

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting  
May 1, 2018 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 Superintendent's Conference Room in the District Office, 7301 N. 58<sup>th</sup> Avenue, Glendale.

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

### 2. Board and Staff Introductions

### 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. Approval of Agenda

### 5. Informational Items

- a. Assistant Superintendents Update
- b. Claims Experience Review - Medical
- c. Claims Experience Review - Dental
- d. Financial Review
- e. Wellness and Insurance Benefit Update

### 6. Action Items

- a. Approval of Minutes  
The minutes of the April 11, 2018 Regular Trust Board Meeting are submitted for approval.
- b. Delta Dental Insurance for Fiscal Year 2019  
Staff recommends approving Delta Dental benefits with no cost and plan design changes for 2018-2019.

c. Property, Casualty, and Liability Insurance

It is recommended that the Trust Board approve Arizona School Risk Retention Trust, Inc. (ASRRT) annual planning document (APD) renewal premiums, including the Trust administration fee for prepaid legal, property, casualty and liability insurance effective July 1, 2018 - June 30, 2019 up to the maximum renewal amount of \$787,400 as presented.

**7. Adjournment**

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

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Mr. Barragan will provide the Trust Board with an update on the Glendale Elementary School District's business operations.

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

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

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

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

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In March, GESD incurred \$637,725 in medical claims and represents a monthly loss ratio of 104%.

GESD has 12 claims above \$75,000 and four claims exceeding the \$150,000 stop-loss level; Valley Schools has a projected refund of \$370,051 for claims exceeding the stop-loss level.

The year-to-date (YTD) expense in medical claims are \$6,114,143 or YTD loss ratio of 112%. Based on the trends, we expect to incur \$8,152,188 in medical claims or a loss ratio of 112% by June 30, 2018.



# Monthly Experience Report

Glendale EI-All

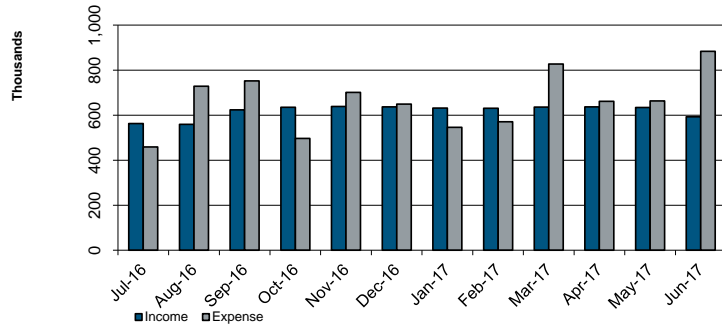
Dates: (7/1/2017-6/30/2018)



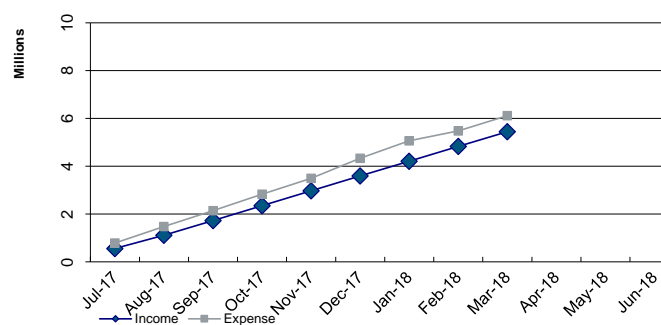
Name: Valley Schools Employee Benefits Group  
Plan: All

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
2017-07	956	1,318	\$ 676,399	\$ 57,186	\$ 107,441	\$ 726,654	\$ 59,196	\$ 785,850	\$ 557,675	\$ (228,175)	141%	\$ 596	81%
2017-08	956	1,319	\$ 522,453	\$ 2,254	\$ 108,493	\$ 628,692	\$ 59,197	\$ 687,889	\$ 557,259	\$ (130,630)	123%	\$ 522	105%
2017-09	1,065	1,458	\$ 529,568	\$ 18,039	\$ 92,711	\$ 604,240	\$ 65,946	\$ 670,186	\$ 611,713	\$ (58,473)	110%	\$ 460	111%
2017-10	1,085	1,494	\$ 515,805	\$ 1,473	\$ 102,073	\$ 616,405	\$ 67,184	\$ 683,589	\$ 623,205	\$ (60,384)	110%	\$ 458	102%
2017-11	1,084	1,489	\$ 499,840	\$ 835	\$ 105,002	\$ 604,007	\$ 67,121	\$ 671,128	\$ 620,700	\$ (50,428)	108%	\$ 451	104%
2017-12	1,090	1,500	\$ 750,643	\$ 108,825	\$ 124,155	\$ 765,973	\$ 67,492	\$ 833,465	\$ 623,807	\$ (209,658)	134%	\$ 556	104%
2018-01	1,079	1,492	\$ 624,518	\$ 67,975	\$ 104,550	\$ 661,093	\$ 66,812	\$ 727,905	\$ 617,993	\$ (109,911)	118%	\$ 488	101%
2018-02	1,075	1,488	\$ 277,019	\$ 46,436	\$ 119,259	\$ 349,842	\$ 66,565	\$ 416,407	\$ 616,232	\$ 199,825	68%	\$ 280	100%
2018-03	1,074	1,487	\$ 546,521	\$ 67,028	\$ 91,730	\$ 571,223	\$ 66,502	\$ 637,725	\$ 615,008	\$ (22,717)	104%	\$ 429	103%
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			107%
<b>Total</b>	9,464	13,045	\$ 4,942,765	\$ 370,051	\$ 955,414	\$ 5,528,128	\$ 586,015	\$ 6,114,143	\$ 5,443,591	\$ (670,551)	112%	\$ 469	
<b>Mo. Avg.</b>	1,052	1,449	\$ 549,196	\$ 41,117	\$ 106,157	\$ 614,236	\$ 65,113	\$ 679,349	\$ 604,843	\$ (74,506)		\$ 469	
PY Mo. Avg. @ 6/30/17	1,084	1,439	\$ 507,090	\$ 36,629	\$ 122,119	\$ 592,580	\$ 67,147	\$ 661,367	\$ 617,975	\$ (43,392)		\$ 460	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





## Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

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
2017-07	930	1,280	\$ 636,906	\$ 57,186	\$ 95,540	\$ 675,260	\$ 57,586	\$ 732,846	\$ 541,264	\$ (191,582)	135%	\$ 573
2017-08	935	1,288	\$ 508,630	\$ 2,254	\$ 105,601	\$ 611,977	\$ 57,896	\$ 669,873	\$ 544,224	\$ (125,649)	123%	\$ 520
2017-09	1,044	1,427	\$ 464,497	\$ 18,039	\$ 89,797	\$ 536,255	\$ 64,645	\$ 600,900	\$ 598,677	\$ (2,223)	100%	\$ 421
2017-10	1,068	1,472	\$ 493,178	\$ 1,473	\$ 99,020	\$ 590,725	\$ 66,131	\$ 656,856	\$ 613,382	\$ (43,474)	107%	\$ 446
2017-11	1,069	1,469	\$ 504,574	\$ 835	\$ 100,388	\$ 604,127	\$ 66,192	\$ 670,319	\$ 611,834	\$ (58,485)	110%	\$ 456
2017-12	1,077	1,482	\$ 723,669	\$ 108,825	\$ 123,118	\$ 737,962	\$ 66,687	\$ 804,649	\$ 615,958	\$ (188,691)	131%	\$ 543
2018-01	1,065	1,472	\$ 621,645	\$ 67,975	\$ 103,657	\$ 657,327	\$ 65,945	\$ 723,272	\$ 609,184	\$ (114,088)	119%	\$ 491
2018-02	1,060	1,467	\$ 279,283	\$ 46,436	\$ 116,814	\$ 349,661	\$ 65,636	\$ 415,297	\$ 606,914	\$ 191,617	68%	\$ 283
2018-03	1,058	1,465	\$ 536,017	\$ 67,028	\$ 91,245	\$ 560,234	\$ 65,511	\$ 625,745	\$ 605,242	\$ (20,503)	103%	\$ 427
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>9,306</b>	<b>12,822</b>	<b>\$ 4,768,399</b>	<b>\$ 370,051</b>	<b>\$ 925,180</b>	<b>\$ 5,323,528</b>	<b>\$ 576,229</b>	<b>\$ 5,899,757</b>	<b>\$ 5,346,679</b>	<b>\$ (553,077)</b>	<b>110%</b>	<b>\$ 460</b>
<b>Mo. Avg.</b>	<b>1,034</b>	<b>1,425</b>	<b>\$ 529,822</b>	<b>\$ 41,117</b>	<b>\$ 102,798</b>	<b>\$ 591,503</b>	<b>\$ 64,025</b>	<b>\$ 655,529</b>	<b>\$ 594,075</b>	<b>\$ (61,453)</b>		<b>\$ 460</b>



## Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)

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
2017-07	26	38	\$ 39,493	\$ -	\$ 11,901	\$ 51,394	\$ 1,610	\$ 53,004	\$ 16,411	\$ (36,593)	323%	\$ 1,395
2017-08	21	31	\$ 13,823	\$ -	\$ 2,892	\$ 16,715	\$ 1,301	\$ 18,016	\$ 13,035	\$ (4,981)	138%	\$ 581
2017-09	21	31	\$ 65,071	\$ -	\$ 2,914	\$ 67,985	\$ 1,301	\$ 69,286	\$ 13,035	\$ (56,251)	532%	\$ 2,235
2017-10	17	22	\$ 22,627	\$ -	\$ 3,053	\$ 25,680	\$ 1,053	\$ 26,733	\$ 9,823	\$ (16,910)	272%	\$ 1,215
2017-11	15	20	\$ (4,734)	\$ -	\$ 4,614	\$ (120)	\$ 929	\$ 809	\$ 8,867	\$ 8,058	9%	\$ 40
2017-12	13	18	\$ 26,974	\$ -	\$ 1,037	\$ 28,011	\$ 805	\$ 28,816	\$ 7,849	\$ (20,967)	367%	\$ 1,601
2018-01	14	20	\$ 2,873	\$ -	\$ 893	\$ 3,766	\$ 867	\$ 4,633	\$ 8,809	\$ 4,176	53%	\$ 232
2018-02	15	21	\$ (2,264)	\$ -	\$ 2,445	\$ 181	\$ 929	\$ 1,110	\$ 9,318	\$ 8,208	12%	\$ 53
2018-03	16	22	\$ 10,503	\$ -	\$ 485	\$ 10,988	\$ 991	\$ 11,979	\$ 9,765	\$ (2,214)	123%	\$ 545
2018-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	158	223	\$ 174,366	\$ -	\$ 30,234	\$ 204,600	\$ 9,786	\$ 214,386	\$ 96,912	\$ (117,474)	221%	\$ 961
<b>Mo. Avg.</b>	18	25	\$ 19,374	\$ -	\$ 3,359	\$ 22,733	\$ 1,087	\$ 23,821	\$ 10,768	\$ (13,053)		\$ 961



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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 PMPM
2017-07	649	880	\$ 602,012	\$ 57,186	\$ 93,512	\$ 638,338	\$ 40,186	\$ 678,524	\$ 392,236	\$ (286,288)	173%	\$ 771
2017-08	648	878	\$ 484,272	\$ 2,254	\$ 100,733	\$ 582,751	\$ 40,124	\$ 622,875	\$ 391,288	\$ (231,587)	159%	\$ 709
2017-09	639	870	\$ 411,114	\$ 18,039	\$ 86,316	\$ 479,391	\$ 39,567	\$ 518,958	\$ 386,279	\$ (132,679)	134%	\$ 597
2017-10	636	868	\$ 364,813	\$ 1,473	\$ 93,983	\$ 457,323	\$ 39,381	\$ 496,704	\$ 384,570	\$ (112,134)	129%	\$ 572
2017-11	633	864	\$ 414,067	\$ 835	\$ 89,703	\$ 502,935	\$ 39,195	\$ 542,130	\$ 381,986	\$ (160,144)	142%	\$ 627
2017-12	632	863	\$ 490,094	\$ 805	\$ 115,075	\$ 604,364	\$ 39,133	\$ 643,497	\$ 380,943	\$ (262,554)	169%	\$ 746
2018-01	625	859	\$ 493,635	\$ 64,679	\$ 94,198	\$ 523,154	\$ 38,700	\$ 561,854	\$ 376,908	\$ (184,946)	149%	\$ 654
2018-02	618	852	\$ 248,667	\$ 39,618	\$ 109,694	\$ 318,743	\$ 38,267	\$ 357,010	\$ 373,512	\$ 16,501	96%	\$ 419
2018-03	615	848	\$ 395,079	\$ 48,632	\$ 83,127	\$ 429,574	\$ 38,081	\$ 467,655	\$ 371,472	\$ (96,183)	126%	\$ 551
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	5,695	7,782	\$ 3,903,754	\$ 233,521	\$ 866,341	\$ 4,536,574	\$ 352,634	\$ 4,889,208	\$ 3,439,194	\$ (1,450,013)	142%	\$ 628
<b>Mo. Avg.</b>	633	865	\$ 433,750	\$ 25,947	\$ 96,260	\$ 504,064	\$ 39,182	\$ 543,245	\$ 382,133	\$ (161,113)	142%	\$ 628

### Monthly Contribution Rates

#### Premiums

Employee Only	\$ 498.70
Employee + Spouse	\$ 1,042.85
Employee + Child(ren)	\$ 948.05
Employee + Family	\$ 1,374.67





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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
2017-07	21	28	\$ 39,493	\$ -	\$ 11,831	\$ 51,324	\$ 1,300	\$ 52,624	\$ 13,483	\$ (39,141)	390%	\$ 1,879
2017-08	17	22	\$ 13,699	\$ -	\$ 2,663	\$ 16,362	\$ 1,053	\$ 17,415	\$ 10,554	\$ (6,861)	165%	\$ 792
2017-09	17	22	\$ 65,071	\$ -	\$ 2,662	\$ 67,733	\$ 1,053	\$ 68,786	\$ 10,554	\$ (58,232)	652%	\$ 3,127
2017-10	14	16	\$ 22,627	\$ -	\$ 2,838	\$ 25,465	\$ 867	\$ 26,332	\$ 8,135	\$ (18,197)	324%	\$ 1,646
2017-11	13	15	\$ (4,814)	\$ -	\$ 4,500	\$ (314)	\$ 805	\$ 491	\$ 7,626	\$ 7,135	6%	\$ 33
2017-12	11	13	\$ 26,974	\$ -	\$ 913	\$ 27,887	\$ 681	\$ 28,568	\$ 6,609	\$ (21,959)	432%	\$ 2,198
2018-01	11	14	\$ 2,514	\$ -	\$ 847	\$ 3,361	\$ 681	\$ 4,042	\$ 7,164	\$ 3,122	56%	\$ 289
2018-02	12	15	\$ (2,264)	\$ -	\$ 2,387	\$ 123	\$ 743	\$ 866	\$ 7,672	\$ 6,807	11%	\$ 58
2018-03	12	15	\$ 10,503	\$ -	\$ 436	\$ 10,939	\$ 743	\$ 11,682	\$ 7,672	\$ (4,010)	152%	\$ 779
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	128	160	\$ 173,804	\$ -	\$ 29,077	\$ 202,881	\$ 7,926	\$ 210,807	\$ 79,470	\$ (131,337)	265%	\$ 1,318
<b>Mo. Avg.</b>	14	18	\$ 19,312	\$ -	\$ 3,231	\$ 22,542	\$ 881	\$ 23,423	\$ 8,830	\$ (14,593)	265%	\$ 1,318

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 508.67
Employee + Spouse	\$ 1,063.71
Employee + Child(ren)	\$ 967.01
Employee + Family	\$ 1,402.16



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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
2017-07	276	387	\$ 34,541	\$ -	\$ 2,028	\$ 36,569	\$ 17,090	\$ 53,659	\$ 145,801	\$ 92,142	37%	\$ 139
2017-08	281	393	\$ 24,358	\$ -	\$ 4,868	\$ 29,226	\$ 17,400	\$ 46,626	\$ 148,683	\$ 102,057	31%	\$ 119
2017-09	390	525	\$ 53,246	\$ -	\$ 3,323	\$ 56,569	\$ 24,149	\$ 80,718	\$ 202,942	\$ 122,224	40%	\$ 154
2017-10	416	569	\$ 127,759	\$ -	\$ 4,240	\$ 131,999	\$ 25,759	\$ 157,758	\$ 218,330	\$ 60,572	72%	\$ 277
2017-11	419	570	\$ 90,507	\$ -	\$ 10,252	\$ 100,759	\$ 25,944	\$ 126,703	\$ 218,968	\$ 92,265	58%	\$ 222
2017-12	426	580	\$ 233,483	\$ 108,020	\$ 7,603	\$ 133,066	\$ 26,378	\$ 159,444	\$ 222,650	\$ 63,206	72%	\$ 275
2018-01	423	578	\$ 127,472	\$ 3,296	\$ 8,651	\$ 132,827	\$ 26,192	\$ 159,019	\$ 221,334	\$ 62,315	72%	\$ 275
2018-02	424	575	\$ 30,468	\$ 6,818	\$ 6,622	\$ 30,272	\$ 26,254	\$ 56,526	\$ 221,434	\$ 164,908	26%	\$ 98
2018-03	424	575	\$ 140,783	\$ 18,396	\$ 7,686	\$ 130,073	\$ 26,254	\$ 156,327	\$ 221,095	\$ 64,769	71%	\$ 272
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>3,479</b>	<b>4,752</b>	<b>\$ 862,617</b>	<b>\$ 136,530</b>	<b>\$ 55,273</b>	<b>\$ 781,360</b>	<b>\$ 215,420</b>	<b>\$ 996,780</b>	<b>\$ 1,821,237</b>	<b>\$ 824,457</b>	<b>55%</b>	<b>\$ 210</b>
<b>Mo. Avg.</b>	<b>387</b>	<b>528</b>	<b>\$ 95,846</b>	<b>\$ 15,170</b>	<b>\$ 6,141</b>	<b>\$ 86,818</b>	<b>\$ 23,936</b>	<b>\$ 110,753</b>	<b>\$ 202,360</b>	<b>\$ 91,606</b>	<b>55%</b>	<b>\$ 210</b>

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 438.70
Employee + Spouse	\$ 855.14
Employee + Child(ren)	\$ 777.40
Employee + Family	\$ 1,127.23



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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
2017-07	5	10	\$ -	\$ -	\$ 70	\$ 70	\$ 310	\$ 380	\$ 2,928	\$ 2,548	13%	\$ 38
2017-08	4	9	\$ 124	\$ -	\$ 229	\$ 353	\$ 248	\$ 601	\$ 2,481	\$ 1,880	24%	\$ 67
2017-09	4	9	\$ -	\$ -	\$ 252	\$ 252	\$ 248	\$ 500	\$ 2,481	\$ 1,981	20%	\$ 56
2017-10	3	6	\$ -	\$ -	\$ 215	\$ 215	\$ 186	\$ 401	\$ 1,688	\$ 1,287	24%	\$ 67
2017-11	2	5	\$ 80	\$ -	\$ 114	\$ 194	\$ 124	\$ 318	\$ 1,240	\$ 922	26%	\$ 64
2017-12	2	5	\$ -	\$ -	\$ 124	\$ 124	\$ 124	\$ 248	\$ 1,240	\$ 992	20%	\$ 50
2018-01	2	5	\$ 359	\$ -	\$ 46	\$ 405	\$ 124	\$ 529	\$ 1,240	\$ 712	43%	\$ 106
2018-02	2	5	\$ -	\$ -	\$ 58	\$ 58	\$ 124	\$ 182	\$ 1,240	\$ 1,058	15%	\$ 36
2018-03	3	6	\$ -	\$ -	\$ 49	\$ 49	\$ 186	\$ 235	\$ 1,688	\$ 1,453	14%	\$ 39
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	27	60	\$ 563	\$ -	\$ 1,157	\$ 1,720	\$ 1,674	\$ 3,394	\$ 16,227	\$ 12,834	21%	\$ 57
<b>Mo. Avg.</b>	3	7	\$ 63	\$ -	\$ 129	\$ 191	\$ 186	\$ 377	\$ 1,803	\$ 1,426	21%	\$ 57

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 447.47
Employee + Spouse	\$ 872.24
Employee + Child(ren)	\$ 792.95
Employee + Family	\$ 1,149.77



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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
2017-07	5	13	\$ 353	\$ -	\$ -	\$ 353	\$ 310	\$ 663	\$ 3,227	\$ 2,564	21%	\$ 51
2017-08	6	17	\$ -	\$ -	\$ -	\$ -	\$ 372	\$ 372	\$ 4,253	\$ 3,881	9%	\$ 22
2017-09	15	32	\$ 137	\$ -	\$ 158	\$ 295	\$ 929	\$ 1,224	\$ 9,457	\$ 8,233	13%	\$ 38
2017-10	16	35	\$ 606	\$ -	\$ 797	\$ 1,403	\$ 991	\$ 2,394	\$ 10,482	\$ 8,088	23%	\$ 68
2017-11	17	35	\$ -	\$ -	\$ 433	\$ 433	\$ 1,053	\$ 1,486	\$ 10,879	\$ 9,393	14%	\$ 42
2017-12	19	39	\$ 92	\$ -	\$ 440	\$ 532	\$ 1,176	\$ 1,708	\$ 12,365	\$ 10,657	14%	\$ 44
2018-01	17	35	\$ 537	\$ -	\$ 808	\$ 1,345	\$ 1,053	\$ 2,398	\$ 10,942	\$ 8,544	22%	\$ 69
2018-02	18	40	\$ 147	\$ -	\$ 498	\$ 645	\$ 1,115	\$ 1,760	\$ 11,968	\$ 10,208	15%	\$ 44
2018-03	19	42	\$ 156	\$ -	\$ 432	\$ 588	\$ 1,176	\$ 1,764	\$ 12,675	\$ 10,912	14%	\$ 42
2018-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	132	288	\$ 2,028	\$ -	\$ 3,566	\$ 5,594	\$ 8,175	\$ 13,769	\$ 86,248	\$ 72,479	16%	\$ 48
<b>Mo. Avg.</b>	15	32	\$ 225	\$ -	\$ 396	\$ 622	\$ 908	\$ 1,530	\$ 9,583	\$ 8,053	16%	\$ 48

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 397.03
Employee + Spouse	\$ 778.18
Employee + Child(ren)	\$ 707.43
Employee + Family	\$ 1,025.78



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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
2017-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2017-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2018-01	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-02	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-03	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 405	\$ 343	15%	\$ 62
2018-04			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-05			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2018-06			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>3</b>	<b>3</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 186</b>	<b>\$ 186</b>	<b>\$ 1,215</b>	<b>\$ 1,029</b>	<b>15%</b>	<b>\$ 62</b>
<b>Mo. Avg.</b>	<b>0</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 21</b>	<b>\$ 21</b>	<b>\$ 135</b>	<b>\$ 114</b>	<b>15%</b>	<b>\$ 62</b>

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 404.97
Employee + Spouse	\$ 793.74
Employee + Child(ren)	\$ 721.58
Employee + Family	\$ 1,046.30



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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		
2017-07	516	39	82	12	649	17	1	1	2	21	670
2017-08	516	39	81	12	648	14	1	1	1	17	665
2017-09	507	38	83	11	639	14	1	1	1	17	656
2017-10	505	36	83	12	636	12	1	1	0	14	650
2017-11	504	34	83	12	633	11	1	1	0	13	646
2017-12	504	33	83	12	632	9	1	1	0	11	643
2018-01	498	32	83	12	625	8	2	1	0	11	636
2018-02	491	33	82	12	618	9	2	1	0	12	630
2018-03	489	32	82	12	615	9	2	1	0	12	627
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



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		
2017-07	213	12	44	7	276	3	0	2	0	5	281
2017-08	217	12	44	8	281	2	0	2	0	4	285
2017-09	311	16	52	11	390	2	0	2	0	4	394
2017-10	328	19	56	13	416	2	0	1	0	3	419
2017-11	333	19	54	13	419	1	0	1	0	2	421
2017-12	339	18	55	14	426	1	0	1	0	2	428
2018-01	336	18	55	14	423	1	0	1	0	2	425
2018-02	338	18	54	14	424	1	0	1	0	2	426
2018-03	339	18	53	14	424	2	0	1	0	3	427
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE  
ELEMENTARY SCHOOL DISTRICT

## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM	Total	
2017-07	1	0	4	0	5	0	0	0	0	0	5
2017-08	1	0	4	1	6	0	0	0	0	0	6
2017-09	6	1	6	2	15	0	0	0	0	0	15
2017-10	6	1	6	3	16	0	0	0	0	0	16
2017-11	7	1	6	3	17	0	0	0	0	0	17
2017-12	7	2	7	3	19	0	0	0	0	0	19
2018-01	6	2	7	2	17	1	0	0	0	1	18
2018-02	6	2	7	3	18	1	0	0	0	1	19
2018-03	6	2	8	3	19	1	0	0	0	1	20
2018-04	0	0	0	0	0	0	0	0	0	0	0
2018-05	0	0	0	0	0	0	0	0	0	0	0
2018-06	0	0	0	0	0	0	0	0	0	0	0





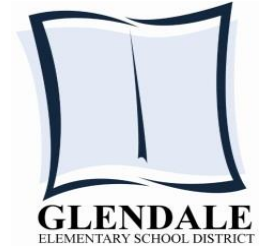
## REPORT DEFINITIONS

Column Name	Data Description
Date	Month and year for experience data reported.
Employees	Number of employees as reported by provider source.
Members	Number of members as reported by provider source.
Paid Medical Claims	Paid medical claims as reported by provider source in reported month for all claims paid since the effective date including current report month except as noted.
Less Estimated Specific Stop Loss Refunds	Estimated specific stop loss refunds. This amount includes estimated refunds for individual claims in excess of the stop loss deductible. Actual reimbursements are credited to the District's account after June 30th of the plan year. Amounts are estimates and may change during the adjudication process by the stop loss carrier.
Paid Rx Claims	Paid prescription drug claims as reported by provider source in reported month for all claims paid since the effective date including current report month.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
PMPM Estimated ACA Fees	Estimated ACA fees are no longer included on the experience report due to immateriality.
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.

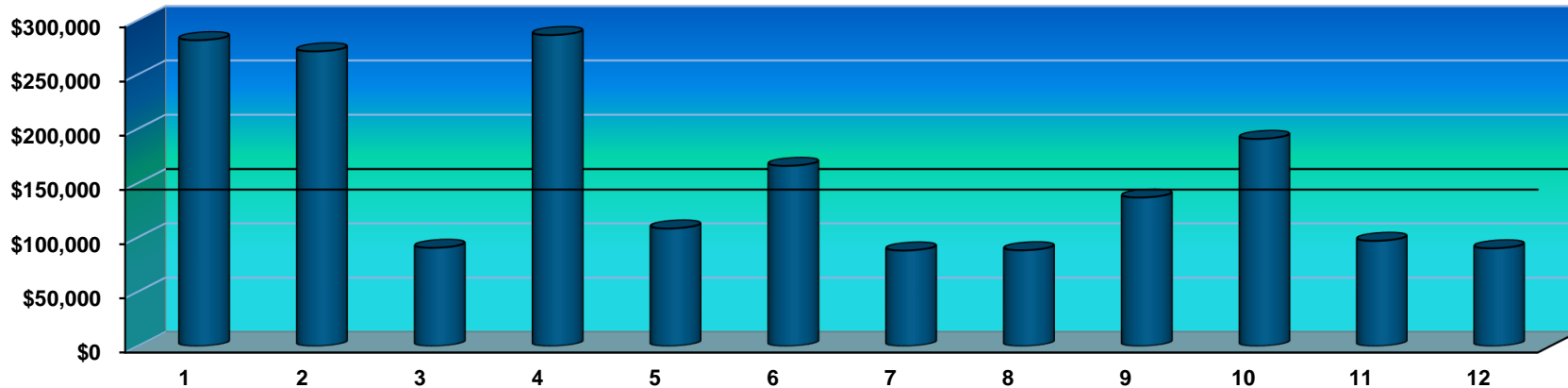


**Glendale Elementary School District  
Paid Claims Greater Than \$75,000 by Claimant  
Large Claims by Plan  
(7/1/2017 through 6/30/2018)**



# of claims > \$75K	
FY17	FY18
21	12

**Large Claimants Over \$75,000**



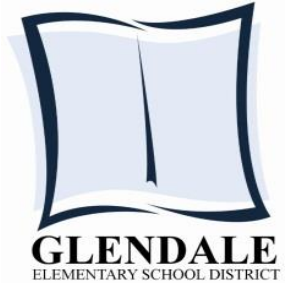
Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$281,806	\$150,000	\$0	\$131,806	11	\$97,066	\$150,000	\$52,935	\$0
2*	\$271,532	\$150,000	\$0	\$60,766	12	\$90,148	\$150,000	\$59,852	\$0
3	\$90,606	\$150,000	\$59,394	\$0					
4	\$286,530	\$150,000	\$0	\$136,530					
5	\$108,427	\$150,000	\$41,573	\$0					
6*	\$166,089	\$150,000	\$0	\$0					
7	\$88,170	\$150,000	\$61,830	\$0					
8	\$88,384	\$150,000	\$61,616	\$0					
9	\$136,940	\$150,000	\$13,060	\$0					
10	\$190,950	\$150,000	\$0	\$40,950					
<b>Total</b>	<b>\$1,709,433</b>			<b>\$370,051</b>	<b>Total</b>	<b>\$187,213</b>			<b>\$0</b>

4/19/2018

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



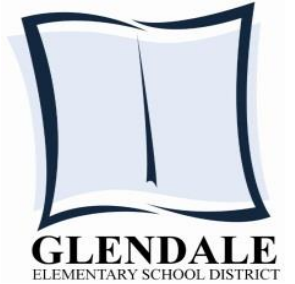
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2017 through 6/30/2018)**



Date	Plan Name		Paid Amount
2017-07	Traditional		\$207,185.90
2017-08	Traditional		\$2,253.71
2017-09	Traditional		\$18,039.12
2017-10	Traditional		\$1,473.68
2017-11	Traditional		\$834.86
2017-12	Traditional		\$804.30
2018-01	Traditional		\$21,276.94
2018-02	Traditional		\$263.27
2018-03	Traditional		\$29,673.91
		<b>Total for Claimant 1</b>	<b>\$281,805.69</b>
2017-07	Traditional		\$40,536.97
2017-08	Traditional		\$10,437.53
2017-09	Traditional		\$79,247.14
2017-10	Traditional		\$1,954.27
2017-11	Traditional		\$851.87
2017-12	Traditional		\$3,416.58
2018-01	Traditional		\$43,116.48
2018-02	Traditional		\$77,930.01
2018-03	Traditional		\$14,041.14
		<b>Total for Claimant 2</b>	<b>\$271,531.99</b>



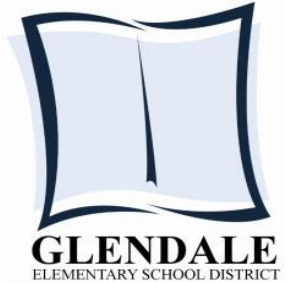
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2017 through 6/30/2018)**



Date	Plan Name		Paid Amount
2017-07	Traditional		\$45,908.12
2017-08	Traditional		\$24,336.31
2017-08	Traditional		\$645.09
2017-08	Traditional		\$3,811.48
2017-09	Traditional		\$117.08
2017-09	Traditional		\$21,085.29
2017-10	Traditional		\$315.84
2017-10	Traditional		\$20.49
2017-10	Traditional		(\$1,316.00)
2017-10	Traditional		\$5,824.66
2017-11	Traditional		(\$18,671.68)
2017-11	Traditional		\$406.82
2017-12	Traditional		\$4,411.99
2017-12	Traditional		\$821.67
2018-02	Traditional		\$430.12
2018-03	Traditional		\$2,458.75
		<b>Total for Claimant 3</b>	<b>\$90,606.03</b>
2017-07	Choice Plus HDHP Base		\$3,510.77
2017-08	Choice Plus HDHP Base		\$714.68
2017-09	Choice Plus HDHP Base		\$19,821.41
2017-10	Choice Plus HDHP Base		\$58,430.48
2017-11	Choice Plus HDHP Base		\$27,102.15
2017-12	Choice Plus HDHP Base		\$148,440.85
2018-01	Choice Plus HDHP Base		\$3,295.39
2018-02	Choice Plus HDHP Base		\$6,818.51
2018-03	Choice Plus HDHP Base		\$18,395.82
		<b>Total for Claimant 4</b>	<b>\$286,530.06</b>



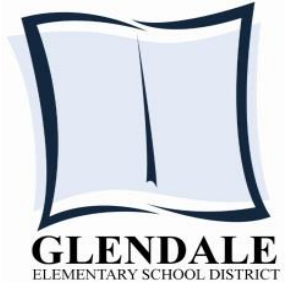
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2017 through 6/30/2018)**



Date	Plan Name		Paid Amount
2017-11	Traditional		\$98,664.63
2017-12	Traditional		\$7,616.99
2018-01	Traditional		\$611.59
2018-02	Traditional		\$867.29
2018-03	Traditional		\$666.56
		<b>Total for Claimant 5</b>	<b>\$108,427.06</b>
2017-07	Traditional		\$16,980.18
2017-08	Traditional		\$12,011.69
2017-09	Traditional		\$17,284.86
2017-10	Traditional		\$28,644.65
2017-11	Traditional		\$10,410.62
2017-12	Traditional		\$22,772.23
2018-01	Traditional		\$23,148.33
2018-02	Traditional		\$22,707.25
2018-03	Traditional		\$12,128.93
		<b>Total for Claimant 6</b>	<b>\$166,088.74</b>
2017-07	Traditional		\$6,895.95
2017-08	Traditional		\$3,006.96
2017-09	Traditional		\$1,470.59
2017-10	Traditional		\$45,838.41
2017-11	Traditional		\$27,220.96
2017-12	Traditional		\$2,082.90
2018-01	Traditional		\$825.16
2018-02	Traditional		\$1,134.44
2018-03	Traditional		(\$305.59)
		<b>Total for Claimant 7</b>	<b>\$88,169.78</b>



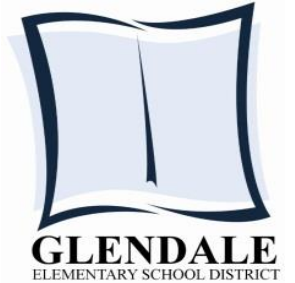
**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2017 through 6/30/2018)**



Date	Plan Name		Paid Amount
2017-07	Traditional		-\$206.32
2017-08	Traditional		\$556.01
2017-09	Traditional		\$2,477.37
2017-10	Traditional		\$4,002.52
2017-11	Traditional		\$863.86
2017-12	Traditional		\$77,874.79
2018-01	Traditional		\$21.39
2018-02	Traditional		\$2,024.98
2018-03	Traditional		\$769.85
		<b>Total for Claimant 8</b>	<b>\$88,384.45</b>
2017-07	Traditional		\$12.15
2017-08	Traditional		\$113.31
2017-09	Traditional		\$1,281.78
2017-10	Traditional		\$1,419.23
2017-11	Traditional		\$1,414.30
2017-12	Traditional		\$83,425.47
2018-01	Traditional		\$45,533.26
2018-02	Traditional		\$2,516.78
2018-03	Traditional		\$1,223.64
		<b>Total for Claimant 9</b>	<b>\$136,939.92</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$75,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2017 through 6/30/2018)**



Date	Plan Name		Paid Amount
2017-07	Traditional		\$957.91
2017-08	Traditional		\$550.47
2017-09	Traditional		\$346.27
2017-10	Traditional		\$547.65
2017-11	Traditional		\$462.01
2017-12	Traditional		\$7,986.20
2018-01	Traditional		\$167,771.52
2018-02	Traditional		\$389.23
2018-03	Traditional		\$11,938.35
		<b>Total for Claimant 10</b>	<b>\$190,949.61</b>
2018-03	Choice Plus HDHP Base		\$96,902.47
2017-12	Choice Plus HDHP Base		\$26.92
2018-01	Choice Plus HDHP Base		\$136.11
		<b>Total for Claimant 11</b>	<b>\$97,065.50</b>
2017-07	Traditional		\$88.36
2017-08	Traditional		\$38.90
2017-09	Traditional		\$49.68
2017-11	Traditional		\$182.85
2017-12	Traditional		\$88.36
2018-01	Traditional		\$197.23
2018-02	Traditional		\$2,206.56
2018-03	Traditional		\$87,295.78
		<b>Total for Claimant 12</b>	<b>\$90,147.72</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,896,646.55</b>

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

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

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

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

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In March, Pool I- incurred \$61,131 in dental claims or a monthly loss ratio of 80%.

Pool I has incurred \$612,404 in dental claims year to date (YTD) and a loss ratio of 91%. Based on the trend we expect to incur \$816,540 or a loss ratio of 91% in dental claims by June 30, 2018.

In March, Pool III- incurred \$203,599 in dental claims or a monthly loss ratio of 76%.

Pool III has incurred \$2,099,347 in dental claims YTD and a loss ratio of 89%. Based on the trend we expect to incur \$2,799,132 or a loss ratio of 89% in dental claims by June 30, 2018.



# Monthly Experience Report

VSEBG Master

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Master

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	9,469	\$ 628,204	\$ 32,814	\$ 661,018	\$ 500,751	\$ (160,267)	132%	\$ 70	60%
2017-08	9,832	\$ 634,451	\$ 33,761	\$ 668,212	\$ 515,637	\$ (152,575)	130%	\$ 68	114%
2017-09	10,426	\$ 320,769	\$ 35,779	\$ 356,548	\$ 544,231	\$ 187,683	66%	\$ 34	80%
2017-10	10,498	\$ 379,788	\$ 36,161	\$ 415,949	\$ 547,760	\$ 131,811	76%	\$ 40	80%
2017-11	10,497	\$ 407,940	\$ 36,106	\$ 444,046	\$ 547,880	\$ 103,834	81%	\$ 42	83%
2017-12	10,482	\$ 334,413	\$ 36,084	\$ 370,497	\$ 546,511	\$ 176,014	68%	\$ 35	81%
2018-01	10,441	\$ 541,449	\$ 35,973	\$ 577,422	\$ 543,993	\$ (33,429)	106%	\$ 55	85%
2018-02	10,483	\$ 439,871	\$ 36,017	\$ 475,888	\$ 545,841	\$ 69,953	87%	\$ 45	84%
2018-03	10,499	\$ 393,152	\$ 36,102	\$ 429,254	\$ 546,467	\$ 117,213	79%	\$ 41	85%
2018-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2018-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
<b>Total</b>	92,627	\$ 4,080,037	\$ 318,797	\$ 4,398,834	\$ 4,839,071	\$ 440,237	91%	\$ 47	
<b>Mo. Avg.</b>	10,292	\$ 453,337	\$ 35,422	\$ 488,759	\$ 537,675	\$ 48,915		\$ 47	
PY Mo. Avg. @ 6/30/17	12,082	\$ 491,794	\$ 41,544	\$ 533,338	\$ 620,353	\$ 87,015	86%	\$ 44	



# Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	1,929	\$ 86,488	\$ 5,972	\$ 92,460	\$ 68,482	\$ (23,978)	135%	\$ 48	69%
2017-08	2,025	\$ 95,511	\$ 6,980	\$ 102,491	\$ 71,474	\$ (31,017)	143%	\$ 51	90%
2017-09	2,188	\$ 35,000	\$ 7,516	\$ 42,516	\$ 76,547	\$ 34,031	56%	\$ 19	84%
2017-10	2,204	\$ 51,019	\$ 7,585	\$ 58,604	\$ 76,834	\$ 18,230	76%	\$ 27	88%
2017-11	2,202	\$ 46,757	\$ 7,589	\$ 54,346	\$ 76,646	\$ 22,300	71%	\$ 25	89%
2017-12	2,202	\$ 45,298	\$ 7,596	\$ 52,894	\$ 76,513	\$ 23,619	69%	\$ 24	86%
2018-01	2,199	\$ 71,454	\$ 7,616	\$ 79,070	\$ 76,597	\$ (2,473)	103%	\$ 36	89%
2018-02	2,202	\$ 61,327	\$ 7,565	\$ 68,892	\$ 76,706	\$ 7,814	90%	\$ 31	88%
2018-03	2,203	\$ 53,553	\$ 7,578	\$ 61,131	\$ 76,811	\$ 15,680	80%	\$ 28	89%
2018-04				\$ -	\$ -	\$ -			89%
2018-05				\$ -	\$ -	\$ -			90%
2018-06				\$ -	\$ -	\$ -			91%
<b>Total</b>	19,354	\$ 546,407	\$ 65,997	\$ 612,404	\$ 676,610	\$ 64,206	91%	\$ 32	
<b>Mo. Avg.</b>	2,150	\$ 60,712	\$ 7,333	\$ 68,045	\$ 75,179	\$ 7,134		\$ 33	
PY Mo. Avg. @ 6/30/17	3,341	\$ 93,922	\$ 11,491	\$ 105,413	\$ 115,600	\$ 10,188	91%	\$ 32	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Pool II

Dates: (7/1/2017-6/30/2018)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,960	\$ 210,604	\$ 13,650	\$ 224,254	\$ 184,373	\$ (39,881)	122%	\$ 57	60%
2017-08	4,206	\$ 221,496	\$ 14,400	\$ 235,896	\$ 194,520	\$ (41,376)	121%	\$ 56	86%
2017-09	4,402	\$ 136,778	\$ 15,081	\$ 151,859	\$ 202,935	\$ 51,076	75%	\$ 34	81%
2017-10	4,422	\$ 161,243	\$ 15,225	\$ 176,468	\$ 204,102	\$ 27,634	86%	\$ 40	81%
2017-11	4,418	\$ 166,450	\$ 15,184	\$ 181,634	\$ 204,122	\$ 22,488	89%	\$ 41	83%
2017-12	4,407	\$ 120,474	\$ 15,165	\$ 135,639	\$ 203,395	\$ 67,756	67%	\$ 31	82%
2018-01	4,388	\$ 213,036	\$ 15,085	\$ 228,121	\$ 202,183	\$ (25,938)	113%	\$ 52	85%
2018-02	4,413	\$ 173,538	\$ 15,150	\$ 188,688	\$ 203,004	\$ 14,316	93%	\$ 43	85%
2018-03	4,414	\$ 149,347	\$ 15,177	\$ 164,524	\$ 203,044	\$ 38,520	81%	\$ 37	87%
2018-04				\$ -	\$ -	\$ -			87%
2018-05				\$ -	\$ -	\$ -			87%
2018-06				\$ -	\$ -	\$ -			88%
<b>Total</b>	39,030	\$ 1,552,966	\$ 134,117	\$ 1,687,083	\$ 1,801,678	\$ 114,595	94%	\$ 43	
<b>Mo. Avg.</b>	4,337	\$ 172,552	\$ 14,902	\$ 187,454	\$ 200,186	\$ 12,733		\$ 44	
PY Mo. Avg. @ 6/30/17	3,919	\$ 142,640	\$ 13,444	\$ 156,084	\$ 177,698	\$ 21,613	88%	\$ 40	

### Monthly Contribution Rates

#### Premiums

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



# Monthly Experience Report

VSEBG Pool III

Dates: (7/1/2017-6/30/2018)

Name: Valley Schools Employee Benefits Group

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2017-07	3,580	\$ 331,112	\$ 13,192	\$ 344,304	\$ 247,896	\$ (96,408)	139%	\$ 96	56%
2017-08	3,601	\$ 317,444	\$ 12,381	\$ 329,825	\$ 249,643	\$ (80,182)	132%	\$ 92	86%
2017-09	3,836	\$ 148,991	\$ 13,182	\$ 162,173	\$ 264,749	\$ 102,576	61%	\$ 42	79%
2017-10	3,872	\$ 167,526	\$ 13,351	\$ 180,877	\$ 266,824	\$ 85,947	68%	\$ 47	78%
2017-11	3,877	\$ 194,733	\$ 13,333	\$ 208,066	\$ 267,112	\$ 59,046	78%	\$ 54	80%
2017-12	3,873	\$ 168,641	\$ 13,323	\$ 181,964	\$ 266,603	\$ 84,639	68%	\$ 47	80%
2018-01	3,854	\$ 256,959	\$ 13,272	\$ 270,231	\$ 265,213	\$ (5,018)	102%	\$ 70	83%
2018-02	3,868	\$ 205,006	\$ 13,302	\$ 218,308	\$ 266,131	\$ 47,823	82%	\$ 56	82%
2018-03	3,882	\$ 190,252	\$ 13,347	\$ 203,599	\$ 266,612	\$ 63,013	76%	\$ 52	83%
2018-04				\$ -	\$ -	\$ -			83%
2018-05				\$ -	\$ -	\$ -			82%
2018-06				\$ -	\$ -	\$ -			83%
<b>Total</b>	<b>34,243</b>	<b>\$ 1,980,664</b>	<b>\$ 118,683</b>	<b>\$ 2,099,347</b>	<b>\$ 2,360,783</b>	<b>\$ 261,436</b>	<b>89%</b>	<b>\$ 61</b>	
<b>Mo. Avg.</b>	<b>3,805</b>	<b>\$ 220,074</b>	<b>\$ 13,187</b>	<b>\$ 233,261</b>	<b>\$ 262,309</b>	<b>\$ 29,048</b>		<b>\$ 63</b>	
PY Mo. Avg. @ 6/30/17	4,822	\$ 255,232	\$ 16,608	\$ 271,840	\$ 327,055	\$ 55,214	83%	\$ 56	

### Monthly Contribution Rates

#### Premiums

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



## REPORT DEFINITIONS

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

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

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

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

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AGENDA NO: 5.d TOPIC: Financial Review

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

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The Trust Board will be presented with a financial report for March 31, 2018. The “Ending net position reserved for claims and expenses” are \$12,955,207.57.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 16, 2018

Glendale Elementary School District  
Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for Glendale Elementary School District for the nine months ended March 31, 2018. 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 or our Finance Director, Gail Clemens.

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 Nine Months Ended March 31, 2018**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,000,000.00
<b>Total operating revenues</b>	<u>10,000,000.00</u>
<b>Operating expenses</b>	
Paid claims	5,824,688.52
Fixed expense	823,102.56
Dental pool expense	391,591.82
H.S.A. contributions	435,057.46
Health insurance premiums	30,778.07
Short term disability premiums	66,050.67
Dental premiums	11,234.05
Vision plan premiums	50,095.72
Flexible spending premiums	40,000.00
Life insurance premiums	108,334.11
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Insurance premium refunds	0.00
Wellness	4,244.71
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	10,731.75
<b>Total operating expenses</b>	<u>7,795,909.44</u>
<b>Operating income/(loss)</b>	<u>2,204,090.56</u>
<b>Non-operating revenue</b>	
Interest income	260,788.75
Change in market value	(285,905.02)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>(25,116.27)</u>
<b>Change in net position</b>	<u>2,178,974.29</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>10,776,233.28</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 12,955,207.57</u>



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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

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Ms. Davita Solter, Wellness Specialist, and/or Ms. Jodi Finnesy, Benefits Analyst, will present the Trust Board with an update.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 6.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

RECOMMENDATION:

The minutes of the April 11, 2018 Regular Meeting are submitted for approval.

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The minutes of the April 11, 2018 meeting are 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.**  
**April 11, 2018**

Present:	Board Members	Absent:	Other Attendees:
	Mr. Lee Peterson	Ms. Bernadette Bolognini	Mr. Mike Barragan
	Ms. Cathey Mayes		Ms. Jodi Finnesy
	Mr. Mike Martinez		Ms. Joanna Morse
	Ms. Mary Ann Wilson		Ms. Darlene de Veuve

Recorder: Barbara Renfro

**CALL TO ORDER**

Mr. Peterson acknowledged a quorum was present and called the meeting to order at 4:30 p.m.

**BOARD AND STAFF INTRODUCTIONS**

None at this time

**APPROVAL OF AGENDA**

Ms. Wilson motioned to accept and approve the agenda as presented; Ms. Mayes seconded; the motion passed 4-0.

**ACTION ITEMS**

Approval of Minutes

Ms. Mayes motioned to approve the February 21, 2018 minutes; Mr. Martinez seconded; the motion passed 4-0.

**INFORMATIONAL ITEMS**

Assistant Superintendents Update

Mr. Barragan welcomed everyone and offered a reminder of tomorrow's Governing Board Meeting beginning at 5:30 p.m.

Mr. Barragan announced The Governing Board will recognize Ms. Davita Solter, District Wellness Coordinator, for receiving United Blood Services' Valentine for Life Award for participation in the Community Blood Program.

Mr. Barragan stated that AZ Merit testing is taking place district-wide through April 27, 2018.

Claims Experience Review - Medical

In January, GESD incurred \$728,400 in medical claims and represents a monthly loss ratio of 117%.

GESD has 10 claims above \$75,000 and four claims exceeding the \$150,000 stop-loss level; Valley Schools has a projected refund of \$256,587 for claims exceeding the stop-loss level.

In February, GESD incurred \$416,344 in medical claims and represents a monthly loss ratio of 68%. This is the lowest monthly medical claim and lowest loss ratio since November of 2014 of \$419,442 and 64% respectively.

GESD has 10 claims above \$75,000 and three claims exceeding the \$150,000 stop loss level; Valley Schools has a projected refund of \$303,023 for claims exceeding the stop loss level.

The year-to-date (YTD) expense in medical claims are \$5,476,169 or YTD loss ratio of 113%. Based on the trends, we expect to incur \$8,214,252 in medical claims or a loss ratio of 113% by June 30, 2018.

Discussion took place regarding loss ratios. Reporting indicates a 7% increase in claims. Mr. Peterson stated that discussion needs to take place between The Trust and United Health Care - "we need to begin asking questions."

#### Claims Experience Review - Dental

In February, Pool I- incurred \$68,892 in dental claims or a monthly loss ratio of 90%.

Pool I has incurred \$551,273 in dental claims year to date (YTD) and a loss ratio of 92%. Based on the trend we expect to incur \$826,908 or a loss ratio of 92% in dental claims by June 30, 2018.

In February, Pool III- incurred \$218,308 in dental claims or a monthly loss ratio of 82%.

Pool III has incurred \$1,895,748 in dental claims YTD and a loss ratio of 91%. Based on the trend we expect to incur \$2,843,628 or a loss ratio of 91% in dental claims by June 30, 2018.

#### Financial Review

Mr. Barragan presented The Trust Board with a financial report for February 28, 2018. The "Ending net position reserved for claims and expenses" are \$13,595,696.25.

#### Wellness and Insurance Benefit Update

Ms. Jodi Finnesy, Benefit Analyst, provided a brief summary of Wellness current events on behalf of Ms. Davita Solter.

Ms. Finnesy stated open enrollment will begin April 30, 2018 and run through May 11, 2018.

#### **ACTION ITEMS**

##### Vision Insurance

There is no rate increase for vision benefits which is provided through United Healthcare Benefits.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 4.14	\$ 4.14

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Emp. + Spouse	\$ 7.40	\$ 7.40
Emp. + Child(ren)	\$ 7.74	\$ 7.74
Family	\$ 9.72	\$ 9.72

Below you will find the cost for vision insurance for the following fiscal years (FY):

- FY 2015 - \$72,464.22
- FY 2016 - \$70,131.68
- FY 2017 - \$69,688.96

From July 2017 through December 2017, GESD has incurred \$32,824.22 on vision insurance. Staff projects vision insurance to cost approximately \$65,648.44 by June 30, 2018.

#### Short-Term Disability Insurance

There is no rate increase for employee-paid short term disability. Sunlife Financial was formerly known as Assurant.

Below you will find the cost for short term disability insurance for the following fiscal years (FY):

- FY 2015 - \$97,413.38
- FY 2016 - \$99,893.82
- FY 2017 - \$91,671.53

From July 2017 through December 2017, GESD has incurred \$43,151.57 in short-term disability insurance. Staff projects short-term disability insurance to cost approximately \$86,303.14 by June 30, 2018.

#### Mid-Term Disability Insurance

Last year Valley Schools worked with Unum to provide a decrease from \$0.14 to \$0.11 however, for fiscal year (FY) 2019 there is a rate increase based on a one-year renewal.

Current Rate  
\$0.11/\$100

Renewal Rate  
\$0.14/\$100

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

- FY 2015 - \$31,842.31
- FY 2016 - \$62,745.91
- FY 2017 - \$61,684.37

From July 2017 through December 2017, GESD has incurred \$18,994.30 on mid-term disability. Staff projects mid-term disability to cost approximately \$37,988.60 by June 30, 2018.

Life Insurance

There is no rate increase for life insurance. As a reminder, GESD provides basic group life, accidental death and disability (AD&D) insurance at no cost to the employee(s).

In addition, employees have an option to increase and supplement their life insurance and there are no rate increases for our employees (on the supplemental insurance). The rate sheet is attached.

<u>Current/Basic</u> \$0.054	<u>Renewal/Basic</u> \$0.054
<u>Current/AD&amp;D</u> \$0.015	<u>Renewal/AD&amp;D</u> \$0.015

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

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,894.14

From July 2017 through December 2017, GESD has incurred \$70,737.90 in life insurance. Staff projects life insurance to cost approximately \$141,475.80 by June 30, 2018.

Cigna DHMO

Valley Schools obtained a lower rate from Cigna DHMO when compared to the contract with Total Dental Administrators (TDA) Health Plan, Inc. Below you will find the rate information comparing the two dental providers.

As a reminder, this dental insurance is optional and an alternative to Delta Dental with more affordable rates and narrower network.

	<u>Current</u>	<u>New Rate</u>
Employee	\$ 10.61	\$ 9.95
Emp. & Spouse	\$ 20.98	\$ 19.68
Emp. & Child	\$ 23.51	\$ 22.06
Family	\$ 25.81	\$ 24.21

Flex Spending Account (FSA)

There is a decrease for the administration of the FSA but this cost is absorbed by Valley Schools and in the future, this item will not be taken for approval to the Trust Board since the service is paid for by Valley Schools.

<u>Current</u> \$ 3.69	<u>Renewal</u> \$ 3.50
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Ms. Mayes motioned to approve the benefits as stated in items 7.a through 7.f to include Vision Insurance, Short-Term Disability Insurance, Mid-Term Disability Insurance, Life Insurance, Cigna DHMO and Flex Spending Account (FSA); Mr. Martinez seconded; the motion passed 4-0.

**ADJOURNMENT**

Ms. Wilson motioned to adjourn; Ms. Mayes seconded; the motion passed 4-0.

There being no further business, the meeting adjourned at 4:51 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 6.b TOPIC: Delta Dental Insurance for Fiscal Year 2019

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

RECOMMENDATION:

Staff recommends approving Delta Dental benefits with no cost and plan design changes for 2018-2019.

There are no rate increases for Delta Dental or plan design changes for fiscal year (FY) 2019.

Below you will find the cost and loss ratios for Delta Dental insurance in the following years:

- FY 2015 - \$397,982.82 and a loss ratio of 86%
- FY 2016 - \$523,331.53 and a loss ratio of 103%
- FY 2017 - \$512,392.76 and a loss ratio of 86%

From July 2017 through December 2017, GESD has incurred \$256,200 in Delta Dental Insurance. Based on trends, staff projects Delta Dental insurance to cost approximately \$512,400 by June 30, 2018.

FY19 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY19 District's Annual Cost	FY19 Employee's Annual Cost	FY19 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	580	\$ 181,725.60	\$ -	\$ 181,725.60
Employee + Spouse	\$ 335.00	\$ 291.64	\$ 626.64	53	\$ 17,755.00	\$ 15,456.92	\$ 33,211.92
Employee + Child(ren)	\$ 335.00	\$ 322.96	\$ 657.96	82	\$ 27,470.00	\$ 26,482.72	\$ 53,952.72
Family	\$ 335.00	\$ 604.84	\$ 939.84	35	\$ 11,725.00	\$ 21,169.40	\$ 32,894.40
<b>Total</b>				<b>750</b>	<b>\$ 238,675.60</b>	<b>\$ 63,109.04</b>	<b>\$ 301,784.64</b>

FY19 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY19 District's Annual Cost	FY19 Employee's Annual Cost	FY19 Total Annual Cost
Employee	\$ 335.00	\$ 205.12	\$ 540.12	170	\$ 56,950.00	\$ 34,870.40	\$ 91,820.40
Employee + Spouse	\$ 335.00	\$ 745.36	\$ 1,080.36	34	\$ 11,390.00	\$ 25,342.24	\$ 36,732.24
Employee + Child(ren)	\$ 335.00	\$ 799.36	\$ 1,134.36	35	\$ 11,725.00	\$ 27,977.60	\$ 39,702.60
Family	\$ 335.00	\$ 1,285.48	\$ 1,620.48	34	\$ 11,390.00	\$ 43,706.32	\$ 55,096.32
<b>Total</b>				<b>273</b>	<b>\$ 91,455.00</b>	<b>\$ 131,896.56</b>	<b>\$ 223,351.56</b>





VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

March 1, 2018

Glendale Elementary School District  
Mike Barragan, Executive Director of Finance and Auxiliary Services  
7301 North 58<sup>th</sup> Avenue  
Glendale, AZ 85301

**Re: Summary of Insurance Products, Coverages and Services for July 1, 2018 – June 30, 2019**

Dear Mr. Barragan,

Valley Schools is pleased to provide Glendale Elementary School District the following for the 2018-2019 fiscal year. Your Annual Contribution to Valley Schools will be determined from this summary. Please sign and date both this letter and the attached Medical Tracker to indicate your approval and return to me via email.

**Medical**

**Refer to attached Medical Tracker for plan design details and rates.**

It is imperative that we submit your medical renewal tracker to UnitedHealthcare as soon as possible. They require a minimum of 30 days to prepare your Summary Benefits and Coverage document (SBC) for each medical plan you offer. These SBC's must be available to your employees at time of open enrollment.

As stated in the Summary Plan Document, medical claims incurred during the plan year continue to be paid for the 12 months following a member's withdrawal from the medical plan. The medical rates include the costs for paying claims, stop-loss and other administrative expenses for the period July 1 – June 30 only. Should a member withdraw from the Valley Schools medical program the member will incur costs after withdrawal for paying claims, stop-loss and other administrative expenses.

**Delta Dental Pool**

No rate increase

	<u>Level I Plan</u>	<u>Level III Plan</u>
Employee	\$26.11	\$45.01
Emp. & Spouse	\$52.22	\$90.03
Emp. & Child	\$54.83	\$94.53
Family	\$78.32	\$135.04

**Cigna DHMO –TDA replacement**

	<u>Rate</u>
Employee	\$9.95
Emp. & Spouse	\$19.68
Emp. & Child	\$22.06
Family	\$24.21

**UHC Vision**

No rate increase

	<u>Renewal</u>
Employee	\$4.14
Emp. & Spouse	\$7.40
Emp. & Child	\$7.74
Family	\$9.72

**Voluntary Short Term Disability (Sunlife Financial Formally Assurant) – Employee Paid**

No rate increase. See attached rate sheet.

**UNUM Short Term Disability – Employer Paid**

Rate increase and based on a 1-year renewal

**Renewal**

\$.14/\$100

**Basic Life/AD&D and Voluntary Supplemental Life - Voya Financial**

No increase. See attached rates.

**Basic Western Flex Spending Account (FSA)**

Rate decrease for the FSA services

**Renewal**

\$3.50 (PPPM)

**ARAG – Group Legal Plan**

Rate increase. Ultimate Advisor is an enhanced legal plan. See enclosed plan design/renewal

**Renewal**

\$23.00 (PEPM)

Please let me know if you have any questions.

Sincerely,



Darlene DeVeuve

VSEBG Account Manager

Approval		
_____	_____	_____
District Representative Name (Print)	District Representative Signature	Date

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 6.c TOPIC: Property, Casualty, and Liability Insurance

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

DATE ASSIGNED FOR CONSIDERATION: May 1, 2018

RECOMMENDATION:

It is recommended that the Trust Board approve Arizona School Risk Retention Trust, Inc. (ASRRT) annual planning document (APD) renewal premiums, including the Trust administration fee for prepaid legal, property, casualty and liability insurance effective July 1, 2018 - June 30, 2019 up to the maximum renewal amount of \$787,400 as presented.

There is an increase of \$10,226 or 1.32% which is consistent with the rest of the pool. The largest increase is a result of prepaid legal and based solely on utilization.

Below you will find the cost for the following fiscal years (FY):

	<b>2018-2019</b>	<b>2017-2018</b>	<b>2016-2017</b>
Annual Premium	\$ 753,900.00	\$ 743,674.00	\$ 669,714.00
Trust Administration Fee	\$ 8,500.00	\$ 8,500.00	\$ 9,950.00
Authorized Insurance Rep (AIR) Fee	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
<b>Grand Total</b>	<b>\$787,400.00</b>	<b>\$777,174.00</b>	<b>\$704,664.00</b>

**General Liability (including School Governing Board and Teachers Professional Liability)**

Limit:	\$10,000,000/Occurrence, Offense, or Wrongful Act \$2,000,000 Employers Liability/Accident or Disease \$1,000,000 Professional Liability for Clinical Practicum Students/Occurrence/Student \$1,000,000 Cyber Liability/Occurrence		
Aggregate Limit:	\$10,000,000 Employee Benefit Administration Liability \$10,000,000 Professional Liability \$2,000,000 Employers Liability/Accident or Disease \$3,000,000 Professional Liability for Clinical Practicum Students/Student \$15,000,000 Cyber Liability, Shared Annual Aggregate		
Deductible:	No deductible/Occurrence, Offense, or Wrongful Act \$500,000 Employers Liability/Accident or Disease \$5,000 Cyber Liability/Occurrence		
		<b>Contribution:</b>	\$183,368

**Automobile Liability**

Limit:	\$10,000,000/Occurrence \$15,000 each Person/\$250,000 each Accident Uninsured Motorist (Appendix A.1, Endorsement No. 4) \$15,000 each Person/\$250,000 each Accident Underinsured Motorist (Appendix A.1, Endorsement No. 5)		
Deductible:	No deductible/Occurrence	<b>Contribution:</b>	\$77,206

**Administrative Practices Liability (Appendix A.1, Endorsement No. 6A)**

Coverage A and B:			
Limit:	\$150,000/Claim:	Administrative Practices Liability	
Aggregate Limit:	\$300,000:	Administrative Practices Liability	
Coverage C:			
Limit:	\$100,000/Claim:	Criminal Legal Defense	
Aggregate Limit:	\$200,000:	Criminal Legal Defense	
Deductible:	No deductible/Occurrence		
		<b>Contribution:</b>	\$25,500

**For Profit Activities (Appendix A.1, Endorsement No. 8)**

Limit:	\$1,000,000/Occurrence (0 Activities)		
Deductible:	No deductible/Occurrence	<b>Contribution:</b>	Available, but Not Accepted

**Excess Liability**

First Excess:	\$10,000,000 excess of \$10,000,000/Occurrence and underlying aggregate limit, where applicable	<b>Contribution:</b>	\$24,977
Second Excess:	\$5,000,000 excess of \$20,000,000/Occurrence and underlying aggregate limit, where applicable	<b>Contribution:</b>	\$4,371
Third Excess:	\$10,000,000 excess of \$25,000,000/Occurrence and underlying aggregate limit, where applicable	<b>Contribution:</b>	\$3,747
Fourth Excess:	\$15,000,000 excess of \$35,000,000/Occurrence and underlying, \$50,000,000 aggregate limit, where applicable	<b>Contribution:</b>	Included at no charge

**All Risk Property (including Flood and Earthquake)**

Limit:	Total Insurable Value: \$240,677,525		
Flood Limit:	\$100,000,000/Occurrence, Annual Aggregate shared with all Trust members		
Earthquake Limit:	\$100,000,000/Occurrence, Annual Aggregate shared with all Trust members		
Deductible:	\$1,000/Occurrence	<b>Contribution:</b>	\$343,086

**Mold Coverage Reinstatement of Limit Program (Appendix A.3, Endorsement No. 1)**

Limit:	\$25,000/Occurrence of Fungus, Bacteria, or Wet or Dry Rot Remediation by Location		
Aggregate Limit:	\$75,000/Agreement Period (Coverage Year)		
Deductible:	\$1,000/Occurrence	<b>Contribution:</b>	Available, but Not Accepted



Glendale Elementary School District No. 4024  
 Proposal Acceptance Form (PAF)  
 Date: 4/25/2018  
 Contribution Terms: 7/1/2018 until 7/1/2019  
 Trust Agreement Number: 219-2018

**Course of Construction (Appendix A.3, Endorsement No. 3)**

Limit: Total Insurable Value of the renovation project  
 Deductible: \$1,000/Occurrence  
 Contribution: Available, but Not Accepted

**Automobile Physical Damage**

Limit: Actual Cash Value  
 Deductible: Comprehensive: \$250/Accident/Vehicle  
 Deductible: Collision: \$250/Accident/Vehicle  
 Contribution: \$20,577

**Equipment Breakdown**

Limit: \$100,000,000/Accident, Property Damage and Extra Expense Combined  
 Deductible: \$1,000/Accident  
 Contribution: \$7,215

**Commercial Crime**

Limits: \$1,500,000/Occurrence: Employee Theft  
 \$1,500,000/Occurrence: Forgery or Alteration  
 \$1,500,000/Occurrence: Inside Premises - Theft of Money and Securities  
 \$1,500,000/Occurrence: Inside Premises - Robbery or Safe Burglary of Other Property  
 \$1,500,000/Occurrence: Outside the Premises  
 \$1,500,000/Occurrence: Computer Fraud  
 \$1,500,000/Occurrence: Funds Transfer Fraud  
 \$1,500,000/Occurrence: Money Orders and Counterfeit Money  
 Deductible: \$100/Occurrence  
 Contribution: \$9,233

**Storage Tank System Third Party Liability and Cleanup**

Limit: \$2,000,000 each Claim (0 AST, 4 UST)  
 Aggregate Limit: \$2,000,000 Annual Aggregate  
 Defense cost expires upon exhaustion of the liability limit  
 Deductible: \$10,000/Claim  
 Retroactive Date: Per Schedule  
 Contribution: \$4,620

**Pre-Paid Legal Services Indemnity**

Aggregate Limit: \$300,000  
 Deductible: None  
 Contribution: \$50,000

**Unemployment Insurance Liability (Appendix A.9)**

Aggregate Limit: Statutory, as outlined in A.R.S. § 11-952.01(S)  
 Deductible: None  
 Contribution: Available, but Not Accepted

Annual Contribution Subtotal:	\$753,900
Authorized Insurance Representative (AIR) Fee:	\$8,500
TRUST Administration Fee:	\$25,000

**Annual Trust Contribution Grand Total: \$787,400**

I, the undersigned, as the District Authorized Representative of Glendale Elementary School District No. 4024 do hereby accept, on behalf of the above-named District, the coverage indicated above. I understand that for any type of coverage listed above that states "Available, but not accepted," no coverage is being provided by the Trust in connection therewith for the applicable coverage period. In addition, no coverage, even if accepted, is in place if the corresponding annual contribution has not been paid to the Trust by the due date established by the Trust. I further represent and confirm that all information previously provided to the Trust by the District in the Exposure Summary for the applicable coverage period is accurate and complete.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Title: \_\_\_\_\_

The Trust reserves the right to modify coverage limits, terms and conditions, including overall coverage structure, based on the results of reinsurance negotiations. The District will be notified if any such modifications result in a reduction in coverage or an increase in contribution. Nothing in this document is intended to expand the coverage provided pursuant to the Trust's Coverage Agreements, and the terms, limits, conditions, definitions, and exclusions of such Coverage Agreements will control the scope of coverage provided by the Trust.



**Optional Coverages Offered by the Trust**

Please contact your member services coordinator if you want to add any of the below optional coverages.

**For Profit Activities (Appendix A.1, Endorsement No.8)**

For Profit Activities provides liability coverage for the member's for profit activities for operations that are not ordinary educational operations.

Limit: \$1,000,000/Occurrence/Annual Aggregate (1 Activity)  
Deductible: No deductible/Occurrence Annual Contribution (excludes AIR and Admin. fees): \$3,500

**Mold Coverage Reinstatement of Limit Program (Appendix A.3, Endorsement No. 1)**

Mold Coverage Reinstatement of Limit Program offers \$25,000 of additional no fault mold coverage for a specific location.

Limit: \$25,000/Occurrence of Fungus, Bacteria, or Wet or Dry Rot Remediation by Location  
Aggregate Limit: \$75,000/Agreement Period (Coverage Year)  
Deductible: \$1,000/Occurrence Annual Contribution (includes AIR and Admin. fees): \$24,500

**Course of Construction (Appendix A.3, Endorsement No. 3)**

Course of Construction covers new construction and/or renovations to a building or structure, namely the materials in transit, materials at the worksite, and materials affixed to or a part of the construction and/or renovation, while at the risk of the district. The district is required to notify the Trust in writing in advance of all construction or renovation projects in excess of \$100,000 as a precondition to coverage.

Limit: Total Insurable Value of the new construction and/or renovation project  
Deductible: \$1,000/Occurrence

**Unemployment Insurance Liability (Appendix A.9)**

The Unemployment Insurance (UI) Program covers liability for payments that arise from a claim filed by a former employee for UI benefits to the Arizona Department of Economic Security (DES) and administrative expenses associated with handling and/or defending of UI claims. The district must complete a Power of Attorney Letter as a precondition to coverage.

Aggregate Limit: Statutory, as outlined in A.R.S. § 11-952.01(S)  
Deductible: None

**NOTE: Please refer to the Coverage Agreements for a complete description of the coverages offered.**

## Contribution Comparison 2017 to 2018 for Glendale ESD No. 40

	ADM	TIV	SQFT	TIV/Sqft	Vehicles	Vehicles All	Employees	Tanks	For Profit Activities	No Fault Mold
2017/18	12,348	233,899,862	1,500,614	\$156	131	131	1,938	4	0	0
2018/19	11,894	240,677,525	1,500,614	\$160	114	114	1,964	4	0	0
Diff	-454	6,777,663	0	5	-17	-17	26	0	0	0
% Diff	-3.68%	2.90%	0.00%	2.90%	-12.98%	-12.98%	1.34%	0.00%	0.00%	0.00%

## District Contribution Comparison 2017 to 2018 for Glendale ESD No. 40

	GLPL	ATOL	APL	FP	XS	Prop	NF Mold	COC	APHD	EB	Crime	UST	PPL	UI
2017/18	196,422	88,196	25,000	0	34,359	322,665	0	0	23,646	7,073	9,111	4,620	32,582	0
2018/19	183,368	77,206	25,500	0	33,095	343,086	0	0	20,577	7,215	9,233	4,620	50,000	0
Diff	-13,054	-10,990	500	0	-1,264	20,421	0	0	-3,069	142	122	0	17,418	0
% Diff	-6.65%	-12.46%	2.00%	0.00%	-3.68%	6.33%	0.00%	0.00%	-12.98%	2.01%	1.34%	0.00%	53.46%	0.00%
	STotal	AIR	Admin	Ch	GTTotal									
2017/18	743,674	8,500	25,000	0	777,174									
2018/19	753,900	8,500	25,000	0	787,400									
Diff	10,226	0	0	0	10,226									
% Diff	1.38%	0.00%	0.00%	0.00%	1.32%									

Alliance Policy Number:

Contribution Paid: