

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
February 19, 2020 4:30 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 Executive Conference 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. Reports and Informational Items

a. Assistant Superintendent's Update

Administration will present the Trust Board with an update on the District's business operations and provide benchmark information as it relates to medical insurance.

b. Claims Experience Review - Medical

The Trust Board will review medical claims experience for December 2019.

c. Claims Experience Review - Dental

The Trust Board will review dental claims experience for December 2019.

d. Financial Review - Employee Benefits

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

e. Claims Experience Review - Workers' Compensation

The Trust Board will review workers' compensation experience for January 2020.

f. Financial Review - Workers' Compensation
The Trust Board will review workers' compensation financial statements for January 2020.

g. 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 January 22, 2020 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 as presented for fiscal year 2020-2021.

c. Delta Dental Insurance Renewal
The Trust Board will discuss and consider taking action to approve Delta dental insurance as presented for fiscal year 2020-2021.

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 2020-2021.

e. Vision Insurance Renewal
The Trust Board will discuss and consider taking action to approve United Healthcare vision insurance as presented for fiscal year 2020-2021.

f. Life Insurance
The Trust Board will discuss and consider taking action to approve Sun Life Financial insurance benefits as presented for fiscal year 2020-2021.

g. Flexible Spending Account
The Trust Board will discuss and consider taking action to approve BASIC Western Flex Spending Account (FSA) benefits as presented for fiscal year 2020-2021.

h. Short-Term Disability
The Trust Board will discuss and consider taking action to approve Sun Life Financial Short-Term Disability insurance benefits as presented for fiscal year 2020-2021

i. Employee Assistance Program (EAP)
The Trust Board will discuss and consider taking action to approve Interface EAP program benefits as presented for fiscal year 2020-2021.

j. Credit Monitoring Program
The Trust Board will discuss and consider taking action to approve PrivacyArmor by InfoArmor credit monitoring program as presented for fiscal year 2020-2021

k. WellStyles
The Trust Board will discuss and consider taking action to approve Virgin Pulse WellStyles wellness benefit as presented for fiscal year 2020-2021.

l. Mid-Term Disability

The Trust Board will discuss and consider taking action to approve Sun Life Financial Mid-Term Disability insurance benefits as presented for fiscal year 2020-2021.

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

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

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 19, 2020

The Administration will present the Trust Board with an update on the District's business operations and provide benchmark information as it relates to medical insurance.



VALLEY SCHOOLS

Glendale ESD

Benchmarking Summary

February 2020

Outline

Benchmarked Comparisons:

- Data Source
- Plan Design Details
- Employee Contributions

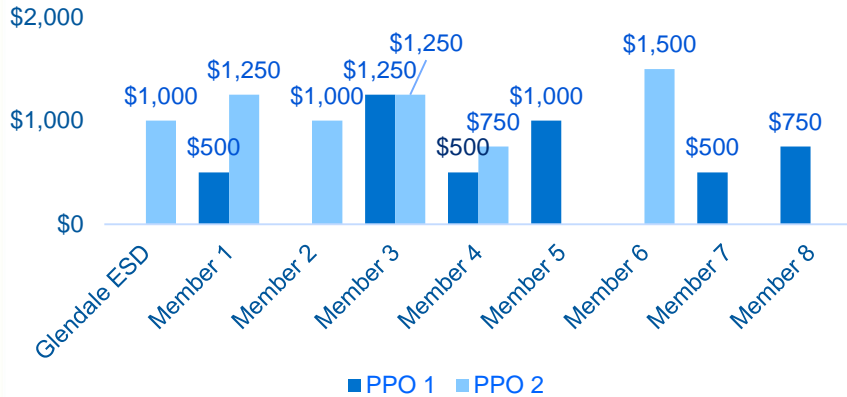
Data Sources

- 8 Valley School Member –
 - Mid to Large School Districts 500 to 4,500 Members (Covered Employees and Dependents)
 - *Members in analysis:*
 - › Glendale ESD
 - › ISAAC ESD
 - › Alhambra ESD
 - › Paradise Valley USD
 - › Deer Valley USD
 - › Balsz ESD
 - › Tolleson UHSD
 - › Pendergast ESD
 - › Glendale UHSD
- Plan information is for plan year July 1, 2019 thru June 30, 2020
 - HDHP 1 = Non-Embedded / HDHP 2 = Embedded
 - PPO 2 = Second PPO Plan

Plan Design Details

Plan Design Details – Deductible Single/Family

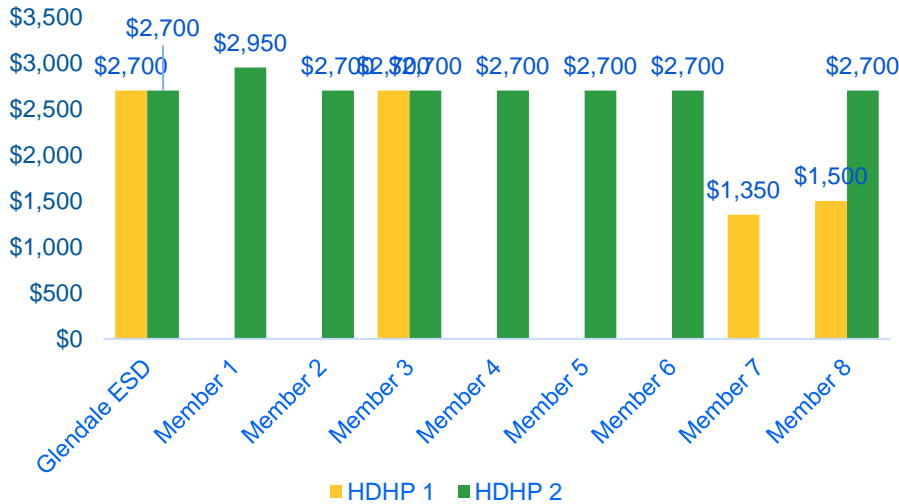
PPO Single Deductible



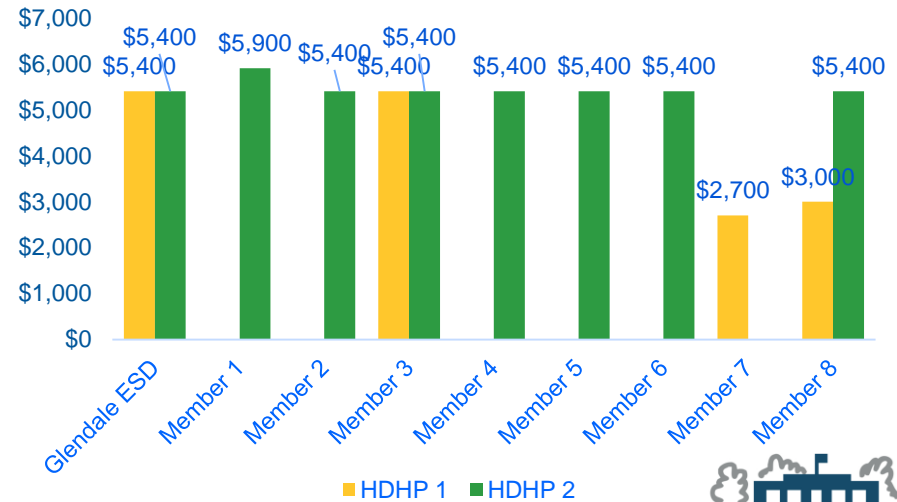
PPO Family Deductible



HDHP Single Deductible

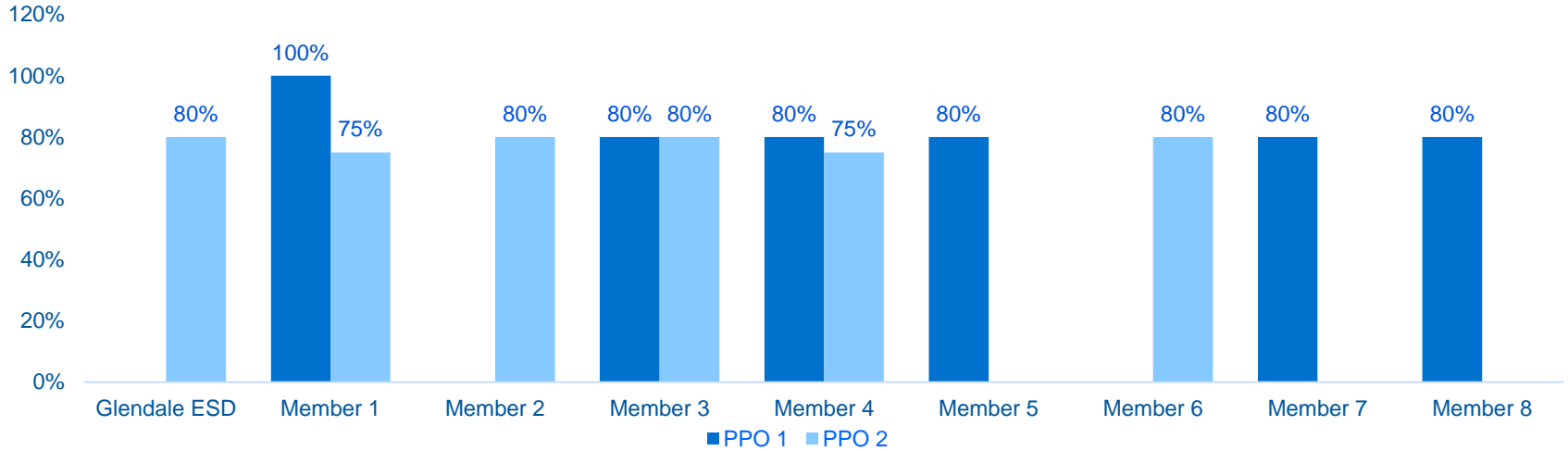


HDHP Family Deductible

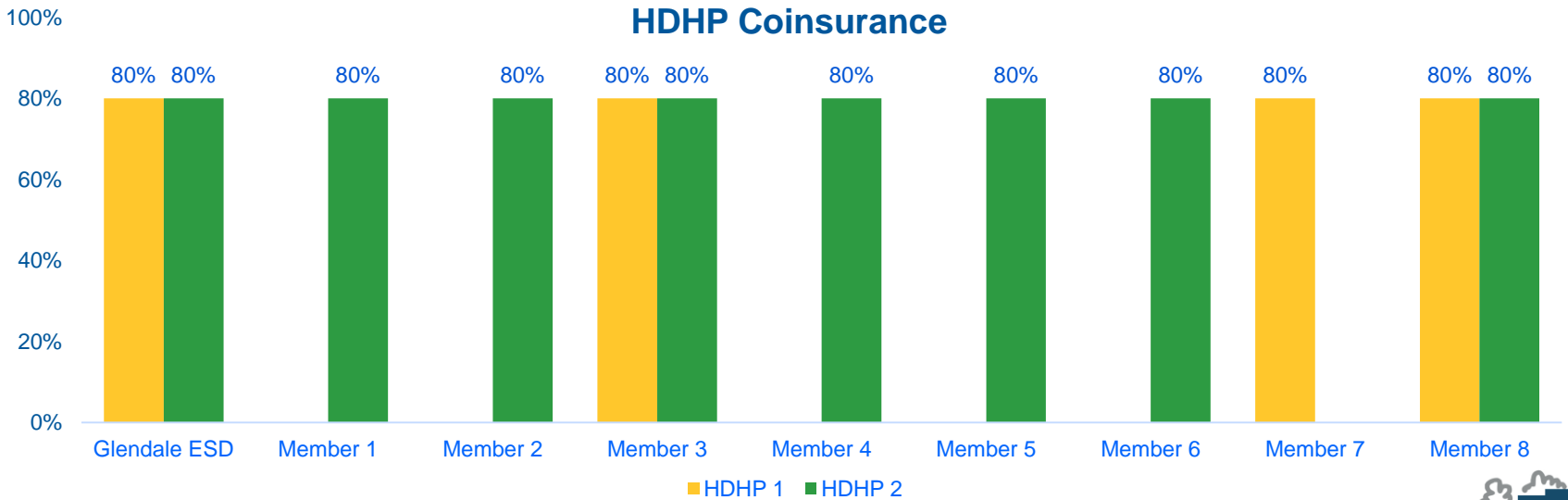


Plan Design Details – Coinsurance

PPO Coinsurance

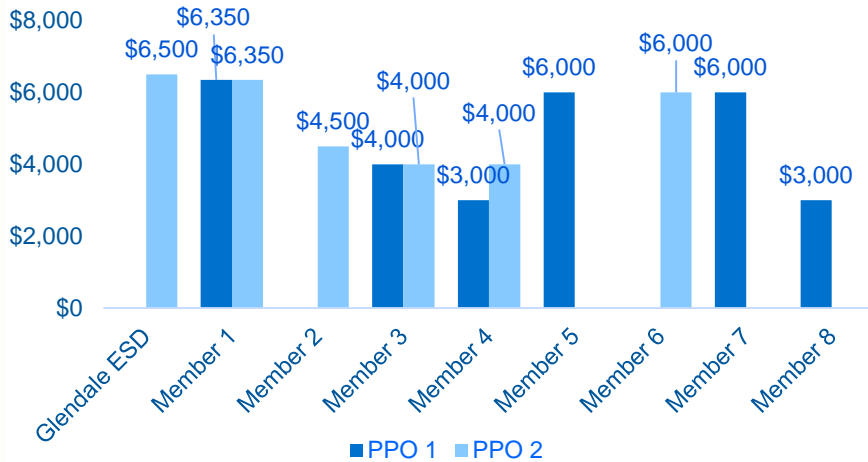


HDHP Coinsurance

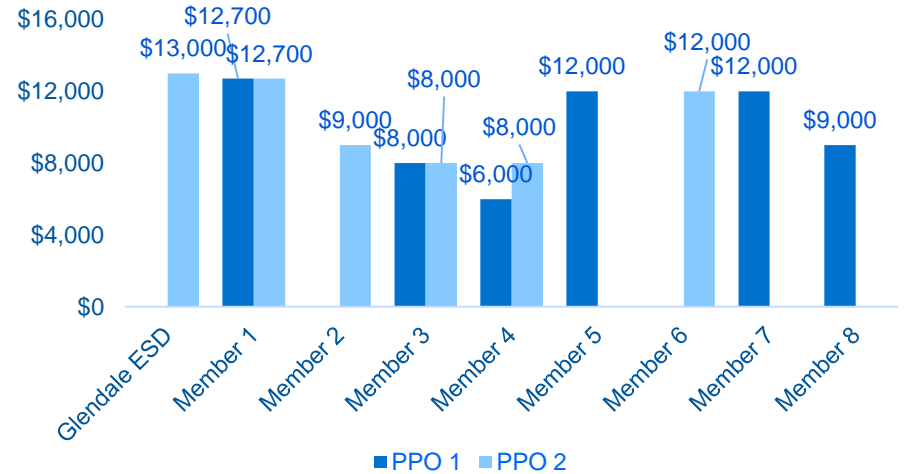


Plan Design Details – Out of Pocket Max Single/Family

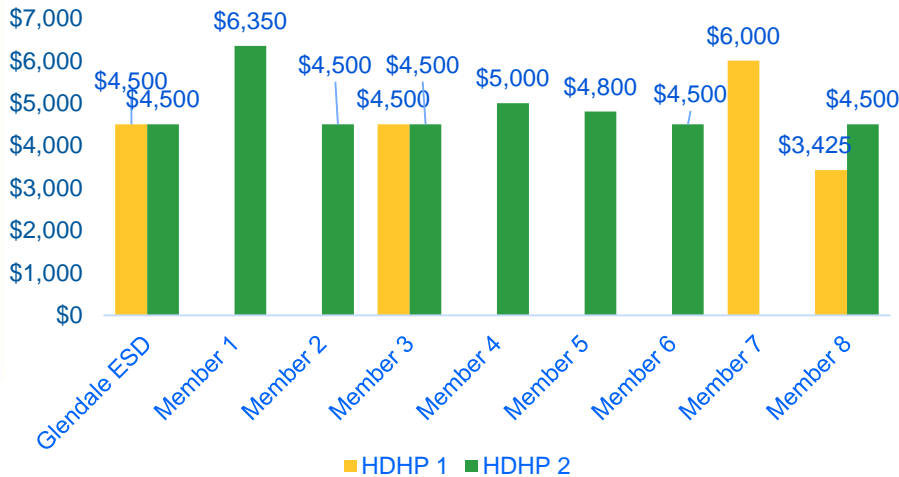
PPO Single Out of Pocket Max



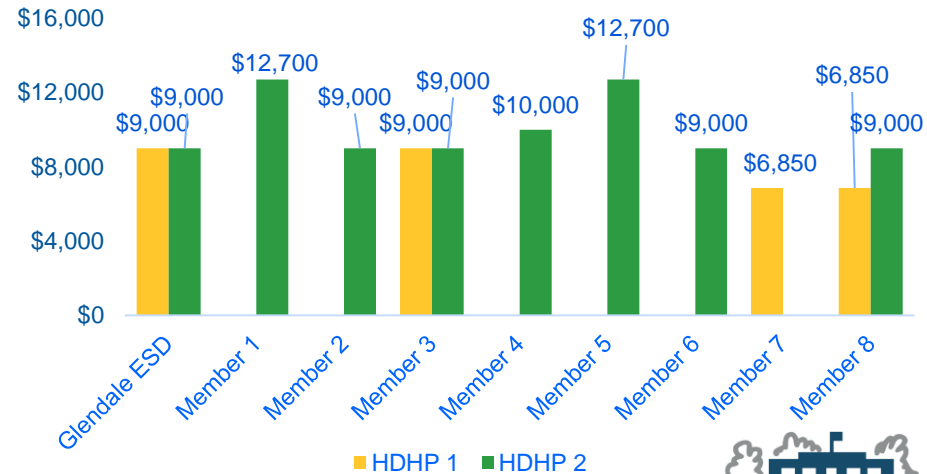
PPO Family Out of Pocket Max



HDHP Single Out of Pocket Max

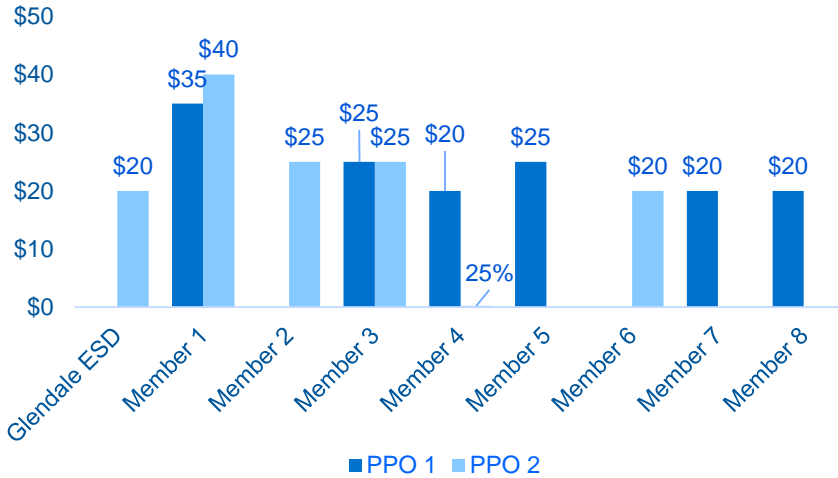


HDHP Family Out of Pocket Max



Plan Design Details – PPO Copays

PPO PCP Copay



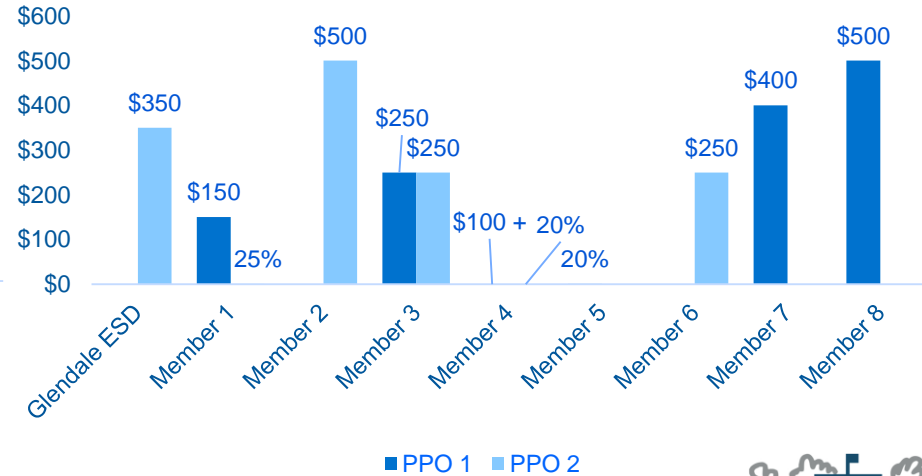
PPO Specialist Copay



Urgent Care Copay



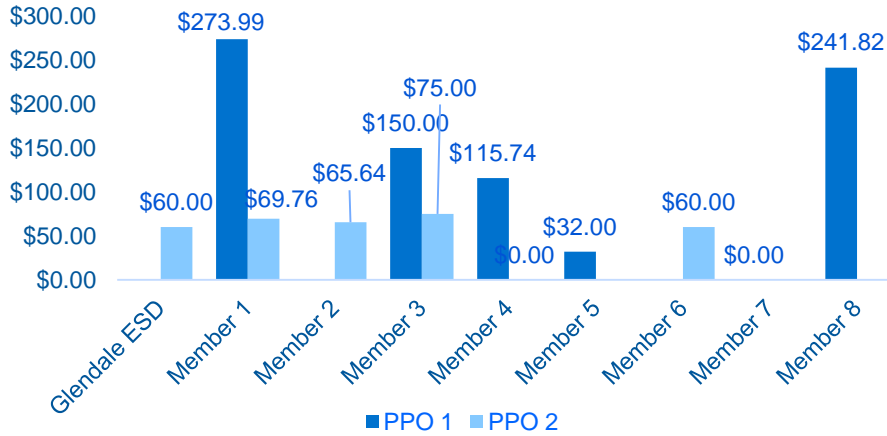
ER Copay or Ded + Coincurance (20%)



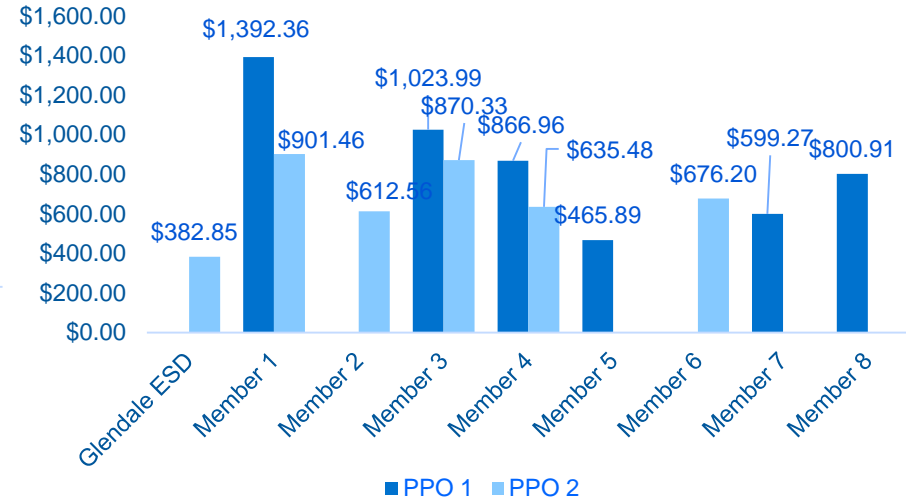
Employee Contributions

PPO Employee Monthly Contribution

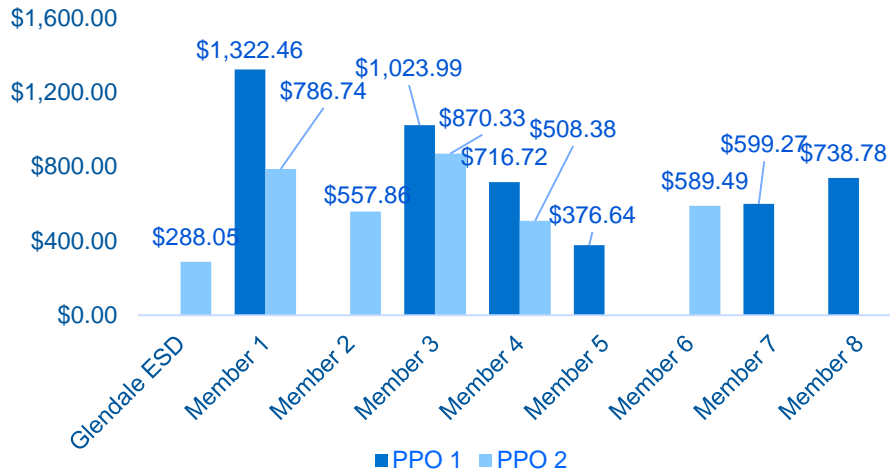
Employee Only Contribution



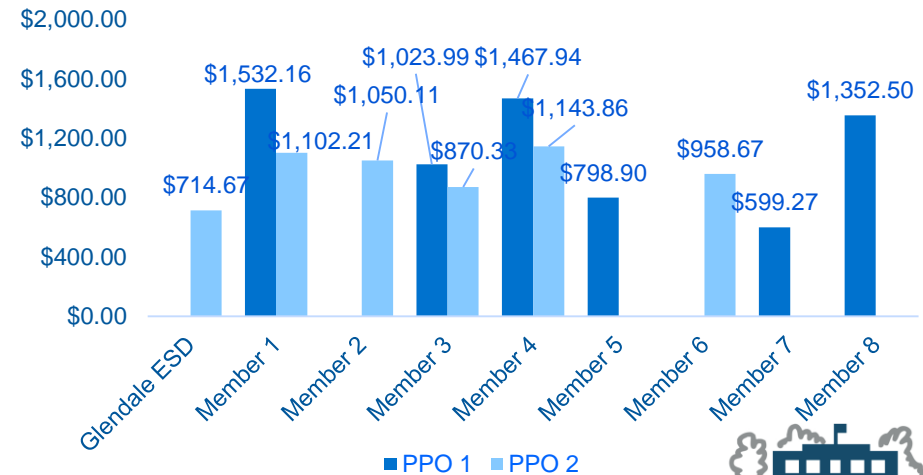
Employee + Spouse



Employee + Child(ren)

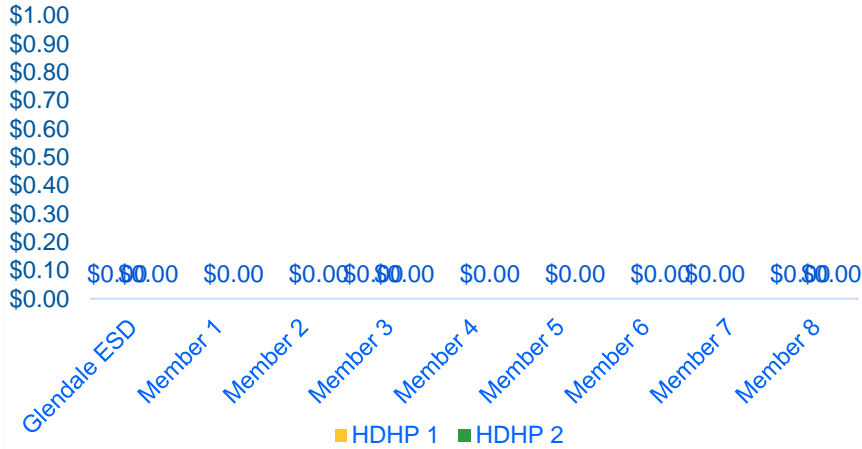


Employee + Family

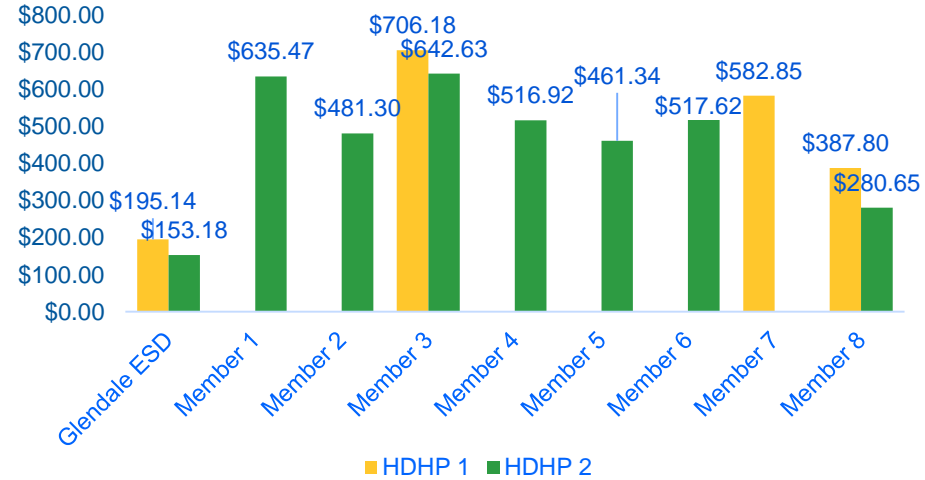


HDHP Employee Monthly Contribution

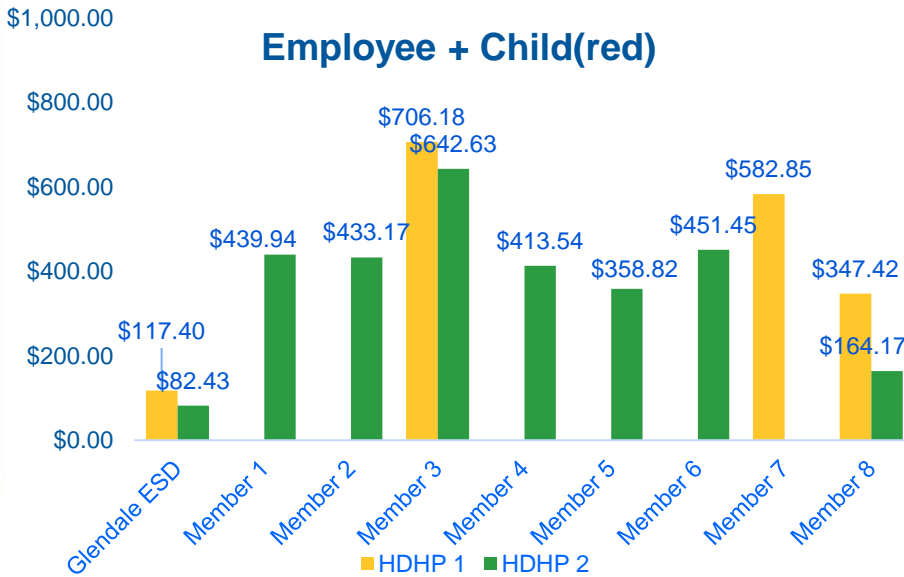
Employee Only Contribution



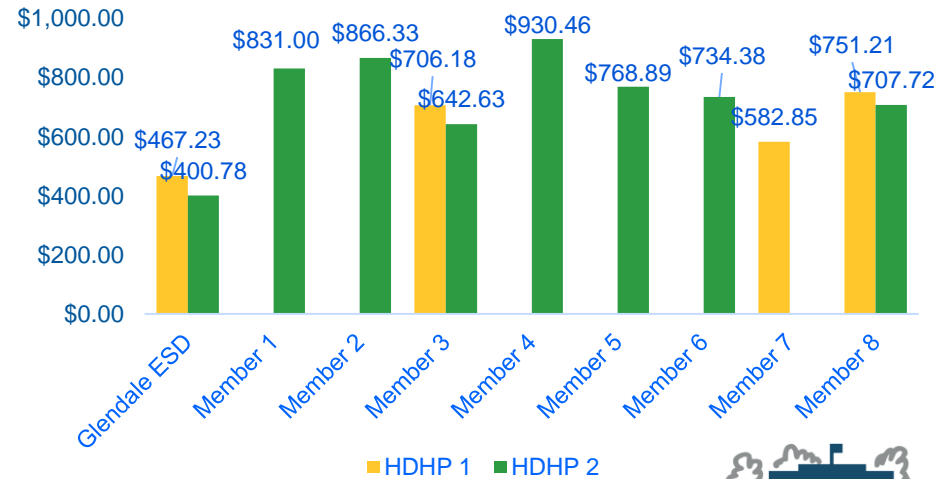
Employee + Spouse



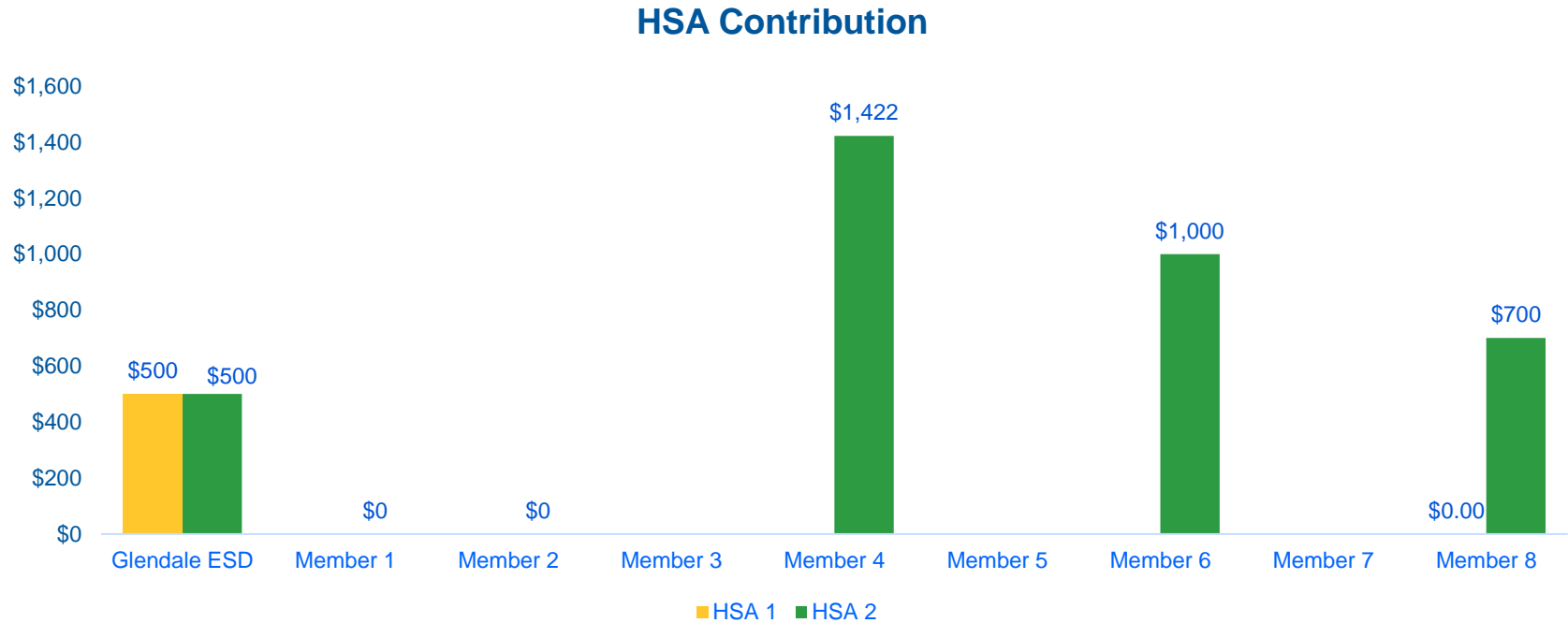
Employee + Child(red)



Employee + Family



HSA Contribution



* Some Districts utilize HSA contributions as wellness incentives

Questions??

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: 4.B. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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

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

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

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: 4.C. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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

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

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

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

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: 4.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 10, 2020

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, 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 Seven Months Ended January 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	4,489,959.77
Fixed expense	440,375.04
Dental pool expense	305,720.39
H.S.A. contributions	558,698.88
Health insurance premiums	39,271.96
Short term disability premiums	66,695.12
Dental premiums	10,113.62
Vision plan premiums	39,143.32
Flexible spending premums	99,265.00
Life insurance premiums	82,075.55
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>6,134,763.84</u>
Operating income/(loss)	<u>3,899,736.16</u>
Non-operating revenue	
Interest income	357,704.32
Change in market value	219,903.74
Return of net position	0.00
Total non-operating revenue	<u>577,608.06</u>
Change in net position	<u>4,477,344.22</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 18,294,599.92</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 02/08/2020**

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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

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

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

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

The average cost per individuals is:

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



Claim Log Summary - Body Part and Cause

As of 01/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	SUBDUING A PERSON	0.00	800.00
		Open		CERVICAL DISC	STRUCK BY STUDENT	0.00	0.00
		Closed		HAND, RIGHT	STRUCK BY STUDENT	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP	0.00	16,800.00
		Closed		FINGER(S)	STRIKE FALLING/FLYING OBJECT	0.00	0.00
		Open		HAND, RIGHT	Struck by Excep-Ed Student	0.00	800.00
		Open		LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
		Closed		LOWER ARM, LEFT	STRUCK BY STUDENT	0.00	0.00
		Closed		THUMB, RIGHT	FALL ON SAME LEVEL	0.00	0.00
		Closed		SKULL	STRUCK BY STUDENT	0.00	0.00
		Open		FACIAL BONES	STRUCK BY STUDENT	0.00	800.00
		Open		SKULL	FALL/SLIP	183.93	3,900.00
		Closed		GREAT TOE, LEFT	FALL/SLIP	0.00	0.00
		Open		LOWER ARM, LEFT	HUMAN BITE	125.62	2,200.00
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	0.00	5,600.00
15						309.55	30,900.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	TWISTING	0.00	800.00
1						0.00	800.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	0.00	0.00
1						0.00	0.00
Glendale Elementary School District #40 Insured Total: 17						309.55	31,700.00
Glendale Elementary School District #40 Insurer Total: 17						309.55	31,700.00



Claim Log Summary - Body Part and Cause

As of 01/31/2020
Grand Total: 17

309.55

31,700.00



Claim Log Summary - Body Part and Cause

As of 01/31/2020

Report Fields

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

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

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

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



Claim Log Summary - Body Part and Cause

As of 01/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	147,509.48	180,783.37
		Open		LOWER ARM, RIGHT	HUMAN BITE	559.29	850.00
		Open		MULTIPLE BODY PARTS	SUBDUING A PERSON	0.00	800.00
		Open		CERVICAL DISC	STRUCK BY STUDENT	0.00	0.00
		Open		BUTTOCKS	FALL/SLIP ON/OVER OBJECT	7,699.73	9,381.77
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	37,391.65	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	739,740.44	958,459.20
		Open		MULTIPLE BODY PARTS	FALL/SLIP	0.00	16,800.00
		Open		BACK: NOC	BODY MOTION	0.00	800.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	125,694.49	147,004.50
		Open		HAND, RIGHT	Struck by Excep-Ed Student	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	5,638.81	9,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	14,432.00	137,811.64
		Re-Open		MULTIPLE BODY PARTS	BODY MOTION	3,894.92	4,930.00
		Open		FACIAL BONES	STRUCK BY STUDENT	0.00	800.00
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		EYE, LEFT	TRIP	126,698.95	182,711.60
		Open		SKULL	FALL/SLIP	183.93	3,900.00
		Open		LOWER ARM, LEFT	HUMAN BITE	125.62	2,200.00
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	0.00	5,600.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	141,959.76	150,040.14
24						1,494,047.26	2,130,689.07

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER:	TWISTING	0.00	800.00



Claim Log Summary - Body Part and Cause

As of 01/31/2020

		Status		Body Part	Claim Cause	Paid	Incurred
				LUMBAR/SACRAL			
				1		0.00	800.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	740,145.61	1,012,418.53
		Re-Open		MULTIPLE UPPER EXTREMITIES	KICKED	907.93	1,200.00
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,563.19	6,600.00
				3		744,616.73	1,020,218.53
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		ELBOW, LEFT	FALL/SLIP	20,427.87	23,752.40
		Open		BACK AREA MIDDLE	FALL/SLIP	68,166.34	94,666.11
		Open		SHOULDER, LEFT	LIFTING	51,012.99	168,086.32
				3		139,607.20	286,504.83
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	1,026.47	1,075.00
				DISTRICT OFFICE Total: 1		1,026.47	1,075.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
		Open		MULTIPLE BODY PARTS	BURN DUE TO STEAM/HOT FLUIDS	1,380.30	2,800.00
				2		6,388.37	17,969.98
				Glendale Elementary School District #40 Insured Total: 34		2,385,686.03	3,457,257.41
				Glendale Elementary School District #40 Insurer Total: 34		2,385,686.03	3,457,257.41
				Grand Total: 34		2,385,686.03	3,457,257.41



Claim Log Summary - Body Part and Cause

As of 01/31/2020

Report Fields

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

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

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

February 10, 2020

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, 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 Seven Months Ended January 31, 2020**

		Glendale Elementary
Operating revenues		
Contributions	\$	824,099.49
Cost of re-insurance		(90,204.00)
Total operating revenues		<u>733,895.49</u>
Operating expenses		
Paid claims		689,742.15
Subrogation/restitution/stop loss		0.00
Safety and loss control		0.00
Trust administration & mgmt.		0.00
Consultant service fees		0.00
ICA Fees		0.00
Total operating expenses		<u>689,742.15</u>
Operating income/(loss)		<u>44,153.34</u>
Non-operating revenue		
Interest income		18,826.81
Change in market value		22,128.41
Total non-operating revenue		<u>40,955.22</u>
Change in net position		<u>85,108.56</u>
Beginning net position reserved for claims and expenses		<u>1,296,252.66</u>
Ending net position reserved for claims and expenses	\$	<u><u>1,381,361.22</u></u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

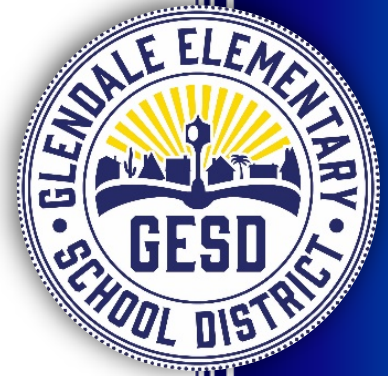
Reports, presentations and other similar items are submitted to the Trust Board as information and do not require action.

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

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



Benefits Team Highlights

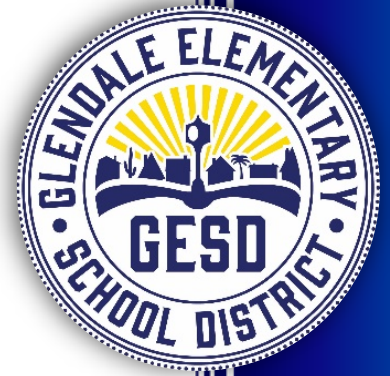
Goals: Compliance / Benefits & Financial Literacy / Building Strong Partnerships

February 2020

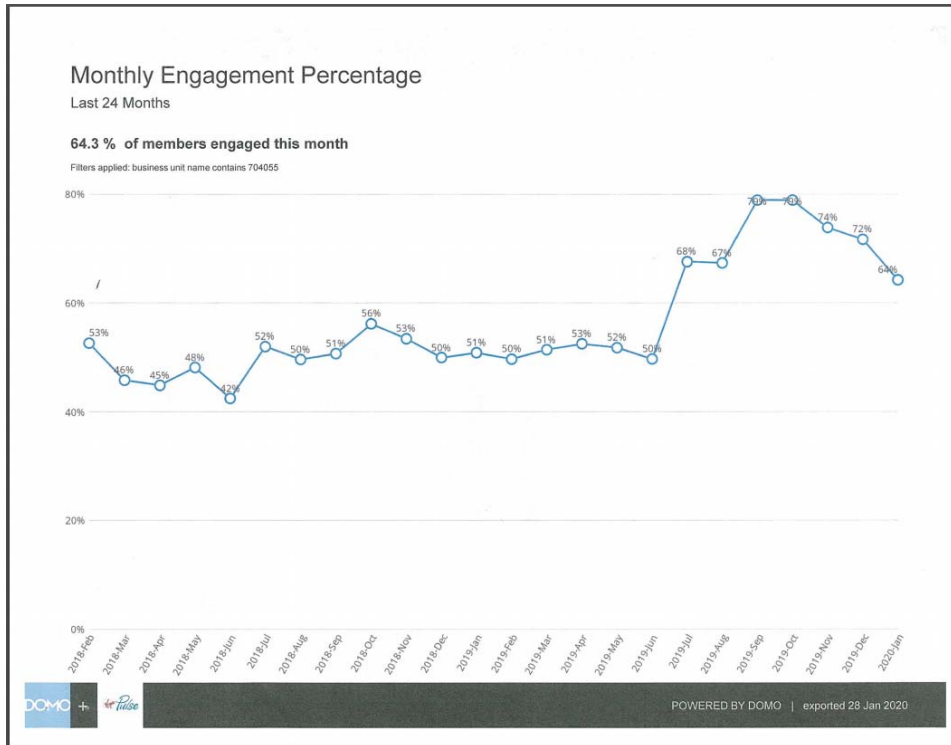
- GESD Benefits team attended the Wellness Renewal Meeting on 1/28/20
- GESD Benefits team attended the American Fidelity 2020 Enrollment Prep Meeting on 1/28/20
- Teresa and Jodi attended the Medicare Training at Valley Schools on 1/23/20
- Teresa and Jodi attended The Trust conference on 1/31/20
- GESD team attended the second Medical Renewal Meeting with Hays and Valley Schools on 2/5/20
- Annual Retirement Informational Meeting on 2/18/20:
 - Smartschools Plus
 - Phased retirement overview
 - District forms
 - Precision Retirement Group
 - Mandatory participation in special pay 403b or post-retirement medical expense reimbursement account for retiring employees 55 and older with \$2,000 or more of sick and/or vacation buy-back money
 - Human Resources
 - Supplemental retirement program
 - Medicare Resource
 - No-cost plan navigation services
- #KnowYourBenefits campaign emails sent out:
 - Student Loan Relief Program
 - Retirement Presentation

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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

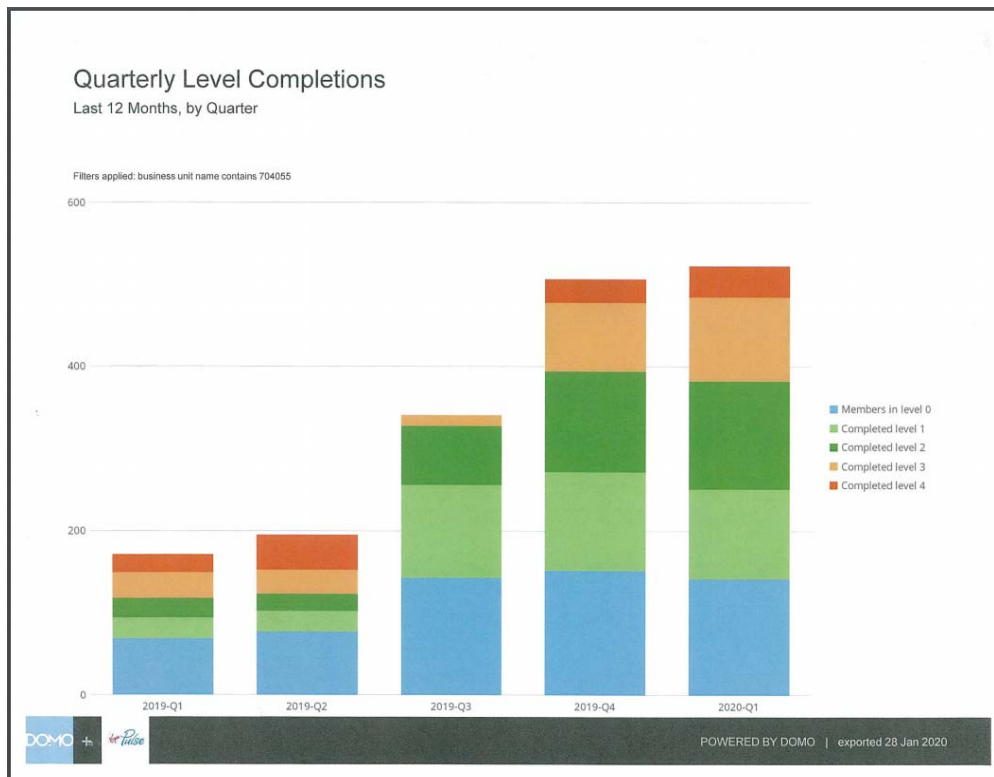
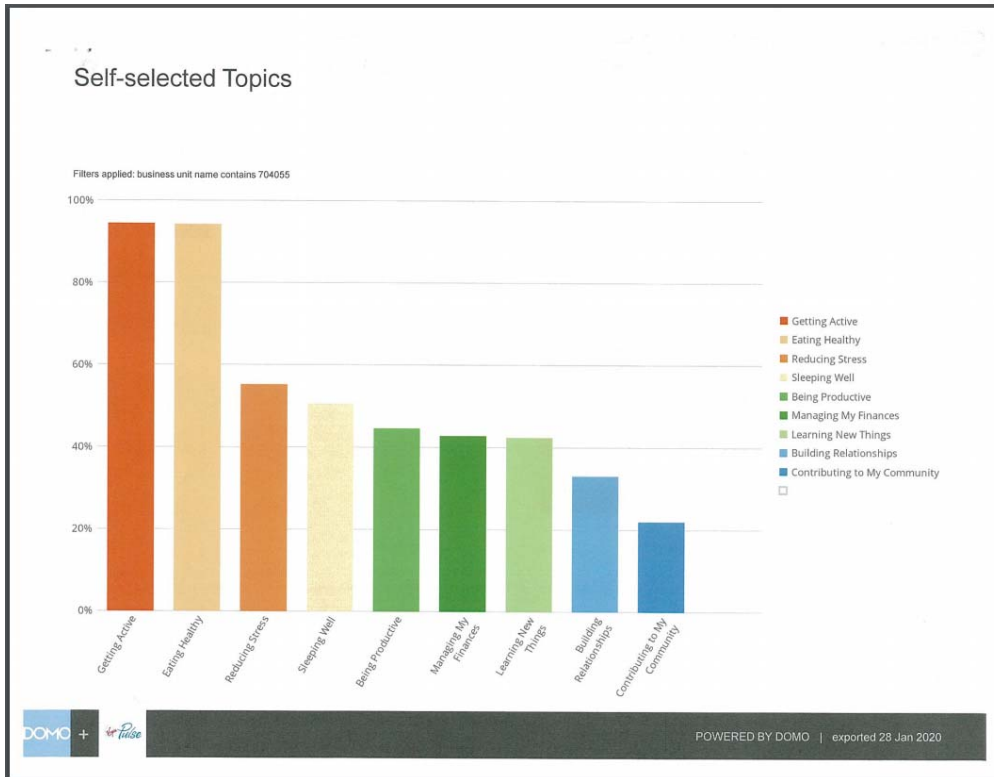
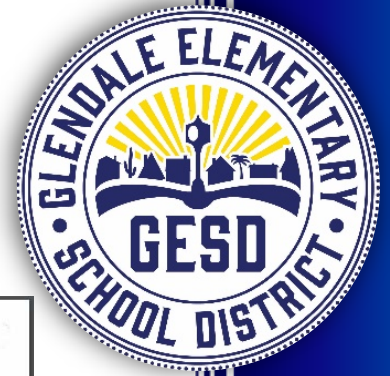


- WellStyles enrollments: We currently have 49.8% (528) of our members enrolled in the WellStyles program



GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The minutes of the January 22, 2020 Regular Meetings are submitted for approval.

The minutes of January 22, 2020 meeting is attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Jaguar Den Room 4:30 p.m.
January 22, 2020

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

Other Attendees:
Ms. Joanna Morse
Ms. Jodi Finnesy
Ms. Darlene DeVeuve

Absent:

Recorder: Mr. Mike Barragan

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:36 p.m. noted the presence of the five Trust Board members constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

CALL TO THE PUBLIC

None.

Approval of Minutes

Ms. Wong motioned to approve the December 18, 2019 minutes with a correction to Ms. Judy Niblick's last name. Mr. Martinez seconded; upon a call to vote, the motion carried with five votes in favor from Ms. Wong, Mr. Martinez, Ms. Wilson, Ms. Bolognini and Mr. Peterson.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan announced to the Trust Board Members:

Mr. Barragan complimented human resource for making the Resolution Resource Round Up a success.

Mr. Barragan shared that GESD will be hosting a job fair on Saturday, January 25. All sites and departments will have a representative present. Currently GESD is in a high need of bus drivers in the Transportation department. The event brought up questions from Mr. Peterson about the open positions being part time and/or full time.

Discussion occurred regarding the statewide shortages in Arizona and the importance of attractive benefits to help retain employees.

Mr. Barragan stated Human Resources is working in bringing a school loan forgiveness plan for employees.

Mr. Barragan spoke about the various celebrations district wide for the 100th day of school. Mr. Peterson asked for clarification on the financial hardship caused by decreased enrollment. Mr. Barragan stated a budget update based on the 100th day of school was going to be given to the Governing Board in February.

Mr. Barragan pointed out GESD is one of several plaintiff working collaborative on the capital funding lawsuit against the State of Arizona and the stated the District was participating in legislative issues impacting school district funding.

Mr. Barragan spoke about the upcoming medical renewal meeting scheduled on February 5, 2020.

Claims Experience Review – Medical

Mr. Barragan reported:

In November, GESD incurred \$541,874 in medical which represents a monthly loss ratio of 79% claims. The year to date (YTD) in medical claims is \$3,094,766.

There are three claims above \$75,000 and one above \$150,000 stop loss level totaling \$448,162. This represents 14% of the YTD in medical claims. However, there are no anticipated refunds for the one claimant since they have exceeded the stop loss level.

Based on the trend, we project revenues to generate \$8,100,228 by June 30, 2020 and we anticipate to incur medical claims of approximately \$7,427,460 or a loss ratio of 92% by June 30, 2020.

Financial Review – Employee Benefits

Mr. Barragan reported:

The financial report for December 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$19,041,189.06”.

Claims Experience Review - Worker’s Compensation

Ms. Morse reported:

In December, GESD logged 13 incidents and GESD incurred \$142,937.26 for the month. GESD has 41 open claims recorded since 2013 and the “Paid” amount is \$2,514,798.83 compared to the “Incurred” of \$3,652,232.69.

GESD has eight (8) claimants above \$75,000 (based on the “Paid” amount) and two (2) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$300,000.

The "Paid" amount for the eight (8) claimants are \$2,145,710.30 or 85% of the total "Paid" amount of \$2,514,798.83 and 2,833,947.62 or 78% of the total "Incurred" amount of \$3,652,232.69.

The average cost per individuals is:

- \$58,483.69 for "Paid"
- \$84,935.64 for "Incurred"

Ms. Morse indicated the stop-loss-level amount to be \$350,000 and not \$300,000. Ms. Morse explained the high cost in December was due to a paid hospital visit. Injuries are lower than previous years causing the frequency rate to improve. Ms. Morse also spoke about the safety questionnaire for the maintenance department. Ms. Morse is currently working alongside Tristar to find alternative options other than visiting the emergency room to mitigate cost.

Financial Review Worker's Compensation

Mr. Barragan presented:

The financial report for December 31, 2019 reflects the "Ending net position reserved for claims and expenses" as \$1,453,996.48.

Wellness and Insurance Benefit Update

Ms. Wong presented:

Ms. Wong mentioned the medical renewal meeting held on January 10, 2020. One of the focus in the meeting with Valley Schools was the data and trends. Human resource and Valley schools are working together to teach members about visiting premier doctors.

Ms. Wong compared the current Wellstyles program enrollment percentage at 48% to last year's enrollment at 16%. The goal for next year is to increase enrollment to 90%. Ms. Bolognini and Mr. Martinez provided input about the increase percentage.

Ms. Wong updated on the following upcoming events: White Tanks hike, VITA income tax preparation, Insurance 101 and days the school house at Smith is open.

Summary of Current Events

None.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:09 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 19, 2020

RECOMMENDATION:

The Administration recommends approving medical insurance benefits through United Healthcare as presented for fiscal year 2020-2021.

Traditional Plan (previously Traditional PPO)

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

HDHP Base

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

Navigate

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

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

Sixth consecutive year with no premium increase to employees.

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

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

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

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

GESD 2021

Medical Cost Analysis

FY21 UHC: Traditional Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY21 District's Premium (Annual) Cost	FY21 Employee's Premium (Annual) Cost	FY21 Total Premium (Annual) Cost
Employee Only	\$ 6,234.96	\$ 720.00	\$ 6,954.96	334	\$ 2,082,476.64	\$ 240,480.00	\$ 2,322,956.64
Employee + Spouse	\$ 9,950.04	\$ 4,594.20	\$ 14,544.24	25	\$ 248,751.00	\$ 114,855.00	\$ 363,606.00
Employee + Child(ren)	\$ 9,950.04	\$ 3,456.60	\$ 13,406.64	57	\$ 567,152.28	\$ 197,026.20	\$ 764,178.48
Employee + Family	\$ 9,950.04	\$ 8,576.04	\$ 18,526.08	12	\$ 119,400.48	\$ 102,912.48	\$ 222,312.96
Total				428	\$ 3,017,780.40	\$ 655,273.68	\$ 3,673,054.08

FY21 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY21 District's Annual Cost	FY21 Total GESD HSA	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee Only	\$ 6,234.96	\$ -	\$ 6,234.96	\$ 1,350.00	429	\$ 2,674,797.84	\$ 579,150.00	\$ -	\$ 3,253,947.84
Employee + Spouse	\$ 9,950.04	\$ 2,341.68	\$ 12,291.72	\$ 1,350.00	33	\$ 328,351.32	\$ 44,550.00	\$ 77,275.44	\$ 450,176.76
Employee + Child(ren)	\$ 9,950.04	\$ 1,408.80	\$ 11,358.84	\$ 1,350.00	91	\$ 905,453.64	\$ 122,850.00	\$ 128,200.80	\$ 1,156,504.44
Employee + Family	\$ 9,950.04	\$ 5,606.76	\$ 15,556.80	\$ 1,350.00	34	\$ 338,301.36	\$ 45,900.00	\$ 190,629.84	\$ 574,831.20
Total					587	\$ 4,246,904.16	\$ 792,450.00	\$ 396,106.08	\$ 5,435,460.24

FY21 UHC: HSA/ HDHP Navigate

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

FY21 District's Total Premium Cost	FY21 District Total HSA Cost	FY21 Employee's Total Premium Cost	FY21 Total Medical Cost
\$ 7,264,684.56	\$ 792,450.00	\$ 1,051,379.76	\$ 9,108,514.32

District's Total Premium Cost + District's HSA Contribution
\$ 8,057,134.56

FY21 District's Total Premium Cost	FY21 Employee's Total Premium Cost	FY21 Total Medical Cost
\$ 7,264,684.56	\$ 1,051,379.76	\$ 8,316,064.32

88% GESD contribution to overall cost



VALLEY SCHOOLS

Glendale Elementary School District

2020 Plan Year - Renewal Projection (Final)

V2.2

February 7, 2020

1 The Glendale Elementary School District Medical Plan Projection is increasing by 2.98%

	Current				Renewal				% Change
	EE	ES	EC	EF	EE	ES	EC	EF	
Estimated Medical Cost	\$7,510,864				\$7,659,131				1.97%
Estimated Fixed Cost	\$754,186				\$852,600				13.05%
Total Estimated Budget	\$8,265,050				\$8,511,731				2.98%
Traditional PPO									
Total Budget Rate	\$580	\$1,212	\$1,117	\$1,544	\$580	\$1,212	\$1,117	\$1,544	0.00%
Assumed Enrollment	334	25	57	12	334	25	57	12	
HDHP Base									
Total Budget Rate	\$520	\$1,024	\$947	\$1,296	\$520	\$1,024	\$947	\$1,296	0.00%
Assumed Enrollment	392	23	66	22	392	23	66	22	
Navigate Plus HDHP									
Total Budget Rate	\$461	\$982	\$912	\$1,230	\$461	\$982	\$912	\$1,230	0.00%
Assumed Enrollment	37	10	25	12	37	10	25	12	

2 Prior Year Renewal and Plan Performance Info

- > Prior year renewal increase was 0.00%.
- > Plan performance thru PYTD is 92%
- >2018-19 there were 4 Individuals who exceeded the StopLoss
- >Ended 2018-19 Plan Year loss ratio 80%
- >Removed Out of Network and increased the MOOP to the Traditional PPO

3 Plan Year 2020 Discussion

- > Plan Design Options
- > What is New in the Market & Trends
- > Schedule Next meeting

4 Health Plan Review

- >Top three clinical cost drivers are Cancer, Musculoskeletal and digestive system
- >Virtual Visits were up 62%
- >Pharmacy spend was driven by Oncology, Inflammatory Conditions and Multiple Sclerosis

5 Compliance Considerations

- >Excise Tax has been repealed
- >PCORI Fee has been reinstated
- >2020 HDHP Deductibles Limites:
 - \$1,400 in / \$2,800 Fam
 - >2020 Change to Out of Pocket Max From \$6,900 ind / \$13,800 Fam
 - >2020 ACA Out of Pocket Max \$8,150 Ind / \$16,300 Fam
 - >HSA Contribution Limit (Up \$50/\$100): \$3,550 Ind / \$7,100 Fam

6 Trends

- > Medical Trend: 7.1%
- > Rx Trend: 10.3%

Glendale Elementary School District

High-Case Normalization – \$75,000 to \$200,000

Expected Members

February 7, 2020

	High Case Analysis Tool		
Network / Demographic Factor	1.17		
Pooling Threshold	\$75,000		
Specific Deductible	\$200,000		
Analysis Period	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 12/31/2019
Membership	1,447	1,429	1,448
Actual Claims above \$75,000	\$2,121,767	\$1,185,639	\$701,661
Actual Claims above \$200,000	\$748,327	\$458,772	\$311,234
Expected Liability between \$75,000 and \$200,000	\$685,975	\$730,408	\$418,635
Net Underwriting Adjustment	(\$1,435,792)	(\$455,231)	(\$283,026)

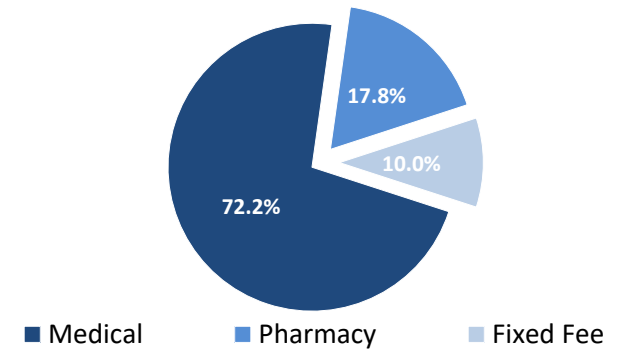
Specific Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible	Expected Members in Excess of Deductible	Actual Members in Excess of Deductible
\$25,000	50.9	58	54.2	50	29.8	28
\$30,000	40.6	53	43.3	42	24.6	25
\$40,000	28.0	41	29.8	30	17.6	17
\$50,000	20.9	33	22.2	23	13.3	13
\$75,000	12.0	22	12.8	12	7.5	9
\$100,000	7.8	14	8.3	8	4.8	4
\$125,000	5.6	11	6.0	5	3.4	2
\$150,000	4.1	9	4.3	4	2.5	2
\$175,000	3.1	8	3.3	4	1.9	2
\$200,000	2.4	7	2.5	2	1.5	2
\$225,000	1.8	5	1.9	2	1.0	1
\$250,000	1.5	5	1.6	2	0.8	1
\$275,000	1.3	5	1.4	2	0.7	1
\$300,000	1.1	4	1.2	2	0.5	1
\$350,000	0.7	1	0.8	2	0.3	1
\$400,000	0.6	1	0.6	2	0.3	1
\$450,000	0.4	1	0.5	0	0.2	1
\$500,000	0.4	0	0.4	0	0.2	0
\$600,000	0.3	0	0.3	0	0.1	0
\$750,000	0.2	0	0.2	0	0.1	0
\$1,000,000	0.1	0	0.1	0	0.0	0

* Partial Year

	Medical			Pharmacy				
	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 12/31/2019	7/1/2017 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 12/31/2019		
Medical Claims	1	\$7,070,336	\$4,978,286	\$3,239,656	\$1,270,289	\$1,295,767	\$515,097	Rx Claims
Actual Claims above \$75,000	2	(\$2,121,767)	(\$1,185,639)	(\$701,661)				
Expected Liability between \$75,000 and \$200,000	3	\$685,975	\$730,408	\$418,635				
Medical Claims Less Excess	4	\$5,634,544	\$4,523,055	\$2,956,630				
Laser Adjustment ⁽²⁾	5	1.000	1.000	1.000				
Benefit Adjustment ⁽³⁾	6	0.986	0.986	0.996	1.000	1.000	1.000	Benefit Adjustment ⁽³⁾
Network Discount Adjustment	7	1.000	1.000	1.000	1.000	1.000	1.000	Network Discount Adjustment
Migration	8	1.000	1.000	1.000	1.000	1.000	1.000	Migration
Benefit Adjusted Medical Claims	9	\$5,555,660	\$4,459,732	\$2,944,803	\$1,270,289	\$1,295,767	\$515,097	Benefit Adjusted Rx Claims
Member-Months	10	17,360	17,147	8,685	17,360	17,147	8,685	Member-Months
PMPM	11	\$320.03	\$260.09	\$339.07	\$73.17	\$75.57	\$59.31	PMPM
7.1% Annual Trend	12	1.2285	1.1470	1.0895	1.3419	1.2166	1.1396	10.3% Annual Trend
Projected Medical PMPM	13	\$393.15	\$298.33	\$369.42	\$98.19	\$91.94	\$67.59	Projected Rx PMPM
Period Weight	15	20%	30%	50%	20%	30%	50%	Period Weight
Adjusted Membership	16	3,472	5,144	4,343	3,472	5,144	4,343	Adjusted Membership
Member-Adjusted Period Weight	17	26.8%	39.7%	33.5%	26.8%	39.7%	33.5%	Member-Adjusted Period Weight
Medical PMPM Claims Projection	18	\$347.56			\$85.45			Rx PMPM Claims Projection
% of Total PMPM Claims Projection	19	80%			20%			% of Total PMPM Claims Projection

Normalization - Method

Current Membership	20	1,474
Current Enrollment	21	1,015
Preferred Methods PEPM	22	<u>\$628.83</u>
2020 Admin	23	\$70.00
Other Fixed Fee	24	\$0.00
Total Fixed and Claims PEPM	25	\$698.83
Projected Monthly Fixed and Claims Cost	26	\$709,311
Projected Annual Fixed and Claims Cost	27	\$8,511,731
Current Annual Fixed and Claims Budget	28	\$8,265,050
% Change from Current	29	2.98%



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

⁽³⁾ Benefit adjustments accounts for plan design changes or migration impact

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

		Plan Year 2019-20					
		Traditional PPO		HDHP Base		Navigate Plus HDHP	
		In	Out	In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,700 / \$5,400 (EMB)	NA	\$2,700 / \$5,400 (EMB)	\$5,000/\$10,000
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$4,500/\$9,000	NA	\$4,500/\$9,000	\$9,000/\$18,000
	Coinsurance	80%	NA	80%	NA	80%	50%
	Virtual Visits	\$0	NA	Ded + 20%	NA	Ded + 20%	NA
	PCP visit copay	\$20	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Specialist copay	\$40	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Lab, X-Ray	100%	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Urgent care copay	\$50	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	ER Copay		\$350		Ded + 20%		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA	Ded + 20%	Ded + 50%
	Pharmacy deductible	NA	NA	NA	NA	NA	NA
Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50		Ded + \$10/\$25/\$50	
Funding Rates	EE	334	\$579.58	392	\$519.58	37	\$461.16
	EE+SP	25	\$1,212.02	23	\$1,024.31	10	\$982.35
	EE+CH	57	\$1,117.22	66	\$946.57	25	\$911.60
	Fam	12	\$1,543.84	22	\$1,296.40	12	\$1,229.95
	Expected Annual Cost	By Plan	\$3,673,064		\$3,818,758		\$773,228
	All Plans			\$8,265,050			

		Plan Year 2020-21					
		Traditional		HDHP Base		Navigate Plus HDHP	
		In	Out	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/\$30	NA	Ded + 20%	NA		
	Specialist copay	\$40/\$80	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 deductible	NA	NA	NA	NA		
Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50			
Funding Rates	EE	334	\$579.58	429	\$519.58		
	EE+SP	25	\$1,212.02	33	\$1,024.31		
	EE+CH	57	\$1,117.22	91	\$946.57		
	Fam	12	\$1,543.84	34	\$1,296.40		
	Expected Annual Cost	By Plan	\$3,673,064		\$4,643,021		\$0
	% Change from Current	0.00%		21.58%		-100.00%	
	All Plans			\$8,316,085			
	% Change from Current			0.62%			

Plan Recommendations

- Unfreeze Traditional Plan and Drop "PPO" off the Plan Name
- Change HSA Contribution to \$500/\$700/\$150
- Drop Navigate Plan
- Increase HDHP Out of Pocket Max
- Add Tier 1 Copay Differential
- Lower Urgent Care Copay on Traditional Plan
- Raise ER Copay on Traditional Plan

Final Plan & Contract Information:

Number of Members used for underwriting: V2.2	1,474
Number of Employees used for underwriting: V2.2	1,015
Admin Fee Per Employee Per Month (PEPM):	\$70.00
ISL deductible :	\$200.000

2020 Medical Contributions

7-Feb-20

Current % Contribution

		2019				2020					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
Traditional PPO															
EE Only	334	\$579.58	\$60.00	\$519.58	89.6%	EE Only	334	\$579.58	\$60.00	\$519.58	89.6%	\$0.00	0.0%	\$0.00	0.0%
EE + Spouse	25	\$1,212.02	\$382.85	\$829.17	68.4%	EE + Spouse	25	\$1,212.02	\$382.85	\$829.17	68.4%	\$0.00	0.0%	\$0.00	0.0%
EE + Child(ren)	57	\$1,117.22	\$288.05	\$829.17	74.2%	EE + Child(ren)	57	\$1,117.22	\$288.05	\$829.17	74.2%	\$0.00	0.0%	\$0.00	0.0%
EE + Family	12	\$1,543.84	\$714.67	\$829.17	53.7%	EE + Family	12	\$1,543.84	\$714.67	\$829.17	53.7%	\$0.00	0.0%	\$0.00	0.0%
HDHP Base															
EE Only	392	\$519.58	\$0.00	\$519.58	100.0%	EE Only	392	\$519.58	\$0.00	\$519.58	100.0%	\$0.00	0.0%	\$0.00	0.0%
EE + Spouse	23	\$1,024.31	\$195.14	\$829.17	80.9%	EE + Spouse	23	\$1,024.31	\$195.14	\$829.17	80.9%	\$0.00	0.0%	\$0.00	0.0%
EE + Child(ren)	66	\$946.57	\$117.40	\$829.17	87.6%	EE + Child(ren)	66	\$946.57	\$117.40	\$829.17	87.6%	\$0.00	0.0%	\$0.00	0.0%
EE + Family	22	\$1,296.40	\$467.23	\$829.17	64.0%	EE + Family	22	\$1,296.40	\$467.23	\$829.17	64.0%	\$0.00	0.0%	\$0.00	0.0%
HSA Contribution	503			\$83.33		HSA Contribution:	503			\$112.50					
Navigate Plus HDHP															
EE Only	37	\$461.16	\$0.00	\$461.16	100.0%	EE Only	37	\$519.58	\$0.00	\$519.58	100.0%	\$0.00	0.0%	\$58.42	12.7%
EE + Spouse	10	\$982.35	\$153.18	\$829.17	84.4%	EE + Spouse	10	\$1,024.31	\$195.14	\$829.17	80.9%	\$41.96	27.4%	\$0.00	0.0%
EE + Child(ren)	25	\$911.60	\$82.43	\$829.17	91.0%	EE + Child(ren)	25	\$946.57	\$117.40	\$829.17	87.6%	\$34.97	42.4%	\$0.00	0.0%
EE + Family	12	\$1,229.95	\$400.78	\$829.17	67.4%	EE + Family	12	\$1,296.40	\$467.23	\$829.17	64.0%	\$66.45	16.6%	\$0.00	0.0%
HSA Contribution	84			\$83.33		HSA Contribution:	84			\$112.50					
Summary															
Total Traditional PPO		\$3,673,064	\$655,274	\$3,017,790	82.2%			\$3,673,064	\$655,273.68	\$3,017,790	82.2%	\$0.00	0.0%	\$0.00	0.0%
Total HDHP Base		\$3,818,758	\$270,188	\$3,548,570	92.9%			\$3,818,758	\$270,188.16	\$3,548,570	92.9%	\$0.00	0.0%	\$0.00	0.0%
Total Navigate Plus HDHP		\$773,228	\$100,823	\$672,405	87.0%			\$824,263	\$125,917.92	\$698,345	84.7%	\$25,095.00	24.9%	\$25,939.96	3.9%
Total HSA Contribution				\$587,000						\$792,450		\$0.00		\$205,450.00	35.0%
Total		\$8,265,050	\$1,026,285	\$7,238,765	94.7%			\$8,316,085	\$1,051,379.76	\$8,057,155	96.9%	\$25,095.00	2.4%	\$231,389.96	3.0%

**VALLEY SCHOOLS EMPLOYEE BENEFIT TRUST ACTING ON BEHALF
OF GLENDALE ELEMENTARY SC**

Data through January 31, 2020



Registration and Enrollment

Registration & Enrollment														
	Total	PRIOR	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Registered	78	6			2	1	3	27	13	9	12	1	2	2
Disqualified	0	0			0	0	0	0	0	0	0	0	0	0
Enrolled	73	2			2	1	3	27	13	9	12	1	2	1
At-Risk	62	2			1	1	3	24	10	7	10	1	2	1
Not At-Risk	11	0			1	0	0	3	3	2	2	0	0	0

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



Class Progression & Attendance

RA Expectations
70%
 Will Attend 4+ Sessions

RA Expectations
50%
 Will Attend 9+ Sessions

RA Expectations
30%
 Will Attend 16+ Sessions

83%

64%

39%

Currently in Week Sessions Attended

Week	1+	4+	Attended 4+	9+	Attended 9+	16+	Attended 16+	26+	Attended 26+
1 - 3 Weeks									
4 - 8 Weeks	1	1	100%						
9 - 15 Weeks	9	8	89%	6	67%				
16 - 25 Weeks	18	17	94%	14	78%	10	56%		
26 - 52 Weeks	18	12	67%	9	50%	4	22%		
Grand Total	46	38	83%	29	64%	14	39%		



Outcomes

Total No. of members with weight (lbs.) loss

34

Total Amt. of weight (lbs.) loss

234.0

Average weight loss (Members began 16+ weeks ago & attended 4+ sessions)

1.2%

BoB avg. weight loss (Members began 16+ weeks ago & attended 4+ sessions)

3.5%

4+ Attended Sessions with 5%+ Loss (RA Expectations 33% with 5%+ Loss)

11%

Your Results

	All Weeks 1+ Attended	Began 16+ Weeks Ago		
		1+	4+	9+
1+	46	36.0	29.0	23.0
3%+	22%	25%	28%	26%
5%+	9%	8%	7%	9%
Total Weight Loss	119.8	116.6	76.7	54.1
Avg. Start lbs.	211.0	214.6	220.3	217.3
Avg. lbs. Loss	2.6	3.2	2.6	2.4
Avg. % lbs. Loss	1.2%	1.5%	1.2%	1.1%

Real Appeal BOB

	All Weeks 1+ Attended	Began 16+ Weeks Ago		
		1+	4+	9+
3%+	35%	36%	44%	50%
5%+	21%	22%	27%	32%
Avg. Start lbs.	218.8	218.8	218.4	218.1
Avg. lbs. Loss	6.0	6.3	7.6	8.8
Avg. % lbs. Loss	2.7%	2.9%	3.5%	4.0%

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



Member Satisfaction

Overall Average
Survey Rating

4.84

Total Ratings

GROUP	1on1	Grand Total
589	5	594

% of Ratings
5 is the highest level of success

Provider Rating	GROUP	1on1	Grand Total
5	87%	100%	87%
4	12%		12%
3	1%		1%
2	1%		1%
1	1%		1%

Average Rating
5 being the highest

	GROUP	1on1
2017	4.50	
2019	4.83	5.00
2020	4.91	



By Relationship

Registration & Enrollment Employee/Spouse

	Grand Total	Employee
Registered	78	78
Disqualified	0	0
Enrolled	73	73
Re-Enrolled	0	0
At-Risk	62	62
Not At-Risk	11	11

By Year

Registration & Enrollment

	Grand Total	2015	2016	2017	2018	2019	2020
Registered	78			2	4	70	2
Unique	5			0	1	4	0
Disqualified	0			0	0	0	0
Enrolled	73			2	0	70	1
Re-Enrolled	0			0	0	0	0
At-Risk	62			2	0	59	1
Not At-Risk	11			0	0	11	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 19, 2020

RECOMMENDATION:

The Administration recommends approving dental insurance benefits through Delta Dental as presented for fiscal year 2020-2021.

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

FY21 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	552	\$ 172,952.64	\$ -	\$172,952.64
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	46	\$ 15,411.84	\$ 13,413.60	\$ 28,825.44
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	71	\$ 23,787.84	\$ 22,927.32	\$ 46,715.16
Family	\$ 335.04	\$ 604.80	\$ 939.84	38	\$ 12,731.52	\$ 22,982.40	\$ 35,713.92
Total				707	\$ 224,883.84	\$ 59,323.32	\$284,207.16
FY21 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	163	\$ 54,611.52	\$ 33,428.04	\$ 88,039.56
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	33	\$ 11,056.32	\$ 24,595.56	\$ 35,651.88
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	53	\$ 17,757.12	\$ 42,363.96	\$ 60,121.08
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	36	\$ 12,061.44	\$ 46,275.84	\$ 58,337.28
Total				285	\$ 95,486.40	\$ 146,663.40	\$242,149.80



Mike Barragan <mbarragan@gesd40.org>

Delta Dental Pooled Plans - Renewal Rates for 2020/2021 - Effective July 1, 2020

1 message

Darlene DeVeuve <ddeveuve@vsit.org>

Fri, Jan 31, 2020 at 11:45 AM

To: Jodi Finnesy <jfinnesy@gesd40.org>, Teresa Wong <twong@gesd40.org>

Cc: Mike Barragan <mbarragan@gesd40.org>, Deby Valadez <dvaladez@gesd40.org>, "Judy Niblick (jniblick@gesd40.org)" <jniblick@gesd40.org>

Hello Jodi and Teresa,

Great news!! I just received confirmation that your Renewal Rates for 2020/2021 pertaining to your two Delta Dental Pooled Plans (Level I & Level III). The rates will not change from the current rates as the plans received a "rate pass" for 2020/2021 per underwriting. :)

If you have any questions, please feel free to contact me. Thank you so very much for your patience.

Darlene deVeuve

Senior Account Manager

Valley Schools Employee Benefits Group

3050 W. Agua Fria Freeway, Suite 250

Phoenix, AZ 85027

623-594-4370 ext. 3017 (office)

623-238-5331 (cell)

www.myvalleyschools.org<<http://www.myvalleyschools.org>> Facebook<<https://www.facebook.com/pages/Valley-Schools-EBT/148913951917202>> Twitter<https://twitter.com/Valley_Schools> YouTube<<https://www.youtube.com/channel/UCRWtFkrSRJ-VTQuDd9zLVw>>

[cid:image004.jpg@01CEC374.7FAD75A0]



image001.jpg
4K

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 19, 2020

RECOMMENDATION:

The Administration recommends approving Cigna DHMO for fiscal year 2020-2021.

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

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

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

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving vision insurance benefits through United Healthcare as presented for fiscal year 2020-2021.

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

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

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

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.F. TOPIC: Approval of Life Insurance

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving Life Insurance benefits through Sun Life Financial as presented for fiscal year 2020-2021.

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

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

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

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

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

Valley Schools Employee Benefits Group

Glendale Elementary School District

Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2020
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.05
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 Per \$10 of weekly benefit	\$0.057
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$0.223

*Spouse Voluntary Life ends at age 70

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.G. TOPIC: Approval of Flex Spending Account (FSA)

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving the Flex Spending Account (FSA) benefits through BASIC Western as presented for fiscal year 2020-2021.

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving Short-Term Disability insurance benefits through Sun Life Financial as presented for fiscal year 2020-2021.

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

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

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

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



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

Schedule of Benefits and Rates

Weekly benefit after your claim is approved	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.
When benefits begin	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.
Benefits may be paid for	Up to 12 weeks, as long as you are still unable to work due to a covered disability.

Minimum Salary	Weekly Benefit	Weekly Benefit Rate Per \$10 of coverage	Monthly Premium
\$ 7,796.10	\$ 100.00	\$ 0.223	\$ 2.23
\$ 15,592.20	\$ 200.00	\$ 0.223	\$ 4.46
\$ 23,388.31	\$ 300.00	\$ 0.223	\$ 6.69
\$ 31,184.41	\$ 400.00	\$ 0.223	\$ 8.92
\$ 38,980.51	\$ 500.00	\$ 0.223	\$ 11.15
\$ 46,776.61	\$ 600.00	\$ 0.223	\$ 13.38
\$ 54,572.71	\$ 700.00	\$ 0.223	\$ 15.61
\$ 62,368.82	\$ 800.00	\$ 0.223	\$ 17.84
\$ 70,164.92	\$ 900.00	\$ 0.223	\$ 20.07
\$ 77,961.02	\$ 1,000.00	\$ 0.223	\$ 22.30
\$ 85,757.12	\$ 1,100.00	\$ 0.223	\$ 24.53
\$ 93,553.22	\$ 1,200.00	\$ 0.223	\$ 26.76
\$ 101,349.33	\$ 1,300.00	\$ 0.223	\$ 28.99
\$ 109,145.43	\$ 1,400.00	\$ 0.223	\$ 31.22
\$ 116,941.53	\$ 1,500.00	\$ 0.223	\$ 33.45
\$ 124,737.63	\$ 1,600.00	\$ 0.223	\$ 35.68
\$ 132,533.73	\$ 1,700.00	\$ 0.223	\$ 37.91
\$ 140,329.84	\$ 1,800.00	\$ 0.223	\$ 40.14
\$ 148,125.94	\$ 1,900.00	\$ 0.223	\$ 42.37

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 19, 2020

RECOMMENDATION:

The Administration recommends approving employee assistance program benefits through Interface EAP as presented for fiscal year 2020-2021.

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

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

Valley Schools Employee Benefits Group members now have a better Employee Assistance Program option!

VSEBG has negotiated very favorable rates with IEAP for two program options, billed Per Employee Per Month (PEPM):

- A 3-Session Model EAP for \$0.80 PEPM
- A 6-Session Model EAP for \$0.90 PEPM

The EAP services are available at no cost to covered employees, as well as their spouses and children, and include:

- Free Face-to-Face Counseling Sessions
- Legal and Financial Advice
- Online Wellness & Work/Life Balance Resources
- Voluntary Prescription Care Management Program
- Access to an online Cognitive Behavior Therapy Program

Group members receive employer level benefits including:

- On-Site and Webinar Training Hours
- On-Site Critical Incident Stress and Grief Debriefings
- Formal "Mandated" EAP Referrals
- Quarterly Utilization Reporting
- No Cost Promotional Materials



Why settle for a 'free' limited EAP when you can elect a robust and full featured EAP for less than \$1 per employee per month? Contact your account manager for more information!



Interface EAP



Interface Employee Assistance Program - EAP Executive Summary				Face-to-face EAP Sessions
Available to Employee, Spouse, and Dependents				
Member Services	Emotional Health	Individualized Counseling	Nationwide network of more than 8,000 providers available for confidential counseling issues such as stress, depression, work/life issues, marital/family, legal, financial, alcohol/substance abuse, grief, and parent/child issues. Includes Department of Transportation (DOT) Substance Abuse Professional (SAP) referrals.	Sessions are per person, per issue, per provider, per year
			24 hour toll free telephonic access to crisis counselors.	Unlimited
		Voluntary Mental Health Prescription Program	Support and educational resources regarding prescribed medications for stress, anxiety, depression, and sleeping disorders. Provides assessment, screenings to monitor progress, and feedback to help optimize medications.	Unlimited
		Thrive	Access to digital online cognitive behavior therapy to help improve mood, gain confidence and energy, and control stress. Thrive is available for access through a computer or app on smartphone.	<input checked="" type="checkbox"/>
	Work/Life Services	Legal Services	Up to 3 no cost legal consultations, face-to-face or telephonic, for any legal issues. Services include, but are not limited to document review, phone call on your behalf, and simple free wills.	<input checked="" type="checkbox"/>
		Financial Services	Up to 3 no cost financial consultations, telephonically, for financial issues. Services include, but are not limited to retirement, college funds, investment planning, budgeting, and debt consolidation.	<input checked="" type="checkbox"/>
		Website	Includes online legal library, financial resources, and database resources for school, college, adoption, elder care, and child care.	<input checked="" type="checkbox"/>
Wellness	Website	Includes online health library, personal health reports based on individualized health assessments, quarterly wellness webinars, and wellness lessons on healthy behaviors.	<input checked="" type="checkbox"/>	
Client Services	Organizational Guidance & Workplace Support	Management Consultations	Telephonic management consultations regarding work performance issues and referrals to EAP.	Unlimited
		Job Performance Referrals	Referrals to counselors for job performance issues. Compliance reported to employer (signed Release of Information required).	
		Substance Abuse Referrals	Referrals to counselors for substance use disorders. Compliance reported to employer (signed Release of Information required).	
		Critical Incident Stress Debriefings	Debriefings for critical incidents such as a traumatic accident, employee death, robbery, etc. They include assessment, counseling, normalization, and referral as needed.	Charged under In-Service Fee Schedule
	Training & Orientations	Wellness Seminars	Wellness Seminars are available on several topics including, but are not limited to, stress management, change mastery, holiday stress, active listening, and various legal and financial topics.	Charged under In-Service Fee Schedule
		Supervisor Training	Supervisory/Management training for supervisors on recognizing, documenting, and referring an employee with job performance issues to the EAP. All services of the EAP are also outlined. Includes DOT Reasonable Suspicion Training. Webinars available.	
		Employee Orientations	Employee orientation to familiarize employees with the services provided and the process for utilizing the program. Webinars available.	
Health Fair Support		Promotional materials available and give-a-way items for health fairs. Includes available full day of staffing.		
Account Support	Program Management	Promotional Materials	No cost promotional materials are available in hard copy and electronically. Brochures, flyers, wallet cards, orientation CDs/DVDs, posters, and monthly electronic newsletters are available.	<input checked="" type="checkbox"/>
		Account Management	Designated account executive with support of client services team.	<input checked="" type="checkbox"/>
	Reporting	Utilization Reports	Quarterly utilization reports that include nature of the contact, referral source, and demographics of employees (providing that certain information will not jeopardize confidentiality).	<input checked="" type="checkbox"/>

Services under the EAP include:

Counseling Services

- Referral to an EAP Network Provider
- Free Face-to-Face Assessment
- Free Solution-Focused Short-Term Therapy
- No Claims Filed Under Health Plan
- Crisis Counselors Available 24-7-365

Legal Services

- No Cost Initial Consultation Up to 30 Minutes
- Up to 25% Discount from Hourly Rate
- Simple Wills
- Simple Document Review
- Simple Resolution Letters and/or Phone Calls

Financial Counseling/Planning

- Credit Repair
- Identity Theft Plan
- Sample Legal Documents
- Domestic Violence/Family Health Library

Work/Life and Wellness Resources*

- Child/Elder Care Referrals
- Adoption, Education/College Resources
- Pet Care
- Nutrition/Weight Loss
- Prenatal & Pregnancy
- Exercise/Fitness
- Smoking Cessation
- Library on Health Topics

*Online at www.4eap.com

For questions regarding any of the services available under the EAP, please call and speak with one of our care coordinators.



Interface EAP

(713) 781-3364 Se Habla Español
(800) 324-4327 (800) 324-2490

www.4eap.com

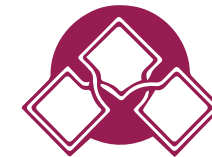
Crisis Counselors available 24/7

Interface EAP
P.O. Box 421879
Houston, Texas 77242-1879

Your Employee Assistance Program



Provided by



Interface EAP

FREE AND CONFIDENTIAL

FREE and CONFIDENTIAL EAP

Provided by your employer, the Employee Assistance Program (EAP) is a free and confidential benefit designed to help you and your family members successfully manage major life stressors and events by identifying options and making informed choices.

Issues commonly addressed through your EAP benefit include:

- ❖ **Family conflict** - divorce, custody, blended family, domestic violence issues
- ❖ **Grief** - accidents, illness, victim of crime, loss of a loved one
- ❖ **Changes at home, work, or school** - relocation, job stress, interpersonal problems, empty nest, aging parents
- ❖ **Personal growth** - interpersonal skills (relationship and/or communication) for work or family
- ❖ **Dependence or co-dependence issues** - alcohol, drugs, gambling

Counseling Services

Interface EAP provides free and confidential counseling with experienced, licensed counselors. You can easily access a comprehensive network of providers with expertise in the following:

- ❖ Stress Management
- ❖ Grief/Loss
- ❖ Depression/Anxiety
- ❖ Work/Life Balance
- ❖ Marriage & Family
- ❖ Substance Abuse
- ❖ Career Development
- ❖ Relationships & Communications
- ❖ Anger Management
- ❖ Child & Adolescent

The professionals who will assist you are not part of your organization. They are licensed counselors who understand the “everyday problems” that face individuals and families. They are able to provide support and guidance to individuals when they are faced with life’s unexpected challenges.

Legal Services

Participants are able to access professional legal services through the EAP. Services under this benefit include a free 30-minute consultation with an attorney, document review, letter/phone call on your behalf, a free simple will, and up to a 25% discount off an attorney’s normal rate for additional services.

Financial Services

Financial services with the EAP include a free initial consultation with a professional licensed Financial Planner and discounted fees for ongoing consultation. Financial counseling, debt consolidation, retirement planning, identity theft plan, and other referral services are also provided (excludes monetary assistance).

Online Work/Life and Wellness Resources

Employees and family members are able to access unlimited self-help tools on work/life and wellness resources online. Access to resources for child care, elder care, pet care, school/college, personal health profiles, wellness lessons and webinars on topics such as stress, weight loss, smoking cessation, eating healthy and much more are available online. For more information, visit the participant website www.4eap.com. Contact us at info@ieap.com to obtain your username and password.

**Your EAP is a completely
FREE and CONFIDENTIAL
source of assistance.**

Interface EAP

(713) 781-3364 Se Habla Español
(800) 324-4327 (800) 324-2490

www.4eap.com

Frequently Asked Questions

How do I access my EAP benefit?

Call toll-free 800-324-4327 or log-on to www.4eap.com to submit a service request. Our experienced care coordinators will guide you through the process and help connect you with the services that will best fit your needs.

Who can use the EAP?

EAP services are not only available for you, the employee, but also for your immediate, eligible family members.

Is the EAP confidential?

Yes - The EAP is totally confidential. Interface will not share any information concerning your use of the EAP with anyone in your organization, other family members, or any other person or organization without your written permission or as required by law.

Is there a charge for using the EAP?

No - Your employer has contracted for this service as a prepaid benefit for its employees. There is no cost to you or your eligible family members for EAP services. If you and your counselor determine additional help is needed beyond the scope of the EAP, we will work to minimize any cost to you.

What is not paid as an EAP benefit?

Some situations may require specialized services that will not be covered under the free EAP benefit. Psychiatrists (MD’s), psychological testing, chronic or long-term treatment, court ordered assessment or treatment, and other specialized types of treatment may be beyond the scope of the EAP. If you are unsure, please ask a care coordinator. They will help you identify resources that ARE available through your free EAP benefit or community resources.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.J. TOPIC: Approval of Credit Monitoring Program

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving credit monitoring program through PrivacyArmor by InfoArmor as presented for fiscal year 2020-2021.

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

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

PrivacyArmor

Employee - \$0 per month

Employee + Family - \$8.95 per month

PrivacyArmor Plus

Employee - \$4.25 per month

Employee + Family - \$10.95 per month



16.7 million Americans experienced identity fraud in 2017¹



Protect your family's privacy, identity, and finances with **PrivacyArmor®**



Comprehensive identity monitoring

Our proprietary monitoring platform detects high-risk activity to alert you at the first sign of fraud. We scour the dark web for compromised credentials and monitor financial transactions, all while keeping tabs on your credit reports.



Fraud remediation and restoration

Should identity theft or fraud occur, you have a dedicated Privacy Advocate® to fully manage your recovery and restore your identity. And since fraud doesn't take a holiday, our Privacy Advocates are available 24/7.



Identity theft reimbursement

You never have to worry about covering the costs of identity theft. PrivacyArmor's \$1 million identity theft insurance policy[†] covers any out-of-pocket expenses, lost wages, or legal fees.

Learn more at
myprivacyarmor.com

Questions?

1.800.789.2720

Plans and pricing

PrivacyArmor

Complimentary for employees
Add family coverage for \$8.95 / monthly

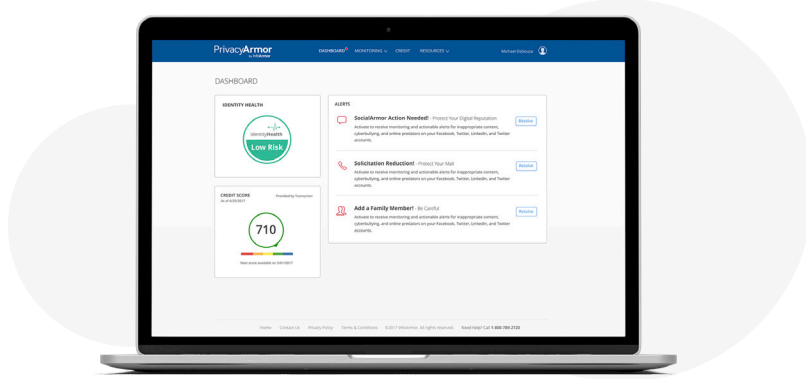
PrivacyArmor Plus

\$4.25 per employee / monthly
\$10.95 per family / monthly

¹ Source: Wall Street Journal, "Identity Fraud Hits Record Number of People" February, 2018

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

The most extensive **identity protection** plan available



PrivacyArmor
by InfoArmor

Feature	PrivacyArmor	PrivacyArmor Plus
Identity and credit monitoring	✓	✓
High-risk transaction alerts	✓	✓
Dark web monitoring	✓	✓
24/7 Privacy Advocate remediation	✓	✓
Social media monitoring	✓	✓
Financial threshold monitoring	✓	✓
Digital exposure reports	✓	✓
\$1 million identity theft insurance policy [†]	✓	✓
Tri-bureau credit alerts		✓
Additional alerts on financial account transactions		✓

From the moment you enroll in PrivacyArmor®, you are automatically covered with:



Identity monitoring and alerts



24/7 Privacy Advocate® support



\$1 million identity theft insurance policy[†]

Learn more at
myprivacyarmor.com

Questions?

1.800.789.2720

Plans and pricing

PrivacyArmor

Complimentary for employees
Add family coverage for \$8.95 / monthly

PrivacyArmor Plus

\$4.25 per employee / monthly
\$10.95 per family / monthly

How it works

1

Enroll

Access to your full PrivacyArmor capabilities begins the day you enroll.

2

We monitor

Our advanced technology looks for suspicious activity associated with your personal profile.

3

We alert

We alert you to any activity associated with your account.

4

We restore

In the event of identity theft, we fully manage the process of recovering your identity, credit, and sense of security so the impact to your life is minimal.

5

We reimburse

Our \$1 million identity theft insurance policy covers the costs associated with reinstating your identity.[†]

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

InfoArmor

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 19, 2020

RECOMMENDATION:

The Administration recommends approving WellStyles through Virgin Pulse through as presented for fiscal year 2020-2021.

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

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



WellStyles Wellness Workshops



wellstyles

Directions

Step 1: Choose a pillar that interests you!

Step 2: Choose from *Knowledge, Integration, or Visualization.*

You can choose 1, 2, or ALL of them to make it a full **WELLNESS WORKSHOP DAY!**



We are passionate about helping our members achieve their healthiest and happiest selves!

We offer the following on-site wellness visits for our members at no additional cost.

Contact us at wellnesscoordinator@wellstyles.org



The WellStyles Wellness Program is focused on individual wellness optimization by addressing all factors that contribute to health or disease. The wellness pillars represent the important foundations of lifestyles that can be leveraged to improve the wellbeing of individuals and address the root cause of disease.



Pillars of Health



Nutrition is defined as the substances consumed to support growth, metabolism, and repair. Functional Nutrition focuses on finding the right way for individuals to eat using food to maximize the potential for health and reverse dysfunction or disease. Due to our different genetic backgrounds, preferences, and lifestyles, there is no single “right diet” that applies to everyone. Nutritional adequacy is determined not only by what you eat, but also when you eat (time), how often you eat (frequency), and how much you eat (amount). The right diet is tailored to meet the nutritional needs, food preferences, and lifestyle of each individual.

Knowledge: With all the conflicting nutrition information we are exposed to, it is difficult to know just what advice to adopt in your life. Come to this fun and informative presentation to learn the key principles of a healthy diet and eliminate the confusion once and for all. (Presentation time can be tailored to your schedule)

Integration: *Food Creation Station:* Due to the greater nutritional density of locally-grown produce, recipes change with the season. Ask for the recipe of the week!

Meal Prep Workshop: Learn new strategies to help you save time and eat healthy during the busy work week.

Visualization: Table demo set up in a break room or common space. The display will highlight a key concept of this pillar.



wellstyles



@wellstyles_az





Pillars of Health



Physical activity is inclusive of everything from gentle movement throughout the day, like household chores, to 150 minutes of moderate-intensity exercise weekly. Both movement and intentional exercise are crucial for appetite regulation, hormone balance, weight and stress management, and improved body composition, sleep quality, and mood. The right type of activity is one that motivates and excites each individual and is easy to sustain long-term.

Knowledge: Learn about the benefits of incorporating movement into your daily life. After this presentation you will walk away with tips and action steps in order to increase your movement! (Presentation time can be tailored to your schedule)

Integration: Yoga, Pilates, or Circuit training *workout class*. (Time can be tailored to fit your schedule)

Visualization: Table demo set up in a breakroom or common space. The display will highlight a key concept of this pillar.



MYVALLEYSCHOOLS.ORG



wellstyles



@wellstyles_az



Pillars of Health



Rest is defined as a period of repair, recovery or detachment needed to return to optimal health and wellbeing. Rest is inclusive of 7-9 hours of sleep per night, sufficient recovery time from exercise, and relaxation practices to reduce stress. On any given day, each individual requires different types and amounts of rest depending on his/her lifestyle at that time.

Knowledge: Learn about the benefits of sleep, relaxation, and rest between exercises. Leave this interactive presentation relaxed and ready to restart your day! (Presentation time can be tailored to your schedule)

Integration: DIY activities- Make bath salts, candles, pillow spray, or you choose! (Employer is financially responsible for all materials)

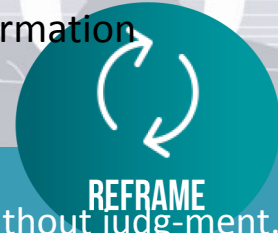
Visualization: Table demonstration with an emphasis on the information included in the rest pillar.

Mindfulness is defined as a technique where the individual focuses his/her full attention on present thoughts, feelings, and sensations without judgment. Reflection brings awareness to the positive or negative impact of one's mind set to improve upon future circumstances. Reframing requires shifts in unfavorable thoughts to unveil an overall improved perspective over time.

Knowledge: Learn about mindfulness, reflection, and reframing. In this presentation we will discuss the benefits, as well as ways to reframe through the use of reflection and mindfulness practice. (Presentation time can be tailored to your schedule)

Integration: Attend a Meditation or make a craft of your choosing. For example, make jewelry, paint a picture, pot plant, etc. (employer is financially responsible for all materials.)

Visualization: Table demonstration with an emphasis on the information included in the Rest pillar of health.



wellstyles





Pillars of Health



Connection is a subjective feeling of closeness and belonging to friends, family, self and community. Research shows that a strong sense of connection and belonging improves longevity and quality of life. Connection is inclusive of the bond you share with your friends or spouse, the sense of belonging you feel in your own home, and your individual self-acceptance.

Knowledge: Learn about the value of connecting with your environment, self, and others. Leave this presentation with tips and tricks on how to improve your relationships. (Presentation time can be tailored to your schedule)

Integration: DIY activities! Such as, having a painting or planting party. You can make jewelry, candles, pillow spray, bath salts, and more! (Your employer is financially responsible for all materials).

Visualization: Table demo set up in a break room or common space. The display will highlight a key concept of this pillar.





Pillars of Health



A **toxin** is defined as anything that leads to a deviation in optimal mental, physical, and/or emotional health. Detoxification is the act of ridding yourself of toxic elements of your life, including environmental factors, substances, people and/or thoughts. Detoxification may include replacing harmful household items, practicing healthier cooking methods, seeking alternatives to medications with harmful side effects, and separating yourself from avoidable adversity.

Knowledge: Have you ever stopped to think about the chemicals and contaminants you are exposed to in your daily life? From food additives to household items, we are exposed to an array of harmful toxins on a daily basis. In this presentation you will learn how these things affect our health and tips and tricks for reducing your exposure to both dietary and environmental toxins.

(Presentation time can be tailored to your schedule)

Integration: *Chemical Scavenger Hunt*

Visualization: Table demo set up in a breakroom or common space. The display will highlight a key concept of this pillar.





wellstyles

Onsite Visit Request Form



FUEL <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization MOVE <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization REST <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization REFRAME <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization CONNECT <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization DETOX <input type="radio"/> Knowledge <input type="radio"/> Integration <input type="radio"/> Visualization	Please fill out a separate form for each date and location. Thank you! Member Name: Member Contact: Location: Date & Time: Special Requests:
---	---

Workshops must be a minimum of 2 hours and will be coordinated with the site Champion and Wellness Coordinator. Visits should be scheduled at least 2 weeks in advance to give enough time to promote the visits. The Wellness Coordinator will create an agenda for the visit and provide an event flyer, promotional e mail, and sign up sheet if applicable.

The site Champion will determine the best time to reach employees, the topics they are most interested in, what type of visit they would be most receptive of, and help reserve any rooms/approvals needed to come on site.

MYVALLEYSCHOOLS.ORG

Please contact us at wellnesscoordinator@wellstyles.org to schedule your visits today!



wellstyles

Your Wellness Team



Kendall Taylor is the Wellness Director at Valley Schools. Kendall graduated from Arizona State University where she earned her Bachelors of Science Degree in Kinesiology with an emphasis on Exercise Science. After working for 5 years in the physical therapy setting Kendall realized her true passion was to focus on preventative healthcare and turned to health coaching and worksite wellness.

With now over 9 years of experience in the healthcare field she has extensive knowledge in the development, implementation and management of corporate wellness programs. Her key focus has been on creating programs aligned with company culture to effectively create a plan that will help reduce chronic diseases and encourage healthy behaviors. You can contact Kendall at ktaylor@vsit.org



Riley Long is the Wellness Coordinator at Valley Schools. She works alongside a variety of schools and public entities across Arizona to provide health focused resources to their most valuable asset - their employees! Riley knows first-hand the difference that a healthy body and mind can make on a person's mood, self-esteem, and professional success.

She personally places this philosophy into her daily life by being a certified yoga instructor. Through fitness and yoga she provides others with a place of escape and intention. Riley has a Bachelor's of Science in Exercise and Wellness, with a General Business Minor from Arizona State University. You can contact Riley at RLong@vsit.org.

Kristen Ueberschaer is a Registered Dietitian and Pilates instructor at Valley Schools and holds a Bachelor's in Nutritional Science with an emphasis in dietetics from San Jose State University. She has experience as a clinical dietitian in the settings of mental disorders, eating disorders, and chronic illness and disease, as well as general weight management and healthy eating.

Kristen understands and emphasizes the importance of behavior change in the areas of sleep, stress management, diet, exercise and movement as a critical preventative measure in reducing the incidence of chronic illness and disease.

Kristen is thrilled to share her passion for preventative health and is eager to help further motivate change throughout the Valley Schools community! You can contact Kristen at kueberschaer@vsit.org



GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.L. TOPIC: Approval of Mid-Term Disability

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

DATE ASSIGNED FOR CONSIDERATION: February 19, 2020

RECOMMENDATION:

The Administration recommends approving Mid-Term Disability insurance benefits through Sun Life as presented for fiscal year 2020-2021.

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

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

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

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

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

Valley Schools Employee Benefits Group

Glendale Elementary School District

Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2020
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.05
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 Per \$10 of weekly benefit	\$0.057
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$0.223

*Spouse Voluntary Life ends at age 70

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 19, 2020

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