ 108,953	\$ 445,094	\$ 26,040	\$ 471,134	\$ 282,776	\$ (188,358)	167%	\$ 917
2022-12	371	512	\$ 332,421	\$ 62,211	\$ 162,981	\$ 433,192	\$ 25,970	\$ 459,162	\$ 282,257	\$ (176,905)	163%	\$ 897
2023-01	369	508	\$ 297,890	\$ 49,061	\$ 103,949	\$ 352,778	\$ 25,830	\$ 378,608	\$ 280,442	\$ (98,165)	135%	\$ 745
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,580	3,579	\$ 2,302,289	\$ 349,903	\$ 830,915	\$ 2,783,301	\$ 180,600	\$ 2,963,901	\$ 1,970,001	\$ (993,900)	150%	\$ 828
Mo. Avg.	369	511	\$ 328,898	\$ 49,986	\$ 118,702	\$ 397,614	\$ 25,800	\$ 423,414	\$ 281,429	\$ (141,986)	150%	\$ 828

Monthly Contribution Rates

Premiums	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	23	25	\$ 6,425	\$ -	\$ 22,990	\$ 29,415	\$ 1,610	\$ 31,025	\$ 15,488	\$ (15,537)	200%	\$ 1,241
2022-08	19	21	\$ 5,741	\$ -	\$ 9,557	\$ 15,298	\$ 1,330	\$ 16,628	\$ 13,032	\$ (3,597)	128%	\$ 792
2022-09	19	21	\$ 48,491	\$ -	\$ 25,362	\$ 73,852	\$ 1,330	\$ 75,182	\$ 13,032	\$ (62,151)	577%	\$ 3,580
2022-10	19	21	\$ 51,616	\$ -	\$ 29,026	\$ 80,642	\$ 1,330	\$ 81,972	\$ 13,032	\$ (68,940)	629%	\$ 3,903
2022-11	20	22	\$ 74,584	\$ 38,800	\$ 24,558	\$ 60,342	\$ 1,400	\$ 61,742	\$ 13,646	\$ (48,096)	452%	\$ 2,806
2022-12	20	22	\$ 117,316	\$ 60,365	\$ 27,292	\$ 84,243	\$ 1,400	\$ 85,643	\$ 13,646	\$ (71,997)	628%	\$ 3,893
2023-01	16	17	\$ 38,967	\$ 52,213	\$ 33,266	\$ 20,021	\$ 1,120	\$ 21,141	\$ 10,508	\$ (10,633)	201%	\$ 1,244
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	136	149	\$ 343,140	\$ 151,378	\$ 172,051	\$ 363,813	\$ 9,520	\$ 373,333	\$ 92,382	\$ (280,951)	404%	\$ 2,506
Mo. Avg.	19	21	\$ 49,020	\$ 21,625	\$ 24,579	\$ 51,973	\$ 1,360	\$ 53,333	\$ 13,197	\$ (40,136)	404%	\$ 2,506

Monthly Contribution Rates

Premiums	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	303	470	\$ 100,606	\$ -	\$ 11,152	\$ 111,758	\$ 21,210	\$ 132,968	\$ 215,988	\$ 83,019	62%	\$ 283
2022-08	305	469	\$ 112,420	\$ -	\$ 12,469	\$ 124,889	\$ 21,350	\$ 146,239	\$ 216,270	\$ 70,031	68%	\$ 312
2022-09	350	519	\$ 241,448	\$ -	\$ 15,968	\$ 257,416	\$ 24,500	\$ 281,916	\$ 244,490	\$ (37,426)	115%	\$ 543
2022-10	350	516	\$ 97,781	\$ -	\$ 8,807	\$ 106,588	\$ 24,500	\$ 131,088	\$ 243,335	\$ 112,247	54%	\$ 254
2022-11	351	512	\$ 151,578	\$ -	\$ 29,582	\$ 181,160	\$ 24,570	\$ 205,730	\$ 242,714	\$ 36,983	85%	\$ 402
2022-12	351	514	\$ 114,429	\$ -	\$ 23,695	\$ 138,124	\$ 24,570	\$ 162,694	\$ 243,462	\$ 80,768	67%	\$ 317
2023-01	351	514	\$ 74,406	\$ 4,168	\$ 16,352	\$ 86,590	\$ 24,570	\$ 111,160	\$ 243,743	\$ 132,583	46%	\$ 216
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,361	3,514	\$ 892,668	\$ 4,168	\$ 118,025	\$ 1,006,525	\$ 165,270	\$ 1,171,795	\$ 1,650,001	\$ 478,207	71%	\$ 333
Mo. Avg.	337	502	\$ 127,524	\$ 595	\$ 16,861	\$ 143,789	\$ 23,610	\$ 167,399	\$ 235,714	\$ 68,315	71%	\$ 333

Monthly Contribution Rates

Premiums

Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	8	10	\$ 229	\$ -	\$ 48	\$ 277	\$ 560	\$ 837	\$ 5,259	\$ 4,422	16%	\$ 84
2022-08	7	7	\$ 401	\$ -	\$ 45	\$ 446	\$ 490	\$ 936	\$ 3,879	\$ 2,943	24%	\$ 134
2022-09	8	8	\$ -	\$ -	\$ 33	\$ 33	\$ 560	\$ 593	\$ 4,433	\$ 3,840	13%	\$ 74
2022-10	7	7	\$ 275	\$ -	\$ 2,187	\$ 2,462	\$ 490	\$ 2,952	\$ 3,879	\$ 928	76%	\$ 422
2022-11	7	7	\$ 649	\$ -	\$ 109	\$ 758	\$ 490	\$ 1,248	\$ 3,879	\$ 2,632	32%	\$ 178
2022-12	7	7	\$ 1,201	\$ -	\$ 2,087	\$ 3,288	\$ 490	\$ 3,778	\$ 3,879	\$ 101	97%	\$ 540
2023-01	7	7	\$ 15,854	\$ -	\$ 19	\$ 15,873	\$ 490	\$ 16,363	\$ 3,879	\$ (12,483)	422%	\$ 2,338
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	51	53	\$ 18,608	\$ -	\$ 4,528	\$ 23,135	\$ 3,570	\$ 26,705	\$ 29,088	\$ 2,383	92%	\$ 504
Mo. Avg.	7	8	\$ 2,658	\$ -	\$ 647	\$ 3,305	\$ 510	\$ 3,815	\$ 4,155	\$ 340	92%	\$ 504

Monthly Contribution Rates

Premiums	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2022-07	270	27	42	11	350	21	2	0	0	23	373
2022-08	276	25	45	11	357	17	2	0	0	19	376
2022-09	298	27	46	12	383	17	2	0	0	19	402
2022-10	295	26	44	13	378	17	2	0	0	19	397
2022-11	292	24	44	12	372	18	2	0	0	20	392
2022-12	291	25	43	12	371	18	2	0	0	20	391
2023-01	290	25	42	12	369	15	1	0	0	16	385
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



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		
2022-07	216	14	57	16	303	7	0	0	1	8	311
2022-08	219	14	57	15	305	7	0	0	0	7	312
2022-09	258	15	61	16	350	8	0	0	0	8	358
2022-10	261	14	58	17	350	7	0	0	0	7	357
2022-11	263	14	59	15	351	7	0	0	0	7	358
2022-12	262	13	60	16	351	7	0	0	0	7	358
2023-01	261	15	60	15	351	7	0	0	0	7	358
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

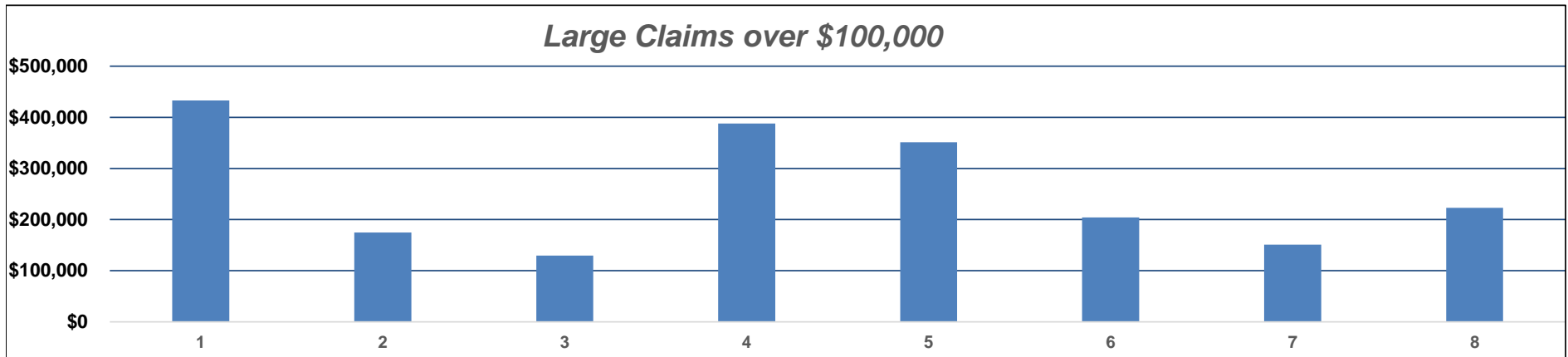
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



**Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Large Claims by Plan
(7/1/2022 through 6/30/2023)**



# of claims > \$100K	
FY22	FY23
13	8



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$433,185	\$200,000	\$0	\$233,185
2	\$174,876	\$200,000	\$25,124	\$0
3	\$129,636	\$200,000	\$70,364	\$0
4*	\$387,788	\$200,000	\$0	\$93,894
5	\$351,378	\$200,000	\$0	\$151,378
6	\$204,168	\$200,000	\$0	\$4,168
7	\$151,026	\$200,000	\$48,974	\$0
8	\$222,824	\$200,000	\$0	\$22,824
Total	\$2,054,880			\$505,449

2/17/2023 *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 \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$39,874.16
2022-08	Traditional PPO		\$40,095.40
2022-09	Traditional PPO		\$336,424.13
2022-10	Traditional PPO		\$3,934.54
2022-11	Traditional PPO		\$3,862.01
2022-12	Traditional PPO		\$4,028.37
2023-01	Traditional PPO		\$4,966.56
		Total for Claimant 1	\$433,185.17
2022-07	Traditional PPO		\$33,265.26
2022-08	Traditional PPO		\$3,793.50
2022-09	Traditional PPO		\$84,294.89
2022-10	Traditional PPO		\$4,021.86
2022-11	Traditional PPO		\$42,779.34
2022-12	Traditional PPO		\$700.63
2023-01	Traditional PPO		\$6,020.23
		Total for Claimant 2	\$174,875.71
2022-07	HDHP Base		\$2,068.47
2022-08	HDHP Base		\$2,296.37
2022-09	HDHP Base		\$106,371.94
2022-10	HDHP Base		\$17,753.88
2022-11	HDHP Base		\$1,025.29
2022-12	HDHP Base		\$119.85
		Total for Claimant 3	\$129,635.80



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$5,548.71
2022-08	Traditional PPO		\$7,907.35
2022-09	Traditional PPO		\$91,900.42
2022-10	Traditional PPO		\$22,143.05
2022-11	Traditional PPO		\$101,382.75
2022-12	Traditional PPO		\$116,365.65
2023-01	Traditional PPO		\$42,540.20
		Total for Claimant 4	\$387,788.13
2022-07	Traditional PPO		\$1,841.76
2022-07	Traditional PPO		\$1,535.18
2022-08	Traditional PPO		\$4,633.30
2022-09	Traditional PPO		\$67,610.67
2022-10	Traditional PPO		\$70,552.82
2022-11	Traditional PPO		\$92,626.64
2022-12	Traditional PPO		\$60,364.33
2023-01	Traditional PPO		\$52,212.96
		Total for Claimant 5	\$351,377.66



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	HDHP Base		\$18,502.28
2022-08	HDHP Base		\$35,728.41
2022-09	HDHP Base		\$37,324.44
2022-10	HDHP Base		\$20,651.04
2022-11	HDHP Base		\$32,261.57
2022-12	HDHP Base		\$46,044.61
2023-01	HDHP Base		\$13,655.26
		Total for Claimant 6	\$204,167.61
2022-07	Traditional		\$5,772.56
2022-08	Traditional		\$14,387.95
2022-09	Traditional		\$24,437.92
2022-10	Traditional		\$16,807.88
2022-11	Traditional		\$10,826.38
2022-11	Traditional		\$883.78
2022-12	Traditional		\$89.56
2022-12	Traditional		\$75,329.92
2023-01	Traditional		\$950.12
2023-01	Traditional		\$1,539.52
		Total for Claimant 7	\$151,025.59



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$1,747.22
2022-08	Traditional PPO		\$242.91
2022-09	Traditional PPO		\$51.06
2022-10	Traditional PPO		\$1,285.75
2022-11	Traditional PPO		\$109.05
2022-12	Traditional PPO		\$92,928.91
2023-01	Traditional PPO		\$126,459.24
		Total for Claimant 8	\$222,824.14
TOTAL		Total	\$2,054,879.81



Monthly Experience Report

Glendale EI-All

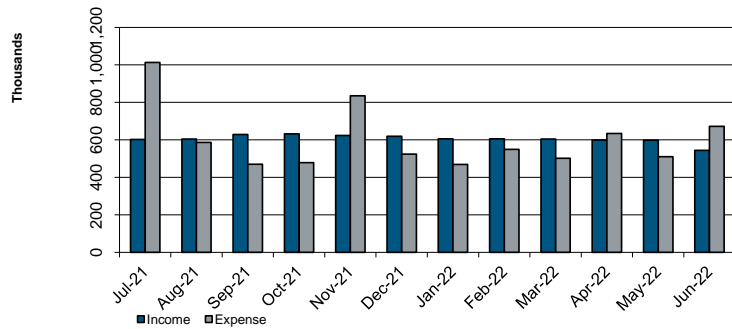
Dates: (7/1/2021-6/30/2022)



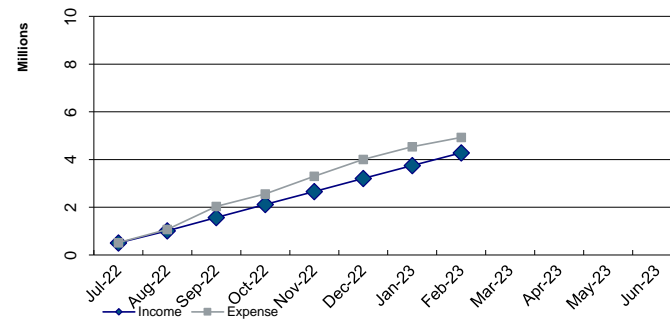
Name: Valley Schools Employee Benefits Group
Plan: All

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2022-07	684	995	\$ 325,906	\$ -	\$ 143,430	\$ 469,337	\$ 47,880	\$ 517,217	\$ 505,857	\$ (11,359)	102%	\$ 520	167%
2022-08	688	996	\$ 404,472	\$ -	\$ 103,001	\$ 507,473	\$ 48,160	\$ 555,633	\$ 507,000	\$ (48,633)	110%	\$ 558	132%
2022-09	760	1,081	\$ 931,752	\$ 216,394	\$ 196,913	\$ 912,272	\$ 53,200	\$ 965,472	\$ 555,385	\$ (410,087)	174%	\$ 893	112%
2022-10	754	1,069	\$ 320,836	\$ 3,934	\$ 149,332	\$ 466,234	\$ 52,780	\$ 519,014	\$ 549,764	\$ 30,750	94%	\$ 486	103%
2022-11	750	1,056	\$ 581,255	\$ 57,103	\$ 163,202	\$ 687,354	\$ 52,500	\$ 739,854	\$ 543,696	\$ (196,158)	136%	\$ 701	109%
2022-12	749	1,056	\$ 565,367	\$ 122,576	\$ 216,055	\$ 658,846	\$ 52,430	\$ 711,276	\$ 543,925	\$ (167,351)	131%	\$ 674	105%
2023-01	746	1,051	\$ 427,116	\$ 105,442	\$ 153,586	\$ 475,260	\$ 52,220	\$ 527,480	\$ 541,368	\$ 13,888	97%	\$ 502	101%
2023-02	738	1,035	\$ 264,946	\$ 117,335	\$ 191,406	\$ 339,017	\$ 51,660	\$ 390,677	\$ 534,918	\$ 144,240	73%	\$ 377	100%
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			98%
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			99%
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			98%
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			100%
Total	5,869	8,339	\$ 3,821,650	\$ 622,784	\$ 1,316,925	\$ 4,515,791	\$ 410,830	\$ 4,926,621	\$ 4,281,911	\$ (644,710)	115%	\$ 591	
Mo. Avg.	734	1,042	\$ 477,706	\$ 77,848	\$ 164,616	\$ 564,474	\$ 51,354	\$ 615,828	\$ 535,239	\$ (80,589)		\$ 591	
PY Mo. Avg. @ 6/30/22	871	1,264	\$ 428,971	\$ 17,626	\$ 131,468	\$ 542,814	\$ 60,947	\$ 603,760	\$ 605,799	\$ 2,039		\$ 478	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	653	960	\$ 319,252	\$ -	\$ 120,392	\$ 439,644	\$ 45,710	\$ 485,354	\$ 485,110	\$ (244)	100%	\$ 506
2022-08	662	968	\$ 398,329	\$ -	\$ 93,399	\$ 491,728	\$ 46,340	\$ 538,068	\$ 490,089	\$ (47,980)	110%	\$ 556
2022-09	733	1,052	\$ 883,262	\$ 216,394	\$ 171,518	\$ 838,386	\$ 51,310	\$ 889,696	\$ 537,920	\$ (351,776)	165%	\$ 846
2022-10	728	1,041	\$ 268,945	\$ 3,934	\$ 118,119	\$ 383,130	\$ 50,960	\$ 434,090	\$ 532,853	\$ 98,763	81%	\$ 417
2022-11	723	1,027	\$ 506,023	\$ 18,303	\$ 138,535	\$ 626,255	\$ 50,610	\$ 676,865	\$ 526,171	\$ (150,693)	129%	\$ 659
2022-12	722	1,027	\$ 446,850	\$ 62,211	\$ 186,676	\$ 571,315	\$ 50,540	\$ 621,855	\$ 526,400	\$ (95,456)	118%	\$ 606
2023-01	723	1,027	\$ 372,295	\$ 53,229	\$ 120,301	\$ 439,367	\$ 50,610	\$ 489,977	\$ 526,981	\$ 37,004	93%	\$ 477
2023-02	712	1,008	\$ 200,219	\$ 35,522	\$ 174,276	\$ 338,973	\$ 49,840	\$ 388,813	\$ 518,688	\$ 129,875	75%	\$ 386
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	5,656	8,110	\$ 3,395,175	\$ 389,593	\$ 1,123,216	\$ 4,128,798	\$ 395,920	\$ 4,524,718	\$ 4,144,211	\$ (380,508)	109%	\$ 558
Mo. Avg.	707	1,014	\$ 424,397	\$ 48,699	\$ 140,402	\$ 516,100	\$ 49,490	\$ 565,590	\$ 518,026	\$ (47,563)		\$ 558



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	31	35	\$ 6,654	\$ -	\$ 23,038	\$ 29,692	\$ 2,170	\$ 31,862	\$ 20,747	\$ (11,115)	154%	\$ 910
2022-08	26	28	\$ 6,142	\$ -	\$ 9,602	\$ 15,744	\$ 1,820	\$ 17,564	\$ 16,911	\$ (654)	104%	\$ 627
2022-09	27	29	\$ 48,491	\$ -	\$ 25,395	\$ 73,885	\$ 1,890	\$ 75,775	\$ 17,465	\$ (58,311)	434%	\$ 2,613
2022-10	26	28	\$ 51,891	\$ -	\$ 31,213	\$ 83,104	\$ 1,820	\$ 84,924	\$ 16,911	\$ (68,013)	502%	\$ 3,033
2022-11	27	29	\$ 75,232	\$ 38,800	\$ 24,667	\$ 61,099	\$ 1,890	\$ 62,989	\$ 17,525	\$ (45,464)	359%	\$ 2,172
2022-12	27	29	\$ 118,517	\$ 60,365	\$ 29,379	\$ 87,530	\$ 1,890	\$ 89,420	\$ 17,525	\$ (71,896)	510%	\$ 3,083
2023-01	23	24	\$ 54,821	\$ 52,213	\$ 33,285	\$ 35,893	\$ 1,610	\$ 37,503	\$ 14,387	\$ (23,116)	261%	\$ 1,563
2023-02	26	27	\$ 64,728	\$ 81,813	\$ 17,130	\$ 44	\$ 1,820	\$ 1,864	\$ 16,230	\$ 14,365	11%	\$ 69
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	213	229	\$ 426,475	\$ 233,191	\$ 193,709	\$ 386,993	\$ 14,910	\$ 401,903	\$ 137,700	\$ (264,203)	292%	\$ 1,755
Mo. Avg.	27	29	\$ 53,309	\$ 29,149	\$ 24,214	\$ 48,374	\$ 1,864	\$ 50,238	\$ 17,213	\$ (33,025)		\$ 1,755



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	350	490	\$ 218,646	\$ -	\$ 109,240	\$ 327,886	\$ 24,500	\$ 352,386	\$ 269,122	\$ (83,264)	131%	\$ 719
2022-08	357	499	\$ 285,909	\$ -	\$ 80,930	\$ 366,839	\$ 24,990	\$ 391,829	\$ 273,818	\$ (118,011)	143%	\$ 785
2022-09	383	533	\$ 641,814	\$ 216,394	\$ 155,550	\$ 580,970	\$ 26,810	\$ 607,780	\$ 293,430	\$ (314,351)	207%	\$ 1,140
2022-10	378	525	\$ 171,164	\$ 3,934	\$ 109,312	\$ 276,542	\$ 26,460	\$ 303,002	\$ 289,518	\$ (13,484)	105%	\$ 577
2022-11	372	515	\$ 354,444	\$ 18,303	\$ 108,953	\$ 445,094	\$ 26,040	\$ 471,134	\$ 283,457	\$ (187,677)	166%	\$ 915
2022-12	371	513	\$ 332,421	\$ 62,211	\$ 162,981	\$ 433,192	\$ 25,970	\$ 459,162	\$ 282,938	\$ (176,224)	162%	\$ 895
2023-01	372	512	\$ 297,890	\$ 49,061	\$ 103,949	\$ 352,778	\$ 26,040	\$ 378,818	\$ 282,966	\$ (95,852)	134%	\$ 740
2023-02	365	505	\$ 146,649	\$ 16,216	\$ 147,824	\$ 278,257	\$ 25,550	\$ 303,807	\$ 278,667	\$ (25,140)	109%	\$ 602
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,948	4,092	\$ 2,448,938	\$ 366,119	\$ 978,739	\$ 3,061,558	\$ 206,360	\$ 3,267,918	\$ 2,253,916	\$ (1,014,002)	145%	\$ 799
Mo. Avg.	369	512	\$ 306,117	\$ 45,765	\$ 122,342	\$ 382,695	\$ 25,795	\$ 408,490	\$ 281,740	\$ (126,750)	145%	\$ 799

Monthly Contribution Rates

Premiums	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	23	25	\$ 6,425	\$ -	\$ 22,990	\$ 29,415	\$ 1,610	\$ 31,025	\$ 15,488	\$ (15,537)	200%	\$ 1,241
2022-08	19	21	\$ 5,741	\$ -	\$ 9,557	\$ 15,298	\$ 1,330	\$ 16,628	\$ 13,032	\$ (3,597)	128%	\$ 792
2022-09	19	21	\$ 48,491	\$ -	\$ 25,362	\$ 73,852	\$ 1,330	\$ 75,182	\$ 13,032	\$ (62,151)	577%	\$ 3,580
2022-10	19	21	\$ 51,616	\$ -	\$ 29,026	\$ 80,642	\$ 1,330	\$ 81,972	\$ 13,032	\$ (68,940)	629%	\$ 3,903
2022-11	20	22	\$ 74,584	\$ 38,800	\$ 24,558	\$ 60,342	\$ 1,400	\$ 61,742	\$ 13,646	\$ (48,096)	452%	\$ 2,806
2022-12	20	22	\$ 117,316	\$ 60,365	\$ 27,292	\$ 84,243	\$ 1,400	\$ 85,643	\$ 13,646	\$ (71,997)	628%	\$ 3,893
2023-01	16	17	\$ 38,967	\$ 52,213	\$ 33,266	\$ 20,021	\$ 1,120	\$ 21,141	\$ 10,508	\$ (10,633)	201%	\$ 1,244
2023-02	19	20	\$ 64,617	\$ 81,813	\$ 17,080	\$ (116)	\$ 1,330	\$ 1,214	\$ 12,350	\$ 11,136	10%	\$ 61
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	155	169	\$ 407,757	\$ 233,191	\$ 189,131	\$ 363,697	\$ 10,850	\$ 374,547	\$ 104,733	\$ (269,814)	358%	\$ 2,216
Mo. Avg.	19	21	\$ 50,970	\$ 29,149	\$ 23,641	\$ 45,462	\$ 1,356	\$ 46,818	\$ 13,092	\$ (33,727)	358%	\$ 2,216

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	303	470	\$ 100,606	\$ -	\$ 11,152	\$ 111,758	\$ 21,210	\$ 132,968	\$ 215,988	\$ 83,019	62%	\$ 283
2022-08	305	469	\$ 112,420	\$ -	\$ 12,469	\$ 124,889	\$ 21,350	\$ 146,239	\$ 216,270	\$ 70,031	68%	\$ 312
2022-09	350	519	\$ 241,448	\$ -	\$ 15,968	\$ 257,416	\$ 24,500	\$ 281,916	\$ 244,490	\$ (37,426)	115%	\$ 543
2022-10	350	516	\$ 97,781	\$ -	\$ 8,807	\$ 106,588	\$ 24,500	\$ 131,088	\$ 243,335	\$ 112,247	54%	\$ 254
2022-11	351	512	\$ 151,578	\$ -	\$ 29,582	\$ 181,160	\$ 24,570	\$ 205,730	\$ 242,714	\$ 36,983	85%	\$ 402
2022-12	351	514	\$ 114,429	\$ -	\$ 23,695	\$ 138,124	\$ 24,570	\$ 162,694	\$ 243,462	\$ 80,768	67%	\$ 317
2023-01	351	515	\$ 74,406	\$ 4,168	\$ 16,352	\$ 86,590	\$ 24,570	\$ 111,160	\$ 244,015	\$ 132,856	46%	\$ 216
2023-02	347	503	\$ 53,570	\$ 19,306	\$ 26,452	\$ 60,716	\$ 24,290	\$ 85,006	\$ 240,021	\$ 155,015	35%	\$ 169
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,708	4,018	\$ 946,237	\$ 23,474	\$ 144,477	\$ 1,067,241	\$ 189,560	\$ 1,256,801	\$ 1,890,295	\$ 633,494	66%	\$ 313
Mo. Avg.	339	502	\$ 118,280	\$ 2,934	\$ 18,060	\$ 133,405	\$ 23,695	\$ 157,100	\$ 236,287	\$ 79,187	66%	\$ 313

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	8	10	\$ 229	\$ -	\$ 48	\$ 277	\$ 560	\$ 837	\$ 5,259	\$ 4,422	16%	\$ 84
2022-08	7	7	\$ 401	\$ -	\$ 45	\$ 446	\$ 490	\$ 936	\$ 3,879	\$ 2,943	24%	\$ 134
2022-09	8	8	\$ -	\$ -	\$ 33	\$ 33	\$ 560	\$ 593	\$ 4,433	\$ 3,840	13%	\$ 74
2022-10	7	7	\$ 275	\$ -	\$ 2,187	\$ 2,462	\$ 490	\$ 2,952	\$ 3,879	\$ 928	76%	\$ 422
2022-11	7	7	\$ 649	\$ -	\$ 109	\$ 758	\$ 490	\$ 1,248	\$ 3,879	\$ 2,632	32%	\$ 178
2022-12	7	7	\$ 1,201	\$ -	\$ 2,087	\$ 3,288	\$ 490	\$ 3,778	\$ 3,879	\$ 101	97%	\$ 540
2023-01	7	7	\$ 15,854	\$ -	\$ 19	\$ 15,873	\$ 490	\$ 16,363	\$ 3,879	\$ (12,483)	422%	\$ 2,338
2023-02	7	7	\$ 110	\$ -	\$ 50	\$ 160	\$ 490	\$ 650	\$ 3,879	\$ 3,229	17%	\$ 93
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	58	60	\$ 18,718	\$ -	\$ 4,578	\$ 23,296	\$ 4,060	\$ 27,356	\$ 32,967	\$ 5,612	83%	\$ 456
Mo. Avg.	7	8	\$ 2,340	\$ -	\$ 572	\$ 2,912	\$ 508	\$ 3,419	\$ 4,121	\$ 701	83%	\$ 456

Monthly Contribution Rates

Premiums

Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2022-07	270	27	42	11	350	21	2	0	0	23	373
2022-08	276	25	45	11	357	17	2	0	0	19	376
2022-09	297	28	46	12	383	17	2	0	0	19	402
2022-10	294	27	44	13	378	17	2	0	0	19	397
2022-11	291	25	44	12	372	18	2	0	0	20	392
2022-12	290	26	43	12	371	18	2	0	0	20	391
2023-01	292	26	42	12	372	15	1	0	0	16	388
2023-02	285	26	42	12	365	18	1	0	0	19	384
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



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		
2022-07	216	14	57	16	303	7	0	0	1	8	311
2022-08	219	14	57	15	305	7	0	0	0	7	312
2022-09	258	15	61	16	350	8	0	0	0	8	358
2022-10	261	14	58	17	350	7	0	0	0	7	357
2022-11	263	14	59	15	351	7	0	0	0	7	358
2022-12	262	13	60	16	351	7	0	0	0	7	358
2023-01	261	14	60	16	351	7	0	0	0	7	358
2023-02	260	14	58	15	347	7	0	0	0	7	354
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

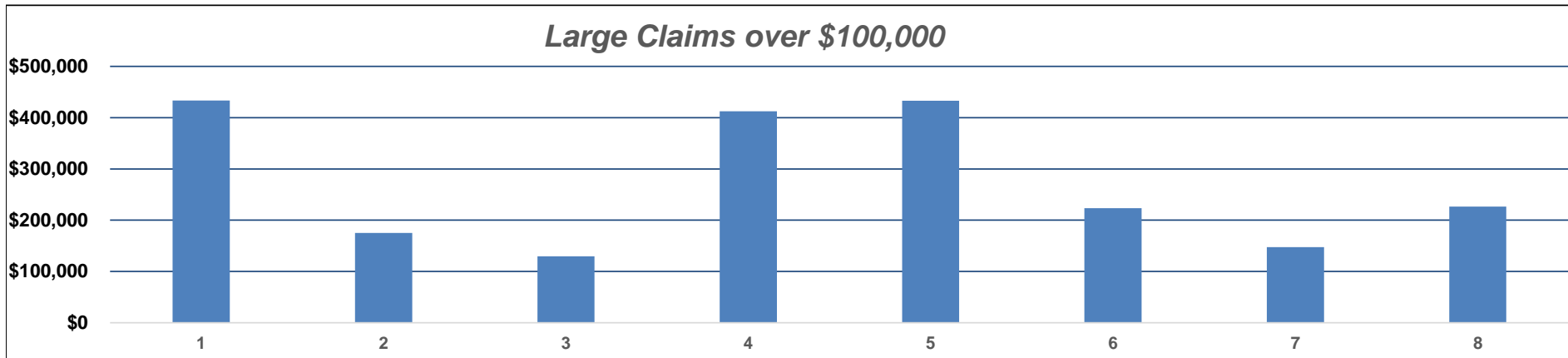
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



**Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Large Claims by Plan
(7/1/2022 through 6/30/2023)**



# of claims > \$100K	
FY22	FY23
13	8



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$433,384	\$200,000	\$0	\$233,384
2	\$175,192	\$200,000	\$24,808	\$0
3	\$129,636	\$200,000	\$70,364	\$0
4*	\$412,417	\$200,000	\$0	\$106,208
5	\$433,191	\$200,000	\$0	\$233,191
6	\$223,474	\$200,000	\$0	\$23,474
7	\$147,274	\$200,000	\$52,726	\$0
8	\$226,527	\$200,000	\$0	\$26,527
Total	\$2,181,095			\$622,784

3/12/2023 *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 \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$39,874.16
2022-08	Traditional PPO		\$40,095.40
2022-09	Traditional PPO		\$336,424.13
2022-10	Traditional PPO		\$3,934.54
2022-11	Traditional PPO		\$3,862.01
2022-12	Traditional PPO		\$4,028.37
2023-01	Traditional PPO		\$4,966.56
2023-02	Traditional PPO		\$198.58
		Total for Claimant 1	\$433,383.75
2022-07	Traditional PPO		\$33,265.26
2022-08	Traditional PPO		\$3,793.50
2022-09	Traditional PPO		\$84,294.89
2022-10	Traditional PPO		\$4,021.86
2022-11	Traditional PPO		\$42,779.34
2022-12	Traditional PPO		\$700.63
2023-01	Traditional PPO		\$6,020.23
2023-02	Traditional PPO		\$316.26
		Total for Claimant 2	\$175,191.97
2022-07	HDHP Base		\$2,068.47
2022-08	HDHP Base		\$2,296.37
2022-09	HDHP Base		\$106,371.94
2022-10	HDHP Base		\$17,753.88
2022-11	HDHP Base		\$1,025.29
2022-12	HDHP Base		\$119.85
		Total for Claimant 3	\$129,635.80



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$5,548.71
2022-08	Traditional PPO		\$7,907.35
2022-09	Traditional PPO		\$91,900.42
2022-10	Traditional PPO		\$22,143.05
2022-11	Traditional PPO		\$101,382.75
2022-12	Traditional PPO		\$116,365.65
2023-01	Traditional PPO		\$42,540.20
2023-02	Traditional PPO		\$24,628.52
		Total for Claimant 4	\$412,416.65
2022-07	Traditional PPO		\$1,841.76
2022-07	Traditional PPO		\$1,535.18
2022-08	Traditional PPO		\$4,633.30
2022-09	Traditional PPO		\$67,610.67
2022-10	Traditional PPO		\$70,552.82
2022-11	Traditional PPO		\$92,626.64
2022-12	Traditional PPO		\$60,364.33
2023-01	Traditional PPO		\$52,212.96
2023-02	Traditional PPO		\$3,508.80
2023-02	Traditional PPO		\$78,304.71
		Total for Claimant 5	\$433,191.17



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	HDHP Base		\$18,502.28
2022-08	HDHP Base		\$35,728.41
2022-09	HDHP Base		\$37,324.44
2022-10	HDHP Base		\$20,651.04
2022-11	HDHP Base		\$32,261.57
2022-12	HDHP Base		\$46,044.61
2023-01	HDHP Base		\$13,655.26
2023-02	HDHP Base		\$19,306.07
		Total for Claimant 6	\$223,473.68
2022-07	Traditional		\$5,772.56
2022-08	Traditional		\$14,387.95
2022-09	Traditional		\$24,437.92
2022-10	Traditional		\$16,807.88
2022-11	Traditional		\$10,826.38
2022-11	Traditional		\$883.78
2022-12	Traditional		\$89.56
2022-12	Traditional		\$75,329.92
2023-01	Traditional		\$950.12
2023-01	Traditional		\$1,539.52
2023-02	Traditional		(\$3,841.46)
2023-02	Traditional		\$90.31
		Total for Claimant 7	\$147,274.44



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2022 through 6/30/2023)



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$1,747.22
2022-08	Traditional PPO		\$242.91
2022-09	Traditional PPO		\$51.06
2022-10	Traditional PPO		\$1,285.75
2022-11	Traditional PPO		\$109.05
2022-12	Traditional PPO		\$92,928.91
2023-01	Traditional PPO		\$126,459.24
2023-02	Traditional PPO		\$3,703.07
		Total for Claimant 8	\$226,527.21
TOTAL		Total	\$2,181,094.67

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.D. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

In January, Pool I (or base plan) incurred \$229,827 in dental claims or a monthly loss ratio of 104%.

Based on the trend, we project revenues to generate \$2,643,360 by June 30, 2023, and we anticipate Pool I (or base plan) to incur approximately \$2,181,252 or a loss ratio of 83% by June 30, 2023.

In January, Pool III (or buy-up plan) incurred \$527,570 in dental claims or a monthly loss ratio of 104%.

Based on the trend, we project revenues to generate \$6,000,636 by June 30, 2023, and we anticipate Pool III (or base plan) to incur approximately \$5,110,788 or a loss ratio of 85% by June 30, 2023.

Monthly Experience Report

VSEBG Master

Dates: (7/1/2022-6/30/2023)



Name: Valley Schools Employee Benefits Group

Plan: Master

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2022-07	19,135	\$ 1,020,269	\$ 67,947	\$ 1,088,216	\$ 1,045,576	\$ (42,640)	104%	\$ 57	99%
2022-08	19,443	\$ 954,011	\$ 69,076	\$ 1,023,087	\$ 1,056,120	\$ 33,033	97%	\$ 53	111%
2022-09	20,349	\$ 745,884	\$ 72,289	\$ 818,173	\$ 1,095,904	\$ 277,731	75%	\$ 40	96%
2022-10	20,363	\$ 828,984	\$ 72,314	\$ 901,297	\$ 1,095,718	\$ 194,421	82%	\$ 44	91%
2022-11	20,404	\$ 797,185	\$ 72,438	\$ 869,623	\$ 1,098,133	\$ 228,510	79%	\$ 43	87%
2022-12	20,440	\$ 788,458	\$ 72,566	\$ 861,023	\$ 1,100,990	\$ 239,967	78%	\$ 42	86%
2023-01	20,394	\$ 1,129,342	\$ 72,416	\$ 1,201,758	\$ 1,097,151	\$ (104,607)	110%	\$ 59	85%
2023-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2023-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
Total	140,528	\$ 6,264,132	\$ 499,045	\$ 6,763,177	\$ 7,589,592	\$ 826,415	89%	\$ 48	
Mo. Avg.	20,075	\$ 894,876	\$ 71,292	\$ 966,168	\$ 1,084,227	\$ 118,059		\$ 48	
PY Mo. Avg. @ 6/30/22	18,360	\$ 766,110	\$ 63,273	\$ 829,383	\$ 952,852	\$ 123,469		\$ 45	

Monthly Experience Report

VSEBG Level I

Dates: (7/1/2022-6/30/2023)



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
2022-07	5,388	\$ 151,803	\$ 19,138	\$ 170,941	\$ 215,760	\$ 44,819	79%	\$ 32	84%
2022-08	5,469	\$ 176,238	\$ 19,436	\$ 195,675	\$ 217,476	\$ 21,801	90%	\$ 36	96%
2022-09	5,645	\$ 133,756	\$ 20,061	\$ 153,817	\$ 222,611	\$ 68,794	69%	\$ 27	83%
2022-10	5,622	\$ 164,232	\$ 19,976	\$ 184,208	\$ 221,568	\$ 37,360	83%	\$ 33	81%
2022-11	5,602	\$ 150,165	\$ 19,912	\$ 170,077	\$ 220,748	\$ 50,671	77%	\$ 30	80%
2022-12	5,620	\$ 147,874	\$ 19,976	\$ 167,850	\$ 222,079	\$ 54,229	76%	\$ 30	81%
2023-01	5,625	\$ 209,833	\$ 19,994	\$ 229,827	\$ 221,716	\$ (8,111)	104%	\$ 41	79%
2023-02				\$ -	\$ -	\$ -			80%
2023-03				\$ -	\$ -	\$ -			83%
2023-04				\$ -	\$ -	\$ -			83%
2023-05				\$ -	\$ -	\$ -			83%
2023-06				\$ -	\$ -	\$ -			85%
Total	38,971	\$ 1,133,902	\$ 138,493	\$ 1,272,395	\$ 1,541,958	\$ 269,563	83%	\$ 33	79%
Mo. Avg.	5,567	\$ 161,986	\$ 19,785	\$ 181,771	\$ 220,280	\$ 38,509		\$ 33	
PY Mo. Avg. @ 6/30/22	5,121	\$ 142,413	\$ 17,729	\$ 160,141	\$ 187,334	\$ 27,192		\$ 31	

Monthly Contribution Rates

Pool Premiums

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

City of Glendale Premiums

Employee Only	\$ 23.79
Employee + Spouse	\$ 49.96
Employee + Child(ren)	\$ 79.70
Employee + Family	\$ 79.70

Monthly Experience Report

VSEBG Level II

Dates: (7/1/2022-6/30/2023)



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
2022-07	7,179	\$ 429,082	\$ 25,493	\$ 454,574	\$ 341,576	\$ (112,998)	133%	\$ 63	118%
2022-08	7,371	\$ 327,509	\$ 26,181	\$ 353,690	\$ 349,124	\$ (4,566)	101%	\$ 48	124%
2022-09	7,850	\$ 258,220	\$ 27,899	\$ 286,119	\$ 369,889	\$ 83,770	77%	\$ 36	108%
2022-10	7,892	\$ 305,931	\$ 28,027	\$ 333,958	\$ 371,489	\$ 37,531	90%	\$ 42	101%
2022-11	7,928	\$ 288,657	\$ 28,134	\$ 316,791	\$ 372,363	\$ 55,572	85%	\$ 40	97%
2022-12	7,927	\$ 291,858	\$ 28,134	\$ 319,992	\$ 372,488	\$ 52,496	86%	\$ 40	95%
2023-01	7,889	\$ 416,349	\$ 28,013	\$ 444,362	\$ 370,336	\$ (74,026)	120%	\$ 56	93%
2023-02				\$ -	\$ -	\$ -			91%
2023-03				\$ -	\$ -	\$ -			92%
2023-04				\$ -	\$ -	\$ -			91%
2023-05				\$ -	\$ -	\$ -			90%
2023-06				\$ -	\$ -	\$ -			92%
Total	54,036	\$ 2,317,605	\$ 191,881	\$ 2,509,487	\$ 2,547,265	\$ 37,778	99%	\$ 46	
Mo. Avg.	7,719	\$ 331,086	\$ 27,412	\$ 358,498	\$ 363,895	\$ 5,397		\$ 46	
PY Mo. Avg. @ 6/30/22	7,495	\$ 302,454	\$ 25,786	\$ 328,240	\$ 355,563	\$ 27,323		\$ 44	

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 Level III

Dates: (7/1/2022-6/30/2023)



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
2022-07	6,568	\$ 439,384	\$ 23,316	\$ 462,700	\$ 488,240	\$ 25,540	95%	\$ 70	88%
2022-08	6,603	\$ 450,264	\$ 23,458	\$ 473,722	\$ 489,520	\$ 15,798	97%	\$ 72	106%
2022-09	6,854	\$ 353,908	\$ 24,328	\$ 378,236	\$ 503,404	\$ 125,168	75%	\$ 55	90%
2022-10	6,849	\$ 358,820	\$ 24,310	\$ 383,131	\$ 502,661	\$ 119,530	76%	\$ 56	86%
2022-11	6,874	\$ 358,363	\$ 24,392	\$ 382,755	\$ 505,022	\$ 122,267	76%	\$ 56	82%
2022-12	6,893	\$ 348,725	\$ 24,456	\$ 373,181	\$ 506,423	\$ 133,242	74%	\$ 54	82%
2023-01	6,880	\$ 503,160	\$ 24,410	\$ 527,570	\$ 505,099	\$ (22,471)	104%	\$ 77	81%
2023-02				\$ -	\$ -	\$ -			79%
2023-03				\$ -	\$ -	\$ -			81%
2023-04				\$ -	\$ -	\$ -			81%
2023-05				\$ -	\$ -	\$ -			81%
2023-06				\$ -	\$ -	\$ -			83%
Total	47,521	\$ 2,812,624	\$ 168,671	\$ 2,981,296	\$ 3,500,369	\$ 519,073	85%	\$ 63	
Mo. Avg.	6,789	\$ 401,803	\$ 24,096	\$ 425,899	\$ 500,053	\$ 74,153		\$ 63	
PY Mo. Avg. @ 6/30/22	5,744	\$ 321,244	\$ 19,758	\$ 341,002	\$ 409,955	\$ 68,954		\$ 59	

Monthly Contribution Rates

Premiums

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

City of Glendale Premiums

Employee Only	\$ 41.01
Employee + Spouse	\$ 86.13
Employee + Child(ren)	\$ 137.40
Employee + Family	\$ 137.40



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.E. TOPIC: Financial Review - Employee Benefits

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The financial report for February 28, 2023, reflects the “Ending net position reserved for claims and expenses” as \$21,044,768.66.

The financial report for January 31, 2023 reflects the “Ending net position reserved for claims and expenses” as \$21,817,802.08.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 15, 2023

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the seven months ended January 31, 2023. 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,

Laura Felten
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Seven Months Ended January 31, 2023**

	Glendale Elementary
Operating revenues	
Contributions	\$ 9,641,951.79
Total operating revenues	<u>9,641,951.79</u>
Operating expenses	
Paid claims	4,897,887.17
Fixed expense	440,020.00
Dental pool expense	241,365.71
HSA contributions	448,843.41
Other medical premiums	34,494.58
Short term disability premiums	40,533.37
Dental premiums	6,797.36
Vision premiums	40,170.14
Flexible spending premums	63,697.80
Life insurance premiums	78,690.61
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	9,027.60
Trust administration expense	0.00
Administration expense	712.42
ACA fees	3,865.65
Total VSEBG Operating Expense	<u>6,306,105.82</u>
Operating income/(loss)	<u>3,335,845.97</u>
Non-operating revenue	
Interest income	334,703.25
Change in market value	(84,456.97)
Return of net position	0.00
Total non-operating revenue	<u>250,246.28</u>
Change in net position	<u>3,586,092.25</u>
Beginning net position reserved for claims and expenses	<u>18,231,709.83</u>
Ending net position reserved for claims and expenses	<u>\$ 21,817,802.08</u>

Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 Contribution Invoice.



March 9, 2023

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, 2023. 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,

A handwritten signature in black ink that reads 'Laura Felten'.

Laura Felten
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by Member--Cash Basis
For the Eight Months Ended February 28, 2023**

	Glendale Elementary
Operating revenues	
Contributions	\$ 9,641,951.79
Total operating revenues	<u>9,641,951.79</u>
Operating expenses	
Paid claims	5,370,933.40
Fixed expense	502,880.00
Dental pool expense	276,307.33
HSA contributions	468,791.19
Other medical premiums	40,682.68
Short term disability premiums	47,408.66
Dental premiums	7,714.69
Vision premiums	45,900.07
Flexible spending premums	63,697.80
Life insurance premiums	90,338.11
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	9,400.35
Trust administration expense	0.00
Administration expense	712.42
ACA fees	3,865.65
Total VSEBG Operating Expense	<u>6,928,632.35</u>
Operating income/(loss)	<u>2,713,319.44</u>
Non-operating revenue	
Interest income	381,465.84
Change in market value	(281,726.45)
Return of net position	0.00
Total non-operating revenue	<u>99,739.39</u>
Change in net position	<u>2,813,058.83</u>
Beginning net position reserved for claims and expenses	<u>18,231,709.83</u>
Ending net position reserved for claims and expenses	<u>\$ 21,044,768.66</u>

Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 Contribution Invoice.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.F. TOPIC: Claims Experience Review – Workers’ Compensation

SUBMITTED BY: Dr. Gerry Petersen-Incorvaia, Risk Manager and Director for Student Services

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

In January, GESD logged 9 incidents and GESD incurred \$29,729.64 for the month.

GESD has 27 open claims recorded since 2013 and the “Paid” amount is \$2,054,048.26 compared to the “Incurred” of \$2,860,260.58.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and three (3) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$1,859,507.16 or 91% of the total “paid” amount of \$2,054,048.26 and \$2,295,029.45 or 80% of the total “Incurred” amount of \$2,860,260.58.

The average cost per individuals is:

- \$76,075.86 for “Paid”
- \$105,935.58 for “Incurred”

In February, GESD logged 11 incidents and GESD incurred \$18,400.00 for the month.

GESD has 25 open claims recorded since 2013 and the “Paid” amount is \$2,057,192.21 compared to the “Incurred” of \$2,804,807.91.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and three (3) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$1,862,667.77 or 91% of the total “paid” amount of \$2,057,192.21 and \$2,295,029.45 or 82% of the total “Incurred” amount of \$2,804,807.91.

The average cost per individuals is:

- \$82,287.69 for “Paid”
- \$112,192.32 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 01/31/2023

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████	0.00	800.00
Total: 1						0.00	800.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Re-Open	██████	██████████	██████████	0.00	800.00
██████	██████	Open	██████	██████████	██████████	1,621.21	19,629.64
██████	██████	Closed	██████	██████	██████	0.00	0.00
Total: 5						1,621.21	20,429.64

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████████	0.00	2,300.00
Total: 1						0.00	2,300.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████	██████████	0.00	3,400.00
Total: 1						0.00	3,400.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████	██████	531.26	2,800.00
Total: 1						531.26	2,800.00



Claim Log Summary - Body Part and Cause

As of 01/31/2023

Grand Total: 9

2,152.47

29,729.64



Claim Log Summary - Body Part and Cause

As of 01/31/2023

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting_Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('01/01/2023 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('01/31/2023 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 01/31/2023

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████████████	████████████████	4,422.45	48,186.68
██████	██████	Open	██████	██████████	████████████████	86,261.16	99,931.31
██████	██████	Open	██████	██████████	████████████████	75,540.34	104,302.40
██████	██████	Open	██████	██████████	████████████████	120.00	3,400.00
██████	██████	Re-Open	██████	████████████████	████████████████	0.00	800.00
██████	██████	Open	██████	██████████	████████████████	44,337.37	97,498.15
██████	██████	Open	██████	██████████	████████████████	65,705.97	128,000.00
██████	██████	Re-Open	██████	██████████	████████████████	31,824.40	83,024.24
██████	██████	Open	██████	████████████████	████████████████	1,621.21	19,629.64
██████	██████	Re-Open	██████	██████████	████████████████	3,504.51	4,162.89
██████	██████	Open	██████	████████████████	████████████████	192,545.00	210,545.54
██████	██████	Open	██████	████████████████	████████████████	990.14	2,300.00
██████	██████	Open	██████	██████████	████████████████	1,126.56	2,800.00
██████	██████	Open	██████	████████████████	████████████████	13,161.24	20,448.01
██████	██████	Open	██████	████████████████	████████████████	50.20	5,800.00
██████	██████	Open	██████	██████████	████████████████	159,633.27	182,711.60
██████	██████	Open	██████	████████████████	████████████████	12,203.42	16,003.10
██████	██████	Open	██████	██████████	████████████████	1,167.83	3,500.00
Total: 18						694,215.07	1,033,043.56

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████	██████████	0.00	800.00
Total: 1						0.00	800.00

ORG1 DESC : TRANSPORTATION

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████	██████████	1,260,640.42	1,365,819.35

Run Date: 02/02/2023 08:02:14

TRISTAR - Confidential

Page 1 of 4

This report may contain confidential information and is intended only for the intended recipient. You are hereby notified that disclosing, copying, distributing or taking any action in reliance on the contents of this report is strictly prohibited.



Claim Log Summary - Body Part and Cause

As of 01/31/2023

██████████ Total: 1 1,260,640.42 1,365,819.35

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████████	0.00	2,300.00
██████	██████	Open	██████████	██████	██████████	9,758.98	98,900.00

██████████ Total: 2 9,758.98 101,200.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████████	0.00	3,400.00
██████	██████	Open	██████████	██████	██████████	2,721.10	3,900.00

██████████ Total: 2 2,721.10 7,300.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████	531.26	2,800.00

██████████ Total: 1 531.26 2,800.00

ORG1 DESC :

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████	84,886.97	331,719.25

Total: 1 84,886.97 331,719.25

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████	██████████	1,294.46	17,578.42

██████████ Total: 1 1,294.46 17,578.42



Claim Log Summary - Body Part and Cause

As of 01/31/2023

Grand Total: 27

2,054,048.26

2,860,260.58



Claim Log Summary - Body Part and Cause

As of 01/31/2023

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(claimant status desc <> 'Closed') AND (1=1)



Claim Log Summary - Body Part and Cause

As of 02/28/2023

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████	██████████	██████████	0.00	0.00
Total: 1						0.00	0.00

ORG1 DESC : ████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	██████████	██████████	0.00	4,600.00
██████	██████	Re-Open	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Open	██████	██████████	██████████	0.00	11,500.00
██████	██████	Open	██████	██████████	██████████	0.00	2,300.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
Total: 8						0.00	18,400.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████	██████████	██████████	0.00	0.00
Total: 1						0.00	0.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████	██████████	██████	0.00	0.00
Total: 1						0.00	0.00

Grand Total: 11 **0.00** **18,400.00**



Claim Log Summary - Body Part and Cause

As of 02/28/2023

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting_Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('02/01/2023 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('02/28/2023 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 02/28/2023

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	████████	██████	██████	49.95	800.00
Total: 1						49.95	800.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████	████████	0.00	4,600.00
██████	██████	Open	██████	████████	████████	87,685.54	99,931.31
██████	██████	Open	██████	████████	████████	75,540.34	104,302.40
██████	██████	Re-Open	██████	████████	██████	0.00	0.00
██████	██████	Re-Open	██████	████████	████████	120.00	4,300.00
██████	██████	Open	██████	████████	██████	44,236.43	97,498.15
██████	██████	Open	██████	████████	██████	66,417.35	128,000.00
██████	██████	Re-Open	██████	████████	██████	31,824.40	83,024.24
██████	██████	Open	██████	████████	██████	7,689.09	19,629.64
██████	██████	Open	██████	████████	████████	0.00	11,500.00
██████	██████	Open	██████	████████	████████	192,545.00	210,545.54
██████	██████	Open	██████	████████	████████	990.14	2,300.00
██████	██████	Open	██████	████████	████████	0.00	2,300.00
██████	██████	Open	██████	████████	████████	15,083.69	20,448.01
██████	██████	Open	██████	████████	████████	50.20	5,800.00
██████	██████	Open	██████	████████	██████	159,633.27	182,711.60
██████	██████	Open	██████	████████	████████	1,839.45	3,500.00
Total: 17						683,654.90	980,390.89

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	████████	██████	██████	1,261,461.93	1,365,819.35



Claim Log Summary - Body Part and Cause

As of 02/28/2023

[Redacted] Total: 1 1,261,461.93 1,365,819.35

ORG1 DESC : [Redacted]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	20.00	2,300.00
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	9,758.98	98,900.00

[Redacted] Total: 2 9,778.98 101,200.00

ORG1 DESC : [Redacted]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	739.63	3,400.00
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	2,721.10	3,900.00

[Redacted] Total: 2 3,460.73 7,300.00

ORG1 DESC :

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	85,801.69	331,719.25

Total: 1 85,801.69 331,719.25

ORG1 DESC : DISTRICT OFFICE

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[Redacted]	[Redacted]	Open	[Redacted]	[Redacted]	[Redacted]	12,984.03	17,578.42

[Redacted] Total: 1 12,984.03 17,578.42

Grand Total: 25 2,057,192.21 2,804,807.91



Claim Log Summary - Body Part and Cause

As of 02/28/2023

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting_Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(claimant_status_desc <> 'Closed') AND (1=1)

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.G. TOPIC: Financial Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The financial report for February 28, 2023, reflects the "Ending net position reserved for claims and expenses" as \$3,410,964.50.

The financial report for January 31, 2023, reflects the "Ending net position reserved for claims and expenses" as \$3,482,605.41.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 13, 2023

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the seven months ended January 31, 2023. 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,

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by Member–Cash Basis
For the Seven Months Ended January 31, 2023**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,270,204.00
Total operating revenues	<u>1,270,204.00</u>
Operating expenses	
Paid claims	345,055.73
Subrogation/restitution/stop loss	(7,847.73)
Trust administration expense	3,794.00
ICA Fees	5,020.92
Total operating expenses	<u>346,022.92</u>
Operating income/(loss)	<u>924,181.08</u>
Non-operating revenue	
Interest income	42,890.69
Change in market value	(38,654.63)
Total non-operating revenue	<u>4,236.06</u>
Change in net position	<u>928,417.14</u>
Beginning net position reserved for claims and expenses	<u>2,554,188.27</u>
Ending net position reserved for claims and expenses	<u>\$ 3,482,605.41</u>



March 21, 2023

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2023. 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,

A handwritten signature in black ink that reads 'Laura Felten'. The signature is written in a cursive style.

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the Eight Months Ended February 28, 2023**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,270,204.00
Total operating revenues	<u>1,270,204.00</u>
Operating expenses	
Paid claims	376,225.54
Subrogation/restitution/stop loss	(8,425.12)
Trust administration expense	4,336.00
ICA Fees	5,020.92
Total operating expenses	<u>377,157.34</u>
Operating income/(loss)	<u>893,046.66</u>
Non-operating revenue	
Interest income	53,636.16
Change in market value	(89,906.59)
Total non-operating revenue	<u>(36,270.43)</u>
Change in net position	<u>856,776.23</u>
Beginning net position reserved for claims and expenses	<u>2,554,188.27</u>
Ending net position reserved for claims and expenses	<u>\$ 3,410,964.50</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.H. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The financial report for February, 28, 2023, reflects the “Ending net position reserved for claims and expenses” as \$701,972.27.

The financial report for January 31, 2023, reflects the “Ending net position reserved for claims and expenses” as \$709,243.81.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 13, 2023

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the seven months ended January 31, 2023. 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,

Laura Felten
Chief Financial Officer

**Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by Member–Cash Basis
For the Seven Months Ended January 31, 2023**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>0.00</u>
Non-operating revenue	
Interest income	8,878.00
Change in market value	(5,445.93)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>3,432.07</u>
Change in net position	<u>3,432.07</u>
Beginning net position reserved for claims and expenses	<u>705,811.74</u>
Ending net position reserved for claims and expenses	<u>\$ 709,243.81</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 02/09/2023



March 21, 2023

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2023. 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,

A handwritten signature in black ink that reads 'Laura Felten'.

Laura Felten
Chief Financial Officer

Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the Eight Months Ended February 28, 2023

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>0.00</u>
Non-operating revenue	
Interest income	10,208.58
Change in market value	(14,048.05)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>(3,839.47)</u>
Change in net position	<u>(3,839.47)</u>
Beginning net position reserved for claims and expenses	<u>705,811.74</u>
Ending net position reserved for claims and expenses	<u>\$ 701,972.27</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on 03/11/2023

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.I. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

Human Resources staff will present the Trust Board with Wellness and Insurance updates.

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58TH AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org



Benefits Team Highlights

Goals: Compliance / Benefits & Financial Literacy / Building Strong Partnerships

February

- Monthly meeting with the WellStyles team to discuss the program
- Annual site presentations for financial literacy
- A group of HR team members attended the Valley Schools Compliance Seminar
- Met with American Fidelity to hear about product updates
- Added Consent Authorization HIPAA form to benefit enrollment module
- Hosted a virtual Phased Retirement meeting
 - Registered: 23
 - Attended: 9
- Hosted virtual Prime Choice Plan Presentation
 - Registered: 15
 - Attended: 9
- Watched UHC Briefing Webinar
 - Webinar went over the ending of Public Health Emergency (PHE) and the President's National Emergency (NE)
- The benefits team is working on getting the 23-24 Benefits Booklet prepared and ready
- #KnowYourBenefits Campaigns:
 - Health Savings Account (HSA) Wellness Incentives Deposit
 - Phased Retirement Program
 - Mobile OnSite Mammography

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58TH AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org

Wellness Updates

February

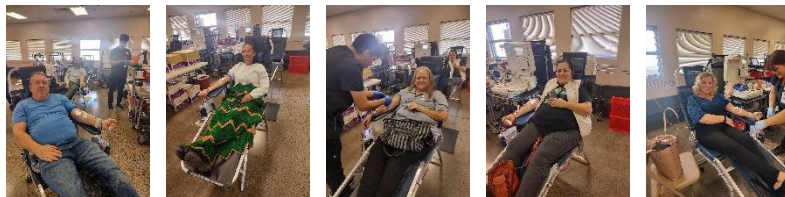
Hike-We hiked at Estrella Mountain Regional Park February 4.



VITA-Our free income tax program has begun each Wednesday until April 12. This year we are open to the public at the GESD System of Care Center.



Blood Drive-Thank you to the staff and community who donated blood February 9. We had 26 successful donors.



Mobile Onsite Mammography Unit- The mobile unit was onsite the whole day February 21 at the District Office.



Archery-Several employees and their family members came to archery at Corner Archery on Presidents' Day.



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58TH AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org

Vitalant Honors-We were one of two school districts honored at the Valentines for Life Luncheon hosted by the Vitalant Blood Services.



Market on the Move-96 families and 25 volunteers helped us make our February Market on the Move successful.



Mark your calendar to attend our Wellness Fair, Wednesday, April 19, from 1:00-5:00 p.m. at the GESD System of Care Center.

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58TH AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org

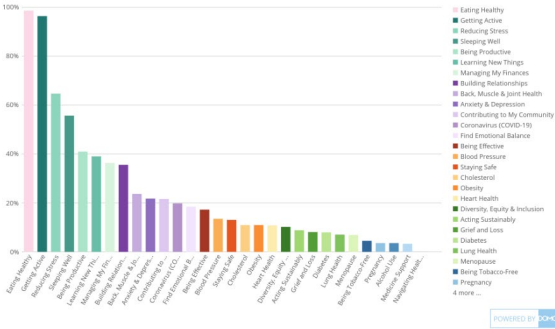
WellStyles

Enrollments: We currently have 56.9% of employees enrolled in the program.

powered by pulse | exported Mar 2, 2023, 10:07:00 AM EST

Self-selected Topics

The following controls & filters were applied: business unit name contains Glendale Elementary School District; company name contains Valley Schools, WellStyles.

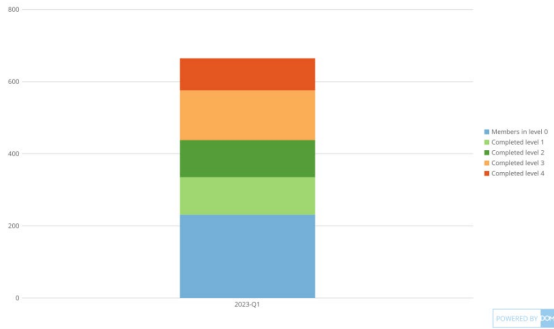


powered by pulse | exported Mar 2, 2023, 10:07:00 AM EST

Quarterly Level Completions

Last 16 Months, by Quarter

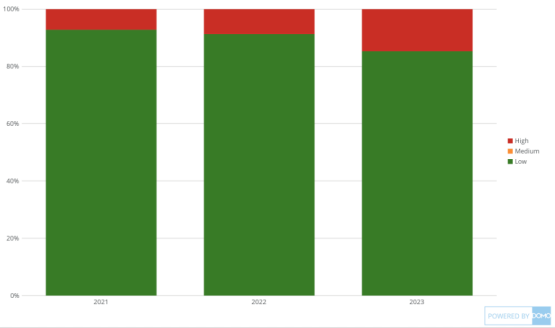
The following controls & filters were applied: business unit name contains Glendale Elementary School District; company name contains Valley Schools, WellStyles.



powered by pulse | exported Mar 2, 2023, 10:11:00 AM EST

Diabetic Risk Distribution

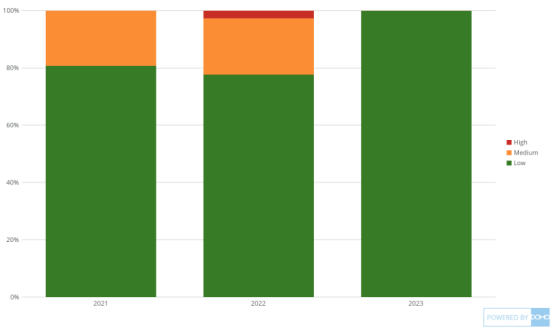
The following controls & filters were applied: company name contains WellStyles; business unit name contains Glendale Elementary School District.



powered by pulse | exported Mar 2, 2023, 10:11:00 AM EST

Cholesterol Risk Distribution

The following controls & filters were applied: company name contains WellStyles; business unit name contains Glendale Elementary School District.



powered by pulse | exported Mar 2, 2023, 10:11:00 AM EST

BMI Risk Distribution

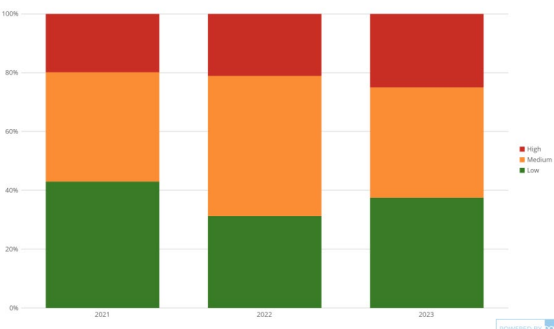
The following controls & filters were applied: company name contains WellStyles; business unit name contains Glendale Elementary School District.



powered by pulse | exported Mar 2, 2023, 10:10:00 AM EST

Blood Pressure Risk Distribution

The following controls & filters were applied: company name contains WellStyles; business unit name contains Glendale Elementary School District.



GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58TH AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org

Real Appeal

Dashboard Report



© 2022 Optum, Inc. All Rights Reserved

At-Risk Outcomes



Your Results



Real Appeal Book of Business

	All Weeks 1+ Attended	Began 16+ Weeks Ago		
		1+	4+	9+
3%+ Loss	36%	37%	45%	50%
5%+ Loss	22%	22%	28%	33%
Avg. Start lbs.	218.8	218.9	218.3	217.8
Avg. lbs. Loss	5.8	5.9	7.2	8.3
Avg. % lbs. Loss	2.6%	2.7%	3.3%	3.8%

* Note: Outcomes in above charts include members who may have weight loss, weight gain, or remain unchanged.



© 2022 Optum, Inc. All Rights Reserved

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.A. TOPIC: Minutes

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

RECOMMENDATION:

It is recommended the Trust Board approve the minutes of the February 8, 2023 regular meeting as presented.

RATIONALE:

The minutes of February 8, 2023, regular meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Superintendent's Conference Room 4:00 p.m.
February 8, 2022

Present: Board Members
Ms. Mary Ann Wilson
Mr. Nate Bowler
Mr. Lee Peterson
Ms. Bernadette Bolognini
Mrs. Teresa Wong

Other Attendees:
Mr. Mike Barragan *by telephone*
Ms. Cindy Segotta-Jones
Ms. Elizabeth Powell
Dr. Gerry Petersen-Incorvaia
Ms. Jodi Finnesy

Absent: None

Recorder: Ms. Elizabeth Powell

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:02 p.m. and noted the presence of all five (5) Trust Board members, constituting a quorum.

ADOPTION OF AGENDA

Ms. Wilson moved to approve the agenda as presented and Mr. Bowler seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson greeted and welcomed everyone in attendance.

CALL TO THE PUBLIC

None at this time.

REPORTS AND INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan provided the Trust Board with an update on the District's business:

- Superintendent Segotta-Jones met with the Governor's Office twice last week to discuss the Aggregate Expenditure Limit (AEL) and replacement schools.
- The Legislature passed the AEL suspension for this year only, avoiding the potential for a loss of \$13 million from GESD's budget in the current year.
- Fire incidents have occurred at schools across the District. Communications to families and partnerships with the fire and police departments have been initiated to prevent further incidents.

Claims Experience Review - Medical

Mr. Barragan provided the Trust Board with an overview of the medical claims experience for November and December, 2022:

- \$711,000 claims in December
- Loss ratio for the year expected to be 125% (\$1.25 spent for every \$1 taken in)

Claims Experience Review – Dental

Mr. Barragan provided the Trust Board with an overview of the dental claims experience for October through December 2022.

- \$167,000 claims in December, expected loss ratio for the year of 80%
- \$375,000 claims in buy up plan, expected loss ratio for the year of 82%

Financial Review – Employee Benefits

Mr. Barragan provided the Trust Board with employee benefits' financial statements for November and December 2022.

- \$22.4 million ending net position

Claims Experience Review – Workers' Compensation

Dr. Petersen-Incorvaia provided the Trust Board with an overview of the workers' compensation experience for November and December, 2022.

- November two incidents \$800 incurred
- December six incidents \$10,900
- 25 open claims, paid amount \$2 million/incurred expenses \$2.7
- Continue to train staff in CPI for dealing with incidences, focusing on Tier I to prevent the need for de-escalation strategies
- Reopening of claims has taken place due to differing advice from legal counsel

Financial Review – Workers' Compensation

Mr. Barragan provided the Trust Board with workers' compensation financial statements for October through December 2022.

- \$3.5 million available for claims

Financial Review – COVID-19 Legal Defense

Mr. Barragan provided the Trust Board with COVID-19 legal defense financial statements for November and December 2022.

- Invested \$700,000, money has not been used.
- May need to discuss how funds are utilized in the near future, applying to a long-term plan for the district.

Wellness/Insurance Update

Ms. Wong provided the Trust Board with updates on the District's insurance and wellness programs.

- Statute provided new guidance on compensation statements in 2022. Staff working to ensure requirements are met.
- Financial literacy presentations are completed with all employees.
- Information about tax sheltered annuities included with employee W-2s
- GESD at 18% participation in tax sheltered annuities
- Award from Valley Schools for highest participation in wellness exams with primary care physicians.

ACTIONS ITEMS

Approval of Minutes

Ms. Wilson moved to approve the minutes of the November 16, 2022 regular meeting as presented and Ms. Bolognini seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

Mr. Peterson suggested doing a separate motion for item 5.B. and then completing items 5.C. through 5.K. in a single motion.

United Healthcare Medical Insurance Renewal

Mr. Barragan introduced the recommendation for the 2023-2024 school year's medical insurance benefits. The proposed renewal absorbs increased costs with the trust's available reserves. Language is also included to allow administration discretion in the utilization of reserves in order to attract and retain staff members. Utilizing reserves administration still projects remaining reserve balance in June 2024 to be in excess of \$11 million.

Mr. Bowler gave kudos to the District for the strong financial planning allowing for the 16% increase to be absorbed by reserves. He asked if significant increases in future years are expected.

Mr. Barragan commented on the District having nine consecutive years of no increases in medical premiums for employees. The biggest factor that will impact future years will be the decline in student enrollment. Administration will continue to make financial solvency a priority in all recommendations. Ms. Wong added that the benefits team works with actuaries to review data and identify trends in order to provide additional support as needed to help offset or prevent higher costs.

Ms. Wong moved to approve United Healthcare medical insurance benefits for fiscal year 2023-2024 and Ms. Wilson seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

The following items were motioned and voted upon as one:

Mr. Bowler moved to approve items 5.C. through 5.K as presented and Ms. Wong seconded the motion. Upon call to vote, the motion carried with votes in favor from Ms. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler and Mr. Peterson

Mr. Peterson requested a report on the VIRTAs and Employee Assistance programs to be provided at a later date.

Delta Dental Insurance Renewal

The Trust Board approved Delta Dental insurance as presented for fiscal year 2023-2024.

CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal

The Trust Board approved CIGNA DHMO dental insurance as presented for fiscal year 2023-2024.

Vision Insurance Renewal

The Trust Board approved United Healthcare Vision insurance as presented for fiscal year 2023-2024.

Life Insurance

The Trust Board approved Sun Life Financial insurance benefits as presented for fiscal year 2023-2024.

Flexible Spending Accounts

The Trust Board approved WEX Flexible Spending Account (FSA) benefits as presented for fiscal year 2023-2024.

Short-Term and Mid-Term Disability

The Trust Board approved Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2023-2024.

Employee Assistance Program (EAP)

The Trust Board approved Interface Behavioral Health program benefits as presented for fiscal year 2023-2024.

Identity Protection Program

The Trust Board approved Allstate Identity Protection program as presented for fiscal year 2023-2024.

WellStyles

The Trust Board approved WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2023-2024.

Summary of Current Events

Ms. Wong gave kudos to the executive team and governing board for approving salary adjustments at the January meeting.

Mr. Barragan added to Ms. Wong's comments to praise Superintendent Segotta-Jones for her courageous leadership.

ADJOURNMENT

Ms. Wilson moved to adjourn and Ms. Bolognini seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson, and the meeting adjourned at 4:43 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

RECOMMENDATION:

It is recommended the Trust Board discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2023-2024 as presented.

Traditional Plan

1. Increase of 16.01% to premium
 - a. GESD to absorb premium increase

HDHP Base

1. Increase of 16.01 % to premium
 - a. GESD to absorb premium increase

As a reminder, the Health Saving Account (HSA) contribution is \$1,500 and are in two installments:

- First Installment - \$550*
- Second Installment -\$950* (must meet current wellness criteria).

*Amounts will be prorated based on employee's effective date.

Nine (9) consecutive years with no premium increase to employees.

Continue with the Real Appeal weight management program to increase participation.

Change in administration fee, from \$70 to \$75 per employee per month (PEPM). Effective for fiscal year 2023-2024, the consulting fee will be its own separate line item and no longer be embedded in the administrative fee. VSMG's consulting fee is \$27,000.

In this current year, we projected an annual medical premium cost of \$7,590,550. For next year, while premium(s) increase, the number of participants decrease resulting in a projected annual premium cost of \$7,306,939.96, a decrease of approximately \$283,611.04.

The administration, at its sole discretion and while maintaining adequate reserves, may use its reserves to absorb the premium increase(s) in order to attract and retain highly qualified staff and be competitive in its salary and benefits package.

Please review the additional information.

FY23 UHC: Traditional Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY23 District's Premium (Annual) Cost	FY23 Employee's Premium (Annual) Cost	FY23 Total Premium (Annual) Cost
Employee Only	\$ 6,650.00	\$ 720.00	\$ 7,370.00	342	\$2,274,300.00	\$ 246,240.00	\$ 2,520,540.00
Employee + Spouse	\$ 10,950.00	\$ 4,594.20	\$ 15,544.20	28	\$ 306,600.00	\$ 128,637.60	\$ 435,237.60
Employee + Child(ren)	\$ 10,950.00	\$ 3,456.60	\$ 14,406.60	63	\$ 689,850.00	\$ 217,765.80	\$ 907,615.80
Employee + Family	\$ 10,950.00	\$ 8,576.04	\$ 19,526.04	19	\$ 208,050.00	\$ 162,944.76	\$ 370,994.76
Total				452	\$3,478,800.00	\$ 755,588.16	\$ 4,234,388.16

FY23 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY23 District's Annual Cost	FY23 Total GESD HSA	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee Only	\$ 6,650.00	\$ -	\$ 6,650.00	\$ 1,500.00	338	\$2,247,700.00	\$ 507,000.00	\$ -	\$ 2,754,700.00
Employee + Spouse	\$ 10,950.00	\$ 2,341.68	\$ 13,291.68	\$ 1,500.00	19	\$ 208,050.00	\$ 28,500.00	\$ 44,491.92	\$ 281,041.92
Employee + Child(ren)	\$ 10,950.00	\$ 1,408.80	\$ 12,358.80	\$ 1,500.00	69	\$ 755,550.00	\$ 103,500.00	\$ 97,207.20	\$ 956,257.20
Employee + Family	\$ 10,950.00	\$ 5,606.76	\$ 16,556.76	\$ 1,500.00	21	\$ 229,950.00	\$ 31,500.00	\$ 117,741.96	\$ 379,191.96
Total					447	\$3,441,250.00	\$ 670,500.00	\$ 259,441.08	\$ 4,371,191.08

FY23 District's Total Premium Cost	FY23 District Total HSA Cost	FY23 Employee's Total Premium Cost	FY23 Total Medical Cost
\$ 6,920,050.00	\$ 670,500.00	\$ 1,015,029.24	\$8,605,579.24

District's Total Premium Cost + District's HSA Contribution
\$7,590,550.00

FY23 District's Total Premium Cost	FY23 Employee's Total Premium Cost	FY23 Total Premium Cost
\$ 6,920,050.00	\$ 1,015,029.24	\$ 7,935,079.24

FY24 UHC: Traditional Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY24 District's Premium (Annual) Cost	FY24 Employee's Premium (Annual) Cost	FY24 Total Premium (Annual) Cost
Employee Only	\$ 7,829.64	\$ 720.00	\$ 8,549.64	310	\$2,427,188.40	\$ 223,200.00	\$ 2,650,388.40
Employee + Spouse	\$ 13,066.32	\$ 4,594.20	\$ 17,660.52	28	\$ 365,856.96	\$ 128,637.60	\$ 494,494.56
Employee + Child(ren)	\$ 13,066.32	\$ 3,456.60	\$ 16,522.92	44	\$ 574,918.08	\$ 152,090.40	\$ 727,008.48
Employee + Family	\$ 13,066.32	\$ 8,576.04	\$ 21,642.36	12	\$ 156,795.84	\$ 102,912.48	\$ 259,708.32
Total				394	\$ 3,524,759.28	\$ 606,840.48	\$ 4,131,599.76

FY24 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY24 District's Annual Cost	FY24 Total GESD HSA	FY24 Employee's Annual Cost	FY24 Total Annual Cost
Employee Only	\$ 7,829.64	\$ -	\$ 7,829.64	\$ 1,500.00	268	\$2,098,343.52	\$ 402,000.00	\$ -	\$ 2,500,343.52
Employee + Spouse	\$ 13,066.32	\$ 2,341.68	\$ 15,408.00	\$ 1,500.00	14	\$ 182,928.48	\$ 21,000.00	\$ 32,783.52	\$ 236,712.00
Employee + Child(ren)	\$ 13,066.32	\$ 1,408.80	\$ 14,475.12	\$ 1,500.00	59	\$ 770,912.88	\$ 88,500.00	\$ 83,119.20	\$ 942,532.08
Employee + Family	\$ 13,066.32	\$ 5,606.76	\$ 18,673.08	\$ 1,500.00	15	\$ 195,994.80	\$ 22,500.00	\$ 84,101.40	\$ 302,596.20
Total					356	\$ 3,248,179.68	\$ 534,000.00	\$ 200,004.12	\$ 3,982,183.80

FY24 District's Total Premium Cost	FY24 District Total HSA Cost	FY24 Employee's Total Premium Cost	FY24 Total Medical Cost
\$ 6,772,938.96	\$ 534,000.00	\$ 806,844.60	\$8,113,783.56

District's Total Premium Cost + District's HSA Contribution
\$7,306,938.96

FY24 District's Total Premium Cost	FY24 Employee's Total Premium Cost	FY24 Total Premium Cost
\$ 6,772,938.96	\$ 806,844.60	\$ 7,579,783.56

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.A. TOPIC: Trust Board Report

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

DATE ASSIGNED FOR CONSIDERATION: March 29, 2023

The Trust Board will present brief summaries of current events, if necessary.