

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
March 8, 2017, 4:30 p.m.

Public Notice - Meeting Agenda

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

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

1. Call to Order

2. Board and Staff Introductions

3. Call to the Public

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

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

4. Approval of Agenda

5. Consent Agenda

a. Approval of Minutes

The minutes of the February 8, 2017 Regular Trust Board Meeting are submitted for approval.

6. Informational Items

a. Assistant Superintendents Update

b. Claims Experience Review - Medical

c. Claims Experience Review - Dental

d. Wellness Update/Insurance Benefit Update

7. Action Item

a. Delta Dental Insurance for Fiscal Year 2018

It is recommended the Trust Board approve the Delta Dental benefits with no cost and plan design changes for 2017-2018.

b. United HealthCare Insurance for Fiscal Year 2018

It is recommended the Trust Board approve the medical insurance with United HealthCare as presented for 2017-2018.

c. Vision Insurance

It is recommended the Trust Board approve the Vision benefit plan as presented for 2017-2018.

d. Short-Term Disability Insurance

It is recommended the Trust Board approve Short-Term Disability benefit plan as presented for 2017-2018.

e. Mid-Term Disability Insurance

It is recommended the Trust Board approve the Mid-Term Disability benefit plan as presented for 2017-2018.

f. Life Insurance

It is recommended the Trust Board approve the Life benefit plan as presented for 2017-2018.

g. Total Dental Administrators (TDA)

It is recommended the Trust Board approve the Ancillary benefit plan as presented for 2017-2018.

h. Flex Spending Account (FSA)

It is recommended the Trust Board approve renewal of the Flex Spending Account (FSA) benefits through Basic as presented for 2017-2018.

8. Adjournment

*Next Trust Board Meeting
April 12, 2017*

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

The minutes of the February 8, 2017 Regular Meeting are submitted for approval.

The minutes of the February 8, 2017 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Governing Board Room 4:30 p.m.
February 8, 2017

Present: Board Members

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

Other Attendees

Mr. Mike Barragan
Ms. Jodi Finnesy
Ms. Darlene Kracht
Mr. Wesley Orr
Mr. Mark Baggot

Absent: None

Recorder: Barbara Renfro

CALL TO ORDER

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

BOARD AND STAFF INTRODUCTIONS

Mr. Barragan welcomed everyone and thanked them for coming. Attendees introduced themselves and the entities they represented.

APPROVAL OF AGENDA

Ms. Bolognini moved to accept and approve the agenda as presented; Ms. Mayes seconded. Upon a call to vote motion passed 5 - 0.

ACTION ITEMS

Approval of Minutes

Ms. Wilson sought approval of the January 11, 2017 Minutes; Ms. Bolognini seconded the motion. Upon a call to vote motion passed 5 - 0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan provided an update on the Capital lawsuit.

Mr. Barragan stated the Trust Board agreement will be taken to the Governing Board in March with the recommendation to reappoint current Trust Board members. The committee works well together and plans to continue the continuity.

Mr. Barragan commended human resources for the successful hiring fair January 28, 2017.

Mr. Barragan stated that on March 8, 2017 staff would make a recommendation to the Trust Board. If approved, staff would seek Governing Board approval on March 30, 2017. We want to provide our staff with some assurance about medical and insurance cost so they can sign next year contracts in a timely manner.

Mr. Barragan stated he has extended invitations to the Meet and Confer Committee to attend Trust Board Meetings.

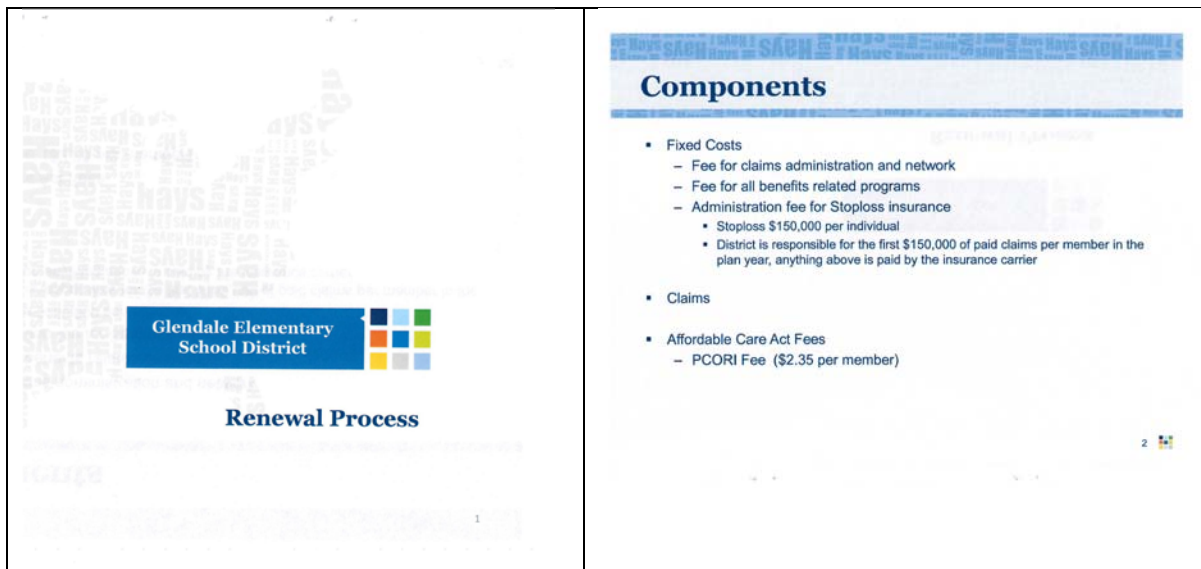
Mr. Barragan stated that Rod Petricek, Risk Manager, is home recovering from surgery and wished Rod a speedy recovery.



Mr. Peterson also wanted to formally extend a message of a “speedy recovery” and “get well soon” to Rod.

Mr. Barragan commented on the Valley Schools Compliance meeting he will be attending Friday, February 10, 2017.

Hays Company Presentation

Mr. Wesley Orr, The Hayes Company, provided the Trust Board with suggestions for fiscal year 2018 medical insurance. Specifically, discussed actuarial data and recommendations for GESD insurance premium amounts.



<h3>Renewal Calculation Methodology</h3> <ul style="list-style-type: none">Utilize claims experience from the last 2 full plan years and the most recent claims from the current plan year<ul style="list-style-type: none">Each plan year is projected independently of one anotherWe look at three intervals of claims differently<ul style="list-style-type: none">Claims above \$150,000Claims between \$75,000 and \$150,000Claims below \$75,000Adjust for any benefit changesAdd expected claims due to annual trend for medical and pharmacyProject the average per member per month cost (PMPM) based on the 3 experience periodsAdd the fixed costsDiscuss possible plan design changes <p>3</p>	<h3>Claims Methodology</h3> <ul style="list-style-type: none">We look at three intervals of claims differently<ul style="list-style-type: none">Claims above \$150,000<ul style="list-style-type: none">Amounts that exceed the individual stoploss deductible are removed from your experience that is trended forward. We remove these because any amounts exceeding \$150,000 for a member wouldn't be paid by the plan when they occurred as well as any amount trended above that level wouldn't be paid in future years.Claims between \$75,000 and \$150,000<ul style="list-style-type: none">We believe that claims between \$75,000 and \$150,000 for a group your size should not impact the renewal in a positive or negative manner because of the high volatility of these claims. We use a vast database of member claims to create a claims distribution that predicts what amount of claims your plan should incur in a plan year and adjust your plan's experience. (i.e. if paid claims were \$1,000,000 between this interval and your plan's predicted amount was only \$750,000 we would remove the additional \$250,000 that your plan paid in that plan year)Claims below \$75,000<ul style="list-style-type: none">These are what we would call "normal" claims that are high frequency for your group size and thus should be the main driver of your plan's renewal projection. <p>4</p>
<h3>Questions</h3>  <p>5</p>	 <p>Hays</p>

Claims Experience Review – Medical

In December, GESD incurred \$649,036 in medical claims (or \$3,785,209 year-to-date) and represents a monthly loss ratio of 102%.

Based on the trend we anticipate incurring approximately \$7,570,416 in medical claims or a loss ratio of 104% by June 30, 2017.

GESD has 10 claimants over \$75,000 compared to the previous month of nine claimants. As of December, the 10 claimants collectively are incurring a cost of \$1,120,778 which represents approximately 30% of GESD's total medical claims. Based on the Large Claims report GESD should expect a refund of approximately \$63,573.

Mark Baggot, Sr. Field Account Manager, United healthcare, presented the High Level Overview of the Case Management and Disease Management Program Process.

High Level Overview of the Case Management and Disease Management Program Process

UnitedHealthcare

Case Management program structure UnitedHealthcare

Services run the spectrum of Case Management needs and are managed by a nurse via a Clinically Integrated Model

	Case Pattern	Goals
Transitional Case Management	1-2 calls generally, however if consumer needs further management the nurse will address these needs rather than transferring case	<ul style="list-style-type: none"> Prevent readmission Understand discharge instructions, medications, follow-up appointments, etc.
General Condition Management	3-5 calls with the consumer over 4-6 week time period	<ul style="list-style-type: none"> Minimize disease progression and future spend Address care opportunities through education and empowerment
Complex Case Management	Weekly to biweekly calls including consumer and provider contact until care opportunities addressed and unexpected utilization stops	<ul style="list-style-type: none"> Facilitate an appropriate plan of care to address utilization and clinical issues

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Conditions we commonly manage UnitedHealthcare

- Conditions listed have specific value drivers in the eSync Platform technology.
- Condition-specific interventions can be tracked and have a value-assigned to each.
- Not every person with these conditions would be approached for Case Management, and someone who didn't have one of these conditions could be approached.

Heart/Circulation	Respiratory
1 Stable Angina	13 Asthma
2 Arterial Fibrillation	14 COPD
3 Stroke	15 Cystic Fibrosis
4 TIA	
5 Heart Failure	Cancer
6 Hypertension	16 Prostate Cancer
7 Congenital Heart Disease	17 Breast Cancer
8 Hyperlipidemia	18 Colon Cancer
9 Hemophilia	
10 CAD	Autoimmune
11 Neutropenia	19 Diabetes
12 Anemia	20 Multiple Sclerosis
	21 Rheumatoid Arthritis
	22 Sickle Cell Anemia

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Conditions we commonly manage, cont. UnitedHealthcare

Neurological	Women's Health	Health
23 Migraine	33 Pregnancy	42 Anxiety
24 Seizure Disorder	34 Neonatal/NICU	43 Depression
25 Epilepsy	35 Infertility	44 Attention Deficit Hyperactivity
26 Parkinson's	36 Benign Uterine Conditions	45 Sleep Disorders
Orthopedic	Digestive	Other
27 Lower Back Pain	37 Ulcer Disease	46 Burns
28 Knee-replacements	38 Reflux	47 Irritable Bowel Disease
29 Hip-replacements		48 Kidney Disease
30 Shoulder (pending)	Infectious	49 Obesity/Overweight
31 Osteoporosis	39 Cellulitis	50 Pain Management
32 Foot Pain	40 Hepatitis C	51 Gaucher's Disease
	41 HIV and AIDS	52 Enzyme Deficiency
		53 Immune Modulation

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Delivering value through provider relationships UnitedHealthcare

Nurses and Medical Directors

- Provide clear understanding of the program goals and expected outcomes (not a provider replacement).
- Inform physicians of their patient's enrollment and the UnitedHealthcare goal to support their treatment plan.
- Guide individuals to discuss topics with the physicians to gain the most from their often limited time.
- Outreach to physicians (as needed) to obtain/discuss treatment plans, obtain lab work or notify of out-of-parameter biometric monitoring results.
- Help (as needed) to find appropriate in-network and quality physicians / specialists for their condition.

Strong, collaborative provider relationships are needed in order to maintain and/or improve an individual's condition.

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Case and Disease Management Participation Process

- Identify
- Engage
- Assess
- Intervene
- Monitor
- Close

Identifying participants

Identify Engage Assess Intervene Monitor Close

Case Management leverages several identification sources to find the right individuals. Common program criteria include:

Referral Source	Criteria
Hospital Discharges	Consumers identified at risk for readmission per UHC's proprietary Risk Scoring Tool (RST) and Readmission Prediction Model (RPM)
Notifications/ Pre-Certification	Home HealthCare >20 visits, Private Duty Nurse and IVIG
Direct Referrals	From other internal programs, client, account management, another vendor
High Cost Claimants	>\$50K in 12 months
Predictive Model	450+ Evidence based rules that drive a future risk score
NurseLine	Select diagnoses with immediate plan for Urgent Care, or ER
HRA	Multiple chronic conditions or recent hospitalization

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Disease Management: Providing the most appropriate level of intervention

Individuals with more than one condition are assessed for risk level and potential impact. A hierarchy is applied to help identify their most immediate and critical needs to help ensure, in collaboration with the treating physician, that they are guided to the most appropriate program to meet their health needs.

LOW RISK	MODERATE RISK	HIGH RISK
"Taking Charge" condition-specific book with health log and welcome letter	Personalized Gaps in Care mailing (HealthNote, as appropriate)	Nurse engagement: Guidance for behavioral and clinical change through assessment, care planning, behavioral modification and ongoing one-nurse relationship
"Taking Charge" condition-specific biannual newsletters	"Taking Charge" condition-specific book with health log and welcome letter	Physician engagement
Online resources (as appropriate)	Online resources (as appropriate)	Biometric monitoring devices and/or OME support (depending on program)
		Welcome Kit and both mail/secure email communications

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Engaging members

Identify Engage Assess Intervene Monitor Close

Inbound
Individuals may be transferred into the program via a warm transfer from any of the carriers or one of the carrier's partner programs.

Outbound

- Individuals identified via any of the data-based methods will receive an initial outbound call from Optum. This call may take the form of a live RN outreach or in some circumstances the use of a non-clinical scheduler or Interactive Voice Response tool.
- As needed, while working through the Care Plan, the member will receive information via mail that is sent to them from their case manager. This material may include but is not limited to information used to welcome the member to the program and set program expectations, supply them with clinical content/background and assist them with conversations with treating physicians.
- If unable to reach a member, two call attempts will be made to generate a successful contact and then an unable to reach you letter will be sent requesting the member contact the program.

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Uncovering opportunities

Identify Engage Assess Intervene Monitor Close

Used on All Cases			Tailored Individual Cases	
WAVE	Engage	Health & Wellness	Re-admit Management	Condition Specific
Welcome Authenticate Validate Encourage	Immediate Needs Network Education Medication Review Other Insurers	Depression Quality of Life Preventive Care Behavior Modification	Post-discharge Medical Compliance Follow-up Care	EBM Adherence Recognize Symptoms Create Plan

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

The four value pillars

Right Provider <ul style="list-style-type: none"> Guide to Premium doctors and facilities as contracted by the Health Plans Redirect to In-Network 	Right Care <ul style="list-style-type: none"> Direct to appropriate level of care Adhere to EBM guidelines Transition care post-hospitalization Share end of life resources
Right Medication <ul style="list-style-type: none"> Address medication adherence, compliance, and safety Address medication savings opportunities 	Right Lifestyle <ul style="list-style-type: none"> Referral to health & wellness resources and programs

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Confirming opportunities

Identify Engage Assess Intervene Monitor Close

Right Provider	Telephonic	Online Resources
Right Care	Community Programs	Mail
Right Medication		
Right Lifestyle		

Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Making an impact



Identify Engage Assess Intervene Monitor Close


Nurse monitors and supports progress of care plan

Nurse adjusts the care plan as consumer's condition and circumstances change



13
Proprietary information of UnitedHealthcare Group. Do not distribute or reproduce without express permission of UnitedHealthcare Group.


Closing a case



Identify Engage Assess Intervene Monitor Close

Case Closure Criteria

<p>Unsuccessful</p> <ul style="list-style-type: none"> Eligibility lost Member withdraws Unable to reach Member deceased Failure to progress 	<p>Successful</p> <ul style="list-style-type: none"> All goals met
--	--



14
Proprietary information of UnitedHealthcare Group. Do not distribute or reproduce without express permission of UnitedHealthcare Group.

Mailings

- "Taking Charge"
 - Welcome booklets
 - Newsletters
- HealthNotes
 - HealthNote Reminders

"Taking Charge" member engagement



"Taking Charge of Your Condition" member materials

All Acuties

- Welcome Booklets
 - Content focused on our value drivers: Right Medications, Right Provider, Right Care, Right Lifestyle
 - Tear-off Health Log (CAD, HF and Diabetes)
 - Tear-off Action Plan (Asthma)
- Newsletters
 - Content focused on Evidence Based Medicine (EBM) rules, HEDIS measures and Value Drivers
 - Direct, short messaging with cut-out sections for questions the member can ask their doctor, healthy eating tips, websites and more

Moderate Acuity

- Personalized HealthNotes gaps in care mailings

Low and Moderate Acuity

- Members identified as low or moderate for Diabetes or CAD will also be routed to the Standard Wellness coaching team for outbound telephonic invitation into the Diabetes and Heart Health coaching programs



14
Proprietary information of UnitedHealthcare Group. Do not distribute or reproduce without express permission of UnitedHealthcare Group.

Targeting opportunities with HealthNotes



HealthNotes are personalized mail and Web portal messages sent to members and their physicians that identify health improvement and medication savings opportunities.

HealthNotes can:

- Provide a 8-12% population reach
- Identify care opportunities
- Provide physicians with valuable information
- Provide patients with valuable information
- Improve the overall health of the member population by providing actionable opportunities

HealthNotes messages cover over 20 conditions in the following categories:

- Medical management considerations
- Disease monitoring gaps
- Medical adherence issues
- Therapy duplications
- Missed Therapy Intervention
- Disease to drug interactions
- Drug to drug interactions




17
Proprietary information of UnitedHealthcare Group. Do not distribute or reproduce without express permission of UnitedHealthcare Group.

Improving preventive care with HealthNote Reminders



HealthNote Reminders are personalized mailings sent to members who have been identified with gaps in preventive care.

HealthNotes Reminders will:

- Identify preventive care opportunities
- Provide members with information
- Provide a means to improve the overall health of the member population by communicating actionable opportunities


HealthNote Reminders include:

- Women's Health (mammography and cervical cancer screening)
- Adolescent Immunization
- Childhood Immunization
- Diabetes*
- Cholesterol/Coronary Artery Disease (CAD)*



*Diabetes and CAD messaging will default to the HealthNotes format when client has both HealthNotes and HealthNote Reminders to avoid duplication in messaging.


18
Proprietary information of UnitedHealthcare Group. Do not distribute or reproduce without express permission of UnitedHealthcare Group.



#	Payment	Relationship	Activity Engaged in the Following Programs
1	\$245,948	Subscriber	Unable to Reach - CM
2	\$207,335	Subscriber	Engaged - Inpatient CM, CM
3	\$183,644	Subscriber	Engaged - Inpatient CM, CM, TRS
4	\$159,056	Subscriber	Refused to Participate -CM
5	\$150,216	Subscriber	Unable to Reach - CM, no longer eligible
6	\$124,303	Spouse	Unable to Reach - CM
7	\$96,730	Subscriber	Refused to Participate -CM, Unable to Reach - DM
8	\$90,179	Subscriber	Unable to Reach - CM
9	\$97,573	Subscriber	Engaged - Inpatient CM, CM and DM
10	\$90,568	Subscriber	Refused to Participate -CM
11	\$69,949	Spouse	CM attempting outreach now
12	\$75,217	Subscriber	CM attempting outreach now

CM - Case Management, TRS - Transplant Resource Services, UTR - Unable to Reach, DM - Disease Management

Confidential Property of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.



Proprietary Information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

Claims Experience Review - Dental

In December, Pool I- incurred \$82,720 in dental claims or a monthly loss ratio of 70%.

In December, Pool III- incurred \$253,296 in dental claims or a monthly loss ratio of 76%.

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

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

Financial Review

Mr. Barragan advised the Trust Board that Fester & Chapman, P.C., Certified Public Accountants have reflected the “Ending net position reserved for claims and expenses” as \$13,199,256.

Wellness and Insurance Update

Ms. Jodi Finney, Benefits Analyst, presented the Trust Board with an update on wellness on behalf of Davita Solter.

ADJOURNMENT

Ms. Wilson motioned to adjourn; Ms. Mayes seconded; the motion carried. Upon a call to vote, the motion passed 5 - 0.

There being no further business, the meeting was adjourned at 6:14 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

In January, GESD incurred \$545,817 in medical claims and represents a monthly loss ratio of 86%.

Based on the trend we anticipate incurring approximately \$7,424,952 in medical claims or a loss ratio of 101% by June 30, 2017.

GESD has 11 claimants over \$75,000 and collectively are incurring a cost of \$1,384,196 which represents approximately 32% of GESD's total medical claims.

Based on the Large Claims report GESD should expect a refund of approximately \$195,032.



Monthly Experience Report

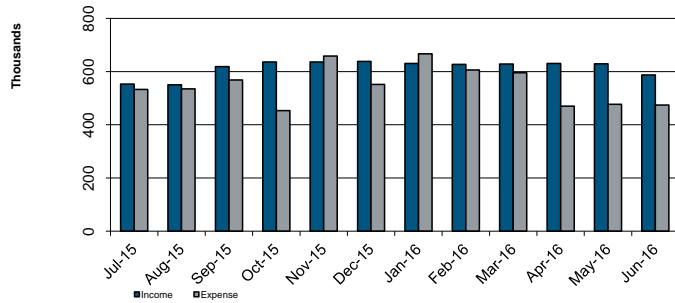
Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



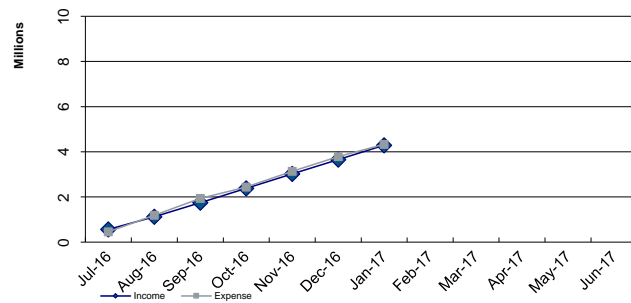
Name: Valley Schools Employee Benefits Trust
 Plan: All
 Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio*
2016-07	985	1,321	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,506	\$ 60,991	\$ 458,317	\$ 563,285	\$ 104,968	81%	\$ 347	95%
2016-08	979	1,315	\$ 557,725	\$ 5,621	\$ 114,001	\$ 666,105	\$ 1,499	\$ 60,620	\$ 728,224	\$ 559,566	\$ (168,658)	130%	\$ 554	96%
2016-09	1,103	1,452	\$ 624,280	\$ 37,820	\$ 96,147	\$ 682,607	\$ 1,655	\$ 68,298	\$ 752,560	\$ 623,625	\$ (128,935)	121%	\$ 518	95%
2016-10	1,124	1,476	\$ 346,914	\$ 15,652	\$ 93,677	\$ 424,939	\$ 1,683	\$ 69,598	\$ 496,220	\$ 635,162	\$ 138,943	78%	\$ 336	88%
2016-11	1,123	1,488	\$ 513,932	\$ 86	\$ 115,774	\$ 629,620	\$ 1,696	\$ 69,537	\$ 700,853	\$ 638,549	\$ (62,304)	110%	\$ 471	92%
2016-12	1,122	1,482	\$ 453,045	\$ 4,394	\$ 129,412	\$ 578,063	\$ 1,689	\$ 69,475	\$ 649,227	\$ 637,349	\$ (11,879)	102%	\$ 438	91%
2017-01	1,106	1,471	\$ 506,643	\$ 131,459	\$ 100,473	\$ 475,657	\$ 1,677	\$ 68,483	\$ 545,817	\$ 631,430	\$ 85,613	86%	\$ 371	93%
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	90%
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
Total	7,542	10,005	\$ 3,293,666	\$ 195,032	\$ 754,177	\$ 3,852,811	\$ 11,406	\$ 467,002	\$ 4,331,219	\$ 4,288,967	\$ (42,252)	101%	\$ 433	
Mo. Avg.	1,077	1,429	\$ 470,524	\$ 27,862	\$ 107,740	\$ 550,402	\$ 1,629	\$ 66,715	\$ 618,746	\$ 612,710	\$ (6,036)		\$ 433	
PY Mo. Avg. @ 6/30/16	1,094	1,426	\$ 395,260	\$ 26,936	\$ 108,688	\$ 477,012	\$ 4,463	\$ 67,725	\$ 549,201	\$ 613,863	\$ 64,662	89%	\$ 385	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE



# of claims > \$50K	
FY16	FY17
19	15



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: All Active

Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	960	1,287	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,467	\$ 59,443	\$ 444,172	\$ 548,820	\$ 104,648	81%	\$ 345
2016-08	959	1,286	\$ 487,472	\$ 5,621	\$ 105,652	\$ 587,503	\$ 1,466	\$ 59,381	\$ 648,350	\$ 547,584	\$ (100,766)	118%	\$ 504
2016-09	1,086	1,432	\$ 592,265	\$ 37,820	\$ 91,692	\$ 646,137	\$ 1,632	\$ 67,245	\$ 715,014	\$ 613,687	\$ (101,327)	117%	\$ 499
2016-10	1,108	1,455	\$ 312,898	\$ 15,652	\$ 89,523	\$ 386,769	\$ 1,659	\$ 68,607	\$ 457,035	\$ 625,298	\$ 168,263	73%	\$ 314
2016-11	1,104	1,464	\$ 490,868	\$ 86	\$ 104,819	\$ 595,601	\$ 1,669	\$ 68,360	\$ 665,630	\$ 627,158	\$ (38,472)	106%	\$ 455
2016-12	1,104	1,459	\$ 430,273	\$ 4,394	\$ 118,618	\$ 544,497	\$ 1,663	\$ 68,360	\$ 614,520	\$ 626,467	\$ 11,946	98%	\$ 421
2017-01	1,094	1,454	\$ 520,593	\$ 131,459	\$ 88,764	\$ 477,898	\$ 1,658	\$ 67,740	\$ 547,296	\$ 623,600	\$ 76,305	88%	\$ 376
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	7,415	9,837	\$ 3,114,351	\$ 195,032	\$ 702,348	\$ 3,621,667	\$ 11,214	\$ 459,136	\$ 4,092,017	\$ 4,212,614	\$ 120,597	97%	\$ 416
Mo. Avg.	1,059	1,405	\$ 444,907	\$ 27,862	\$ 100,335	\$ 517,381	\$ 1,602	\$ 65,591	\$ 584,574	\$ 601,802	\$ 17,228		\$ 416



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: All COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	25	34	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 39	\$ 1,548	\$ 14,145	\$ 14,465	\$ 320	98%	\$ 416
2016-08	20	29	\$ 70,253	\$ -	\$ 8,349	\$ 78,602	\$ 33	\$ 1,239	\$ 79,874	\$ 11,983	\$ (67,891)	667%	\$ 2,754
2016-09	17	20	\$ 32,015	\$ -	\$ 4,455	\$ 36,470	\$ 23	\$ 1,053	\$ 37,546	\$ 9,938	\$ (27,608)	378%	\$ 1,877
2016-10	16	21	\$ 34,016	\$ -	\$ 4,154	\$ 38,170	\$ 24	\$ 991	\$ 39,185	\$ 9,865	\$ (29,320)	397%	\$ 1,866
2016-11	19	24	\$ 23,064	\$ -	\$ 10,955	\$ 34,019	\$ 27	\$ 1,177	\$ 35,223	\$ 11,391	\$ (23,833)	309%	\$ 1,468
2016-12	18	23	\$ 22,772	\$ -	\$ 10,794	\$ 33,566	\$ 26	\$ 1,115	\$ 34,707	\$ 10,882	\$ (23,825)	319%	\$ 1,509
2017-01	12	17	\$ (13,950)	\$ -	\$ 11,709	\$ (2,241)	\$ 19	\$ 743	\$ (1,479)	\$ 7,830	\$ 9,308	-19%	\$ -
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
Total	127	168	\$ 179,315	\$ -	\$ 51,829	\$ 231,144	\$ 192	\$ 7,866	\$ 239,202	\$ 76,353	\$ (162,849)	313%	\$ 1,424
Mo. Avg.	18	24	\$ 25,616	\$ -	\$ 7,404	\$ 33,021	\$ 27	\$ 1,124	\$ 34,172	\$ 10,908	\$ (23,264)		\$ 1,424



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



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

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	646	855	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 975	\$ 40,000	\$ 382,038	\$ 385,138	\$ 3,100	99%	\$ 447
2016-08	644	851	\$ 427,387	\$ 5,621	\$ 99,384	\$ 521,150	\$ 970	\$ 39,876	\$ 561,996	\$ 383,124	\$ (178,872)	147%	\$ 660
2016-09	708	927	\$ 550,069	\$ 37,820	\$ 86,213	\$ 598,462	\$ 1,057	\$ 43,839	\$ 643,358	\$ 419,324	\$ (224,034)	153%	\$ 694
2016-10	721	936	\$ 277,461	\$ 15,652	\$ 84,423	\$ 346,232	\$ 1,067	\$ 44,644	\$ 391,943	\$ 425,049	\$ 33,106	92%	\$ 419
2016-11	718	942	\$ 445,899	\$ 86	\$ 97,052	\$ 542,865	\$ 1,074	\$ 44,459	\$ 588,398	\$ 426,321	\$ (162,077)	138%	\$ 625
2016-12	718	936	\$ 364,983	\$ 4,394	\$ 110,179	\$ 470,768	\$ 1,067	\$ 44,459	\$ 516,294	\$ 425,018	\$ (91,276)	121%	\$ 552
2017-01	712	935	\$ 453,956	\$ 131,459	\$ 81,971	\$ 404,468	\$ 1,066	\$ 44,087	\$ 449,621	\$ 423,895	\$ (25,725)	106%	\$ 481
2017-02			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	4,867	6,382	\$ 2,761,783	\$ 195,032	\$ 658,257	\$ 3,225,008	\$ 7,275	\$ 301,364	\$ 3,533,647	\$ 2,887,869	\$ (645,778)	122%	\$ 554
Mo. Avg.	695	912	\$ 394,540	\$ 27,862	\$ 94,037	\$ 460,715	\$ 1,039	\$ 43,052	\$ 504,807	\$ 412,553	\$ (92,254)		\$ 554

Monthly Contribution Rates

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



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



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

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	20	23	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 26	\$ 1,238	\$ 13,822	\$ 11,525	\$ (2,297)	120%	\$ 601
2016-08	16	19	\$ 70,253	\$ -	\$ 8,265	\$ 78,518	\$ 22	\$ 991	\$ 79,531	\$ 9,491	\$ (70,040)	838%	\$ 4,186
2016-09	16	19	\$ 32,015	\$ -	\$ 4,187	\$ 36,202	\$ 22	\$ 991	\$ 37,215	\$ 9,491	\$ (27,724)	392%	\$ 1,959
2016-10	15	20	\$ 34,016	\$ -	\$ 4,154	\$ 38,170	\$ 23	\$ 929	\$ 39,122	\$ 9,417	\$ (29,705)	415%	\$ 1,956
2016-11	18	23	\$ 23,064	\$ -	\$ 10,775	\$ 33,839	\$ 26	\$ 1,115	\$ 34,980	\$ 10,943	\$ (24,037)	320%	\$ 1,521
2016-12	17	22	\$ 22,772	\$ -	\$ 10,794	\$ 33,566	\$ 25	\$ 1,053	\$ 34,644	\$ 10,434	\$ (24,210)	332%	\$ 1,575
2017-01	11	16	\$ (13,970)	\$ -	\$ 11,519	\$ (2,451)	\$ 18	\$ 681	\$ (1,752)	\$ 7,382	\$ 9,134	-24%	\$ -
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	113	142	\$ 179,295	\$ -	\$ 51,107	\$ 230,402	\$ 162	\$ 6,998	\$ 237,562	\$ 68,684	\$ (168,878)	346%	\$ 1,673
Mo. Avg.	16	20	\$ 25,614	\$ -	\$ 7,301	\$ 32,915	\$ 23	\$ 1,000	\$ 33,937	\$ 9,812	\$ (24,125)		\$ 1,673

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



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

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	314	432	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 492	\$ 19,443	\$ 62,134	\$ 163,682	\$ 101,548	38%	\$ 144
2016-08	315	435	\$ 60,085	\$ -	\$ 6,268	\$ 66,353	\$ 496	\$ 19,505	\$ 86,354	\$ 164,459	\$ 78,106	53%	\$ 199
2016-09	378	505	\$ 42,196	\$ -	\$ 5,479	\$ 47,675	\$ 576	\$ 23,406	\$ 71,657	\$ 194,363	\$ 122,706	37%	\$ 142
2016-10	387	519	\$ 35,437	\$ -	\$ 5,100	\$ 40,537	\$ 592	\$ 23,963	\$ 65,092	\$ 200,249	\$ 135,157	33%	\$ 125
2016-11	386	522	\$ 44,969	\$ -	\$ 7,767	\$ 52,736	\$ 595	\$ 23,901	\$ 77,232	\$ 200,838	\$ 123,606	38%	\$ 148
2016-12	386	523	\$ 65,290	\$ -	\$ 8,439	\$ 73,729	\$ 596	\$ 23,901	\$ 98,226	\$ 201,448	\$ 103,222	49%	\$ 188
2017-01	382	519	\$ 66,637	\$ -	\$ 6,793	\$ 73,430	\$ 592	\$ 23,653	\$ 97,675	\$ 199,705	\$ 102,030	49%	\$ 188
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,548	3,455	\$ 352,568	\$ -	\$ 44,091	\$ 396,659	\$ 3,939	\$ 157,772	\$ 558,370	\$ 1,324,744	\$ 766,375	42%	\$ 162
Mo. Avg.	364	494	\$ 50,367	\$ -	\$ 6,299	\$ 56,666	\$ 563	\$ 22,539	\$ 79,767	\$ 189,249	\$ 109,482		\$ 162

Monthly Contribution Rates

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



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



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

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	5	11	\$ -	\$ -	\$ -	\$ -	\$ 13	\$ 310	\$ 323	\$ 2,940	\$ 2,617	11%	\$ 29
2016-08	4	10	\$ -	\$ -	\$ 84	\$ 84	\$ 11	\$ 248	\$ 343	\$ 2,492	\$ 2,149	14%	\$ 34
2016-09	1	1	\$ -	\$ -	\$ 268	\$ 268	\$ 1	\$ 62	\$ 331	\$ 447	\$ 116	74%	\$ 331
2016-10	1	1	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 62	\$ 63	\$ 447	\$ 384	14%	\$ 63
2016-11	1	1	\$ -	\$ -	\$ 180	\$ 180	\$ 1	\$ 62	\$ 243	\$ 447	\$ 204	54%	\$ 243
2016-12	1	1	\$ -	\$ -	\$ -	\$ -	\$ 1	\$ 62	\$ 63	\$ 447	\$ 384	14%	\$ 63
2017-01	1	1	\$ 20	\$ -	\$ 190	\$ 210	\$ 1	\$ 62	\$ 273	\$ 447	\$ 174	61%	\$ 273
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	14	26	\$ 20	\$ -	\$ 722	\$ 742	\$ 30	\$ 868	\$ 1,640	\$ 7,669	\$ 6,030	21%	\$ 63
Mo. Avg.	2	4	\$ 3	\$ -	\$ 103	\$ 106	\$ 4	\$ 124	\$ 234	\$ 1,096	\$ 861		\$ 63

Monthly Contribution Rates

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Funding: Self Funded

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	528	33	69	16	646	18	0	1	1	20	666
2016-08	529	32	66	17	644	14	0	1	1	16	660
2016-09	586	35	68	19	708	14	0	1	1	16	724
2016-10	599	36	69	17	721	13	0	0	2	15	736
2016-11	591	37	72	18	718	16	0	0	2	18	736
2016-12	592	37	73	16	718	15	0	0	2	17	735
2017-01	583	38	74	17	712	9	0	0	2	11	723
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Trust

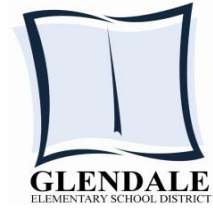
Plan: HDHP Base

Funding: Self Funded

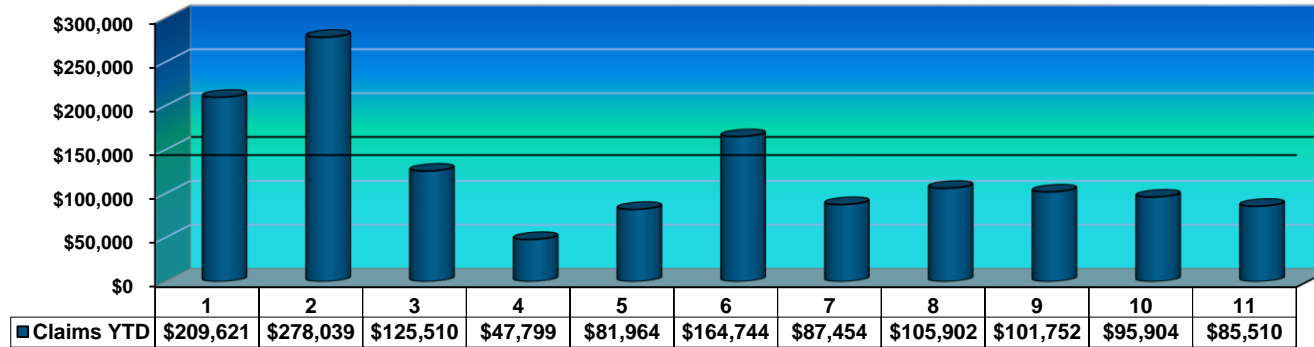
Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	248	10	48	8	314	4	0	0	1	5	319
2016-08	248	10	49	8	315	3	0	0	1	4	319
2016-09	305	13	52	8	378	1	0	0	0	1	379
2016-10	310	16	52	9	387	1	0	0	0	1	388
2016-11	307	16	53	10	386	1	0	0	0	1	387
2016-12	306	15	54	11	386	1	0	0	0	1	387
2017-01	303	15	52	12	382	1	0	0	0	1	383
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



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



Large Claimants Over \$75,000



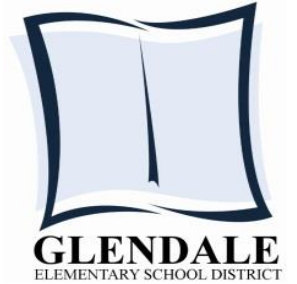
Claimant	Traditional	SL Level	SL Level Remaining	Expected Refunds
1	\$209,621	\$150,000	\$0	\$59,621
2	\$278,039	\$150,000	\$0	\$128,039
3	\$125,510	\$150,000	\$24,490	\$0
4	\$47,799	\$150,000	\$102,201	\$0
5	\$81,964	\$150,000	\$68,036	\$0
6*	\$164,744	\$150,000	\$0	\$7,372
7	\$87,454	\$150,000	\$62,546	\$0
8	\$105,902	\$150,000	\$44,098	\$0
9	\$101,752	\$150,000	\$48,248	\$0
10	\$95,904	\$150,000	\$54,096	\$0
11	\$85,510	\$150,000	\$64,490	\$0
Total	\$1,384,196			\$195,032

2/15/2017

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



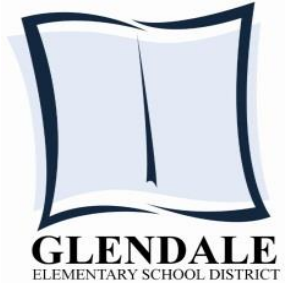
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2016 through 6/30/2017)



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Subscriber	\$1,670.47
2016-08	Traditional	Subscriber	\$153,950.80
2016-09	Traditional	Subscriber	\$37,820.12
2016-10	Traditional	Subscriber	\$15,651.41
2016-11	Traditional	Subscriber	\$86.59
2016-12	Traditional	Subscriber	\$147.14
2017-01	Traditional	Subscriber	\$293.97
		Total for Claimant	\$209,620.50
2016-08	Traditional	Subscriber	\$48.34
2016-09	Traditional	Subscriber	\$97,927.13
2016-10	Traditional	Subscriber	\$1,037.66
2016-11	Traditional	Subscriber	\$1,106.81
2016-12	Traditional	Subscriber	\$799.07
2017-01	Traditional	Subscriber	\$177,119.55
		Total for Claimant	\$278,038.56
2016-07	Traditional	Student	\$658.35
2016-08	Traditional	Student	\$7,825.54
2016-09	Traditional	Student	\$86,274.18
2016-10	Traditional	Student	\$9,012.57
2016-11	Traditional	Student	\$11,123.11
2016-12	Traditional	Student	\$10,347.12
2017-01	Traditional	Student	\$269.24
		Total for Claimant	\$125,510.11



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



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Subscriber	\$1,314.97
2016-07	Traditional	Subscriber	\$6,176.62
2016-08	Traditional	Subscriber	\$18,559.87
2016-09	Traditional	Subscriber	\$55,309.81
2016-12	Traditional	Subscriber	(\$6,000.00)
2017-01	Traditional	Subscriber	\$10,598.72
2017-01	Traditional	Subscriber	(\$38,161.45)
		Total for Claimant	\$47,798.54
2016-09	Traditional	Subscriber	\$76,666.08
2016-10	Traditional	Subscriber	\$1,538.18
2016-11	Traditional	Subscriber	\$3,759.59
		Total for Claimant	\$81,963.85
2016-07	Traditional	Subscriber	\$20,626.60
2016-08	Traditional	Subscriber	\$32,760.56
2016-09	Traditional	Subscriber	\$12,464.54
2016-10	Traditional	Subscriber	\$13,388.99
2016-11	Traditional	Subscriber	\$10,810.36
2016-12	Traditional	Subscriber	\$68,441.36
2017-01	Traditional	Subscriber	\$6,251.10
		Total for Claimant	\$164,743.51
2016-07	Traditional	Subscriber	\$1,140.25
2016-08	Traditional	Subscriber	\$13,321.45
2016-09	Traditional	Subscriber	\$11,495.78
2016-10	Traditional	Subscriber	\$52,339.91
2016-11	Traditional	Subscriber	\$9,156.80
		Total for Claimant	\$87,454.19



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



Date	Plan Name	Claimant Relationship	Paid Amount
2016-09	Traditional	Subscriber	\$397.42
2016-10	Traditional	Subscriber	\$835.87
2016-11	Traditional	Subscriber	\$79,437.95
2016-12	Traditional	Subscriber	\$11,794.58
2017-01	Traditional	Subscriber	\$13,436.02
		Total for Claimant	\$105,901.84
2016-07	Traditional	Subscriber	\$4,169.17
2016-08	Traditional	Subscriber	\$11,077.02
2016-09	Traditional	Subscriber	\$28,243.94
2016-10	Traditional	Subscriber	\$26,449.76
2016-11	Traditional	Subscriber	\$9,528.24
2016-12	Traditional	Subscriber	\$15,559.39
2017-01	Traditional	Subscriber	\$6,724.06
		Total for Claimant	\$101,751.58
2016-08	Traditional	Subscriber	\$390.66
2016-09	Traditional	Subscriber	\$511.43
2016-10	Traditional	Subscriber	\$732.74
2016-11	Traditional	Subscriber	\$15,871.86
2016-12	Traditional	Subscriber	\$77,020.04
2017-01	Traditional	Subscriber	\$1,376.78
		Total for Claimant	\$95,903.51



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



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Spouse	\$8,993.19
2016-08	Traditional	Spouse	\$9,183.76
2016-09	Traditional	Spouse	-\$6,700.63
2016-11	Traditional	Spouse	\$98.48
2016-12	Traditional	Spouse	\$9,770.81
2017-01	Traditional	Spouse	\$64,164.50
		Total for Claimant	\$85,510.11
TOTAL		Total	\$1,384,196.30

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

In January, Pool I- incurred \$129,156 in dental claims or a monthly loss ratio of 109%.

Based on the trend we anticipate incurring approximately \$1,218,120 in dental claims or a loss ratio of 89% by June 30, 2017.

In January, Pool III- incurred \$340,799 in dental claims or a monthly loss ratio of 103%.

Based on the trend we anticipate incurring approximately \$3,246,192 in dental claims or a loss ratio of 83% by June 30, 2017.

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

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

Monthly Experience Report

VSEBT Master

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



Name: Valley Schools Employee Benefits Trust

Plan: Master

Funding: Self Funded

a Date	b Employees	c Paid Dental Claims	d Fixed Expenses	e Total Incurred Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM
2016-07	11,195	\$ 308,153	\$ 38,645	\$ 346,798	\$ 581,377	\$ 234,579	60%	\$ 31
2016-08	11,367	\$ 631,062	\$ 39,095	\$ 670,157	\$ 587,872	\$ (82,285)	114%	\$ 59
2016-09	11,996	\$ 376,196	\$ 41,207	\$ 417,403	\$ 617,233	\$ 199,830	68%	\$ 35
2016-10	12,255	\$ 465,348	\$ 42,105	\$ 507,453	\$ 628,984	\$ 121,531	81%	\$ 41
2016-11	12,298	\$ 538,781	\$ 42,237	\$ 581,018	\$ 630,581	\$ 49,563	92%	\$ 47
2016-12	12,314	\$ 426,795	\$ 42,353	\$ 469,148	\$ 630,806	\$ 161,658	74%	\$ 38
2017-01	12,280	\$ 615,600	\$ 42,246	\$ 657,846	\$ 629,505	\$ (28,341)	105%	\$ 54
2017-02	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05	-	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06	-	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	83,705	\$ 3,361,935	\$ 287,888	\$ 3,649,823	\$ 4,306,358	\$ 656,535	85%	\$ 44
Mo. Avg.	11,958	\$ 480,276	\$ 41,127	\$ 521,403	\$ 615,194	\$ 93,791		\$ 44

Monthly Experience Report

VSEBT Pool I

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,631	\$ 32,726	69%	\$ 24
2016-08	3,074	\$ 107,277	\$ 10,581	\$ 117,858	\$ 106,416	\$ (11,442)	111%	\$ 38
2016-09	3,265	\$ 70,441	\$ 11,197	\$ 81,638	\$ 112,696	\$ 31,058	72%	\$ 25
2016-10	3,396	\$ 103,153	\$ 11,675	\$ 114,828	\$ 117,051	\$ 2,223	98%	\$ 34
2016-11	3,415	\$ 99,728	\$ 11,737	\$ 111,465	\$ 117,892	\$ 6,427	95%	\$ 33
2016-12	3,428	\$ 70,928	\$ 11,792	\$ 82,720	\$ 118,445	\$ 35,725	70%	\$ 24
2017-01	3,413	\$ 117,412	\$ 11,744	\$ 129,156	\$ 118,079	\$ (11,077)	109%	\$ 38
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	23,040	\$ 631,307	\$ 79,263	\$ 710,570	\$ 796,210	\$ 85,640	89%	\$ 31
Mo. Avg.	3,291	\$ 90,187	\$ 11,323	\$ 101,510	\$ 113,744	\$ 12,234		\$ 31

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool II

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,610	\$ 86,336	\$ 12,329	\$ 98,665	\$ 164,751	\$ 66,086	60%	\$ 27
2016-08	3,759	\$ 178,456	\$ 12,917	\$ 191,373	\$ 171,146	\$ (20,227)	112%	\$ 51
2016-09	3,900	\$ 111,799	\$ 13,395	\$ 125,194	\$ 176,627	\$ 51,433	71%	\$ 32
2016-10	3,946	\$ 130,841	\$ 13,536	\$ 144,377	\$ 178,487	\$ 34,110	81%	\$ 37
2016-11	3,969	\$ 151,402	\$ 13,606	\$ 165,008	\$ 179,378	\$ 14,370	92%	\$ 42
2016-12	3,972	\$ 119,489	\$ 13,643	\$ 133,132	\$ 179,414	\$ 46,282	74%	\$ 34
2017-01	3,971	\$ 174,231	\$ 13,660	\$ 187,891	\$ 179,857	\$ (8,034)	104%	\$ 47
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	27,127	\$ 952,554	\$ 93,086	\$ 1,045,640	\$ 1,229,660	\$ 184,020	85%	\$ 39
Mo. Avg.	3,875	\$ 136,079	\$ 13,298	\$ 149,377	\$ 175,666	\$ 26,289		\$ 39

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool III

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



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	4,536	\$ 159,449	\$ 15,779	\$ 175,228	\$ 310,995	\$ 135,767	56%	\$ 39
2016-08	4,534	\$ 345,329	\$ 15,597	\$ 360,926	\$ 310,310	\$ (50,616)	116%	\$ 80
2016-09	4,831	\$ 193,956	\$ 16,615	\$ 210,571	\$ 327,910	\$ 117,339	64%	\$ 44
2016-10	4,913	\$ 231,354	\$ 16,894	\$ 248,248	\$ 333,446	\$ 85,198	74%	\$ 51
2016-11	4,914	\$ 287,651	\$ 16,894	\$ 304,545	\$ 333,311	\$ 28,766	91%	\$ 62
2016-12	4,914	\$ 236,378	\$ 16,918	\$ 253,296	\$ 332,947	\$ 79,651	76%	\$ 52
2017-01	4,896	\$ 323,957	\$ 16,842	\$ 340,799	\$ 331,569	\$ (9,230)	103%	\$ 70
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	33,538	\$ 1,778,074	\$ 115,539	\$ 1,893,613	\$ 2,280,488	\$ 386,875	83%	\$ 56
Mo. Avg.	4,791	\$ 254,011	\$ 16,506	\$ 270,516	\$ 325,784	\$ 55,268		\$ 56

Monthly Contribution Rates

Premiums

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.a TOPIC: Delta Dental Insurance for Fiscal Year 2018

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving Delta Dental benefits with no cost and plan design changes for 2017-2018.

FY18 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY18 District's Annual Cost	FY18 Employee's Annual Cost	FY18 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	611	\$ 191,438.52	\$ -	\$ 191,438.52
Employee + Spouse	\$ 335.00	\$ 291.64	\$ 626.64	57	\$ 19,095.00	\$ 16,623.48	\$ 35,718.48
Employee + Child(ren)	\$ 335.00	\$ 322.96	\$ 657.96	69	\$ 23,115.00	\$ 22,284.24	\$ 45,399.24
Family	\$ 335.00	\$ 604.84	\$ 939.84	43	\$ 14,405.00	\$ 26,008.12	\$ 40,413.12
Total				780	\$ 248,053.52	\$ 64,915.84	\$ 312,969.36
FY18 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY18 District's Annual Cost	FY18 Employee's Annual Cost	FY18 Total Annual Cost
Employee	\$ 335.00	\$ 205.12	\$ 540.12	168	\$ 56,280.00	\$ 34,460.16	\$ 90,740.16
Employee + Spouse	\$ 335.00	\$ 745.36	\$ 1,080.36	34	\$ 11,390.00	\$ 25,342.24	\$ 36,732.24
Employee + Child(ren)	\$ 335.00	\$ 799.36	\$ 1,134.36	36	\$ 12,060.00	\$ 28,776.96	\$ 40,836.96
Family	\$ 335.00	\$ 1,285.48	\$ 1,620.48	26	\$ 8,710.00	\$ 33,422.48	\$ 42,132.48
Total				264	\$ 88,440.00	\$ 122,001.84	\$ 210,441.84

VSEBT Group Dental Program

Effective: July 1st 2017



	VSEBT Dental Program		
	Low	Mid	High
EE	\$26.11	\$32.86	\$45.01
EE + Sp	\$52.22	\$65.72	\$90.03
EE + Dep	\$54.83	\$69.01	\$94.53
FAM	\$78.32	\$98.58	\$135.04
Annual Difference			
	PPO Dentist Low	PPO Dentist Mid	PPO Dentist High
Ben Max	\$1,000	\$1,500	\$2,000
Ded	\$50/\$150	\$25/\$75	\$25/\$75
Preventive	100%	100%	100%
Basic	80%	80%	90%
Major	50%	50%	60%
Ortho	NA	50%	50%
Life Ortho	NA	\$1,000	\$1,500

- MAC reimbursement for Premier Dentist and Non Contracted Dentist
- Benefit Levels are reduced for Premier Dentist and Non Contracted Dentist

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.b TOPIC: United HealthCare Insurance for Fiscal Year 2018

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving medical insurance with United HealthCare as presented below for 2017-2018

Staff recommends the following for medical benefits:

1. No increase to premium
 - ✓ (Health Savings Accounts (HSA) contributions of \$1,000 will be in installments; employee are required to complete three wellness activities. Contributions may be prorated based on an employee's start and ending date.)
 - ✓ Implement the Value Network which has an estimated savings of approximately \$65,000 - \$80,000. A complete list of in network pharmacies is attached.
2. Beginning in FY18 the Choice Plus 104 Plan (traditional PPO Plan) will be frozen to new employees.
3. Include the Navigate HSA option to employees. This option is voluntarily and it's an attempt to provide medical insurance at a lower cost. This option is a narrower network when compared to the current medical options.

Based on current enrollment numbers staff does not anticipate any additional cost, however, if enrollment increases GESD will incur higher medical cost. Below you will find our cost analysis for FY18.

FY18 UHC: Traditional PPO Plan										
Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY18 District's Premium (Annual) Cost	FY18 Employee's Premium (Annual) Cost	FY18 Total Premium (Annual) Cost			
Employee Only	\$ 5,264.40	\$ 720.00	\$ 5,984.40	582	\$ 3,063,880.80	\$ 419,040.00	\$ 3,482,920.80			
Employee + Spouse	\$ 7,920.00	\$ 4,594.20	\$ 12,514.20	42	\$ 332,640.00	\$ 192,956.40	\$ 525,596.40			
Employee + Child(ren)	\$ 7,920.00	\$ 3,456.60	\$ 11,376.60	76	\$ 601,920.00	\$ 262,701.60	\$ 864,621.60			
Employee + Family	\$ 7,920.00	\$ 8,576.04	\$ 16,496.04	17	\$ 134,640.00	\$ 145,792.68	\$ 280,432.68			
Total				717	\$ 4,133,080.80	\$ 1,020,490.68	\$ 5,153,571.48			

FY18 UHC: HSA/ HDHP									
Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY18 District's Annual Cost	FY18 Total GESD HSA	FY18 Employee's Annual Cost	FY18 Total Annual Cost
Employee Only	\$ 5,264.40	\$ -	\$ 5,264.40	\$ 1,000.00	307	\$ 1,616,170.80	\$ 307,000.00	\$ -	\$ 1,923,170.80
Employee + Spouse	\$ 7,920.00	\$ 2,341.68	\$ 10,261.68	\$ 1,000.00	9	\$ 71,280.00	\$ 9,000.00	\$ 21,075.12	\$ 101,355.12
Employee + Child(ren)	\$ 7,920.00	\$ 1,408.80	\$ 9,328.80	\$ 1,000.00	29	\$ 229,680.00	\$ 29,000.00	\$ 40,855.20	\$ 299,535.20
Employee + Family	\$ 7,920.00	\$ 5,606.76	\$ 13,526.76	\$ 1,000.00	7	\$ 55,440.00	\$ 7,000.00	\$ 39,247.32	\$ 101,687.32
Total					352	\$ 1,972,570.80	\$ 352,000.00	\$ 101,177.64	\$ 2,425,748.44

FY18 UHC: HSA/ HDHP Navigate

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY18 District's Annual Cost	FY18 Total GESD HSA	FY18 Employee's Annual Cost	FY18 Total Annual Cost
Employee Only	\$ 4,764.36	\$ -	\$ 4,764.36	\$ 1,000.00	0	\$ -	\$ -	\$ -	\$ -
Employee + Spouse	\$ 7,500.00	\$ 1,838.16	\$ 9,338.16	\$ 1,000.00	7	\$ 52,500.00	\$ 7,000.00	\$ 12,867.12	\$ 72,367.12
Employee + Child(ren)	\$ 7,500.00	\$ 989.16	\$ 8,489.16	\$ 1,000.00	25	\$ 187,500.00	\$ 25,000.00	\$ 24,729.00	\$ 237,229.00
Employee + Family	\$ 7,500.00	\$ 4,809.36	\$ 12,309.36	\$ 1,000.00	5	\$ 37,500.00	\$ 5,000.00	\$ 24,046.80	\$ 66,546.80
Total					37	\$ 277,500.00	\$ 37,000.00	\$ 61,642.92	\$ 376,142.92

UnitedHealthcare's Value Pharmacy Network

Pharmacy List

City Market	Medicine Shoppe International
Dillon Stores	Meijer
Food Lion	Quality Food Stores
Fred Meyer	Raley's Drug Center
Frys Food and Drug Stores	Ralphs Pharmacy
Hannaford Brothers	Rite Aid
Harris Teeter, Inc.	Roundy's Pharmacies
Hy-Vee & Pharmacy	Shopko Pharmacy
King Soopers Pharmacy	Smiths Food and Drug
Kinney Drugs	Walgreens
Kroger	Walmart Stores
Marianos Pharmacies	Wegman Food Market
Medicap Pharmacies	

**For more information visit myuhc.com
or call the toll-free number on the
back of your health plan ID card.**

Value Network Chains with 25 or more stores as of January 2016. Subject to change without notice.



UnitedHealthcare® and the dimensional U logo are registered trademarks owned by UnitedHealth Group Incorporated. All branded medications are trademarks or registered trademarks of their respective owners.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company. OptumRx is an affiliate of UnitedHealthcare Insurance Company.

Proposed Final Rates

		Current Plan Year 2017			
		Traditional PPO		HDHP Base	
		In	Out	In	Out
Plan Design (In-Network)	Deductible (Calendar)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$9,000	\$9,000/\$18,000
	Coinsurance	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%
	Urgent care copay	\$50	50%	80%	50%
	ER copay		\$350		80%
	Pharmacy deductible	-		-	
	Pharmacy	\$10/\$25/\$50		\$10/\$25/\$50	
	Funding Rates	EE	582	\$498.70	307
EE+SP		42	\$1,042.85	16	\$855.14
EE+CH		76	\$948.05	54	\$777.40
Fam		17	\$1,374.67	12	\$1,127.23
Expected Annual Cost		By Plan	\$5,153,571		\$2,446,434
	All Plans	\$7,600,005			

		Plan Year 2018					
		Traditional PPO		HDHP Base		HDHP Base with Navigate Network	
		In	Out	In	Out	Navigate Network	All Others
Plan Design (In-Network)	Deductible (Calendar)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$9,000	\$9,000/\$18,000	\$4,500/\$9,000	\$9,000/\$18,000
	Coinsurance	80%	50%	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%	80%	50%
	Urgent care copay	\$50	50%	80%	50%	80%	50%
	ER copay		\$350		80%		80%
	Pharmacy deductible	-		-		-	
	Pharmacy	\$10/\$25/\$50		\$10/\$25/\$50		\$10/\$25/\$50	
	Funding Rates	EE	582	\$498.70	307	\$438.70	0
EE+SP		42	\$1,042.85	16	\$855.14	0	\$778.18
EE+CH		76	\$948.05	54	\$777.40	0	\$707.43
Fam		17	\$1,374.67	12	\$1,127.23	0	\$1,025.78
Expected Annual Cost		By Plan	\$5,153,571		\$2,446,434		\$0
	% Change from Current	0.0%		0.0%			
	All Plans	\$7,600,005					
	PCORI Fee					\$3,471	
	Total Annual Cost					\$7,603,476	
	% Change from Current					0.05%	

Plan Recommendations

- Move to Value Pharmacy Network
- Offer Navigate Network to the HDHP plan with following guidelines:
 - Mandatory PCP for All members
 - Mandatory Electronic referrals to specialists
 - Out-of-network benefits
 - Freeze enrollment in the Traditional PPO plan

Final Plan & Contract Information:

Number of Employees used for underwriting: December 2016 enrollment of 1477
 Number of Total Members used for underwriting: December 2016 enrollment of 1119
 Estimated Annual PCORI Fee: **\$3,471**
 Admin Fee: **\$61.92 PEPM** (per employee per month)
 ISL deductible of **\$150,000**
Buy down rates from a 2.14% increase to a no increase - \$163,000.

Signature for Final Rates

Offer Navigate Network as an Option to the HDHP Base Plan

2017 (current)							
Tier	Enrolled (as of Dec. 2016)	Monthly Plan Cost	ER HSA Contribution	Monthly Total Cost	Monthly EE Contributions	Monthly ER Contributions	ER % of Monthly Contribution

2018								EE CHANGE	
Tier	Estimated Enrolled	Monthly Plan Cost	ER HSA Contribution	Monthly Total Cost	Monthly EE Contributions	Monthly ER Contributions	ER % of Monthly Contribution	Monthly EE Contributions Change	% Change EE Contribution

Traditional PPO							
EE Only	582	\$498.70	\$0.00	\$498.70	\$60.00	\$438.70	87.97%
EE + Spouse	42	\$1,042.85	\$0.00	\$1,042.85	\$382.85	\$660.00	63.29%
EE + Child(ren)	76	\$948.05	\$0.00	\$948.05	\$288.05	\$660.00	69.62%
Family	17	\$1,374.67	\$0.00	\$1,374.67	\$714.67	\$660.00	48.01%

Traditional PPO with Full Network									
EE Only	582	\$498.70	\$0.00	\$498.70	\$60.00	\$438.70	87.97%	\$0.00	0.0%
EE + Spouse	42	\$1,042.85	\$0.00	\$1,042.85	\$382.85	\$660.00	63.29%	\$0.00	0.0%
EE + Child(ren)	76	\$948.05	\$0.00	\$948.05	\$288.05	\$660.00	69.62%	\$0.00	0.0%
Family	17	\$1,374.67	\$0.00	\$1,374.67	\$714.67	\$660.00	48.01%	\$0.00	0.0%

HDHP Base							
EE Only	307	\$438.70	\$83.33	\$522.03	\$0.00	\$522.03	100.00%
EE + Spouse	16	\$855.14	\$83.33	\$938.47	\$195.14	\$743.33	79.21%
EE + Child(ren)	54	\$777.40	\$83.33	\$860.73	\$117.40	\$743.33	86.36%
Family	12	\$1,127.23	\$83.33	\$1,210.56	\$467.23	\$743.33	61.40%

HDHP Base with Full Network									
EE Only	307	\$438.70	\$83.33	\$522.03	\$0.00	\$522.03	100.00%	\$0.00	0.0%
EE + Spouse	9	\$855.14	\$83.33	\$938.47	\$195.14	\$743.33	79.21%	\$0.00	0.0%
EE + Child(ren)	29	\$777.40	\$83.33	\$860.73	\$117.40	\$743.33	86.36%	\$0.00	0.0%
Family	7	\$1,127.23	\$83.33	\$1,210.56	\$467.23	\$743.33	61.40%	\$0.00	0.0%

HDHP Base with Navigate Network									
EE Only	0	\$397.03	\$83.33	\$480.36	\$0.00	\$480.36	100.00%	\$0.00	0.0%
EE + Spouse	7	\$778.18	\$83.33	\$861.51	\$153.18	\$708.33	82.22%	(\$41.96)	(21.5%)
EE + Child(ren)	25	\$707.43	\$83.33	\$790.76	\$82.43	\$708.33	89.58%	(\$34.97)	(29.8%)
Family	5	\$1,025.78	\$83.33	\$1,109.11	\$400.78	\$708.33	63.86%	(\$66.45)	(14.2%)

Monthly Total		\$665,750	\$100,109	\$565,641	84.96%
Annual Total		\$7,989,005	\$1,201,314	\$6,787,692	84.96%

Monthly Total		\$662,955	\$98,609	\$564,346	85.13%
Annual Total		\$7,955,463	\$1,183,311	\$6,772,152	85.13%
Change (\$)		(\$33,543)	(\$18,003)	(\$15,540)	
Change (%)		(0.4%)	(1.5%)	(0.2%)	

¹ ER Contributions above do not include the PCORI Fee

Signature for Final Rates

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.c TOPIC: Vision Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving Vision benefits through United Healthcare as presented for 2017-2018.

There is no rate increase for vision benefits which is provided through United Healthcare Benefits. In fiscal year 2016, \$70,131.68 was spent on vision insurance. Since July 2016 through December 2016, we have incurred \$34,132.24 on vision insurance. Staff projects vision insurance to cost approximately \$68,264.48 by June 30, 2017.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 4.14	\$ 4.14
Emp. + One	\$ 7.40	\$ 7.40
Emp. + Children	\$ 7.74	\$ 7.74
Family	\$ 9.72	\$ 9.72

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.d TOPIC: Short-Term Disability Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Trust Board recommends approving Short-Term Disability benefits through Assurant as presented for 2017-2018.

There is no rate increase for employee-paid short term disability. In fiscal year 2016, \$99,893.82 was spent on short term disability. Since July 2016 through December 2016, we have incurred \$45,196.11 on short term disability. Staff projects short term disability to cost approximately \$90,392.22 by June 30, 2017.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.e TOPIC: Mid-Term Disability Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Trust Board recommends approving Mid-Term Disability benefits through Unum as presented for 2017-2018.

Valley School worked with Unum to provide a renewal decrease from \$0.14 to \$0.11. In fiscal year 2016, \$62,745.91 was spent on mid-term disability. Since July 2016 through December 2016, we have incurred \$30,421.60 on mid-term disability. Staff projects mid-term disability to cost approximately \$60,843.20 by June 30, 2017.

Valley Schools projects a savings of approximately \$14,076 in FY 2018 as a result of the decrease.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.f TOPIC: Life Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving Life Insurance benefits through Voya Financial as presented for 2017-2018.

There is no rate increase for life insurance. In fiscal year 2016, \$176,585.22 was spent on life insurance. Since July 2016 through December 2016, we have incurred \$91,623.93 on life insurance. Staff projects life insurance to cost approximately \$183,247.86 by June 30, 2017.

Current/Basic
\$0.054

Renewal/Basic
\$0.054

Current/AD&D
\$0.015

Renewal/AD&D
\$0.015

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.g TOPIC: Total Dental Administrators (TDA) Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving Total Dental Administrators (TDA) Insurance benefits through Total Dental Administrators (TDA) Insurance as presented for 2017-2018.

Based on the renewal information, our analysis projects an increase of \$1,227.48 increase for GESD in FY18. Below you will find the cost analysis.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 10.10	\$ 10.61
Emp. & Spouse	\$ 19.98	\$ 20.98
Emp. & Child	\$ 22.39	\$ 23.51
Family	\$ 24.58	\$ 25.81

FY17 TDA Option							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY17 District's Annual Cost	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee	\$ 121.20	\$ 121.20	\$ -	47	\$ 5,696.40	\$ -	\$ 5,696.40
Employee + Spouse	\$ 239.76	\$ 239.76	\$ -	17	\$ 4,075.92	\$ -	\$ 4,075.92
Employee + Child(ren)	\$ 268.68	\$ 268.68	\$ -	24	\$ 6,448.32	\$ -	\$ 6,448.32
Family	\$ 294.96	\$ 294.96	\$ -	28	\$ 8,258.88	\$ -	\$ 8,258.88
Total				116	\$ 24,479.52	\$ -	\$ 24,479.52

FY18 TDA Option							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY18 District's Annual Cost	FY18 Employee's Annual Cost	FY18 Total Annual Cost
Employee	\$ 127.32	\$ 127.32	\$ -	47	\$ 5,984.04	\$ -	\$ 5,984.04
Employee + Spouse	\$ 251.76	\$ 251.76	\$ -	17	\$ 4,279.92	\$ -	\$ 4,279.92
Employee + Child(ren)	\$ 282.12	\$ 282.12	\$ -	24	\$ 6,770.88	\$ -	\$ 6,770.88
Family	\$ 309.72	\$ 309.72	\$ -	28	\$ 8,672.16	\$ -	\$ 8,672.16
Total				116	\$ 25,707.00	\$ -	\$ 25,707.00

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.h TOPIC: Flex Spending Account (FSA)

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

DATE ASSIGNED FOR CONSIDERATION: March 8, 2017

RECOMMENDATION:

Staff recommends approving Flex Spending Account (FSA) benefits through Basic as presented for 2017-2018.

In fiscal year (FY) 2016, GESD spent \$5,014.71 and for FY 2018 there is no rate increase for the administration of the Flexible Spending Account Services. The cost will remain \$3.69 per participant per month (PPPM).