

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

February 8, 2023, 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 Superintendent's Conference Room in the District Office, 7301 N. 58<sup>th</sup> Avenue, Glendale, AZ 85301.

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

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

### **2. Opening Exercises**

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

### **3. 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 his/her name.

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

- a. Assistant Superintendent's Update  
Administration will present the Trust Board with an update on the District's business operations.
- b. Claims Experience Review – Medical  
The Trust Board will review medical claims experience for November and December 2022.
- c. Claims Experience Review – Dental  
The Trust Board will review dental claims experience for October through December 2022.
- d. Financial Review – Employee Benefits  
The Trust Board will review employee benefits' financial statements for November and December 2022.

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- e. Claims Experience Review – Workers’ Compensation  
The Trust Board will review workers’ compensation experience for November and December 2022.
  - f. Financial Review – Workers’ Compensation  
The Trust Board will review workers’ compensation financial statements for October through December 2022.
  - g. Financial Review – COVID-19 Legal Defense  
The Trust Board will review COVID-19 legal defense financial statements for November and December 2022.
  - h. Wellness/Insurance Update  
Staff will present the Trust Board with updates on the District’s insurance and wellness programs.

**5. Action Items**

- a. Approval of Minutes  
It is recommended the Trust Board approve the minutes of the November 16, 2022, regular meeting as presented.
- b. United Healthcare Medical Insurance Renewal  
The Trust Board will discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2023-2024.
- c. Delta Dental Insurance Renewal  
The Trust Board will discuss and consider taking action to approve Delta Dental insurance as presented for fiscal year 2023-2024.
- d. CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal  
The Trust Board will discuss and consider taking action to approve CIGNA DHMO dental insurance as presented for fiscal year 2023-2024.
- e. Vision Insurance Renewal  
The Trust Board will discuss and consider taking action to approve United Healthcare Vision insurance as presented for fiscal year 2023-2024.
- f. Life Insurance  
The Trust Board will discuss and consider taking action to approve Sun Life Financial insurance benefits as presented for fiscal year 2023-2024.
- g. Flexible Spending Accounts  
The Trust Board will discuss and consider taking action to approve WEX Flexible Spending Account (FSA) benefits as presented for fiscal year 2023-2024.
- h. Short-Term and Mid-Term Disability  
The Trust Board will discuss and consider taking action to approve Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2023-2024.
- i. Employee Assistance Program (EAP)  
The Trust Board will discuss and consider taking action to approve Interface Behavioral Health program benefits as presented for fiscal year 2023-2024.

j. Identity Protection Program

The Trust Board will discuss and consider taking action to approve Allstate Identity Protection program as presented for fiscal year 2023-2024.

k. WellStyles

The Trust Board will discuss and consider taking action to approve WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2023-2024.

**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  
**INFORMATIONAL AGENDA ITEM**

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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

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

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

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

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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In November, GESD incurred \$739,854 in medical claims, which represents a monthly loss ratio of 136%.

In December, GESD incurred \$711,346 in medical claims, which represents a monthly loss ratio of 131%.

There are seven (7) claims above \$100,000 and three (3) are above the \$200,000 stop loss level totaling \$1,710,171. This represents 43% of the total medical claims. The anticipated refund is \$400,008 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$6,407,016 by June 30, 2023, and we anticipate to incur medical claims of approximately \$8,017,212 or a loss ratio of 125% by June 30, 2023.



# Monthly Experience Report

Glendale EI-All

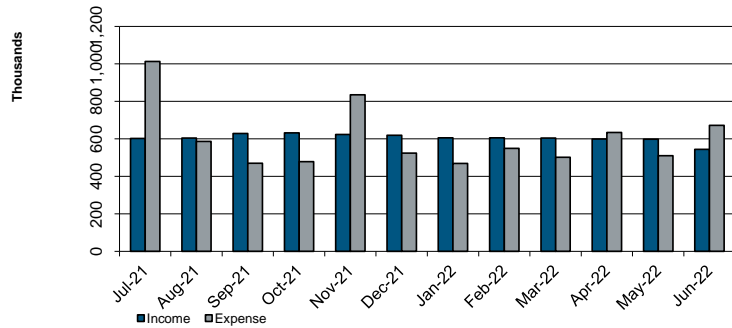
Dates: (7/1/2021-6/30/2022)



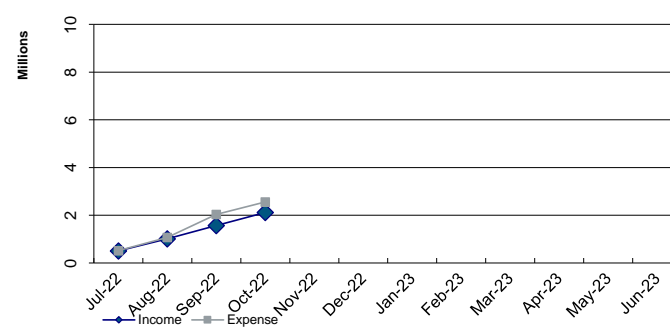
Name: Valley Schools Employee Benefits Group  
Plan: All

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2022-07	684	995	\$ 325,906	\$ -	\$ 143,430	\$ 469,337	\$ 47,880	\$ 517,217	\$ 505,857	\$ (11,359)	102%	\$ 520	167%
2022-08	688	996	\$ 404,472	\$ -	\$ 103,001	\$ 507,473	\$ 48,160	\$ 555,633	\$ 507,000	\$ (48,633)	110%	\$ 558	132%
2022-09	760	1,080	\$ 931,752	\$ 216,394	\$ 196,913	\$ 912,272	\$ 53,200	\$ 965,472	\$ 554,703	\$ (410,768)	174%	\$ 894	112%
2022-10	754	1,068	\$ 320,836	\$ 3,934	\$ 149,332	\$ 466,234	\$ 52,780	\$ 519,014	\$ 549,082	\$ 30,069	95%	\$ 486	103%
2022-11	751	1,057	\$ 581,255	\$ 57,103	\$ 163,202	\$ 687,354	\$ 52,570	\$ 739,924	\$ 544,310	\$ (195,614)	136%	\$ 700	109%
2022-12	750	1,052	\$ 565,367	\$ 122,576	\$ 216,055	\$ 658,846	\$ 52,500	\$ 711,346	\$ 542,556	\$ (168,789)	131%	\$ 676	105%
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	101%
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	98%
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	99%
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	98%
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
<b>Total</b>	<b>4,387</b>	<b>6,248</b>	<b>\$ 3,129,588</b>	<b>\$ 400,007</b>	<b>\$ 971,933</b>	<b>\$ 3,701,514</b>	<b>\$ 307,090</b>	<b>\$ 4,008,604</b>	<b>\$ 3,203,509</b>	<b>\$ (805,095)</b>	<b>125%</b>	<b>\$ 642</b>	
<b>Mo. Avg.</b>	<b>731</b>	<b>1,041</b>	<b>\$ 521,598</b>	<b>\$ 66,668</b>	<b>\$ 161,989</b>	<b>\$ 616,919</b>	<b>\$ 51,182</b>	<b>\$ 668,101</b>	<b>\$ 533,918</b>	<b>\$ (134,183)</b>		<b>\$ 642</b>	
PY Mo. Avg. @ 6/30/22	871	1,264	\$ 428,971	\$ 17,626	\$ 131,468	\$ 542,814	\$ 60,947	\$ 603,760	\$ 605,799	\$ 2,039		\$ 478	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	653	960	\$ 319,252	\$ -	\$ 120,392	\$ 439,644	\$ 45,710	\$ 485,354	\$ 485,110	\$ (244)	100%	\$ 506
2022-08	662	968	\$ 398,329	\$ -	\$ 93,399	\$ 491,728	\$ 46,340	\$ 538,068	\$ 490,089	\$ (47,980)	110%	\$ 556
2022-09	733	1,051	\$ 883,262	\$ 216,394	\$ 171,518	\$ 838,386	\$ 51,310	\$ 889,696	\$ 537,238	\$ (352,458)	166%	\$ 847
2022-10	728	1,040	\$ 268,945	\$ 3,934	\$ 118,119	\$ 383,130	\$ 50,960	\$ 434,090	\$ 532,172	\$ 98,082	82%	\$ 417
2022-11	724	1,028	\$ 506,023	\$ 18,303	\$ 138,535	\$ 626,255	\$ 50,680	\$ 676,935	\$ 526,785	\$ (150,149)	129%	\$ 658
2022-12	723	1,023	\$ 446,850	\$ 62,211	\$ 186,676	\$ 571,315	\$ 50,610	\$ 621,925	\$ 525,031	\$ (96,894)	118%	\$ 608
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,223	6,070	\$ 2,822,661	\$ 300,842	\$ 828,640	\$ 3,350,459	\$ 295,610	\$ 3,646,069	\$ 3,096,425	\$ (549,643)	118%	\$ 601
<b>Mo. Avg.</b>	704	1,012	\$ 470,444	\$ 50,140	\$ 138,107	\$ 558,410	\$ 49,268	\$ 607,678	\$ 516,071	\$ (91,607)		\$ 601



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	31	35	\$ 6,654	\$ -	\$ 23,038	\$ 29,692	\$ 2,170	\$ 31,862	\$ 20,747	\$ (11,115)	154%	\$ 910
2022-08	26	28	\$ 6,142	\$ -	\$ 9,602	\$ 15,744	\$ 1,820	\$ 17,564	\$ 16,911	\$ (654)	104%	\$ 627
2022-09	27	29	\$ 48,491	\$ -	\$ 25,395	\$ 73,885	\$ 1,890	\$ 75,775	\$ 17,465	\$ (58,311)	434%	\$ 2,613
2022-10	26	28	\$ 51,891	\$ -	\$ 31,213	\$ 83,104	\$ 1,820	\$ 84,924	\$ 16,911	\$ (68,013)	502%	\$ 3,033
2022-11	27	29	\$ 75,232	\$ 38,800	\$ 24,667	\$ 61,099	\$ 1,890	\$ 62,989	\$ 17,525	\$ (45,464)	359%	\$ 2,172
2022-12	27	29	\$ 118,517	\$ 60,365	\$ 29,379	\$ 87,530	\$ 1,890	\$ 89,420	\$ 17,525	\$ (71,896)	510%	\$ 3,083
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	164	178	\$ 306,927	\$ 99,165	\$ 143,294	\$ 351,056	\$ 11,480	\$ 362,536	\$ 107,084	\$ (255,452)	339%	\$ 2,037
<b>Mo. Avg.</b>	27	30	\$ 51,154	\$ 16,528	\$ 23,882	\$ 58,509	\$ 1,913	\$ 60,423	\$ 17,847	\$ (42,575)		\$ 2,037





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	350	490	\$ 218,646	\$ -	\$ 109,240	\$ 327,886	\$ 24,500	\$ 352,386	\$ 269,122	\$ (83,264)	131%	\$ 719
2022-08	357	499	\$ 285,909	\$ -	\$ 80,930	\$ 366,839	\$ 24,990	\$ 391,829	\$ 273,818	\$ (118,011)	143%	\$ 785
2022-09	383	532	\$ 641,814	\$ 216,394	\$ 155,550	\$ 580,970	\$ 26,810	\$ 607,780	\$ 292,748	\$ (315,032)	208%	\$ 1,142
2022-10	378	524	\$ 171,164	\$ 3,934	\$ 109,312	\$ 276,542	\$ 26,460	\$ 303,002	\$ 288,837	\$ (14,165)	105%	\$ 578
2022-11	373	516	\$ 354,444	\$ 18,303	\$ 108,953	\$ 445,094	\$ 26,110	\$ 471,204	\$ 284,072	\$ (187,133)	166%	\$ 913
2022-12	372	513	\$ 332,421	\$ 62,211	\$ 162,981	\$ 433,192	\$ 26,040	\$ 459,232	\$ 282,871	\$ (176,361)	162%	\$ 895
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	2,213	3,074	\$ 2,004,399	\$ 300,842	\$ 726,967	\$ 2,430,523	\$ 154,910	\$ 2,585,433	\$ 1,691,468	\$ (893,965)	153%	\$ 841
<b>Mo. Avg.</b>	369	512	\$ 334,066	\$ 50,140	\$ 121,161	\$ 405,087	\$ 25,818	\$ 430,906	\$ 281,911	\$ (148,994)	153%	\$ 841

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	23	25	\$ 6,425	\$ -	\$ 22,990	\$ 29,415	\$ 1,610	\$ 31,025	\$ 15,488	\$ (15,537)	200%	\$ 1,241
2022-08	19	21	\$ 5,741	\$ -	\$ 9,557	\$ 15,298	\$ 1,330	\$ 16,628	\$ 13,032	\$ (3,597)	128%	\$ 792
2022-09	19	21	\$ 48,491	\$ -	\$ 25,362	\$ 73,852	\$ 1,330	\$ 75,182	\$ 13,032	\$ (62,151)	577%	\$ 3,580
2022-10	19	21	\$ 51,616	\$ -	\$ 29,026	\$ 80,642	\$ 1,330	\$ 81,972	\$ 13,032	\$ (68,940)	629%	\$ 3,903
2022-11	20	22	\$ 74,584	\$ 38,800	\$ 24,558	\$ 60,342	\$ 1,400	\$ 61,742	\$ 13,646	\$ (48,096)	452%	\$ 2,806
2022-12	20	22	\$ 117,316	\$ 60,365	\$ 27,292	\$ 84,243	\$ 1,400	\$ 85,643	\$ 13,646	\$ (71,997)	628%	\$ 3,893
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	120	132	\$ 304,173	\$ 99,165	\$ 138,785	\$ 343,793	\$ 8,400	\$ 352,193	\$ 81,875	\$ (270,318)	430%	\$ 2,668
<b>Mo. Avg.</b>	20	22	\$ 50,695	\$ 16,528	\$ 23,131	\$ 57,299	\$ 1,400	\$ 58,699	\$ 13,646	\$ (45,053)	430%	\$ 2,668

### Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	303	470	\$ 100,606	\$ -	\$ 11,152	\$ 111,758	\$ 21,210	\$ 132,968	\$ 215,988	\$ 83,019	62%	\$ 283
2022-08	305	469	\$ 112,420	\$ -	\$ 12,469	\$ 124,889	\$ 21,350	\$ 146,239	\$ 216,270	\$ 70,031	68%	\$ 312
2022-09	350	519	\$ 241,448	\$ -	\$ 15,968	\$ 257,416	\$ 24,500	\$ 281,916	\$ 244,490	\$ (37,426)	115%	\$ 543
2022-10	350	516	\$ 97,781	\$ -	\$ 8,807	\$ 106,588	\$ 24,500	\$ 131,088	\$ 243,335	\$ 112,247	54%	\$ 254
2022-11	351	512	\$ 151,578	\$ -	\$ 29,582	\$ 181,160	\$ 24,570	\$ 205,730	\$ 242,714	\$ 36,983	85%	\$ 402
2022-12	351	510	\$ 114,429	\$ -	\$ 23,695	\$ 138,124	\$ 24,570	\$ 162,694	\$ 242,160	\$ 79,467	67%	\$ 319
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	2,010	2,996	\$ 818,262	\$ -	\$ 101,673	\$ 919,935	\$ 140,700	\$ 1,060,635	\$ 1,404,957	\$ 344,322	75%	\$ 354
<b>Mo. Avg.</b>	335	499	\$ 136,377	\$ -	\$ 16,946	\$ 153,323	\$ 23,450	\$ 176,773	\$ 234,160	\$ 57,387	75%	\$ 354

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	8	10	\$ 229	\$ -	\$ 48	\$ 277	\$ 560	\$ 837	\$ 5,259	\$ 4,422	16%	\$ 84
2022-08	7	7	\$ 401	\$ -	\$ 45	\$ 446	\$ 490	\$ 936	\$ 3,879	\$ 2,943	24%	\$ 134
2022-09	8	8	\$ -	\$ -	\$ 33	\$ 33	\$ 560	\$ 593	\$ 4,433	\$ 3,840	13%	\$ 74
2022-10	7	7	\$ 275	\$ -	\$ 2,187	\$ 2,462	\$ 490	\$ 2,952	\$ 3,879	\$ 928	76%	\$ 422
2022-11	7	7	\$ 649	\$ -	\$ 109	\$ 758	\$ 490	\$ 1,248	\$ 3,879	\$ 2,632	32%	\$ 178
2022-12	7	7	\$ 1,201	\$ -	\$ 2,087	\$ 3,288	\$ 490	\$ 3,778	\$ 3,879	\$ 101	97%	\$ 540
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	44	46	\$ 2,754	\$ -	\$ 4,509	\$ 7,263	\$ 3,080	\$ 10,343	\$ 25,209	\$ 14,866	41%	\$ 225
<b>Mo. Avg.</b>	7	8	\$ 459	\$ -	\$ 751	\$ 1,210	\$ 513	\$ 1,724	\$ 4,202	\$ 2,478	41%	\$ 225

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2022-07	270	27	42	11	350	21	2	0	0	23	373
2022-08	276	25	45	11	357	17	2	0	0	19	376
2022-09	298	27	46	12	383	17	2	0	0	19	402
2022-10	295	26	44	13	378	17	2	0	0	19	397
2022-11	292	25	44	12	373	18	2	0	0	20	393
2022-12	292	25	43	12	372	18	2	0	0	20	392
2023-01	0	0	0	0	0	0	0	0	0	0	0
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	0	0	0	0	0	0	0	0	0	0	0



## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



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		
2022-07	216	14	57	16	303	7	0	0	1	8	311
2022-08	219	14	57	15	305	7	0	0	0	7	312
2022-09	258	15	61	16	350	8	0	0	0	8	358
2022-10	261	14	58	17	350	7	0	0	0	7	357
2022-11	263	14	59	15	351	7	0	0	0	7	358
2022-12	264	13	59	15	351	7	0	0	0	7	358
2023-01	0	0	0	0	0	0	0	0	0	0	0
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	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.

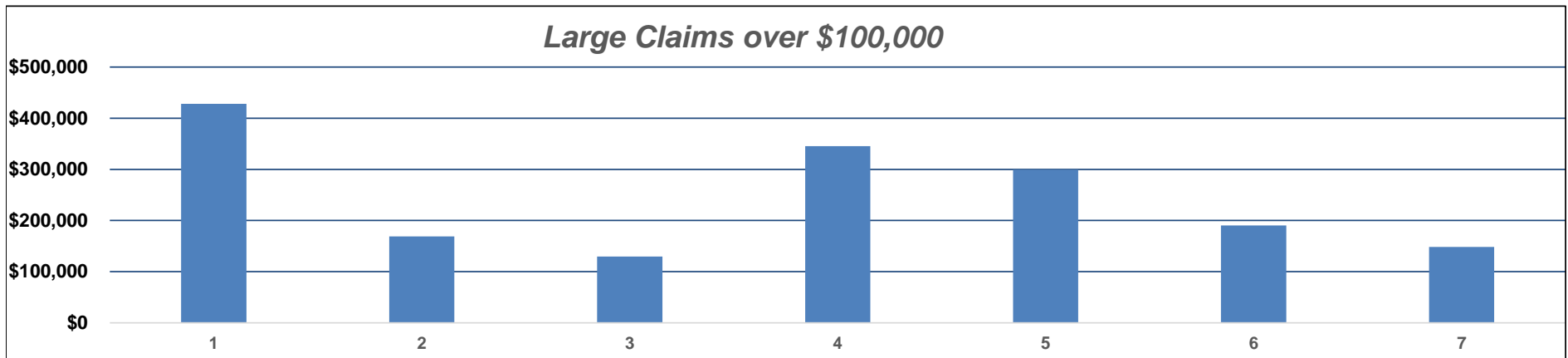
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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 \$100,000 by Claimant  
Large Claims by Plan  
(7/1/2022 through 6/30/2023)**



# of claims > \$100K	
FY22	FY23
13	7



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$428,219	\$200,000	\$0	\$228,219
2	\$168,855	\$200,000	\$31,145	\$0
3	\$129,636	\$200,000	\$70,364	\$0
4*	\$345,248	\$200,000	\$0	\$72,624
5	\$299,165	\$200,000	\$0	\$99,165
6	\$190,512	\$200,000	\$9,488	\$0
7	\$148,536	\$200,000	\$51,464	\$0
<b>Total</b>	<b>\$1,710,171</b>			<b>\$400,008</b>

1/15/2023 \*expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year





**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2022 through 6/30/2023)**



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$39,874.16
2022-08	Traditional PPO		\$40,095.40
2022-09	Traditional PPO		\$336,424.13
2022-10	Traditional PPO		\$3,934.54
2022-11	Traditional PPO		\$3,862.01
2022-12	Traditional PPO		\$4,028.37
		<b>Total for Claimant 1</b>	<b>\$428,218.61</b>
2022-07	Traditional PPO		\$33,265.26
2022-08	Traditional PPO		\$3,793.50
2022-09	Traditional PPO		\$84,294.89
2022-10	Traditional PPO		\$4,021.86
2022-11	Traditional PPO		\$42,779.34
2022-12	Traditional PPO		\$700.63
		<b>Total for Claimant 2</b>	<b>\$168,855.48</b>
2022-07	HDHP Base		\$2,068.47
2022-08	HDHP Base		\$2,296.37
2022-09	HDHP Base		\$106,371.94
2022-10	HDHP Base		\$17,753.88
2022-11	HDHP Base		\$1,025.29
2022-12	HDHP Base		\$119.85
		<b>Total for Claimant 3</b>	<b>\$129,635.80</b>
2022-07	Traditional PPO		\$5,548.71
2022-08	Traditional PPO		\$7,907.35
2022-09	Traditional PPO		\$91,900.42
2022-10	Traditional PPO		\$22,143.05
2022-11	Traditional PPO		\$101,382.75
2022-12	Traditional PPO		\$116,365.65
		<b>Total for Claimant 4</b>	<b>\$345,247.93</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2022 through 6/30/2023)**



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$1,841.76
2022-07	Traditional PPO		\$1,535.18
2022-08	Traditional PPO		\$4,633.30
2022-09	Traditional PPO		\$67,610.67
2022-10	Traditional PPO		\$70,552.82
2022-11	Traditional PPO		\$92,626.64
2022-12	Traditional PPO		\$60,364.33
		<b>Total for Claimant 5</b>	<b>\$299,164.70</b>
2022-07	HDHP Base		\$18,502.28
2022-08	HDHP Base		\$35,728.41
2022-09	HDHP Base		\$37,324.44
2022-10	HDHP Base		\$20,651.04
2022-11	HDHP Base		\$32,261.57
2022-12	HDHP Base		\$46,044.61
		<b>Total for Claimant 6</b>	<b>\$190,512.35</b>
2022-07	Traditional		\$5,772.56
2022-08	Traditional		\$14,387.95
2022-09	Traditional		\$24,437.92
2022-10	Traditional		\$16,807.88
2022-11	Traditional		\$10,826.38
2022-11	Traditional		\$883.78
2022-12	Traditional		\$89.56
2022-12	Traditional		\$75,329.92
		<b>Total for Claimant 7</b>	<b>\$148,535.95</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,710,170.82</b>

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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In October Pool I (or base plan) incurred \$184,187 in dental claims or a monthly loss ratio of 83%.

In November Pool I (or base plan) incurred \$170,056 in dental claims or a monthly loss ratio of 77%.

In December Pool I (or base plan) incurred \$167,825 in dental claims or a monthly loss ratio of 82%.

Based on the trend, we project revenues to generate \$2,605,320 by June 30, 2023, and we anticipate Pool I (or base plan) to incur approximately \$2,084,916 or a loss ratio of 80% by June 30, 2023.

In October Pool III (or buy-up plan) incurred \$383,131 in dental claims or a monthly loss ratio of 76%.

In November Pool III (or buy-up plan) incurred \$382,755 in dental claims or a monthly loss ratio of 76%.

In December Pool III (or buy-up plan) incurred \$373,181 in dental claims or a monthly loss ratio of 74%.

Based on the trend, we project revenues to generate \$5,990,712 by June 30, 2023, and we anticipate Pool III (or base plan) to incur approximately \$4,907,448 or a loss ratio of 82% by June 30, 2023.

# Monthly Experience Report

VSEBG Master

Dates: (7/1/2022-6/30/2023)



Name: Valley Schools Employee Benefits Group

Plan: Master

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2022-07	19,135	\$ 1,020,269	\$ 67,940	\$ 1,088,209	\$ 1,045,576	\$ (42,633)	104%	\$ 57	99%
2022-08	19,443	\$ 954,011	\$ 69,065	\$ 1,023,076	\$ 1,056,120	\$ 33,044	97%	\$ 53	111%
2022-09	20,349	\$ 745,884	\$ 72,264	\$ 818,148	\$ 1,095,904	\$ 277,756	75%	\$ 40	96%
2022-10	20,360	\$ 828,984	\$ 72,292	\$ 901,276	\$ 1,095,575	\$ 194,299	82%	\$ 44	91%
2022-11	20,398	\$ 797,185	\$ 72,416	\$ 869,602	\$ 1,097,938	\$ 228,336	79%	\$ 43	87%
2022-12	19,711	\$ 788,458	\$ 72,541	\$ 860,998	\$ 1,083,636	\$ 222,638	79%	\$ 44	86%
2023-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2023-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
<b>Total</b>	119,396	\$ 5,134,790	\$ 426,518	\$ 5,561,309	\$ 6,474,749	\$ 913,440	86%	\$ 47	
<b>Mo. Avg.</b>	19,899	\$ 855,798	\$ 71,086	\$ 926,885	\$ 1,079,125	\$ 152,240		\$ 47	
PY Mo. Avg. @ 6/30/22	18,360	\$ 766,110	\$ 63,273	\$ 829,383	\$ 952,852	\$ 123,469		\$ 45	

# Monthly Experience Report

VSEBG Level I

Dates: (7/1/2022-6/30/2023)



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
2022-07	5,388	\$ 151,803	\$ 19,131	\$ 170,934	\$ 215,760	\$ 44,826	79%	\$ 32	84%
2022-08	5,469	\$ 176,238	\$ 19,426	\$ 195,664	\$ 217,476	\$ 21,812	90%	\$ 36	96%
2022-09	5,645	\$ 133,756	\$ 20,036	\$ 153,793	\$ 222,611	\$ 68,819	69%	\$ 27	83%
2022-10	5,618	\$ 164,232	\$ 19,955	\$ 184,187	\$ 221,442	\$ 37,255	83%	\$ 33	81%
2022-11	5,598	\$ 150,165	\$ 19,891	\$ 170,056	\$ 220,622	\$ 50,566	77%	\$ 30	80%
2022-12	4,897	\$ 147,874	\$ 19,951	\$ 167,825	\$ 204,748	\$ 36,923	82%	\$ 34	81%
2023-01				\$ -	\$ -	\$ -			79%
2023-02				\$ -	\$ -	\$ -			80%
2023-03				\$ -	\$ -	\$ -			83%
2023-04				\$ -	\$ -	\$ -			83%
2023-05				\$ -	\$ -	\$ -			83%
2023-06				\$ -	\$ -	\$ -			85%
<b>Total</b>	32,615	\$ 924,069	\$ 118,389	\$ 1,042,458	\$ 1,302,659	\$ 260,201	80%	\$ 32	79%
<b>Mo. Avg.</b>	5,436	\$ 154,012	\$ 19,731	\$ 173,743	\$ 217,110	\$ 43,367		\$ 32	
PY Mo. Avg. @ 6/30/22	5,121	\$ 142,413	\$ 17,729	\$ 160,141	\$ 187,334	\$ 27,192		\$ 31	

### Monthly Contribution Rates

#### Pool Premiums

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

#### City of Glendale Premiums

Employee Only	\$ 23.79
Employee + Spouse	\$ 49.96
Employee + Child(ren)	\$ 79.70
Employee + Family	\$ 79.70

# Monthly Experience Report

VSEBG Level II

Dates: (7/1/2022-6/30/2023)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2022-07	7,179	\$ 429,082	\$ 25,493	\$ 454,574	\$ 341,576	\$ (112,998)	133%	\$ 63	118%
2022-08	7,371	\$ 327,509	\$ 26,181	\$ 353,690	\$ 349,124	\$ (4,566)	101%	\$ 48	124%
2022-09	7,850	\$ 258,220	\$ 27,899	\$ 286,119	\$ 369,889	\$ 83,770	77%	\$ 36	108%
2022-10	7,893	\$ 305,931	\$ 28,027	\$ 333,958	\$ 371,522	\$ 37,564	90%	\$ 42	101%
2022-11	7,926	\$ 288,657	\$ 28,134	\$ 316,791	\$ 372,298	\$ 55,507	85%	\$ 40	97%
2022-12	7,922	\$ 291,858	\$ 28,134	\$ 319,992	\$ 372,324	\$ 52,332	86%	\$ 40	95%
2023-01				\$ -	\$ -	\$ -			93%
2023-02				\$ -	\$ -	\$ -			91%
2023-03				\$ -	\$ -	\$ -			92%
2023-04				\$ -	\$ -	\$ -			91%
2023-05				\$ -	\$ -	\$ -			90%
2023-06				\$ -	\$ -	\$ -			92%
<b>Total</b>	46,141	\$ 1,901,257	\$ 163,868	\$ 2,065,125	\$ 2,176,733	\$ 111,608	95%	\$ 45	
<b>Mo. Avg.</b>	7,690	\$ 316,876	\$ 27,311	\$ 344,187	\$ 362,789	\$ 18,601		\$ 45	
PY Mo. Avg. @ 6/30/22	7,495	\$ 302,454	\$ 25,786	\$ 328,240	\$ 355,563	\$ 27,323		\$ 44	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Level III

Dates: (7/1/2022-6/30/2023)



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
2022-07	6,568	\$ 439,384	\$ 23,316	\$ 462,700	\$ 488,240	\$ 25,540	95%	\$ 70	88%
2022-08	6,603	\$ 450,264	\$ 23,458	\$ 473,722	\$ 489,520	\$ 15,798	97%	\$ 72	106%
2022-09	6,854	\$ 353,908	\$ 24,328	\$ 378,236	\$ 503,404	\$ 125,168	75%	\$ 55	90%
2022-10	6,849	\$ 358,820	\$ 24,310	\$ 383,131	\$ 502,611	\$ 119,480	76%	\$ 56	86%
2022-11	6,874	\$ 358,363	\$ 24,392	\$ 382,755	\$ 505,018	\$ 122,263	76%	\$ 56	82%
2022-12	6,892	\$ 348,725	\$ 24,456	\$ 373,181	\$ 506,564	\$ 133,383	74%	\$ 54	82%
2023-01				\$ -	\$ -	\$ -			81%
2023-02				\$ -	\$ -	\$ -			79%
2023-03				\$ -	\$ -	\$ -			81%
2023-04				\$ -	\$ -	\$ -			81%
2023-05				\$ -	\$ -	\$ -			81%
2023-06				\$ -	\$ -	\$ -			83%
<b>Total</b>	40,640	\$ 2,309,464	\$ 144,261	\$ 2,453,726	\$ 2,995,357	\$ 541,631	82%	\$ 60	
<b>Mo. Avg.</b>	6,773	\$ 384,911	\$ 24,044	\$ 408,954	\$ 499,226	\$ 90,272		\$ 60	
PY Mo. Avg. @ 6/30/22	5,744	\$ 321,244	\$ 19,758	\$ 341,002	\$ 409,955	\$ 68,954		\$ 59	

### Monthly Contribution Rates

#### Premiums

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

#### City of Glendale Premiums

Employee Only	\$ 41.01
Employee + Spouse	\$ 86.13
Employee + Child(ren)	\$ 137.40
Employee + Family	\$ 137.40



## REPORT DEFINITIONS

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

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



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

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

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AGENDA NO: 4.D. TOPIC: Financial Review

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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The financial report for November 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$23,309,167.96.

The financial report for December 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$22,375,662.76.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

December 12, 2022

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 30, 2022. 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 Five Months Ended November 30, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 9,641,951.79
<b>Total operating revenues</b>	<u><b>9,641,951.79</b></u>
<b>Operating expenses</b>	
Paid claims	3,439,002.77
Fixed expense	314,300.00
Dental pool expense	195,093.45
HSA contributions	334,684.32
Other medical premiums	22,098.76
Short term disability premiums	28,616.97
Dental premiums	4,728.75
Vision premiums	28,426.28
Flexible spending premums	31,848.80
Life insurance premiums	55,991.03
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	7,508.60
Trust administration expense	0.00
Administration expense	0.00
ACA fees	3,865.65
<b>Total VSEBG Operating Expense</b>	<u><b>4,466,165.38</b></u>
<b>Operating income/(loss)</b>	<u><b>5,175,786.41</b></u>
<b>Non-operating revenue</b>	
Interest income	229,484.75
Change in market value	(327,813.03)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u><b>(98,328.28)</b></u>
<b>Change in net position</b>	<u><b>5,077,458.13</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>18,231,709.83</b></u>
<b>Ending net position reserved for claims and ex-penses</b>	<u><b>\$ 23,309,167.96</b></u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 Contribution Invoice.**



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

January 17, 2023

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the six months ended December 31, 2022. 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 Six Months Ended December 31, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 9,641,951.79
<b>Total operating revenues</b>	<u>9,641,951.79</u>
<b>Operating expenses</b>	
Paid claims	4,279,600.26
Fixed expense	377,160.00
Dental pool expense	206,424.09
HSA contributions	357,557.29
Other medical premiums	28,463.64
Short term disability premiums	34,573.85
Dental premiums	5,913.96
Vision premiums	34,261.87
Flexible spending premums	31,848.80
Life insurance premiums	67,735.22
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	8,532.35
Trust administration expense	0.00
Administration expense	0.00
ACA fees	3,865.65
<b>Total VSEBG Operating Expense</b>	<u>5,435,936.98</u>
<b>Operating income/(loss)</b>	<u>4,206,014.81</u>
<b>Non-operating revenue</b>	
Interest income	287,479.31
Change in market value	(349,541.19)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>(62,061.88)</u>
<b>Change in net position</b>	<u>4,143,952.93</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>18,231,709.83</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 22,375,662.76</u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 Contribution Invoice.**

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

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

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AGENDA NO: 4.E. TOPIC: Claims Experience Review – Workers’ Compensation

SUBMITTED BY: Dr. Gerry Petersen-Incorvaia, Risk Manager and Director for Student Services

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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In November, GESD logged two (2) incidents and GESD incurred \$800.00 for the month.

GESD has 23 open claims recorded since 2013 and the “Paid” amount is \$2,761,646.29 compared to the “Incurred” of \$3,729,512.15.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) of those 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 \$2,525,330.00 or 91% of the total “paid” amount of \$2,761,646.29 and \$3,277,186.25 or 88% of the total “Incurred” amount of \$3,729,512.15.

The average cost per individuals is:

- \$120,071.58 for “Paid”
- \$162,152.70 for “Incurred”

In December, GESD logged six (6) incidents and GESD incurred \$10,900.00 for the month.

GESD has 25 open claims recorded since 2013 and the “Paid” amount is \$2,040,392.34 compared to the “Incurred” of \$2,780,035.65.

GESD has five (5) claimants above \$75,000 (based on the “Paid” amount) and three (3) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the five (5) claimants are \$1,782,230.59 or 87% of the total “paid” amount of \$2,040,392.34 and \$2,190,726.75 or 79% of the total “Incurred” amount of \$2,780,035.65.

The average cost per individuals is:

- \$81,615.69 for “Paid”
- \$111,201.43 for “Incurred”



# Claim Log Summary - Body Part and Cause

As of 11/30/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████████████████	████████████████████	0.00	800.00
██████	██████	Closed	██████	████████████████████	████████████████████	0.00	0.00
<b>Total: 2</b>						<b>0.00</b>	<b>800.00</b>
<b>Grand Total: 2</b>						<b>0.00</b>	<b>800.00</b>



# Claim Log Summary - Body Part and Cause

As of 11/30/2022

## 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('11/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('11/30/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)





# Claim Log Summary - Body Part and Cause

As of 11/30/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████████████	████████████████	2,102.76	4,500.00
██████	██████	Open	██████	██████████	████████████████	86,249.91	99,931.31
██████	██████	Open	██████	██████████	████████████████	72,104.48	104,302.40
██████	██████	Open	██████	████████████████	████████████████	2,511.63	3,400.00
██████	██████	Open	██████	████████████████	████████████████	744,847.19	958,459.20
██████	██████	Open	██████	██████████	████████████████	461.58	850.00
██████	██████	Open	██████	██████████	██████████	44,337.37	97,498.15
██████	██████	Open	██████	██████████	██████████	59,877.28	128,000.00
██████	██████	Re-Open	██████	██████████	██████████	16,735.62	83,024.24
██████	██████	Re-Open	██████	██████████	████████████████	508.45	3,100.00
██████	██████	Open	██████	██████████	████████████████	1,273.83	3,500.00
██████	██████	Open	██████	████████████████	████████████████	192,545.00	210,545.54
██████	██████	Open	██████	██████████	████████████████	1,316.46	2,800.00
██████	██████	Open	██████	████████████████	████████████████	0.00	800.00
██████	██████	Open	██████	████████████████	████████████████	13,161.24	20,448.01
██████	██████	Open	██████	████████████████	████████████████	50.20	5,800.00
██████	██████	Open	██████	██████████	██████████	159,633.27	182,711.60
██████	██████	Open	██████	████████████████	████████████████	12,086.23	16,003.10
██████	██████	Open	██████	██████████	████████████████	761.63	3,500.00

██████████ Total: 19 1,410,564.13 1,929,173.55

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	████████████████	██████████	██████████	1,258,997.40	1,365,819.35

████████████████ Total: 1 1,258,997.40 1,365,819.35

ORG1 DESC : ██████████



# Claim Log Summary - Body Part and Cause

As of 11/30/2022

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	6,306.13	98,900.00
<b>Total: 1</b>						<b>6,306.13</b>	<b>98,900.00</b>
<b>ORG1 DESC :</b>							
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	83,057.53	331,719.25
<b>Total: 1</b>						<b>83,057.53</b>	<b>331,719.25</b>
<b>ORG1 DESC :</b>							
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,721.10	3,900.00
<b>Total: 1</b>						<b>2,721.10</b>	<b>3,900.00</b>
<b>Grand Total: 23</b>						<b>2,761,646.29</b>	<b>3,729,512.15</b>



# Claim Log Summary - Body Part and Cause

As of 11/30/2022

## 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 (1=1)



# Claim Log Summary - Body Part and Cause

As of 12/31/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	██████	██████	1,010.86	3,100.00
██████	██████	Closed	██████	██████████	██████	0.00	0.00
██████	██████	Open	██████	██████	██████████████████	0.00	3,400.00
██████	██████	Open	██████	██████	██████████████████████████	0.00	2,800.00
██████	██████	Open	██████	██████████████	██████	0.00	800.00
<b>Total: 5</b>						<b>1,010.86</b>	<b>10,100.00</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████████	██████████████	0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>

**Grand Total: 6** **1,010.86** **10,900.00**



# Claim Log Summary - Body Part and Cause

As of 12/31/2022

## 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('12/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('12/31/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



# Claim Log Summary - Body Part and Cause

As of 12/31/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████████████	████████████████	3,212.04	4,500.00
██████	██████	Open	██████	██████	██████	1,010.86	3,100.00
██████	██████	Open	██████	██████████	████████████████	86,261.16	99,931.31
██████	██████	Open	██████	██████████	████████████████	72,295.38	104,302.40
██████	██████	Open	██████	██████	████████████████	0.00	3,400.00
██████	██████	Open	██████	██████████	██████	44,337.37	97,498.15
██████	██████	Open	██████	██████	██████	63,905.66	128,000.00
██████	██████	Re-Open	██████	██████	██████	28,005.75	83,024.24
██████	██████	Re-Open	██████	██████	████████████████	3,372.04	3,932.70
██████	██████	Open	██████	██████████	████████████████	1,281.68	3,500.00
██████	██████	Open	██████	████████████████	████████████████	192,545.00	210,545.54
██████	██████	Open	██████	██████████	████████████████	1,495.31	2,800.00
██████	██████	Open	██████	████████████████	████████████████	715.75	2,300.00
██████	██████	Open	██████	██████	████████████████	0.00	2,800.00
██████	██████	Open	██████	████████████████	████████████████	13,161.24	20,448.01
██████	██████	Open	██████	████████████████	████████████████	50.20	5,800.00
██████	██████	Open	██████	██████	██████	159,633.27	182,711.60
██████	██████	Open	██████	██████████	████████████████	12,203.42	16,003.10
██████	██████	Open	██████	██████	████████████████	1,156.53	3,500.00
██████	██████	Open	██████	██████████	██████	0.00	800.00

██████████ Total: 20 684,642.66 978,897.05

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	████████████████	██████	██████	1,259,818.91	1,365,819.35

██████████ Total: 1 1,259,818.91 1,365,819.35

ORG1 DESC : ██████████

This report may contain confidential information and is intended only for the intended recipient. You are hereby notified that disclosing, copying, distributing or taking any action in reliance on the contents of this report is strictly prohibited.



# Claim Log Summary - Body Part and Cause

As of 12/31/2022

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	9,237.42	98,900.00
<b>Total: 1</b>						<b>9,237.42</b>	<b>98,900.00</b>
<b>ORG1 DESC :</b>							
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	83,972.25	331,719.25
<b>Total: 1</b>						<b>83,972.25</b>	<b>331,719.25</b>
<b>ORG1 DESC :</b>							
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,721.10	3,900.00
<b>Total: 1</b>						<b>2,721.10</b>	<b>3,900.00</b>
<b>ORG1 DESC :</b>							
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>
<b>Grand Total: 25</b>						<b>2,040,392.34</b>	<b>2,780,035.65</b>



# Claim Log Summary - Body Part and Cause

As of 12/31/2022

## 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 (1=1)



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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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The financial report for November 30, 2022, reflects the "Ending net position reserved for claims and expenses" as \$3,473,328.87.

The financial report for December 31, 2022, reflects the "Ending net position reserved for claims and expenses" as \$3,450,119.10.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

December 13, 2022

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 30, 2022. 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 Five Months Ended November 30, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 1,270,204.00
<b>Total operating revenues</b>	<u>1,270,204.00</u>
<b>Operating expenses</b>	
Paid claims	293,362.47
Subrogation/restitution/stop loss	(2,543.80)
Trust administration expense	2,710.00
ICA Fees	2,510.46
<b>Total operating expenses</b>	<u>296,039.13</u>
<b>Operating income/(loss)</b>	<u>974,164.87</u>
<b>Non-operating revenue</b>	
Interest income	31,235.83
Change in market value	(86,260.10)
<b>Total non-operating revenue</b>	<u>(55,024.27)</u>
<b>Change in net position</b>	<u>919,140.60</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>2,554,188.27</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 3,473,328.87</u>



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

January 18, 2023

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the six months ended December 31, 2022. 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 Six Months Ended December 31, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 1,270,204.00
<b>Total operating revenues</b>	<u>1,270,204.00</u>
<b>Operating expenses</b>	
Paid claims	320,242.89
Subrogation/restitution/stop loss	(7,845.55)
Trust administration expense	3,252.00
ICA Fees	2,510.46
<b>Total operating expenses</b>	<u>318,159.80</u>
<b>Operating income/(loss)</b>	<u>952,044.20</u>
<b>Non-operating revenue</b>	
Interest income	38,005.78
Change in market value	(94,119.15)
<b>Total non-operating revenue</b>	<u>(56,113.37)</u>
<b>Change in net position</b>	<u>895,930.83</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>2,554,188.27</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 3,450,119.10</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 01/13/2023

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

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

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AGENDA NO: 4.G. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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The financial report for November 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$698,446.92.

The financial report for December 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$698,003.30.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

December 13, 2022

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 30, 2022. 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 Five Months Ended November 30, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 0.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>0.00</u>
<b>Operating expenses</b>	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	0.00
Consultant service fees	0.00
<b>Total operating expenses</b>	<u>0.00</u>
<b>Operating income/(loss)</b>	<u>0.00</u>
<b>Non-operating revenue</b>	
Interest income	6,297.94
Change in market value	(13,662.76)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(7,364.82)</u>
<b>Change in net position</b>	<u>(7,364.82)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>705,811.74</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 698,446.92</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 12/08/2022





VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

January 18, 2023

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the six months ended December 31, 2022. 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 Six Months Ended December 31, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 0.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>0.00</u>
<b>Operating expenses</b>	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	0.00
Consultant service fees	0.00
<b>Total operating expenses</b>	<u>0.00</u>
<b>Operating income/(loss)</b>	<u>0.00</u>
<b>Non-operating revenue</b>	
Interest income	7,768.55
Change in market value	(15,576.99)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(7,808.44)</u>
<b>Change in net position</b>	<u>(7,808.44)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>705,811.74</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 698,003.30</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 01/13/2023

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## **Benefits Team Highlights**

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

### **November**

- Monthly meeting with WellStyles team to discuss program
- Annual site presentations for financial literacy



- Meeting with Valley Schools and Colonial to discuss plan
- HR and Finance met to discuss and set up compensation statements for employees
- Met with Working Advantage account manager to review website customization
- #KnowYourBenefits Campaigns:
  - Health Savings Account (HSA) Wellness Incentives Deposit
  - Travel Assist

### **December**

- Monthly meeting with WellStyles team to discuss program
- Meeting with Valley Schools and Colonial to discuss plan
- Annual site presentations for financial literacy
- HR and Finance finalized compensation statement set up for employees
- Met with United Healthcare and Valley Schools for first health plan performance review meeting
- #KnowYourBenefits Campaigns:
  - Helpful Medical Information
  - Delta Dental Money Saving Tips

**ALL IN FOR ALL KIDS**

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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

## January

- Monthly meeting with WellStyles team to discuss program
- Met with USOMNI/TSACG for introduction of new account manager and to review plan offerings



- Met with United Healthcare and Valley Schools for final health plan performance review meeting
- Met with Precision Retirement Group to go over Prime Choice program
- Annual site presentations for financial literacy
- Presented at the secretaries meeting to go over important benefit dates
- Benefits team preparing for upcoming phased retirement meeting
- #KnowYourBenefits Campaigns:
  - Protecting Your Vision
  - Health Savings Account – Annual Exam
  - New Year – Deductible Reset
  - Skin Cancer Screening Now Covered

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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

## Wellness Updates

### November

During the last month, we hiked the Veterans' Trail in Sun City/Peoria area and had an archery session at Corner Archery. During the Glendale Strong Family Network's Community Event at the GESD System of Care Center, we held a blood drive and hosted Market on the Move. We have also continued to offer weekly yoga and Zumba classes and had our Schoolhouse open for staff to pick up items they need for their school work and home.



### December 2022

Even though the holidays were upon us, we continued to offer wellness activities for our staff. We had a very successful blood drive, hike at Thunderbird Park, and a Pinterest class. Zumba and yoga classes, along with having the Schoolhouse open occurred weekly.



ALL IN FOR ALL KIDS

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

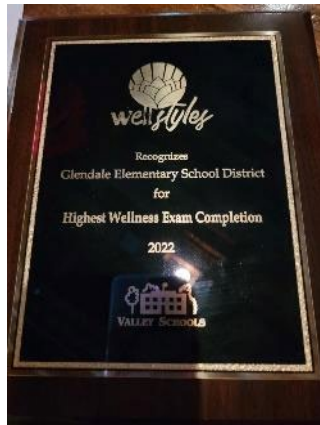
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Wellness Champion of the Quarter-Congratulations to Lina Rocha from Mensendick who was named the Wellness Champion of the Quarter. Lina represents her school as a Fit Factor Wellness Champion, works at Market on the Move and gives blood regularly.



Congratulations to our Wellness/Benefits Team who were recognized by Valley Schools Benefit Group as having the highest percentage of employees get a wellness exam during 2022.



**ALL IN FOR ALL KIDS**

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

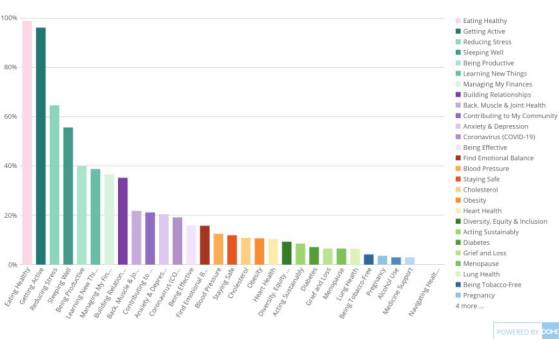
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## WellStyles

Enrollments: We currently have 55.5% of employees enrolled in the program.

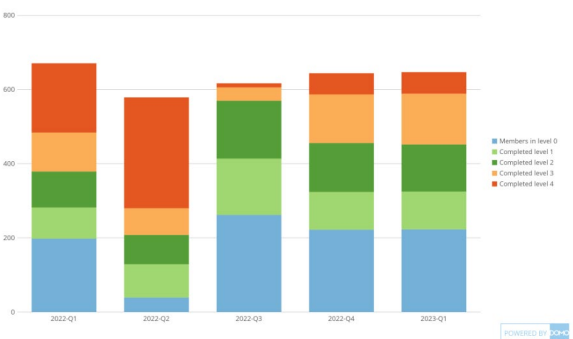
Self-selected Topics exported Jan 9, 2023, 12:10:00 PM EST

The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, WellStyles.



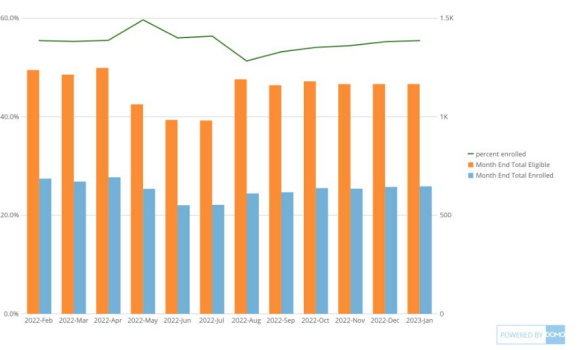
Quarterly Level Completions exported Jan 9, 2023, 12:10:00 PM EST

Last 16 Months, by Quarter  
The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, WellStyles.



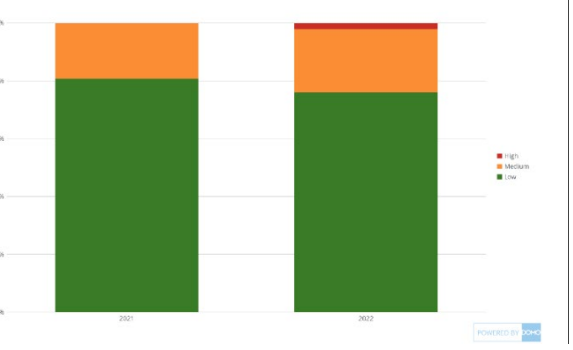
NA Monthly Enrollment exported Jan 9, 2023, 12:10:00 PM EST

Month end counts of eligible and enrolled individuals. Current month displays month to date. Percent enrolled is count of enrolled divided by Last 12 Months  
The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, WellStyles.  
**55.5% currently enrolled**



Cholesterol Risk Distribution exported Nov 2, 2022, 3:21:00 PM EDT

The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, Valley Schools, WellStyles.



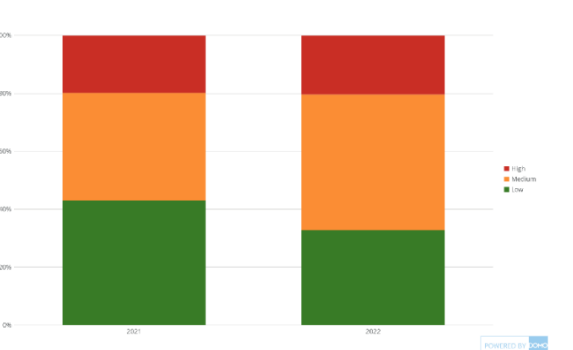
BMI Risk Distribution exported Nov 2, 2022, 3:20:00 PM EDT

The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, Valley Schools, WellStyles.



Blood Pressure Risk Distribution exported Nov 2, 2022, 3:21:00 PM EDT

The following controls & filters were applied: business unit name contains Glendale Elementary School District, company name contains Valley Schools, Valley Schools, WellStyles.





# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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## Real Appeal



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 #MSCI131

## Real Appeal

### At-Risk Outcomes

Total No. of members with weight (lbs.) loss	Total Amt. of weight (lbs.) loss	Average weight loss (Members began 16+ weeks ago & attended 4+ sessions)	BoB avg. weight loss (Members began 16+ weeks ago & attended 4+ sessions)	4+ Attended Sessions with 5%+ Loss (RA Expectations 23% with 5%+ Loss)
70	455.3	0.5%	3.4%	20%

**Your Results**

	Began 16+ Weeks Ago			
	All Weeks 1+ Attended	1+	4+	9+
1+	96	92.0	78.0	64.0
3%+ Loss	29%	29%	30%	31%
5%+ Loss	13%	12%	12%	13%
Total Weight Loss*	140.3	128.3	81.5	62.2
Avg. Start lbs.	210.7	211.0	214.8	213.3
Avg. lbs. Loss	1.5	1.4	1.1	1.0
Avg. % lbs. Loss	0.7%	0.7%	0.5%	0.5%

**Real Appeal Book of Business**

	Began 16+ Weeks Ago			
	All Weeks 1+ Attended	1+	4+	9+
3%+ Loss	37%	37%	45%	50%
5%+ Loss	22%	22%	28%	33%
Avg. Start lbs.	218.8	218.8	218.2	217.8
Avg. lbs. Loss	5.9	5.9	7.2	8.3
Avg. % lbs. Loss	2.7%	2.7%	3.3%	3.8%

### At-Risk 5%+ Weight Loss

2022	0%
2021	25%
2020	36%
2019	10%

\* Note: Outcomes in above charts include members who may have weight loss, weight gain, or remain unchanged.



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ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.A. TOPIC: Approval of Minutes

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

---

RECOMMENDATION:

The minutes of the November 16, 2022, Regular Meeting are submitted for approval.

---

**RATIONALE:**

The minutes of November 16, 2022, regular meeting are attached.

**MINUTES OF THE REGULAR TRUST BOARD MEETING**  
**Glendale Elementary School District No. 40 of Maricopa County, Arizona**  
**District Office, Superintendent's Conference Room 4:00 p.m.**  
**November 16, 2022**

Present: Board Members:  
Ms. Mary Ann Wilson  
Mr. Nate Bowler  
Mr. Lee Peterson  
Ms. Bernadette Bolognini

Other Attendees:  
Mr. Mike Barragan  
Ms. Citlalli Ramirez-Benavides  
Dr. Gerry Petersen-Incorvaia  
Ms. Jodi Finnesy  
Ms. Davita Solter

Absent: Mrs. Teresa Wong

Recorder: Ms. Citlalli Ramirez-Benavidez

**CALL TO ORDER**

Mr. Peterson called the meeting to order at 4:03 p.m. and noted the presence of four of five (5) Trust Board members, with Ms. Wong absent, constituting a quorum.

**ADOPTION OF AGENDA**

Ms. Wilson moved to approve the agenda as presented and Ms. Bolognini seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson greeted and welcomed everyone in attendance.

**CALL TO THE PUBLIC**

None at this time.

**ACTIONS ITEMS**

**Approval of Minutes**

Ms. Bolognini moved to approve the minutes of the June 15, 2022 regular meeting as presented and Ms. Wilson seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

**Approval of 2022-2023 Trust Board Meeting Schedule**

Mr. Bowler moved to approve the 2022-2023 Trust Board Meeting Schedule as presented and Ms. Bolognini seconded the motion. Upon a call to a vote, the motion carried with votes in favor from Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

Mr. Barragan noted that meeting dates are subject to change based upon his travel schedule.

**REPORTS AND INFORMATIONAL ITEMS**

### **Assistant Superintendent's Update**

Mr. Barragan provided the Trust Board with an update on the District's business:

- Revised Budget #1 to be presented at the November 17<sup>th</sup> Governing Board meeting to reflect a decrease in enrollment

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

Mr. Barragan provided the Trust Board with an overview of the medical claims experience for September and October, 2022:

- September saw \$964,000 in medical claims or a loss ratio of 176%
- Based on the trend, expenses would be exceeding revenues and the year-end loss ratio could be 130%

### **Claims Experience Review – Dental**

Mr. Barragan provided the Trust Board with an overview of the dental claims experience for September 2022.

- Performed well with consistent premiums
- Pools one and three will be at 83% if trends continue
- September claims were at \$153,000, 69% if trends continue

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

Mr. Barragan provided the Trust Board with employee benefits' financial statements for September and October 2022.

- Net \$24.9 million decreased to \$23.9 million due to changes in market value

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

Mr. Barragan provided the Trust Board with an overview of the workers' compensation experience for September and October 2022.

- Dr. Petersen-Incorvaia stated the District's goal is to have one-third of all staff trained in CPI (Crisis Prevention Institute) to better equip them to avoid injury and deescalate critical circumstances. There has been a mix of appreciation from teachers for the training.
- Staff attended a summit training and are instituting safety tips gained on an ongoing basis.
- Eleven incidents have paid out \$13,500
- Twenty-eight open claims have paid out \$3 million

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

Mr. Barragan provided the Trust Board with workers' compensation financial statements for September 2022.

- Parents reactions, ownership of responsibility, stories change
- Monitor claims to not exceed ratio
- Contributing more than we have

### **Financial Review – COVID-19 Legal Defense**

Mr. Barragan provided the Trust Board with COVID-19 legal defense financial statements for September and October 2022.

- Change in market value
- Positive numbers increase the bottom line

- 
- COVID like insurance, provides little to no coverage
  - COVID legal claims

### **Wellness/Insurance Update**

Mr. Barragan provided the Trust Board with updates on the District's insurance and wellness programs.

Questions were asked about biometric screenings and what information it provides. This data will be shared at the next meeting.

### **Summary of Current Events**

None

### **ADJOURNMENT**

Ms. Bolognini moved to adjourn and Ms. Wilson seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson, and the meeting adjourned at 5:00 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.B. TOPIC: Approval of Medical Insurance

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends the Trust Board discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2023-2024.

---

*Traditional Plan*

1. Increase of 16.01% to premium
  - a. GESD to absorb premium increase

*HDHP Base*

1. Increase of 16.01 % to premium
  - a. GESD to absorb premium increase

As a reminder, the Health Saving Account (HSA) contribution is \$1,500 and are in two installments:

- First Installment - \$550\*
- Second Installment -\$950\* (must meet current wellness criteria).

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

Nine (9) consecutive years with no premium increase to employees.

Continue with the Real Appeal weight management program to increase participation.

Change in administration fee, from \$70 to \$75 per employee per month (PEPM).

In this current year, we projected an annual medical premium cost of \$7,590,550. For next year, while premium(s) increase, the number of participants decrease resulting in a projected annual premium cost of \$7,306,939.96, a decrease of approximately \$283,611.04.

The administration, at its sole discretion and while maintaining adequate reserves, may use its reserves to absorb the premium increase(s) in order to attract and retain highly qualified staff and be competitive in its salary and benefits package.

Please review the additional information.

**FY23 UHC: Traditional Plan**

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY23 District's Premium (Annual) Cost	FY23 Employee's Premium (Annual) Cost	FY23 Total Premium (Annual) Cost
Employee Only	\$ 6,650.00	\$ 720.00	\$ 7,370.00	342	\$2,274,300.00	\$ 246,240.00	\$ 2,520,540.00
Employee + Spouse	\$ 10,950.00	\$ 4,594.20	\$ 15,544.20	28	\$ 306,600.00	\$ 128,637.60	\$ 435,237.60
Employee + Child(ren)	\$ 10,950.00	\$ 3,456.60	\$ 14,406.60	63	\$ 689,850.00	\$ 217,765.80	\$ 907,615.80
Employee + Family	\$ 10,950.00	\$ 8,576.04	\$ 19,526.04	19	\$ 208,050.00	\$ 162,944.76	\$ 370,994.76
<b>Total</b>				<b>452</b>	<b>\$3,478,800.00</b>	<b>\$ 755,588.16</b>	<b>\$ 4,234,388.16</b>

**FY23 UHC: HSA/ HDHP**

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY23 District's Annual Cost	FY23 Total GESD HSA	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee Only	\$ 6,650.00	\$ -	\$ 6,650.00	\$ 1,500.00	338	\$2,247,700.00	\$ 507,000.00	\$ -	\$ 2,754,700.00
Employee + Spouse	\$ 10,950.00	\$ 2,341.68	\$ 13,291.68	\$ 1,500.00	19	\$ 208,050.00	\$ 28,500.00	\$ 44,491.92	\$ 281,041.92
Employee + Child(ren)	\$ 10,950.00	\$ 1,408.80	\$ 12,358.80	\$ 1,500.00	69	\$ 755,550.00	\$ 103,500.00	\$ 97,207.20	\$ 956,257.20
Employee + Family	\$ 10,950.00	\$ 5,606.76	\$ 16,556.76	\$ 1,500.00	21	\$ 229,950.00	\$ 31,500.00	\$ 117,741.96	\$ 379,191.96
<b>Total</b>					<b>447</b>	<b>\$3,441,250.00</b>	<b>\$ 670,500.00</b>	<b>\$ 259,441.08</b>	<b>\$ 4,371,191.08</b>

FY23 District's Total Premium Cost	FY23 District Total HSA Cost	FY23 Employee's Total Premium Cost	FY23 Total Medical Cost
\$ 6,920,050.00	\$ 670,500.00	\$ 1,015,029.24	\$8,605,579.24

District's Total Premium Cost + District's HSA Contribution
\$7,590,550.00

FY23 District's Total Premium Cost	FY23 Employee's Total Premium Cost	FY23 Total Premium Cost
\$ 6,920,050.00	\$ 1,015,029.24	\$ 7,935,079.24

**FY24 UHC: Traditional Plan**

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY24 District's Premium (Annual) Cost	FY24 Employee's Premium (Annual) Cost	FY24 Total Premium (Annual) Cost
Employee Only	\$ 7,829.64	\$ 720.00	\$ 8,549.64	310	\$2,427,188.40	\$ 223,200.00	\$ 2,650,388.40
Employee + Spouse	\$ 13,066.32	\$ 4,594.20	\$ 17,660.52	28	\$ 365,856.96	\$ 128,637.60	\$ 494,494.56
Employee + Child(ren)	\$ 13,066.32	\$ 3,456.60	\$ 16,522.92	44	\$ 574,918.08	\$ 152,090.40	\$ 727,008.48
Employee + Family	\$ 13,066.32	\$ 8,576.04	\$ 21,642.36	12	\$ 156,795.84	\$ 102,912.48	\$ 259,708.32
<b>Total</b>				<b>394</b>	<b>\$ 3,524,759.28</b>	<b>\$ 606,840.48</b>	<b>\$ 4,131,599.76</b>

**FY24 UHC: HSA/ HDHP**

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY24 District's Annual Cost	FY24 Total GESD HSA	FY24 Employee's Annual Cost	FY24 Total Annual Cost
Employee Only	\$ 7,829.64	\$ -	\$ 7,829.64	\$ 1,500.00	268	\$2,098,343.52	\$ 402,000.00	\$ -	\$ 2,500,343.52
Employee + Spouse	\$ 13,066.32	\$ 2,341.68	\$ 15,408.00	\$ 1,500.00	14	\$ 182,928.48	\$ 21,000.00	\$ 32,783.52	\$ 236,712.00
Employee + Child(ren)	\$ 13,066.32	\$ 1,408.80	\$ 14,475.12	\$ 1,500.00	59	\$ 770,912.88	\$ 88,500.00	\$ 83,119.20	\$ 942,532.08
Employee + Family	\$ 13,066.32	\$ 5,606.76	\$ 18,673.08	\$ 1,500.00	15	\$ 195,994.80	\$ 22,500.00	\$ 84,101.40	\$ 302,596.20
<b>Total</b>					<b>356</b>	<b>\$ 3,248,179.68</b>	<b>\$ 534,000.00</b>	<b>\$ 200,004.12</b>	<b>\$ 3,982,183.80</b>

FY24 District's Total Premium Cost	FY24 District Total HSA Cost	FY24 Employee's Total Premium Cost	FY24 Total Medical Cost
\$ 6,772,938.96	\$ 534,000.00	\$ 806,844.60	\$8,113,783.56

District's Total Premium Cost + District's HSA Contribution
\$7,306,938.96

FY24 District's Total Premium Cost	FY24 Employee's Total Premium Cost	FY24 Total Premium Cost
\$ 6,772,938.96	\$ 806,844.60	\$ 7,579,783.56



# Glendale Elementary School District

2023 Plan Year - Renewal Projection (Final)

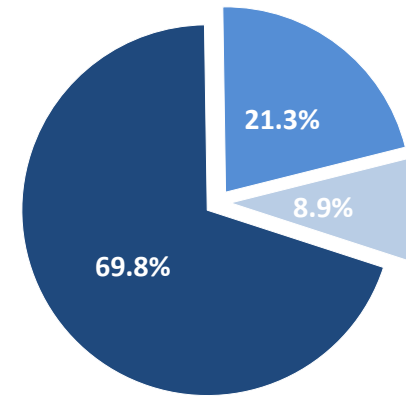
V2.1

January 29, 2023



		Medical			Pharmacy			
		7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 12/31/2022	7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 12/31/2022	
Medical Claims	1	\$4,940,029	\$5,147,650	\$3,129,588	\$1,164,190	\$1,577,621	\$971,932	Rx Claims
Actual Claims above \$75,000	2	(\$620,708)	(\$1,230,186)	(\$1,207,491)				
and Liability between \$75,000 and \$200,000	3	\$1,002,826	\$778,319	\$407,863				
Medical Claims Less Excess	4	\$5,322,147	\$4,695,783	\$2,329,960				
Laser Adjustment <sup>(2)</sup>	5	1.110	1.110	1.110				
Benefit Adjustment <sup>(3)</sup>	6	1.000	1.000	1.000	1.000	1.000	1.000	Benefit Adjustment <sup>(3)</sup>
Network Discount Adjustment	7	1.000	1.000	1.000	0.990	0.990	0.990	Network Discount Adjustment
Migration	8	1.000	1.000	1.000	1.000	1.000	1.000	Migration
Benefit Adjusted Medical Claims	9	\$5,907,594	\$5,212,328	\$2,586,260	\$1,152,548	\$1,561,845	\$962,213	Benefit Adjusted Rx Claims
Member-Months	10	17,457	15,161	6,248	17,457	15,161	6,248	Member-Months
PMPM	11	\$338.41	\$343.80	\$413.93	\$66.02	\$103.02	\$154.00	PMPM
7.1% Annual Trend	12	1.2285	1.1470	1.0895	1.3419	1.2166	1.1304	10.3% Annual Trend
Capitation	13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	RX Rebate Credit
<b>Projected Medical PMPM</b>	13	<b>\$415.73</b>	<b>\$394.35</b>	<b>\$450.99</b>	<b>\$88.60</b>	<b>\$125.33</b>	<b>\$174.08</b>	<b>Projected Rx PMPM</b>
	14							
Period Weight	15	20%	30%	50%	20%	30%	50%	Period Weight
Adjusted Membership	16	3,491	4,548	3,124	3,491	4,548	3,124	Adjusted Membership
Member-Adjusted Period Weight	17	31.3%	40.7%	28.0%	31.3%	40.7%	28.0%	Member-Adjusted Period Weight
<b>Medical PMPM Claims Projection</b>	18	<b>\$416.89</b>			<b>\$127.48</b>			<b>Rx PMPM Claims Projection</b>
% of Total PMPM Claims Projection	19	77%			23%			% of Total PMPM Claims Projection

Normalization - Method		
Current Membership	20	1,057
Current Enrollment	21	750
Preferred Methods PEPM	22	<b>\$767.20</b>
2023 Fixed Expense	23	<b>\$75.00</b>
Other Fixed Fee	24	<b>\$0.00</b>
Total Fixed and Claims PEPM	25	<b>\$842.20</b>
<b>Projected Monthly Fixed and Claims Cost</b>	26	<b>\$631,650</b>
<b>Projected Annual Fixed and Claims Cost</b>	27	<b>\$7,579,801</b>
<b>Current Annual Fixed and Claims Budget</b>	28	<b>\$6,533,945</b>
<b>% Change from Current</b>	29	<b>16.01%</b>



■ Medical    ■ Pharmacy    ■ Fixed Fee

<sup>(2)</sup> Laser adjustments accounts for expected liability from claimants with a higher Individual Stop Loss

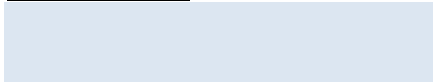
<sup>(3)</sup> Benefit adjustments accounts for plan design changes or migration impact

<sup>(4)</sup> The normalization adjustment is used to diminish the volatility associated with high-case activity.

Plan Year 2022-23					
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible ( Calendar )	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$25	NA	Ded + 20%	NA
	Specialist copay	\$40/\$65	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy ( Value Network)	\$0/\$25/\$50/SP\$100	NA	Ded + \$0/\$25/\$50	NA
Funding Rates	EE	310	\$614.17	268	\$554.17
	EE+SP	28	\$1,295.35	14	\$1,107.64
	EE+CH	44	\$1,200.55	59	\$1,029.90
	Fam	12	\$1,627.17	15	\$1,379.73
	Expected Annual Cost	By Plan	\$3,588,140		\$2,945,804
	All Plans		\$6,533,945		

Plan Year 2023-24					
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible ( Calendar )	\$1,000/\$3,000	NA	\$3,000 / \$6,000	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$25	NA	Ded + 20%	NA
	Specialist copay	\$40/\$65	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy ( Value Network)	\$0/\$25/\$50/SP\$100	NA	Ded + \$0/\$25/\$50	NA
Funding Rates	EE	310	\$712.47	268	\$652.47
	EE+SP	28	\$1,471.71	14	\$1,284.00
	EE+CH	44	\$1,376.91	59	\$1,206.26
	Fam	12	\$1,803.53	15	\$1,556.09
	Expected Annual Cost	By Plan	\$4,131,609		\$3,448,192
	% Change from Current	15.15%		17.05%	
	All Plans		\$7,579,801		
	% Change from Current		16.01%		

**Plan Recommendations**



**Final Plan & Contract Information:**

Number of Members used for underwriting: V2.1	1,057
Number of Employees used for underwriting: V2.1	750
Fixed Expense Per Employee Per Month (PEPM):	\$75.00
ISL deductible :	\$200,000
Aggregate Level:	NA
Aggregate PEPM Factor:	NA
Reserve Adjustment:	NA

2023-24 Medical Contributions

29-Jan-23

Current % Contribution

		2022-23				2023-24				EE CHANGE		ER CHANGE			
Tier	Enrolled	Monthly Total Cost	Monthly EE Contributions	Monthly ER Contributions	ER % of Monthly Contribution	Tier	Enrolled	Monthly Total Cost	Monthly EE Contributions	Monthly ER Contributions	ER % of Monthly Contribution	Monthly EE Contributions Change Amount	% Change EE Contribution	Monthly ER Contributions Change Amount	% Change ER Contribution
<b>Traditional</b>															
EE Only	310	\$614.17	\$60.00	\$554.17	90.2%	EE Only	310	\$712.47	\$60.00	\$652.47	91.6%	\$0.00	0.0%	\$98.31	17.7%
EE + Spouse	28	\$1,295.35	\$382.85	\$912.50	70.4%	EE + Spouse	28	\$1,471.71	\$382.85	\$1,088.86	74.0%	\$0.00	0.0%	\$176.36	19.3%
EE + Child(ren)	44	\$1,200.55	\$288.05	\$912.50	76.0%	EE + Child(ren)	44	\$1,376.91	\$288.05	\$1,088.86	79.1%	\$0.00	0.0%	\$176.36	19.3%
EE + Family	12	\$1,627.17	\$714.67	\$912.50	56.1%	EE + Family	12	\$1,803.53	\$714.67	\$1,088.86	60.4%	\$0.00	0.0%	\$176.36	19.3%
<b>HDHP Base</b>															
EE Only	268	\$554.17	\$0.00	\$554.17	100.0%	EE Only	268	\$652.47	\$0.00	\$652.47	100.0%	\$0.00	0.0%	\$98.31	17.7%
EE + Spouse	14	\$1,107.64	\$195.14	\$912.50	82.4%	EE + Spouse	14	\$1,284.00	\$195.14	\$1,088.86	84.8%	\$0.00	0.0%	\$176.36	19.3%
EE + Child(ren)	59	\$1,029.90	\$117.40	\$912.50	88.6%	EE + Child(ren)	59	\$1,206.26	\$117.40	\$1,088.86	90.3%	\$0.00	0.0%	\$176.36	19.3%
EE + Family	15	\$1,379.73	\$467.23	\$912.50	66.1%	EE + Family	15	\$1,556.09	\$467.23	\$1,088.86	70.0%	\$0.00	0.0%	\$176.36	19.3%
HSA Contribution	356	\$125		\$125			356	\$125		\$125					
Total Traditional		\$3,588,140	\$606,840	\$2,981,300	83.1%			\$4,131,609	\$606,840	\$3,524,768	85.3%	\$0	0.0%	\$543,468	18.2%
Total HDHP Base		\$2,945,804	\$200,004	\$2,745,800	93.2%			\$3,448,192	\$200,004	\$3,248,188	94.2%	\$0	0.0%	\$502,388	18.3%
Total		\$6,533,945	\$806,845	\$5,727,100	87.7%			\$7,579,801	\$806,845	\$6,772,956	89.4%	\$0	0.0%	\$1,045,856	18.3%
Total HSA Contribution		\$534,000		\$534,000				\$534,000		\$534,000	100.0%			\$0	0.0%

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.C. TOPIC: Approval of Delta Dental Insurance

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving dental insurance benefits through Delta Dental as presented for fiscal year 2023-2024.

There is no change in premium or plan design for fiscal year 2023-2024. The District anticipates a premium cost of approximately \$227,695.44 for the year, a decrease of approximately \$44,324.16 from the prior year. The decrease in cost is a result of lower participants.

FY23 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 212,222	\$ -	\$ 212,222	419	\$ 129,927.78	\$ -	\$ 129,927.78
Employee - Spouse	\$ 222,94	\$ 531.99	\$ 622.94	24	\$ 12,221.44	\$ 12,457.99	\$ 24,679.44
Employee - Children	\$ 222,94	\$ 722.22	\$ 947.44	44	\$ 12,722.24	\$ 12,922.22	\$ 25,644.72
Family	\$ 222,94	\$ 634.99	\$ 857.94	24	\$ 11,221.22	\$ 22,622.22	\$ 33,843.44
<b>Total</b>				<b>511</b>	<b>\$ 175,892.68</b>	<b>\$ 35,142.22</b>	<b>\$ 211,034.90</b>
FY23 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 222,94	\$ 531.99	\$ 754.93	172	\$ 22,222.22	\$ 22,622.22	\$ 44,844.44
Employee - Spouse	\$ 222,94	\$ 742.22	\$ 965.16	24	\$ 12,221.44	\$ 22,622.22	\$ 34,843.66
Employee - Children	\$ 222,94	\$ 722.22	\$ 947.44	44	\$ 12,422.22	\$ 22,122.22	\$ 34,544.44
Family	\$ 222,94	\$ 1,222.44	\$ 1,445.38	24	\$ 11,221.22	\$ 44,222.44	\$ 55,443.66
<b>Total</b>				<b>264</b>	<b>\$ 58,107.10</b>	<b>\$ 149,589.10</b>	<b>\$ 207,696.20</b>

FY24 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY24 District's Annual Cost	FY24 Employee's Annual Cost	FY24 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	330	\$ 103,395.60	\$ -	\$ 103,395.60
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	34	\$ 11,391.36	\$ 9,914.40	\$ 21,305.76
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	38	\$ 12,731.52	\$ 12,270.96	\$ 25,002.48
Family	\$ 335.04	\$ 604.80	\$ 939.84	29	\$ 9,716.16	\$ 17,539.20	\$ 27,255.36
<b>Total</b>				<b>431</b>	<b>\$ 137,234.64</b>	<b>\$ 39,724.56</b>	<b>\$ 176,959.20</b>

FY24 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY24 District's Annual Cost	FY24 Employee's Annual Cost	FY24 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	165	\$ 55,281.60	\$ 33,838.20	\$ 89,119.80
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	32	\$ 10,721.28	\$ 23,850.24	\$ 34,571.52
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	43	\$ 14,406.72	\$ 34,370.76	\$ 48,777.48
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	30	\$ 10,051.20	\$ 38,563.20	\$ 48,614.40
<b>Total</b>				<b>270</b>	<b>\$ 90,460.80</b>	<b>\$ 130,622.40</b>	<b>\$ 221,083.20</b>

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.D. TOPIC: Approval of Dental Insurance - Alternative

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving CIGNA DHMO as presented for fiscal year 2023-2024.

CIGNA is a dental insurance provider with a narrower network and an alternative option to Delta Dental. There is no change in premium or plan design for fiscal year 2023-2024. CIGNA's rates are lower compared to Delta Dental and therefore is employer paid for all tiers.

The District anticipates a premium cost of approximately \$11,153.28 for the year, a decrease of approximately \$1,711.80 from the prior year as a result of lower participants.

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

FY23 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	16	\$ 1,910.40	\$ -	\$ 1,910.40
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	9	\$ 1,806.12	\$ -	\$ 1,806.12
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	17	\$ 4,500.24	\$ -	\$ 4,500.24
Family	\$ 290.52	\$ 290.52	\$ -	16	\$ 4,648.32	\$ -	\$ 4,648.32
<b>Total</b>				<b>58</b>	<b>\$ 12,865.08</b>	<b>\$ -</b>	<b>\$ 12,865.08</b>

FY24 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY24 District's Annual Cost	FY24 Employee's Annual Cost	FY24 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	20	\$ 2,388.00	\$ -	\$ 2,388.00
Employee + Spouse	\$ 236.16	\$ 236.16	\$ -	8	\$ 1,889.28	\$ -	\$ 1,889.28
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	15	\$ 3,970.80	\$ -	\$ 3,970.80
Family	\$ 290.52	\$ 290.52	\$ -	10	\$ 2,905.20	\$ -	\$ 2,905.20
<b>Total</b>				<b>53</b>	<b>\$ 11,153.28</b>	<b>\$ -</b>	<b>\$ 11,153.28</b>

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.E. TOPIC: Approval of Vision Insurance

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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RECOMMENDATION:

The Administration recommends approving Vision insurance benefits through United Healthcare as presented for fiscal year 2023-2024.

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There is no change in premium or plan design for fiscal year 2023-2024.

	<u>Current</u>
Employee	\$ 5.80
Emp. + Spouse	\$ 10.36
Emp. + Child(ren)	\$ 10.85
Family	\$ 13.61

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

- FY 2015 - \$ 72,464.22
- FY 2016 - \$ 70,131.68
- FY 2017 - \$ 69,688.96
- FY 2018 - \$ 67,106.48
- FY 2019 - \$ 65,335.68
- FY 2020 - \$ 67,427.10
- FY 2021 - \$ 90,826.77
- FY 2022 - \$ 79,026.62

From July 1, 2022 through December 2022, GESD has incurred \$34,261.87 in visions insurance. Staff estimates vision insurance to cost \$68,523.74 by June 30, 2023.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.F. TOPIC: Approval of Life Insurance and Accidental Death and Dismemberment (AD&D)

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving Life Insurance benefits through Sun Life Financial as presented for fiscal year 2023-2024.

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GESD provides Basic Group Life and AD&D insurance at no cost to the employee(s). There is a rate increase for fiscal year 2023-2024. In addition, employees have an option to increase their life insurance and AD&D at their own expense. The rate sheet is attached.

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

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06
- FY 2019 - \$155,804.87
- FY 2020 - \$145,236.62
- FY 2021 - \$174,304.90
- FY 2022 - \$154,211.20

From July 1, 2022 through December 31, 2022, GESD has incurred \$67,735.22 for life insurance. Staff estimates life insurance to cost \$135,470.44 by June 30, 2023.



# Valley Schools Employee Benefits Group

Glendale Elementary School District

## Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2023
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.61
Basic Employee Accidental Death Per \$1,000	\$0.01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$0.136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$0.02
Short Term Disability, Employer Paid Per \$10 of weekly benefit	\$0.057
Voluntary Short Term Disability (7 day elimination period) Per \$10 of weekly benefit	\$0.234

\*Spouse Voluntary Life ends at age 70

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.G. TOPIC: Approval of Flexible Spending Accounts (FSA)

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving the Flexible Spending Accounts (FSA) benefits through WEX Health as presented for fiscal year 2023-2024.

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The cost of administering this benefit is absorbed by Valley Schools and therefore there is no additional cost outside of what is paid to Valley Schools for fiscal year 2023-2024.

Employee	<u>Current</u> \$ 3.50
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GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.H. TOPIC: Approval of Short-Term and Mid-Term Disability

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving Short-Term and Mid-Term Disability insurance benefits through Sun Life Financial as presented for fiscal year 2023-2024.

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There is no rate increase for employee-paid short-term or employer paid mid-term disability.

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

	<u>Short-term</u>	<u>Mid-term</u>
FY 2015	\$ 97,413.38	\$ 31,842.31
FY 2016	\$ 99,893.82	\$ 62,745.91
FY 2017	\$ 91,671.53	\$ 61,684.37
FY 2018	\$ 88,449.23	\$ 45,795.15
FY 2019	\$ 89,180.66	\$ 63,401.52
FY 2020	\$116,522.01	\$ 68,001.22
FY 2021	\$ 94, 518.04 ( <i>amounts are combined</i> )	
FY 2022	\$ 79,507.17 ( <i>amounts are combined</i> )	

From July 1, 2022 through December 31, 2022, GESD has incurred \$34,573.85 in short-term and mid-term disability insurance. Staff estimates short-term and mid-term disability insurance to cost \$69,147.70 by June 30, 2022.

# Valley Schools Employee Benefits Group

Glendale Elementary School District

## Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2023
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.61
Basic Employee Accidental Death Per \$1,000	\$0.01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$0.136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$0.02
<b>Short Term Disability, Employer Paid Per \$10 of weekly benefit</b>	<b>\$0.057</b>
Voluntary Short Term Disability (7 day elimination period) Per \$10 of weekly benefit	\$0.234

\*Spouse Voluntary Life ends at age 70



**7 Days Injury/7 Days Sickness**  
**Short Term Disability**

**Schedule of Benefits and Rates**

<b>Weekly benefit after your claim is approved</b>	Get a weekly check of \$100 to \$1,900, in any \$100 increment you choose, to replace a portion of your income—up to 66.67% of your Total Weekly Earnings. You cannot elect a benefit amount that exceeds 66.67% of your income.
<b>When benefits begin</b>	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
<b>Benefits may be paid for</b>	Up to 12 weeks, as long as you are still unable to work due to a covered disability.

<b>Minimum Salary</b>	<b>Weekly Benefit</b>	<b>Weekly Benefit Rate Per \$10 of coverage</b>	<b>Monthly Premium</b>
\$ 7,796.10	\$ 100.00	\$ 0.234	\$ 2.34
\$ 15,592.20	\$ 200.00	\$ 0.234	\$ 4.68
\$ 23,388.31	\$ 300.00	\$ 0.234	\$ 7.02
\$ 31,184.41	\$ 400.00	\$ 0.234	\$ 9.36
\$ 38,980.51	\$ 500.00	\$ 0.234	\$ 11.70
\$ 46,776.61	\$ 600.00	\$ 0.234	\$ 14.04
\$ 54,572.71	\$ 700.00	\$ 0.234	\$ 16.38
\$ 62,368.82	\$ 800.00	\$ 0.234	\$ 18.72
\$ 70,164.92	\$ 900.00	\$ 0.234	\$ 21.06
\$ 77,961.02	\$ 1,000.00	\$ 0.234	\$ 23.40
\$ 85,757.12	\$ 1,100.00	\$ 0.234	\$ 25.74
\$ 93,553.22	\$ 1,200.00	\$ 0.234	\$ 28.08
\$ 101,349.33	\$ 1,300.00	\$ 0.234	\$ 30.42
\$ 109,145.43	\$ 1,400.00	\$ 0.234	\$ 32.76
\$ 116,941.53	\$ 1,500.00	\$ 0.234	\$ 35.10
\$ 124,737.63	\$ 1,600.00	\$ 0.234	\$ 37.44
\$ 132,533.73	\$ 1,700.00	\$ 0.234	\$ 39.78
\$ 140,329.84	\$ 1,800.00	\$ 0.234	\$ 42.12
\$ 148,125.94	\$ 1,900.00	\$ 0.234	\$ 44.46

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.I. TOPIC: Approval of Employee Assistance Program (EAP)

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving employee assistance program benefits through Interface Behavioral Health as presented for fiscal year 2023-2024.

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

The cost for six (6) sessions will remain \$0.90 per employee per month (PEPM). We anticipate the cost to be approximately \$12,000 for the year.

## Employee Assistance Program (EAP)

**What is an EAP?** The EAP is a program designed to help you and your family identify and resolve challenges you may be facing.

- + Can help connect with a professional licensed therapist in your area for In-Person Therapy or Tele-Therapy.
- + Assist with free consultation referrals and resources for legal support
- + Connect you with a financial advisor for credit counseling and management services
- + Online resources for work/life and family caregiving
- + Online resources and tools for healthy living

### ***No-Cost, Convenient and Confidential***

EAP Benefits are:

**Voluntary:** You decide when to use the program's services.

**Confidential:** Your personal information will not be shared with your employer or anyone in your family. Only you know when you call for assistance.

**Convenient:** EAP offers services with professional providers with offices nationwide. Services can be accessed through In-Person Therapy or Tele-Therapy.

**No-Cost:** Services under the EAP are available to you, your spouse/partner and your dependents under the age of 26 at no-cost.



### **The EAP Supports**

- Relationships
- Family Issues
- Stress
- Depression
- Life Phase Adjustments
- Work Related Concerns
- Substance Use
- Anxiety
- Legal Consultations
- Healthy Living
- Loss and Grief
- Financial Management
- Coping with Trauma
- Career Development
- Child/Elder Care
- Free Simple Wills
- Debt Consolidation
- Identity Theft

**Access services under your EAP, today!**  
Call to speak to your care coordinator, **800-324-4327**  
(Español 800-324-2490) or email [info@ieap.com](mailto:info@ieap.com).

Visit our Member resource site.  
[www.4eap.com](http://www.4eap.com)

**Crisis  
Counselors  
24/7**

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.J. TOPIC: Approval of Identity Protection Program

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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RECOMMENDATION:

The Administration recommends approving identity protection program through Allstate Identity Protection as presented for fiscal year 2023-2024.

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It is important to provide staff, their dependents, and families with resources such as identity protection. The cost of administering this benefit is absorbed by Valley Schools and therefore there is no additional cost outside of what is paid to Valley Schools for fiscal year 2023-2024.

Allstate provides two tiers of pricing to the employee as follows:

**Allstate Identity Protection Pro**

Employee - \$0 per month

Employee + Family - \$8.95 per month - *Direct billed*

- Check identity health score
- View and manage alerts in real time
- Monitor TransUnion credit score and report for fraud
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Reimbursement in the event of fraud with \$1 million identity theft insurance policy
- Individual and family protection (everyone that's "under your roof and wallet")

**Allstate Identity Protection Pro Plus**

Employee - \$4.25 per month - *Direct billed*

Employee + Family - \$10.95 per month - *Direct billed*

All the features of our Pro plan, plus:

- See and control personal data with unique tool, Allstate Digital Footprint
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock TransUnion credit report in a click and get credit freeze assistance
- Get help disputing errors on credit report(s)
- Monitor to determine if personal IP address(es) have been comprised
- Monitor social media accounts for questionable content and signs of account takeover
- Reimbursement for stolen 401(k) & HSA funds; advancement of tax returns when fraud has concurred



GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.K. TOPIC: Approval of WellStyles through Virgin Pulse

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

DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

RECOMMENDATION:

The Administration recommends approving WellStyles through Virgin Pulse as presented for fiscal year 2023-2024.

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WellStyles is a hands-on health and wellness platform offered to all benefited employees at no cost and at a nominal fee for non-benefited employees to the employer. The program allows employees to connect with peers, track their health progress, get healthy recipes, take wellness classes, and earn rewards up to \$300. Staff provide updates to the Trust Board on the program.

The cost to administer the program is \$1.75 for non-benefited employees (on a per employee per month (PEPM) basis and an annual maintenance fee of \$5,000.

In fiscal year 2022, GESD incurred an overall cost \$80,349.74 in the program.

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

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

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

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

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DATE ASSIGNED FOR CONSIDERATION: February 8, 2023

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