

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
April 11, 2018 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 administration recommends approving the February 21, 2018 regular meeting minutes as presented.

6. Informational Items

- a. Assistant Superintendents Update**
- b. Claims Experience Review - Medical**
- c. Claims Experience Review - Dental**
- d. Financial Review**
- e. Wellness Update/Insurance Benefit Update**

7. Action Item

a. Vision Insurance

The administration recommends approving vision benefits through United Healthcare as presented for 2018-2019.

b. Short-Term Disability Insurance

The administration recommends approving short-term disability benefits through Sunlife Financial as presented for 2018-2019.

c. Mid-Term Disability Insurance

The administration recommends approving mid-term disability benefits through Unum as presented for 2018-2019.

d. Life Insurance

The administration recommends approving life insurance benefits through Voya Financial as presented for 2018-2019.

e. Cigna DHMO

The administration recommends approving Cigna DHMO benefits for 2018-2019.

f. Flex Spending Account (FSA)

The administration recommends approving flex spending account (FSA) benefits through Basic as presented for 2018-2019.

8. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving the February 21, 2018 regular meeting minutes as presented.

The minutes of the February 21, 2018 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
February 21, 2018

Present:	Board Members	Absent:	Other Attendees:
	Mr. Lee Peterson	Ms. Mary Ann Wilson	Mr. Mike Barragan
	Ms. Cathey Mayes		Ms. Jodi Finnesy
	Mr. Mike Martinez		Ms. Joanna Morse
	Ms. Bernadette Bolognini		Mr. Mike Tiffany

Recorder: Barbara Renfro

CALL TO ORDER

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone and thanked them for coming. Mr. Peterson acknowledged the presence of Mr. Mike Tiffany, Executive Director of the Arizona School Retention Trust. Each person took a moment to introduce themselves to Mr. Tiffany.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Ms. Bolognini seconded; the motion passed 4-0.

ACTION ITEMS

Approval of Minutes

Ms. Bolognini motioned to approve the January 24, 2018 minutes; Mr. Martinez seconded; the motion passed 4-0.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan welcomed everyone and offered a reminder of tomorrow's Governing Board Meeting, beginning at 6:00 p.m.

Mr. Barragan reiterated enrollment continues to decline. Mr. Barragan stated that we have reached the 100th day Average Daily Membership (ADM) which reflected we are 590 students less than the prior year. The ADM is the lowest ADM since 2001.

Mr. Barragan pointed out that Grand Canyon University is in the process of creating a marketing plan highlighting GESD. When the plan is finalized, the information will be shared with the Governing Board and community members.








Mr. Barragan gave a status update on the Capital Lawsuit.







Mr. Barragan recommended canceling the March 7, 2018 Trust Board meeting, meeting again at the scheduled date on April 11, 2018.

Overview of the Arizona School Retention Trust, Inc.

Mr. Mike Tiffany, Executive Director with The Trust, provided an overview of property and liability coverage and other related services.

The Arizona School Risk Retention Trust, Inc. (The Trust) is a non-profit corporation that provides Arizona public school districts and community colleges with property and liability coverages and related services.

<p style="text-align: center;">Glendale Elementary School District</p>  <p style="text-align: right;">February 21, 2018</p> 	<p style="text-align: center;">History of the Trust</p> <p>The Trust is a non-profit corporation that provides Arizona public school districts and community colleges with property and liability coverages and related services.</p> <p>The Trust was established in 1986 under A.R.S. §11-952.01(A). It is owned and operated by its members, and backed by the best reinsurance companies in the world.</p> <p>Today, the Trust has 250 members, making it one of the largest public entity pools in the United States.</p> 																																																				
<p style="text-align: center;">Statistics</p> <ul style="list-style-type: none"> • 250 members • 10 community colleges • 228 public school districts • 10 joint technical education districts • 2 charter schools 	<p style="text-align: center;">Exposures</p> <ul style="list-style-type: none"> • 853,000 students • 108,000 employees • 13,000 vehicles • \$23.7 billion in property values 																																																				
<p style="text-align: center;">Financials</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Audited Financial Statement June 30, 2017</th> </tr> </thead> <tbody> <tr> <td>Net contributions</td> <td style="text-align: right;">\$44,801,694</td> </tr> <tr> <td>Other operating income</td> <td style="text-align: right;">\$4,606,417</td> </tr> <tr> <td style="text-align: right;">Total revenues</td> <td style="text-align: right;">\$49,408,111</td> </tr> <tr> <td>Losses and loss expense</td> <td style="text-align: right;">\$37,221,903</td> </tr> <tr> <td>All other expenses</td> <td style="text-align: right;">\$6,305,718</td> </tr> <tr> <td style="text-align: right;">Total expenses</td> <td style="text-align: right;">\$43,527,621</td> </tr> <tr> <td style="text-align: right;">Increase in net position</td> <td style="text-align: right;">\$5,880,490</td> </tr> </tbody> </table> 	Audited Financial Statement June 30, 2017		Net contributions	\$44,801,694	Other operating income	\$4,606,417	Total revenues	\$49,408,111	Losses and loss expense	\$37,221,903	All other expenses	\$6,305,718	Total expenses	\$43,527,621	Increase in net position	\$5,880,490	<p style="text-align: center;">Overview of Coverages</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Coverage</th> <th>GESD Deductible</th> <th>Available Limits</th> </tr> </thead> <tbody> <tr> <td>General/Professional liability</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$50,000,000/Occurrence</td> </tr> <tr> <td>Cyber liability</td> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$1,000,000/Occurrence</td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;">\$15,000,000 Aggregate shared w/ Pool</td> </tr> <tr> <td>Automobile liability</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$50,000,000/Occurrence</td> </tr> <tr> <td>All-risk property</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">Total Insurable Value</td> </tr> <tr> <td>Administrative practices liability*</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$150,000/Claim, \$300,000 Annual Aggregate</td> </tr> <tr> <td>Automobile physical damage*</td> <td style="text-align: center;">\$250</td> <td style="text-align: center;">Actual cash value</td> </tr> <tr> <td>Equipment breakdown*</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$100,000,000/Accident, Sublimits Apply</td> </tr> <tr> <td>Commercial crime*</td> <td style="text-align: center;">\$100</td> <td style="text-align: center;">\$1,500,000/Occurrence</td> </tr> <tr> <td>Storage tank liability*</td> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$2,000,000/Claim, \$2,000,000/Annual Aggregate</td> </tr> <tr> <td>Pre-paid legal indemnity*</td> <td style="text-align: center;">\$0</td> <td style="text-align: center;">\$300,000 Annual Aggregate</td> </tr> </tbody> </table> <p style="font-size: small;">* Optional coverages</p> 	Coverage	GESD Deductible	Available Limits	General/Professional liability	\$0	\$50,000,000/Occurrence	Cyber liability	\$5,000	\$1,000,000/Occurrence			\$15,000,000 Aggregate shared w/ Pool	Automobile liability	\$0	\$50,000,000/Occurrence	All-risk property	\$1,000	Total Insurable Value	Administrative practices liability*	\$0	\$150,000/Claim, \$300,000 Annual Aggregate	Automobile physical damage*	\$250	Actual cash value	Equipment breakdown*	\$1,000	\$100,000,000/Accident, Sublimits Apply	Commercial crime*	\$100	\$1,500,000/Occurrence	Storage tank liability*	\$10,000	\$2,000,000/Claim, \$2,000,000/Annual Aggregate	Pre-paid legal indemnity*	\$0	\$300,000 Annual Aggregate
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<h3 style="text-align: center;">Member Services</h3> <p>Hannah Close</p> <ul style="list-style-type: none"> • Main point of contact • Member rating • Education on coverages and programs <p style="text-align: right;"></p>	<h3 style="text-align: center;">Claims Services</h3> <p>Bessie Lopez</p> <ul style="list-style-type: none"> • Claims investigation • Litigation management • Subrogation <p style="text-align: right;"></p>																																																							
<h3 style="text-align: center;">Loss Control Services</h3> <p>Richard Daniels</p> <ul style="list-style-type: none"> • On-call consulting • Site inspections • Trainings • Assistance with OSHA compliance inspections • Bus simulator training program • Safety teams • Environmental safety consultation • Quality assurance program • Incident review process <p style="text-align: right;"></p>	<h3 style="text-align: center;">CONTACT INFO</h3> <p style="color: red;">Mike Tiffany, Jr., CPCU, ARM</p> <p>333 East Osborn Road Phoenix, AZ 85012</p> <p>mike.tiffany@ashtontiffany.com Tel 602.222.2106 Fax 602.222.3848</p> <p style="text-align: right;"></p>																																																							

Historical Medical Claims Review

Mr. Barragan provided the Trust Board with an overview of the historical medical claims since fiscal year (FY) 2008.

There was discussion concerning the visible increase in medical claims. Dialogue and consideration should occur on either a plan design, or perhaps, an increase in premiums or combination of both for the FY 2019-2020 school year.

Mr. Peterson requested the Trust Board examine the actuarial research provided by United Healthcare to determine its premium rates for the 2019-2020 school year.

Mr. Barragan spoke about pain clinics and correlated the high cost in 2016-2017 school year to the pain clinics. Moving forward, UHC will not pay for out-of-network providers. Employees must use in-network providers.

Claims Experience Review - Dental

In January, Pool I- incurred \$79,070 in dental claims or a monthly loss ratio of 103%.

Pool I has incurred \$482,381 in dental claims year to date (YTD) and a loss ratio of 92%. Based on the trend we expect to incur \$826,944 or a loss ratio of 92% in dental claims by June 30, 2018.

In January, Pool III- incurred \$270,231 in dental claims or a monthly loss ratio of 102%.

Pool III has incurred \$1,677,440 in dental claims YTD and a loss ratio of 92%. Based on the trend we expect to incur \$2,875,608 or a loss ratio of 92% in dental claims by June 30, 2018.

Financial Review

The Trust Board was presented with a financial report for January 31, 2018. The "Ending net position reserved for claims and expenses" are \$14,318,680.82.

Wellness and Insurance Benefit Update

Ms. Finnesy, Benefits Analyst, spoke on behalf of Ms. Solter highlighting the Wellness activities taking place.

Ms. Finnesy stated that email blasts would be sent reminding employees of their current benefits and that roll-out for open enrollment will be in May. Many employees of the GESD High Deductible Health Savings Plan left \$500 on the table due to not completing their requirements by December 31, 2017. Employees can earn an additional \$500 if they complete three Wellness Activities between January 1, 2017 - December 31, 2017. This information has repeatedly been communicated with no success.

VITA Income Tax Preparation



comes to GESD

We are proud to be a VITA tax preparation site each Wednesday, January 17 - April 11.
District Office, Room #18

4:00 p.m. - 8:00 p.m. for GESD employees
5:00-8:00 p.m. for community members

Anyone/couple who made less than \$54,000 during 2017 has an opportunity to have **FREE** tax preparation done by VITA volunteers. Any GESD employee will have first appointments if he/she calls Davita Solter, Wellness Program Specialist, at 623-237-7231 or email dsolter@gesd40.org for an appointment. For all other community members, this is first come, first served.

What should you bring?

- Social Security card or IRS ITIN card or ITIN letter for all household members
- Picture ID for taxpayer and spouse
- Proof of all income, including W-2 and 1099 forms
- Name, address, and tax ID# of child care provider
- Amount of money paid to child care provider last year
- Account and routing numbers for direct deposit
- Copy of last year's tax return (strongly recommended)
- If married filing jointly, both taxpayer and spouse must be present to sign the required forms
- Forms 1095-A, B or C (Affordable Health Care Statements)*

* If anyone in your household enrolled in a health plan through the Health Insurance Marketplace in 2017, you'll get a Form 1099-A - Health Insurance Marketplace Statement. You'll get it in the mail by early February; you will need to bring this form to file your 2017 federal income tax return.

Glendale Elementary Wellness
Finding Balance Physically, Emotionally and Financially

January 24-March 15

Biggest Loser Contest

Was losing weight one of your New Year's Resolutions?

Ready to make a change?

Join the GESD Biggest Loser Contest!

Pay \$5 and weigh in at the Resolution Resource Roundup, January 24. The winner will receive 75% of the money collected, based on most weight percentage lost by March 15. Second place receives 15%; third place 10%.

Final weigh in will be March 15 from 8:00 a.m.-5:00 p.m. in Human Resources. Winner announced after Spring Break.



MARKET ON THE MOVE (MOM) TEAMS UP WITH GESD

SATURDAY, January 13, 2018
Glenn F. Burton Parking Lot
4801 W. Maryland, GLENDALE 85301

SATURDAY, January 27, 2018
Landmark Parking Lot
5730 W. Myrtle Avenue, GLENDALE 85301

8:00 A.M. TO 10:00 A.M.
(or when produce is gone)



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

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



Volunteers Needed: 7:00 a.m. to 10:30 a.m.
Burton-Samantha Scott: sascott@gesd40.org
Landmark-Davita Solter (623) 237-7231 or dsolter@gesd40.org
Visit www.the3000club.org for schedule and other MOM locations.



Glendale Elementary School District Benefits and Wellness Departments

GESD Insurance 101


Would you like to know more about your insurance coverage?
How can you get the most out of each of your insurance benefits?
Have you created your account through United Healthcare?
Do you realize our Wellness Program pays you to be healthy?
Have you met our Benefits Specialist Jodi Finney or our
Wellness Program Specialist Davita Solter?



Join us the first Thursday of
each month (September-
February) in the computer lab,
Room 19, at the District Office,
at 2:30 p.m., 3:30 p.m. and

4:30 p.m.

For more information,
email Davita Solter: dsolter@gesd40.org
Or call 623-237-7231



It's time to get moving!
Join the GESD
Wellness Program's
Yoga Classes.
FREE to all GESD
employees

Schedule is subject to change
Look for the signs

Mondays	6:45 a.m.	Sunset Vista
Tuesdays	9:30 a.m. 4:00 p.m.	Challenger Landmark
Thursdays	9:30 a.m. 4:00 p.m.	Challenger Landmark
Friday	6:45 a.m.	Sunset Vista

Watch for the signs directing you to the room

Certified Yoga Instructor Debra Raeder will assist you with:

- Flexibility
- Increased muscle strength and tone
- Improved respiration, energy and vitality

Updated August 30, 2017

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:30 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 Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

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: April 11, 2018

In January, GESD incurred \$728,400 in medical claims and represents a monthly loss ratio of 117%.

GESD has 10 claims above \$75,000 and four claims exceeding the \$150,000 stop-loss level; Valley Schools has a projected refund of \$256,587 for claims exceeding the stop-loss level.

In February, GESD incurred \$416,344 in medical claims and represents a monthly loss ratio of 68%. This is the lowest monthly medical claim and lowest loss ratio since November of 2014 of \$419,442 and 64% respectively.

GESD has 10 claims above \$75,000 and three claim exceeding the \$150,000 stop loss level; Valley Schools has a projected refund of \$303,023 for claims exceeding the stop loss level.

The year-to-date (YTD) expense in medical claims are \$5,476,169 or YTD loss ratio of 113%. Based on the trends, we expect to incur \$8,214,252 in medical claims or a loss ratio of 113% by June 30, 2018.



Monthly Experience Report

Glendale EI-All

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

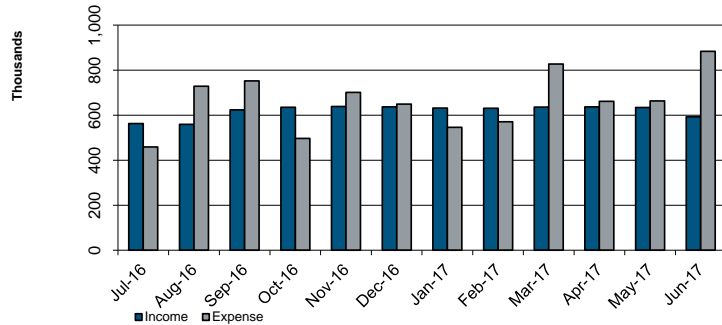


Name: Valley Schools Employee Benefits Group

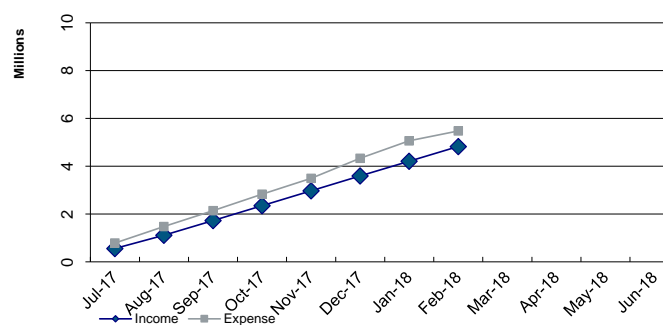
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2017-07	956	1,318	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,196	\$ 785,850	\$ 557,675	\$ (228,175)	141%	\$ 596	81%
2017-08	956	1,319	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,197	\$ 687,889	\$ 557,259	\$ (130,630)	123%	\$ 522	105%
2017-09	1,065	1,458	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,946	\$ 670,186	\$ 611,713	\$ (58,473)	110%	\$ 460	111%
2017-10	1,085	1,494	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,184	\$ 683,589	\$ 623,205	\$ (60,384)	110%	\$ 458	102%
2017-11	1,083	1,488	\$ 499,840	\$ 835	\$ 105,002	\$ 604,007	\$ 67,059	\$ 671,066	\$ 620,191	\$ (50,875)	108%	\$ 451	104%
2017-12	1,089	1,499	\$ 750,643	\$ 108,825	\$ 124,155	\$ 765,973	\$ 67,430	\$ 833,403	\$ 623,299	\$ (210,104)	134%	\$ 556	104%
2018-01	1,078	1,491	\$ 624,518	\$ 67,975	\$ 104,550	\$ 661,093	\$ 66,750	\$ 727,843	\$ 617,648	\$ (110,194)	118%	\$ 488	101%
2018-02	1,074	1,490	\$ 277,019	\$ 46,436	\$ 119,259	\$ 349,842	\$ 66,502	\$ 416,344	\$ 615,671	\$ 199,328	68%	\$ 279	100%
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	107%
Total	8,386	11,557	\$ 4,396,244	\$ 303,023	\$ 863,684	\$ 4,956,905	\$ 519,264	\$ 5,476,169	\$ 4,826,661	\$ (649,508)	113%	\$ 474	
Mo. Avg.	1,048	1,445	\$ 549,531	\$ 37,878	\$ 107,961	\$ 619,613	\$ 64,908	\$ 684,521	\$ 603,333	\$ (81,189)		\$ 474	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	930	1,280	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,586	\$ 732,846	\$ 541,264	\$ (191,582)	135%	\$ 573
2017-08	935	1,288	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,896	\$ 669,873	\$ 544,224	\$ (125,649)	123%	\$ 520
2017-09	1,044	1,427	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,645	\$ 600,900	\$ 598,677	\$ (2,223)	100%	\$ 421
2017-10	1,068	1,472	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 66,131	\$ 656,856	\$ 613,382	\$ (43,474)	107%	\$ 446
2017-11	1,069	1,469	\$ 504,574	\$ 835	\$ 100,388	\$ 604,127	\$ 66,192	\$ 670,319	\$ 611,834	\$ (58,485)	110%	\$ 456
2017-12	1,077	1,482	\$ 723,669	\$ 108,825	\$ 123,118	\$ 737,962	\$ 66,687	\$ 804,649	\$ 615,958	\$ (188,691)	131%	\$ 543
2018-01	1,065	1,472	\$ 621,645	\$ 67,975	\$ 103,657	\$ 657,327	\$ 65,945	\$ 723,272	\$ 609,244	\$ (114,028)	119%	\$ 491
2018-02	1,061	1,471	\$ 279,283	\$ 46,436	\$ 116,814	\$ 349,661	\$ 65,697	\$ 415,358	\$ 607,267	\$ 191,909	68%	\$ 282
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	8,249	11,361	\$ 4,232,381	\$ 303,023	\$ 833,935	\$ 4,763,293	\$ 510,779	\$ 5,274,072	\$ 4,741,850	\$ (532,222)	111%	\$ 464
Mo. Avg.	1,031	1,420	\$ 529,048	\$ 37,878	\$ 104,242	\$ 595,412	\$ 63,847	\$ 659,259	\$ 592,731	\$ (66,528)		\$ 464



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	26	38	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,610	\$ 53,004	\$ 16,411	\$ (36,593)	323%	\$ 1,395
2017-08	21	31	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 13,035	\$ (4,981)	138%	\$ 581
2017-09	21	31	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,301	\$ 69,286	\$ 13,035	\$ (56,251)	532%	\$ 2,235
2017-10	17	22	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,053	\$ 26,733	\$ 9,823	\$ (16,910)	272%	\$ 1,215
2017-11	14	19	\$ (4,734)	\$ -	\$ 4,614	\$ (120)	\$ 867	\$ 747	\$ 8,358	\$ 7,611	9%	\$ 39
2017-12	12	17	\$ 26,974	\$ -	\$ 1,037	\$ 28,011	\$ 743	\$ 28,754	\$ 7,341	\$ (21,413)	392%	\$ 1,691
2018-01	13	19	\$ 2,873	\$ -	\$ 893	\$ 3,766	\$ 805	\$ 4,571	\$ 8,404	\$ 3,833	54%	\$ 241
2018-02	13	19	\$ (2,264)	\$ -	\$ 2,445	\$ 181	\$ 805	\$ 986	\$ 8,404	\$ 7,418	12%	\$ 52
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	137	196	\$ 163,863	\$ -	\$ 29,749	\$ 193,612	\$ 8,485	\$ 202,097	\$ 84,811	\$ (117,286)	238%	\$ 1,031
Mo. Avg.	17	25	\$ 20,483	\$ -	\$ 3,719	\$ 24,201	\$ 1,061	\$ 25,262	\$ 10,601	\$ (14,661)		\$ 1,031



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	870	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 386,279	\$ (132,679)	134%	\$ 597
2017-10	636	868	\$ 364,813	\$ 1,473	\$ 93,983	\$ 457,323	\$ 39,381	\$ 496,704	\$ 384,570	\$ (112,134)	129%	\$ 572
2017-11	633	864	\$ 414,067	\$ 835	\$ 89,703	\$ 502,935	\$ 39,195	\$ 542,130	\$ 381,986	\$ (160,144)	142%	\$ 627
2017-12	632	863	\$ 490,094	\$ 805	\$ 115,075	\$ 604,364	\$ 39,133	\$ 643,497	\$ 380,943	\$ (262,554)	169%	\$ 746
2018-01	626	860	\$ 493,635	\$ 64,679	\$ 94,198	\$ 523,154	\$ 38,762	\$ 561,916	\$ 377,407	\$ (184,510)	149%	\$ 653
2018-02	620	853	\$ 248,667	\$ 39,618	\$ 109,694	\$ 318,743	\$ 38,390	\$ 357,133	\$ 373,965	\$ 16,832	95%	\$ 419
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	5,083	6,936	\$ 3,508,675	\$ 184,889	\$ 783,214	\$ 4,107,000	\$ 314,738	\$ 4,421,738	\$ 3,068,675	\$ (1,353,063)	144%	\$ 638
Mo. Avg.	635	867	\$ 438,584	\$ 23,111	\$ 97,902	\$ 513,375	\$ 39,342	\$ 552,717	\$ 383,584	\$ (169,133)	144%	\$ 638

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	21	28	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,483	\$ (39,141)	390%	\$ 1,879
2017-08	17	22	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,554	\$ (6,861)	165%	\$ 792
2017-09	17	22	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,053	\$ 68,786	\$ 10,554	\$ (58,232)	652%	\$ 3,127
2017-10	14	16	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 867	\$ 26,332	\$ 8,135	\$ (18,197)	324%	\$ 1,646
2017-11	12	14	\$ (4,814)	\$ -	\$ 4,500	\$ (314)	\$ 743	\$ 429	\$ 7,117	\$ 6,688	6%	\$ 31
2017-12	10	12	\$ 26,974	\$ -	\$ 913	\$ 27,887	\$ 619	\$ 28,506	\$ 6,100	\$ (22,406)	467%	\$ 2,376
2018-01	11	14	\$ 2,514	\$ -	\$ 847	\$ 3,361	\$ 681	\$ 4,042	\$ 7,164	\$ 3,122	56%	\$ 289
2018-02	11	14	\$ (2,264)	\$ -	\$ 2,387	\$ 123	\$ 681	\$ 804	\$ 7,164	\$ 6,360	11%	\$ 57
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	113	142	\$ 163,300	\$ -	\$ 28,641	\$ 191,941	\$ 6,997	\$ 198,938	\$ 70,271	\$ (128,667)	283%	\$ 1,401
Mo. Avg.	14	18	\$ 20,413	\$ -	\$ 3,580	\$ 23,993	\$ 875	\$ 24,867	\$ 8,784	\$ (16,083)	283%	\$ 1,401

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	276	387	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,090	\$ 53,659	\$ 145,801	\$ 92,142	37%	\$ 139
2017-08	281	393	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,400	\$ 46,626	\$ 148,683	\$ 102,057	31%	\$ 119
2017-09	390	525	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,149	\$ 80,718	\$ 202,942	\$ 122,224	40%	\$ 154
2017-10	416	569	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,759	\$ 157,758	\$ 218,330	\$ 60,572	72%	\$ 277
2017-11	419	570	\$ 90,507	\$ -	\$ 10,252	\$ 100,759	\$ 25,944	\$ 126,703	\$ 218,968	\$ 92,265	58%	\$ 222
2017-12	426	580	\$ 233,483	\$ 108,020	\$ 7,603	\$ 133,066	\$ 26,378	\$ 159,444	\$ 222,650	\$ 63,206	72%	\$ 275
2018-01	422	577	\$ 127,472	\$ 3,296	\$ 8,651	\$ 132,827	\$ 26,130	\$ 158,957	\$ 220,895	\$ 61,938	72%	\$ 275
2018-02	423	578	\$ 30,468	\$ 6,818	\$ 6,622	\$ 30,272	\$ 26,192	\$ 56,464	\$ 221,334	\$ 164,870	26%	\$ 98
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,053	4,179	\$ 721,834	\$ 118,134	\$ 47,587	\$ 651,287	\$ 189,042	\$ 840,329	\$ 1,599,604	\$ 759,274	53%	\$ 201
Mo. Avg.	382	522	\$ 90,229	\$ 14,767	\$ 5,948	\$ 81,411	\$ 23,630	\$ 105,041	\$ 199,950	\$ 94,909	53%	\$ 201

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10	3	6	\$ -	\$ -	\$ 215	\$ 215	\$ 186	\$ 401	\$ 1,688	\$ 1,287	24%	\$ 67
2017-11	2	5	\$ 80	\$ -	\$ 114	\$ 194	\$ 124	\$ 318	\$ 1,240	\$ 922	26%	\$ 64
2017-12	2	5	\$ -	\$ -	\$ 124	\$ 124	\$ 124	\$ 248	\$ 1,240	\$ 992	20%	\$ 50
2018-01	2	5	\$ 359	\$ -	\$ 46	\$ 405	\$ 124	\$ 529	\$ 1,240	\$ 712	43%	\$ 106
2018-02	2	5	\$ -	\$ -	\$ 58	\$ 58	\$ 124	\$ 182	\$ 1,240	\$ 1,058	15%	\$ 36
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	24	54	\$ 563	\$ -	\$ 1,108	\$ 1,671	\$ 1,488	\$ 3,159	\$ 14,540	\$ 11,381	22%	\$ 58
Mo. Avg.	3	7	\$ 70	\$ -	\$ 139	\$ 209	\$ 186	\$ 395	\$ 1,817	\$ 1,423	22%	\$ 58

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	15	32	\$ 137	\$ -	\$ 158	\$ 295	\$ 929	\$ 1,224	\$ 9,457	\$ 8,233	13%	\$ 38
2017-10	16	35	\$ 606	\$ -	\$ 797	\$ 1,403	\$ 991	\$ 2,394	\$ 10,482	\$ 8,088	23%	\$ 68
2017-11	17	35	\$ -	\$ -	\$ 433	\$ 433	\$ 1,053	\$ 1,486	\$ 10,879	\$ 9,393	14%	\$ 42
2017-12	19	39	\$ 92	\$ -	\$ 440	\$ 532	\$ 1,176	\$ 1,708	\$ 12,365	\$ 10,657	14%	\$ 44
2018-01	17	35	\$ 537	\$ -	\$ 808	\$ 1,345	\$ 1,053	\$ 2,398	\$ 10,942	\$ 8,544	22%	\$ 69
2018-02	18	40	\$ 147	\$ -	\$ 498	\$ 645	\$ 1,115	\$ 1,760	\$ 11,968	\$ 10,208	15%	\$ 44
2018-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	113	246	\$ 1,872	\$ -	\$ 3,134	\$ 5,006	\$ 6,999	\$ 12,005	\$ 73,572	\$ 61,567	16%	\$ 49
Mo. Avg.	14	31	\$ 234	\$ -	\$ 392	\$ 626	\$ 875	\$ 1,501	\$ 9,197	\$ 7,696	16%	\$ 49

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	

Monthly Contribution Rates

Premiums	
Employee Only	\$ 404.97
Employee + Spouse	\$ 793.74
Employee + Child(ren)	\$ 721.58
Employee + Family	\$ 1,046.30



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	516	39	82	12	649	17	1	1	2	21	670
2017-08	516	39	81	12	648	14	1	1	1	17	665
2017-09	507	38	83	11	639	14	1	1	1	17	656
2017-10	505	36	83	12	636	12	1	1	0	14	650
2017-11	504	34	83	12	633	10	1	1	0	12	645
2017-12	504	33	83	12	632	8	1	1	0	10	642
2018-01	499	32	83	12	626	8	2	1	0	11	637
2018-02	494	32	82	12	620	8	2	1	0	11	631
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2017-07	213	12	44	7	276	3	0	2	0	5	281
2017-08	217	12	44	8	281	2	0	2	0	4	285
2017-09	311	16	52	11	390	2	0	2	0	4	394
2017-10	328	19	56	13	416	2	0	1	0	3	419
2017-11	333	19	54	13	419	1	0	1	0	2	421
2017-12	339	18	55	14	426	1	0	1	0	2	428
2018-01	335	18	55	14	422	1	0	1	0	2	424
2018-02	336	18	55	14	423	1	0	1	0	2	425
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM	Total	
2017-07	1	0	4	0	5	0	0	0	0	0	5
2017-08	1	0	4	1	6	0	0	0	0	0	6
2017-09	6	1	6	2	15	0	0	0	0	0	15
2017-10	6	1	6	3	16	0	0	0	0	0	16
2017-11	7	1	6	3	17	0	0	0	0	0	17
2017-12	7	2	7	3	19	0	0	0	0	0	19
2018-01	6	2	7	2	17	0	0	0	0	0	17
2018-02	6	2	7	3	18	0	0	0	0	0	18
2018-03	0	0	0	0	0	0	0	0	0	0	0
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



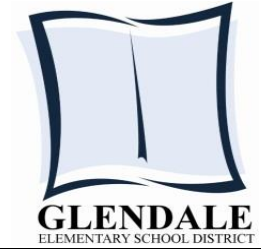
REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Members	Number of members as reported by provider source.
Paid Medical Claims	Paid medical claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
Less Estimated Specific Stop Loss Refunds	Estimated specific stop loss refunds. This amount includes estimated refunds for individual claims in excess of the stop loss deductible. Actual reimbursements are credited to the District's account after June 30th of the plan year. Amounts are estimates and may change during the adjudication process by the stop loss carrier.
Paid Rx Claims	Paid prescription drug claims as reported by provider source in reported month for all claims paid since the effective date including current report month.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
PMPM Estimated ACA Fees	Estimated ACA fees are no longer included on the experience report due to immateriality.
PEPM Fixed Expenses	This amount includes all administrative, third party administrators, stop loss coverage, and other services provided through Valley Schools.
Total Paid Claims & Expenses	Estimated paid claims plus plan fixed expenses.
Total Calculated Premium Equivalent	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactivity reported by Districts.
Surplus/(Deficit)	Total contributions less total paid claims and expenses.
Total Cost Loss Ratio	Total paid claims and expenses divided by total contributions.
Total Cost PMPM	Total paid claims and expenses divided by total members.
Prior Year YTD Loss Ratio	Loss ratio year-to-date as of the same month in the prior year.

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

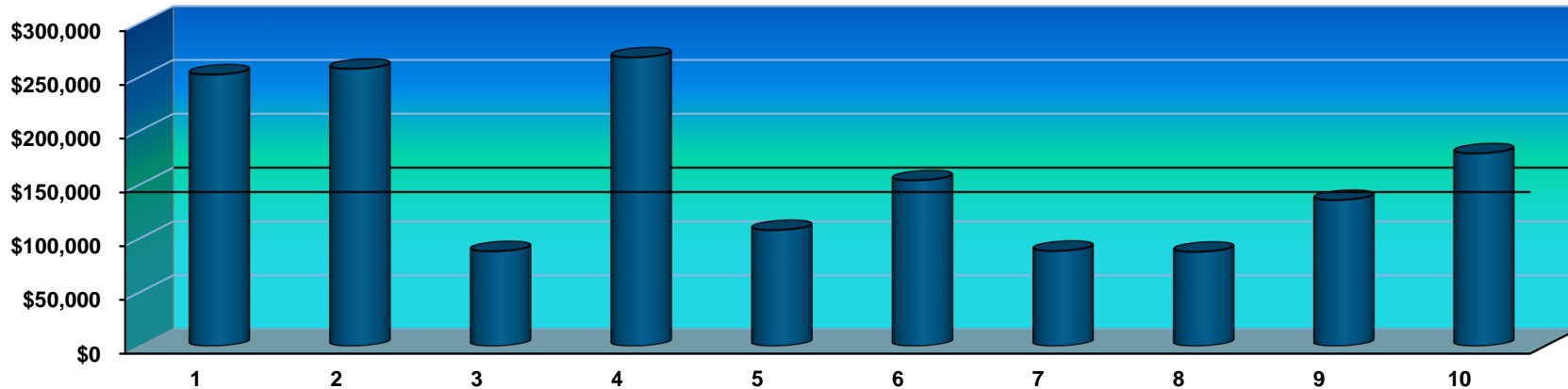


**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2017 through 6/30/2018)**



# of claims > \$75K	
FY17	FY18
21	10

Large Claimants Over \$75,000



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$252,132	\$150,000	\$0	\$102,132
2*	\$257,491	\$150,000	\$0	\$53,745
3	\$88,147	\$150,000	\$61,853	\$0
4	\$268,134	\$150,000	\$0	\$118,134
5	\$107,761	\$150,000	\$42,240	\$0
6*	\$153,960	\$150,000	\$0	\$0
7	\$88,475	\$150,000	\$61,525	\$0
8	\$87,615	\$150,000	\$62,385	\$0
9	\$135,716	\$150,000	\$14,284	\$0
10	\$179,011	\$150,000	\$0	\$29,011
Total	\$1,618,442			\$303,023

3/14/2018

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



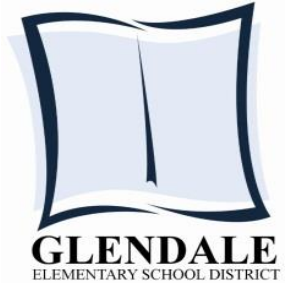
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$207,185.90
2017-08	Traditional		\$2,253.71
2017-09	Traditional		\$18,039.12
2017-10	Traditional		\$1,473.68
2017-11	Traditional		\$834.86
2017-12	Traditional		\$804.30
2018-01	Traditional		\$21,276.94
2018-02	Traditional		\$263.27
		Total for Claimant 1	\$252,131.78
2017-07	Traditional		\$40,536.97
2017-08	Traditional		\$10,437.53
2017-09	Traditional		\$79,247.14
2017-10	Traditional		\$1,954.27
2017-11	Traditional		\$851.87
2017-12	Traditional		\$3,416.58
2018-01	Traditional		\$43,116.48
2018-02	Traditional		\$77,930.01
		Total for Claimant 2	\$257,490.85



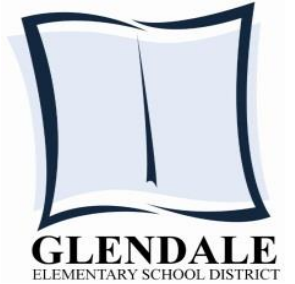
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-07	Traditional		\$45,908.12
2017-08	Traditional		\$24,336.31
2017-08	Traditional		\$645.09
2017-08	Traditional		\$3,811.48
2017-09	Traditional		\$117.08
2017-09	Traditional		\$21,085.29
2017-10	Traditional		\$315.84
2017-10	Traditional		\$20.49
2017-10	Traditional		(\$1,316.00)
2017-10	Traditional		\$5,824.66
2017-11	Traditional		(\$18,671.68)
2017-11	Traditional		\$406.82
2017-12	Traditional		\$4,411.99
2017-12	Traditional		\$821.67
2018-02	Traditional		\$430.12
		Total for Claimant 3	\$88,147.28
2017-07	Choice Plus HDHP Base		\$3,510.77
2017-08	Choice Plus HDHP Base		\$714.68
2017-09	Choice Plus HDHP Base		\$19,821.41
2017-10	Choice Plus HDHP Base		\$58,430.48
2017-11	Choice Plus HDHP Base		\$27,102.15
2017-12	Choice Plus HDHP Base		\$148,440.85
2018-01	Choice Plus HDHP Base		\$3,295.39
2018-02	Choice Plus HDHP Base		\$6,818.51
		Total for Claimant 4	\$268,134.24



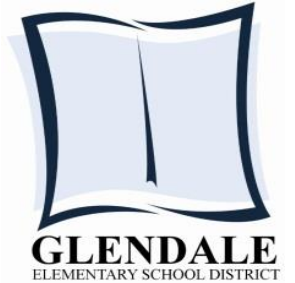
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2017 through 6/30/2018)



Date	Plan Name		Paid Amount
2017-11	Traditional		\$98,664.63
2017-12	Traditional		\$7,616.99
2018-01	Traditional		\$611.59
2018-02	Traditional		\$867.29
		Total for Claimant 5	\$107,760.50
2017-07	Traditional		\$16,980.18
2017-08	Traditional		\$12,011.69
2017-09	Traditional		\$17,284.86
2017-10	Traditional		\$28,644.65
2017-11	Traditional		\$10,410.62
2017-12	Traditional		\$22,772.23
2018-01	Traditional		\$23,148.33
2018-02	Traditional		\$22,707.25
		Total for Claimant 6	\$153,959.81
2017-07	Traditional		\$6,895.95
2017-08	Traditional		\$3,006.96
2017-09	Traditional		\$1,470.59
2017-10	Traditional		\$45,838.41
2017-11	Traditional		\$27,220.96
2017-12	Traditional		\$2,082.90
2018-01	Traditional		\$825.16
2018-02	Traditional		\$1,134.44
		Total for Claimant 7	\$88,475.37



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



Date	Plan Name		Paid Amount
2017-07	Traditional		-\$206.32
2017-08	Traditional		\$556.01
2017-09	Traditional		\$2,477.37
2017-10	Traditional		\$4,002.52
2017-11	Traditional		\$863.86
2017-12	Traditional		\$77,874.79
2018-01	Traditional		\$21.39
2018-02	Traditional		\$2,024.98
		Total for Claimant 8	\$87,614.60
2017-07	Traditional		\$12.15
2017-08	Traditional		\$113.31
2017-09	Traditional		\$1,281.78
2017-10	Traditional		\$1,419.23
2017-11	Traditional		\$1,414.30
2017-12	Traditional		\$83,425.47
2018-01	Traditional		\$45,533.26
2018-02	Traditional		\$2,516.78
		Total for Claimant 9	\$135,716.28
2017-07	Traditional		\$957.91
2017-08	Traditional		\$550.47
2017-09	Traditional		\$346.27
2017-10	Traditional		\$547.65
2017-11	Traditional		\$462.01
2017-12	Traditional		\$7,986.20
2018-01	Traditional		\$167,771.52
2018-02	Traditional		\$389.23
		Total for Claimant 10	\$179,011.26
TOTAL		Total	\$1,618,441.97

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: April 11, 2018

In February, Pool I- incurred \$68,892 in dental claims or a monthly loss ratio of 90%.

Pool I has incurred \$551,273 in dental claims year to date (YTD) and a loss ratio of 92%. Based on the trend we expect to incur \$826,908 or a loss ratio of 92% in dental claims by June 30, 2018.

In February, Pool III- incurred \$218,308 in dental claims or a monthly loss ratio of 82%.

Pool III has incurred \$1,895,748 in dental claims YTD and a loss ratio of 91%. Based on the trend we expect to incur \$2,843,628 or a loss ratio of 91% in dental claims by June 30, 2018.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,469	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,751	\$ (160,267)	132%	\$ 70	60%
2017-08	9,832	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,637	\$ (152,575)	130%	\$ 68	114%
2017-09	10,426	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,231	\$ 187,683	66%	\$ 34	80%
2017-10	10,498	\$ 379,788	\$ 36,161	\$ 415,949	\$ 547,760	\$ 131,811	76%	\$ 40	80%
2017-11	10,499	\$ 407,940	\$ 36,106	\$ 444,046	\$ 547,933	\$ 103,887	81%	\$ 42	83%
2017-12	10,484	\$ 334,413	\$ 36,084	\$ 370,497	\$ 546,564	\$ 176,067	68%	\$ 35	81%
2018-01	10,442	\$ 541,449	\$ 35,973	\$ 577,422	\$ 544,177	\$ (33,245)	106%	\$ 55	85%
2018-02	10,470	\$ 439,871	\$ 36,017	\$ 475,888	\$ 545,448	\$ 69,560	87%	\$ 45	84%
2018-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
Total	82,120	\$ 3,686,885	\$ 282,695	\$ 3,969,580	\$ 4,292,501	\$ 322,921	92%	\$ 48	
Mo. Avg.	10,265	\$ 460,861	\$ 35,337	\$ 496,198	\$ 536,563	\$ 40,365		\$ 48	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	



Monthly Experience Report

VSEBG Pool I

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

Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,929	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,482	\$ (23,978)	135%	\$ 48	69%
2017-08	2,025	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,474	\$ (31,017)	143%	\$ 51	90%
2017-09	2,188	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,547	\$ 34,031	56%	\$ 19	84%
2017-10	2,204	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,834	\$ 18,230	76%	\$ 27	88%
2017-11	2,204	\$ 46,757	\$ 7,589	\$ 54,346	\$ 76,699	\$ 22,353	71%	\$ 25	89%
2017-12	2,204	\$ 45,298	\$ 7,596	\$ 52,894	\$ 76,566	\$ 23,672	69%	\$ 24	86%
2018-01	2,200	\$ 71,454	\$ 7,616	\$ 79,070	\$ 76,597	\$ (2,473)	103%	\$ 36	89%
2018-02	2,199	\$ 61,327	\$ 7,565	\$ 68,892	\$ 76,576	\$ 7,684	90%	\$ 31	88%
2018-03				\$ -	\$ -	\$ -			89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
Total	17,153	\$ 492,854	\$ 58,419	\$ 551,273	\$ 599,775	\$ 48,502	92%	\$ 32	
Mo. Avg.	2,144	\$ 61,607	\$ 7,302	\$ 68,909	\$ 74,972	\$ 6,063		\$ 33	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,960	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,373	\$ (39,881)	122%	\$ 57	60%
2017-08	4,206	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,520	\$ (41,376)	121%	\$ 56	86%
2017-09	4,402	\$ 136,778	\$ 15,081	\$ 151,859	\$ 202,935	\$ 51,076	75%	\$ 34	81%
2017-10	4,422	\$ 161,243	\$ 15,225	\$ 176,468	\$ 204,102	\$ 27,634	86%	\$ 40	81%
2017-11	4,418	\$ 166,450	\$ 15,184	\$ 181,634	\$ 204,122	\$ 22,488	89%	\$ 41	83%
2017-12	4,407	\$ 120,474	\$ 15,165	\$ 135,639	\$ 203,395	\$ 67,756	67%	\$ 31	82%
2018-01	4,385	\$ 213,036	\$ 15,085	\$ 228,121	\$ 202,048	\$ (26,073)	113%	\$ 52	85%
2018-02	4,404	\$ 173,538	\$ 15,150	\$ 188,688	\$ 202,840	\$ 14,152	93%	\$ 43	85%
2018-03				\$ -	\$ -	\$ -			87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
Total	34,604	\$ 1,403,619	\$ 118,940	\$ 1,522,559	\$ 1,598,335	\$ 75,776	95%	\$ 44	
Mo. Avg.	4,326	\$ 175,452	\$ 14,868	\$ 190,320	\$ 199,792	\$ 9,472		\$ 44	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,580	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,896	\$ (96,408)	139%	\$ 96	56%
2017-08	3,601	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,643	\$ (80,182)	132%	\$ 92	86%
2017-09	3,836	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,749	\$ 102,576	61%	\$ 42	79%
2017-10	3,872	\$ 167,526	\$ 13,351	\$ 180,877	\$ 266,824	\$ 85,947	68%	\$ 47	78%
2017-11	3,877	\$ 194,733	\$ 13,333	\$ 208,066	\$ 267,112	\$ 59,046	78%	\$ 54	80%
2017-12	3,873	\$ 168,641	\$ 13,323	\$ 181,964	\$ 266,603	\$ 84,639	68%	\$ 47	80%
2018-01	3,857	\$ 256,959	\$ 13,272	\$ 270,231	\$ 265,532	\$ (4,699)	102%	\$ 70	83%
2018-02	3,867	\$ 205,006	\$ 13,302	\$ 218,308	\$ 266,032	\$ 47,724	82%	\$ 56	82%
2018-03				\$ -	\$ -	\$ -			83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
Total	30,363	\$ 1,790,412	\$ 105,336	\$ 1,895,748	\$ 2,094,391	\$ 198,643	91%	\$ 62	
Mo. Avg.	3,795	\$ 223,802	\$ 13,167	\$ 236,969	\$ 261,799	\$ 24,830		\$ 63	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.d TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

The Trust Board will be presented with a financial report for February 28, 2018. The “Ending net position reserved for claims and expenses” are \$13,595,696.25.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

March 13, 2018

Glendale Elementary School District
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the eight months ended February 28, 2018. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

If you have any questions pertaining to the attached statement, please contact me or our Finance Director, Gail Clemens.

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Eight Months Ended February 28, 2018**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,000,000.00
Total operating revenues	<u>10,000,000.00</u>
Operating expenses	
Paid claims	5,321,306.63
Fixed expense	731,646.72
Dental pool expense	346,836.82
H.S.A. contributions	405,816.77
Health insurance premiums	30,778.07
Short term disability premiums	58,493.51
Dental premiums	9,862.67
Vision plan premiums	44,373.26
Flexible spending premums	40,000.00
Life insurance premiums	94,797.36
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	4,244.71
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	10,731.75
Total operating expenses	<u>7,098,888.27</u>
Operating income/(loss)	<u>2,901,111.73</u>
Non-operating revenue	
Interest income	233,776.62
Change in market value	(315,425.38)
Return of net position	0.00
Total non-operating revenue	<u>(81,648.76)</u>
Change in net position	<u>2,819,462.97</u>
Beginning net position reserved for claims and expenses	<u>10,776,233.28</u>
Ending net position reserved for claims and expenses	<u>\$ 13,595,696.25</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: 6.e TOPIC: Wellness and Insurance Update

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.a TOPIC: Vision Insurance

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving vision benefits through United Healthcare as presented for 2018-2019.

There is no rate increase for vision benefits which is provided through United Healthcare Benefits.

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

Below you will find the cost for vision insurance for the following fiscal years (FY):

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

From July 2017 through December 2017, GESD has incurred \$32,824.22 on vision insurance. Staff projects vision insurance to cost approximately \$65,648.44 by June 30, 2018.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving short-term disability benefits through Sunlife Financial as presented for 2018-2019.

There is no rate increase for employee-paid short term disability. Sunlife Financial was formerly known as Assurant.

Below you will find the cost for short term disability insurance for the following fiscal years (FY):

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

From July 2017 through December 2017, GESD has incurred \$43,151.57 in short-term disability insurance. Staff projects short-term disability insurance to cost approximately \$86,303.14 by June 30, 2018.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving mid-term disability benefits through Unum as presented for 2018-2019.

Last year Valley Schools worked with Unum to provide a decrease from \$0.14 to \$0.11 however, for fiscal year (FY) 2019 there is a rate increase based on a one year renewal.

Current Rate
\$0.11/\$100

Renewal Rate
\$0.14/\$100

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

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

From July 2017 through December 2017, GESD has incurred \$18,994.30 on mid-term disability. Staff projects mid-term disability to cost approximately \$37,988.60 by June 30, 2018.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.d TOPIC: Life Insurance

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving life insurance benefits through Voya Financial as presented for 2018-2019.

There is no rate increase for life insurance. As a reminder, GESD provides basic group life, accidental death and disability (AD&D) insurance at no cost to the employee(s).

In addition, employees have an option to increase and supplement their life insurance and there are no rate increases for our employees (on the supplemental insurance). The rate sheet is attached.

Current/Basic
\$0.054

Renewal/Basic
\$0.054

Current/AD&D
\$0.015

Renewal/AD&D
\$0.015

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

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,894.14

From July 2017 through December 2017, GESD has incurred \$70,737.90 on life insurance. Staff projects life insurance to cost approximately \$141,475.80 by June 30, 2018.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 7.e TOPIC: Cigna DHMO

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving Cigna DHMO benefits for 2018-2019.

Valley Schools obtained a lower rate from Cigna DHMO when compared to the contract with Total Dental Administrators (TDA) Health Plan, Inc. Below you will find the rate information comparing the two dental providers.

As a reminder, this dental insurance is optional and an alternative to Delta Dental with more affordable rates and narrower network.

	<u>Current</u>	<u>New Rate</u>
Employee	\$ 10.61	\$ 9.95
Emp. & Spouse	\$ 20.98	\$ 19.68
Emp. & Child	\$ 23.51	\$ 22.06
Family	\$ 25.81	\$ 24.21

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: April 11, 2018

RECOMMENDATION:

The administration recommends approving flex spending account (FSA) benefits through Basic as presented for 2018-2019.

There is a decrease for the administration of the FSA but this cost is absorbed by Valley Schools and in the future, this item will not be taken for approval to the Trust Board since the service is paid for by Valley Schools.

Current
\$ 3.69

Renewal
\$ 3.50