

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

April 22, 2020 1:00 p.m.

## **Public Notice – Telephonic 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 Boardroom in the District Office, 7301 N. 58<sup>th</sup> Avenue. Glendale, AZ 85301.

The Board reserves the right to change the order of items on the agenda, with the exception of public hearings, which are scheduled for a specific time. Board members may participate via telephone conference call, if necessary. At the chair's discretion, the Board may carry over consideration of any business not concluded by 2:30 p.m. to the next regular meeting's agenda.

### **TRUST BOARD COVID-19 MEETING PROCEDURES**

Until further notice, the Glendale Elementary School District Trust Board will be enforcing the Center for Disease Control's health precautionary recommendation limiting all public gatherings to ten people. There will be no call to the public. *Reference: Arizona Attorney General's Opinion dated March 13, 2020 Re: Concerns Relating to Arizona's Open Meeting Law and COVID-19).*

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

#### **2. Opening Exercises**

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

#### **3. Action Items**

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

It is recommended the Trust Board approve the minutes of the February 19, 2020 regular Meeting as presented.

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

##### **a. Assistant Superintendent's Update**

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

##### **b. Claims Experience Review – Medical**

The Trust Board will review medical claims experience for January and February 2020.

##### **c. Claims Experience Review – Dental**

The Trust Board will review dental claims experience for January, February and March 2020.

##### **d. Financial Review – Employee Benefits**

The Trust Board will review employee benefits' financial statements for February and March 2020.

##### **e. Claims Experience Review – Workers' Compensation**

The Trust Board will review workers' compensation experience for February and March 2020.

##### **f. Financial Review – Workers' Compensation**

The Trust Board will review workers' compensation financial statements for February and March 2020.

g. Wellness/Insurance Update

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

**5. Summary of Current Events**

a. Trust Board Report

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

**6. Adjournment**

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 3.A. TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

RECOMMENDATION:

The minutes of the February 19, 2020 Regular Meetings are submitted for approval.

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The minutes of February 19, 2020 meeting is attached.

**MINUTES OF THE REGULAR TRUST BOARD MEETING**  
**Glendale Elementary School District No. 40 of Maricopa County, Arizona**  
**District Office, Executive Conference Room 4:30 p.m.**  
**February 19, 2020**

Present: Board Members  
Mr. Mike Martinez  
Mr. Lee Peterson  
Ms. Teresa Wong  
Ms. Bernadette Bolognini  
Ms. Mary Ann Wilson

Other Attendees:  
Ms. Joanna Morse  
Ms. Megan McCave  
Ms. Darlene DeVeuve  
Mr. Jamison Davis  
Ms. Judy Niblick  
Ms. Jodi Finnesy *\*arrived at 4:41pm*  
Mr. Mike Barragan

Absent: None

Recorder: Ms. Alejandra Lopez

**CALL TO ORDER**

Mr. Peterson called the meeting to order at 4:30 p.m. noted the presence of the five Trust Board members constituting a quorum.

**APPROVAL OF AGENDA**

Ms. Wilson motioned to approve the agenda as presented; Ms. Wong seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson welcomed everyone in attendance.

**CALL TO THE PUBLIC**

Mr. Peterson read aloud the call to the public message.

Ms. McCave discussed action items on the agenda specifically the Traditional PPO and HSA contribution amount.

Mr. Barragan informed everyone in attendance the topics mentioned by Ms. McCave will be further discussed as listed on agenda.

**INFORMATIONAL ITEMS**

**Assistant Superintendent's Update**

Mr. Barragan presented the Valley Schools Glendale ESD benchmarking summary which compared GESD to other eight districts. Mr. Davison provided additional input.

Mr. Barragan shared about the job fair hosted on January 25<sup>th</sup>.

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Anyone wishing to review copies of reports of detailed information provided to the Trust Board to substantiate recommendations might find this information available at the District Office. Persons with disabilities may request reasonable accommodations by contacting (623) 237-7110 at least two days prior to the meeting.

### **Claims Experience Review – Medical**

Mr. Barragan reported:

In December, GESD incurred \$688,877 in medical which represents a monthly loss ratio of 100% claims. The year to date (YTD) in medical claims is \$3,783,963.

There are nine claims above \$75,000 and two above \$150,000 stop loss level totaling \$1,376,661. This represents 36% of the YTD in medical claims. The anticipated refunds \$342,436 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,137,128 by June 30, 2020 and we anticipate to incur medical claims of approximately \$7,567,932 or a loss ratio of 93% by June 30, 2020.

### **Claims Experience Renewal – Dental**

Mr. Barragan reported:

In December, Pool I (or base plan) incurred \$45,910 in dental claims or a monthly loss ratio of 67%.

Based on the trend, we project revenues to generate \$720,000 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$809,292 or a loss ratio of 89% by June 30, 2020.

In December, Pool III (or buy-up plan) incurred \$197,550 in dental claims or a monthly loss ratio of 72%.

Based on the trend, we project revenues to generate \$3,228,960 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$2,860,260 or a loss ratio of 89% by June 30, 2020.

### **Financial Review – Employee Benefits**

Mr. Barragan reported:

The financial report for January 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$18,294,599.92”.

### **Claims Experience Review - Worker’s Compensation**

Ms. Morse reported:

In January, GESD logged 17 incidents and GESD incurred \$31,700.00 for the month.

GESD has 34 open claims recorded since 2013 and the “Paid” amount is \$2,385,686.03 compared to the “Incurred” of \$3,457,257.41.

GESD has seven (7) claimants above \$75,000 (based on the “Paid” amount) and two (2) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the seven (7) claimants are \$2,119,469.88 or 89% of the total “Paid” amount of \$2,385,686.03 and 2,784,079.98 or 81% of the total “Incurred” amount of \$3,457,257.41.

The average cost per individuals is:

- \$70,167.24 for “Paid”
- \$101,684.04 for “Incurred”

Ms. Morse indicated that “struck by student” and “fall/slip/trip” are the highest number of claims.

Ms. Morse is working with the SPED department to decrease claims by having staff report every restraint and tracking them with District Office.

Ms. Morse is also working with Human Resources to have SafeSchools fall/slip/trip compliance videos available for staff.

### **Financial Review Worker’s Compensation**

Mr. Barragan presented:

The financial report for January 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$1,381,361.22.

Mr. Barragan commented he expects revenue to grow; first year is different.

### **Wellness and Insurance Benefit Update**

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

Ms. Wong shared she attended a benefits open enrollment training.

Ms. Wong mentioned the retirement class had 19 employees RSVP but actually had 36 employees attend. Smart schools was present as an option for the retired employees to continue working for the district. Ms. Wong shared the unexpected high number of employees retiring increased her concern regarding the teacher shortage.

Ms. Wong indicated Wellness participation hit 50%. This led to a discussion on the number of members who are smokers. Due to HIPA, there is no data recorded.

### **Approval of Minutes**

Ms. Wong motioned to approve the January 22, 2020 minutes with a correction under the WellStyles and Insurance benefit update, to be “premium” doctors. Mr. Martinez seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wong, Mr. Martinez, Ms. Wilson, Ms. Bolognini and Mr. Peterson.

### **United Healthcare Medical Insurance Renewal**

Mr. Barragan presented:

*Traditional Plan (previously Traditional PPO)*

1. No change in premium(s)
2. Reopen the plan, no longer frozen

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3. Continue with Banner and Mayo Network (no longer eliminated in fiscal year 2022 as previously planned)
  4. Decrease urgent care from \$50 to \$25
  5. Increase emergency visit copay from \$350 to \$500
  6. Specialist copay remains \$40 if visiting a “Premium Care Physician” specialist or \$80 visit to a “Non- Premium Care Physician” specialist
  7. PCP visit copay from \$20 to either
    - a. \$10 – Visit to a “Premium Care Physician”
    - b. \$30 – Visit to a “Non- Premium Care Physician”

*HDHP Base*

1. No change in premium(s)
2. Increase HSA contribution from \$1,000 to \$1,350 (35% increase)
  - a. \$500 1<sup>st</sup> deposit to HSA\*
  - b. \$700 2<sup>nd</sup> deposit to HSA\* once employee meets requirement
  - c. \$150 3<sup>rd</sup> deposit to HSA\* for wellness incentives (visions and dental exam)
  - d. Overall cost increase is projected at \$205,450
3. \$0 cost virtual visit once deductible has been met
4. Increase deductible (embedded) for individual from \$2,700 to \$2,800 as required by IRS
5. Increase deductible (embedded) for family from \$5,400 to \$5,600 as required by IRS
6. Increase maximum out-of-pocket for individual from \$4,500 to \$6,500
7. Increase maximum out-of-pocket for family from \$9,000 to \$13,000

*Navigate*

1. Eliminated (as previously planned and communicated in prior year)

Continue implementation of Real Appeal, currently 73 employees are enrolled.

Sixth consecutive year with no premium increase to employees.

Individual stop loss increase from \$150,000 to \$200,000 consistent with inflationary factors.

Administration fee increase per employee per month (PEPM) increase from \$61.92 to \$70.00. Fees have not increased since 2013 and prior to that the fee was \$62.80.

Please review supporting documentation for additional information and specifics on plan design.

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

## GESD 2021

### Medical Cost Analysis

FY21 UHC: Traditional Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY21 District's Premium (Annual) Cost	FY21 Employee's Premium (Annual) Cost	FY21 Total Premium (Annual) Cost
Employee Only	\$ 6,234.96	\$ 720.00	\$ 6,954.96	334	\$ 2,082,476.64	\$ 240,480.00	\$ 2,322,956.64
Employee + Spouse	\$ 9,950.04	\$ 4,564.20	\$ 14,514.24	25	\$ 248,751.00	\$ 114,855.00	\$ 363,606.00
Employee + Child(ren)	\$ 9,950.04	\$ 3,456.60	\$ 13,406.64	57	\$ 567,152.28	\$ 197,026.20	\$ 764,178.48
Employee + Family	\$ 9,950.04	\$ 8,576.04	\$ 18,526.08	12	\$ 119,400.48	\$ 102,912.48	\$ 222,312.96
<b>Total</b>				<b>428</b>	<b>\$ 3,017,780.40</b>	<b>\$ 655,273.68</b>	<b>\$ 3,673,054.08</b>

FY21 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY21 District's Annual Cost	FY21 Total GESD HSA	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee Only	\$ 6,234.96	\$ -	\$ 6,234.96	\$ 1,350.00	429	\$ 2,674,797.84	\$ 579,150.00	\$ -	\$ 3,253,947.84
Employee + Spouse	\$ 9,950.04	\$ 2,341.68	\$ 12,291.72	\$ 1,350.00	33	\$ 328,351.32	\$ 44,550.00	\$ 77,275.44	\$ 450,176.76
Employee + Child(ren)	\$ 9,950.04	\$ 1,408.80	\$ 11,358.84	\$ 1,350.00	91	\$ 905,453.64	\$ 122,850.00	\$ 128,200.80	\$ 1,156,504.44
Employee + Family	\$ 9,950.04	\$ 5,608.76	\$ 15,558.80	\$ 1,350.00	34	\$ 338,301.36	\$ 45,900.00	\$ 190,629.84	\$ 574,831.20
<b>Total</b>					<b>587</b>	<b>\$ 4,246,904.16</b>	<b>\$ 792,450.00</b>	<b>\$ 396,106.08</b>	<b>\$ 5,435,460.24</b>

FY21 UHC: HSA/ HDHP Navigate

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY21 District's Annual Cost	FY21 Total GESD HSA	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee Only	\$ 5,533.92	\$ -	\$ 5,533.92	\$ 1,000.00		\$ -	\$ -	\$ -	\$ -
Employee + Spouse	\$ 9,950.04	\$ 1,838.16	\$ 11,788.20	\$ 1,000.00		\$ -	\$ -	\$ -	\$ -
Employee + Child(ren)	\$ 9,950.04	\$ 989.16	\$ 10,939.20	\$ 1,000.00		\$ -	\$ -	\$ -	\$ -
Employee + Family	\$ 9,950.04	\$ 4,809.36	\$ 14,759.40	\$ 1,000.00		\$ -	\$ -	\$ -	\$ -
<b>Total</b>					<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

FY21 District's Total Premium Cost	FY21 District Total HSA Cost	FY21 Employee's Total Premium Cost	FY21 Total Medical Cost	District's Total Premium Cost + District's HSA Contribution	FY21 District's Total Premium Cost	FY21 Employee's Total Premium Cost	FY21 Total Medical Cost
\$ 7,264,684.56	\$ 792,450.00	\$ 1,051,379.76	\$ 9,108,514.32	\$ 8,057,134.56	\$ 7,264,684.56	\$ 1,051,379.76	\$ 8,316,064.32

88% GESD contribution to overall cost

Mr. Barragan and Mr. Davis gave an overview of the following presentation:





**GLENDALE  
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## Trust Board February 19, 2020

### Medical Insurance FY2021

*Traditional Plan (previously Traditional PPO)*

- No change in premium(s)
- Reopen the plan, no longer frozen
- Continue with Banner and Mayo Network (no longer eliminated in fiscal year 2022 as previously planned)
- Decrease urgent care from \$50 to \$25
- Increase emergency visit copay from \$350 to \$500
- Specialist copay remains \$40 if visiting a “Premium Care Physician” specialist or \$80 visit to a “Non- Premium Care Physician” specialist
- PCP visit copay from \$20 to either
  - \$10 – Visit to a “Premium Care Physician”
  - \$30 – Visit to a “Non- Premium Care Physician”



## Medical Insurance FY2021

### *HDHP Base*

- No change in premium(s)
- Increase HSA contribution from \$1,000 to \$1,350 (35% increase)
  - \$500 1<sup>st</sup> deposit to HSA\*
  - \$700 2<sup>nd</sup> deposit to HSA\* once employee meets requirement
  - \$150 3<sup>rd</sup> deposit to HSA\* for wellness incentives (visions and dental exam)
  - Overall cost increase is projected at \$205,450
- \$0 cost virtual visit once deductible has been met
- Increase deductible (embedded) for individual from \$2,700 to \$2,800 as required by IRS
- Increase deductible (embedded) for family from \$5,400 to \$5,600 as required by IRS
- Increase maximum out-of-pocket for individual from \$4,500 to \$6,500
- Increase maximum out-of-pocket for family from \$9,000 to \$13,000



## Medical Insurance FY2021 Continued

### *HDHP Base*

1. Increase deductible (embedded) for individual from \$2,700 to \$2,800 as required by IRS
  - 22 or 2.49%; dependent 4 or 1.10% fell into the \$2,500 to \$2,999.99 range
  - 11 or 1.25%; dependent 2 or 0.55% fell into the \$3,000 to \$3,499.99 range
  - 12 or 1.36%; dependent 1 or 0.28% fell into the \$3,500 to \$3,999.99 range
  - 5 or 0.57%; dependent 5 or 1.38% fell into the \$4,000 to \$4,499.99 range
  - In summary, 50 or 5.67%; dependent 12 or 3.31%
2. Increase deductible (embedded) for family from \$5,400 to \$5,600 as required by IRS
  - N/A
3. Increase maximum out-of-pocket for individual from \$4,500 to \$6,500
  - 20 or 2.27%; dependent 4 or 1.10% fell into the \$4,500 to \$4,999.99 range
4. Increase maximum out-of-pocket for family from \$9,000 to \$13,000
  - N/A



## Medical Insurance FY2021

*Navigate* - eliminated (as previously planned and communicated in prior year)

Employee Only – 37

- From \$0 to \$0, include \$350, net change \$350

Employee + Spouse – 10

- From \$1,838.16 to \$2,341.68 = \$503.52, include \$350, net change is \$153.52 or \$7.68 per pay period

Employee + Child(ren) – 25

- From \$989.16 to \$1,408.80 = \$419.64, include \$350, net change is \$69.64 or \$3.48 per pay period

Employee + Family – 12

- From \$4,809.36 to \$5,606.76 = \$797.40, include \$350, net change is \$447.40 or \$22.37 per pay period



## Medical Insurance FY2021

- Continue implementation of Real Appeal, currently 73 employees are enrolled.
- Sixth consecutive year with no premium increase to employees.
- Individual stop loss increase from \$150,000 to \$200,000 consistent with inflationary factors.
- Administration fee increase per employee per month (PEPM) increase from \$61.92 to \$70.00. Fees have not increased since 2013 and prior to that the fee was \$62.80.
- Please review supporting documentation for additional information and specifics on plan design.
- \*Amounts will be prorated based on employee's effective date.



## Meet and Confer Recommendation(s)

- Option 1 - Increase HSA contribution from \$1,000 to \$1,600 (60% increase)
  - \$1,000 1<sup>st</sup> deposit to HSA
  - \$300 2<sup>nd</sup> deposit to HSA once employee meets requirement
  - \$300 3<sup>rd</sup> deposit to HSA for wellness incentives
- Option 2 - Increase HSA Contribution from \$1,000 to \$1,350
  - \$500 1<sup>st</sup> deposit to HSA
  - \$850 2<sup>nd</sup> deposit to HSA once employee meets wellness requirement (consistent with this year's requirement)
- In either option, allow quarterly option to turn in documents(s) to facilitate payment



**GLENDALE  
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QUESTIONS?

Mr. Martinez suggested two of the HSA contribution portions to be combined as followed: To increase “b” the 2<sup>nd</sup> deposit from \$700 to \$850 and remove “c” the 3<sup>rd</sup> deposit of \$150.

Mr. Martinez motioned to approve the agenda item United Healthcare Medical Insurance Renewal with the change to combine the second and third HSA contribution as one; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Delta Dental Insurance Renewal**

There are no rate increases for Delta Dental or plan design changes for fiscal year 2020-2021. The District anticipates a cost of approximately \$320,370.24 for the year in premium cost.

FY21 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	552	\$ 172,952.64	\$ -	\$172,952.64
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	46	\$ 15,411.84	\$ 13,413.60	\$ 28,825.44
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	71	\$ 23,787.84	\$ 22,927.32	\$ 46,715.16
Family	\$ 335.04	\$ 604.80	\$ 939.84	38	\$ 12,731.52	\$ 22,982.40	\$ 35,713.92
<b>Total</b>				<b>707</b>	<b>\$ 224,883.84</b>	<b>\$ 59,323.32</b>	<b>\$284,207.16</b>

FY21 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	163	\$ 54,611.52	\$ 33,428.04	\$ 88,039.56
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	33	\$ 11,056.32	\$ 24,595.56	\$ 35,651.88
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	53	\$ 17,757.12	\$ 42,363.96	\$ 60,121.08
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	36	\$ 12,061.44	\$ 46,275.84	\$ 58,337.28
<b>Total</b>				<b>285</b>	<b>\$ 95,486.40</b>	<b>\$ 146,663.40</b>	<b>\$242,149.80</b>

**Cigna Dental Insurance Renewal**

Cigna is a dental insurance provider with a narrower network and an alternative option to Delta Dental. There is no rate increase or plan design changes for fiscal year 2020-2021. Their rates are lower compared to Delta Dental and therefore is employer paid for all tiers.

The District anticipates a cost of approximately \$17,363.40 for the year in premium cost.

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

FY21 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	15	\$ 1,791.00	\$ -	\$ 1,791.00
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	12	\$ 2,408.16	\$ -	\$ 2,408.16
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	19	\$ 5,029.68	\$ -	\$ 5,029.68
Family	\$ 290.52	\$ 290.52	\$ -	28	\$ 8,134.56	\$ -	\$ 8,134.56
<b>Total</b>				<b>74</b>	<b>\$ 17,363.40</b>	<b>\$ -</b>	<b>\$ 17,363.40</b>

In preparing this analysis it was noted that last year's renewal for Employee + Spouse was overstated and reflected \$236.16 instead of \$200.68.

Ms. Wong pointed out the correct Employee and Spouse rate to be \$16.73 and not \$19.68.

Ms. Wong motioned to approve Delta Dental Insurance Renewal with the corrected employee and spouse premium amount, Cigna Dental Health Maintenance Organization (DHMO) Insurance Renewal, and Flexible Spending Account as presented; Mr. Martinez seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Vision Insurance Renewal**

There is a rate increase for vision insurance benefits provided through United Healthcare.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 4.14	\$ 5.60
Emp. + Spouse	\$ 7.40	\$ 10.01
Emp. + Child(ren)	\$ 7.74	\$ 10.48
Family	\$ 9.72	\$ 13.15

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

- FY 2015 - \$72,464.22
- FY 2016 - \$70,131.68
- FY 2017 - \$69,688.96
- FY 2018 - \$67,106.48
- FY 2019 - \$65,335.68

From July 1, 2019 through December 31, 2019, GESD has incurred \$33,446.96 in visions insurance. Staff estimates vision insurance to cost \$80,272.70 by June 30, 2020. Based on this estimate the renewal cost will cost an additional \$28,095.45 in fiscal year 2021 for a total of approximately \$108,368.15.

Ms. Wong motioned to approve the agenda item Vision Insurance Renewal; Mr. Martinez seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Flexible Spending Account**

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The cost of administering the FSA is absorbed by Valley Schools and there is no rate increase for fiscal year 2020-2021.

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

Flexible Spending Account was approved previously with agenda items Delta Dental Insurance renewal and Cigna Dental Health Maintenance Organization (DHMO) Insurance Renewal; the motion carried with five votes in favor from Ms. Wong, Ms. Bolognini, Ms. Wilson, Mr. Martinez and Mr. Peterson.

### Life Insurance

GESD provides Basic Group Life, Accidental Death and Disability (AD&D) insurance at no cost to the employee(s) and there is no rate increase for fiscal year 2020-2021.

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

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06
- FY 2019 - \$155,804.87

From July 1, 2019 through December 31, 2019, GESD has incurred \$69,668.01 for life insurance. Staff estimates life insurance to cost \$167,203.20 by June 30, 2020.

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

Ms. Wong motioned to approve the agenda item as presented; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

### Short-Term Disability

There is a rate decrease for employee-paid short-term disability. There is a plan design change and no longer using a third party provider.

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

- FY 2015 - \$97,413.38
- FY 2016 - \$99,893.82
- FY 2017 - \$91,671.53
- FY 2018 - \$88,449.23
- FY 2019 - \$89,180.66

From July 1, 2019 through December 31, 2019, GESD has incurred \$56,592.10 in short-term disability insurance. Staff estimates short-term disability insurance to cost \$135,821.04 by June 30, 2020.

Mr. Martinez motioned to approve the agenda item Short-term Disability as presented; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Employee Assistance Program (EAP)**

It is important to provide staff, their dependents and families with resources such as counseling, legal services, financial advice, access to online cognitive behavior therapy program(s) and other valuable resources. This service would be accessible to both benefited and non-benefited employees for a nominal cost to GESD.

The cost for six (6) sessions is \$0.90 per employee per month (PEMP) or an annual cost of approximately \$16,200.

Ms. Wilson motioned to approve the agenda item Employee Assistance Program (EAP) as presented; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Credit Monitoring Program**

It is important to provide staff, their dependents and families with resources such as credit monitoring. The cost of administering this benefit is absorbed by Valley Schools and therefore there is no additional cost outside of what is paid to Valley Schools for fiscal year 2020-2021.

InfoArmor provides two tiers and pricing to the employee are as follow:

**PrivacyArmor**

Employee - \$0 per month

Employee + Family - \$8.95 per month

**PrivacyArmor Plus**

Employee - \$4.25 per month

Employee + Family - \$10.95 per month

Ms. Bolognini motioned to approve the agenda item Credit Monitoring Program as presented; Ms. Wilson seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**WellStyles**

WellStyles is a hands-on health and wellness platform offered to all employees at no cost to the employees. It allows employees to connect with peers, track your health progress, get health recipes and earn reward up to \$200.

In the previous year, 123 individuals participated and \$13,173 was distributed in rewards. Staff has noticed an increase in participants and we will provide updates to the Trust Board on a regular basis.



Ms. Wilson motioned to approve the agenda item WellStyles with a correction at no cost to the employees; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Mid-Term Disability**

There is a change in carrier provider and there is a rate decrease for mid-term disability.

<b><u>Current Rate</u></b>	<b><u>Renewal Rate</u></b>
\$0.14/\$100	\$0.057/\$10

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

- FY 2015 - \$31,842.31
- FY 2016 - \$62,745.91
- FY 2017 - \$61,684.37
- FY 2018 - \$45,795.15
- FY 2019 - \$63,401.52

From July 1, 2019 through December 31, 2019, GESD has incurred \$27,761.68 on mid-term disability insurance. Staff estimates mid-term disability insurance to cost \$66,628.03 by June 30, 2020.

Mr. Martinez motioned to approve the agenda item Mid-Term Disability with a correction to a rate decrease; Ms. Bolognini seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini Mr. Martinez, Ms. Wong, and Mr. Peterson.

**Summary of Current Events**

**None.**

**ADJOURNMENT**

Ms. Bolognini motioned to adjourn. Ms. Wilson seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wilson, Ms. Bolognini, Mr. Martinez, Ms. Wong, and Mr. Peterson.

There being no further business, the meeting adjourned at 6:10 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.

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

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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In January, GESD incurred \$707,262 in medical which represents a monthly loss ratio of 103%.

In February, GESD incurred \$521,984 in medical which represents a monthly loss ratio of 76%. The year to date (YTD) in medical claims is \$5,013,395.

There are 13 claims above \$75,000 and two above \$150,000 stop loss level totaling \$1,878,185. This represents 37% of the YTD in medical claims. The anticipated refunds \$360,390 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,168,976 by June 30, 2020 and we anticipate to incur medical claims of approximately \$7,520,088 or a loss ratio of 92% by June 30, 2020.



# Monthly Experience Report

Glendale EI-All

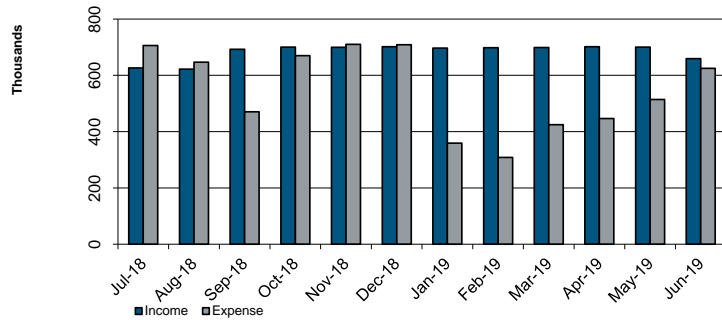
Dates: (7/1/2019-6/30/2020)



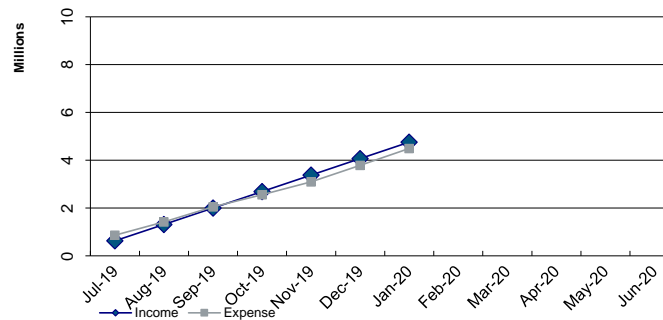
Name: Valley Schools Employee Benefits Group  
Plan: All

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
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,092	\$ 861,652	\$ 627,809	\$ (233,843)	137%	\$ 645	113%
2019-08	1,011	1,455	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 62,602	\$ 556,930	\$ 683,754	\$ 126,824	81%	\$ 383	108%
2019-09	1,015	1,459	\$ 481,531	\$ -	\$ 87,341	\$ 568,872	\$ 62,849	\$ 631,721	\$ 684,768	\$ 53,046	92%	\$ 433	94%
2019-10	1,017	1,474	\$ 366,507	\$ -	\$ 73,119	\$ 439,626	\$ 62,972	\$ 502,598	\$ 689,889	\$ 187,291	73%	\$ 341	94%
2019-11	1,020	1,479	\$ 388,941	\$ -	\$ 90,085	\$ 479,026	\$ 63,158	\$ 542,184	\$ 691,417	\$ 149,233	78%	\$ 367	96%
2019-12	1,017	1,482	\$ 884,290	\$ 342,436	\$ 84,050	\$ 625,904	\$ 62,973	\$ 688,877	\$ 690,929	\$ 2,052	100%	\$ 465	97%
2020-01	1,013	1,471	\$ 578,519	\$ 14,245	\$ 80,262	\$ 644,536	\$ 62,726	\$ 707,262	\$ 687,621	\$ (19,641)	103%	\$ 481	90%
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			79%
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
<b>Total</b>	<b>7,015</b>	<b>10,156</b>	<b>\$ 3,818,175</b>	<b>\$ 356,681</b>	<b>\$ 595,359</b>	<b>\$ 4,056,853</b>	<b>\$ 434,372</b>	<b>\$ 4,491,225</b>	<b>\$ 4,756,187</b>	<b>\$ 264,962</b>	<b>94%</b>	<b>\$ 442</b>	
<b>Mo. Avg.</b>	<b>1,002</b>	<b>1,451</b>	<b>\$ 545,454</b>	<b>\$ 50,954</b>	<b>\$ 85,051</b>	<b>\$ 579,550</b>	<b>\$ 62,053</b>	<b>\$ 641,604</b>	<b>\$ 679,455</b>	<b>\$ 37,852</b>		<b>\$ 442</b>	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,915	\$ 823,368	\$ 614,094	\$ (209,274)	134%	\$ 629
2019-08	996	1,437	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 61,673	\$ 517,790	\$ 673,597	\$ 155,807	77%	\$ 360
2019-09	1,005	1,446	\$ 427,882	\$ -	\$ 81,597	\$ 509,479	\$ 62,230	\$ 571,709	\$ 677,383	\$ 105,674	84%	\$ 395
2019-10	1,008	1,463	\$ 357,410	\$ -	\$ 77,556	\$ 434,966	\$ 62,415	\$ 497,381	\$ 683,531	\$ 186,151	73%	\$ 340
2019-11	1,011	1,468	\$ 390,548	\$ -	\$ 89,472	\$ 480,020	\$ 62,601	\$ 542,621	\$ 685,059	\$ 142,438	79%	\$ 370
2019-12	1,007	1,470	\$ 879,395	\$ 342,436	\$ 83,838	\$ 620,797	\$ 62,354	\$ 683,151	\$ 684,041	\$ 890	100%	\$ 465
2020-01	1,006	1,462	\$ 574,372	\$ 14,245	\$ 79,961	\$ 640,088	\$ 62,292	\$ 702,380	\$ 682,445	\$ (19,935)	103%	\$ 480
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
<b>Total</b>	6,936	10,056	\$ 3,681,568	\$ 356,681	\$ 584,033	\$ 3,908,920	\$ 429,480	\$ 4,338,400	\$ 4,700,150	\$ 361,750	92%	\$ 431
<b>Mo. Avg.</b>	991	1,437	\$ 525,938	\$ 50,954	\$ 83,433	\$ 558,417	\$ 61,354	\$ 619,771	\$ 671,450	\$ 51,679		\$ 431



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	15	18	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 929	\$ 39,140	\$ 10,157	\$ (28,983)	385%	\$ 2,174
2019-09	10	13	\$ 53,650	\$ -	\$ 5,744	\$ 59,394	\$ 619	\$ 60,013	\$ 7,385	\$ (52,628)	813%	\$ 4,616
2019-10	9	11	\$ 9,098	\$ -	\$ (4,437)	\$ 4,661	\$ 557	\$ 5,218	\$ 6,358	\$ 1,140	82%	\$ 474
2019-11	9	11	\$ (1,606)	\$ -	\$ 613	\$ (993)	\$ 557	\$ (436)	\$ 6,358	\$ 6,794	-7%	\$ -
2019-12	10	12	\$ 4,895	\$ -	\$ 212	\$ 5,107	\$ 619	\$ 5,726	\$ 6,888	\$ 1,162	83%	\$ 477
2020-01	7	9	\$ 4,147	\$ -	\$ 301	\$ 4,448	\$ 434	\$ 4,882	\$ 5,176	\$ 294	94%	\$ 542
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	79	100	\$ 136,607	\$ -	\$ 11,326	\$ 147,933	\$ 4,892	\$ 152,825	\$ 56,037	\$ (96,789)	273%	\$ 1,528
<b>Mo. Avg.</b>	11	14	\$ 19,515	\$ -	\$ 1,618	\$ 21,133	\$ 699	\$ 21,832	\$ 8,005	\$ (13,827)		\$ 1,528



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active PRIOR YEAR

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
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ 47,866	\$ -	\$ 4	\$ 47,870	\$ -	\$ 47,870	\$ -	\$ (47,870)	0%	\$ -
2019-10	-	-	\$ (7,780)	\$ -	\$ -	\$ (7,780)	\$ -	\$ (7,780)	\$ -	\$ 7,780	0%	\$ -
2019-11	-	-	\$ 6,277	\$ -	\$ 159	\$ 6,436	\$ -	\$ 6,436	\$ -	\$ (6,436)	0%	\$ -
2019-12	-	-	\$ (17,707)	\$ -	\$ -	\$ (17,707)	\$ -	\$ (17,707)	\$ -	\$ 17,707	0%	\$ -
2020-01	-	-	\$ 25,205	\$ -	\$ 24	\$ 25,229	\$ -	\$ 25,229	\$ -	\$ (25,229)	0%	\$ -
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 460,490	\$ -	\$ 40,580	\$ 501,070	\$ -	\$ 501,070	\$ -	\$ (501,070)		
<b>Mo. Avg.</b>	0	0	\$ 65,784	\$ -	\$ 5,797	\$ 71,581	\$ -	\$ 71,581	\$ -	\$ (71,581)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA PRIOR YEAR

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
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-	\$ (390)	\$ -	\$ -	\$ (390)	\$ -	\$ (390)	\$ -	\$ 390	0%	\$ -
2019-10	-	-	\$ 23	\$ -	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ (23)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ 1,868	\$ -	\$ -	\$ 1,868	\$ -	\$ 1,868	\$ -	\$ (1,868)	0%	\$ -
2020-01	-	-	\$ 629	\$ -	\$ -	\$ 629	\$ -	\$ 629	\$ -	\$ (629)	0%	\$ -
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 19,490	\$ -	\$ 1,193	\$ 20,683	\$ -	\$ 20,683	\$ -	\$ (20,683)		
<b>Mo. Avg.</b>	0	0	\$ 2,784	\$ -	\$ 170	\$ 2,955	\$ -	\$ 2,955	\$ -	\$ (2,955)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active PRIOR YEAR

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
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09	-	-	\$ 13,294	\$ -	\$ -	\$ 13,294	\$ -	\$ 13,294	\$ -	\$ (13,294)	0%	\$ -
2019-10	-	-	\$ 26,787	\$ -	\$ -	\$ 26,787	\$ -	\$ 26,787	\$ -	\$ (26,787)	0%	\$ -
2019-11	-	-	\$ 7,164	\$ -	\$ 2,290	\$ 9,454	\$ -	\$ 9,454	\$ -	\$ (9,454)	0%	\$ -
2019-12	-	-	\$ 2,897	\$ -	\$ 688	\$ 3,585	\$ -	\$ 3,585	\$ -	\$ (3,585)	0%	\$ -
2020-01	-	-	\$ 30,022	\$ -	\$ 119	\$ 30,141	\$ -	\$ 30,141	\$ -	\$ (30,141)	0%	\$ -
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 217,192	\$ -	\$ 13,460	\$ 230,652	\$ -	\$ 230,652	\$ -	\$ (230,652)		
<b>Mo. Avg.</b>	0	0	\$ 31,027	\$ -	\$ 1,923	\$ 32,950	\$ -	\$ 32,950	\$ -	\$ (32,950)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA PRIOR YEAR

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
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ 24	\$ -	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ (24)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 175	\$ -	\$ 7	\$ 182	\$ -	\$ 182	\$ -	\$ (182)		
<b>Mo. Avg.</b>	0	0	\$ 25	\$ -	\$ 1	\$ 26	\$ -	\$ 26	\$ -	\$ (26)	0%	

### Monthly Contribution Rates

**Premiums**

Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



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		
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	9	1	0	0	10	437
2019-09	332	24	58	12	426	7	1	0	0	8	434
2019-10	328	24	59	12	423	6	1	0	0	7	430
2019-11	328	24	57	12	421	6	1	0	0	7	428
2019-12	324	22	57	13	416	6	1	0	0	7	423
2020-01	324	22	57	13	416	4	1	0	0	5	421
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



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		
2019-07	319	16	56	15	406	3	1	1	0	5	411
2019-08	389	22	60	20	491	3	1	1	0	5	496
2019-09	396	21	62	21	500	0	1	1	0	2	502
2019-10	395	22	63	22	502	1	1	0	0	2	504
2019-11	395	22	66	22	505	1	1	0	0	2	507
2019-12	392	24	66	22	504	2	1	0	0	3	507
2020-01	391	25	67	21	504	1	1	0	0	2	506
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



# Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	29	7	24	8	68	0	0	0	0	0	0	68
2019-08	35	8	26	9	78	0	0	0	0	0	0	78
2019-09	36	10	24	9	79	0	0	0	0	0	0	79
2019-10	36	10	25	12	83	0	0	0	0	0	0	83
2019-11	38	10	25	12	85	0	0	0	0	0	0	85
2019-12	39	10	25	13	87	0	0	0	0	0	0	87
2020-01	40	9	25	12	86	0	0	0	0	0	0	86
2020-02	0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0	0



## REPORT DEFINITIONS

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

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

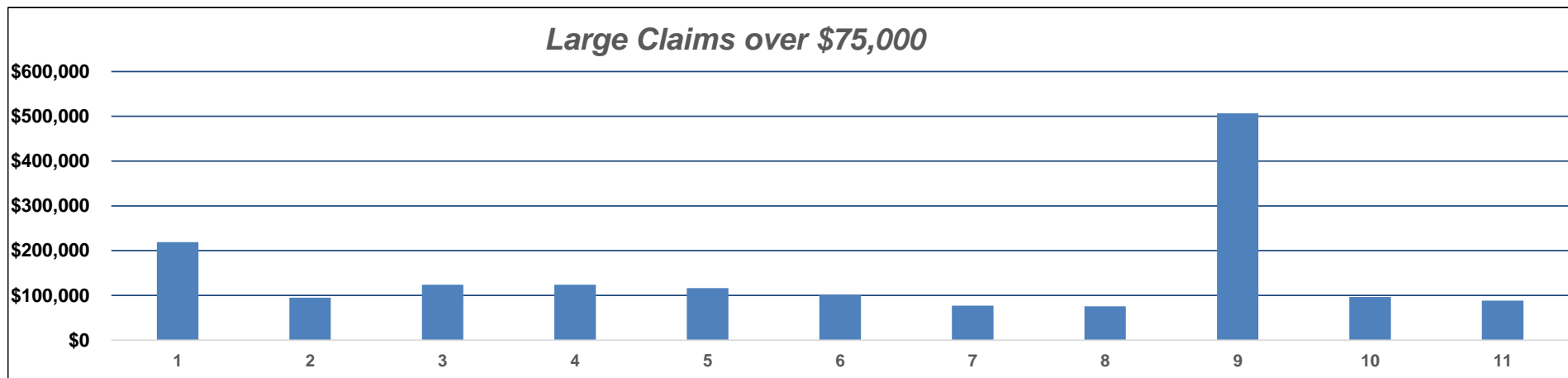




**Glendale Elementary School District  
Paid Claims Greater Than \$75,000 by Claimant  
Large Claims by Plan  
(7/1/2019 through 6/30/2020)**



# of claims > \$75K	
FY19	FY20
12	11



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$218,798	\$150,000	\$0	\$0
2	\$94,822	\$150,000	\$55,178	\$0
3	\$123,927	\$150,000	\$26,073	\$0
4	\$124,081	\$150,000	\$25,919	\$0
5	\$116,337	\$150,000	\$33,663	\$0
6	\$101,948	\$150,000	\$48,052	\$0
7	\$77,141	\$150,000	\$72,859	\$0
8	\$75,808	\$150,000	\$74,192	\$0
9	\$506,681	\$150,000	\$0	\$356,681
10	\$96,312	\$150,000	\$53,688	\$0
11	\$88,219	\$150,000	\$61,781	\$0
<b>Total</b>	<b>\$1,624,074</b>			<b>\$356,681</b>

2/15/2020 \*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**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$213,991.57
2019-08	Traditional PPO PRIOR YEAR		\$21,073.51
2019-10	Traditional PPO PRIOR YEAR		(\$662.54)
2019-11	Traditional PPO PRIOR YEAR		\$4,185.54
2019-12	Traditional PPO PRIOR YEAR		(\$19,790.55)
		<b>Total for Claimant 1</b>	<b>\$218,797.53</b>
2019-07	Traditional PPO		\$20,278.89
2019-07	Traditional PPO PRIOR YEAR		\$2,450.30
2019-08	Traditional PPO		\$70,866.70
2019-08	Traditional PPO PRIOR YEAR		\$423.00
2019-09	Traditional PPO		(\$157.50)
2019-09	Traditional PPO PRIOR YEAR		\$803.32
2019-11	Traditional PPO		\$157.50
		<b>Total for Claimant 2</b>	<b>\$94,822.21</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$50,189.27
2019-07	Traditional PPO PRIOR YEAR		\$112.12
2019-08	Traditional PPO		\$19,953.06
2019-09	Traditional PPO		\$2,552.01
2019-10	Traditional PPO		\$34,125.95
2019-11	Traditional PPO		\$7,819.22
2019-12	Traditional PPO		\$100.43
2020-01	Traditional PPO		\$9,075.26
		<b>Total for Claimant 3</b>	<b>\$123,927.32</b>
2019-10	HDHP Base		\$319.30
2019-11	HDHP Base		\$1,801.25
2019-12	HDHP Base		\$112,684.95
2020-01	HDHP Base		\$9,275.13
		<b>Total for Claimant 4</b>	<b>\$124,080.63</b>
2019-08	HDHP Base		\$149.44
2019-10	HDHP Base		\$33,452.46
2019-11	HDHP Base		\$22,509.54
2019-12	HDHP Base		\$43,013.02
2020-01	HDHP Base		\$17,212.47
		<b>Total for Claimant 5</b>	<b>\$116,336.93</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$12,357.90
2019-07	Traditional PPO PRIOR YEAR		\$166.31
2019-08	Traditional PPO		\$11,987.98
2019-09	Traditional PPO		\$12,786.98
2019-10	Traditional PPO		\$21,346.62
2019-11	Traditional PPO		\$12,822.68
2019-12	Traditional PPO		\$18,355.01
2020-01	Traditional PPO		\$12,124.94
		<b>Total for Claimant 6</b>	<b>\$101,948.42</b>
2019-07	Traditional PPO		\$4,240.67
2019-07	Traditional PPO PRIOR YEAR		\$9,352.83
2019-08	Traditional PPO		\$11,876.63
2019-08	Traditional PPO PRIOR YEAR		\$1,635.00
2019-09	Traditional PPO		\$46,967.08
2019-09	Traditional PPO PRIOR YEAR		(\$376.00)
2019-11	Traditional PPO		\$271.19
2019-12	Traditional PPO		\$676.37
2019-12	Traditional PPO PRIOR YEAR		\$1,868.25
2020-01	Traditional PPO PRIOR YEAR		\$629.25
		<b>Total for Claimant 7</b>	<b>\$77,141.27</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$13,006.08
2019-08	Traditional PPO		\$12,984.25
2019-09	Traditional PPO		\$23,193.29
2019-10	Traditional PPO		\$8,943.62
2019-11	Traditional PPO		\$15,739.32
2019-12	Traditional PPO		\$1,620.61
2020-01	Traditional PPO		\$320.46
		<b>Total for Claimant 8</b>	<b>\$75,807.63</b>
2019-09	Traditional PPO		\$634.81
2019-10	Traditional PPO		\$6,886.82
2019-11	Traditional PPO		\$12,500.06
2019-12	Traditional PPO		\$472,414.52
2020-01	Traditional PPO		\$14,244.66
		<b>Total for Claimant 9</b>	<b>\$506,680.87</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	HDHP Base PRIOR YEAR		\$2,059.25
2019-07	HDHP Base		\$2,388.50
2019-08	HDHP Base		\$3,808.01
2019-09	HDHP Base PRIOR YEAR		\$182.60
2019-09	HDHP Base		\$10,807.58
2019-10	HDHP Base		\$3,241.55
2019-11	HDHP Base PRIOR YEAR		\$4,579.62
2019-11	HDHP Base		\$37,673.14
2019-12	HDHP Base PRIOR YEAR		\$208.75
2019-12	HDHP Base		\$1,477.57
2020-01	HDHP Base PRIOR YEAR		\$28,037.63
2020-01	HDHP Base		\$1,847.76
		<b>Total for Claimant 10</b>	<b>\$96,311.96</b>
2019-07	Traditional PPO PRIOR YEAR		\$34,481.95
2019-08	Traditional PPO		\$211.35
2019-09	Traditional PPO		\$18,241.51
2019-10	Traditional PPO		\$121.26
2020-01	Traditional PPO		\$35,163.32
		<b>Total for Claimant 11</b>	<b>\$88,219.39</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,624,074.16</b>



# Monthly Experience Report

Glendale EI-All

Dates: (7/1/2019-6/30/2020)

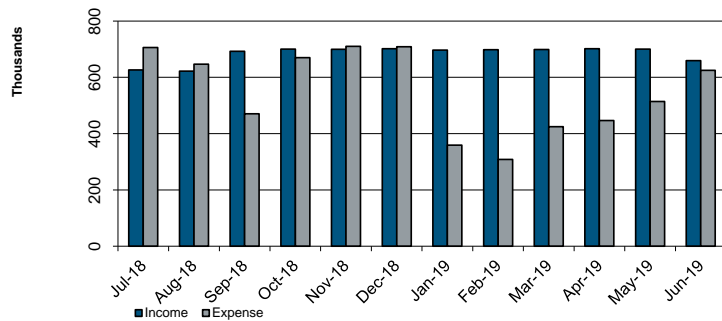


Name: Valley Schools Employee Benefits Group

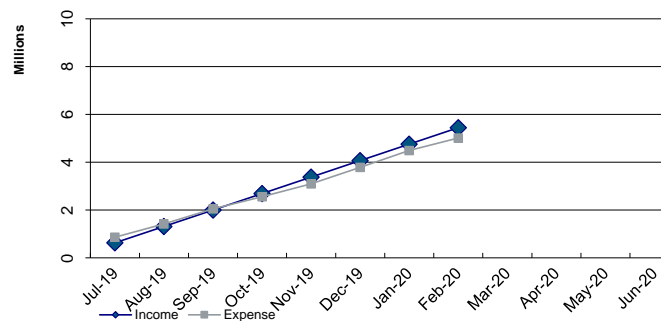
Plan: All

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
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,092	\$ 861,652	\$ 627,809	\$ (233,843)	137%	\$ 645	113%
2019-08	1,011	1,455	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 62,602	\$ 556,930	\$ 683,754	\$ 126,824	81%	\$ 383	108%
2019-09	1,015	1,459	\$ 481,531	\$ -	\$ 87,341	\$ 568,872	\$ 62,849	\$ 631,721	\$ 684,768	\$ 53,046	92%	\$ 433	94%
2019-10	1,017	1,474	\$ 366,507	\$ -	\$ 73,119	\$ 439,626	\$ 62,972	\$ 502,598	\$ 689,889	\$ 187,291	73%	\$ 341	94%
2019-11	1,020	1,479	\$ 388,941	\$ -	\$ 90,085	\$ 479,026	\$ 63,158	\$ 542,184	\$ 691,417	\$ 149,233	78%	\$ 367	96%
2019-12	1,018	1,484	\$ 884,290	\$ 342,436	\$ 84,050	\$ 625,904	\$ 63,035	\$ 688,939	\$ 691,841	\$ 2,902	100%	\$ 464	97%
2020-01	1,015	1,478	\$ 578,519	\$ 14,245	\$ 80,262	\$ 644,536	\$ 62,850	\$ 707,386	\$ 689,821	\$ (17,565)	103%	\$ 479	90%
2020-02	1,012	1,474	\$ 373,139	\$ 3,709	\$ 89,890	\$ 459,320	\$ 62,664	\$ 521,984	\$ 686,688	\$ 164,704	76%	\$ 354	84%
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	82%
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	80%
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	79%
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	80%
<b>Total</b>	<b>8,030</b>	<b>11,639</b>	<b>\$ 4,191,314</b>	<b>\$ 360,390</b>	<b>\$ 685,249</b>	<b>\$ 4,516,173</b>	<b>\$ 497,222</b>	<b>\$ 5,013,395</b>	<b>\$ 5,445,986</b>	<b>\$ 432,592</b>	<b>92%</b>	<b>\$ 431</b>	
<b>Mo. Avg.</b>	<b>1,004</b>	<b>1,455</b>	<b>\$ 523,914</b>	<b>\$ 45,049</b>	<b>\$ 85,656</b>	<b>\$ 564,522</b>	<b>\$ 62,153</b>	<b>\$ 626,674</b>	<b>\$ 680,748</b>	<b>\$ 54,074</b>		<b>\$ 431</b>	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,915	\$ 823,368	\$ 614,094	\$ (209,274)	134%	\$ 629
2019-08	996	1,437	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 61,673	\$ 517,790	\$ 673,597	\$ 155,807	77%	\$ 360
2019-09	1,005	1,446	\$ 427,882	\$ -	\$ 81,597	\$ 509,479	\$ 62,230	\$ 571,709	\$ 677,383	\$ 105,674	84%	\$ 395
2019-10	1,008	1,463	\$ 357,410	\$ -	\$ 77,556	\$ 434,966	\$ 62,415	\$ 497,381	\$ 683,531	\$ 186,151	73%	\$ 340
2019-11	1,011	1,468	\$ 390,548	\$ -	\$ 89,472	\$ 480,020	\$ 62,601	\$ 542,621	\$ 685,059	\$ 142,438	79%	\$ 370
2019-12	1,008	1,472	\$ 879,395	\$ 342,436	\$ 83,838	\$ 620,797	\$ 62,416	\$ 683,213	\$ 684,953	\$ 1,740	100%	\$ 464
2020-01	1,008	1,469	\$ 574,372	\$ 14,245	\$ 79,961	\$ 640,088	\$ 62,416	\$ 702,504	\$ 684,645	\$ (17,859)	103%	\$ 478
2020-02	1,005	1,465	\$ 300,883	\$ 3,709	\$ 89,073	\$ 386,247	\$ 62,230	\$ 448,477	\$ 681,512	\$ 233,036	66%	\$ 306
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
<b>Total</b>	7,944	11,530	\$ 3,982,450	\$ 360,390	\$ 673,106	\$ 4,295,166	\$ 491,896	\$ 4,787,062	\$ 5,384,774	\$ 597,711	89%	\$ 415
<b>Mo. Avg.</b>	993	1,441	\$ 497,806	\$ 45,049	\$ 84,138	\$ 536,896	\$ 61,487	\$ 598,383	\$ 673,097	\$ 74,714		\$ 415





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	15	18	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 929	\$ 39,140	\$ 10,157	\$ (28,983)	385%	\$ 2,174
2019-09	10	13	\$ 53,650	\$ -	\$ 5,744	\$ 59,394	\$ 619	\$ 60,013	\$ 7,385	\$ (52,628)	813%	\$ 4,616
2019-10	9	11	\$ 9,098	\$ -	\$ (4,437)	\$ 4,661	\$ 557	\$ 5,218	\$ 6,358	\$ 1,140	82%	\$ 474
2019-11	9	11	\$ (1,606)	\$ -	\$ 613	\$ (993)	\$ 557	\$ (436)	\$ 6,358	\$ 6,794	-7%	\$ -
2019-12	10	12	\$ 4,895	\$ -	\$ 212	\$ 5,107	\$ 619	\$ 5,726	\$ 6,888	\$ 1,162	83%	\$ 477
2020-01	7	9	\$ 4,147	\$ -	\$ 301	\$ 4,448	\$ 434	\$ 4,882	\$ 5,176	\$ 294	94%	\$ 542
2020-02	7	9	\$ 72,256	\$ -	\$ 817	\$ 73,073	\$ 434	\$ 73,507	\$ 5,176	\$ (68,331)	1420%	\$ 8,167
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	86	109	\$ 208,863	\$ -	\$ 12,143	\$ 221,006	\$ 5,326	\$ 226,332	\$ 61,213	\$ (165,120)	370%	\$ 2,076
<b>Mo. Avg.</b>	11	14	\$ 26,108	\$ -	\$ 1,518	\$ 27,626	\$ 666	\$ 28,292	\$ 7,652	\$ (20,640)		\$ 2,076



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active PRIOR YEAR

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
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ 47,866	\$ -	\$ 4	\$ 47,870	\$ -	\$ 47,870	\$ -	\$ (47,870)	0%	\$ -
2019-10	-	-	\$ (7,780)	\$ -	\$ -	\$ (7,780)	\$ -	\$ (7,780)	\$ -	\$ 7,780	0%	\$ -
2019-11	-	-	\$ 6,277	\$ -	\$ 159	\$ 6,436	\$ -	\$ 6,436	\$ -	\$ (6,436)	0%	\$ -
2019-12	-	-	\$ (17,707)	\$ -	\$ -	\$ (17,707)	\$ -	\$ (17,707)	\$ -	\$ 17,707	0%	\$ -
2020-01	-	-	\$ 25,205	\$ -	\$ 24	\$ 25,229	\$ -	\$ 25,229	\$ -	\$ (25,229)	0%	\$ -
2020-02	-	-	\$ 25,428	\$ -	\$ -	\$ 25,428	\$ -	\$ 25,428	\$ -	\$ (25,428)	0%	\$ -
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 485,918	\$ -	\$ 40,580	\$ 526,498	\$ -	\$ 526,498	\$ -	\$ (526,498)		
<b>Mo. Avg.</b>	0	0	\$ 60,740	\$ -	\$ 5,073	\$ 65,812	\$ -	\$ 65,812	\$ -	\$ (65,812)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA PRIOR YEAR

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
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-	\$ (390)	\$ -	\$ -	\$ (390)	\$ -	\$ (390)	\$ -	\$ 390	0%	\$ -
2019-10	-	-	\$ 23	\$ -	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ (23)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ 1,868	\$ -	\$ -	\$ 1,868	\$ -	\$ 1,868	\$ -	\$ (1,868)	0%	\$ -
2020-01	-	-	\$ 629	\$ -	\$ -	\$ 629	\$ -	\$ 629	\$ -	\$ (629)	0%	\$ -
2020-02	-	-	\$ 113	\$ -	\$ -	\$ 113	\$ -	\$ 113	\$ -	\$ (113)	0%	\$ -
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 19,603	\$ -	\$ 1,193	\$ 20,796	\$ -	\$ 20,796	\$ -	\$ (20,796)		
<b>Mo. Avg.</b>	0	0	\$ 2,450	\$ -	\$ 149	\$ 2,599	\$ -	\$ 2,599	\$ -	\$ (2,599)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active PRIOR YEAR

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
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09	-	-	\$ 13,294	\$ -	\$ -	\$ 13,294	\$ -	\$ 13,294	\$ -	\$ (13,294)	0%	\$ -
2019-10	-	-	\$ 26,787	\$ -	\$ -	\$ 26,787	\$ -	\$ 26,787	\$ -	\$ (26,787)	0%	\$ -
2019-11	-	-	\$ 7,164	\$ -	\$ 2,290	\$ 9,454	\$ -	\$ 9,454	\$ -	\$ (9,454)	0%	\$ -
2019-12	-	-	\$ 2,897	\$ -	\$ 688	\$ 3,585	\$ -	\$ 3,585	\$ -	\$ (3,585)	0%	\$ -
2020-01	-	-	\$ 30,022	\$ -	\$ 119	\$ 30,141	\$ -	\$ 30,141	\$ -	\$ (30,141)	0%	\$ -
2020-02	-	-	\$ (515)	\$ -	\$ -	\$ (515)	\$ -	\$ (515)	\$ -	\$ 515	0%	\$ -
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ 216,677	\$ -	\$ 13,460	\$ 230,137	\$ -	\$ 230,137	\$ -	\$ (230,137)		
<b>Mo. Avg.</b>	0	0	\$ 27,085	\$ -	\$ 1,683	\$ 28,767	\$ -	\$ 28,767	\$ -	\$ (28,767)	0%	\$ -

### Monthly Contribution Rates

Premiums	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA PRIOR YEAR

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
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ 24	\$ -	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ (24)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
<b>Total</b>	0	0	\$ 175	\$ -	\$ 7	\$ 182	\$ -	\$ 182	\$ -	\$ (182)		
<b>Mo. Avg.</b>	0	0	\$ 22	\$ -	\$ 1	\$ 23	\$ -	\$ 23	\$ -	\$ (23)	0%	

### Monthly Contribution Rates

<b>Premiums</b>	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	429	594	\$ 144,865	\$ -	\$ 33,787	\$ 178,652	\$ 26,564	\$ 205,216	\$ 307,537	\$ 102,321	67%	\$ 345
2019-08	427	596	\$ 269,042	\$ -	\$ 56,457	\$ 325,499	\$ 26,440	\$ 351,939	\$ 307,453	\$ (44,486)	114%	\$ 591
2019-09	426	589	\$ 217,868	\$ -	\$ 65,244	\$ 283,112	\$ 26,378	\$ 309,490	\$ 304,834	\$ (4,656)	102%	\$ 525
2019-10	423	587	\$ 210,133	\$ -	\$ 62,404	\$ 272,537	\$ 26,192	\$ 298,729	\$ 303,633	\$ 4,904	98%	\$ 509
2019-11	421	580	\$ 197,334	\$ -	\$ 69,149	\$ 266,483	\$ 26,068	\$ 292,551	\$ 301,398	\$ 8,848	97%	\$ 504
2019-12	416	576	\$ 638,061	\$ 342,436	\$ 59,548	\$ 355,173	\$ 25,759	\$ 380,932	\$ 298,200	\$ (82,732)	128%	\$ 661
2020-01	416	576	\$ 202,442	\$ 14,245	\$ 68,963	\$ 257,160	\$ 25,759	\$ 282,919	\$ 298,200	\$ 15,281	95%	\$ 491
2020-02	410	570	\$ 145,636	\$ 3,709	\$ 77,292	\$ 219,219	\$ 25,387	\$ 244,606	\$ 294,611	\$ 50,005	83%	\$ 429
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	3,368	4,668	\$ 2,025,380	\$ 360,390	\$ 492,844	\$ 2,157,834	\$ 208,547	\$ 2,366,381	\$ 2,415,866	\$ 49,485	98%	\$ 507
<b>Mo. Avg.</b>	421	584	\$ 253,173	\$ 45,049	\$ 61,606	\$ 269,729	\$ 26,068	\$ 295,798	\$ 301,983	\$ 6,186	98%	\$ 507

### Monthly Contribution Rates

**Premiums**

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



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	14	19	\$ 5,780	\$ -	\$ 2,079	\$ 7,859	\$ 867	\$ 8,726	\$ 10,115	\$ 1,389	86%	\$ 459
2019-08	10	11	\$ 27,188	\$ -	\$ 597	\$ 27,785	\$ 619	\$ 28,404	\$ 6,557	\$ (21,847)	433%	\$ 2,582
2019-09	8	9	\$ 49,297	\$ -	\$ 853	\$ 50,150	\$ 495	\$ 50,645	\$ 5,374	\$ (45,271)	942%	\$ 5,627
2019-10	7	8	\$ 2,545	\$ -	\$ 343	\$ 2,888	\$ 433	\$ 3,321	\$ 4,783	\$ 1,462	69%	\$ 415
2019-11	7	8	\$ (3,300)	\$ -	\$ 390	\$ (2,910)	\$ 433	\$ (2,477)	\$ 4,783	\$ 7,261	-52%	\$ -
2019-12	7	8	\$ 171	\$ -	\$ 156	\$ 327	\$ 433	\$ 760	\$ 4,783	\$ 4,023	16%	\$ 95
2020-01	5	6	\$ 1,004	\$ -	\$ 160	\$ 1,164	\$ 310	\$ 1,474	\$ 3,601	\$ 2,127	41%	\$ 246
2020-02	5	6	\$ 1,708	\$ -	\$ 782	\$ 2,490	\$ 310	\$ 2,800	\$ 3,601	\$ 801	78%	\$ 467
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	63	75	\$ 84,393	\$ -	\$ 5,360	\$ 89,753	\$ 3,900	\$ 93,653	\$ 43,598	\$ (50,055)	215%	\$ 1,249
<b>Mo. Avg.</b>	8	9	\$ 10,549	\$ -	\$ 670	\$ 11,219	\$ 488	\$ 11,707	\$ 5,450	\$ (6,257)	215%	\$ 1,249

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	406	575	\$ 18,666	\$ -	\$ 11,754	\$ 30,420	\$ 25,140	\$ 55,560	\$ 254,589	\$ 199,029	22%	\$ 97
2019-08	491	682	\$ 42,133	\$ -	\$ 15,322	\$ 57,455	\$ 30,403	\$ 87,858	\$ 307,374	\$ 219,516	29%	\$ 129
2019-09	500	698	\$ 125,710	\$ -	\$ 14,470	\$ 140,180	\$ 30,960	\$ 171,140	\$ 313,176	\$ 142,036	55%	\$ 245
2019-10	502	704	\$ 121,430	\$ -	\$ 13,437	\$ 134,867	\$ 31,084	\$ 165,951	\$ 315,924	\$ 149,973	53%	\$ 236
2019-11	505	714	\$ 161,568	\$ -	\$ 15,866	\$ 177,434	\$ 31,270	\$ 208,704	\$ 318,763	\$ 110,059	65%	\$ 292
2019-12	504	715	\$ 247,080	\$ -	\$ 21,221	\$ 268,301	\$ 31,208	\$ 299,509	\$ 319,253	\$ 19,744	94%	\$ 419
2020-01	505	714	\$ 258,772	\$ -	\$ 8,619	\$ 267,391	\$ 31,270	\$ 298,661	\$ 319,928	\$ 21,267	93%	\$ 418
2020-02	506	713	\$ 103,833	\$ -	\$ 10,400	\$ 114,233	\$ 31,332	\$ 145,565	\$ 319,011	\$ 173,446	46%	\$ 204
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	3,919	5,515	\$ 1,079,192	\$ -	\$ 111,089	\$ 1,190,281	\$ 242,667	\$ 1,432,948	\$ 2,468,017	\$ 1,035,069	58%	\$ 260
<b>Mo. Avg.</b>	490	689	\$ 134,899	\$ -	\$ 13,886	\$ 148,785	\$ 30,333	\$ 179,119	\$ 308,502	\$ 129,384	58%	\$ 260

### Monthly Contribution Rates

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





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	5	7	\$ 12,175	\$ -	\$ 23	\$ 12,198	\$ 310	\$ 12,508	\$ 3,600	\$ (8,908)	347%	\$ 1,787
2019-08	5	7	\$ 3,770	\$ -	\$ 4,994	\$ 8,764	\$ 310	\$ 9,074	\$ 3,600	\$ (5,474)	252%	\$ 1,296
2019-09	2	4	\$ 4,743	\$ -	\$ 4,891	\$ 9,634	\$ 124	\$ 9,758	\$ 2,010	\$ (7,747)	485%	\$ 2,439
2019-10	2	3	\$ 6,506	\$ -	\$ (4,780)	\$ 1,726	\$ 124	\$ 1,850	\$ 1,575	\$ (275)	117%	\$ 617
2019-11	2	3	\$ 1,694	\$ -	\$ 223	\$ 1,917	\$ 124	\$ 2,041	\$ 1,575	\$ (466)	130%	\$ 680
2019-12	3	4	\$ 2,856	\$ -	\$ 56	\$ 2,912	\$ 186	\$ 3,098	\$ 2,105	\$ (993)	147%	\$ 774
2020-01	2	3	\$ 2,514	\$ -	\$ 141	\$ 2,655	\$ 124	\$ 2,779	\$ 1,575	\$ (1,204)	176%	\$ 926
2020-02	2	3	\$ 70,435	\$ -	\$ 35	\$ 70,470	\$ 124	\$ 70,594	\$ 1,575	\$ (69,019)	4483%	\$ 23,531
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	23	34	\$ 104,692	\$ -	\$ 5,583	\$ 110,275	\$ 1,426	\$ 111,701	\$ 17,615	\$ (94,087)	634%	\$ 3,285
<b>Mo. Avg.</b>	3	4	\$ 13,087	\$ -	\$ 698	\$ 13,784	\$ 178	\$ 13,963	\$ 2,202	\$ (11,761)	634%	\$ 3,285

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	68	141	\$ 28,016	\$ -	\$ 1,937	\$ 29,953	\$ 4,211	\$ 34,164	\$ 51,968	\$ 17,804	66%	\$ 242
2019-08	78	159	\$ 5,580	\$ -	\$ 1,596	\$ 7,176	\$ 4,830	\$ 12,006	\$ 58,771	\$ 46,765	20%	\$ 76
2019-09	79	159	\$ 23,144	\$ -	\$ 1,879	\$ 25,023	\$ 4,892	\$ 29,915	\$ 59,373	\$ 29,458	50%	\$ 188
2019-10	83	172	\$ 6,841	\$ -	\$ 1,715	\$ 8,556	\$ 5,139	\$ 13,695	\$ 63,975	\$ 50,280	21%	\$ 80
2019-11	85	174	\$ 18,204	\$ -	\$ 2,008	\$ 20,212	\$ 5,263	\$ 25,475	\$ 64,897	\$ 39,422	39%	\$ 146
2019-12	88	181	\$ 9,065	\$ -	\$ 2,381	\$ 11,446	\$ 5,449	\$ 16,895	\$ 67,500	\$ 50,605	25%	\$ 93
2020-01	87	179	\$ 57,932	\$ -	\$ 2,236	\$ 60,168	\$ 5,387	\$ 65,555	\$ 66,517	\$ 963	99%	\$ 366
2020-02	89	182	\$ 26,501	\$ -	\$ 1,381	\$ 27,882	\$ 5,511	\$ 33,393	\$ 67,890	\$ 34,497	49%	\$ 183
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	657	1,347	\$ 175,283	\$ -	\$ 15,133	\$ 190,416	\$ 40,682	\$ 231,098	\$ 500,891	\$ 269,793	46%	\$ 172
<b>Mo. Avg.</b>	82	168	\$ 21,910	\$ -	\$ 1,892	\$ 23,802	\$ 5,085	\$ 28,887	\$ 62,611	\$ 33,724	46%	\$ 172

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

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
2019-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Mo. Avg.</b>	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	

### Monthly Contribution Rates

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



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



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		
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	9	1	0	0	10	437
2019-09	332	24	58	12	426	7	1	0	0	8	434
2019-10	328	24	59	12	423	6	1	0	0	7	430
2019-11	328	24	57	12	421	6	1	0	0	7	428
2019-12	324	22	57	13	416	6	1	0	0	7	423
2020-01	324	22	57	13	416	4	1	0	0	5	421
2020-02	319	22	55	14	410	4	1	0	0	5	415
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



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		
2019-07	319	16	56	15	406	3	1	1	0	5	411
2019-08	389	22	60	20	491	3	1	1	0	5	496
2019-09	396	21	62	21	500	0	1	1	0	2	502
2019-10	395	22	63	22	502	1	1	0	0	2	504
2019-11	395	22	66	22	505	1	1	0	0	2	507
2019-12	392	24	66	22	504	2	1	0	0	3	507
2020-01	392	25	67	21	505	1	1	0	0	2	507
2020-02	396	23	66	21	506	1	1	0	0	2	508
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	29	7	24	8	68	0	0	0	0	0	0	68
2019-08	35	8	26	9	78	0	0	0	0	0	0	78
2019-09	36	10	24	9	79	0	0	0	0	0	0	79
2019-10	36	10	25	12	83	0	0	0	0	0	0	83
2019-11	38	10	25	12	85	0	0	0	0	0	0	85
2019-12	39	10	26	13	88	0	0	0	0	0	0	88
2020-01	39	9	26	13	87	0	0	0	0	0	0	87
2020-02	40	9	27	13	89	0	0	0	0	0	0	89
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0	0





## REPORT DEFINITIONS

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

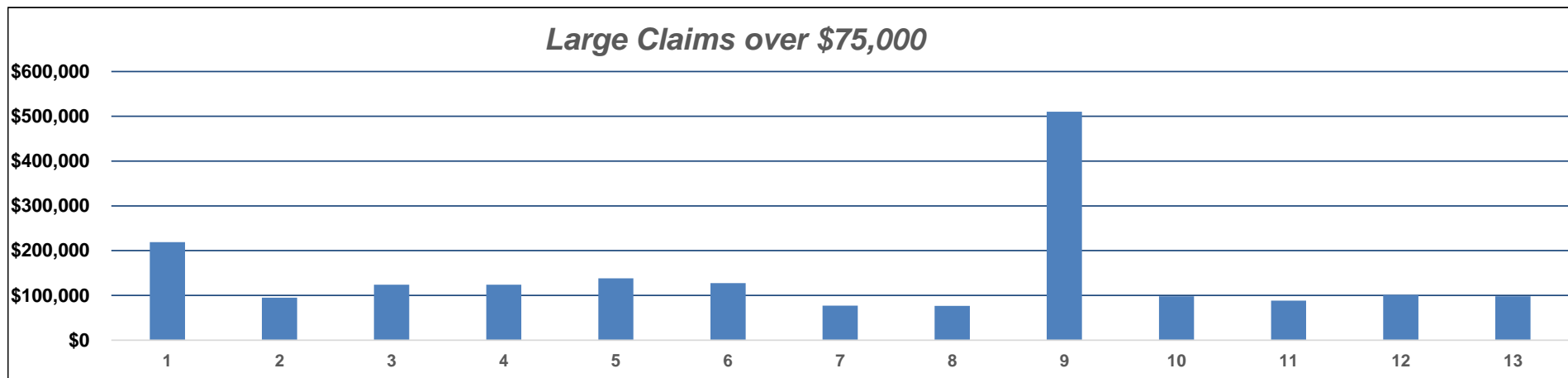
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



**Glendale Elementary School District  
Paid Claims Greater Than \$75,000 by Claimant  
Large Claims by Plan  
(7/1/2019 through 6/30/2020)**



# of claims > \$75K	
FY19	FY20
12	13



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$219,151	\$150,000	\$0	\$0	12	\$101,274	\$150,000	\$48,726	\$0
2	\$94,822	\$150,000	\$55,178	\$0	13	\$98,192	\$150,000	\$51,808	\$0
3	\$124,127	\$150,000	\$25,873	\$0					
4	\$124,081	\$150,000	\$25,919	\$0					
5	\$138,422	\$150,000	\$11,578	\$0					
6	\$127,398	\$150,000	\$22,602	\$0					
7	\$77,254	\$150,000	\$72,746	\$0					
8	\$76,700	\$150,000	\$73,300	\$0					
9	\$510,390	\$150,000	\$0	\$360,390					
10	\$98,156	\$150,000	\$51,844	\$0					
11	\$88,219	\$150,000	\$61,781	\$0					
<b>Total</b>	<b>\$1,678,719</b>			<b>\$360,390</b>	<b>Total</b>	<b>\$199,466</b>			<b>\$0</b>

3/15/2020 \*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**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$213,991.57
2019-08	Traditional PPO PRIOR YEAR		\$21,073.51
2019-10	Traditional PPO PRIOR YEAR		(\$662.54)
2019-11	Traditional PPO PRIOR YEAR		\$4,185.54
2019-12	Traditional PPO PRIOR YEAR		(\$19,790.55)
2020-02	Traditional PPO PRIOR YEAR		\$353.16
		<b>Total for Claimant 1</b>	<b>\$219,150.69</b>
2019-07	Traditional PPO		\$20,278.89
2019-07	Traditional PPO PRIOR YEAR		\$2,450.30
2019-08	Traditional PPO		\$70,866.70
2019-08	Traditional PPO PRIOR YEAR		\$423.00
2019-09	Traditional PPO		(\$157.50)
2019-09	Traditional PPO PRIOR YEAR		\$803.32
2019-11	Traditional PPO		\$157.50
		<b>Total for Claimant 2</b>	<b>\$94,822.21</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$50,189.27
2019-07	Traditional PPO PRIOR YEAR		\$112.12
2019-08	Traditional PPO		\$19,953.06
2019-09	Traditional PPO		\$2,552.01
2019-10	Traditional PPO		\$34,125.95
2019-11	Traditional PPO		\$7,819.22
2019-12	Traditional PPO		\$100.43
2020-01	Traditional PPO		\$9,075.26
2020-02	Traditional PPO		\$199.29
		<b>Total for Claimant 3</b>	<b>\$124,126.61</b>
2019-10	HDHP Base		\$319.30
2019-11	HDHP Base		\$1,801.25
2019-12	HDHP Base		\$112,684.95
2020-01	HDHP Base		\$9,275.13
		<b>Total for Claimant 4</b>	<b>\$124,080.63</b>
2019-08	HDHP Base		\$149.44
2019-10	HDHP Base		\$33,452.46
2019-11	HDHP Base		\$22,509.54
2019-12	HDHP Base		\$43,013.02
2020-01	HDHP Base		\$17,212.47
2020-02	HDHP Base		\$22,085.41
		<b>Total for Claimant 5</b>	<b>\$138,422.34</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$12,357.90
2019-07	Traditional PPO PRIOR YEAR		\$166.31
2019-08	Traditional PPO		\$11,987.98
2019-09	Traditional PPO		\$12,786.98
2019-10	Traditional PPO		\$21,346.62
2019-11	Traditional PPO		\$12,822.68
2019-12	Traditional PPO		\$18,355.01
2020-01	Traditional PPO		\$12,124.94
2020-02	Traditional PPO		\$25,449.57
		<b>Total for Claimant 6</b>	<b>\$127,397.99</b>
2019-07	Traditional PPO		\$4,240.67
2019-07	Traditional PPO PRIOR YEAR		\$9,352.83
2019-08	Traditional PPO		\$11,876.63
2019-08	Traditional PPO PRIOR YEAR		\$1,635.00
2019-09	Traditional PPO		\$46,967.08
2019-09	Traditional PPO PRIOR YEAR		(\$376.00)
2019-11	Traditional PPO		\$271.19
2019-12	Traditional PPO		\$676.37
2019-12	Traditional PPO PRIOR YEAR		\$1,868.25
2020-01	Traditional PPO PRIOR YEAR		\$629.25
2020-02	Traditional PPO PRIOR YEAR		\$112.50
		<b>Total for Claimant 7</b>	<b>\$77,253.77</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$13,006.08
2019-08	Traditional PPO		\$12,984.25
2019-09	Traditional PPO		\$23,193.29
2019-10	Traditional PPO		\$8,943.62
2019-11	Traditional PPO		\$15,739.32
2019-12	Traditional PPO		\$1,620.61
2020-01	Traditional PPO		\$320.46
2020-02	Traditional PPO		\$891.92
		<b>Total for Claimant 8</b>	<b>\$76,699.55</b>
2019-09	Traditional PPO		\$634.81
2019-10	Traditional PPO		\$6,886.82
2019-11	Traditional PPO		\$12,500.06
2019-12	Traditional PPO		\$472,414.52
2020-01	Traditional PPO		\$14,244.66
2020-02	Traditional PPO		\$3,708.88
		<b>Total for Claimant 9</b>	<b>\$510,389.75</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	HDHP Base PRIOR YEAR		\$2,059.25
2019-07	HDHP Base		\$2,388.50
2019-08	HDHP Base		\$3,808.01
2019-09	HDHP Base PRIOR YEAR		\$182.60
2019-09	HDHP Base		\$10,807.58
2019-10	HDHP Base		\$3,241.55
2019-11	HDHP Base PRIOR YEAR		\$4,579.62
2019-11	HDHP Base		\$37,673.14
2019-12	HDHP Base PRIOR YEAR		\$208.75
2019-12	HDHP Base		\$1,477.57
2020-01	HDHP Base PRIOR YEAR		\$28,037.63
2020-01	HDHP Base		\$1,847.76
2020-02	HDHP Base		\$1,844.37
		<b>Total for Claimant 10</b>	<b>\$98,156.33</b>
2019-07	Traditional PPO PRIOR YEAR		\$34,481.95
2019-08	Traditional PPO		\$211.35
2019-09	Traditional PPO		\$18,241.51
2019-10	Traditional PPO		\$121.26
2020-01	Traditional PPO		\$35,163.32
		<b>Total for Claimant 11</b>	<b>\$88,219.39</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2019 through 6/30/2020)**



Date	Plan Name		Paid Amount
2019-07	HDHP Base PRIOR YEAR		\$1,541.75
2019-07	HDHP Base		\$12,045.11
2019-08	HDHP Base		\$3,354.97
2019-09	HDHP Base		\$3,735.04
2019-10	HDHP Base		\$5,520.24
2019-11	HDHP Base		\$1,135.70
2019-12	HDHP Base		\$913.10
2020-01	HDHP Base		\$2,558.28
2020-02	HDHP Base		\$70,469.88
		<b>Total for Claimant 12</b>	<b>\$101,274.07</b>
2019-10	HDHP Base		\$900.11
2019-11	HDHP Base		\$3,397.31
2019-12	HDHP Base		\$2,344.15
2020-01	HDHP Base		\$64,073.69
2020-02	HDHP Base		\$27,476.27
		<b>Total for Claimant 13</b>	<b>\$98,191.53</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,878,184.86</b>



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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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In January, Pool I (or base plan) incurred \$70,683 in dental claims or a monthly loss ratio of 104%.

In February, Pool I (or base plan) incurred \$47,256 in dental claims or a monthly loss ratio of 70%.

In March, Pool I (or base plan) incurred \$52,767 in dental claims or a monthly loss ratio of 78%.

Based on the trend, we project revenues to generate \$810,672 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$707,604 or a loss ratio of 87% by June 30, 2020.

In January, Pool III (or buy-up plan) incurred \$270,530 in dental claims or a monthly loss ratio of 99%.

In February, Pool III (or buy-up plan) incurred \$189,231 in dental claims or a monthly loss ratio of 70%.

In March, Pool III (or buy-up plan) incurred \$192,675 in dental claims or a monthly loss ratio of 71%.

Based on the trend, we project revenues to generate \$3,233,328 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$2,776,824 or a loss ratio of 86% by June 30, 2020.

# Monthly Experience Report

VSEBG Master

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	11,841	\$ 801,865	\$ 40,788	\$ 842,653	\$ 614,028	\$ (228,625)	137%	\$ 71	106%
2019-08	12,230	\$ 572,714	\$ 42,122	\$ 614,836	\$ 630,412	\$ 15,576	98%	\$ 50	112%
2019-09	12,719	\$ 426,529	\$ 43,746	\$ 470,275	\$ 653,831	\$ 183,556	72%	\$ 37	95%
2019-10	12,769	\$ 618,164	\$ 43,988	\$ 662,152	\$ 656,606	\$ (5,546)	101%	\$ 52	94%
2019-11	12,776	\$ 437,031	\$ 44,005	\$ 481,036	\$ 656,778	\$ 175,742	73%	\$ 38	90%
2019-12	12,757	\$ 422,494	\$ 43,966	\$ 466,460	\$ 656,858	\$ 190,398	71%	\$ 37	87%
2020-01	12,697	\$ 665,232	\$ 43,689	\$ 708,921	\$ 653,567	\$ (55,354)	108%	\$ 56	91%
2020-02	12,678	\$ 445,387	\$ 43,608	\$ 488,995	\$ 652,286	\$ 163,291	75%	\$ 39	90%
2020-03	12,678	\$ 441,783	\$ 43,620	\$ 485,403	\$ 651,614	\$ 166,211	74%	\$ 38	89%
2020-04				\$ -	\$ -	\$ -			88%
2020-05				\$ -	\$ -	\$ -			88%
2020-06				\$ -	\$ -	\$ -			89%
<b>Total</b>	113,145	\$ 4,831,199	\$ 389,532	\$ 5,220,731	\$ 5,825,980	\$ 605,249	90%	\$ 46	
<b>Mo. Avg.</b>	12,572	\$ 536,800	\$ 43,281	\$ 580,081	\$ 647,331	\$ 67,250		\$ 46	
PY Mo. Avg. @ 6/30/19	10,169	\$ 442,254	\$ 35,186	\$ 477,440	\$ 536,325	\$ 58,885		\$ 47	

# Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	1,783	\$ 89,059	\$ 6,199	\$ 95,258	\$ 63,213	\$ (32,045)	151%	\$ 53	97%
2019-08	1,921	\$ 50,977	\$ 6,594	\$ 57,571	\$ 67,691	\$ 10,120	85%	\$ 30	95%
2019-09	1,953	\$ 35,190	\$ 6,722	\$ 41,912	\$ 68,633	\$ 26,721	61%	\$ 21	84%
2019-10	1,948	\$ 63,873	\$ 6,691	\$ 70,564	\$ 68,398	\$ (2,166)	103%	\$ 36	86%
2019-11	1,949	\$ 42,085	\$ 6,698	\$ 48,783	\$ 68,419	\$ 19,636	71%	\$ 25	82%
2019-12	1,944	\$ 39,223	\$ 6,687	\$ 45,910	\$ 68,372	\$ 22,462	67%	\$ 24	80%
2020-01	1,929	\$ 64,047	\$ 6,636	\$ 70,683	\$ 67,848	\$ (2,835)	104%	\$ 37	84%
2020-02	1,923	\$ 40,641	\$ 6,615	\$ 47,256	\$ 67,613	\$ 20,357	70%	\$ 25	82%
2020-03	1,933	\$ 46,117	\$ 6,650	\$ 52,767	\$ 67,821	\$ 15,054	78%	\$ 27	81%
2020-04				\$ -	\$ -	\$ -			82%
2020-05				\$ -	\$ -	\$ -			84%
2020-06				\$ -	\$ -	\$ -			85%
<b>Total</b>	17,283	\$ 471,212	\$ 59,492	\$ 530,704	\$ 608,008	\$ 77,304	87%	\$ 31	
<b>Mo. Avg.</b>	1,920	\$ 52,357	\$ 6,610	\$ 58,967	\$ 67,556	\$ 8,589		\$ 31	
PY Mo. Avg. @ 6/30/19	2,083	\$ 55,244	\$ 7,266	\$ 62,510	\$ 73,322	\$ 10,812		\$ 30	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Pool II

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	6,375	\$ 361,478	\$ 21,985	\$ 383,463	\$ 294,244	\$ (89,219)	130%	\$ 60	121%
2019-08	6,572	\$ 285,616	\$ 22,666	\$ 308,282	\$ 302,873	\$ (5,409)	102%	\$ 47	125%
2019-09	6,819	\$ 208,479	\$ 23,464	\$ 231,943	\$ 313,112	\$ 81,169	74%	\$ 34	105%
2019-10	6,854	\$ 327,233	\$ 23,595	\$ 350,828	\$ 314,483	\$ (36,345)	112%	\$ 51	106%
2019-11	6,860	\$ 226,122	\$ 23,592	\$ 249,714	\$ 314,670	\$ 64,956	79%	\$ 36	100%
2019-12	6,850	\$ 199,426	\$ 23,574	\$ 223,000	\$ 314,604	\$ 91,604	71%	\$ 33	97%
2020-01	6,830	\$ 344,209	\$ 23,499	\$ 367,708	\$ 313,507	\$ (54,201)	117%	\$ 54	100%
2020-02	6,819	\$ 229,051	\$ 23,457	\$ 252,508	\$ 313,185	\$ 60,677	81%	\$ 37	99%
2020-03	6,804	\$ 216,548	\$ 23,413	\$ 239,961	\$ 312,301	\$ 72,340	77%	\$ 35	98%
2020-04				\$ -	\$ -	\$ -			96%
2020-05				\$ -	\$ -	\$ -			96%
2020-06				\$ -	\$ -	\$ -			96%
<b>Total</b>	60,783	\$ 2,398,162	\$ 209,245	\$ 2,607,407	\$ 2,792,979	\$ 185,572	93%	\$ 43	
<b>Mo. Avg.</b>	6,754	\$ 266,462	\$ 23,249	\$ 289,712	\$ 310,331	\$ 20,619		\$ 43	
PY Mo. Avg. @ 6/30/19	4,112	\$ 167,646	\$ 14,169	\$ 181,815	\$ 189,369	\$ 7,554		\$ 44	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Pool III

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	3,683	\$ 351,328	\$ 12,604	\$ 363,932	\$ 256,571	\$ (107,361)	142%	\$ 99	98%
2019-08	3,737	\$ 236,121	\$ 12,862	\$ 248,983	\$ 259,848	\$ 10,865	96%	\$ 67	108%
2019-09	3,947	\$ 182,860	\$ 13,560	\$ 196,420	\$ 272,086	\$ 75,666	72%	\$ 50	92%
2019-10	3,967	\$ 227,058	\$ 13,702	\$ 240,760	\$ 273,725	\$ 32,965	88%	\$ 61	89%
2019-11	3,967	\$ 168,824	\$ 13,715	\$ 182,539	\$ 273,689	\$ 91,150	67%	\$ 46	85%
2019-12	3,963	\$ 183,845	\$ 13,705	\$ 197,550	\$ 273,882	\$ 76,332	72%	\$ 50	83%
2020-01	3,938	\$ 256,976	\$ 13,554	\$ 270,530	\$ 272,212	\$ 1,682	99%	\$ 69	87%
2020-02	3,936	\$ 175,695	\$ 13,536	\$ 189,231	\$ 271,488	\$ 82,257	70%	\$ 48	86%
2020-03	3,941	\$ 179,118	\$ 13,557	\$ 192,675	\$ 271,492	\$ 78,817	71%	\$ 49	85%
2020-04				\$ -	\$ -	\$ -			84%
2020-05				\$ -	\$ -	\$ -			84%
2020-06				\$ -	\$ -	\$ -			85%
<b>Total</b>	35,079	\$ 1,961,825	\$ 120,795	\$ 2,082,620	\$ 2,424,993	\$ 342,373	86%	\$ 59	
<b>Mo. Avg.</b>	3,898	\$ 217,981	\$ 13,422	\$ 231,402	\$ 269,444	\$ 38,041		\$ 59	
PY Mo. Avg. @ 6/30/19	3,974	\$ 219,364	\$ 13,751	\$ 233,115	\$ 273,634	\$ 40,519		\$ 59	

### Monthly Contribution Rates

#### Premiums

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



## REPORT DEFINITIONS

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

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

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

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

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AGENDA NO: 4.D. TOPIC: Financial Review

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

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DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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The financial report for February 29, 2020 reflects the “Ending net position reserved for claims and expenses” as \$17,828,209.65”.

The financial report for March 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$16,797,460.66”.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

March 11, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 29, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer



**Valley Schools Employee Benefits Group  
Statement of Revenues, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Eight Months Ended February 29, 2020**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,034,500.00
<b>Total operating revenues</b>	<u>10,034,500.00</u>
<b>Operating expenses</b>	
Paid claims	4,964,597.41
Fixed expense	503,285.76
Dental pool expense	350,112.74
H.S.A. contributions	597,778.61
Health insurance premiums	44,968.88
Short term disability premiums	76,734.37
Dental premiums	10,113.62
Vision plan premiums	44,827.28
Flexible spending premums	99,265.00
Life insurance premiums	94,549.32
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	161.27
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
<b>Total operating expenses</b>	<u>6,789,839.45</u>
<b>Operating income/(loss)</b>	<u>3,244,660.55</u>
<b>Non-operating revenue</b>	
Interest income	409,688.36
Change in market value	356,605.04
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>766,293.40</u>
<b>Change in net position</b>	<u>4,010,953.95</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>13,817,255.70</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 17,828,209.65</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR**



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 6, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the nine months ended March 31, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Employee Benefits Group  
Statement of Revenues, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Nine Months Ended March 31, 2020**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,034,500.00
<b>Total operating revenues</b>	<u>10,034,500.00</u>
<b>Operating expenses</b>	
Paid claims	5,436,550.65
Fixed expense	566,196.48
Dental pool expense	394,505.09
H.S.A. contributions	627,266.57
Health insurance premiums	50,708.21
Short term disability premiums	86,656.28
Dental premiums	13,047.82
Vision plan premiums	50,429.24
Flexible spending premums	99,265.00
Life insurance premiums	107,165.64
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	192.59
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
<b>Total operating expenses</b>	<u>7,435,428.76</u>
<b>Operating income/(loss)</b>	<u>2,599,071.24</u>
<b>Non-operating revenue</b>	
Interest income	459,811.80
Change in market value	(78,498.08)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>381,313.72</u>
<b>Change in net position</b>	<u>2,980,384.96</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>13,817,255.70</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 16,797,640.66</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR**

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

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

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AGENDA NO: 4.E. TOPIC: Claims Experience Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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In February, GESD logged 18 incidents and GESD incurred \$20,280.00 for the month.

GESD has 42 open claims recorded since 2013 and the "Paid" amount is \$2,489,610.42 compared to the "Incurred" of \$3,481,732.33.

GESD has eight (8) claimants above \$75,000 (based on the "Paid" amount) and two (2) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$350,000.

The "Paid" amount for the eight (8) claimants are \$2,224,447.57 or 89% of the total "Paid" amount of \$2,489,610.42 and 2,921,891.62 or 84% of the total "Incurred" amount of \$3,481,732.33.

The average cost per individuals is:

- \$59,276.44 for "Paid"
- \$82,898.39 for "Incurred"

In March, GESD logged 11 incidents and GESD incurred \$22,050.00 for the month.

GESD has 36 open claims recorded since 2013 and the "Paid" amount is \$2,500,809.52 compared to the "Incurred" of \$3,476,566.56.

GESD has eight (8) claimants above \$75,000 (based on the "Paid" amount) and three (3) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$350,000.

The "Paid" amount for the eight (8) claimants are \$2,244,173.57 or 90% of the total "Paid" amount of \$2,500,809.52 and 2,921,891.62 or 84% of the total "Incurred" amount of \$3,476,566.56.

The average cost per individuals is:

- \$70,167.24 for "Paid"
- \$101,684.04 for "Incurred"



# Claim Log Summary - Body Part and Cause

As of 02/29/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		NOSE	STRUCK BY STUDENT	0.00	2,200.00
		Closed		BACK: NOC	Struck by Excep-Ed Student	0.00	0.00
		Closed		KNEE, LEFT	FALL/SLIP	0.00	0.00
		Open		GROIN	LIFTING	0.00	800.00
		Closed		MULTIPLE BODY PARTS	STRUCK BY STUDENT	0.00	0.00
		Open		FOOT, LEFT	Struck by Excep-Ed Student	0.00	800.00
		Closed		NOSE	FALL ON SAME LEVEL	0.00	0.00
		Closed		LOWER LEG, RIGHT	STRUCK BY STUDENT	0.00	0.00
		Open		FINGER(S)	BODY MOTION	0.00	1,650.00
		Open		THUMB, RIGHT	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Open		KNEE, LEFT	STRIKE/STEPPING MISCELLANEOUS	1,219.59	4,180.00
<b>Total: 11</b>						<b>1,219.59</b>	<b>10,430.00</b>
		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		SHOULDER, LEFT	COLLISION W/ ANOTHER VEHICLE	0.00	0.00
		Closed		KNEE, LEFT	FALL/SLIP LIQUID/GREASE SPILLS	0.00	0.00
<b>Total: 2</b>						<b>0.00</b>	<b>0.00</b>
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON STAIRS/STEPS	0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		LOWER ARM, LEFT	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	0.00	3,300.00
<b>Total: 2</b>						<b>0.00</b>	<b>4,100.00</b>

# Claim Log Summary - Body Part and Cause

As of 02/29/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		KNEE, RIGHT	FALL/SLIP	342.02	4,950.00
<b>Total: 1</b>						<b>342.02</b>	<b>4,950.00</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Re-Open		MULTIPLE BODY PARTS	HIT STATIONARY OBJECT	0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>
<b>Glendale Elementary School District #40 Insured Total: 18</b>						<b>1,561.61</b>	<b>20,280.00</b>
<b>Glendale Elementary School District #40 Insurer Total: 18</b>						<b>1,561.61</b>	<b>20,280.00</b>
<b>Grand Total: 18</b>						<b>1,561.61</b>	<b>20,280.00</b>



# Claim Log Summary - Body Part and Cause

As of 02/29/2020

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('02/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('02/29/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 02/29/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	148,926.85	180,783.37
		Open		MULTIPLE BODY PARTS	SUBDUING A PERSON	2,872.54	3,300.00
		Open		NOSE	STRUCK BY STUDENT	0.00	2,200.00
		Open		CERVICAL DISC	STRUCK BY STUDENT	0.00	3,300.00
		Open		BUTTOCKS	FALL/SLIP ON/OVER OBJECT	8,844.96	10,181.77
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	37,785.58	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	743,847.94	958,459.20
		Open		MULTIPLE BODY PARTS	FALL/SLIP	1,222.72	16,800.00
		Open		GROIN	LIFTING	0.00	800.00
		Open		BACK: NOC	BODY MOTION	0.00	800.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	127,110.66	147,004.50
		Open		FOOT, LEFT	Struck by Excep-Ed Student	0.00	800.00
		Open		HAND, RIGHT	Struck by Excep-Ed Student	120.00	920.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	6,807.60	9,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	88,775.65	137,811.64
		Re-Open		MULTIPLE BODY PARTS	BODY MOTION	4,737.90	4,930.00
		Open		FACIAL BONES	STRUCK BY STUDENT	655.12	860.00
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		EYE, LEFT	TRIP	128,049.25	182,711.60
		Open		SKULL	FALL/SLIP	1,887.05	3,900.00
		Open		FINGER(S)	BODY MOTION	0.00	1,650.00
		Open		LOWER ARM, LEFT	HUMAN BITE	757.04	2,200.00
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	921.23	5,600.00
		Re-Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	1,815.92	1,815.92
		Open		THUMB, RIGHT	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Open		KNEE, LEFT	STRIKE/STEPPING MISCELLANEOUS	1,219.59	4,180.00





# Claim Log Summary - Body Part and Cause

As of 02/29/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	141,959.76	150,040.14
<b>Total: 29</b>						<b>1,590,835.55</b>	<b>2,148,864.99</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		BACK AREA LOWER: LUMBAR/SACRAL	TWISTING	245.62	1,124.00
		Open		LOWER ARM, LEFT	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	0.00	3,300.00
<b>Total: 3</b>						<b>245.62</b>	<b>5,224.00</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		KNEE, LEFT	TRIP	748,056.31	1,012,418.53
		Re-Open		MULTIPLE UPPER EXTREMITIES	KICKED	907.93	1,200.00
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,693.00	6,600.00
<b>Total: 3</b>						<b>752,657.24</b>	<b>1,020,218.53</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		ELBOW, LEFT	FALL/SLIP	20,427.87	23,752.40
		Open		BACK AREA MIDDLE	FALL/SLIP	68,166.34	94,666.11
		Open		KNEE, RIGHT	FALL/SLIP	342.02	4,950.00
		Open		SHOULDER, LEFT	LIFTING	51,927.71	168,086.32
<b>Total: 4</b>						<b>140,863.94</b>	<b>291,454.83</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON STAIRS/STEPS	0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Re-Open		MULTIPLE BODY PARTS	HIT STATIONARY OBJECT	0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>



# Claim Log Summary - Body Part and Cause

As of 02/29/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
<b>Total: 1</b>						<b>5,008.07</b>	<b>15,169.98</b>
<b>Glendale Elementary School District #40 Insured Total: 42</b>						<b>2,489,610.42</b>	<b>3,481,732.33</b>
<b>Glendale Elementary School District #40 Insurer Total: 42</b>						<b>2,489,610.42</b>	<b>3,481,732.33</b>
<b>Grand Total: 42</b>						<b>2,489,610.42</b>	<b>3,481,732.33</b>



# Claim Log Summary - Body Part and Cause

As of 02/29/2020

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('02/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('02/29/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 03/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		ANKLE, RIGHT	FALL/SLIP	0.00	0.00
		Closed		CHEST: RIBS/STERNUM/TISSUE	Struck by Excep-Ed Student	0.00	0.00
		Open		LOWER ARM, LEFT	HUMAN BITE	695.62	800.00
		Closed		ABDOMEN INCLUDING GROIN	STRUCK BY STUDENT	0.00	0.00
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	664.91	2,750.00
		Open		FACIAL SOFT TISSUE	STRUCK BY STUDENT	433.09	1,650.00
		Open		FOOT, LEFT	BODY MOTION	470.44	800.00
<b>Total: 7</b>						<b>2,264.06</b>	<b>6,000.00</b>
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE NECK INJURIES	COLLISION W/ ANOTHER VEHICLE	485.19	3,300.00
		Open		KNEE, RIGHT	STRIKE FALLING/FLYING OBJECT	0.00	6,150.00
		Open		CERVICAL DISC	COLLISION W/ ANOTHER VEHICLE	0.00	2,750.00
<b>Total: 3</b>						<b>485.19</b>	<b>12,200.00</b>
		Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	0.00	3,850.00
<b>Total: 1</b>						<b>0.00</b>	<b>3,850.00</b>
<b>Glendale Elementary School District #40 Insured Total: 11</b>						<b>2,749.25</b>	<b>22,050.00</b>
<b>Glendale Elementary School District #40 Insurer Total: 11</b>						<b>2,749.25</b>	<b>22,050.00</b>
<b>Grand Total: 11</b>						<b>2,749.25</b>	<b>22,050.00</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2020

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('03/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('03/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 03/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	150,382.85	180,783.37
		Open		MULTIPLE BODY PARTS	SUBDUING A PERSON	5,551.51	7,000.00
		Open		NOSE	STRUCK BY STUDENT	862.35	2,200.00
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	37,785.58	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	743,847.94	958,459.20
		Open		MULTIPLE BODY PARTS	FALL/SLIP	2,396.12	16,800.00
		Open		GROIN	LIFTING	714.17	800.00
		Open		LOWER ARM, LEFT	HUMAN BITE	695.62	800.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	128,526.83	147,004.50
		Open		FOOT, LEFT	Struck by Excep-Ed Student	20.00	3,300.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	6,807.60	9,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	664.91	2,750.00
		Open	S	MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	89,985.20	137,811.64
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		FACIAL SOFT TISSUE	STRUCK BY STUDENT	433.09	1,650.00
		Open		FOOT, LEFT	BODY MOTION	470.44	800.00
		Open		EYE, LEFT	TRIP	129,219.05	182,711.60
		Open		FINGER(S)	BODY MOTION	604.21	1,650.00
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	1,104.94	5,600.00
		Re-Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	1,815.92	1,815.92
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	141,959.76	150,040.14

<b>Total: 23</b>	<b>1,586,366.28</b>	<b>2,128,993.22</b>
------------------	---------------------	---------------------

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	762,530.79	1,012,418.53
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00

Run Date: 04/02/2020 08:04:03

TRISTAR - Confidential

Page 1 of 3

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# Claim Log Summary - Body Part and Cause

As of 03/31/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	0.00	3,850.00
<b>Total: 3</b>						<b>766,231.64</b>	<b>1,022,868.53</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		ELBOW, LEFT	FALL/SLIP	20,427.87	23,752.40
		Open		BACK AREA MIDDLE	FALL/SLIP	68,166.34	94,666.11
		Open		SHOULDER, LEFT	LIFTING	52,842.43	168,086.32
<b>Total: 3</b>						<b>141,436.64</b>	<b>286,504.83</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		MULTIPLE NECK INJURIES	COLLISION W/ ANOTHER VEHICLE	485.19	3,300.00
		Open		KNEE, RIGHT	STRIKE FALLING/FLYING OBJECT	0.00	6,150.00
		Open		LOWER ARM, LEFT	CUT/PUNCTURE/SCRAPE INJURY	145.62	1,980.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	245.62	3,300.00
		Open		CERVICAL DISC	COLLISION W/ ANOTHER VEHICLE	0.00	2,750.00
<b>Total: 5</b>						<b>876.43</b>	<b>17,480.00</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Re-Open		MULTIPLE BODY PARTS	HIT STATIONARY OBJECT	890.46	5,550.00
<b>Total: 1</b>						<b>890.46</b>	<b>5,550.00</b>
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
<b>Total: 1</b>						<b>5,008.07</b>	<b>15,169.98</b>
<b>Glendale Elementary School District #40 Insured Total: 36</b>						<b>2,500,809.52</b>	<b>3,476,566.56</b>
<b>Glendale Elementary School District #40 Insurer Total: 36</b>						<b>2,500,809.52</b>	<b>3,476,566.56</b>
<b>Grand Total: 36</b>						<b>2,500,809.52</b>	<b>3,476,566.56</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2020

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('03/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('03/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



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

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

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AGENDA NO: 4.F. TOPIC: Financial Review - Workers Compensation

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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The financial report for February 29, 2020 reflects the “Ending net position reserved for claims and expenses” as \$1,273,596.74.

The financial report for March 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$1,424,417.74.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

March 13, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 29, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Workers' Compensation Group  
Statement of Revenue, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Eight Months Ended February 29, 2020**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 824,099.49
Cost of re-insurance	(90,204.00)
<b>Total operating revenues</b>	<u>733,895.49</u>
<b>Operating expenses</b>	
Paid claims	801,921.79
Subrogation/restitution/stop loss	0.00
Insurance premiums	8,587.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
ICA Fees	0.00
<b>Total operating expenses</b>	<u>810,508.79</u>
<b>Operating income/(loss)</b>	<u>(76,613.30)</u>
<b>Non-operating revenue</b>	
Interest income	21,550.14
Change in market value	32,407.24
<b>Total non-operating revenue</b>	<u>53,957.38</u>
<b>Change in net position</b>	<u>(22,655.92)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>1,296,252.66</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 1,273,596.74</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 14, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the nine months ended March 31, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Workers' Compensation Group  
Statement of Revenue, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Nine Months Ended March 31, 2020**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 824,099.49
Cost of re-insurance	(90,204.00)
<b>Total operating revenues</b>	<u>733,895.49</u>
<b>Operating expenses</b>	
Paid claims	840,554.31
Subrogation/restitution/stop loss	(201,707.82)
Insurance premiums	8,587.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
ICA Fees	0.00
<b>Total operating expenses</b>	<u>647,433.49</u>
<b>Operating income/(loss)</b>	<u>86,462.00</u>
<b>Non-operating revenue</b>	
Interest income	24,617.90
Change in market value	17,085.18
<b>Total non-operating revenue</b>	<u>41,703.08</u>
<b>Change in net position</b>	<u>128,165.08</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>1,296,252.66</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 1,424,417.74</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR

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

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

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

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

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DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

7301 N. 58<sup>TH</sup> AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • [www.gesd40.org](http://www.gesd40.org)



## Benefits Team Highlights

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

### April 2020

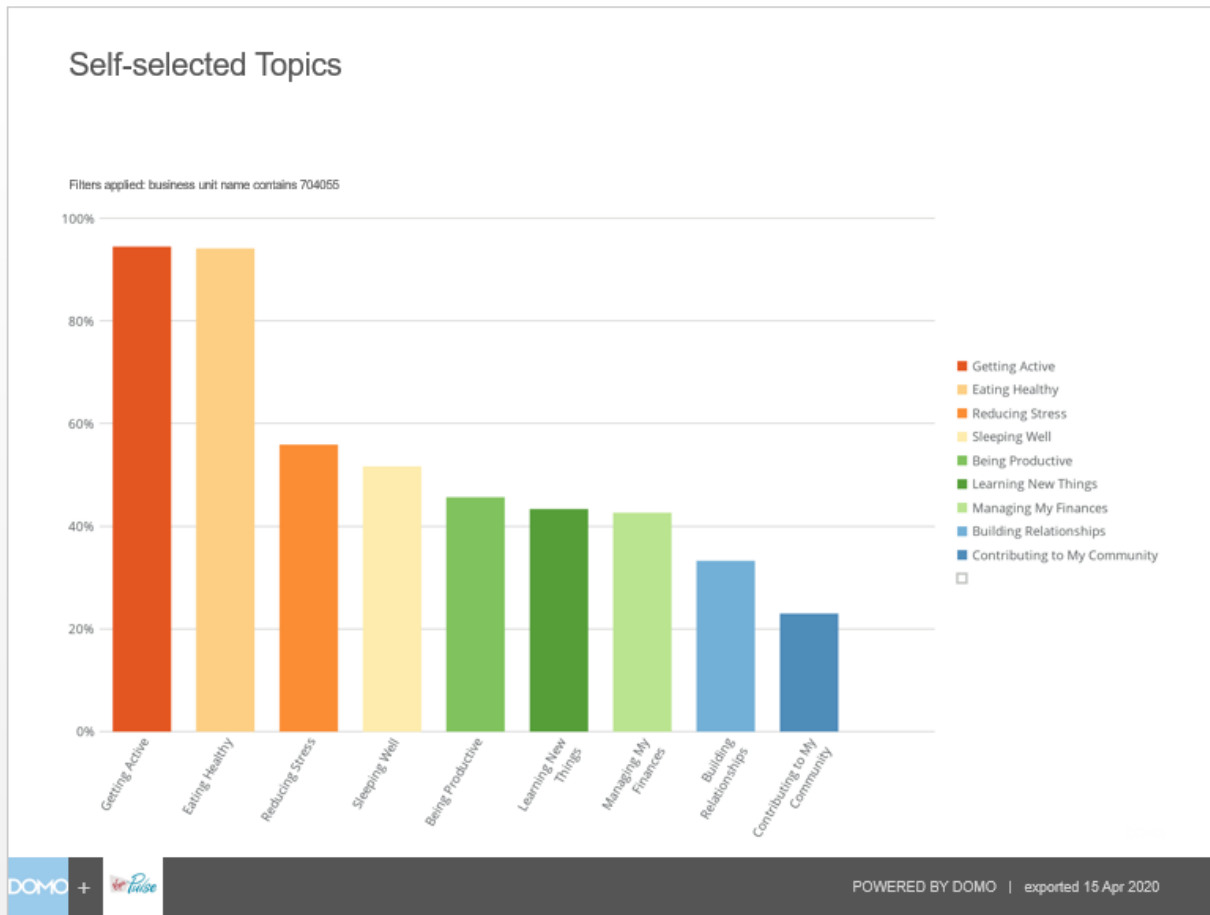
- GESD HR and Benefits team attended the Blue Cross Blue Shield Spotlight Wellness Awards on March 2, 2020
- GESD Benefits team attended the H.O.P.E. in Benefits Alliance Meeting at Peoria Unified School District on March 3, 2020
- GESD Benefits team is having recurring weekly meetings Tyler Technologies to discuss carrier setups for open enrollment
- GESD Benefits team is conducting or participating in multiple carrier meetings to prepare for open enrollment, scheduled to start on April 27, 2020
- GESD will be hosting its first VIRTUAL fair on April 27, 2020 in collaboration with Valley Schools Employee Benefits Group
- GESD HR and Benefits team have participated in several COVID-19 webinars to assist with administering changes from the Families First Coronavirus Response Act (FFCRA)
- Reviewing wellness platforms for ultimate utilization
- #KnowYourBenefits campaign emails sent out:
  - Real Appeal Weight Loss Program
  - COVID-19 Testing - UHC's \$0 cost share
  - COVID-19 Coverage Updates
  - Virtual Visits

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



- WellStyles enrollments: We currently have 53% (565) of our members enrolled in the WellStyles program





# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

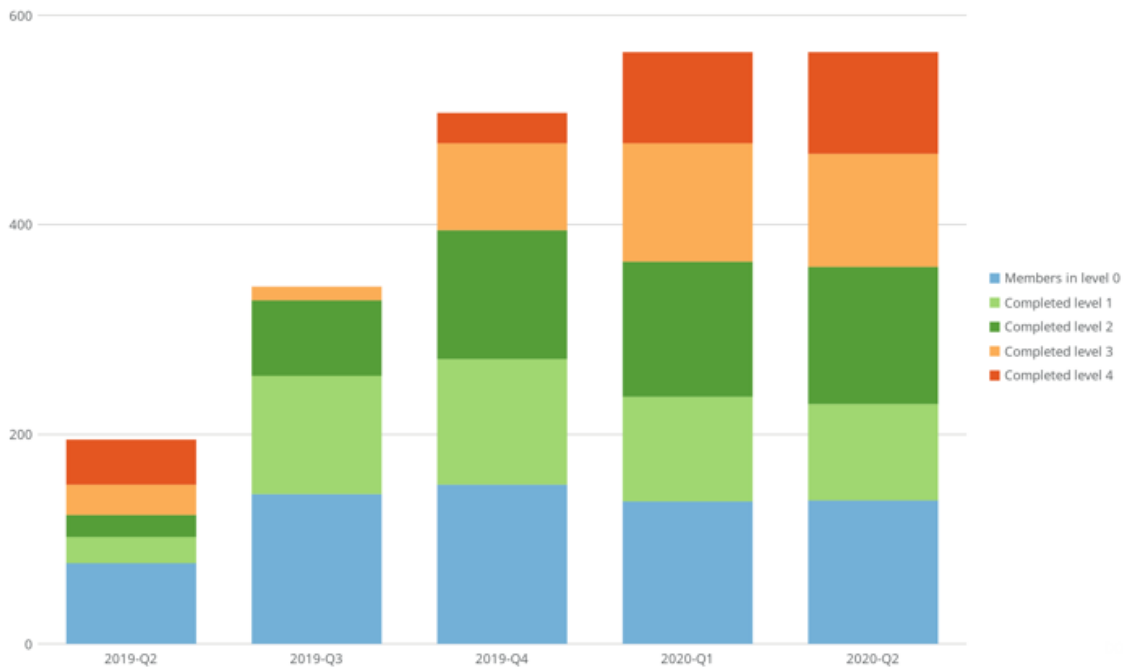
7301 N. 58<sup>TH</sup> AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • [www.gesd40.org](http://www.gesd40.org)



## Quarterly Level Completions

Last 12 Months, by Quarter

Filters applied: business unit name contains 704055



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

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

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AGENDA NO: 5.A. TOPIC: Trust Board Report

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

DATE ASSIGNED FOR CONSIDERATION: April 22, 2020

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