

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
January 22, 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 the Jaguar Den Room at Don Mensendick 5535 N. 67th Avenue. Glendale, AZ 85301.

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Action Items

- a. Approval of Minutes
It is recommended the Trust Board approve the minutes of the December 18, 2019 regular Meeting as presented.

5. Reports and Informational Items

- a. Assistant Superintendent's Update
Administration will present the Trust Board with an update on the District's business operations.
- b. Claims Experience Review - Medical
The Trust Board will review medical claims experience for November 2019.
- c. Financial Review - Employee Benefits
The Trust Board will review employee benefits' financial statements for December 2019.
- d. Claims Experience Review - Workers' Compensation
The Trust Board will review workers' compensation experience for December 2019.
- e. Financial Review - Workers' Compensation
The Trust Board will review workers' compensation financial statements for December 2019.
- f. Wellness/Insurance Update
Staff will present the Trust Board with updates on the District's insurance and wellness programs.

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

RECOMMENDATION: The minutes of the December 18, 2019 Regular Meetings are submitted for approval.

The minutes of December 18, 2019 meeting is attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
December 18, 2019

Present: Board Members
Mr. Mike Martinez
Mr. Lee Peterson
Ms. Teresa Wong

Other Attendees:
Ms. Joanna Morse
Ms. Judy Nublick
Ms. Jodi Finnesy
Ms. Elizabeth Powell
Ms. Kym Kierman
Mr. Ken Muth
Mrs. Deby Valadez

Absent: Ms. Mary Ann Wilson
Ms. Bernadette Bolognini

Recorder: Mike Barragan

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:30 p.m. noted the presence of three of five Trust Board members, with Ms. Bolognini and Ms. Mary Ann Wilson absent, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance. Mr. Barragan introduced Ms. Wong since it was her first meeting in person. Mr. Barragan also introduced Mrs. Valadez, Assistant Superintendent for Human Resources, along with Ken Moth and Kym Kierman from United Health Care. Everyone in attendance introduced themselves.

CALL TO THE PUBLIC

Ms. Elizabeth Powell, GESD employee expressed her concerns regarding the elimination of Banner Health.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan announced to the Trust Board Members:

He had traveled to Texas to attend an investment conference in November. Trust Board members Mike Martinez and Mr. Barragan participated in the Chamber of Commerce Event at the Renaissance.

Mr. Barragan complimented HR on the Employee Network fair held on October 30th.

Mr. Barragan shared the challenges decreasing with enrollment.




Mr. Barragan stated Human Resources (HR) had requested next Trust Board meeting to be held at Jack/Mensendick. HR would like Trust board members to attend the Resolution Resource Roundup.

Glendale Elementary School District (GESD) participated in the City of Glendale holiday events. Including the Hometown Christmas Parade and in which GESD received Most Community Spirit Award. Staff also volunteered in GESD's booth during Glendale Glitters.



During the holidays, GESD's employees participated in Adopt a Kid. In this drive, 40 families (150 kids) district wide were selected to receive gifts.

Health Plan Performance for review by United Health Care and Valley Schools

Ms. Kierman and Mr. Muth provided an overview of the district's performance for Fiscal Year 2019.


The Power of Partnership

The Power of Partnership

Glendale ESD EBT Health Plan Performance Review

Building health ownership together
December 18, 2019



The power of partnership is built on working together toward the same goal

Data Parameters


Current: 07/18 – 06/19; paid through 08/19
Prior: 07/17 – 06/18; paid through 09/18
Norm: Public Schools K-12
Claims experience is 97.9% complete
Catastrophic case threshold: \$50,000

UnitedHealthcare Team

Kenneth Muth, Strategic Client Executive
Kym Kierman, Regional Director, Health Analytics
Mark Baggot, Senior Field Account Manager

Valley Schools Team

Tom Elliott, Executive Director Member Services
Christy Todd, Senior Account Executive
J Pizarro, Account Executive
Darlene Deveuve, Senior Account Manager
Tory Thompson, Account Manager
Kendall Taylor, Wellness Director



Executive Summary

Net Paid Per Member Per Month (PMPM)

- 22.5% Medical Net Paid PMPM Trend
- 3.7% Non-Catastrophic trend
- 9.5% Catastrophic trend

Historical PMPM Trend

Year	Med. CC	Med. Non-CC
15-16	\$169	\$88
16-17	\$177	\$185
17-18	\$185	\$209
18-19	\$174	\$122
k-12	\$208	\$135


Non-CC = Non Catastrophic Content
CC = Catastrophic Content

Plan Year Observations

- Clinical Drivers: Top 3 clinical cost drivers are cancer, musculoskeletal and digestive system
- 1% of members hit \$50K in claims, accounting for 41% of claims
- Overall member decision continues to increase and is above the norm (HAI score +0.4pt)
- Virtual visits increased 62% helping save the plan an estimated \$6K in avoided costs
- Pharmacy spend increased 3.4%, driven by an increase in specialty drug spend
- 8% of the population is actively engaged with clinical management accounting for 54% of claims dollars
- There is opportunity to increase Premium Provider utilization, especially with musculoskeletal claimants

Trend Drivers

- Plan cost share decreased 3.6pts saving the plan \$13.31 PMPM
- A 22.3% reduction in net paid per claimant accounted for a decrease of \$88.29 PMPM
- Catastrophic case severity increased 10.7%, saving the plan \$11.72 PMPM



Plan Performance Summary

A significant drop in catastrophic spend, (from a high prior year) drove a very favorable year over year trend of -22.5%

Category	Current	Prior	Change
Demographic	1,419 Members	1,103 Demographic Factor	96.3% Benefits Utilization
Financial	\$296.84 Paid PMPM	\$174.48 Paid PMPM (Non-CC)	\$121.81 Paid PMPM (CC)
Utilization	8.0% Nurse Enrollment Rate	33.0% Premium Provider Utilization	68.8% Activation

1,294 Retrospective Risk Score

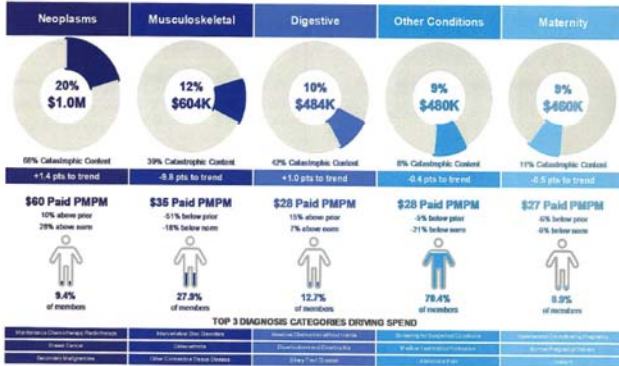
77.0% Plan Cost Share (Net)

168.4 ER Visits per 1000



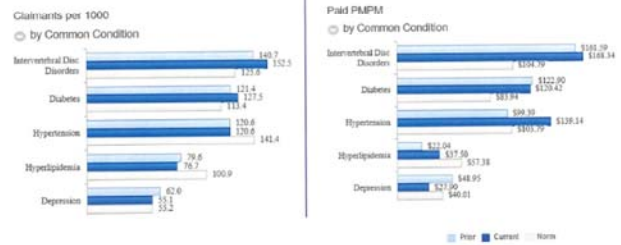
Clinical Cost Drivers

60% of medical spend driven by these 5 diagnosis chapters



Common Condition Prevalence and Cost

Back pain prevalence and spend continues to trend above norms
Diabetes remains a concern, and there was a rise in the number of members with related risk factors



Pharmacy Detail

Overall pharmacy PMPM spend increased 3.4%
Specialty drug spend paid through the pharmacy benefit increased 5%
Specialty drug spend paid through the medical benefit increased 15%

Change in PMPM by Benefit Type

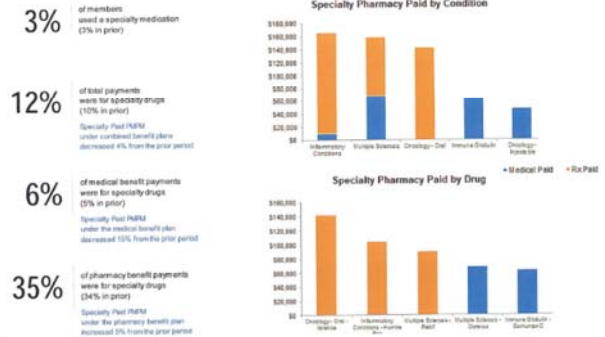


Summary Measure	Prior	Current	Change
Rx Benefit Utilization	77.3%	75.3%	-2.0%
Employee Cost Share PMPM	\$12.50	\$11.83	-5.3%
Net Paid PMPM	\$72.23	\$74.69	3.4%
Average Prescriptions PMPM	11.5	11.2	-3.0%
Average Prescriptions per Claimant	14.6	15.1	1.6%
Average Net Paid per Prescription	\$75.35	\$66.31	-12.0%
Average Net Paid per Claimant	\$1,100.91	\$1,213.29	10.6%
% Mail Order Utilization	0.7%	0.9%	0.2%
Generic Substitution Rate	87.2%	87.4%	0.4%
Tier 1 + Generic Utilization	79.3%	80.5%	1.6%
Plan Cost Share (Net)	84.2%	85.3%	1.1%



Specialty Pharmacy Spend

Inflammatory conditions lead specialty drug spend paid through the Rx benefit and Multiple Sclerosis leads paid through the medical benefit

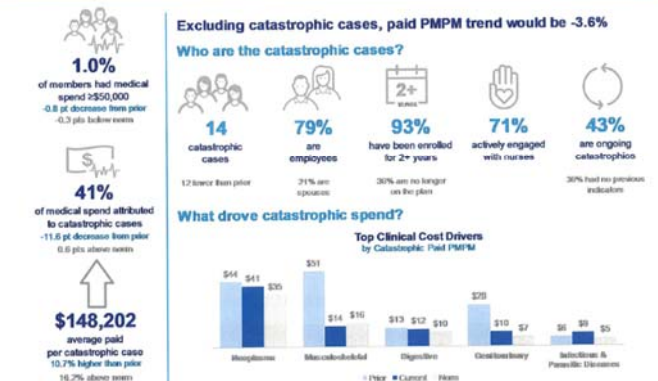


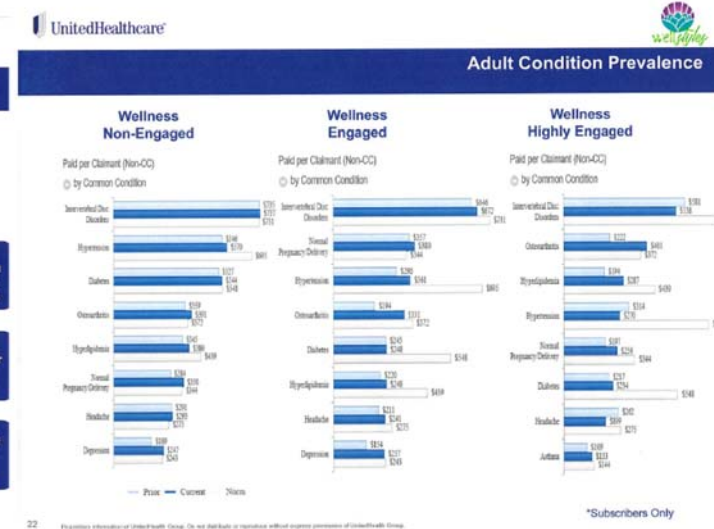
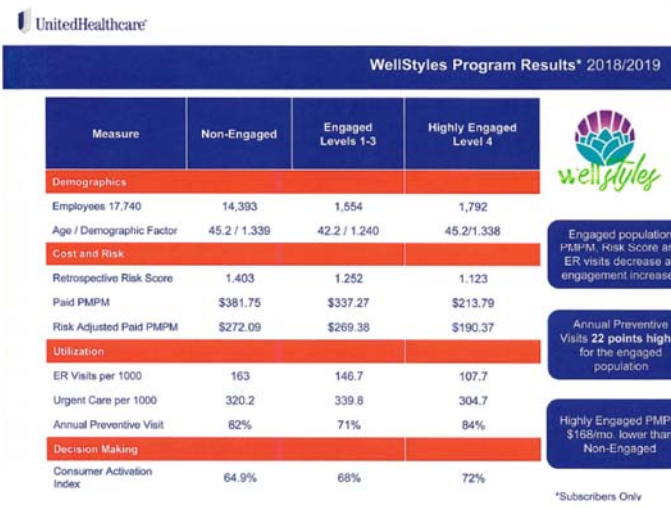
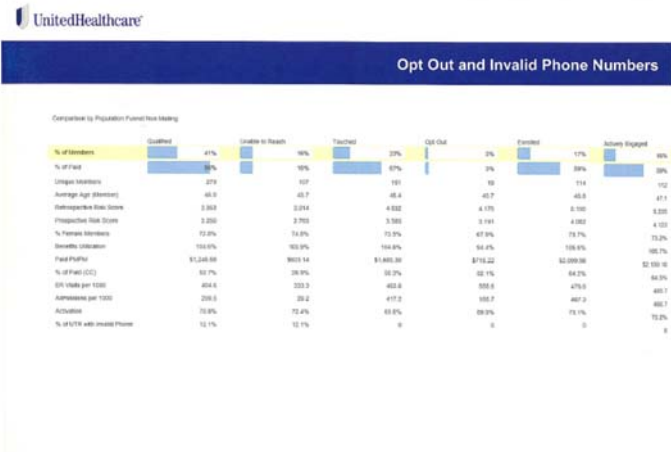
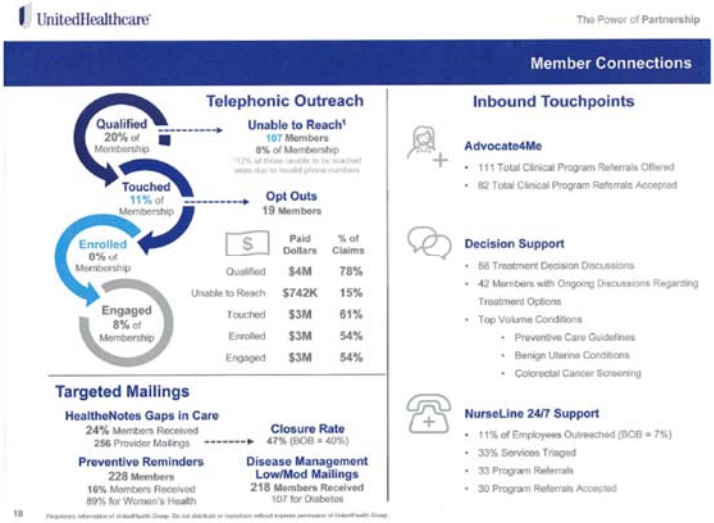
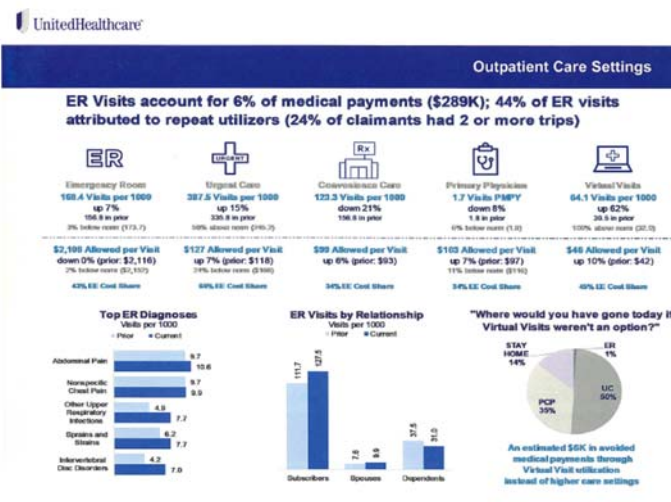
Therapeutic Classes Driving Rx Utilization and Spend

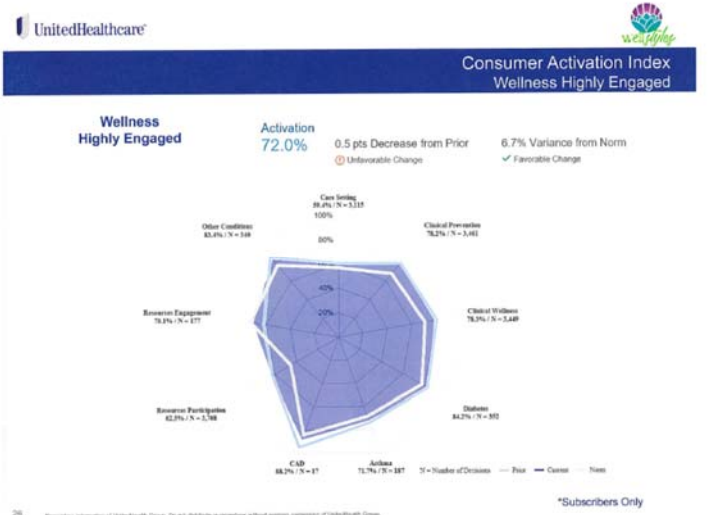
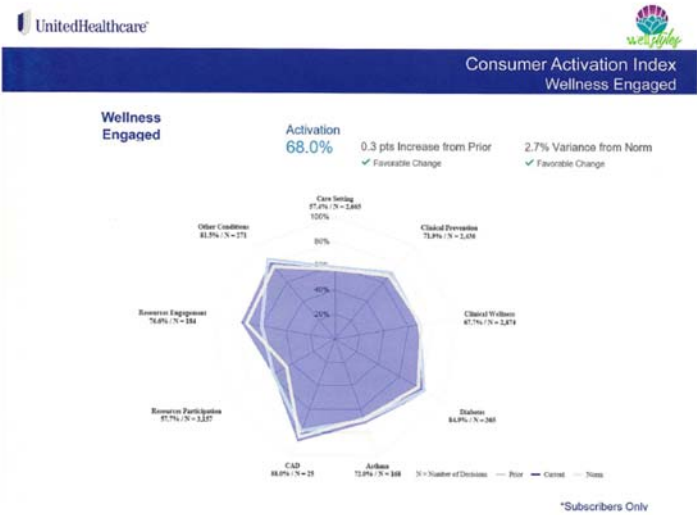
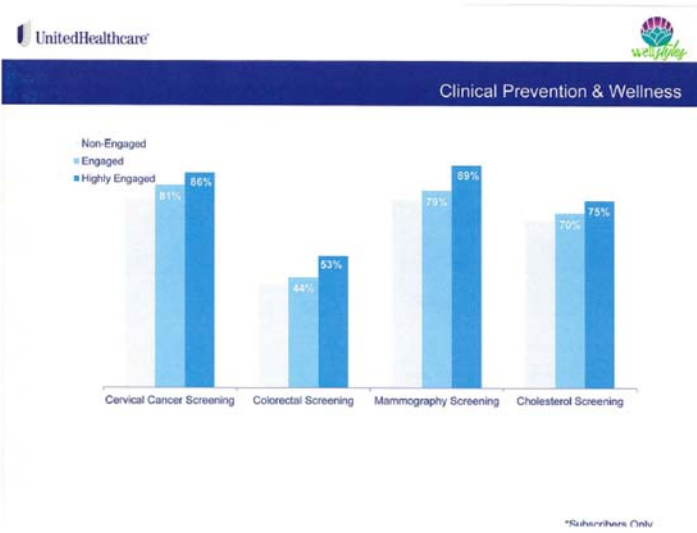
Top 10 Drugs by Volume									
Rankings	Current	Prior	Norm	Top 10 Drugs by Volume	Standard Therapeutic Class	Disease State	% of Prescriptions	% of Net Paid	Net Paid per Prescription
1	1	2	1	Letrozole Tablets	Thyroid Preps	Thyroid Replacement	3.6%	0.2%	\$3.79
2	2	3	3	Lamotrigine	Other Antidepressants	Cardiovascular	3.2%	0.0%	\$9.52
3	3	1	1	Alendronate Tablets	Lipid-lowering	Cardiovascular	2.7%	0.1%	\$1.80
4	5	8	8	Mefenamic Acid	Diabetic Therapy	Diabetes	2.2%	0.0%	\$0.30
5	6	4	4	Atorvastatin Tablets	Other Cardiovascular Preps	Cardiovascular	2.0%	0.0%	\$0.14
6	4	9	9	Sildenafil HCl	Psychostimulants/Anidepressants	Depression	2.0%	0.0%	\$0.90
7	7	12	12	Losartan Potassium	Other Antidepressants	Cardiovascular	1.8%	0.0%	\$0.67
8	12	11	11	Escitalopram Oxalate	Psychostimulants/Anidepressants	Depression	1.6%	0.0%	\$0.80
9	13	13	13	Mometasone Sodium	Branchial Dilators	Asthma / Copd	1.3%	0.1%	\$3.00
10	8	20	20	Vardenafil HCl	Branchial Dilators	Asthma / Copd	1.2%	0.0%	\$23.51
Totals							22.3%	0.9%	\$23.51



Medical Catastrophic Cases (\$50K+)







UnitedHealthcare The Power of Partnership

Solution Opportunities

Benefits and resources available to help members live healthier lives

- Promote WellStyles Wellness Program
- Promote Virtual Visits for both medical and behavioral needs
- Promote Premium Designation Provider Utilization
- Educate around appropriate location for urgent and emergent care needs
- "Why is UHC calling" Education

UnitedHealthcare

Appendix

28 Proprietary information of UnitedHealth Group. Do not distribute or reproduce without express permission of UnitedHealth Group.

UnitedHealthcare						UnitedHealthcare					
Financial Detail						Demographic Detail					
Measure	Prior	Current	Change	Norm	Variance	Measure	Prior	Current	Change	Norm	Variance
Allowed PMPM	\$484.99	\$385.48	-17.1%	\$419.73	-8.2%	Employees	1,043	1,006	-3.5%	na	na
Paid PMPM	\$382.96	\$296.84	-22.5%	\$346.15	-14.2%	Members	1,441	1,419	-1.5%	na	na
Paid PMPM (Non-CC)	\$161.17	\$174.48	-3.7%	\$206.05	-15.3%	Average Age (Member)	35.5	35.5	0.0%	35.7	-0.8%
Paid PMPM (CC)	\$201.33	\$121.81	-39.5%	\$136.90	-12.3%	Average Family Size	1.38	1.41	2.2%	1.88	-24.2%
Network Utilization	87.0%	95.8%	7.7 pts	97.8%	-2.2 pts	Demographic Factor	1.104	1.103	-0.1%	1.093	0.9%
Premium Provider Utilization	34.0%	33.0%	-1.9 pts	40.2%	-7.2 pts	Benefits Utilization	95.9%	96.3%	0.4 pts	95.0%	0.3 pts
Allowed	\$8.04M	\$8.57M	-18.3%	na	na	% Female Employees	78.8%	79.8%	1.0 pts	74.0%	5.8 pts
Paid	\$6.62M	\$5.96M	-23.7%	na	na	% Female Members	71.8%	71.1%	-0.5 pts	69.8%	11.3 pts
Retrospective Risk Score	1.345	1.294	-3.8%	1.292	0.2%	Average Age (Employee)	41.8	42.3	1.2%	40.0	-8.0%
Claims per 1000	959.1	962.6	0.4%	959.9	0.3%						
Paid per Claimant	\$4,793	\$3,702	-22.0%	\$4,328	-14.5%						
Allowed per Claimant	\$5,818	\$4,807	-17.4%	\$5,247	-8.4%						
Outpatient Facility Paid PMPM	\$134.89	\$118.05	-12.4%	\$136.98	-15.1%						
Inpatient Facility Paid PMPM	\$86.19	\$72.75	-15.0%	\$87.69	-17.0%						
Plan Cost Share	83.4%	79.8%	-3.6 pts	84.7%	-4.9 pts						
Total Paid PMPM	\$455.15	\$371.56	-18.4%	\$408.24	-9.0%						
Inpatient Facility Paid PMPM	\$86.19	\$72.75	-15.0%	\$87.69	-17.0%						

Claims Experience Review – Medical

Mr. Barragan reported:

In September, GESD incurred \$631,783 in medical claims and represents a monthly loss ratio of 92%.

In October, GESD incurred \$502,536 in medical claims and represents a monthly loss ratio of 73%. Based on the trend, we project revenues to generate \$8,056,140 by June 30, 2020 and we anticipate to incur medical claims of approximately \$7,658,700 or a loss ratio of 95% by June 30, 2019.

Claims Experience Review – Dental

Mr. Barragan reported the following:

In November, Pool I (or base plan) incurred \$48,783 in dental claims or a monthly loss ratio of 71%. Based on the trend, we project revenues to generate \$807,060 by June 30, 2020 and we anticipate

Pool I (or base plan) to incur approximately \$753,816 or a loss ratio of 93% by June 30, 2020. In November, Pool III (or buy-up plan) incurred \$182,539 in dental claims or a monthly loss ratio of 66%.

Based on the trend, we project revenues to generate \$3,214,668 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$2,958,192 or a loss ratio of 92% by June 30, 2020.

In October, Pool I (or base plan) incurred \$70,564 in dental claims or a monthly loss ratio of 103%.

In October, Pool III (or buy-up plan) incurred \$240,760 in dental claims or a monthly loss ratio of 88%.

Correction to September’s experience report. Originally, we reported for September, Pool I (or base plan) incurred \$241,912 in dental claims or a monthly loss ratio of 352%. However, the correct

incurred amount was \$41,912 in dental claims and a loss ratio of 61%.

Financial Review – Employee Benefits

The financial report for November 30, 2019 reflects the “Ending net position reserved for claims and expenses” as \$20,165,322.41”.

The financial report for October 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$20,755,575.69”.

The financial report for September 30, 2019 reflects the “Ending net position reserved for claims and expenses” as \$21,488,198.95.

The financial report for August 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$22,292,725.82.

Claims Experience Review - Worker’s Compensation

Mr. Barragan reported:

In November, GESD logged 19 incidents and GESD incurred \$10,100.00 for the month.

GESD has 43 open claims recorded since 2013 and the “Paid” amount is \$2,448,394.59 compared to the “Incurred” of \$3,506,208.57.

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 \$2,081,308.03 or 85% of the total “Paid” amount of \$2,448,394.59 and 2,818,372.14 or 80% of the total “Incurred” amount of \$3,506,208.57.

The average cost per individuals is:

- \$56,939.41 for “Paid”
- \$81,539.73 for “Incurred”

In October, GESD logged 17 incidents and GESD incurred \$12,700 for the month.

GESD has 35 open claims recorded since 2013 and the “Paid” amount is \$2,382,460.06 compared to the “Incurred” of \$3,516,255.73.

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 \$2,030,029.93 or 85% of the total “Paid” amount of \$2,382,460.06 and 2,815,719.30 or 80% of the total “Incurred” amount of \$3,516,255.73.

The average cost per individuals is:

- \$69,954.13 for “Paid”
- \$100,177.39 for “Incurred”

Ms. Morse spoke on trends and communicated working directly with each department in finding techniques to decrease injuries.

Financial Review Worker's Compensation

Mr. Barragan presented:

The financial report for November 30, 2019 reflects the "Ending net position reserved for claims and expenses" as \$875,045.86.

The financial report for October 31, 2019 reflects the "Ending net position reserved for claims and expenses" as \$945,361.41.

The financial report for September 30, 2019 reflects the "Ending net position reserved for claims and expenses" as \$1,116,914.40.

The financial report for August 31, 2019 reflects the "Ending net position reserved for claims and expenses" as \$1,201,764.08.

Wellness and Insurance Benefit Update

Ms. Wong gave a brief summary on H.O.P.E. in Benefits Alliance Meeting. Stated premiums are where they are expected to be and explained HR's goal is to educate members and increase involvement in preventive care.

Ms. Finney presented about the community garden, VITA tax present for tax season. Landmark hosted Craft fair after the Hometown parade and Resolution roundup will be in January at Jack/Mensendick.

Ms. Nublick updated the benefits campaign emails included pediatric vision coverage, and a support program on Arizona State Retirement System (ASRS) information. An increase has been reported utilizing the #KnowYourBenefits email with a faster response from Teresa Judy and Jodi.

ACTION ITEMS

Approval of Minutes

Mr. Martinez motioned to approve the October 15th, 2019 minutes. Ms. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Mr. Martinez, Ms. Wong and Mr. Peterson.

Summary of Current Events

None.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:46 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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.



Monthly Experience Report

Glendale EI-All

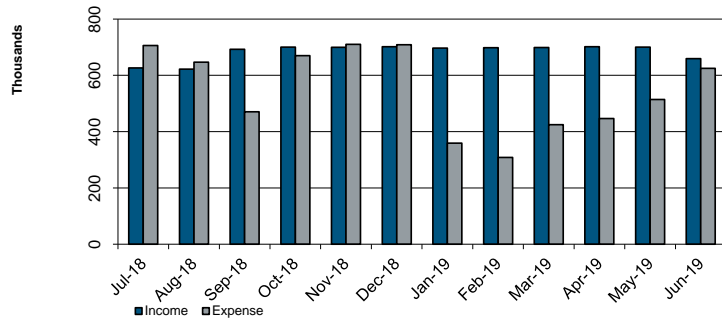
Dates: (7/1/2019-6/30/2020)



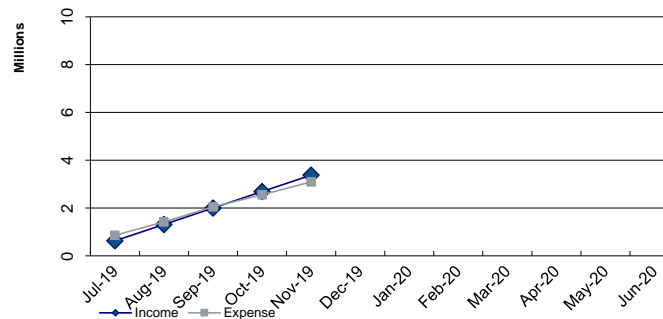
Name: Valley Schools Employee Benefits Group
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,092	\$ 861,652	\$ 627,809	\$ (233,843)	137%	\$ 645	113%
2019-08	1,011	1,455	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 62,602	\$ 556,930	\$ 683,754	\$ 126,824	81%	\$ 383	108%
2019-09	1,015	1,459	\$ 481,531	\$ -	\$ 87,341	\$ 568,872	\$ 62,849	\$ 631,721	\$ 684,768	\$ 53,046	92%	\$ 433	94%
2019-10	1,017	1,474	\$ 366,507	\$ -	\$ 73,119	\$ 439,626	\$ 62,972	\$ 502,598	\$ 689,889	\$ 187,291	73%	\$ 341	94%
2019-11	1,015	1,474	\$ 388,941	\$ -	\$ 90,085	\$ 479,026	\$ 62,848	\$ 541,874	\$ 688,877	\$ 147,003	79%	\$ 368	96%
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			97%
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			79%
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
Total	4,980	7,198	\$ 2,355,366	\$ -	\$ 431,047	\$ 2,786,413	\$ 308,363	\$ 3,094,776	\$ 3,375,097	\$ 280,322	92%	\$ 430	
Mo. Avg.	996	1,440	\$ 471,073	\$ -	\$ 86,209	\$ 557,283	\$ 61,673	\$ 618,955	\$ 675,019	\$ 56,064		\$ 430	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,915	\$ 823,368	\$ 614,094	\$ (209,274)	134%	\$ 629
2019-08	996	1,437	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 61,673	\$ 517,790	\$ 673,597	\$ 155,807	77%	\$ 360
2019-09	1,005	1,446	\$ 427,882	\$ -	\$ 81,597	\$ 509,479	\$ 62,230	\$ 571,709	\$ 677,383	\$ 105,674	84%	\$ 395
2019-10	1,008	1,463	\$ 357,410	\$ -	\$ 77,556	\$ 434,966	\$ 62,415	\$ 497,381	\$ 683,531	\$ 186,151	73%	\$ 340
2019-11	1,006	1,463	\$ 390,548	\$ -	\$ 89,472	\$ 480,020	\$ 62,291	\$ 542,311	\$ 682,519	\$ 140,209	79%	\$ 371
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	4,918	7,119	\$ 2,227,800	\$ -	\$ 420,234	\$ 2,648,034	\$ 304,524	\$ 2,952,558	\$ 3,331,124	\$ 378,566	89%	\$ 415
Mo. Avg.	984	1,424	\$ 445,560	\$ -	\$ 84,047	\$ 529,607	\$ 60,905	\$ 590,512	\$ 666,225	\$ 75,713		\$ 415



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	15	18	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 929	\$ 39,140	\$ 10,157	\$ (28,983)	385%	\$ 2,174
2019-09	10	13	\$ 53,650	\$ -	\$ 5,744	\$ 59,394	\$ 619	\$ 60,013	\$ 7,385	\$ (52,628)	813%	\$ 4,616
2019-10	9	11	\$ 9,098	\$ -	\$ (4,437)	\$ 4,661	\$ 557	\$ 5,218	\$ 6,358	\$ 1,140	82%	\$ 474
2019-11	9	11	\$ (1,606)	\$ -	\$ 613	\$ (993)	\$ 557	\$ (436)	\$ 6,358	\$ 6,794	-7%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	62	79	\$ 127,566	\$ -	\$ 10,813	\$ 138,379	\$ 3,839	\$ 142,218	\$ 43,973	\$ (98,245)	323%	\$ 1,800
Mo. Avg.	12	16	\$ 25,513	\$ -	\$ 2,163	\$ 27,676	\$ 768	\$ 28,444	\$ 8,795	\$ (19,649)		\$ 1,800



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ 47,866	\$ -	\$ 4	\$ 47,870	\$ -	\$ 47,870	\$ -	\$ (47,870)	0%	\$ -
2019-10	-	-	\$ (7,780)	\$ -	\$ -	\$ (7,780)	\$ -	\$ (7,780)	\$ -	\$ 7,780	0%	\$ -
2019-11	-	-	\$ 6,277	\$ -	\$ 159	\$ 6,436	\$ -	\$ 6,436	\$ -	\$ (6,436)	0%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 452,993	\$ -	\$ 40,556	\$ 493,549	\$ -	\$ 493,549	\$ -	\$ (493,549)		
Mo. Avg.	0	0	\$ 90,599	\$ -	\$ 8,111	\$ 98,710	\$ -	\$ 98,710	\$ -	\$ (98,710)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-	\$ (390)	\$ -	\$ -	\$ (390)	\$ -	\$ (390)	\$ -	\$ 390	0%	\$ -
2019-10	-	-	\$ 23	\$ -	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ (23)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 16,993	\$ -	\$ 1,193	\$ 18,186	\$ -	\$ 18,186	\$ -	\$ (18,186)		
Mo. Avg.	0	0	\$ 3,399	\$ -	\$ 239	\$ 3,637	\$ -	\$ 3,637	\$ -	\$ (3,637)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09	-	-	\$ 13,294	\$ -	\$ -	\$ 13,294	\$ -	\$ 13,294	\$ -	\$ (13,294)	0%	\$ -
2019-10	-	-	\$ 26,787	\$ -	\$ -	\$ 26,787	\$ -	\$ 26,787	\$ -	\$ (26,787)	0%	\$ -
2019-11	-	-	\$ 7,164	\$ -	\$ 2,290	\$ 9,454	\$ -	\$ 9,454	\$ -	\$ (9,454)	0%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 184,273	\$ -	\$ 12,653	\$ 196,926	\$ -	\$ 196,926	\$ -	\$ (196,926)		
Mo. Avg.	0	0	\$ 36,855	\$ -	\$ 2,531	\$ 39,385	\$ -	\$ 39,385	\$ -	\$ (39,385)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ 24	\$ -	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ (24)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 175	\$ -	\$ 7	\$ 182	\$ -	\$ 182	\$ -	\$ (182)		
Mo. Avg.	0	0	\$ 35	\$ -	\$ 1	\$ 36	\$ -	\$ 36	\$ -	\$ (36)	0%	

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2019-07	429	594	\$ 144,865	\$ -	\$ 33,787	\$ 178,652	\$ 26,564	\$ 205,216	\$ 307,537	\$ 102,321	67%	\$ 345
2019-08	427	596	\$ 269,042	\$ -	\$ 56,457	\$ 325,499	\$ 26,440	\$ 351,939	\$ 307,453	\$ (44,486)	114%	\$ 591
2019-09	426	589	\$ 217,868	\$ -	\$ 65,244	\$ 283,112	\$ 26,378	\$ 309,490	\$ 304,834	\$ (4,656)	102%	\$ 525
2019-10	423	587	\$ 210,133	\$ -	\$ 62,404	\$ 272,537	\$ 26,192	\$ 298,729	\$ 303,633	\$ 4,904	98%	\$ 509
2019-11	421	580	\$ 197,334	\$ -	\$ 69,149	\$ 266,483	\$ 26,068	\$ 292,551	\$ 301,398	\$ 8,848	97%	\$ 504
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,126	2,946	\$ 1,039,242	\$ -	\$ 287,041	\$ 1,326,283	\$ 131,642	\$ 1,457,925	\$ 1,524,855	\$ 66,930	96%	\$ 495
Mo. Avg.	425	589	\$ 207,848	\$ -	\$ 57,408	\$ 265,257	\$ 26,328	\$ 291,585	\$ 304,971	\$ 13,386	96%	\$ 495

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	14	19	\$ 5,780	\$ -	\$ 2,079	\$ 7,859	\$ 867	\$ 8,726	\$ 10,115	\$ 1,389	86%	\$ 459
2019-08	10	11	\$ 27,188	\$ -	\$ 597	\$ 27,785	\$ 619	\$ 28,404	\$ 6,557	\$ (21,847)	433%	\$ 2,582
2019-09	8	9	\$ 49,297	\$ -	\$ 853	\$ 50,150	\$ 495	\$ 50,645	\$ 5,374	\$ (45,271)	942%	\$ 5,627
2019-10	7	8	\$ 2,545	\$ -	\$ 343	\$ 2,888	\$ 433	\$ 3,321	\$ 4,783	\$ 1,462	69%	\$ 415
2019-11	7	8	\$ (3,300)	\$ -	\$ 390	\$ (2,910)	\$ 433	\$ (2,477)	\$ 4,783	\$ 7,261	-52%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	46	55	\$ 81,510	\$ -	\$ 4,262	\$ 85,772	\$ 2,847	\$ 88,619	\$ 31,613	\$ (57,007)	280%	\$ 1,611
Mo. Avg.	9	11	\$ 16,302	\$ -	\$ 852	\$ 17,154	\$ 569	\$ 17,724	\$ 6,323	\$ (11,401)	280%	\$ 1,611

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	406	575	\$ 18,666	\$ -	\$ 11,754	\$ 30,420	\$ 25,140	\$ 55,560	\$ 254,589	\$ 199,029	22%	\$ 97
2019-08	491	682	\$ 42,133	\$ -	\$ 15,322	\$ 57,455	\$ 30,403	\$ 87,858	\$ 307,374	\$ 219,516	29%	\$ 129
2019-09	500	698	\$ 125,710	\$ -	\$ 14,470	\$ 140,180	\$ 30,960	\$ 171,140	\$ 313,176	\$ 142,036	55%	\$ 245
2019-10	502	704	\$ 121,430	\$ -	\$ 13,437	\$ 134,867	\$ 31,084	\$ 165,951	\$ 315,924	\$ 149,973	53%	\$ 236
2019-11	501	710	\$ 161,568	\$ -	\$ 15,866	\$ 177,434	\$ 31,022	\$ 208,456	\$ 316,685	\$ 108,229	66%	\$ 294
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,400	3,369	\$ 469,507	\$ -	\$ 70,849	\$ 540,356	\$ 148,609	\$ 688,965	\$ 1,507,747	\$ 818,782	46%	\$ 205
Mo. Avg.	480	674	\$ 93,901	\$ -	\$ 14,170	\$ 108,071	\$ 29,722	\$ 137,793	\$ 301,549	\$ 163,756	46%	\$ 205

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	5	7	\$ 12,175	\$ -	\$ 23	\$ 12,198	\$ 310	\$ 12,508	\$ 3,600	\$ (8,908)	347%	\$ 1,787
2019-08	5	7	\$ 3,770	\$ -	\$ 4,994	\$ 8,764	\$ 310	\$ 9,074	\$ 3,600	\$ (5,474)	252%	\$ 1,296
2019-09	2	4	\$ 4,743	\$ -	\$ 4,891	\$ 9,634	\$ 124	\$ 9,758	\$ 2,010	\$ (7,747)	485%	\$ 2,439
2019-10	2	3	\$ 6,506	\$ -	\$ (4,780)	\$ 1,726	\$ 124	\$ 1,850	\$ 1,575	\$ (275)	117%	\$ 617
2019-11	2	3	\$ 1,694	\$ -	\$ 223	\$ 1,917	\$ 124	\$ 2,041	\$ 1,575	\$ (466)	130%	\$ 680
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	16	24	\$ 28,888	\$ -	\$ 5,351	\$ 34,239	\$ 992	\$ 35,231	\$ 12,360	\$ (22,870)	285%	\$ 1,468
Mo. Avg.	3	5	\$ 5,778	\$ -	\$ 1,070	\$ 6,848	\$ 198	\$ 7,046	\$ 2,472	\$ (4,574)	285%	\$ 1,468

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	68	141	\$ 28,016	\$ -	\$ 1,937	\$ 29,953	\$ 4,211	\$ 34,164	\$ 51,968	\$ 17,804	66%	\$ 242
2019-08	78	159	\$ 5,580	\$ -	\$ 1,596	\$ 7,176	\$ 4,830	\$ 12,006	\$ 58,771	\$ 46,765	20%	\$ 76
2019-09	79	159	\$ 23,144	\$ -	\$ 1,879	\$ 25,023	\$ 4,892	\$ 29,915	\$ 59,373	\$ 29,458	50%	\$ 188
2019-10	83	172	\$ 6,841	\$ -	\$ 1,715	\$ 8,556	\$ 5,139	\$ 13,695	\$ 63,975	\$ 50,280	21%	\$ 80
2019-11	84	173	\$ 18,204	\$ -	\$ 2,008	\$ 20,212	\$ 5,201	\$ 25,413	\$ 64,436	\$ 39,023	39%	\$ 147
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	392	804	\$ 81,785	\$ -	\$ 9,135	\$ 90,920	\$ 24,273	\$ 115,193	\$ 298,522	\$ 183,329	39%	\$ 143
Mo. Avg.	78	161	\$ 16,357	\$ -	\$ 1,827	\$ 18,184	\$ 4,855	\$ 23,039	\$ 59,704	\$ 36,666	39%	\$ 143

Monthly Contribution Rates

Premiums	
Employee Only	\$ 461.16
Employee + Spouse	\$ 982.35
Employee + Child(ren)	\$ 911.60
Employee + Family	\$ 1,229.95



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	

Monthly Contribution Rates

Premiums	
Employee Only	\$ 470.38
Employee + Spouse	\$ 1,002.00
Employee + Child(ren)	\$ 929.83
Employee + Family	\$ 1,254.55



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base PRIOR YEAR

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	0	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	9	1	0	0	10	437
2019-09	332	24	58	12	426	7	1	0	0	8	434
2019-10	328	24	59	12	423	6	1	0	0	7	430
2019-11	328	24	57	12	421	6	1	0	0	7	428
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	319	16	56	15	406	3	1	1	0	5	411
2019-08	389	22	60	20	491	3	1	1	0	5	496
2019-09	396	21	62	21	500	0	1	1	0	2	502
2019-10	395	22	63	22	502	1	1	0	0	2	504
2019-11	391	22	66	22	501	1	1	0	0	2	503
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	29	7	24	8	68	0	0	0	0	0	0	68
2019-08	35	8	26	9	78	0	0	0	0	0	0	78
2019-09	36	10	24	9	79	0	0	0	0	0	0	79
2019-10	36	10	25	12	83	0	0	0	0	0	0	83
2019-11	37	10	25	12	84	0	0	0	0	0	0	84
2019-12	0	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

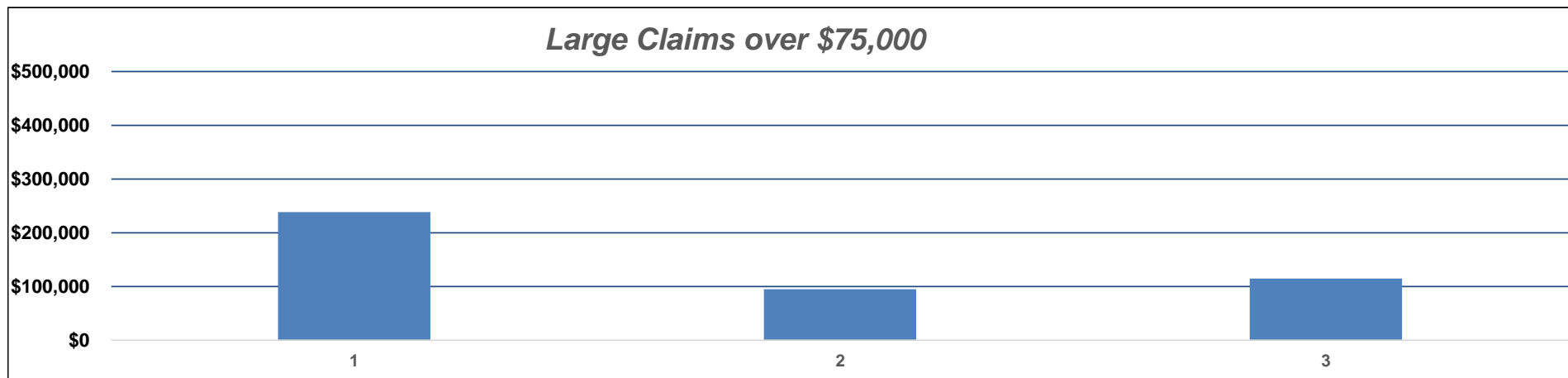
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2019 through 6/30/2020)**



# of claims > \$75K	
FY19	FY20
12	3



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$238,588	\$150,000	\$0	\$0
2	\$94,822	\$150,000	\$55,178	\$0
3	\$114,752	\$150,000	\$35,248	\$0
Total	\$448,162			\$0

12/15/2019 *expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2019 through 6/30/2020)



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$213,991.57
2019-08	Traditional PPO PRIOR YEAR		\$21,073.51
2019-10	Traditional PPO PRIOR YEAR		(\$662.54)
2019-11	Traditional PPO PRIOR YEAR		\$4,185.54
		Total for Claimant 1	\$238,588.08
2019-07	Traditional PPO		\$20,278.89
2019-07	Traditional PPO PRIOR YEAR		\$2,450.30
2019-08	Traditional PPO		\$70,866.70
2019-08	Traditional PPO PRIOR YEAR		\$423.00
2019-09	Traditional PPO		(\$157.50)
2019-09	Traditional PPO PRIOR YEAR		\$803.32
2019-11	Traditional PPO		\$157.50
		Total for Claimant 2	\$94,822.21
2019-07	Traditional PPO		\$50,189.27
2019-07	Traditional PPO PRIOR YEAR		\$112.12
2019-08	Traditional PPO		\$19,953.06
2019-09	Traditional PPO		\$2,552.01
2019-10	Traditional PPO		\$34,125.95
2019-11	Traditional PPO		\$7,819.22
		Total for Claimant 3	\$114,751.63
TOTAL		Total	\$448,161.92

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.C. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 9, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the six months ended December 31, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

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

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Six Months Ended December 31, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	3,839,457.27
Fixed expense	377,464.32
Dental pool expense	265,738.32
H.S.A. contributions	397,908.33
Health insurance premiums	27,761.68
Short term disability premiums	56,592.10
Dental premiums	7,129.98
Vision plan premiums	33,446.96
Flexible spending premums	99,265.00
Life insurance premiums	69,668.01
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>5,177,877.16</u>
Operating income/(loss)	<u>4,856,622.84</u>
Non-operating revenue	
Interest income	312,584.65
Change in market value	54,725.87
Return of net position	0.00
Total non-operating revenue	<u>367,310.52</u>
Change in net position	<u>5,223,933.36</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 19,041,189.06</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 01/09/2020**

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Claims Experience Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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"



Claim Log Summary - Body Part and Cause

As of 12/31/2019

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Closed		NECK SOFT TISSUE	STRUCK BY STUDENT	0.00	0.00
		Open		CERVICAL DISC	PUSHING/PULLING	44.50	800.00
		Closed		ANKLE, RIGHT	KICKED	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	2,962.84	137,811.64
		Closed		MULTIPLE BODY PARTS	BODY MOTION	125.62	125.62
		Closed		FOREHEAD	STRUCK BY STUDENT	0.00	0.00
		Closed		WRIST, LEFT	CAUGHT IN/BET OBJECT HANDLED	0.00	0.00
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	0.00	800.00
		Closed		MULTIPLE BODY PARTS	CONTACT W/ ELECTRIC CURRENT	0.00	0.00
		Open		LOWER ARM, RIGHT	HAND TOOL, UTENSILS; NOT POWRD	0.00	1,800.00
10						3,132.96	141,337.26
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Re-Open		MULTIPLE UPPER EXTREMITIES	KICKED	0.00	800.00
1						0.00	800.00
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Closed		FINGER(S)	CAUGHT IN/BET MISCELLANEOUS	0.00	0.00
		Open		KNEE(S)	FALL/SLIP ON/OVER OBJECT	0.00	800.00
2						0.00	800.00
Glendale Elementary School District #40 Insured Total: 13						3,132.96	142,937.26
Glendale Elementary School District #40 Insurer Total: 13						3,132.96	142,937.26
Grand Total: 13						3,132.96	142,937.26



Claim Log Summary - Body Part and Cause

As of 12/31/2019

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('12/01/2019 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('12/31/2019 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 12/31/2019

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	142,225.67	158,558.86
		Open		LOWER ARM, RIGHT	HUMAN BITE	121.57	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	7.85	5,500.00
		Open		WRIST & HAND, LEFT	INJURED BY HAND TOOL/MACHINE	87,847.05	99,918.04
		Open		BUTTOCKS	FALL/SLIP ON/OVER OBJECT	7,122.68	9,381.77
		Open		CERVICAL DISC	PUSHING/PULLING	44.50	800.00
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,395.18	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	36,690.29	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	739,740.44	958,459.20
		Open		BACK: NOC	BODY MOTION	0.00	800.00
		Open		SHOULDER, LEFT	Struck by Excep-Ed Student	49,642.00	59,658.58
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	124,278.32	147,004.50
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	4,380.60	9,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		BACK AREA LOWER: LUMBAR/SACRAL	PATIENT RESTRAINTS	2,574.55	3,300.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	2,962.84	137,811.64
		Open		MULTIPLE BODY PARTS	WALKING	447.22	800.00
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,251.95	64,028.65
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	0.00	800.00
		Open		EYE, LEFT	TRIP	117,247.93	182,711.60
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	10,585.80	21,961.79
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	52.08	800.00
		Open		LOWER ARM, RIGHT	HAND TOOL, UTENSILS; NOT POWRD	0.00	1,800.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	141,671.01	150,040.14
24						1,610,010.68	2,267,922.97



Claim Log Summary - Body Part and Cause

As of 12/31/2019

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	694,978.73	984,592.64
		Re-Open		MULTIPLE UPPER EXTREMITIES	KICKED	0.00	800.00
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	2,674.42	3,500.00
3						697,653.15	988,892.64

		Status		Body Part	Claim Cause	Paid	Incurred
		Re-Open		KNEE(S)	FALL ON SAME LEVEL	1,671.11	2,200.00
		Open		BACK: NOC	FALL/SLIP LIQUID/GREASE SPILLS	1,669.00	2,850.00
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
		Open		MULTIPLE BODY PARTS	BURN DUE TO STEAM/HOT FLUIDS	120.00	2,800.00
4						8,468.18	23,019.98

		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		MULTIPLE LOWER EXTREMITIES	STRUCK/INJURED BY MOTOR VEHICL	21,396.04	26,700.00
		Open		SHOULDER, LEFT	LIFTING	48,876.63	168,086.32
4						158,866.88	313,204.83

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, RIGHT	FALL/SLIP ON STAIRS/STEPS	36,475.57	50,942.27
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	975.75	2,550.00
2						37,451.32	53,492.27

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		THUMB, RIGHT	NEEDLE/SYRINGE	450.54	800.00
		Open		EYE, RIGHT	STRUCK BY OBJECT LIFTED/HANDLE	1,776.51	3,300.00
		Open		KNEE(S)	FALL/SLIP ON/OVER OBJECT	0.00	800.00
		Open		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	121.57	800.00



Claim Log Summary - Body Part and Cause

As of 12/31/2019

	4	2,348.62	5,700.00
Glendale Elementary School District #40 Insured Total:	41	2,514,798.83	3,652,232.69
Glendale Elementary School District #40 Insurer Total:	41	2,514,798.83	3,652,232.69
Grand Total:	41	2,514,798.83	3,652,232.69



Claim Log Summary - Body Part and Cause

As of 12/31/2019

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('12/01/2019 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('12/31/2019 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.E. TOPIC: Financial Review - Workers Compensation

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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

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VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

January 13, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the six months ended December 31, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Six Months Ended December 31, 2019**

	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	598,904.86
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>598,904.86</u>
Operating income/(loss)	<u>134,990.63</u>
Non-operating revenue	
Interest income	15,028.10
Change in market value	7,725.09
Total non-operating revenue	<u>22,753.19</u>
Change in net position	<u>157,743.82</u>
Beginning net position reserved for claims and expenses	<u>1,296,252.66</u>
Ending net position reserved for claims and expenses	<u>\$ 1,453,996.48</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: January 22, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

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

January 2020

- GESD team attended the Medical Renewal Meeting on 1/10/20
- #KnowYourBenefits campaign emails sent out:
 - Dental Pre-Treatment Estimates
 - Flexible Spending Account Reminder
- WellStyles enrollments: We have 48% of our members enrolled in the Wellstyles program compared to February 2019.

calculated date	percent enrolled	month end total eligible	month end total enrolled
2019-Feb	16.3%	1034	169
2019-Mar	16.5%	1035	171
2019-Apr	16.9%	1039	176
2019-May	18.4%	1039	191
2019-Jun	18.8%	1039	195
2019-Jul	26.0%	933	243
2019-Aug	28.1%	917	258
2019-Sep	24.4%	1397	341
2019-Oct	30.5%	1407	429
2019-Nov	33.1%	1409	467
2019-Dec	47.9%	1058	507
2020-Jan	48.0%	1058	508

- HSA additional \$500 had 44% participation (262 employees)
- Resolution Round-up – added classes to this year's event
- Wellness events:
 - Hike – January 12th
 - Insurance 101 – January 14th
 - VITA tax preparation program – January 29th
 - School House open every week

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: January 22, 2020

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