

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

February 17th, 2021 4:30 p.m.

Public Notice – Telephonic Meeting Agenda

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

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Action Items

a. Approval of Minutes

It is recommended the Trust Board approve the minutes of the January 20, 2021 regular meeting as presented.

5. Reports and Informational Items

a. Assistant Superintendent's Update

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

b. Overview of Current 2021 Enrollment and Impact on Revenues and Budget Update

Administration will present the Trust Board with an update.

c. Claims Experience Review – Medical

The Trust Board will review medical claims experience for December 2020.

d. Claims Experience Review – Dental

The Trust Board will review dental claims experience for December 2020 and January 2021.

e. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for December 2020 and January 2021.

f. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for January 2021.

g. Financial Review – Workers' Compensation

The Trust Board will review workers' compensation financial statements for December 2020 and January 2021.

h. Financial Review – COVID-19 Legal Defense

The Trust Board will review COVID-19 legal defense financial statements for December 2020 and January 2021.

i. Wellness/Insurance Update

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

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

RECOMMENDATION:

The minutes of the January 20, 2021 Regular Meeting are submitted for approval.

RATIONALE:

The minutes of January 20, 2021 regular meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, West Board Room 4:30 p.m.
January 20, 2021

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

Other Attendees:
Mr. Mike Barragan
Mr. Russell Deneault

Absent: None

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

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

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

CALL TO THE PUBLIC

Mr. Peterson read the call to the public.

Approval of Minutes

Ms. Bolognini motioned to approve the December 16, 2020 minutes; Ms. Wilson seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan encouraged Trust Board members to watch the next Governing Board meeting scheduled for January 28, 2021.

Mr. Barragan shared health metrics have not improved, and the district will continue with Distance Learning.

Mr. Barragan mentioned the Risk Manager interviews have been held with no luck. The selected candidate declined the job offer.

Mr. Barragan reported the Administration met with Valley Schools on fiscal year 2022 renewals.

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

Mr. Barragan shared the District sent out a communication email to all employees with instructions on how to receive the COVID-19 vaccine. Trust members are also eligible through the District.

Claims Experience Review – Medical

Mr. Barragan reported:

In November, GESD incurred \$650,970 in medical claims, which represents a monthly loss ratio of 92%.

There are three (3) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$601,765. This represents 21% of the total medical claims. The anticipated refund is \$125,593 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,180,400 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,977,532 or a loss ratio of 85% by June 30, 2021.

Claims Experience Review – Dental

Mr. Barragan reported:

In November, Pool I (or base plan) incurred \$96,291 in dental claims or a monthly loss ratio of 70%.

Based on the trend, we project revenues to generate \$1,626,312 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,188,576 or a loss ratio of 73% by June 30, 2021.

In November, Pool III (or buy-up plan) incurred \$220,955 in dental claims or a monthly loss ratio of 65%.

Based on the trend, we project revenues to generate \$4,018,992 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,128,004 or a loss ratio of 78% by June 30, 2021.

Financial Review – Employee Benefits

Mr. Barragan presented:

The financial report for November 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$23,064,391.12.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In December, GESD logged two (2) incidents and GESD incurred \$3,350 for the month.

GESD has 20 open claims recorded since 2013 and the “Paid” amount is \$2,624,706.88 compared to the “Incurred” of \$3,300,353.63.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and four (4) 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 \$2,434,892.15 or 93% of the total “Paid” amount of \$2,624,706.88 and \$ \$ 2,932,641.44 or 89% of the total “Incurred” amount of \$3,300,353.63.

The average cost per individuals is:

- \$131,235.34 for “Paid”
- \$165,017.68 for “Incurred”

Financial Review – Worker’s Compensation

Mr. Barragan reported:

The financial report for November 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,571,208.26.

Financial Review – COVID-19 Legal Defense

Mr. Barragan reported:

The financial report for November 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$757,121.88.

Wellness and Insurance Benefit Update

Mrs. Wong stated the benefits team met with Valley Schools to explore preventative and/or maintenance drugs at no cost to employees, diabetes program and digital therapeutics to be included in the medical renewal projection(s).

Mrs. Wong presented a three-year trend of the number of employees participating in the HDHP that are eligible for the Health Savings Account secondary deposit.

Mrs. Wong communicated the upcoming Wellness events are the VITA income tax preparations, employee hike, blood drive, onsite mammography van and Market on the Move.

Summary of Current Events

Trust Board members congratulated Mr. Barragan for becoming an ASBO International Board Member.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:09 pm.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.B. TOPIC: Overview of Current 2021 Enrollment and Impact on Revenues and Budget Update

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

The Administration will present the Trust Board with an update to include the following topics of discussion:

- Overview of Current Situation
- 2021 Enrollment and Impact on Revenue and Budget

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

In December, GESD incurred \$699,241 in medical claims, which represents a monthly loss ratio of 98%.

There are five (5) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$713,378. This represents 20% of the total medical claims. The anticipated refund is \$56,488 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,236,596 by June 30, 2021 and we anticipate to incur medical claims of approximately \$7,212,816 a loss ratio of 88% by June 30, 2021.



Monthly Experience Report

Glendale EI-All

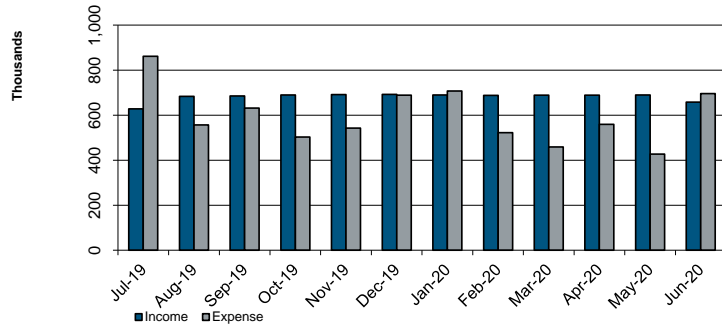
Dates: (7/1/2020-6/30/2021)



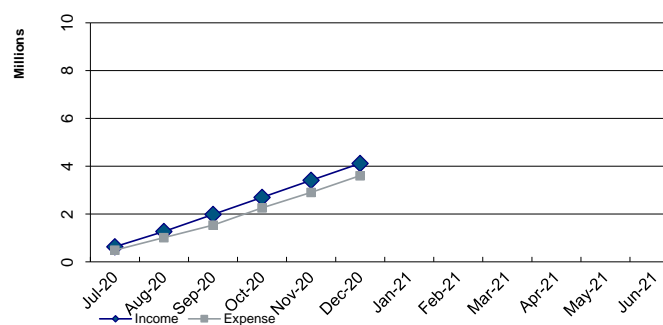
Name: Valley Schools Employee Benefits Group
 Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2020-07	915	1,335	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,050	\$ 487,653	\$ 632,626	\$ 144,973	77%	\$ 365	138%
2020-08	925	1,346	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 64,750	\$ 525,521	\$ 640,116	\$ 114,595	82%	\$ 390	109%
2020-09	1,037	1,492	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,590	\$ 521,839	\$ 710,978	\$ 189,140	73%	\$ 350	103%
2020-10	1,041	1,502	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,870	\$ 721,253	\$ 714,549	\$ (6,704)	101%	\$ 480	95%
2020-11	1,031	1,496	\$ 471,511	\$ 2,418	\$ 109,637	\$ 578,730	\$ 72,170	\$ 650,900	\$ 710,067	\$ 59,167	92%	\$ 435	92%
2020-12	1,028	1,493	\$ 465,645	\$ (69,105)	\$ 92,531	\$ 627,281	\$ 71,960	\$ 699,241	\$ 709,960	\$ 10,719	98%	\$ 468	93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
Total	5,977	8,664	\$ 2,671,208	\$ 56,488	\$ 573,296	\$ 3,188,016	\$ 418,390	\$ 3,606,406	\$ 4,118,296	\$ 511,890	88%	\$ 416	
Mo. Avg.	996	1,444	\$ 445,201	\$ 9,415	\$ 95,549	\$ 531,336	\$ 69,732	\$ 601,068	\$ 686,383	\$ 85,315		\$ 416	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	889	1,302	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,230	\$ 440,086	\$ 614,442	\$ 174,357	72%	\$ 338
2020-08	901	1,316	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,070	\$ 509,232	\$ 623,507	\$ 114,274	82%	\$ 387
2020-09	1,019	1,471	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,330	\$ 470,883	\$ 699,267	\$ 228,384	67%	\$ 320
2020-10	1,024	1,482	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,680	\$ 707,735	\$ 703,368	\$ (4,367)	101%	\$ 478
2020-11	1,016	1,481	\$ 460,812	\$ 2,418	\$ 108,021	\$ 566,415	\$ 71,120	\$ 637,535	\$ 701,444	\$ 63,909	91%	\$ 430
2020-12	1,013	1,478	\$ 421,665	\$ (69,105)	\$ 91,202	\$ 581,972	\$ 70,910	\$ 652,882	\$ 701,338	\$ 48,455	93%	\$ 442
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	5,862	8,530	\$ 2,515,858	\$ 56,488	\$ 548,643	\$ 3,008,014	\$ 410,340	\$ 3,418,354	\$ 4,043,365	\$ 625,011	85%	\$ 401
Mo. Avg.	977	1,422	\$ 419,310	\$ 9,415	\$ 91,441	\$ 501,336	\$ 68,390	\$ 569,726	\$ 673,894	\$ 104,169		\$ 401



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	24	30	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,680	\$ 16,288	\$ 16,609	\$ 321	98%	\$ 543
2020-09	18	21	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,260	\$ 50,956	\$ 11,711	\$ (39,245)	435%	\$ 2,426
2020-10	17	20	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,190	\$ 13,518	\$ 11,181	\$ (2,337)	121%	\$ 676
2020-11	15	15	\$ 10,699	\$ -	\$ 1,616	\$ 12,315	\$ 1,050	\$ 13,365	\$ 8,623	\$ (4,742)	155%	\$ 891
2020-12	15	15	\$ 43,979	\$ -	\$ 1,329	\$ 45,308	\$ 1,050	\$ 46,358	\$ 8,623	\$ (37,736)	538%	\$ 3,091
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	115	134	\$ 155,350	\$ -	\$ 24,653	\$ 180,003	\$ 8,050	\$ 188,053	\$ 74,931	\$ (113,122)	251%	\$ 1,403
Mo. Avg.	19	22	\$ 25,892	\$ -	\$ 4,109	\$ 30,000	\$ 1,342	\$ 31,342	\$ 12,489	\$ (18,854)		\$ 1,403



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,801	\$ (60,846)	118%	\$ 612
2020-09	509	725	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,630	\$ 295,917	\$ 371,422	\$ 75,505	80%	\$ 408
2020-10	509	726	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,630	\$ 517,189	\$ 371,216	\$ (145,973)	139%	\$ 712
2020-11	504	725	\$ 255,579	\$ 2,418	\$ 95,511	\$ 348,672	\$ 35,280	\$ 383,952	\$ 370,152	\$ (13,800)	104%	\$ 530
2020-12	503	728	\$ 242,951	\$ (69,105)	\$ 80,276	\$ 392,332	\$ 35,210	\$ 427,542	\$ 371,707	\$ (55,836)	115%	\$ 587
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,924	4,177	\$ 1,703,347	\$ 56,488	\$ 474,198	\$ 2,121,057	\$ 204,680	\$ 2,325,737	\$ 2,140,458	\$ (185,279)	109%	\$ 557
Mo. Avg.	487	696	\$ 283,891	\$ 9,415	\$ 79,033	\$ 353,510	\$ 34,113	\$ 387,623	\$ 356,743	\$ (30,880)	109%	\$ 557

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	14	16	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 980	\$ 4,596	\$ 9,567	\$ 4,971	48%	\$ 287
2020-08	14	16	\$ 2,562	\$ -	\$ 698	\$ 3,260	\$ 980	\$ 4,240	\$ 9,567	\$ 5,327	44%	\$ 265
2020-09	12	13	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 840	\$ 42,673	\$ 7,739	\$ (34,934)	551%	\$ 3,283
2020-10	12	13	\$ 8,297	\$ -	\$ 1,587	\$ 9,884	\$ 840	\$ 10,724	\$ 7,739	\$ (2,985)	139%	\$ 825
2020-11	11	11	\$ 9,742	\$ -	\$ 1,511	\$ 11,253	\$ 770	\$ 12,023	\$ 6,503	\$ (5,520)	185%	\$ 1,093
2020-12	11	11	\$ 43,537	\$ -	\$ 1,279	\$ 44,816	\$ 770	\$ 45,586	\$ 6,503	\$ (39,083)	701%	\$ 4,144
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	74	80	\$ 109,133	\$ -	\$ 5,529	\$ 114,662	\$ 5,180	\$ 119,842	\$ 47,617	\$ (72,224)	252%	\$ 1,498
Mo. Avg.	12	13	\$ 18,189	\$ -	\$ 922	\$ 19,110	\$ 863	\$ 19,974	\$ 7,936	\$ (12,037)	252%	\$ 1,498

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	442	667	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 30,940	\$ 144,883	\$ 288,283	\$ 143,400	50%	\$ 217
2020-08	449	678	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,430	\$ 121,096	\$ 293,705	\$ 172,609	41%	\$ 179
2020-09	510	746	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,700	\$ 171,418	\$ 327,845	\$ 156,427	52%	\$ 230
2020-10	515	756	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 36,050	\$ 195,086	\$ 332,151	\$ 137,066	59%	\$ 258
2020-11	512	756	\$ 204,728	\$ -	\$ 12,510	\$ 217,238	\$ 35,840	\$ 253,078	\$ 331,292	\$ 78,213	76%	\$ 335
2020-12	510	750	\$ 184,233	\$ -	\$ 10,926	\$ 195,159	\$ 35,700	\$ 230,859	\$ 329,631	\$ 98,772	70%	\$ 308
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,938	4,353	\$ 837,949	\$ -	\$ 72,811	\$ 910,760	\$ 205,660	\$ 1,116,420	\$ 1,902,907	\$ 786,487	59%	\$ 256
Mo. Avg.	490	726	\$ 139,658	\$ -	\$ 12,135	\$ 151,793	\$ 34,277	\$ 186,070	\$ 317,151	\$ 131,081	59%	\$ 256

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	10	14	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 700	\$ 12,048	\$ 7,042	\$ (5,006)	171%	\$ 861
2020-09	6	8	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 420	\$ 8,283	\$ 3,972	\$ (4,310)	209%	\$ 1,035
2020-10	5	7	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 350	\$ 2,794	\$ 3,442	\$ 648	81%	\$ 399
2020-11	4	4	\$ 957	\$ -	\$ 105	\$ 1,062	\$ 280	\$ 1,342	\$ 2,120	\$ 778	63%	\$ 335
2020-12	4	4	\$ 443	\$ -	\$ 50	\$ 493	\$ 280	\$ 773	\$ 2,120	\$ 1,347	36%	\$ 193
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	41	54	\$ 46,217	\$ -	\$ 19,124	\$ 65,341	\$ 2,870	\$ 68,211	\$ 27,314	\$ (40,897)	250%	\$ 1,263
Mo. Avg.	7	9	\$ 7,703	\$ -	\$ 3,187	\$ 10,890	\$ 478	\$ 11,369	\$ 4,552	\$ (6,816)	250%	\$ 1,263

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus HDHP Base Prior Year-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09	-	-	\$ 3,548	\$ -	\$ -	\$ 3,548	\$ -	\$ 3,548	\$ -	\$ (3,548)	0%	\$ -
2020-10	-	-	\$ (4,540)	\$ -	\$ -	\$ (4,540)	\$ -	\$ (4,540)	\$ -	\$ 4,540	0%	\$ -
2020-11	-	-	\$ 504	\$ -	\$ -	\$ 504	\$ -	\$ 504	\$ -	\$ (504)	0%	\$ -
2020-12	-	-	\$ (5,519)	\$ -	\$ -	\$ (5,519)	\$ -	\$ (5,519)	\$ -	\$ 5,519	0%	\$ -
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (25,437)	\$ -	\$ 1,634	\$ (23,803)	\$ -	\$ (23,803)	\$ -	\$ 23,803	0%	\$ -
Mo. Avg.	0	0	\$ (4,240)	\$ -	\$ 272	\$ (3,967)	\$ -	\$ (3,967)	\$ -	\$ 3,967	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -

Monthly Contribution Rates

Premiums

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2020-07	338	31	65	13	447	12	2	0	0	14	461
2020-08	341	32	67	12	452	12	2	0	0	14	466
2020-09	386	32	74	17	509	11	1	0	0	12	521
2020-10	387	31	73	18	509	11	1	0	0	12	521
2020-11	380	30	74	20	504	11	0	0	0	11	515
2020-12	376	31	75	21	503	11	0	0	0	11	514
2021-01	0	0	0	0	0	0	0	0	0	0	0
2021-02	0	0	0	0	0	0	0	0	0	0	0
2021-03	0	0	0	0	0	0	0	0	0	0	0
2021-04	0	0	0	0	0	0	0	0	0	0	0
2021-05	0	0	0	0	0	0	0	0	0	0	0
2021-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2020-07	329	21	67	25	442	8	2	1	1	12	454
2020-08	332	22	70	25	449	7	1	1	1	10	459
2020-09	387	25	74	24	510	5	0	0	1	6	516
2020-10	389	26	75	25	515	4	0	0	1	5	520
2020-11	385	25	76	26	512	4	0	0	0	4	516
2020-12	383	26	77	24	510	4	0	0	0	4	514
2021-01	0	0	0	0	0	0	0	0	0	0	0
2021-02	0	0	0	0	0	0	0	0	0	0	0
2021-03	0	0	0	0	0	0	0	0	0	0	0
2021-04	0	0	0	0	0	0	0	0	0	0	0
2021-05	0	0	0	0	0	0	0	0	0	0	0
2021-06	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

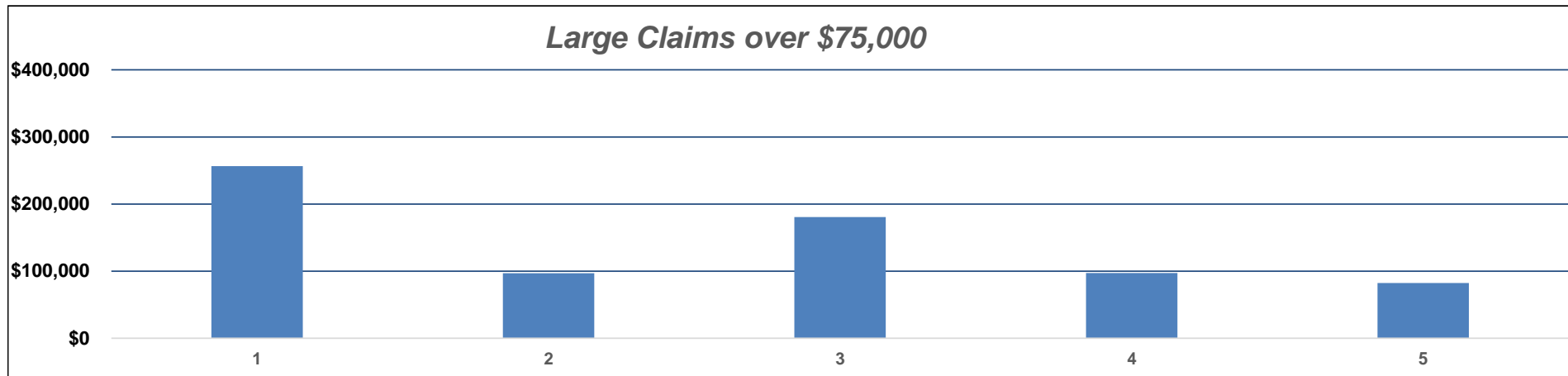
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY20	FY21
21	5



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$256,488	\$200,000	\$0	\$56,488
2	\$96,754	\$200,000	\$103,246	\$0
3	\$180,627	\$200,000	\$19,373	\$0
4	\$97,258	\$200,000	\$102,742	\$0
5	\$82,250	\$200,000	\$117,750	\$0
Total	\$713,378			\$56,488



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
2020-12	Traditional PPO		(\$69,105.00)
		Total for Claimant 1	\$256,488.13
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
2020-12	Traditional PPO		\$1,209.52
		Total for Claimant 2	\$96,754.06
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
		Total for Claimant 3	\$180,627.46



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$2,994.86
2020-08	Traditional PPO		\$1,893.76
2020-09	Traditional PPO		\$39,732.46
2020-10	Traditional PPO		\$6,032.56
2020-11	Traditional PPO		\$7,944.58
2020-12	Traditional PPO		\$38,659.64
		Total for Claimant 4	\$97,257.86
2020-09	HDHP Base		\$14,961.14
2020-10	HDHP Base		\$17,510.33
2020-11	HDHP Base		\$776.00
2020-12	HDHP Base		\$49,002.64
		Total for Claimant 5	\$82,250.11
TOTAL		Total	\$713,377.62

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

In January, Pool I (or base plan) incurred \$102,594 in dental claims or a monthly loss ratio of 75%.

Based on the trend, we project revenues to generate \$1,631,964 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,233,120 or a loss ratio of 76% by June 30, 2021.

In January, Pool III (or buy-up plan) incurred \$251,468 in dental claims or a monthly loss ratio of 75%.

Based on the trend, we project revenues to generate \$4,026,264 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,106,560 or a loss ratio of 77% by June 30, 2021.

In December, Pool I (or base plan) incurred \$121,481 in dental claims or a monthly loss ratio of 89%.

In December, Pool III (or buy-up plan) incurred \$257,356 in dental claims or a monthly loss ratio of 76%.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	14,050	\$ 794,471	\$ 48,497	\$ 842,968	\$ 756,226	\$ (86,742)	111%	\$ 60	137%
2020-08	14,353	\$ 608,258	\$ 49,216	\$ 657,474	\$ 770,469	\$ 112,995	85%	\$ 46	117%
2020-09	14,834	\$ 587,588	\$ 51,018	\$ 638,606	\$ 790,716	\$ 152,110	81%	\$ 43	112%
2020-10	14,820	\$ 488,483	\$ 50,985	\$ 539,468	\$ 789,797	\$ 250,329	68%	\$ 36	101%
2020-11	14,774	\$ 460,347	\$ 50,812	\$ 511,159	\$ 786,987	\$ 275,828	65%	\$ 35	96%
2020-12	14,748	\$ 583,626	\$ 50,754	\$ 634,380	\$ 785,723	\$ 151,343	81%	\$ 43	91%
2021-01	14,728	\$ 563,735	\$ 50,661	\$ 614,396	\$ 783,842	\$ 169,446	78%	\$ 42	94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	102,307	\$ 4,086,508	\$ 351,943	\$ 4,438,451	\$ 5,463,760	\$ 1,025,309	81%	\$ 43	
Mo. Avg.	14,615	\$ 583,787	\$ 50,278	\$ 634,064	\$ 780,537	\$ 146,473		\$ 43	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

Monthly Experience Report

VSEBG Level I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	3,118	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,265	\$ 34,975	74%	\$ 31	149%
2020-08	3,187	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,796	\$ 34,478	74%	\$ 31	117%
2020-09	3,281	\$ 101,675	\$ 11,276	\$ 112,951	\$ 137,390	\$ 24,439	82%	\$ 34	198%
2020-10	3,282	\$ 77,095	\$ 11,297	\$ 88,392	\$ 137,299	\$ 48,907	64%	\$ 27	99%
2020-11	3,272	\$ 85,025	\$ 11,266	\$ 96,291	\$ 136,810	\$ 40,519	70%	\$ 29	99%
2020-12	3,274	\$ 110,205	\$ 11,276	\$ 121,481	\$ 136,943	\$ 15,462	89%	\$ 37	93%
2021-01	3,269	\$ 91,345	\$ 11,249	\$ 102,594	\$ 136,477	\$ 33,883	75%	\$ 31	89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	22,683	\$ 641,208	\$ 78,109	\$ 719,317	\$ 951,980	\$ 232,663	76%	\$ 32	79%
Mo. Avg.	3,240	\$ 91,601	\$ 11,158	\$ 102,760	\$ 135,997	\$ 33,238		\$ 32	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	6,433	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,043	\$ (115,108)	139%	\$ 64	130%
2020-08	6,560	\$ 263,657	\$ 22,532	\$ 286,189	\$ 303,337	\$ 17,148	94%	\$ 44	116%
2020-09	6,826	\$ 237,824	\$ 23,457	\$ 261,281	\$ 314,358	\$ 53,077	83%	\$ 38	101%
2020-10	6,808	\$ 213,156	\$ 23,406	\$ 236,562	\$ 313,323	\$ 76,761	76%	\$ 35	104%
2020-11	6,782	\$ 170,593	\$ 23,320	\$ 193,913	\$ 312,196	\$ 118,283	62%	\$ 29	99%
2020-12	6,766	\$ 232,275	\$ 23,268	\$ 255,543	\$ 311,381	\$ 55,838	82%	\$ 38	94%
2021-01	6,760	\$ 237,080	\$ 23,254	\$ 260,334	\$ 310,490	\$ 50,156	84%	\$ 39	98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	46,935	\$ 1,745,586	\$ 161,387	\$ 1,906,973	\$ 2,163,128	\$ 256,155	88%	\$ 41	
Mo. Avg.	6,705	\$ 249,369	\$ 23,055	\$ 272,425	\$ 309,018	\$ 36,594		\$ 41	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	4,499	\$ 316,958	\$ 15,569	\$ 332,527	\$ 325,918	\$ (6,609)	102%	\$ 74	142%
2020-08	4,606	\$ 255,250	\$ 15,717	\$ 270,967	\$ 332,336	\$ 61,369	82%	\$ 59	119%
2020-09	4,727	\$ 248,089	\$ 16,285	\$ 264,374	\$ 338,968	\$ 74,594	78%	\$ 56	103%
2020-10	4,730	\$ 198,232	\$ 16,282	\$ 214,514	\$ 339,175	\$ 124,661	63%	\$ 45	99%
2020-11	4,720	\$ 204,729	\$ 16,226	\$ 220,955	\$ 337,981	\$ 117,026	65%	\$ 47	92%
2020-12	4,708	\$ 241,146	\$ 16,210	\$ 257,356	\$ 337,399	\$ 80,043	76%	\$ 55	89%
2021-01	4,699	\$ 235,310	\$ 16,158	\$ 251,468	\$ 336,875	\$ 85,407	75%	\$ 54	90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	32,689	\$ 1,699,714	\$ 112,447	\$ 1,812,161	\$ 2,348,652	\$ 536,491	77%	\$ 55	
Mo. Avg.	4,670	\$ 242,816	\$ 16,064	\$ 258,880	\$ 335,522	\$ 76,642		\$ 55	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.E. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

The financial report for January 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$21,397,524.62.

The financial report for December 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$22,341,863.87.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 9, 2021

Valley Schools Employee Benefits Group Member

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

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

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	3,957,344.42
Fixed expense	497,350.00
Dental pool expense	310,961.65
H.S.A. contributions	600,707.83
Health insurance premiums	7,418.70
Short term disability premiums	53,749.22
Dental premiums	9,190.96
Vision plan premiums	52,382.50
Flexible spending premums	40,000.00
Life insurance premiums	94,715.33
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	36.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>5,627,344.44</u>
Operating income/(loss)	<u>5,303,947.02</u>
Non-operating revenue	
Interest income	315,401.72
Change in market value	(12,759.17)
Return of net position	0.00
Total non-operating revenue	<u>302,642.55</u>
Change in net position	<u>5,606,589.57</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 21,397,524.62</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 02/07/2021**



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 19, 2021

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, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	3,405,910.73
Fixed expense	426,300.00
Dental pool expense	265,410.23
H.S.A. contributions	446,976.70
Health insurance premiums	6,190.20
Short term disability premiums	45,486.01
Dental premiums	7,609.48
Vision plan premiums	44,673.45
Flexible spending premums	0.00
Life insurance premiums	78,744.80
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	36.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>4,730,825.43</u>
Operating income/(loss)	<u>6,200,466.03</u>
Non-operating revenue	
Interest income	271,475.21
Change in market value	78,987.58
Return of net position	0.00
Total non-operating revenue	<u>350,462.79</u>
Change in net position	<u>6,550,928.82</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 22,341,863.87</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 01/18/2021**

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

In January, GESD logged one (1) incident and GESD incurred \$3,500 for the month.

GESD has 17 open claims recorded since 2013 and the “Paid” amount is \$2,681,945.22 compared to the “Incurred” of \$3,356,571.38.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and four (4) 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 \$2,492,656.77 or 93% of the total “Paid” amount of \$2,681,945.22 and \$2,120,916.66 or 63% of the total “Incurred” amount of \$3,356,571.38.

The average cost per individuals is:

- \$157,716.48 for “Paid”
- \$197,445.38 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 01/31/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		HAND, LEFT	CAUGHT IN/BET OBJECT HANDLED	0.00	3,500.00
Glendale Elementary School District #40 Insured Total: 1						0.00	3,500.00
Glendale Elementary School District #40 Insurer Total: 1						0.00	3,500.00
Grand Total: 1						0.00	3,500.00



Claim Log Summary - Body Part and Cause

As of 01/31/2021

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('01/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('01/31/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 01/31/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	SUBDUING A PERSON	725.31	800.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	158,121.68	180,783.37
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Re-Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	497.77	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	1,657.52	3,400.00
		Open		KNEE, RIGHT	BODY MOTION	2,057.11	3,350.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	154,211.89	205,161.45
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	584.23	842.57
		Open		FOOT, LEFT	BODY MOTION	39,246.71	71,407.67
		Open		EYE, LEFT	TRIP	159,633.27	182,711.60

Total: 11 **1,359,097.83** **1,760,378.50**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		HAND, LEFT	CAUGHT IN/BET OBJECT HANDLED	0.00	3,500.00
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	9,936.74	11,752.09
		Re-Open		MULTIPLE BODY PARTS	VEHICLE-PASSGR BUS	3,938.25	14,435.96

Total: 3 **13,874.99** **29,688.05**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,178,327.59	1,303,752.40

Total: 1 **1,178,327.59** **1,303,752.40**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	61,989.63	168,086.32



Claim Log Summary - Body Part and Cause

As of 01/31/2021

Total: 2	130,644.81	262,752.43
Glendale Elementary School District #40 Insured Total: 17	2,681,945.22	3,356,571.38
Glendale Elementary School District #40 Insurer Total: 17	2,681,945.22	3,356,571.38
Grand Total: 17	2,681,945.22	3,356,571.38



Claim Log Summary - Body Part and Cause

As of 01/31/2021

Report Fields

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

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

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

The financial report for January 31, 2021 reflects the "Ending net position reserved for claims and expenses" as \$2,452,922.72.

The financial report for December 31, 2020 reflects the "Ending net position reserved for claims and expenses" as \$2,536,664.24.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 10, 2021

Valley Schools Workers' Compensation Group Member

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

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

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(113,455.00)
Total operating revenues	<u>1,230,364.00</u>
Operating expenses	
Paid claims	315,410.34
Subrogation/restitution/stop loss	(138,629.39)
Safety and loss control	0.00
Trust administration & mgmt.	3,794.00
Consultant service fees	2,852.24
ICA Fees	0.00
Total operating expenses	<u>183,427.19</u>
Operating income/(loss)	<u>1,046,936.81</u>
Non-operating revenue	
Interest income	27,897.43
Change in market value	(2,996.52)
Total non-operating revenue	<u>24,900.91</u>
Change in net position	<u>1,071,837.72</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,452,922.72</u>



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 20, 2021

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, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(107,479.00)
Total operating revenues	<u>1,236,340.00</u>
Operating expenses	
Paid claims	242,789.14
Subrogation/restitution/stop loss	(134,229.23)
Safety and loss control	0.00
Trust administration & mgmt.	3,252.00
Consultant service fees	2,852.24
ICA Fees	0.00
Total operating expenses	<u>114,664.15</u>
Operating income/(loss)	<u>1,121,675.85</u>
Non-operating revenue	
Interest income	24,732.95
Change in market value	9,170.44
Total non-operating revenue	<u>33,903.39</u>
Change in net position	<u>1,155,579.24</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,536,664.24</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

The financial report for January 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$754,042.07.

The financial report for December 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$759,243.29.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 9, 2021

Valley Schools Insurance Group Member

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

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

Sincerely,

Dan Davison
Chief Financial Officer

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

	Glendale Elementary
Operating revenues	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
Total operating revenues	750,000.00
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
Total operating expenses	0.00
Operating income/(loss)	750,000.00
Non-operating revenue	
Interest income	4,006.62
Change in market value	35.45
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	4,042.07
Change in net position	754,042.07
Beginning net position reserved for claims and expenses	0.00
Ending net position reserved for claims and expenses	\$ 754,042.07



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 20, 2021

Valley Schools Insurance Group Member

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

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Dan Davison".

Dan Davison
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, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
Total operating revenues	<u>750,000.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>750,000.00</u>
Non-operating revenue	
Interest income	2,913.06
Change in market value	6,330.23
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>9,243.29</u>
Change in net position	<u>759,243.29</u>
Beginning net position reserved for claims and expenses	<u>0.00</u>
Ending net position reserved for claims and expenses	<u>\$ 759,243.29</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 01/18/2021

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

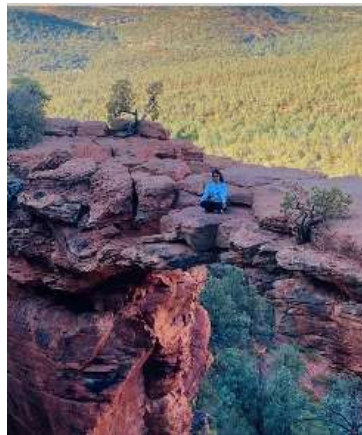
Goals: Compliance / Benefits & Financial Literacy / Building Strong Partnerships

January / February 2021

- Attended the Maricopa County COVID-19 Webinars
- Met virtually with ESI and Precision Retirement Group to discuss the Phased Retirement Program
- Revamped and launched new in-house Benefits Website
- Participated in the Ancillary Portfolio Review with Valley Schools
- #KnowYourBenefits campaign emails sent out:
 - Information on getting dental pre-treatment estimates from Delta Dental
 - Information on Phased Retirement
 - Update on Dependent Care Flexible Spending Account (DCFSC) – Dependent Care Age Limit Increase
- Continued reminder emails for Health Savings Account secondary deposits (\$850) for those on the HDHP
 - We currently have 260 with verified exams (pending additional confirmations due to 30-90 day claim lag)
- Conducted our annual Phased Retirement Meeting via Zoom
 - 56 employees registered / 33 attended

Wellness Updates

- [Winter Wellness Photo Contest](#) - Congratulations to Shivani Oberi from Challenger. Her picture doing a yoga pose in Sedona was incredible.



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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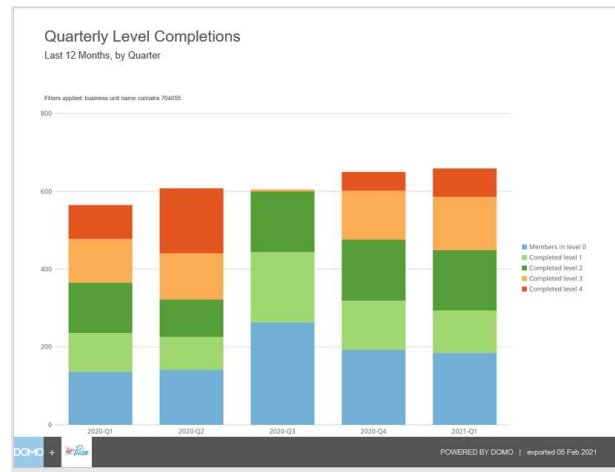
- **Hike** - We held another hike at Sunrise Mountain/West Wing Trail on Saturday, February 6, with 12 hikers. It was a long 5.3 miles! Our next hike is Saturday, March 6, at North Mountain Park.



- **Market on the Move** - We are starting up our Market on the Move program February 27, from 8:00-10:00 a.m. This is a program to get fresh produce and fruits at discounted prices. For a \$10 donation, the donor receives up to 60 pounds of food items.
- **Mobile Onsite Mammography Van** - We provide easy access for our employees to receive a mammogram. The mobile onsite mammography van will be in the district February 22-26 at various sites.
- **VITA** - Normally, we are a VITA (Volunteer Income Tax Assistance) program, where individuals or families who make under \$65,000 can get their income tax prepared for free. This year, we will only be offering this service, on an appointment only basis, to our employees, starting February 10 through April 14. So far, 75 employees have signed up for this service.
- **Blood Drive** - We held another blood drive for VITALANT on Wednesday, February 10.

WellStyles

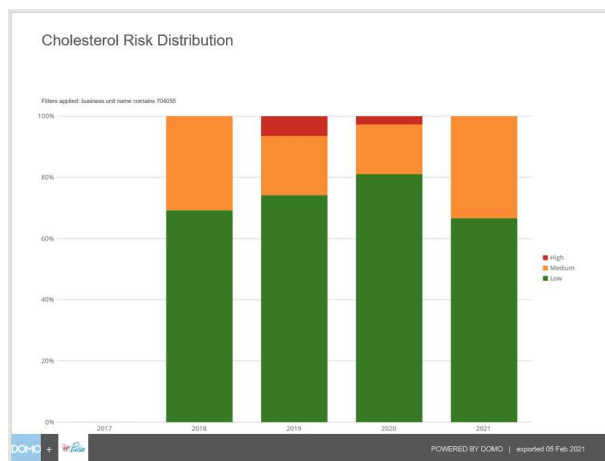
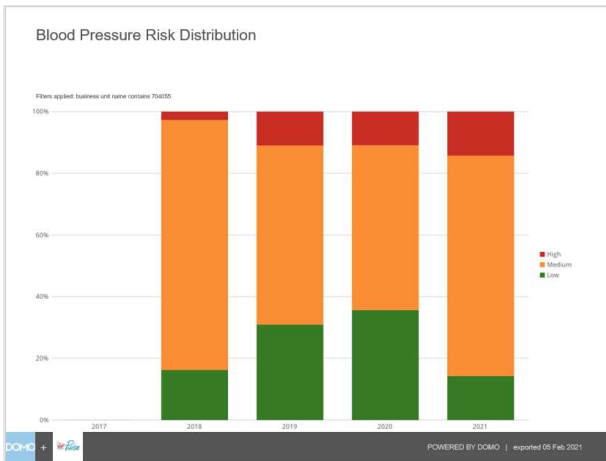
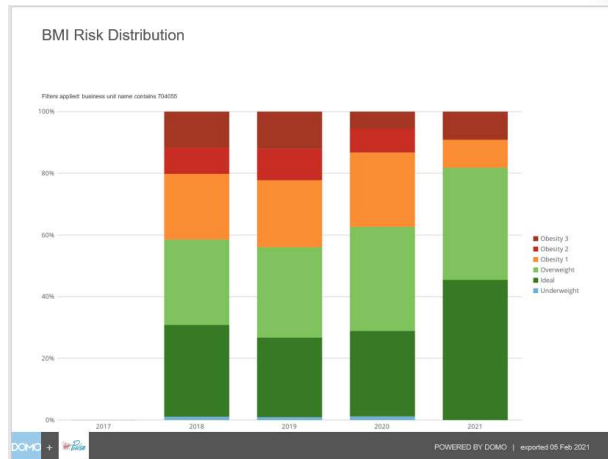
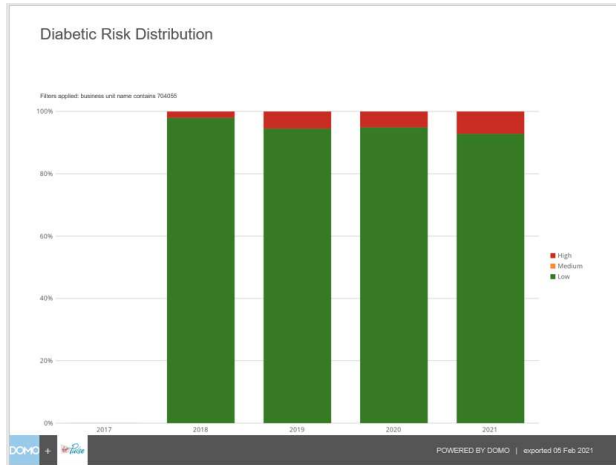
- **Enrollments:** We currently have 61% (659) of our members enrolled in the WellStyles program:



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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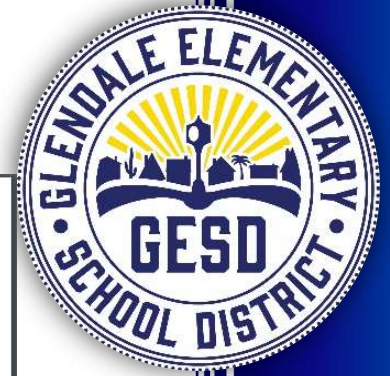
Real Appeal

- Real Appeal participation data through December 31, 2020:
 - Added 1 new member
 - Cumulative total weight loss of 415 pounds for all members to-date

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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Real Appeal

Executive Summary

Enrolled	118
% At-Risk <i>Diabetes, Cardiovascular or other related conditions</i>	85%
Members That Lost Weight	57
Members' Total Weight Loss	415



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#RSCY131

Real Appeal

Registration and Enrollment

Registration & Enrollment														
	Total	PRIOR	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Registered	123	76	2		8	4	6	4	1	3	10	6	2	1
Disqualified	1	0	0		0	0	0	0	0	0	1	0	0	0
Enrolled	118	72	2		8	4	6	4	1	3	9	6	2	1
At-Risk	100	61	2		8	4	5	1	1	3	8	4	2	1
Not At-Risk	18	11	0		0	0	1	3	0	0	1	2	0	0

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

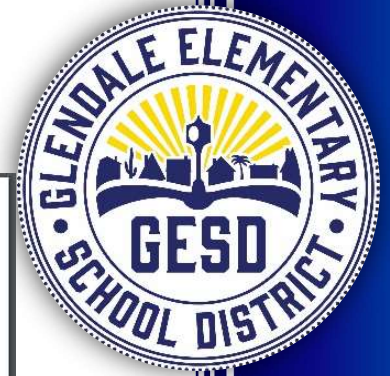


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#RSCY131

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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Real Appeal

Member Satisfaction

Overall Average
Survey Rating
4.85

Total Ratings

GROUP	Count	Grand Total
	758	763

% of Ratings
5 is the highest level of success

Provider Rating	GROUP	Count	Grand Total
5		88%	100%
4		11%	11%
3		1%	1%
2		0%	0%
1		0%	0%

Average Rating
5 being the highest

	GROUP	Count
2017		4.50
2019		4.82
2020		4.90



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ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 17, 2021

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