

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
August 25th, 2021 4:00 p.m.

Public Notice – Meeting Agenda

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

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Action Items

- a. Approval of Minutes
It is recommended the Trust Board approve the minutes of the June 16, 2021 regular meeting as presented.
- b. Approval of the 2021-2022 Trust Board Meeting Schedule
The 2021-2022 Trust Board meeting schedule is submitted for approval.

5. 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. Risk Manager
Administration will introduce GESD's new Risk Manager, Mr. Clifford Vellucci.

c. Claims Experience Review – Medical

The Trust Board will review medical claims experience for May and June 2021.

d. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for May 2021.

e. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for June and July 2021.

f. Financial Review – Workers' Compensation

The Trust Board will review workers' compensation financial statements for May 2021.

g. Financial Review – COVID-19 Legal Defense

The Trust Board will review COVID-19 legal defense financial statements for May 2021.

h. Wellness/Insurance Update

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

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 4.A. TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

RECOMMENDATION:

The minutes of the June 16, 2021 Regular Meeting are submitted for approval.

RATIONALE:

The minutes of June 16, 2021 regular meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 3:30 p.m.
June 16, 2021

Present: Board Members
Ms. Mary Ann Wilson
Mrs. Teresa Wong
Mr. Lee Peterson

Other Attendees:
Mr. Mike Barragan
Ms. Jodi Finnessy
Mrs. Valerie Caraveo
Mrs. Courtney Piña
Mrs. Cindy Segotta-Jones

Absent: Ms. Bernadette Bolognini

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

Mr. Peterson called the meeting to order at 3:31 p.m. and noted the presence of three Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

Mr. Barragan introduced Ms. Jodi Finnessy, Benefit Analyst, Mrs. Valerie Caraveo, Finance Director, Mrs. Courtney Piña, Accounting/Budget Supervisor, and Mrs. Cindy Segotta-Jones, Superintendent.

CALL TO THE PUBLIC

No call(s) to the public.

Approval of Minutes

Ms. Wilson motioned to approve the May 19, 2021, minutes with correction to 42 teacher openings and not 24; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Mrs. Wong, Ms. Wilson, and Mr. Peterson.

Property, Casualty, and Liability Insurance

Mr. Barragan presented prior year premiums cost. He pointed out that the data for 2020-2021 was missing the revised amount to include cyber security at \$847,083.

Mr. Peterson would like to know more about the cyber security coverage.

Ms. Wilson motioned to approve property, casualty, and liability insurance; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Mrs. Wong, Ms. Wilson, and Mr. Peterson.

Authorization to Settle Claims Up to Deductible Limits

Ms. Wilson motioned to approve the authorization to settle claims up to deductible limits, Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Mrs. Wong, Ms. Wilson, and Mr. Peterson.

Staff does a cost benefit analysis and at times staff pays the cost of the item/repair instead of the deductible.

Workers' Compensation Insurance Program

Mr. Barragan presented the PowerPoint presentation:

GLENDALE ELEMENTARY SCHOOL DISTRICT
FISCAL YEAR 2022
WORKERS' COMPENSATION OVERVIEW
JUNE 16, 2021

Fiscal Year 2021 – Chart

- GESD Trust Board
 - TriStar
 - MBI
 - Safety National
 - Travelers Casualty Surety and Company
 - Industrial Commission of Arizona

Fiscal Year 2022 – Chart

- GESD Trust Board
 - Valley Schools
 - TriStar
 - MBI
 - Safety National
 - Industrial Commission of Arizona

WORKER'S COMPENSATION

The Administration continues to streamline the operation and function of the workers' compensation self-insurance for efficiencies and cost saving measures and is therefore making the following recommendation:

1. Continue with TriStar Risk Management Services, the cost will remain \$27,730 in FY 2022.
2. Increase the self-insured retention (SIR) of \$350,000 to \$750,000 and remove the aggregate limit of \$2,000,000. The cost to implement the change should not exceed \$50,000, which results in a savings of approximately \$50,035.
3. Because our workers' compensation is under the Valley School's umbrella, there is no need for GESD to secure a bond. Valley Schools will provide collateral in lieu of a bond, saving GESD \$8,587.
4. The Administration anticipates GESD's potential savings would be approximately \$58,622.

AON REPORT

I. Reported Claim Count

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (7)	TOT (8)	Non-Zero Claim Cumulative All-Time (9)	Non-Zero Claim Cumulative % of Total (10)
0	600	63	72	117	119	1	1,052	1,415	90.6%
\$0.01 - \$1,000	41	2	5	5	4	1	58	1,474	94.2%
\$1,000.01 - \$5,000	34	2	4	2	1	1	44	1,520	97.2%
\$5,000.01 - \$50,000	17	0	4	1	0	0	22	1,542	98.7%
\$50,000.01 - \$100,000	7	1	3	1	0	0	12	1,554	99.4%
\$100,000.01 - \$500,000	4	1	2	3	1	0	11	1,565	99.9%
\$500,000.01 - \$1,000,000	2	0	0	0	0	0	2	1,567	100.0%
\$1,000,000.01 - \$500,000.00	0	0	0	0	0	0	0	1,567	100.0%
Over 1,000,000	0	0	0	0	0	0	0	1,567	100.0%
Total	1,825	72	119	124	124	47	2,817	1,567	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (7)	TOT (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%
\$0.01 - \$1,000	262,652	105,617	100,425	121,727	122,029	1,000	1,053,450	1,053,450	37.3%
\$1,000.01 - \$5,000	286,437	12,277	38,493	32,367	32,485	1,071	493,630	1,497,080	23.7%
\$5,000.01 - \$50,000	346,238	46,796	34,162	26,307	23,025	1,426	477,954	2,019,034	38.9%
\$50,000.01 - \$100,000	517,896	0	0	164,794	19,268	6	712,964	2,732,000	48.4%
\$100,000.01 - \$500,000	384,445	169,300	22,020	0	0	0	1,384,444	4,116,444	61.7%
\$500,000.01 - \$1,000,000	227,491	118,088	288,133	61,873	626,181	0	1,301,766	5,418,210	81.7%
\$1,000,000.01 - \$500,000.00	0	0	0	0	0	0	0	5,418,210	81.7%
Over 1,000,000	1,153,728	0	0	0	0	0	1,153,728	6,571,938	100.0%
\$1,000,000.01 - \$500,000.00	0	0	0	0	0	0	0	6,571,938	100.0%
Over 1,000,000	0	0	0	0	0	0	0	6,571,938	100.0%
Total	\$3,835,971	\$307,812	\$344,008	\$507,562	\$448,191	\$51,411	\$6,308,189	\$6,308,189	

WORKER'S COMPENSATION

Increase Workers' Compensation contribution

- From 1.22% to 2.44% (hasn't changed in at least 8 years)
- Increase confidence level from about 50% to 90%, anticipated contributions to be approximately \$896,000.

Table III-2B
Projected Ultimate Limited Losses
2021/22

Confidence Level (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Losses (6)
(A) Expected	\$54,851	0.96	\$527,000	0.94	\$513,000
(B) 60%	54,851	1.01	553,000	0.98	539,000
(C) 70%	54,851	1.11	606,000	1.08	590,000
(D) 80%	54,851	1.30	711,000	1.26	693,000
(E) 90%	54,851	1.63	896,000	1.59	872,000

Mr. Barragan pointed out that as long we continue to be self-insured, the Industrial Commission of Arizona (ICA) will always be in the flow chart.

Mr. Barragan explained the Reported Claim Count chart, the second column "prior (2)", accounts any ongoing claims prior to FY16-17.

Mr. Barragan said the recommendation is to increase the confidence level to 90% to ensure financial solvency in the workers' compensation insurance.

Mrs. Wong made an analogy comparing workers' compensation to Arizona State Retirement System (ASRS), since their rates increase to maintain solvency.

Mr. Peterson motioned to approve the renewal for workers' compensation and excess insurance through Valley Schools and authorize the Assistant Superintendent and/or his designee to fund workers' compensation at levels that ensure the self-insurance program's solvency for fiscal year 2021-2022, Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Mrs. Wong, Ms. Wilson, and Mr. Peterson.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan commented school boundary changes would become effective July 1st, 2021.

Mr. Barragan shared Mr. Petersen-Incorvia, Assistant Superintendent for Education Services, resigned. The Director for Maintenance and Operations and the principals from Coyote Ridge and Desert Spirit have retired.

Claims Experience Review – Medical

Mr. Barragan reported:

In April, GESD incurred \$576,043 in medical claims, which represents a monthly loss ratio of 72%.

There are ten (10) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,282,347. This represents 26% of the total medical claims. The anticipated refund is \$133,864 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,328,144 by June 30, 2021, and we anticipate to incur medical claims of approximately \$6,912,516, a loss ratio of 83% by June 30, 2021.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In May, GESD logged fourteen (14) incidents and GESD incurred \$24,700 for the month.

GESD has 27 open claims recorded since 2013 and the “Paid” amount is \$2,744,696.95 compared to the “Incurred” of \$3,517,050.98.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,528,461.92 or 92% of the total “Paid” amount of \$2,744,696.95 and \$3,015,597.61 or 86% of the total “Incurred” amount of \$3,517,050.98.

The average cost per individuals is:

- \$101,655.44 for “Paid”
- \$130,261.15 for “Incurred”

Wellness and Insurance Benefit Update

Mrs. Wong stated they are taking care of summer enrollments and provided carrier information to new employees. Employees have received new medical cards and they were in the final stages of completing the benefit booklet. Mrs. Wong will provide copies at the next Trust Board meeting.

Mrs. Wong announced the upcoming summer activities and will share photos when they are available.

Summary of Current Events

None

ADJOURNMENT

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

There being no further business, the meeting adjourned at 4:12 pm.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 4.B. TOPIC: Approval of Trust Board Meeting Schedule

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2021-2022 fiscal year.

RATIONALE:

The proposed meeting schedule for 2021-2022 fiscal year is attached.

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Trust Board Meeting Schedule SY 2021-2022

Date	Time
August 25, 2021	4:00 pm
September 22, 2021	4:00 pm
October 20, 2021	4:00 pm
November 17, 2021	4:00 pm
December 8, 2021	4:00 pm
January 26, 2022	4:00 pm
February 23, 2022	4:00 pm
March 30, 2022	4:00 pm
April 27, 2022	4:00 pm
May 25, 2022	4:00 pm
June 15, 2022	4:00 pm

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.B. TOPIC: Risk Manager

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

The Administration will introduce GESD's new Risk Manager, Mr. Clifford Vellucci.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.C. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

Fiscal Year 2021

In May, GESD incurred \$603,755 in medical claims, which represents a monthly loss ratio of 87%.

In June, GESD incurred \$444,912 in medical claims, which represents a monthly loss ratio of 68%.

There are eleven (11) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,445,707.61. This represents 21% of the total medical claims. The anticipated refund is \$133,864 from the claim(s) exceeding the stop loss level.

GESD generated \$8,290,313 in revenues and incurred medical claims of a \$6,809,094 or a loss ratio of 82% by June 30, 2021.



Monthly Experience Report

Glendale EI-All

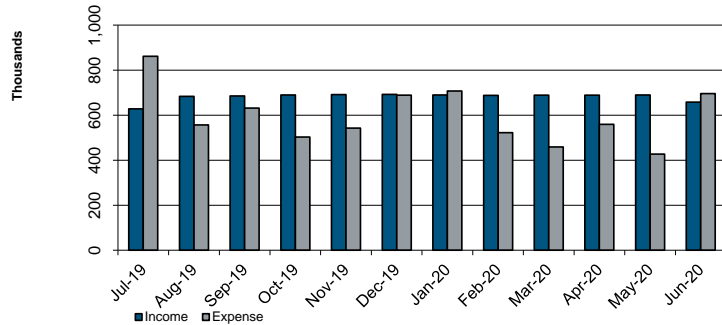
Dates: (7/1/2020-6/30/2021)



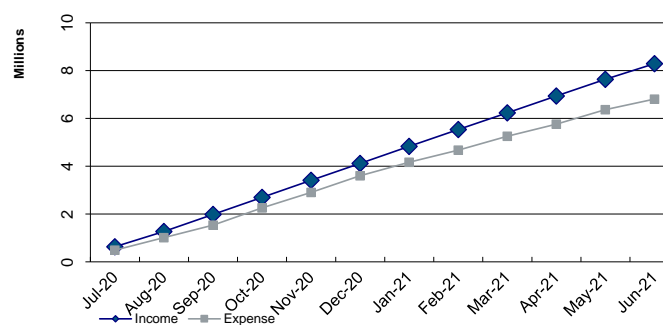
Name: Valley Schools Employee Benefits Group
Plan: All

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
2020-07	915	1,335	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,050	\$ 487,653	\$ 632,626	\$ 144,973	77%	\$ 365	138%
2020-08	925	1,346	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 64,750	\$ 525,521	\$ 640,116	\$ 114,595	82%	\$ 390	109%
2020-09	1,037	1,492	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,590	\$ 521,839	\$ 710,978	\$ 189,140	73%	\$ 350	103%
2020-10	1,041	1,502	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,870	\$ 721,253	\$ 714,549	\$ (6,704)	101%	\$ 480	95%
2020-11	1,032	1,497	\$ 471,511	\$ 2,418	\$ 109,637	\$ 578,730	\$ 72,240	\$ 650,970	\$ 710,658	\$ 59,688	92%	\$ 435	92%
2020-12	1,030	1,497	\$ 465,645	\$ (69,105)	\$ 92,531	\$ 627,281	\$ 72,100	\$ 699,381	\$ 711,463	\$ 12,082	98%	\$ 467	93%
2021-01	1,023	1,492	\$ 467,958	\$ 75,261	\$ 95,962	\$ 488,659	\$ 71,610	\$ 560,269	\$ 707,424	\$ 147,155	79%	\$ 376	94%
2021-02	1,019	1,486	\$ 366,348	\$ 854	\$ 73,159	\$ 438,652	\$ 71,330	\$ 509,982	\$ 705,243	\$ 195,260	72%	\$ 343	92%
2021-03	1,016	1,482	\$ 410,789	\$ 475	\$ 93,500	\$ 503,815	\$ 71,120	\$ 574,935	\$ 703,511	\$ 128,577	82%	\$ 388	89%
2021-04	1,016	1,484	\$ 325,748	\$ 786	\$ 112,544	\$ 437,506	\$ 71,120	\$ 508,626	\$ 704,091	\$ 195,466	72%	\$ 343	89%
2021-05	1,006	1,469	\$ 416,529	\$ 459	\$ 117,265	\$ 533,335	\$ 70,420	\$ 603,755	\$ 697,306	\$ 93,552	87%	\$ 411	86%
2021-06	941	1,376	\$ 281,450	\$ 874	\$ 98,466	\$ 379,042	\$ 65,870	\$ 444,912	\$ 652,348	\$ 207,436	68%	\$ 323	88%
Total	12,001	17,458	\$ 4,940,029	\$ 135,197	\$ 1,164,192	\$ 5,969,024	\$ 840,070	\$ 6,809,094	\$ 8,290,313	\$ 1,481,219	82%	\$ 390	
Mo. Avg.	1,000	1,455	\$ 411,669	\$ 11,266	\$ 97,016	\$ 497,419	\$ 70,006	\$ 567,424	\$ 690,859	\$ 123,435		\$ 390	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)

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
2020-07	889	1,302	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,230	\$ 440,086	\$ 614,442	\$ 174,357	72%	\$ 338
2020-08	901	1,316	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,070	\$ 509,232	\$ 623,507	\$ 114,274	82%	\$ 387
2020-09	1,019	1,471	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,330	\$ 470,883	\$ 699,267	\$ 228,384	67%	\$ 320
2020-10	1,024	1,482	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,680	\$ 707,735	\$ 703,368	\$ (4,367)	101%	\$ 478
2020-11	1,016	1,481	\$ 460,812	\$ 2,418	\$ 108,021	\$ 566,415	\$ 71,120	\$ 637,535	\$ 701,444	\$ 63,909	91%	\$ 430
2020-12	1,014	1,481	\$ 421,665	\$ (69,105)	\$ 91,202	\$ 581,972	\$ 70,980	\$ 652,952	\$ 702,249	\$ 49,297	93%	\$ 441
2021-01	1,013	1,482	\$ 460,814	\$ 75,261	\$ 94,858	\$ 480,411	\$ 70,910	\$ 551,321	\$ 701,634	\$ 150,313	79%	\$ 372
2021-02	1,009	1,476	\$ 364,821	\$ 854	\$ 73,029	\$ 436,996	\$ 70,630	\$ 507,626	\$ 699,453	\$ 191,827	73%	\$ 344
2021-03	1,005	1,468	\$ 405,655	\$ 475	\$ 92,803	\$ 497,983	\$ 70,350	\$ 568,333	\$ 696,147	\$ 127,814	82%	\$ 387
2021-04	1,005	1,470	\$ 323,719	\$ 786	\$ 111,627	\$ 434,560	\$ 70,350	\$ 504,910	\$ 696,727	\$ 191,817	72%	\$ 343
2021-05	995	1,455	\$ 415,930	\$ 459	\$ 116,579	\$ 532,050	\$ 69,650	\$ 601,700	\$ 689,942	\$ 88,242	87%	\$ 414
2021-06	930	1,362	\$ 280,724	\$ 874	\$ 97,098	\$ 376,948	\$ 65,100	\$ 442,048	\$ 644,984	\$ 202,936	69%	\$ 325
Total	11,820	17,246	\$ 4,767,522	\$ 135,197	\$ 1,134,638	\$ 5,766,963	\$ 827,400	\$ 6,594,363	\$ 8,173,165	\$ 1,578,802	81%	\$ 382
Mo. Avg.	985	1,437	\$ 397,294	\$ 11,266	\$ 94,553	\$ 480,580	\$ 68,950	\$ 549,530	\$ 681,097	\$ 131,567		\$ 382



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)

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
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	24	30	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,680	\$ 16,288	\$ 16,609	\$ 321	98%	\$ 543
2020-09	18	21	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,260	\$ 50,956	\$ 11,711	\$ (39,245)	435%	\$ 2,426
2020-10	17	20	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,190	\$ 13,518	\$ 11,181	\$ (2,337)	121%	\$ 676
2020-11	16	16	\$ 10,699	\$ -	\$ 1,616	\$ 12,315	\$ 1,120	\$ 13,435	\$ 9,214	\$ (4,221)	146%	\$ 840
2020-12	16	16	\$ 43,979	\$ -	\$ 1,329	\$ 45,308	\$ 1,120	\$ 46,428	\$ 9,214	\$ (37,215)	504%	\$ 2,902
2021-01	10	10	\$ 7,144	\$ -	\$ 1,103	\$ 8,247	\$ 700	\$ 8,947	\$ 5,789	\$ (3,158)	155%	\$ 895
2021-02	10	10	\$ 1,526	\$ -	\$ 130	\$ 1,656	\$ 700	\$ 2,356	\$ 5,789	\$ 3,433	41%	\$ 236
2021-03	11	14	\$ 5,134	\$ -	\$ 697	\$ 5,831	\$ 770	\$ 6,601	\$ 7,364	\$ 763	90%	\$ 472
2021-04	11	14	\$ 2,028	\$ -	\$ 917	\$ 2,945	\$ 770	\$ 3,715	\$ 7,364	\$ 3,649	50%	\$ 265
2021-05	11	14	\$ 599	\$ -	\$ 686	\$ 1,285	\$ 770	\$ 2,055	\$ 7,364	\$ 5,309	28%	\$ 147
2021-06	11	14	\$ 726	\$ -	\$ 1,368	\$ 2,094	\$ 770	\$ 2,864	\$ 7,364	\$ 4,500	39%	\$ 205
Total	181	212	\$ 172,507	\$ -	\$ 29,554	\$ 202,061	\$ 12,670	\$ 214,731	\$ 117,148	\$ (97,583)	183%	\$ 1,013
Mo. Avg.	15	18	\$ 14,376	\$ -	\$ 2,463	\$ 16,838	\$ 1,056	\$ 17,894	\$ 9,762	\$ (8,132)		\$ 1,013



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,801	\$ (60,846)	118%	\$ 612
2020-09	509	725	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,630	\$ 295,917	\$ 371,422	\$ 75,505	80%	\$ 408
2020-10	509	726	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,630	\$ 517,189	\$ 371,216	\$ (145,973)	139%	\$ 712
2020-11	504	725	\$ 255,579	\$ 2,418	\$ 95,511	\$ 348,672	\$ 35,280	\$ 383,952	\$ 370,152	\$ (13,800)	104%	\$ 530
2020-12	504	730	\$ 242,951	\$ (69,105)	\$ 80,276	\$ 392,332	\$ 35,280	\$ 427,612	\$ 372,618	\$ (54,994)	115%	\$ 586
2021-01	505	732	\$ 370,142	\$ 75,261	\$ 87,191	\$ 382,073	\$ 35,350	\$ 417,423	\$ 373,198	\$ (44,225)	112%	\$ 570
2021-02	502	730	\$ 314,268	\$ 854	\$ 66,443	\$ 379,857	\$ 35,140	\$ 414,997	\$ 371,459	\$ (43,538)	112%	\$ 568
2021-03	500	726	\$ 333,670	\$ 475	\$ 81,969	\$ 415,164	\$ 35,000	\$ 450,164	\$ 369,541	\$ (80,623)	122%	\$ 620
2021-04	502	730	\$ 210,210	\$ 786	\$ 97,714	\$ 307,138	\$ 35,140	\$ 342,278	\$ 371,238	\$ 28,960	92%	\$ 469
2021-05	500	727	\$ 344,576	\$ 459	\$ 108,466	\$ 452,583	\$ 35,000	\$ 487,583	\$ 369,541	\$ (118,042)	132%	\$ 671
2021-06	469	683	\$ 185,936	\$ 874	\$ 80,726	\$ 265,788	\$ 32,830	\$ 298,618	\$ 346,325	\$ 47,707	86%	\$ 437
Total	5,903	8,507	\$ 3,462,151	\$ 135,197	\$ 996,707	\$ 4,323,661	\$ 413,210	\$ 4,736,871	\$ 4,342,673	\$ (394,198)	109%	\$ 557
Mo. Avg.	492	709	\$ 288,513	\$ 11,266	\$ 83,059	\$ 360,305	\$ 34,434	\$ 394,739	\$ 361,889	\$ (32,850)	109%	\$ 557

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: (7/1/2020-6/30/2021)

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
2020-07	14	16	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 980	\$ 4,596	\$ 9,567	\$ 4,971	48%	\$ 287
2020-08	14	16	\$ 2,562	\$ -	\$ 698	\$ 3,260	\$ 980	\$ 4,240	\$ 9,567	\$ 5,327	44%	\$ 265
2020-09	12	13	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 840	\$ 42,673	\$ 7,739	\$ (34,934)	551%	\$ 3,283
2020-10	12	13	\$ 8,297	\$ -	\$ 1,587	\$ 9,884	\$ 840	\$ 10,724	\$ 7,739	\$ (2,985)	139%	\$ 825
2020-11	12	12	\$ 9,742	\$ -	\$ 1,511	\$ 11,253	\$ 840	\$ 12,093	\$ 7,094	\$ (4,999)	170%	\$ 1,008
2020-12	12	12	\$ 43,537	\$ -	\$ 1,279	\$ 44,816	\$ 840	\$ 45,656	\$ 7,094	\$ (38,562)	644%	\$ 3,805
2021-01	8	8	\$ 6,854	\$ -	\$ 1,103	\$ 7,958	\$ 560	\$ 8,518	\$ 4,729	\$ (3,788)	180%	\$ 1,065
2021-02	8	8	\$ 2,232	\$ -	\$ 130	\$ 2,362	\$ 560	\$ 2,922	\$ 4,729	\$ 1,808	62%	\$ 365
2021-03	9	12	\$ 5,134	\$ -	\$ 697	\$ 5,831	\$ 630	\$ 6,461	\$ 6,304	\$ (157)	102%	\$ 538
2021-04	9	12	\$ 1,851	\$ -	\$ 917	\$ 2,768	\$ 630	\$ 3,398	\$ 6,304	\$ 2,906	54%	\$ 283
2021-05	9	12	\$ 599	\$ -	\$ 686	\$ 1,285	\$ 630	\$ 1,915	\$ 6,304	\$ 4,389	30%	\$ 160
2021-06	9	12	\$ 726	\$ -	\$ 1,368	\$ 2,094	\$ 630	\$ 2,724	\$ 6,304	\$ 3,580	43%	\$ 227
Total	128	146	\$ 126,529	\$ -	\$ 10,430	\$ 136,959	\$ 8,960	\$ 145,919	\$ 83,475	\$ (62,444)	175%	\$ 999
Mo. Avg.	11	12	\$ 10,544	\$ -	\$ 869	\$ 11,413	\$ 747	\$ 12,160	\$ 6,956	\$ (5,204)	175%	\$ 999

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: (7/1/2020-6/30/2021)

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
2020-07	442	667	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 30,940	\$ 144,883	\$ 288,283	\$ 143,400	50%	\$ 217
2020-08	449	678	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,430	\$ 121,096	\$ 293,705	\$ 172,609	41%	\$ 179
2020-09	510	746	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,700	\$ 171,418	\$ 327,845	\$ 156,427	52%	\$ 230
2020-10	515	756	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 36,050	\$ 195,086	\$ 332,151	\$ 137,066	59%	\$ 258
2020-11	512	756	\$ 204,728	\$ -	\$ 12,510	\$ 217,238	\$ 35,840	\$ 253,078	\$ 331,292	\$ 78,213	76%	\$ 335
2020-12	510	751	\$ 184,233	\$ -	\$ 10,926	\$ 195,159	\$ 35,700	\$ 230,859	\$ 329,631	\$ 98,772	70%	\$ 307
2021-01	508	750	\$ 84,448	\$ -	\$ 7,667	\$ 92,115	\$ 35,560	\$ 127,675	\$ 328,437	\$ 200,761	39%	\$ 170
2021-02	507	746	\$ 50,726	\$ -	\$ 6,586	\$ 57,312	\$ 35,490	\$ 92,802	\$ 327,994	\$ 235,192	28%	\$ 124
2021-03	505	742	\$ 71,833	\$ -	\$ 10,834	\$ 82,667	\$ 35,350	\$ 118,017	\$ 326,606	\$ 208,589	36%	\$ 159
2021-04	503	740	\$ 113,509	\$ -	\$ 13,913	\$ 127,422	\$ 35,210	\$ 162,632	\$ 325,489	\$ 162,857	50%	\$ 220
2021-05	495	728	\$ 71,354	\$ -	\$ 8,113	\$ 79,467	\$ 34,650	\$ 114,117	\$ 320,401	\$ 206,284	36%	\$ 157
2021-06	461	679	\$ 94,788	\$ -	\$ 16,372	\$ 111,160	\$ 32,270	\$ 143,430	\$ 298,659	\$ 155,229	48%	\$ 211
Total	5,917	8,739	\$ 1,324,606	\$ -	\$ 136,296	\$ 1,460,902	\$ 414,190	\$ 1,875,092	\$ 3,830,491	\$ 1,955,400	49%	\$ 215
Mo. Avg.	493	728	\$ 110,384	\$ -	\$ 11,358	\$ 121,742	\$ 34,516	\$ 156,258	\$ 319,208	\$ 162,950	49%	\$ 215

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: (7/1/2020-6/30/2021)

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
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	10	14	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 700	\$ 12,048	\$ 7,042	\$ (5,006)	171%	\$ 861
2020-09	6	8	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 420	\$ 8,283	\$ 3,972	\$ (4,310)	209%	\$ 1,035
2020-10	5	7	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 350	\$ 2,794	\$ 3,442	\$ 648	81%	\$ 399
2020-11	4	4	\$ 957	\$ -	\$ 105	\$ 1,062	\$ 280	\$ 1,342	\$ 2,120	\$ 778	63%	\$ 335
2020-12	4	4	\$ 443	\$ -	\$ 50	\$ 493	\$ 280	\$ 773	\$ 2,120	\$ 1,347	36%	\$ 193
2021-01	2	2	\$ 290	\$ -	\$ -	\$ 290	\$ 140	\$ 430	\$ 1,060	\$ 630	41%	\$ 215
2021-02	2	2	\$ (706)	\$ -	\$ -	\$ (706)	\$ 140	\$ (566)	\$ 1,060	\$ 1,626	-53%	\$ -
2021-03	2	2	\$ -	\$ -	\$ -	\$ -	\$ 140	\$ 140	\$ 1,060	\$ 920	13%	\$ 70
2021-04	2	2	\$ 177	\$ -	\$ -	\$ 177	\$ 140	\$ 317	\$ 1,060	\$ 743	30%	\$ 158
2021-05	2	2	\$ -	\$ -	\$ -	\$ -	\$ 140	\$ 140	\$ 1,060	\$ 920	13%	\$ 70
2021-06	2	2	\$ -	\$ -	\$ -	\$ -	\$ 140	\$ 140	\$ 1,060	\$ 920	13%	\$ 70
Total	53	66	\$ 45,978	\$ -	\$ 19,124	\$ 65,102	\$ 3,710	\$ 68,812	\$ 33,673	\$ (35,139)	204%	\$ 1,043
Mo. Avg.	4	6	\$ 3,832	\$ -	\$ 1,594	\$ 5,425	\$ 309	\$ 5,734	\$ 2,806	\$ (2,928)	204%	\$ 1,043

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: (7/1/2020-6/30/2021)

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus HDHP Base Prior Year-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
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09	-	-	\$ 3,548	\$ -	\$ -	\$ 3,548	\$ -	\$ 3,548	\$ -	\$ (3,548)	0%	\$ -
2020-10	-	-	\$ (4,540)	\$ -	\$ -	\$ (4,540)	\$ -	\$ (4,540)	\$ -	\$ 4,540	0%	\$ -
2020-11	-	-	\$ 504	\$ -	\$ -	\$ 504	\$ -	\$ 504	\$ -	\$ (504)	0%	\$ -
2020-12	-	-	\$ (5,519)	\$ -	\$ -	\$ (5,519)	\$ -	\$ (5,519)	\$ -	\$ 5,519	0%	\$ -
2021-01	-	-	\$ 6,223	\$ -	\$ -	\$ 6,223	\$ -	\$ 6,223	\$ -	\$ (6,223)	0%	\$ -
2021-02	-	-	\$ (173)	\$ -	\$ -	\$ (173)	\$ -	\$ (173)	\$ -	\$ 173	0%	\$ -
2021-03	-	-	\$ 152	\$ -	\$ -	\$ 152	\$ -	\$ 152	\$ -	\$ (152)	0%	\$ -
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ (19,235)	\$ -	\$ 1,634	\$ (17,601)	\$ -	\$ (17,601)	\$ -	\$ 17,601	0%	\$ -
Mo. Avg.	0	0	\$ (1,603)	\$ -	\$ 136	\$ (1,467)	\$ -	\$ (1,467)	\$ -	\$ 1,467	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-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
2020-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -

Monthly Contribution Rates

Premiums

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



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)



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		
2020-07	338	31	65	13	447	12	2	0	0	14	461
2020-08	341	32	67	12	452	12	2	0	0	14	466
2020-09	386	32	74	17	509	11	1	0	0	12	521
2020-10	387	31	73	18	509	11	1	0	0	12	521
2020-11	380	30	74	20	504	12	0	0	0	12	516
2020-12	377	30	75	22	504	12	0	0	0	12	516
2021-01	378	30	75	22	505	8	0	0	0	8	513
2021-02	375	30	75	22	502	8	0	0	0	8	510
2021-03	373	31	76	20	500	8	0	0	1	9	509
2021-04	374	31	77	20	502	8	0	0	1	9	511
2021-05	373	31	76	20	500	8	0	0	1	9	509
2021-06	350	30	71	18	469	8	0	0	1	9	478



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2020-6/30/2021)



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		
2020-07	329	21	67	25	442	8	2	1	1	12	454
2020-08	332	22	70	25	449	7	1	1	1	10	459
2020-09	387	25	74	24	510	5	0	0	1	6	516
2020-10	389	26	75	25	515	4	0	0	1	5	520
2020-11	385	25	76	26	512	4	0	0	0	4	516
2020-12	383	26	77	24	510	4	0	0	0	4	514
2021-01	382	25	76	25	508	2	0	0	0	2	510
2021-02	380	25	78	24	507	2	0	0	0	2	509
2021-03	379	26	76	24	505	2	0	0	0	2	507
2021-04	377	25	77	24	503	2	0	0	0	2	505
2021-05	371	24	76	24	495	2	0	0	0	2	497
2021-06	346	21	70	24	461	2	0	0	0	2	463



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.

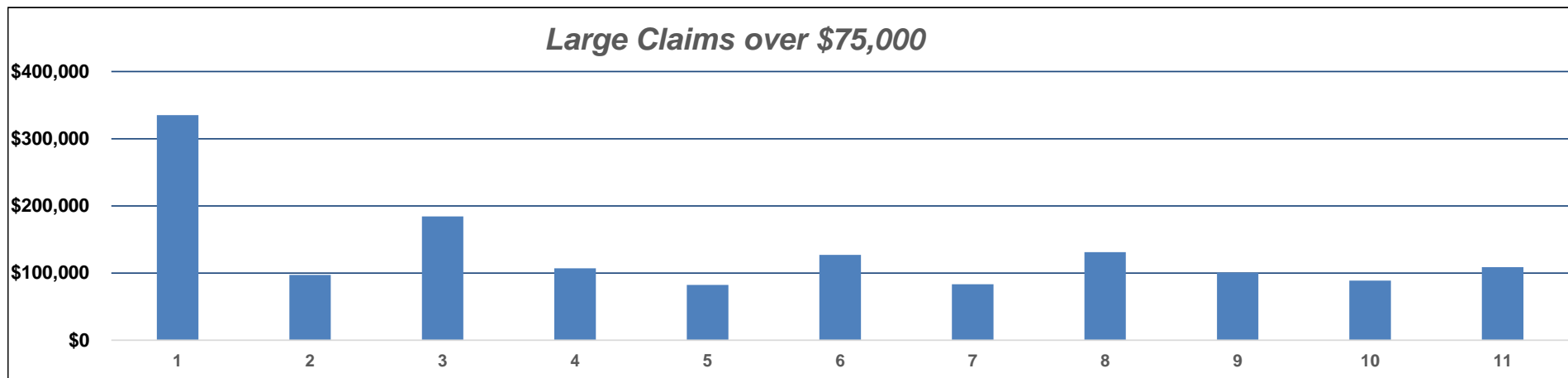
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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
(7/1/2020 through 6/30/2021)**



# of claims > \$75K	
FY20	FY21
21	11



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$335,197	\$200,000	\$0	\$135,197
2	\$97,342	\$200,000	\$102,658	\$0
3	\$184,143	\$200,000	\$15,857	\$0
4	\$107,008	\$200,000	\$92,992	\$0
5	\$82,437	\$200,000	\$117,563	\$0
6	\$126,897	\$200,000	\$73,103	\$0
7	\$83,177	\$200,000	\$116,823	\$0
8	\$130,980	\$200,000	\$69,021	\$0
9	\$100,735	\$200,000	\$99,265	\$0
10	\$88,897	\$200,000	\$111,103	\$0
11	\$108,896	\$200,000	\$91,104	\$0
Total	\$1,445,708			\$135,197



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
2020-12	Traditional PPO		(\$69,105.00)
2021-01	Traditional PPO		\$75,260.96
2021-02	Traditional PPO		\$853.64
2021-03	Traditional PPO		\$475.08
2021-04	Traditional PPO		\$786.47
2021-05	Traditional PPO		\$458.74
2021-05	Traditional PPO		\$873.62
		Total for Claimant 1	\$335,196.64
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
2020-12	Traditional PPO		\$1,209.52
2021-01	Traditional PPO		\$225.01
2021-02	Traditional PPO		(\$100.27)
2021-03	Traditional PPO		\$462.82
		Total for Claimant 2	\$97,341.62



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
2021-01	HDHP Base		\$1,062.38
2021-02	HDHP Base		\$2,477.01
2021-04	HDHP Base		(\$23.80)
		Total for Claimant 3	\$184,143.05
2020-07	Traditional PPO		\$2,994.86
2020-08	Traditional PPO		\$1,893.76
2020-09	Traditional PPO		\$39,732.46
2020-10	Traditional PPO		\$6,032.56
2020-11	Traditional PPO		\$7,944.58
2020-12	Traditional PPO		\$38,659.64
2021-01	Traditional PPO		\$148.24
2021-01	Traditional PPO		\$5,974.61
2021-02	Traditional PPO		\$1,087.64
2021-03	Traditional PPO		\$2,521.92
2021-05	Traditional PPO		\$17.25
		Total for Claimant 4	\$107,007.52
2020-09	HDHP Base		\$14,961.14
2020-10	HDHP Base		\$17,510.33
2020-11	HDHP Base		\$776.00
2020-12	HDHP Base		\$49,002.64
2021-01	HDHP Base		\$105.49
2021-04	HDHP Base		(\$25.07)
2021-05	HDHP Base		\$106.50
		Total for Claimant 5	\$82,437.03



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$560.91
2020-08	Traditional PPO		\$3,048.93
2020-09	Traditional PPO		\$1,794.29
2020-10	Traditional PPO		\$36,548.95
2020-11	Traditional PPO		\$15,082.10
2020-12	Traditional PPO		\$12,341.90
2021-01	Traditional PPO		\$49,251.23
2021-02	Traditional PPO		\$3,927.04
2021-03	Traditional PPO		\$2,590.98
2021-04	Traditional PPO		\$445.98
2021-05	Traditional PPO		\$365.70
2021-06	Traditional PPO		\$939.22
		Total for Claimant 6	\$126,897.23
2020-08	Traditional PPO		\$39.36
2020-09	Traditional PPO		\$503.10
2020-10	Traditional PPO		\$379.98
2020-11	Traditional PPO		\$596.95
2020-12	Traditional PPO		\$2,461.19
2021-01	Traditional PPO		\$90,171.11
2021-02	Traditional PPO		\$6,858.50
2021-03	Traditional PPO		\$87.69
2021-04	Traditional PPO		(\$18,052.28)
2021-06	Traditional PPO		\$131.45
		Total for Claimant 7	\$83,177.05



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$688.77
2020-08	Traditional PPO		\$6,844.62
2020-09	Traditional PPO		\$13,404.82
2020-10	Traditional PPO		\$13,538.06
2020-11	Traditional PPO		\$22,486.15
2020-12	Traditional PPO		\$13,346.69
2021-01	Traditional PPO		\$996.47
2021-02	Traditional PPO		\$13,521.49
2021-03	Traditional PPO		\$772.07
2021-04	Traditional PPO		\$13,239.54
2021-05	Traditional PPO		\$31,576.46
2021-06	Traditional PPO		\$564.36
		Total for Claimant 8	\$130,979.50
2020-07	Traditional PPO		\$4,520.60
2020-08	Traditional PPO		\$3,892.39
2020-09	Traditional PPO		\$3,930.67
2020-10	Traditional PPO		\$4,405.04
2020-11	Traditional PPO		\$4,074.44
2020-12	Traditional PPO		\$5,509.72
2021-01	Traditional PPO		\$4,476.88
2021-02	Traditional PPO		\$4,697.40
2021-03	Traditional PPO		\$50,571.41
2021-04	Traditional PPO		\$4,327.92
2021-05	Traditional PPO		\$4,306.40
2021-06	Traditional PPO		\$6,021.97
		Total for Claimant 9	\$100,734.84



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$406.02
2020-07	HDHP Base		\$4,346.76
2020-07	Traditional PPO		\$534.33
2020-07	HDHP Base		\$99.14
2020-08	Traditional PPO		\$3,377.67
2020-08	HDHP Base		\$147.96
2020-08	Traditional PPO		\$226.31
2020-09	Traditional PPO		\$237.02
2020-09	Traditional PPO		\$777.79
2020-10	Traditional PPO		\$57,974.54
2020-10	HDHP Base		\$0.00
2020-10	Traditional PPO		\$885.35
2020-11	Traditional PPO		\$1,513.25
2020-11	Traditional PPO		\$1,312.75
2020-12	Traditional PPO		\$297.36
2020-12	HDHP Base		(\$546.48)
2020-12	Traditional PPO		\$1,150.62
2021-01	Traditional PPO		(\$153.86)
2021-01	Traditional PPO		\$846.75
2021-02	Traditional PPO		\$100.99
2021-02	Traditional PPO		\$447.82
2021-03	HDHP Base		\$546.48
2021-03	Traditional PPO		\$1,076.78
2021-04	Traditional PPO		\$3,133.44
2021-04	Traditional PPO		\$1,055.80
2021-05	Traditional PPO		\$319.45
2021-05	HDHP Base		\$4,714.96
2021-05	Traditional PPO		\$1,806.36
2021-06	Traditional PPO		\$2,261.43
		Total for Claimant 10	\$88,896.79



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



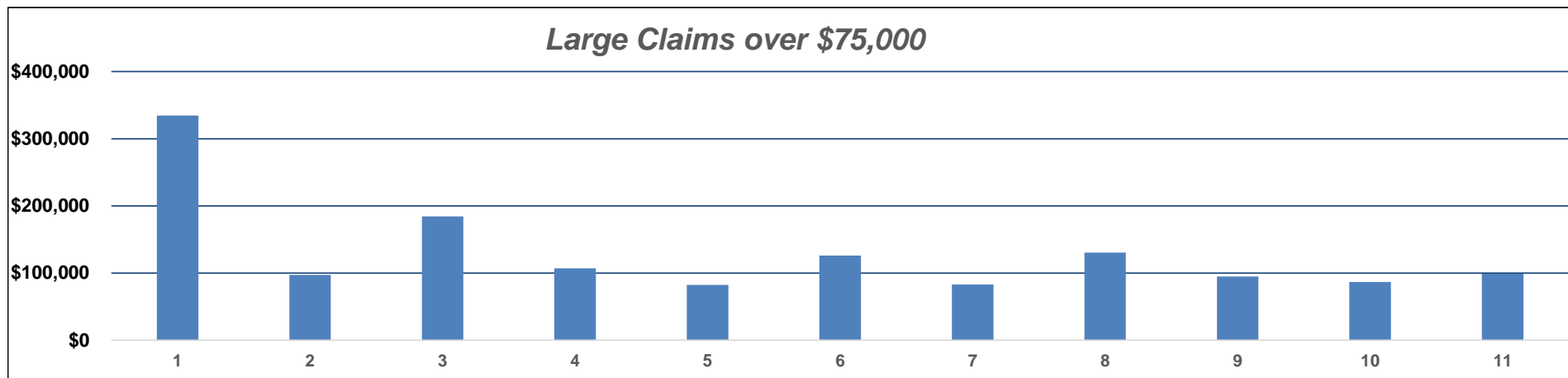
Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$2,057.64
2020-08	Traditional PPO		\$3,566.64
2020-09	Traditional PPO		\$2,774.18
2020-10	Traditional PPO		\$2,888.49
2020-11	Traditional PPO		\$1,690.00
2020-12	Traditional PPO		\$1,703.00
2021-01	Traditional PPO		\$3,525.16
2021-02	Traditional PPO		\$2,710.64
2021-03	Traditional PPO		\$41,486.18
2021-04	Traditional PPO		\$11,114.26
2021-05	Traditional PPO		\$25,545.74
2021-06	Traditional PPO		\$9,834.41
		Total for Claimant 11	\$108,896.34
TOTAL		Total	\$1,445,707.61



**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2020 through 6/30/2021)**



# of claims > \$75K	
FY20	FY21
21	11



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$334,323	\$200,000	\$0	\$134,323
2	\$97,342	\$200,000	\$102,658	\$0
3	\$184,143	\$200,000	\$15,857	\$0
4	\$107,008	\$200,000	\$92,992	\$0
5	\$82,437	\$200,000	\$117,563	\$0
6	\$125,958	\$200,000	\$74,042	\$0
7	\$83,046	\$200,000	\$116,954	\$0
8	\$130,415	\$200,000	\$69,585	\$0
9	\$94,713	\$200,000	\$105,287	\$0
10	\$86,635	\$200,000	\$113,365	\$0
11	\$99,062	\$200,000	\$100,938	\$0
Total	\$1,425,081			\$134,323



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
2020-12	Traditional PPO		(\$69,105.00)
2021-01	Traditional PPO		\$75,260.96
2021-02	Traditional PPO		\$853.64
2021-03	Traditional PPO		\$475.08
2021-04	Traditional PPO		\$786.47
2021-05	Traditional PPO		\$458.74
		Total for Claimant 1	\$334,323.02
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
2020-12	Traditional PPO		\$1,209.52
2021-01	Traditional PPO		\$225.01
2021-02	Traditional PPO		(\$100.27)
2021-03	Traditional PPO		\$462.82
		Total for Claimant 2	\$97,341.62



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
2021-01	HDHP Base		\$1,062.38
2021-02	HDHP Base		\$2,477.01
2021-04	HDHP Base		(\$23.80)
		Total for Claimant 3	\$184,143.05
2020-07	Traditional PPO		\$2,994.86
2020-08	Traditional PPO		\$1,893.76
2020-09	Traditional PPO		\$39,732.46
2020-10	Traditional PPO		\$6,032.56
2020-11	Traditional PPO		\$7,944.58
2020-12	Traditional PPO		\$38,659.64
2021-01	Traditional PPO		\$148.24
2021-01	Traditional PPO		\$5,974.61
2021-02	Traditional PPO		\$1,087.64
2021-03	Traditional PPO		\$2,521.92
2021-05	Traditional PPO		\$17.25
		Total for Claimant 4	\$107,007.52
2020-09	HDHP Base		\$14,961.14
2020-10	HDHP Base		\$17,510.33
2020-11	HDHP Base		\$776.00
2020-12	HDHP Base		\$49,002.64
2021-01	HDHP Base		\$105.49
2021-04	HDHP Base		(\$25.07)
2021-05	HDHP Base		\$106.50
		Total for Claimant 5	\$82,437.03



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$560.91
2020-08	Traditional PPO		\$3,048.93
2020-09	Traditional PPO		\$1,794.29
2020-10	Traditional PPO		\$36,548.95
2020-11	Traditional PPO		\$15,082.10
2020-12	Traditional PPO		\$12,341.90
2021-01	Traditional PPO		\$49,251.23
2021-02	Traditional PPO		\$3,927.04
2021-03	Traditional PPO		\$2,590.98
2021-04	Traditional PPO		\$445.98
2021-05	Traditional PPO		\$365.70
		Total for Claimant 6	\$125,958.01
2020-08	Traditional PPO		\$39.36
2020-09	Traditional PPO		\$503.10
2020-10	Traditional PPO		\$379.98
2020-11	Traditional PPO		\$596.95
2020-12	Traditional PPO		\$2,461.19
2021-01	Traditional PPO		\$90,171.11
2021-02	Traditional PPO		\$6,858.50
2021-03	Traditional PPO		\$87.69
2021-04	Traditional PPO		(\$18,052.28)
		Total for Claimant 7	\$83,045.60



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$688.77
2020-08	Traditional PPO		\$6,844.62
2020-09	Traditional PPO		\$13,404.82
2020-10	Traditional PPO		\$13,538.06
2020-11	Traditional PPO		\$22,486.15
2020-12	Traditional PPO		\$13,346.69
2021-01	Traditional PPO		\$996.47
2021-02	Traditional PPO		\$13,521.49
2021-03	Traditional PPO		\$772.07
2021-04	Traditional PPO		\$13,239.54
2021-05	Traditional PPO		\$31,576.46
		Total for Claimant 8	\$130,415.14
2020-07	Traditional PPO		\$4,520.60
2020-08	Traditional PPO		\$3,892.39
2020-09	Traditional PPO		\$3,930.67
2020-10	Traditional PPO		\$4,405.04
2020-11	Traditional PPO		\$4,074.44
2020-12	Traditional PPO		\$5,509.72
2021-01	Traditional PPO		\$4,476.88
2021-02	Traditional PPO		\$4,697.40
2021-03	Traditional PPO		\$50,571.41
2021-04	Traditional PPO		\$4,327.92
2021-05	Traditional PPO		\$4,306.40
		Total for Claimant 9	\$94,712.87



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$406.02
2020-07	HDHP Base		\$4,346.76
2020-07	Traditional PPO		\$534.33
2020-07	HDHP Base		\$99.14
2020-08	Traditional PPO		\$3,377.67
2020-08	HDHP Base		\$147.96
2020-08	Traditional PPO		\$226.31
2020-09	Traditional PPO		\$237.02
2020-09	Traditional PPO		\$777.79
2020-10	Traditional PPO		\$57,974.54
2020-10	HDHP Base		\$0.00
2020-10	Traditional PPO		\$885.35
2020-11	Traditional PPO		\$1,513.25
2020-11	Traditional PPO		\$1,312.75
2020-12	Traditional PPO		\$297.36
2020-12	HDHP Base		(\$546.48)
2020-12	Traditional PPO		\$1,150.62
2021-01	Traditional PPO		(\$153.86)
2021-01	Traditional PPO		\$846.75
2021-02	Traditional PPO		\$100.99
2021-02	Traditional PPO		\$447.82
2021-03	HDHP Base		\$546.48
2021-03	Traditional PPO		\$1,076.78
2021-04	Traditional PPO		\$3,133.44
2021-04	Traditional PPO		\$1,055.80
2021-05	Traditional PPO		\$319.45
2021-05	HDHP Base		\$4,714.96
2021-05	Traditional PPO		\$1,806.36
		Total for Claimant 10	\$86,635.36



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2020 through 6/30/2021)



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$2,057.64
2020-08	Traditional PPO		\$3,566.64
2020-09	Traditional PPO		\$2,774.18
2020-10	Traditional PPO		\$2,888.49
2020-11	Traditional PPO		\$1,690.00
2020-12	Traditional PPO		\$1,703.00
2021-01	Traditional PPO		\$3,525.16
2021-02	Traditional PPO		\$2,710.64
2021-03	Traditional PPO		\$41,486.18
2021-04	Traditional PPO		\$11,114.26
2021-05	Traditional PPO		\$25,545.74
		Total for Claimant 11	\$99,061.93
TOTAL		Total	\$1,425,081.15

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

The financial report for May 31, 2021, reflects the "Ending net position reserved for claims and expenses" as \$18,571,228.73.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

June 15, 2021

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eleven months ended May 31, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Laura Felten
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Eleven Months Ended May 31, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	5,803,044.58
Fixed expense	781,550.00
Dental pool expense	493,167.33
H.S.A. contributions	758,071.14
Health insurance premiums	12,077.10
Short term disability premiums	86,397.04
Dental premiums	15,633.86
Vision plan premiums	83,167.44
Flexible spending premiums	80,000.00
Life insurance premiums	158,453.76
Prepaid legal premiums	629.00
Identity protection premiums	0.00
Wellness	242.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>8,275,921.08</u>
Operating income/(loss)	<u>2,655,370.38</u>
Non-operating revenue	
Interest income	483,997.08
Change in market value	(359,073.78)
Return of net position	0.00
Total non-operating revenue	<u>124,923.30</u>
Change in net position	<u>2,780,293.68</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 18,571,228.73</u>

Beginning on the June 30, 2021 financial statement, each member will have a Minimum Estimated Operating Reserve included before calculating the ending net position for claims and expenses. The Reserve will be 17.63% of the amount of their FY 2021 Contribution Invoice. For more details, please refer to the additional information in the cover email.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.E. TOPIC: Claims Experience Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

In July, GESD logged four (4) incidents and GESD incurred \$12,300 for the month.

GESD has 23 open claims recorded since 2013 and the “Paid” amount is \$2,824,949.42 compared to the “Incurred” of \$3,597,205.24.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,534,874.35 or 90% of the total “Paid” amount of \$2,824,949.42 and \$3,015,597.61 or 84% of the total “Incurred” amount of \$3,597,205.24.

The average cost per individuals is:

- \$122,823.89 for “Paid”
- \$156,400.23 for “Incurred”

In June, GESD logged three (3) incidents and GESD incurred \$12,800 for the month.

GESD has 26 open claims recorded since 2013 and the “Paid” amount is \$2,753,988.68 compared to the “Incurred” of \$3,530,629.96.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,530,388.35 or 92% of the total “Paid” amount of \$2,753,988.68 and \$3,015,597.61 or 85% of the total “Incurred” amount of \$3,530,629.96.

The average cost per individuals is:

- \$105,922.64 for “Paid”
- \$135,793.46 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 07/31/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	0.00	9,500.00
Total: 1						0.00	9,500.00
██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	0.00	2,800.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
Total: 2						0.00	2,800.00
██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
Total: 1						0.00	0.00
Glendale Elementary School District #40 Insured Total: 4						0.00	12,300.00
Glendale Elementary School District #40 Insurer Total: 4						0.00	12,300.00
Grand Total: 4						0.00	12,300.00

Claim Log Summary - Body Part and Cause

As of 07/31/2021

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('07/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('07/31/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 07/31/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	158,867.68	180,783.37
██████████	████	Open	██████████	██████████	██████████	2,820.53	9,800.00
██████████	████	Open	██████████	██████████	██████████	706.20	11,500.00
██████████	████	Open	██████████	██████████	██████████	18,661.46	68,386.77
██████████	████	Open	██████████	██████████	██████████	744,641.19	958,459.20
██████████	████	Open	██████████	██████████	██████████	0.00	2,800.00
██████████	████	Open	██████████	██████████	██████████	2,548.93	3,900.00
██████████	████	Re-Open	██████████	██████████	██████████	5,715.34	8,852.41
██████████	████	Open	██████████	██████████	██████████	98,732.01	152,662.64
██████████	████	Open	██████████	██████████	██████████	2,591.68	7,800.00
██████████	████	Open	██████████	██████████	██████████	160,195.07	205,161.45
██████████	████	Open	██████████	██████████	██████████	52,202.00	71,407.67
██████████	████	Open	██████████	██████████	██████████	159,633.27	182,711.60
██████████	████	Open	██████████	██████████	██████████	646.00	4,200.00

██████████ Total: 14 1,407,961.36 1,868,425.11

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	54,346.39	87,768.77
██████████	████	Open	██████████	██████████	██████████	68,655.18	94,666.11
██████████	████	Open	██████████	██████████	██████████	67,446.01	168,086.32

Total: 3 190,447.58 350,521.20

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	1,212,805.13	1,335,819.35

██████████ Total: 1 1,212,805.13 1,335,819.35

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	0.00	9,500.00

Claim Log Summary - Body Part and Cause

As of 07/31/2021

		Status				Paid	Incurred
		Open				1,296.60	3,100.00
		Open				9,936.74	11,752.09
Total: 3						11,233.34	24,352.09
		Status				Paid	Incurred
		Open				1,349.02	12,867.49
Total: 1						1,349.02	12,867.49
		Status				Paid	Incurred
		Open				1,152.99	5,220.00
Total: 1						1,152.99	5,220.00
Glendale Elementary School District #40 Insured Total: 23						2,824,949.42	3,597,205.24
Glendale Elementary School District #40 Insurer Total: 23						2,824,949.42	3,597,205.24
Grand Total: 23						2,824,949.42	3,597,205.24



Claim Log Summary - Body Part and Cause

As of 07/31/2021

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(claimant_status_desc <> 'Closed') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 06/30/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

█	█	Status	█	█	█	Paid	Incurred
█	█	Open	█	█	█	0.00	800.00
Total: 1						0.00	800.00
█	█	Status	█	█	█	Paid	Incurred
█	█	Open	█	█	█	433.39	7,800.00
█	█	Open	█	█	█	526.00	4,200.00
Total: 2						959.39	12,000.00
Glendale Elementary School District #40 Insured Total: 3						959.39	12,800.00
Glendale Elementary School District #40 Insurer Total: 3						959.39	12,800.00
Grand Total: 3						959.39	12,800.00



Claim Log Summary - Body Part and Cause

As of 06/30/2021

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('06/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('06/30/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 06/30/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status				Paid	Incurred
		Open				853.16	950.00
		Open				158,579.68	180,783.37
		Open				2,820.53	9,800.00
		Open				35.00	11,500.00
		Open				1,043.43	15,500.00
		Open				744,641.19	958,459.20
		Open				2,335.36	3,900.00
		Re-Open				5,065.07	8,852.41
		Open				2,550.91	3,400.00
		Open				98,732.01	152,662.64
		Open				433.39	7,800.00
		Open				398.31	828.98
		Open				157,604.58	205,161.45
		Open				46,556.49	71,407.67
		Open				159,633.27	182,711.60
		Open				526.00	4,200.00

Total: 16 **1,381,808.38** **1,817,917.32**

		Status				Paid	Incurred
		Open				10,925.65	87,768.77
		Open				68,655.18	94,666.11
		Open				66,531.29	168,086.32

Total: 3 **146,112.12** **350,521.20**

		Status				Paid	Incurred
		Open				1,211,197.62	1,335,819.35



Claim Log Summary - Body Part and Cause

As of 06/30/2021

						Total: 1	1,211,197.62	1,335,819.35
		Status					Paid	Incurred
		Open					815.22	3,100.00
		Open					2,479.77	4,400.00
		Open					493.69	1,100.00
		Open					9,936.74	11,752.09
						Total: 4	13,725.42	20,352.09
		Status					Paid	Incurred
		Open					0.00	800.00
						Total: 1	0.00	800.00
		Status					Paid	Incurred
		Open					1,145.14	5,220.00
						Total: 1	1,145.14	5,220.00
Glendale Elementary School District #40 Insured Total: 26							2,753,988.68	3,530,629.96
Glendale Elementary School District #40 Insurer Total: 26							2,753,988.68	3,530,629.96
Grand Total: 26							2,753,988.68	3,530,629.96



Claim Log Summary - Body Part and Cause

As of 06/30/2021

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(claimant_status_desc <> 'Closed') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.F. TOPIC: Financial Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

The financial report for May 31, 2021 reflects the "Ending net position reserved for claims and expenses" as \$2,338,788.64.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

June 15, 2021

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the eleven months ended May 31, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Eleven Months Ended May 31, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(113,455.00)
Total operating revenues	<u>1,230,364.00</u>
Operating expenses	
Paid claims	430,002.34
Subrogation/restitution/stop loss	(164,183.75)
Safety and loss control	0.00
Trust administration & mgmt.	5,962.00
Consultant service fees	2,852.24
ICA Fees	1,491.39
Total operating expenses	<u>276,124.22</u>
Operating income/(loss)	<u>954,239.78</u>
Non-operating revenue	
Interest income	48,917.00
Change in market value	(45,453.14)
Total non-operating revenue	<u>3,463.86</u>
Change in net position	<u>957,703.64</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,338,788.64</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.G. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

The financial report for May 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$750,989.95.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

June 15, 2021

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the eleven months ended May 31, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Laura Felten
Chief Financial Officer

**Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Eleven Months Ended May 31, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
Total operating revenues	<u>750,000.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>750,000.00</u>
Non-operating revenue	
Interest income	9,446.27
Change in market value	(8,456.32)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>989.95</u>
Change in net position	<u>750,989.95</u>
Beginning net position reserved for claims and expenses	<u>0.00</u>
Ending net position reserved for claims and expenses	<u>\$ 750,989.95</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.H. TOPIC: Insurance and Wellness Update

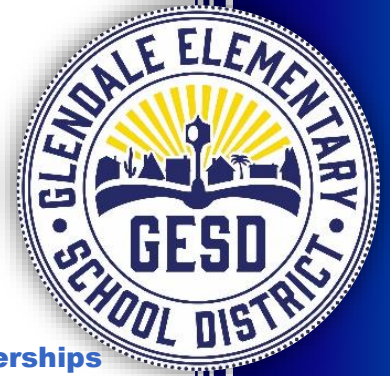
SUBMITTED BY: Mr. Mike Barragan, Assistant Superintendent for Finance and Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

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

July/August 2021

- Attended the virtual Valley Schools Compliance Seminar
- Attended the virtual Healthy Arizona Worksite Program awards presentation
- The benefits and wellness team conducted a site visit at the new Valleywise Health center located at the corner of Grand Avenue and Cotton Crossing in Peoria. The facility offers wrap-around care to assist patients in primary care, dialysis, podiatry, phlebotomy, pharmacy, cardiology, behavioral health, dental, general and orthopedic surgery. Additional medical specialties are being considered as well as the potential to add a walk-in clinic in the near future. In addition, Valleywise rented space to the Arizona Office of Vital Records and WIC (both found on the second floor) to assist the community with services. They also have conference rooms (the largest room can accommodate 10 people) available for the community to use.

Valleywise is within the district's medical network and with its convenient location to the district, the team wanted to see what the facility can offer to our employees. Non-benefitted employees can also use their health center and pay amounts are determined using a sliding scale based on income.



- Attended the 'Staying Competitive with Inclusive Benefits: A Benchmarking Approach' webinar hosted by Gallagher
- Attended the COVID-19 Update webinar hosted by United Healthcare (UHC)
- #KnowYourBenefits campaign emails sent out:
 - 21-22 School Year Benefits Welcome
 - Information on Health Savings Account (HSA) Wellness Exam Incentives Deposit

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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Interface EAP

- Usage for time period 7/1/2020 – 6/30/2021:
 - Total of 51 employees utilized Interface EAP
 - Top 3 reasons: 1-Anxiety / 2-Legal / 3-Stress
 - Highest usage months – March / September / November

Wellness Updates

- During the month of June, we had Try Day Friday for our employees to experience different wellness activities. We hosted yoga in the part, hiking in Sedona, and walking at Linear Park. Each time an employee participated, he/she received a ticket for a Fit Bit. The winner was Pat Valencia from Sunset Vista.
- The wellness program and benefits team were recognized by the Healthy Arizona Worksite Program as a platinum award winner on June 17th during their virtual award ceremony.

WellStyles

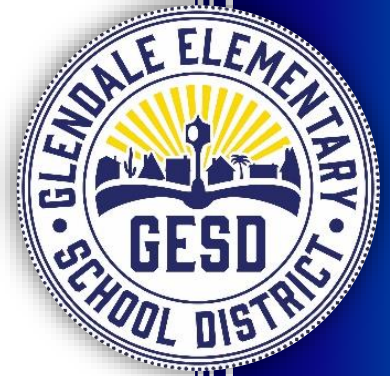
- WellStyles Level 5: We had 132 employees reach Level 5 of WellStyles, which is the highest level after \$200 has been redeemed. The top person was Tonya DuPre, formally of Sine Elementary and now at Desert Garden, who had 134,110 points. She along with five other employees received yoga mats in our monthly contest.



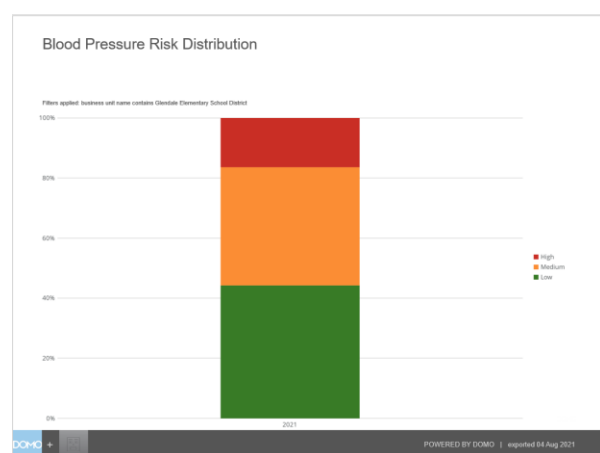
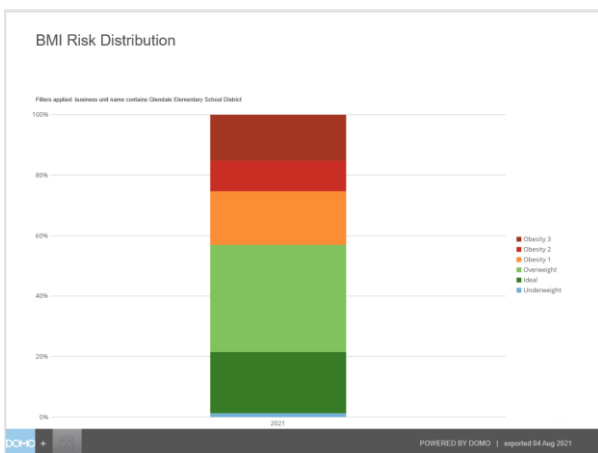
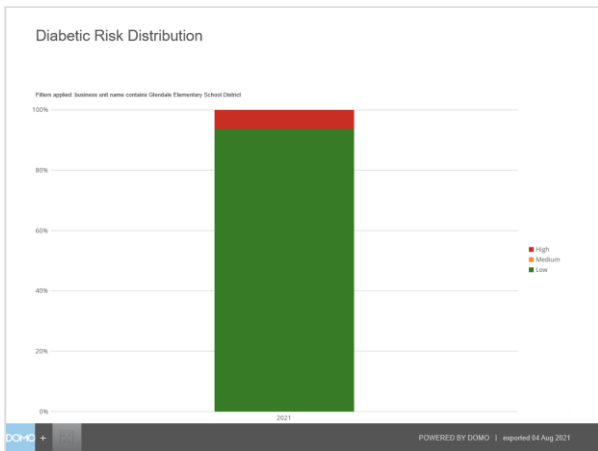
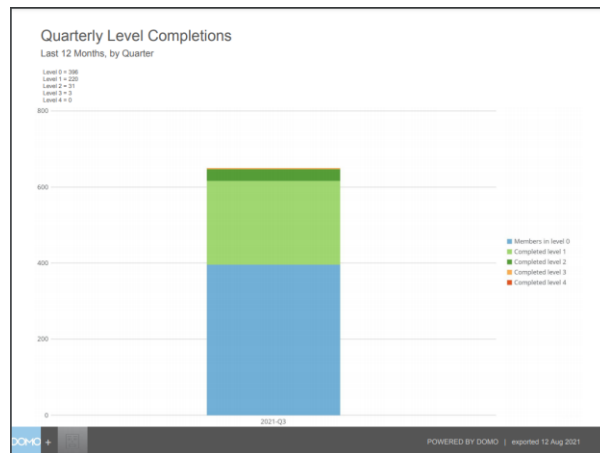
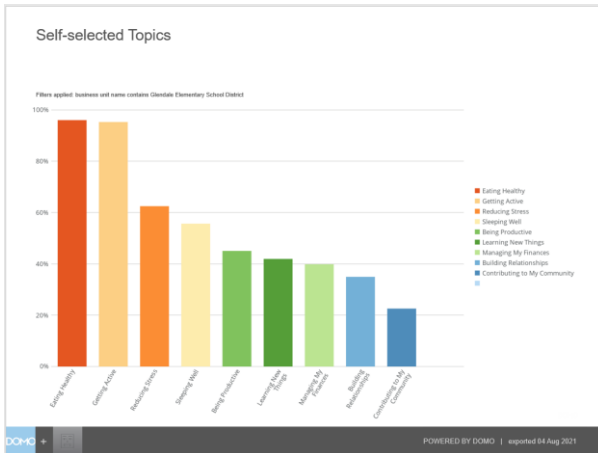
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GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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- Enrollments: We currently have 51.4% (674) of our members enrolled in the WellStyles program:



ALL IN FOR ALL KIDS

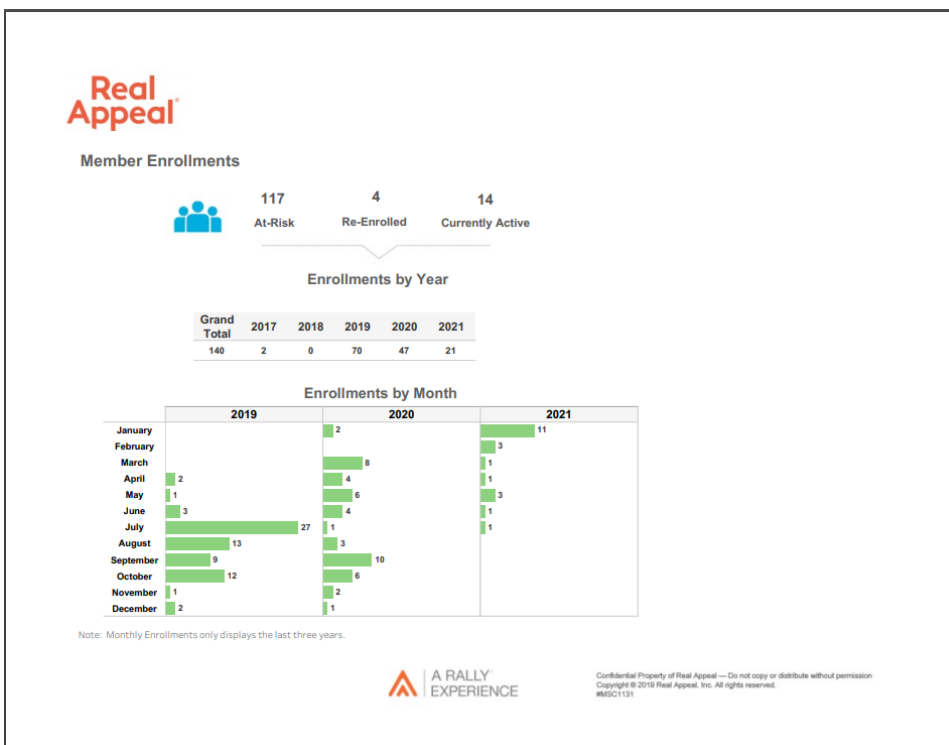
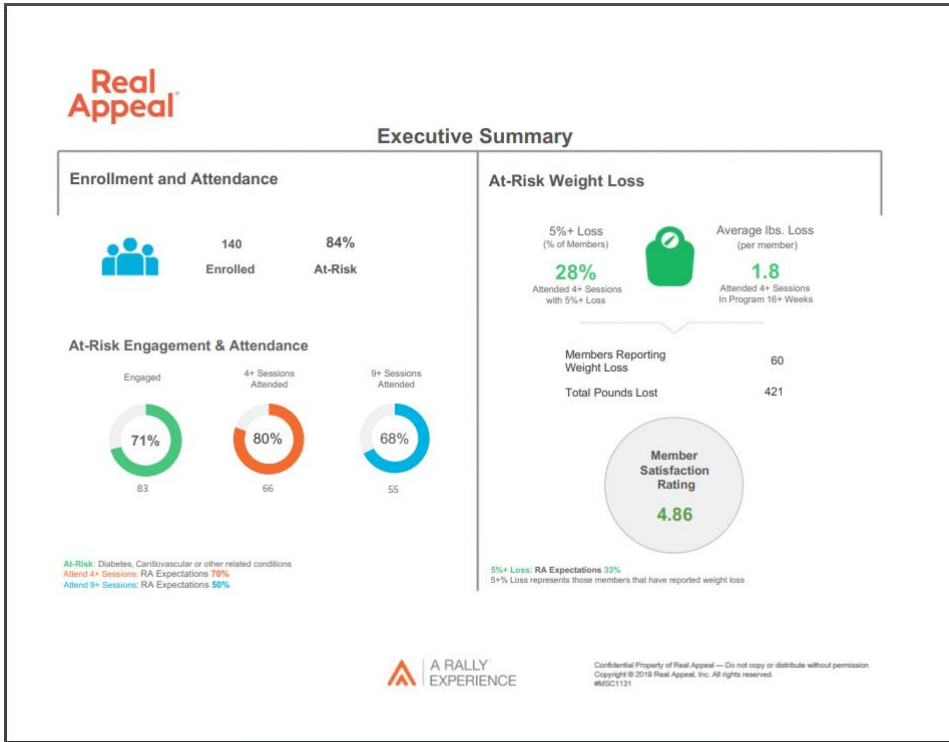
GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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Real Appeal

- Real Appeal participation data through July 31, 2021:
 - 140 Employees have enrolled
 - Cumulative total weight loss of 421 pounds for all members to-date



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: August 25, 2021

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