

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
December 16th, 2020 4:30 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 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 October 21, 2020 regular meeting as presented.

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. Claims Experience Review – Medical

The Trust Board will review medical claims experience for September and October 2020.

c. Claims Experience Review – Dental

The Trust Board will review dental claims experience for October 2020.

d. Financial Review - Employee Benefits

The Trust Board will review employee benefits' financial statements for October 2020.

e. Claims Experience Review - Workers' Compensation

The Trust Board will review workers' compensation experience for October and November 2020.

f. Financial Review - Workers' Compensation

The Trust Board will review workers' compensation financial statements for October 2020.

g. 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: December 16, 2020

RECOMMENDATION:

The minutes of the October 21, 2020 Regular Meeting are submitted for approval.

RATIONALE:

The minutes of October 21, 2020 regular meeting are attached.

MINUTES OF THE TELEPHONIC REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
October 21, 2020

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

Other Attendees:
Mr. Mike Barragan
Mrs. Joanna Morse

Absent: None

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:32 p.m. and noted the telephonic presence of the four Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

Approval of Minutes

Ms. Wilson motioned to approve the September 16, 2020 minutes; Ms. Bolognini seconded with the following corrections: to include Ms. Bolognini's name to the motion for approval of minutes, PowerPoint presentation slide two the "per occurrence" amount should be \$1,000,000, and slide three the word "waiver" is misspelled. Upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan shared that the Hybrid A/B Model began this week for schools in zip codes 85301 and 85302. A total of eight (8) schools in zip code 85303 are continuing with the Distance Learning model until health metrics improve.

Mr. Barragan stated the COVID-19 Parental Acknowledgement and Disclosure form has been sent to parents/guardians via email and is available on the District's homepage. The acknowledgement form is also available in Spanish. Currently, a total of 2,604 forms have been returned.

Mr. Barragan reported the Governing Board approved the staffs' recommendation for the VSIG COVID-19 Pre-Paid Legal Defense Program on October 8th.

Mr. Barragan stated the Superintendent, Mrs. Cindy Segotta-Jones, filmed a video to promote GESD which is being streamed on various social media and digital platforms.

Mr. Barragan mentioned that GESD has welcomed a new Director of Communications, Adriana Parsons.

Mr. Barragan shared Mrs. Cindy Segotta-Jones received the inaugural Carolyn Warner Women in Leadership Award from GCU.

Claims Experience Review – Medical

Mr. Barragan reported:

In August, GESD incurred \$525,871 in medical, which represents a monthly loss ratio of 82%.

There is one (1) claim above \$75,000 and zero (0) above \$200,000 stop loss level totaling \$179,376.25. This represents 18% of the total medical claims. There is no anticipated refund for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$7,664,556 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,081,984 or a loss ratio of 79% by June 30, 2021.

Claims Experience Review – Dental

Mr. Barragan reported:

In September, Pool I (or base plan) incurred \$112,951 in dental claims or a monthly loss ratio of 82%.

Based on the trend, we project revenues to generate \$1,614,648 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,242,240 or a loss ratio of 77% by June 30, 2021.

In September, Pool III (or buy-up plan) incurred \$264,734 in dental claims or a monthly loss ratio of 78%.

Based on the trend, we project revenues to generate \$3,992,124 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$3,471,468 or a loss ratio of 87% by June 30, 2021.

In August, Pool I (or base plan) incurred \$100,318 in dental claims or a monthly loss ratio of 75%.

In August, Pool III (or buy-up plan) incurred \$270,967 in dental claims or a monthly loss ratio of 81%.

Financial Review – Employee Benefits

Mr. Barragan presented:

The financial report for September 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$24,694,118.36”.

The financial report for August 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$25,419,766.28”.

Mr. Barragan pointed out that the contribution amount reflects the processed payment to fund the medical account.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In September, GESD logged seven (7) incidents and GESD incurred \$11,400 for the month.

GESD has 31 open claims recorded since 2013 and the “Paid” amount is \$2,826,961.01 compared to the “Incurred” of \$3,676,000.81.

GESD has seven (7) 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 seven (7) claimants are \$2,540,980.28 or 90% of the total “Paid” amount of \$2,826,961.01 and \$3,082,681.58 or 84% of the total “Incurred” amount of \$3,676,000.81.

The average cost per individuals is:

- \$91,192.29 for “Paid”
- \$118,580.67 for “Incurred”

Financial Review – Worker’s Compensation

Mr. Barragan reported:

The financial report for September 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,592,484.80.

The financial report for August 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,623,169.75.

Mr. Barragan mentioned the importance of preparing an actuarial report to better understand future revenue projection to properly fund Workers’ Compensation.

Wellness and Insurance Benefit Update

Mrs. Wong stated the benefits/wellness team virtually attended the Valley Schools Provider Showcase to hear about program changes or enhancements in preparation for FY 2122.

Mrs. Wong announced the first initial HSA wellness incentive has been deposited. A total of 89 employees in the HDHP plan received the \$850 incentive.

Mrs. Wong stated today was the BioMetric Screening wellness event with 131 employees scheduled to participate.

Mrs. Wong stated the weight management program, Real Appeal, has 99 participants in the program. From those participating 85% were considered “at risk” and 46% of them have lost weight.

Mrs. Wong shared GESD is the only school district at this time to take the Healthy Arizona pledge with the Phoenix Chamber Foundation.

Summary of Current Events

Ms. Wilson complimented Mr. Barragan on his six o' clock news appearance.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:08 pm.

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: December 16, 2020

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: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: December 16, 2020

In October, GESD incurred \$721,183 in medical, which represents a monthly loss ratio of 101%.

There are two (2) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$404,810. This represents 18% of the total medical claims. The anticipated refund is \$123,175 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,086,236 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,768,372 or a loss ratio of 84% by June 30, 2021.

In September, GESD incurred \$521,769 in medical, which represents a monthly loss ratio of 73%.



Monthly Experience Report

Glendale EI-All

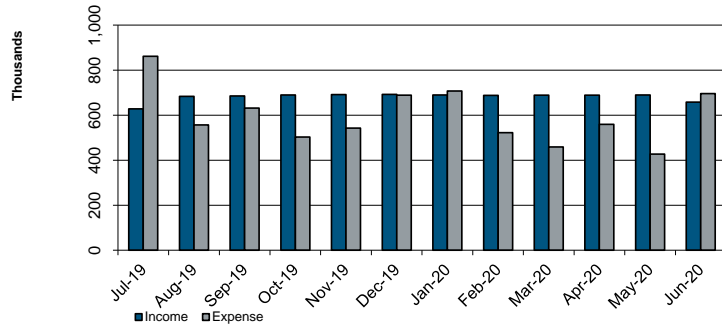
Dates: (7/1/2020-6/30/2021)



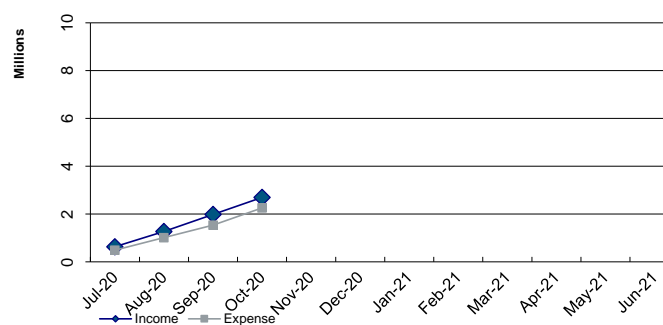
Name: Valley Schools Employee Benefits Group
Plan: All

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	1,036	1,491	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,520	\$ 521,769	\$ 710,399	\$ 188,630	73%	\$ 350	103%
2020-10	1,040	1,496	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,800	\$ 721,183	\$ 712,271	\$ (8,912)	101%	\$ 482	95%
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
Total	3,916	5,668	\$ 1,734,053	\$ 123,175	\$ 371,128	\$ 1,982,006	\$ 274,120	\$ 2,256,126	\$ 2,695,412	\$ 439,286	84%	\$ 398	
Mo. Avg.	979	1,417	\$ 433,513	\$ 30,794	\$ 92,782	\$ 495,501	\$ 68,530	\$ 564,031	\$ 673,853	\$ 109,821		\$ 398	
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	1,018	1,470	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,260	\$ 470,813	\$ 698,687	\$ 227,874	67%	\$ 320
2020-10	1,022	1,475	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,540	\$ 707,595	\$ 700,560	\$ (7,035)	101%	\$ 480
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	3,830	5,563	\$ 1,633,381	\$ 123,175	\$ 349,420	\$ 1,859,626	\$ 268,100	\$ 2,127,726	\$ 2,637,196	\$ 509,470	81%	\$ 382
Mo. Avg.	958	1,391	\$ 408,345	\$ 30,794	\$ 87,355	\$ 464,907	\$ 67,025	\$ 531,932	\$ 659,299	\$ 127,368		\$ 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	18	21	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,260	\$ 13,588	\$ 11,711	\$ (1,877)	116%	\$ 647
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
Total	86	105	\$ 100,672	\$ -	\$ 21,708	\$ 122,380	\$ 6,020	\$ 128,400	\$ 58,215	\$ (70,184)	221%	\$ 1,223
Mo. Avg.	22	26	\$ 25,168	\$ -	\$ 5,427	\$ 30,595	\$ 1,505	\$ 32,100	\$ 14,554	\$ (17,546)		\$ 1,223



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 MPPM
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	508	724	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,560	\$ 295,847	\$ 370,843	\$ 74,996	80%	\$ 409
2020-10	508	725	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,560	\$ 517,119	\$ 370,637	\$ (146,482)	140%	\$ 713
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,915	2,722	\$ 1,204,816	\$ 123,175	\$ 298,411	\$ 1,380,052	\$ 134,050	\$ 1,514,102	\$ 1,397,440	\$ (116,662)	108%	\$ 556
Mo. Avg.	479	681	\$ 301,204	\$ 30,794	\$ 74,603	\$ 345,013	\$ 33,513	\$ 378,526	\$ 349,360	\$ (29,165)	108%	\$ 556

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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	52	58	\$ 55,854	\$ -	\$ 2,739	\$ 58,593	\$ 3,640	\$ 62,233	\$ 34,611	\$ (27,621)	180%	\$ 1,073
Mo. Avg.	13	15	\$ 13,963	\$ -	\$ 685	\$ 14,648	\$ 910	\$ 15,558	\$ 8,653	\$ (6,905)	180%	\$ 1,073

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	514	750	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 35,980	\$ 195,016	\$ 329,923	\$ 134,907	59%	\$ 260
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,915	2,841	\$ 448,988	\$ -	\$ 49,375	\$ 498,363	\$ 134,050	\$ 632,413	\$ 1,239,756	\$ 607,343	51%	\$ 223
Mo. Avg.	479	710	\$ 112,247	\$ -	\$ 12,344	\$ 124,591	\$ 33,513	\$ 158,103	\$ 309,939	\$ 151,836	51%	\$ 223

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	6	8	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 420	\$ 2,864	\$ 3,972	\$ 1,108	72%	\$ 358
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	34	47	\$ 44,818	\$ -	\$ 18,969	\$ 63,787	\$ 2,380	\$ 66,167	\$ 23,604	\$ (42,563)	280%	\$ 1,408
Mo. Avg.	9	12	\$ 11,204	\$ -	\$ 4,742	\$ 15,947	\$ 595	\$ 16,542	\$ 5,901	\$ (10,641)	280%	\$ 1,408

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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (20,423)	\$ -	\$ 1,634	\$ (18,789)	\$ -	\$ (18,789)	\$ -	\$ 18,789	0%	\$ -
Mo. Avg.	0	0	\$ (5,106)	\$ -	\$ 409	\$ (4,697)	\$ -	\$ (4,697)	\$ -	\$ 4,697	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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
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		
2019-07	338	31	65	13	447	12	2	0	0	14	461
2019-08	341	32	67	12	452	12	2	0	0	14	466
2019-09	385	32	74	17	508	11	1	0	0	12	520
2019-10	386	31	73	18	508	11	1	0	0	12	520
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



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		
2019-07	329	21	67	25	442	8	2	1	1	12	454
2019-08	332	22	70	25	449	7	1	1	1	10	459
2019-09	387	25	74	24	510	5	0	0	1	6	516
2019-10	391	25	74	24	514	5	0	0	1	6	520
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



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.

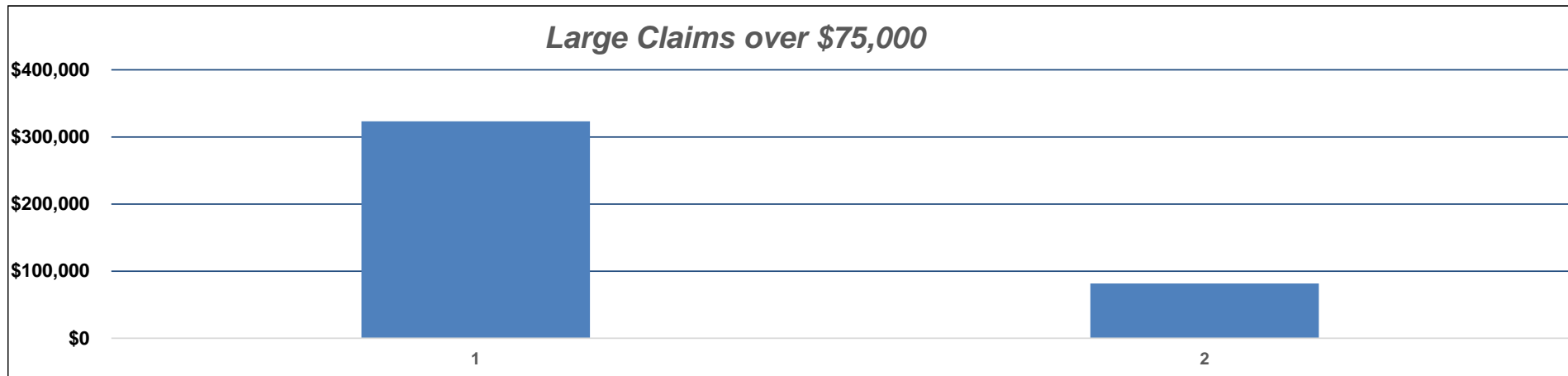
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	2



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$323,175	\$200,000	\$0	\$123,175
2	\$81,635	\$200,000	\$118,365	\$0
Total	\$404,810			\$123,175



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
		Total for Claimant 1	\$323,175.11
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)
		Total for Claimant 2	\$81,634.51
TOTAL		Total	\$404,809.62



Monthly Experience Report

Glendale EI-All

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

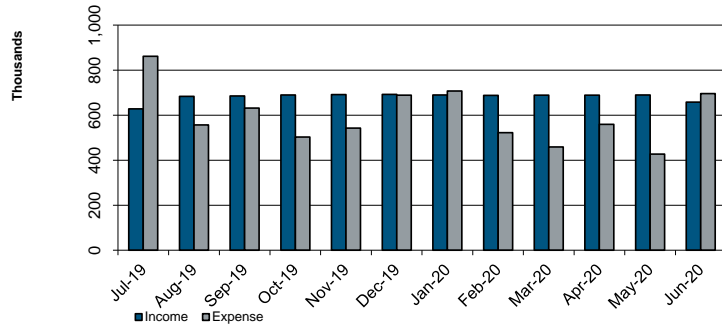


Name: Valley Schools Employee Benefits Group

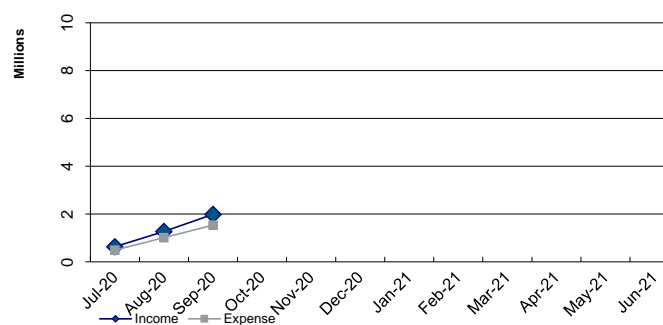
Plan: All

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	1,039	1,497	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,730	\$ 521,979	\$ 713,666	\$ 191,687	73%	\$ 349	103%
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	95%
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
Total	2,879	4,178	\$ 1,092,097	\$ 24,607	\$ 266,132	\$ 1,333,623	\$ 201,530	\$ 1,535,153	\$ 1,986,408	\$ 451,255	77%	\$ 367	
Mo. Avg.	960	1,393	\$ 364,032	\$ 8,202	\$ 88,711	\$ 444,541	\$ 67,177	\$ 511,718	\$ 662,136	\$ 150,418		\$ 367	
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	1,016	1,468	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,120	\$ 470,673	\$ 697,648	\$ 226,975	67%	\$ 321
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	2,806	4,086	\$ 1,001,447	\$ 24,607	\$ 246,731	\$ 1,223,571	\$ 196,420	\$ 1,419,991	\$ 1,935,597	\$ 515,606	73%	\$ 348
Mo. Avg.	935	1,362	\$ 333,816	\$ 8,202	\$ 82,244	\$ 407,857	\$ 65,473	\$ 473,330	\$ 645,199	\$ 171,869		\$ 348



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	23	29	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,610	\$ 51,306	\$ 16,018	\$ (35,288)	320%	\$ 1,769
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	73	92	\$ 90,650	\$ -	\$ 19,401	\$ 110,051	\$ 5,110	\$ 115,161	\$ 50,811	\$ (64,351)	227%	\$ 1,252
Mo. Avg.	24	31	\$ 30,217	\$ -	\$ 6,467	\$ 36,684	\$ 1,703	\$ 38,387	\$ 16,937	\$ (21,450)		\$ 1,252



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 MPPM
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	508	724	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,560	\$ 295,847	\$ 370,843	\$ 74,996	80%	\$ 409
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,407	1,997	\$ 716,220	\$ 24,607	\$ 206,880	\$ 898,493	\$ 98,490	\$ 996,983	\$ 1,026,804	\$ 29,820	97%	\$ 499
Mo. Avg.	469	666	\$ 238,740	\$ 8,202	\$ 68,960	\$ 299,498	\$ 32,830	\$ 332,328	\$ 342,268	\$ 9,940	97%	\$ 499

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	13	15	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 910	\$ 42,743	\$ 8,975	\$ (33,768)	476%	\$ 2,850
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	41	47	\$ 47,557	\$ -	\$ 1,152	\$ 48,709	\$ 2,870	\$ 51,579	\$ 28,109	\$ (23,470)	183%	\$ 1,097
Mo. Avg.	14	16	\$ 15,852	\$ -	\$ 384	\$ 16,236	\$ 957	\$ 17,193	\$ 9,370	\$ (7,823)	183%	\$ 1,097

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	508	744	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,560	\$ 171,278	\$ 326,806	\$ 155,527	52%	\$ 230
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,399	2,089	\$ 301,110	\$ -	\$ 38,217	\$ 339,327	\$ 97,930	\$ 437,257	\$ 908,794	\$ 471,536	48%	\$ 209
Mo. Avg.	466	696	\$ 100,370	\$ -	\$ 12,739	\$ 113,109	\$ 32,643	\$ 145,752	\$ 302,931	\$ 157,179	48%	\$ 209

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	10	14	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 700	\$ 8,563	\$ 7,042	\$ (1,520)	122%	\$ 612
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	32	45	\$ 43,094	\$ -	\$ 18,249	\$ 61,343	\$ 2,240	\$ 63,583	\$ 22,702	\$ (40,881)	280%	\$ 1,413
Mo. Avg.	11	15	\$ 14,365	\$ -	\$ 6,083	\$ 20,448	\$ 747	\$ 21,194	\$ 7,567	\$ (13,627)	280%	\$ 1,413

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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (15,883)	\$ -	\$ 1,634	\$ (14,249)	\$ -	\$ (14,249)	\$ -	\$ 14,249	0%	\$ -
Mo. Avg.	0	0	\$ (5,294)	\$ -	\$ 545	\$ (4,750)	\$ -	\$ (4,750)	\$ -	\$ 4,750	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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
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		
2019-07	338	31	65	13	447	12	2	0	0	14	461
2019-08	341	32	67	12	452	12	2	0	0	14	466
2019-09	385	32	74	17	508	11	2	0	0	13	521
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



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		
2019-07	329	21	67	25	442	8	2	1	1	12	454
2019-08	332	22	70	25	449	7	1	1	1	10	459
2019-09	385	25	74	24	508	7	1	1	1	10	518
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



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.

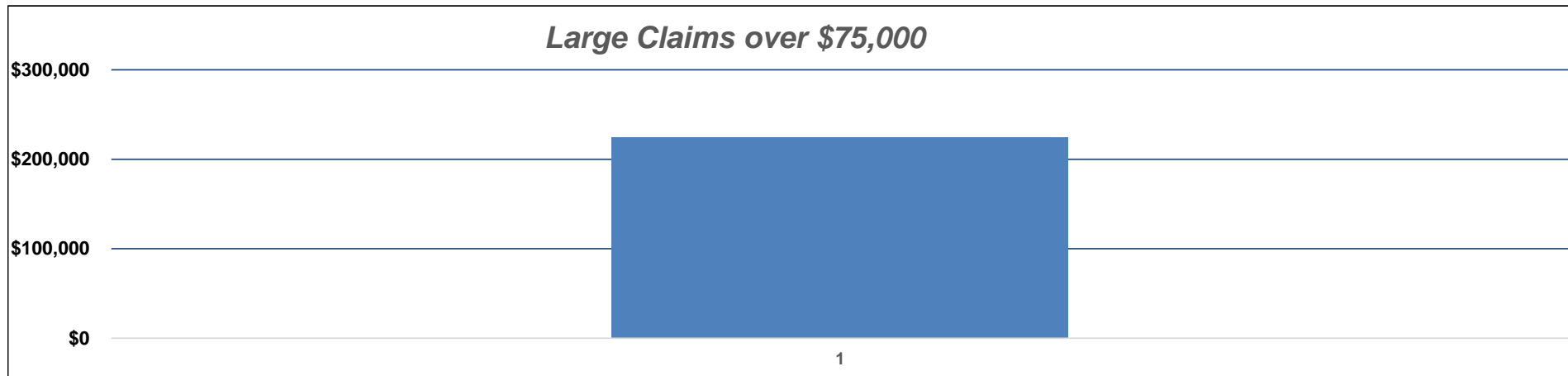
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$224,607	\$200,000	\$0	\$24,607
Total	\$224,607			\$24,607



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
		Total for Claimant 1	\$224,607.35
TOTAL		Total	\$224,607.35

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 - Dental

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

DATE ASSIGNED FOR CONSIDERATION: December 16, 2020

In October, Pool I (or base plan) incurred \$47,931 in dental claims or a monthly loss ratio of 35%.

Based on the trend, we project revenues to generate \$1,622,928 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,075,470 or a loss ratio of 66% by June 30, 2021.

In October, Pool III (or buy-up plan) incurred \$214,514 in dental claims or a monthly loss ratio of 63%.

Based on the trend, we project revenues to generate \$4,011,000 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,247,152 or a loss ratio of 81% by June 30, 2021.

Monthly Experience Report

VSEBG Master

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



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
2020-07	14,047	\$ 794,471	\$ 48,497	\$ 842,968	\$ 755,924	\$ (87,044)	112%	\$ 60	137%
2020-08	14,350	\$ 608,258	\$ 49,216	\$ 657,474	\$ 770,366	\$ 112,892	85%	\$ 46	117%
2020-09	14,834	\$ 587,588	\$ 51,018	\$ 638,606	\$ 790,679	\$ 152,073	81%	\$ 43	112%
2020-10	14,820	\$ 454,169	\$ 44,838	\$ 499,007	\$ 789,475	\$ 290,468	63%	\$ 34	101%
2020-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			96%
2020-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2021-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	58,051	\$ 2,444,486	\$ 193,569	\$ 2,638,055	\$ 3,106,444	\$ 468,389	85%	\$ 45	
Mo. Avg.	14,513	\$ 611,122	\$ 48,392	\$ 659,514	\$ 776,611	\$ 117,097		\$ 45	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

Monthly Experience Report

VSEBG Level I

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



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
2020-07	3,116	\$ 86,512	\$ 10,778	\$ 97,290	\$ 131,996	\$ 34,706	74%	\$ 31	149%
2020-08	3,184	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,501	\$ 34,183	75%	\$ 32	117%
2020-09	3,282	\$ 101,675	\$ 11,276	\$ 112,951	\$ 137,297	\$ 24,346	82%	\$ 34	198%
2020-10	3,284	\$ 42,781	\$ 5,150	\$ 47,931	\$ 137,180	\$ 89,249	35%	\$ 15	99%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			93%
2021-01				\$ -	\$ -	\$ -			89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	12,866	\$ 320,319	\$ 38,171	\$ 358,490	\$ 540,974	\$ 182,484	66%	\$ 28	79%
Mo. Avg.	3,217	\$ 80,080	\$ 9,543	\$ 89,623	\$ 135,244	\$ 45,621		\$ 28	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

Monthly Contribution Rates

Premiums

Employee Only	\$ 26.11	July
Employee + Spouse	\$ 52.22	Aug
Employee + Child(ren)	\$ 54.83	Sept
Employee + Family	\$ 78.32	Oct

Monthly Experience Report

VSEBG Level II

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



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
2020-07	6,432	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,010	\$ (115,141)	139%	\$ 64	130%
2020-08	6,559	\$ 263,657	\$ 22,532	\$ 286,189	\$ 303,304	\$ 17,115	94%	\$ 44	116%
2020-09	6,822	\$ 237,824	\$ 23,457	\$ 261,281	\$ 314,095	\$ 52,814	83%	\$ 38	101%
2020-10	6,804	\$ 213,156	\$ 23,406	\$ 236,562	\$ 313,060	\$ 76,498	76%	\$ 35	104%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			94%
2021-01				\$ -	\$ -	\$ -			98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	26,617	\$ 1,105,638	\$ 91,545	\$ 1,197,183	\$ 1,228,469	\$ 31,286	97%	\$ 45	
Mo. Avg.	6,654	\$ 276,410	\$ 22,886	\$ 299,296	\$ 307,117	\$ 7,822		\$ 45	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level III

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



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
2020-07	4,499	\$ 316,958	\$ 15,569	\$ 332,527	\$ 325,918	\$ (6,609)	102%	\$ 74	142%
2020-08	4,607	\$ 255,250	\$ 15,717	\$ 270,967	\$ 332,561	\$ 61,594	81%	\$ 59	119%
2020-09	4,730	\$ 248,089	\$ 16,285	\$ 264,374	\$ 339,287	\$ 74,913	78%	\$ 56	103%
2020-10	4,732	\$ 198,232	\$ 16,282	\$ 214,514	\$ 339,235	\$ 124,721	63%	\$ 45	99%
2020-11				\$ -	\$ -	\$ -			92%
2020-12				\$ -	\$ -	\$ -			89%
2021-01				\$ -	\$ -	\$ -			90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	18,568	\$ 1,018,529	\$ 63,853	\$ 1,082,382	\$ 1,337,001	\$ 254,619	81%	\$ 58	
Mo. Avg.	4,642	\$ 254,632	\$ 15,963	\$ 270,596	\$ 334,250	\$ 63,655		\$ 58	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

Employee Only	\$ 45.01	July
Employee + 1	\$ 90.03	Aug
Employee + 2	\$ 94.53	Sept
Employee + Family	\$ 135.04	Oct



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: December 16, 2020

The financial report for October 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$23,752,321.82.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 12, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 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 Four Months Ended October 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	2,133,868.01
Fixed expense	284,200.00
Dental pool expense	175,361.52
H.S.A. contributions	384,936.41
Health insurance premiums	3,720.60
Short term disability premiums	29,942.21
Dental premiums	4,398.08
Vision plan premiums	29,016.32
Flexible spending premums	0.00
Life insurance premiums	49,349.17
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>3,098,279.28</u>
Operating income/(loss)	<u>7,833,012.18</u>
Non-operating revenue	
Interest income	148,738.77
Change in market value	(20,364.18)
Return of net position	0.00
Total non-operating revenue	<u>128,374.59</u>
Change in net position	<u>7,961,386.77</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 23,752,321.82</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 11/10/2020**

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: December 16, 2020

In November, GESD logged eleven (11) incidents and GESD incurred \$3,200 for the month.

GESD has 29 open claims recorded since 2013 and the “Paid” amount is \$2,610,321.31 compared to the “Incurred” of \$3,337,361.16.

GESD has six (6) 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 six (6) claimants are \$2,404,490.67 or 92% of the total “Paid” amount of \$2,610,321.31 and \$2,932,641.44 or 88% of the total “Incurred” amount of \$3,337,361.16.

The average cost per individuals is:

- \$90,011.08 for “Paid”
- \$115,081.42for “Incurred”

In October, GESD logged eleven (11) incidents and GESD incurred \$9,150 for the month.

GESD has 28 open claims recorded since 2013 and the “Paid” amount is \$2,599,162.95 compared to the “Incurred” of \$3,333,799.07.

GESD has six (6) 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 six (6) claimants are \$2,401,293.77 or 92% of the total “Paid” amount of \$2,599,162.95 and \$2,932,641.44 or 88% of the total “Incurred” amount of \$3,333,799.07.

The average cost per individuals is:

- \$92,827.25 for “Paid”
- \$119,064.25 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 11/30/2020

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	SUBDUING A PERSON	710.31	800.00
		Closed		LOWER LEG, RIGHT	Struck by Excep-Ed Student	0.00	0.00
		Closed		KNEE, LEFT	KICKED	0.00	0.00
		Closed		MULTIPLE BODY PARTS	FALL INTO OPENING	0.00	0.00
		Closed		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	0.00	800.00
		Closed		BODY SYSTEMS & MULT BODY SYS	HEART/CHEST PAINS	0.00	0.00
		Closed		LOWER LEG, LEFT	Struck by Excep-Ed Student	0.00	0.00
Total: 8						710.31	1,600.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		MULTIPLE BODY PARTS	HIT STATIONARY OBJECT	0.00	0.00
		Open		FACE: NOC	STRUCK BY STUDENT	0.00	800.00
Total: 2						0.00	800.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Re-Open		MULTIPLE BODY PARTS	VEHICLE-PASSGR BUS	0.00	800.00
Total: 1						0.00	800.00
Glendale Elementary School District #40 Insured Total: 11						710.31	3,200.00
Glendale Elementary School District #40 Insurer Total: 11						710.31	3,200.00
Grand Total: 11						710.31	3,200.00



Claim Log Summary - Body Part and Cause

As of 11/30/2020

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
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('11/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('11/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 11/30/2020

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	155,114.74	180,783.37
		Open		BACK AREA LOWER: LUMBAR/SACRAL	SUBDUING A PERSON	710.31	800.00
		Open		THIGH, LEFT	MISC CAUSES ANIMAL/INSECT	330.76	1,350.00
		Open		SKULL	FALL DIFFERENT LEVEL	42.85	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Open		ABDOMEN INCLUDING GROIN	STRIKE OBJECT LIFTED/HANDLED	1,951.99	2,010.00
		Open		MULTIPLE BODY PARTS	STRIKE FALLING/FLYING OBJECT	3,791.94	4,772.26
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	821.36	860.00
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	442.33	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	1,662.52	3,400.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	27.85	800.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT FALL ON SAME LEVEL	107,246.90	154,272.23
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	0.00	800.00
		Open		FOOT, LEFT	BODY MOTION	39,212.00	71,407.67
		Open		EYE, LEFT	TRIP	138,577.47	182,711.60
		Open		FINGER(S)	STRIKE OBJECT LIFTED/HANDLED	1,285.61	2,800.00
		Open		MULTIPLE BODY PARTS	WALKING	1,544.65	3,350.00

Total: 18 **1,295,125.62** **1,722,838.97**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,161,189.22	1,303,752.40
		Open		FACE: NOC	STRUCK BY STUDENT	0.00	800.00
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00

Total: 4 **1,167,722.31** **1,314,902.40**



Claim Log Summary - Body Part and Cause

As of 11/30/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	60,160.19	168,086.32
		Open		MULTIPLE BODY PARTS	MOTOR VEHICLE: MISCELLANEOUS	1,284.62	5,700.00

Total: 3 **130,099.99** **268,452.43**

		<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	9,936.74	11,752.09
		Open		MULTIPLE BODY PARTS	WALKING	2,428.58	3,445.29
		Re-Open		MULTIPLE BODY PARTS	VEHICLE-PASSGR BUS	0.00	800.00

Total: 3 **12,365.32** **15,997.38**

		<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

Total: 1 **5,008.07** **15,169.98**

Glendale Elementary School District #40 Insured Total: 29 **2,610,321.31** **3,337,361.16**

Glendale Elementary School District #40 Insurer Total: 29 **2,610,321.31** **3,337,361.16**

Grand Total: 29 **2,610,321.31** **3,337,361.16**



Claim Log Summary - Body Part and Cause

As of 11/30/2020

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
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 END_DATE >= to_date('11/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('11/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 10/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		THIGH, LEFT	MISC CAUSES ANIMAL/INSECT	0.00	800.00
		Closed		ELBOW, RIGHT	HIT STATIONARY OBJECT	0.00	0.00
		Closed		MULTIPLE BODY PARTS	FALL INTO OPENING	0.00	0.00
		Closed		KNEE, RIGHT	STRUCK BY STUDENT	0.00	0.00
		Open		WRIST & HAND, LEFT	Struck by Excep-Ed Student	0.00	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	209.18	3,400.00
		Closed		KNEE, LEFT	STRUCK OBJECT HANDLED BY OTHER	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	0.00	800.00
		Closed		FINGER(S)	SHARP OBJECT/EXPOSURE	0.00	0.00
		Open		MULTIPLE BODY PARTS	WALKING	0.00	3,350.00

Total: 10						209.18	9,150.00
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		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		KNEE, LEFT	PUSHING/PULLING	0.00	0.00

Total: 1						0.00	0.00
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Glendale Elementary School District #40 Insured Total: 11						209.18	9,150.00
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Glendale Elementary School District #40 Insurer Total: 11						209.18	9,150.00
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Grand Total: 11						209.18	9,150.00
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Claim Log Summary - Body Part and Cause

As of 10/31/2020

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
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('10/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('10/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 10/31/2020

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	155,114.74	180,783.37
		Open		THIGH, LEFT	MISC CAUSES ANIMAL/INSECT	0.00	800.00
		Open		SKULL	FALL DIFFERENT LEVEL	35.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Open		ABDOMEN INCLUDING GROIN	STRIKE OBJECT LIFTED/HANDLED	1,818.52	2,000.00
		Open		MULTIPLE BODY PARTS	STRIKE FALLING/FLYING OBJECT	2,599.70	4,772.26
		Open		WRIST & HAND, LEFT	Struck by Excep-Ed Student	0.00	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	693.51	860.00
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	442.33	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	209.18	3,400.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		ARM - NOC	STRUCK BY STUDENT	20.00	800.00
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	106,011.31	154,272.23
		Open		FOOT, LEFT	BODY MOTION	39,212.00	71,407.67
		Open		EYE, LEFT	TRIP	137,407.67	182,711.60
		Open		FINGER(S)	STRIKE OBJECT LIFTED/HANDLED	1,150.93	2,800.00
		Open		MULTIPLE BODY PARTS	WALKING	0.00	3,350.00

Total: 18 **1,287,077.23** **1,722,278.97**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,160,367.71	1,303,752.40
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00

Total: 3 **1,166,900.80** **1,314,102.40**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11

Run Date: 11/02/2020 08:11:13

TRISTAR - Confidential

Page 1 of 3

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Claim Log Summary - Body Part and Cause

As of 10/31/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		SHOULDER, LEFT	LIFTING	59,245.47	168,086.32
		Open		MULTIPLE BODY PARTS	MOTOR VEHICLE: MISCELLANEOUS	1,267.05	5,700.00
Total: 3						129,167.70	268,452.43
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		HAND, LEFT	FALL DIFFERENT LEVEL	579.01	850.00
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	8,703.50	9,500.00
		Open		MULTIPLE BODY PARTS	WALKING	1,726.64	3,445.29
Total: 3						11,009.15	13,795.29
		<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
Total: 1						5,008.07	15,169.98
Glendale Elementary School District #40 Insured Total: 28						2,599,162.95	3,333,799.07
Glendale Elementary School District #40 Insurer Total: 28						2,599,162.95	3,333,799.07
Grand Total: 28						2,599,162.95	3,333,799.07



Claim Log Summary - Body Part and Cause

As of 10/31/2020

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
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 END_DATE >= to_date('10/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('10/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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: December 16, 2020

The financial report for October 31, 2020 reflects the "Ending net position reserved for claims and expenses" as \$2,563,543.27.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 17, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 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 Four Months Ended October 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(107,479.00)
Total operating revenues	<u>1,236,340.00</u>
Operating expenses	
Paid claims	191,359.20
Subrogation/restitution/stop loss	(134,201.80)
Safety and loss control	0.00
Trust administration & mgmt.	2,168.00
Consultant service fees	2,852.24
ICA Fees	0.00
Total operating expenses	<u>62,177.64</u>
Operating income/(loss)	<u>1,174,162.36</u>
Non-operating revenue	
Interest income	14,331.76
Change in market value	(6,035.85)
Total non-operating revenue	<u>8,295.91</u>
Change in net position	<u>1,182,458.27</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,563,543.27</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: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: December 16, 2020

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

October / November / December 2020

- Continued reminder emails for Health Savings Account secondary deposits (\$850) for those on the HDHP. We currently have 144 that have completed their wellness exam
- Met virtually with Sun Life to discuss portability of accounts
- Met virtually with United Healthcare regarding CMS letters and process
- Held a Special Open Enrollment for Allstate Identity Protection Program (11/23/20 – 12/4/20)
- Met virtually with Alex Akers and Eric Fiedler from Equitable Advisors
- Met virtually with James Bischoff from National Life Group to welcome him as a new agent for GESD
- Met virtually with Robert Young and Lawrence Brodie with AZ 403(b) Professionals Group to plan financial literacy presentations
- Attended the GESD Health Plan Review at Valley Schools
- Attended Valley Schools Study Session virtually
- Attended the Valley Schools H.O.P.E. in Benefits Alliance Meeting virtually
- Attended a United Healthcare webinar – discussed preventive care not being accessible. UHC data breakdown below (comparison to prior year by category):

Summary by Wellness Categories

Measles, Mumps, Rubella (MMR) vaccinations and colon cancer screenings had the largest decrease in claimants per 1,000

Wellness Category	CLAIMANTS			Claimants per 1,000		
	Prior	Current	Change	Prior	Current	Change
Wellness Visits	2,491,507	1,797,119	-28%	284.1	224.1	-21%
Breast Cancer Screening	448,963	298,115	-34%	51.2	37.2	-27%
Cervical Cancer Screening	454,924	303,803	-33%	51.9	37.9	-27%
Colon Cancer Screening	254,554	152,325	-40%	29.0	19.0	-35%
Cholesterol Screening/ Lipid Panel	1,370,125	1,006,778	-27%	156.2	125.5	-20%
Diabetes/Glucose Screening	173,390	111,684	-36%	19.8	13.9	-30%
Diphtheria, Tetanus, Pertussis	324,265	227,232	-30%	37.0	28.3	-23%
Hemoglobin/Hematocrit	976,317	747,096	-23%	111.3	93.2	-16%
Measles Mumps Rubella (MMR)	98,875	55,502	-44%	11.3	6.9	-39%
Measles Mumps Rubella Varicella (MMRV)	45,944	34,727	-24%	5.2	4.3	-17%
Varicella (Chicken Pox)	71,874	54,662	-24%	8.2	6.8	-17%



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ALL IN FOR ALL KIDS

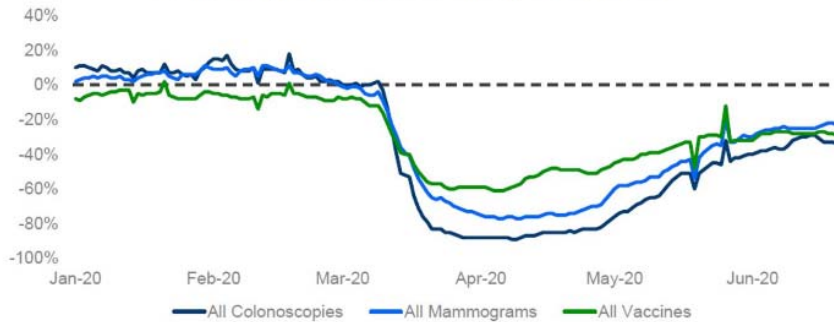


Consumers are resuming medical care with some types of care recovering faster than others.

Data from the Health Care Cost Institute indicates that colonoscopies, mammograms and immunizations have been slow to recover from the initial decline in utilization.¹

- The Health Care Cost Institute compared 2020 claims to 2019 claims to examine the effect that the Coronavirus pandemic had on routine preventative services.

Percent Change in Colonoscopies, Mammograms and Vaccines



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Source: <https://healthcostinstitute.org/hcci-research/the-impact-of-covid-19-on-the-use-of-preventive-health-care>

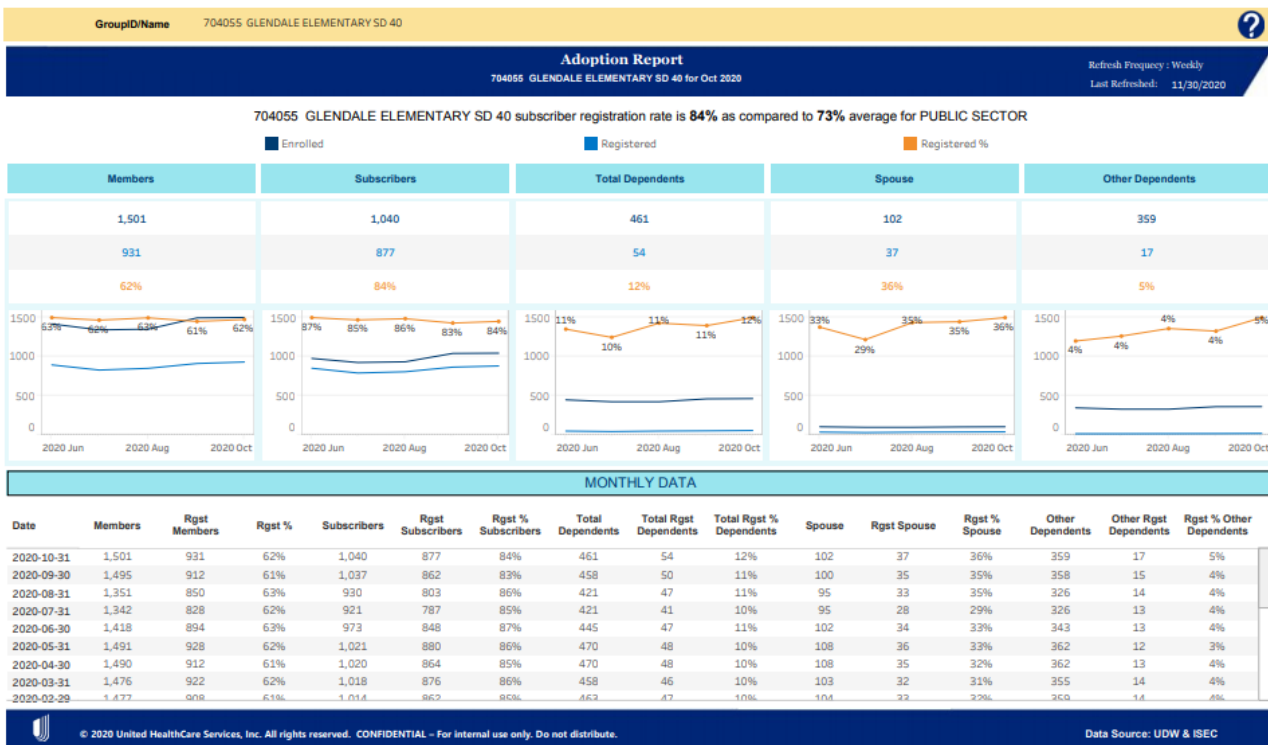
- #KnowYourBenefits campaign emails sent out:
 - Information on the Health Savings Account (HSA) wellness exam incentives deposit
 - Information on 2nd.MD's \$200 gift card offering
 - Welcome and Benefits Guide to new employees
 - Information about the Medicare Advocate service available
 - Reminder about enrolling in WellStyles
 - Information on pediatric vision coverage and online Warby Parker glasses
 - Information on Real Appeal and healthy eating
 - Information on Health Flexible Spending Account (FSA) carryover changes
 - Cigna Dental Benefits
 - Sun Life – Voluntary Short-term Disability Insurance
 - Sun Life – Travel Assist Program
 - Cigna Dental Benefits – Oral Health Integration Program
 - Flexible Spending Account (FSA) – Reminder to use funds
 - Advocate4Me Program from United Healthcare
 - Know Your Medical Care Options

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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- Annual Care Checklist
 - Maintain, Don't Gain, Over the Holidays – Real Appeal
 - Tips for Preventing Colds and the Flu
- UHC Adoption Report - overall percentage of subscriber enrollment/registration on myuhc.com. GESD is at 84% compared to the public sector average of 73%



Wellness Updates

- Flu Shots:
 - We held a second flu shot clinic on Wednesday, October 21st, from 2:00-5:30pm in the gymnasium at Landmark - provided 119 flu shots to employees
- Biometric Screening:
 - We held a biometric screening clinic on Wednesday, October 28th, from 2:00-5:00pm in the gymnasium at Landmark - a total of 65 employees participated
- Flu vouchers for non-benefitted employees

ALL IN FOR ALL KIDS

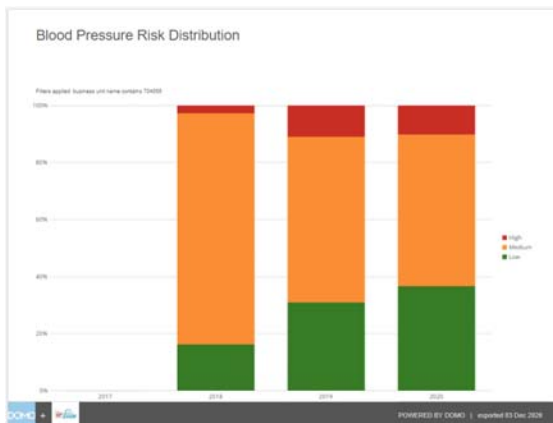
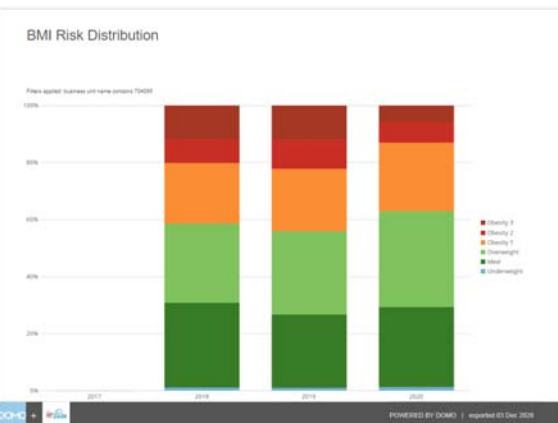
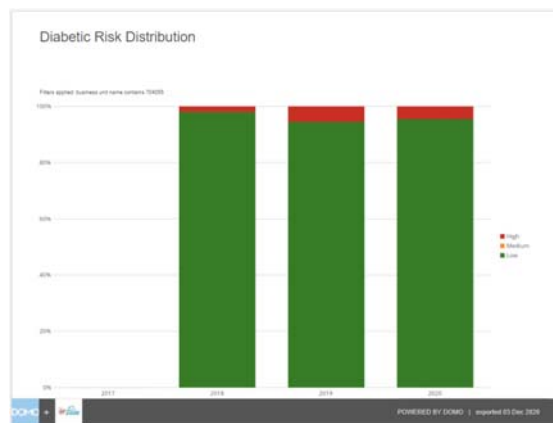
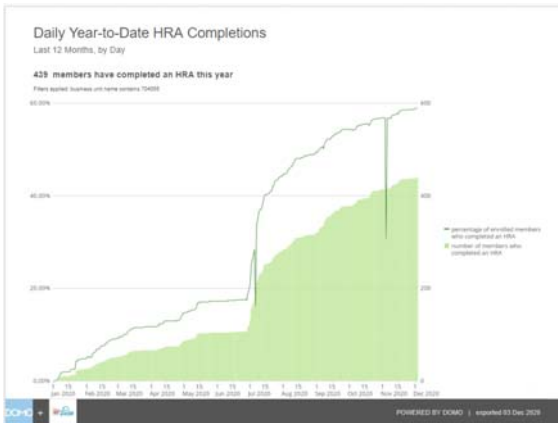
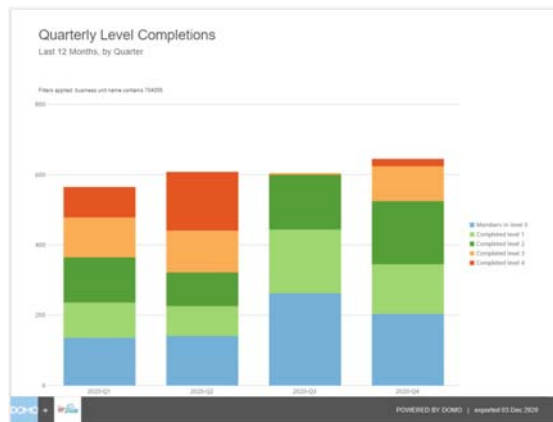
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WellStyles

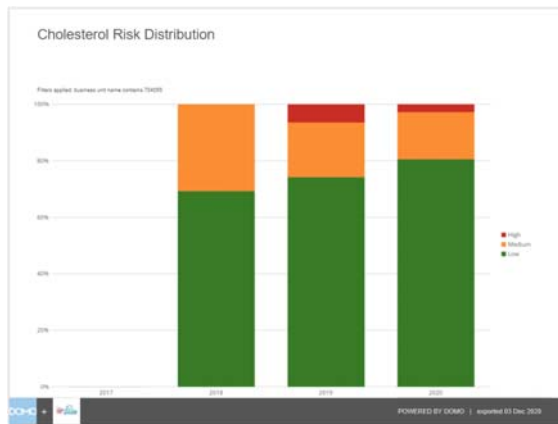
- Enrollments: We currently have 59.7% (645) of our members enrolled in the WellStyles program:



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Real Appeal

- Real Appeal participation data through October 31, 2020:
 - Added 6 new members
 - Cumulative total weight loss of 385 pounds for all members to-date

Real Appeal

Executive Summary

Enrolled	115
% At-Risk <i>Diabetes, Cardiovascular or other related conditions</i>	84%
Members That Lost Weight	56
Members' Total Weight Loss	385

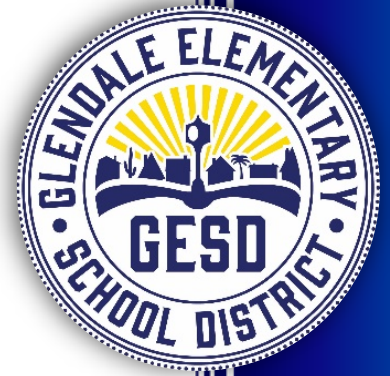
A RALLY EXPERIENCE

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Registration and Enrollment

Registration & Enrollment

	Total	PRIOR	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Registered	120	73	1	2	2		8	4	6	4	1	3	10	6
Disqualified	1	0	0	0	0		0	0	0	0	0	0	1	0
Enrolled	115	69	1	2	2		8	4	6	4	1	3	9	6
At-Risk	97	58	1	2	2		8	4	5	1	1	3	8	4
Not At-Risk	18	11	0	0	0		0	0	1	3	0	0	1	2

**Prior metric contains sub-totals from period previous to current 12 months.



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Member Satisfaction

Overall Average
Survey Rating

4.84

Total Ratings

GROUP	1on1	Grand Total
728	5	733

% of Ratings
5 is the highest level of success

Provider Rating	GROUP	1on1	Grand Total
5	87%	100%	87%
4	11%		11%
3	1%		1%
2	0%		0%
1	0%		0%

Average Rating
5 being the highest

	GROUP	1on1
2017	4.50	
2019	4.83	5.00
2020	4.88	



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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: December 16, 2020

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