

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

May 19th, 2021 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 East Board Room in the District Office, 7301 N. 58<sup>th</sup> Avenue. Glendale, AZ 85301.

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

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

### **2. Opening Exercises**

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

### **3. Call to the Public**

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

Those wishing to address the Trust Board should complete a "Call to the Public" form and submit it to the Trust Board Secretary prior to the start of the meeting. Each speaker will be provided three (3) minutes to address the Trust Board, unless provided other direction by the Board. At the outset of the speaker's remarks, the speaker should state 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 March 17, 2021 regular meeting as presented.

### **5. Reports and Informational Items**

#### **a. Assistant Superintendent's Update**

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

#### **b. Overview of Current 2021 Enrollment and Budget**

Administration will present the Trust Board with an update.

#### **c. Claims Experience Review – Medical**

The Trust Board will review medical claims experience for March 2021.

- d. Claims Experience Review – Dental  
The Trust Board will review dental claims experience for February, March, and April 2021.
  - e. Financial Review – Employee Benefits  
The Trust Board will review employee benefits’ financial statements for March and April 2021.
  - f. Claims Experience Review – Workers’ Compensation  
The Trust Board will review workers’ compensation experience for March and April 2021.
  - g. Financial Review – Workers’ Compensation  
The Trust Board will review workers’ compensation financial statements for March and April 2021.
  - h. Financial Review – COVID-19 Legal Defense  
The Trust Board will review COVID-19 legal defense financial statements for March and April 2021.
  - i. Wellness/Insurance Update  
Staff will present the Trust Board with updates on the District’s insurance and wellness programs.
- 6. Summary of Current Events**
- a. Trust Board Report  
Trust Board Members will present brief summaries of current events, as necessary.
- 7. Adjournment**

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

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

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The minutes of the March 17, 2021 Telephonic Regular Meeting are submitted for approval.

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**RATIONALE:**

The minutes of March 17, 2021 telephonic regular meeting are attached.

**MINUTES OF THE TELEPHONIC REGULAR TRUST BOARD MEETING  
Glendale Elementary School District No. 40 of Maricopa County, Arizona  
District Office, West Board Room 4:30 p.m.  
March 17, 2021**

Present: Board Members  
Ms. Bernadette Bolognini  
Ms. Mary Ann Wilson  
Mrs. Teresa Wong

Other Attendees:  
Mr. Mike Barragan  
Mr. Russell Deneault  
Ms. Judy Niblick  
Ms. Jodi Finessy

Absent: Mr. Lee Peterson

Recorder: Mrs. Alejandra Lopez

**CALL TO ORDER**

Ms. Wilson called the meeting to order at 3:31 p.m. and noted the presence of three Trust Board members, constituting a quorum.

**APPROVAL OF AGENDA**

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

**BOARD AND STAFF INTRODUCTIONS**

Ms. Wilson welcomed everyone in attendance.

**CALL TO THE PUBLIC**

Ms. Wilson read the call to the public notice.

**INFORMATIONAL ITEMS**

**Assistant Superintendent's Update**

Mr. Barragan commended the Governing Board for their courage and leadership with their decision to approve the administration's recommendation regarding the proposed boundary changes, school closures/repurposing.

Mr. Barragan shared that in person classes will resume on March 22, 2021.

Mr. Barragan stated he would like to have a financial study session in the next meeting.

**Claims Experience Review - Medical**

Mr. Barragan reported:

In January, GESD incurred \$560,405 in medical claims, which represents a monthly loss ratio of 79%.

There are seven (7) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,008,934. This represents 24% of the total medical claims. The anticipated refund is \$131,749 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,275,728 by June 30, 2021 and we anticipate to incur medical claims of approximately \$7,143,348, a loss ratio of 86% by June 30, 2021.

### **Financial Review - Employee Benefits**

Mr. Barragan reported:

The financial report for February 28, 2021 reflects the “Ending net position reserved for claims and expenses” as \$20,626,964.

Mr. Barragan commented that based on trends we can expect to have about \$17.5 million in reserves by June 30<sup>th</sup>.

### **Claims Experience Review - Workers’ Compensation**

Mr. Barragan reported:

In February, GESD logged three (3) incidents and GESD incurred \$2,620 for the month.

GESD has 17 open claims recorded since 2013 and the “Paid” amount is \$2,688,359.69 compared to the “Incurred” of \$3,354,998.81.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,496,298.92 or 93% of the total “Paid” amount of \$2,688,359.69 and \$2,983,530.66 or 89% of the total “Incurred” amount of \$3,354,998.81.

The average cost per individuals is:

- \$158,138.81 for “Paid”
- \$197,353.87 for “Incurred”

Mr. Barragan mentioned GESD has provided “SafeSchools” assessments for employees to promote safety.

### **Financial Review - Workers’ Compensation**

Mr. Barragan reported:

The financial report for February 28, 2021 reflects the “Ending net position reserved for claims and expenses” as \$2,418,066.08.

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

Mr. Barragan reported:

The financial report for February 28, 2021 reflects the “Ending net position reserved for claims and expenses” as \$750,513.76.

Mrs. Wong asked what would happen to the reserves if the legislature provides liability protection. Mr. Barragan suggested keeping the money in reserves for 12 to 18 months just in case a claim is filed.

**Wellness and Insurance Benefit Update**

Mrs. Wong stated the team has been working with Valley School on benefit renewals.

Mrs. Wong commented, the count for verified exams for the HSA deposit is currently at 305. This is the highest number recorded so far.

Mrs. Wong shared the updated number of the Real Appeal participants.

Mrs. Wong presented the HSA District Comparison Chart, and how this compares GESD's contribution amount to other neighboring districts.

District Name	District HSA Contribution Amount	Full Deposit Up Front (Y/N)	Amount of Initial Deposit	Activities Required (Y/N)	# of Activities Required	Activity Type / \$ Amount	Annual HDHP Premiums
Glendale Elementary School District	ER Contributions: \$500 August - Pro-rated based on hire date \$850 October, January or March - Wellness exam TOTAL - \$1,350	No	\$500	Yes	1	Wellness Exam = \$850	\$0 EE Cost
Peoria Unified School District	ER Contributions: \$500 September \$500 January TOTAL: \$1,775 (\$1,000 + \$775 for WellStyles)	No	\$500 - September \$500 - January	Yes for an additional \$775	Multiple	WellStyles (60k Points) = \$775	\$0 EE Cost
Litchfield Elementary School District	ER Contribution: TOTAL: \$1,488 Paid through 21 payperiods (\$69.32 per paycheck)	No	None	No	0	None	Classic Gold Banner Plan: \$0 EE Cost HDHP 1,500 Banner Plan: \$0 EE Cost
Mesa Public Schools	ER Contributions: \$1,500 or \$1,000 depending on coverage	Yes	\$1,500 or \$1,000	No	0	None	Cigna Choice HDHP 1500 Plan: \$806 - EE Annual Cost Cigna Choice HDHP 2500 Plan: \$134 - EE Annual Cost
Madison School District	ER Contribution: TOTAL: \$1,200 - prorated for new hires Paid through payperiods (\$100 per month)	Yes	None	No	0	None	
Deer Valley Unified School District	ER contribution: Up to \$1,200 - MATCH ONLY	No	None	No	0	None	\$0 EE Cost
Paradise Valley Unified School District	ER contributions: \$700 for single coverage AND \$1,000 for dependent (employee+ child, spouse or family) Contributions spread out over 21 pays TOTAL: \$1,700 (if EE has dependent coverage)	No	None	No	0	None	\$0 EE Cost
Dysart Unified School District	ER Contributions: Up to \$500 - MATCH ONLY Yearly wellness exam = \$250 Earning 60k WellStyles points = \$150 (given at the beginning of following SY) TOTAL: \$900 (returning) / \$750 (not-returning)	No	None	Yes	1	Wellness Exam = \$250 WellStyles (60k Points) = \$150	HSA 3000 - \$0 EE Cost HSA 2000 - \$942 EE Annual Cost
Tolleson Elementary School District	ER Contribution: \$500 Upfront Earning 60k WellStyles points = \$500 (deposit is made once EE reaches goal) TOTAL: \$1,000	No	\$500	Yes	Multiple	WellStyles (60k Points) = \$500	\$0 EE Cost
Cartwright School District	\$500 for single coverage OR \$1,000 for family coverage EE premium only applies for dependent coverage	No	0	No	0	None	\$0 EE Cost
Pendegast School District	ER Contributions: \$325 August \$325 January TOTAL: \$650	No	\$325 - August \$325 - January	No	0	None	\$0 EE Cost

District Name	District HSA Contribution Amount	Full Deposit Up Front (Y/N)	Amount of Initial Deposit	Activities Required (Y/N)	# of Activities Required	Activity Type / \$ Amount	Annual HDHP Premiums
Alhambra Elementary School District	ER Contributions: \$180 - Choice HDHP \$764.28 - Navigate (Paid through payperiods)	No	None	No	0	None - Previously offered wellness credit for doing HSA but doesn't impact HSA contribution. If they did wellness events, they would receive discount on plan premium.	\$0 EE Cost
Washington Elementary School District	ER Contributions: Single - \$700 (\$350 - 1st Paycheck / \$350 January) Dual spouse (both work for the district) - \$1,050	No	\$350	No	0	None	\$0 EE Cost
Kyrene School District	ER Contributions: \$300 (paid on bi-weekly paycheck) 24 deductions - \$12.50 20 deductions - \$15.00	No	None	No	0	None	\$0 EE Cost
Isaac School District	ER Contributions: \$350 - July \$350 - November TOTAL: \$700	No	\$350 - July 1st \$350 - after Thanksgiving	No	0	None - Working on Wellness Program	\$0 EE Cost
Peach Springs Unified School District	No HSA program for employees	-	-	-	-	-	-
Avondale Elementary School District	\$500			Yes	Multiple	Mammogram, lab work, wellness exam, etc.	\$0 EE Cost

### **Approval of Minutes**

Ms. Bolognini motioned to approve the February 17, 2021 minutes; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

### **United Healthcare Medical Insurance Renewal**

Mr. Barragan presented:

#### *Traditional Plan*

1. No change in premium(s)\*
2. Enhance plan design to provide “Tier I” maintenance pharmacy drugs (ex: diabetes, high blood pressure, asthma) at no cost to the employee

#### *HDHP Base*

1. No change in premium(s)\*
2. Enhance plan design to provide “Tier I” maintenance pharmacy drugs (ex: diabetes, high blood pressure, asthma) at no cost to the employee
3. Increase Health Saving Account (HSA) contribution from \$1,350 to \$1,400\*\* (4% increase) or an increase of \$25,250 (based on the current number of participants)
  - a. Installments to be discussed and Trust Board to provide guidance

Continue with the Real Appeal weight management program with the intent to increase participation levels from the current number of 124.

Seventh (7<sup>th</sup>) consecutive year with no premium increase to employees.

No change to administration fee, remains at \$70 per month.

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

\*Based on Hayes Company’s analysis on offering the “Tier I” maintenance pharmacy drugs the recommendation is to increase premium(s) by 0.82%. The administration will provide its rationale for maintaining the same premium(s).

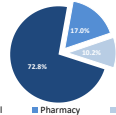
\*\*Amounts will be prorated based on employee’s effective date.



**Glendale Elementary School District**  
2021 Plan Year - Renewal Projection (Preliminary) V2.1  
January 26, 2021

**Glendale Elementary School District** 2021 Plan Year - Renewal Projection (Preliminary) V2.1  
Medical Claims Projection January 26, 2021

		2020-21			2021-22			2022-23			2023-24			2024-25			2025-26		
		7/1/2019 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 6/30/2023	7/1/2023 to 6/30/2024	7/1/2024 to 6/30/2025	7/1/2025 to 6/30/2026	7/1/2026 to 6/30/2027	7/1/2027 to 6/30/2028	7/1/2028 to 6/30/2029	7/1/2029 to 6/30/2030	7/1/2030 to 6/30/2031	7/1/2031 to 6/30/2032	7/1/2032 to 6/30/2033	7/1/2033 to 6/30/2034		
Medical Claims	1	\$4,978,286	\$5,897,627	\$2,671,298	\$1,295,787	\$1,916,020	\$572,296												
Actual Claims above \$50,000	2	(\$1,615,138)	(\$1,591,589)	(\$569,569)															
Expected Liability between \$50,000 and \$200,000	3	\$1,146,583	\$1,347,859	\$762,862															
Medical Claims Less Deductible	4	\$4,509,732	\$5,233,187	\$2,864,591															
Lower Adjustment <sup>1)</sup>	5	1,000	1,000	1,000	1,000	1,000	1,000												
Benefit Adjustment <sup>2)</sup>	6	1,000	1,000	1,000	1,000	1,000	1,000												
Netless Discount Adjustment	7	1,000	1,000	1,000	1,000	1,000	1,000												
Migration	8	1,000	1,000	1,000	1,000	1,000	1,000												
Benefit Adjusted Medical Claims	9	\$4,509,732	\$5,233,187	\$2,864,591	\$1,295,787	\$1,916,020	\$572,296												
Netless Discount Adjustment	10	\$1,747	\$1,500	\$3,864	\$1,747	\$1,500	\$3,864												
Migration	11	\$263.00	\$300.18	\$330.62	\$175.57	\$206.66	\$226.17												
1.7% Annual Trend	12	1,228.05	1,147.01	1,089.51	1,349.19	1,258.96	1,194.44												
Projected Medical PMPM	13	\$222.19	\$244.32	\$269.22	\$121.41	\$170.43	\$174.49												
Period Weight	14																		
Adjusted Membership	15	29%	30%	30%	29%	30%	30%												
Member-Adjusted Period Weight	16	26.4%	40.3%	33.3%	26.4%	40.3%	33.3%												
Medical PMPM Claims Projection	17		\$64.62		\$89.13		\$114.49												
% of Total PMPM Claims Projection	18		81%		72.8%		72.8%												



<sup>1)</sup> Lower adjustments accounts for responsibility for items with a higher individual slip loss.  
<sup>2)</sup> Benefit adjustments accounts for year design changes or migration impact.  
<sup>3)</sup> The migration adjustment is used to identify the liability associated with High-Cost activity.

**Glendale Elementary School District** 2021 Plan Year - Renewal Projection (Preliminary) V2.1  
January 26, 2021

		Plan Year 2020-21			2021-22			2022-23			2023-24			2024-25		
		7/1/2019 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 6/30/2023	7/1/2023 to 6/30/2024	7/1/2024 to 6/30/2025	7/1/2025 to 6/30/2026	7/1/2026 to 6/30/2027	7/1/2027 to 6/30/2028	7/1/2028 to 6/30/2029	7/1/2029 to 6/30/2030	7/1/2030 to 6/30/2031	7/1/2031 to 6/30/2032	
Medical	1	\$4,509,732	\$5,233,187	\$2,864,591	\$1,295,787	\$1,916,020	\$572,296									
Pharmacy	2	\$1,146,583	\$1,347,859	\$762,862												
Fixed Fee	3	\$1,146,583	\$1,347,859	\$762,862												
Total	4	\$6,802,898	\$7,928,905	\$4,390,315	\$1,295,787	\$1,916,020	\$572,296									

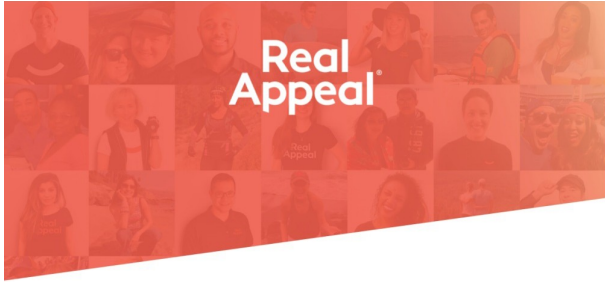
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January 26, 2021

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		7/1/2019 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 6/30/2023	7/1/2023 to 6/30/2024	7/1/2024 to 6/30/2025	7/1/2025 to 6/30/2026	7/1/2026 to 6/30/2027	7/1/2027 to 6/30/2028	7/1/2028 to 6/30/2029	7/1/2029 to 6/30/2030	7/1/2030 to 6/30/2031	7/1/2031 to 6/30/2032	
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**Glendale Elementary School District** 2021 Plan Year - Renewal Projection (Preliminary) V2.1  
January 26, 2021

		Plan Year 2020-21			2021-22			2022-23			2023-24			2024-25		
		7/1/2019 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021	7/1/2021 to 6/30/2022	7/1/2022 to 6/30/2023	7/1/2023 to 6/30/2024	7/1/2024 to 6/30/2025	7/1/2025 to 6/30/2026	7/1/2026 to 6/30/2027	7/1/2027 to 6/30/2028	7/1/2028 to 6/30/2029	7/1/2029 to 6/30/2030	7/1/2030 to 6/30/2031	7/1/2031 to 6/30/2032	
Medical	1	\$4,509,732	\$5,233,187	\$2,864,591	\$1,295,787	\$1,916,020	\$572,296									
Pharmacy	2	\$1,146,583	\$1,347,859	\$762,862												
Fixed Fee	3	\$1,146,583	\$1,347,859	\$762,862												
Total	4	\$6,802,898	\$7,928,905	\$4,390,315	\$1,295,787	\$1,916,020	\$572,296									





**Real Appeal**

VALLEY SCHOOLS EMPLOYEE BENEFIT TRUST ACTING ON BEHALF OF  
GLENDALE ELEMENTARY SC thru Jan 31, 2021  
Data through February 28, 2021

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**Real Appeal**

**Executive Summary**

Enrolled	124
% At-Risk Diabetes, Cardiovascular or other related conditions	82%
Members That Lost Weight	61
Members' Total Weight Loss	429

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**Registration and Enrollment**

Registration & Enrollment	Total	PROOR	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Registered	130	74	8	4	6	4	1	3	11	6	2	1	10	
Disqualified	1	0	0	0	0	0	0	0	1	0	0	0	0	
Enrolled	124	70	8	4	6	4	1	3	9	6	2	1	10	
At-Risk	102	59	8	4	5	1	1	3	8	4	2	1	6	
Not At-Risk	22	11	0	0	1	3	0	0	1	2	0	0	4	

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

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**Real Appeal**

**At-Risk Class Progression & Attendance**

RA Expectations Will Attend 4+ Sessions	70%	RA Expectations Will Attend 9+ Sessions	50%	RA Expectations Will Attend 16+ Sessions	30%
79%	61%	37%			

**Currently in Week Sessions Attended**

Week	1+	4+	Attended 4+	9+	Attended 9+	16+	Attended 16+	25+	Attended 25+
1-3 Weeks									
4-8 Weeks	3	3	100%						
9-15 Weeks	2	2	100%	2	100%				
16-25 Weeks	22	16	73%	12	55%	7	32%		
26-52 Weeks	45	36	80%	28	62%	18	40%	6	13%
Grand Total	72	57	79%	42	61%	25	37%	6	13%

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**At-Risk Outcomes**

Total No. of members with weight (lbs.) loss	61	Average weight loss (Members began 16+ weeks ago & attended 4+ sessions)	1.5%	BMI avg. weight loss (Members began 16+ weeks ago & attended 4+ sessions)	3.4%	4+ Attended Sessions with 25+ Loss (RA Expectations 33% with 5%+ Loss)	24%
--	----	--	------	---	------	--	-----

**Your Results**

	All Weeks 1+ Attended	1+	4+	9+
1+	75	67.0	44	40.0
5+	33%	31%	35%	35%
9+	15%	16%	17%	20%
Total Weight Loss	220.4	209.9	168.0	107.7
Avg. Start lbs.	210.2	209.5	215.3	213.4
Avg. lbs. Loss	3.1	3.1	3.2	2.7
Avg. % lbs. Loss	1.5%	1.5%	1.5%	1.3%

**Real Appeal BOB**

	All Weeks 1+ Attended	1+	4+	9+
3+	35%	36%	43%	49%
5+	21%	21%	27%	32%
Avg. Start lbs.	218.9	218.8	218.3	217.9
Avg. lbs. Loss	6.0	6.1	7.4	8.5
Avg. % lbs. Loss	2.7%	2.8%	3.4%	3.9%

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

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**Real Appeal**

**Enrollee Characteristics**

**BMI**

<23.5	23.5-24.9	25-29.9	≥30
10	36	78	
8%	29%	63%	

**Medical Need**

At-Risk	Not At-Risk
123	9
82%	18%

**Plan Member Type**

Employee	Spouse/Other
99%	1%

**Gender**

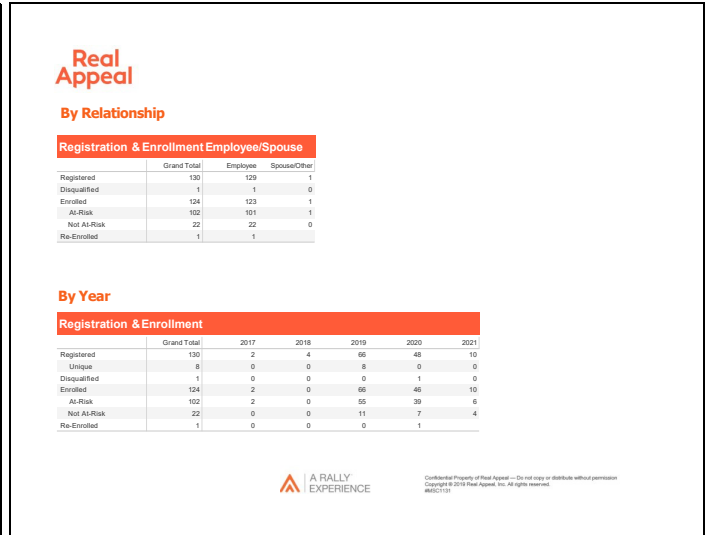
Female	Male
93%	7%

**Age Range**

18-29	30-39	40-49	50-64
19	36	34	35
16%	29%	27%	28%

\*\*On occasion individuals with a BMI <23 will be included in this category.

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**Real Appeal**  
Appendix

Measure	Definition
Started Registration	Based on valid insurance the member is eligible for the program. Members can be counted 1+ times in this section if they re-enroll.
Unique	Unique count of members who are in our Legacy and Core platforms (Legacy pre 10/2018 and Core - platform post 6/2018)
Disqualified	Medically excluded or found ineligible.
Enrolled	Member has been identified to participate in the At-Risk or Not-At-Risk program and has selected a class to participate in.
Engaged	Attended 1+ Sessions
Aug # Start	Average Weight when Enrolled
At-Risk Measurements	
Total #'s Lost	At-Risk Members with weight loss
3%+ Loss	At-Risk Members who lost >= 3%
5%+ Loss	At-Risk Members who lost >= 5%
Avg #'s Lost	At-Risk Members Average #'s Lost. Total At-Risk #'s Lost/At-Risk Members
Outcomes	
All	At-Risk participants regardless of class participation or length in program
1+	Member attended 1+ Sessions
4+ Attended 16+ Weeks	At-Risk participants 4+ class participations, in program 16+ weeks

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Mr. Barragan commented GESD met with Valley Schools and looked at ways to encourage employees to become more proactive.

Mr. Barragan commented one recommendation by Meet and Confer was to have the HSA contribution be split into two (2) equal payments, instead of the current practice having the second payment being a higher amount.

Mrs. Wong explained the logic of increasing the HSA contribution to \$1,400, was to allow employees to accumulate, over a two (2) year period, the necessary amount to meet the annual medical deductible of \$2,800.

Mrs. Wong indicated that in Human Resources research, GESD provides competitive HSA contributions when compared to other districts.

Mrs. Wong recommended to increase the initial HSA contribution from \$500 to \$550 and the second to \$850.

Ms. Wilson asked Mr. Barragan on his thought about the contribution being divided in two (2) equal payments.

Mr. Barragan commented last year the wellness requirements decreased from three (3) to one (1), making it easier for employees to earn their second HSA contribution. Mr. Barragan agreed with Mrs. Wong the second payment be a higher amount in order to encourage employees to visit their physicians.

Ms. Wong motioned to approve the recommendation for United Healthcare medical insurance benefit and clarified to the contribution of \$550 for the initial contribution and \$850 for the second contribution. Ms. Bolognini seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Delta Dental Insurance Renewal**

Mr. Barragan presented:

There are no rate increases for Delta Dental or plan design changes for fiscal year 2021-2022. The District anticipates a cost of approximately \$315,621 for the year in premium cost.

FY22 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	493	\$ 154,466.76	\$ -	\$154,466.76
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	39	\$ 13,066.56	\$ 11,372.40	\$ 24,438.96
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	64	\$ 21,442.56	\$ 20,666.88	\$ 42,109.44
Family	\$ 335.04	\$ 604.80	\$ 939.84	37	\$ 12,396.48	\$ 22,377.60	\$ 34,774.08
<b>Total</b>				<b>633</b>	<b>\$ 201,372.36</b>	<b>\$ 54,416.88</b>	<b>\$255,789.24</b>

FY22 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	209	\$ 70,023.36	\$ 42,861.72	\$112,885.08
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	39	\$ 13,066.56	\$ 29,067.48	\$ 42,134.04
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	54	\$ 18,092.16	\$ 43,163.28	\$ 61,255.44
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	39	\$ 13,066.56	\$ 50,132.16	\$ 63,198.72
<b>Total</b>				<b>341</b>	<b>\$ 114,248.64</b>	<b>\$ 165,224.64</b>	<b>\$279,473.28</b>

FY21 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	552	\$ 172,952.64	\$ -	\$ 172,952.64
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	46	\$ 15,411.84	\$ 13,413.60	\$ 28,825.44
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	71	\$ 23,787.84	\$ 22,927.32	\$ 46,715.16
Family	\$ 335.04	\$ 604.80	\$ 939.84	38	\$ 12,731.52	\$ 22,982.40	\$ 35,713.92
<b>Total</b>				<b>707</b>	<b>\$ 224,883.84</b>	<b>\$ 59,323.32</b>	<b>\$ 284,207.16</b>

FY21 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	163	\$ 54,611.52	\$ 33,428.04	\$ 88,039.56
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	33	\$ 11,056.32	\$ 24,595.56	\$ 35,651.88
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	53	\$ 17,757.12	\$ 42,363.96	\$ 60,121.08
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	36	\$ 12,061.44	\$ 46,275.84	\$ 58,337.28
<b>Total</b>				<b>285</b>	<b>\$ 95,486.40</b>	<b>\$ 146,663.40</b>	<b>\$ 242,149.80</b>

Ms. Bolognini motioned to approve the Delta Dental insurance; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal**

Mr. Barragan presented:

CIGNA is a dental insurance provider with a narrower network and an alternative option to Delta Dental. There is no change in premium or plan design for fiscal year 2021-2022. CIGNA's rates are lower compared to Delta Dental and therefore is employer paid for all tiers.

The District anticipates a premium cost of approximately \$18,626.36 for the year.

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

FY22 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	22	\$ 2,626.80	\$ -	\$ 2,626.80
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	14	\$ 2,809.52	\$ -	\$ 2,809.52
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	18	\$ 4,764.96	\$ -	\$ 4,764.96
Family	\$ 290.52	\$ 290.52	\$ -	29	\$ 8,425.08	\$ -	\$ 8,425.08
<b>Total</b>				<b>83</b>	<b>\$ 18,626.36</b>	<b>\$ -</b>	<b>\$ 18,626.36</b>

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

Ms. Bolognini motioned to approve the CIGNA DHMO dental insurance renewal; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Vision Insurance Renewal**

Mr. Barragan presented:

There is no change in premium or plan design for Vision insurance benefits provided through United Healthcare.

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

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

- FY 2015 - \$72,464.22
- FY 2016 - \$70,131.68
- FY 2017 - \$69,688.96
- FY 2018 - \$67,106.48
- FY 2019 - \$65,335.68
- FY 2020 - \$67,427.10

From July 1, 2020 through February 2021, GESD has incurred \$60,151.77 in vision insurance. Staff estimates vision insurance to cost \$90,227.66 by June 30, 2021.

Mrs. Wong shared Employee Only is at no cost to the employee and vendor in network has expanded to include Lens Crafters.

Ms. Bolognini motioned to approve the United Healthcare Vision insurance renewal; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Life Insurance**

Mr. Barragan presented:

GESD provides Basic Group Life and AD&D insurance at no cost to the employee. There is a rate increase for fiscal year 2021-2022 from \$.050 to \$0.058 (or a 16% increase) per \$1,000; the increase estimate is \$26,558.

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


- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06
- FY 2019 - \$155,804.87
- FY 2020 - \$145,236.62

From July 1, 2020 through February 28, 2021, GESD has incurred \$110,658.31 for life insurance. Staff estimates life insurance to cost \$165,987.47 by June 30, 2021.

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

Valley Schools Employee Benefits Group	
Glendale Elementary School District	
Premium Rate Notification	
Mode of Payment	New Premium Rates Effective
Monthly	7/1/2021
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$ .058
Basic Employee Accidental Death Per \$1,000	\$ .01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$ .05
25-29	\$ .05
30-34	\$ .05
35-39	\$ .068
40-44	\$ .102
45-49	\$ .167
50-54	\$ .240
55-59	\$ .377
60-64	\$ .576
65-69	\$ .898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$ .136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$ .02
Short Term Disability, Employer Paid Per \$10 of weekly benefit	\$ .057
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$ .223

\*Spouse Voluntary Life ends at age 70



Mr. Barragan commented the premium increase is a result of the COVID-19 pandemic.

Ms. Bolognini motioned to approve the Sun Life Financial insurance benefits; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Flexible Spending Accounts (FSA)**

Mr. Barragan presented:

The cost of administering the FSA is absorbed by Valley Schools Employee Benefits Group and there is no rate increase for fiscal year 2021-2022.

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

Mr. Barragan pointed out the correction that BASIC Western's name change to BASIC.

Ms. Bolognini motioned to approve the BASIC Flexible Spending Accounts (FSA) benefit; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Short-Term and Mid-Term Disability**

Mr. Barragan presented:

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

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

- FY 2015 - \$ 97,413.38
- FY 2016 - \$ 99,893.82
- FY 2017 - \$ 91,671.53
- FY 2018 - \$ 88,449.23
- FY 2019 - \$ 89,180.66
- FY 2020 - \$116,522.01

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

- FY 2015 - \$31,842.31
- FY 2016 - \$62,745.91
- FY 2017 - \$61,684.37
- FY 2018 - \$45,795.15
- FY 2019 - \$63,401.52
- FY 2020 - \$68,001.22

From July 1, 2020 through February 28, 2021, GESD has incurred \$61,944.56 in short-term and mid-term disability insurance. Staff estimates short-term and mid-term disability insurance to cost \$92,916.84 by June 30, 2021. Staff estimates mid-term disability insurance to cost \$12,910.05 by June 30, 2021.

Valley Schools Employee Benefits Group  
Glendale Elementary School  
Short Term Disability Rate Grid



Valley Schools Employee Benefits Group	
Glendale Elementary School District	
Premium Rate Notification	
Mode of Payment	New Premium Rates Effective
Monthly	7/1/2021
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$ .058
Basic Employee Accidental Death Per \$1,000	\$ .01
Basic Dependent Family Life (Closed Class)	\$ 1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$ .05
25-29	\$ .05
30-34	\$ .05
35-39	\$ .068
40-44	\$ .102
45-49	\$ .167
50-54	\$ .240
55-59	\$ .377
60-64	\$ .576
65-69	\$ .898
70-74*	\$ 1.738
75-79*	\$ 3.781
80-84*	\$ 7.679
85+*	\$ 15.682
Voluntary Child Life, per \$1,000	\$ .136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$ .02
<b>Short Term Disability, Employer Paid Per \$10 of weekly benefit</b>	<b>\$ .057</b>
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$ .223

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

**Schedule of Benefits and Rates**

**Weekly benefit after your claim is approved** Get a weekly check of \$100 to \$1,900, in any \$100 increment you choose, to replace a portion of your income - up to 66.67% of your Total Weekly Earnings. You cannot elect a benefit amount that exceeds 66.67% of your income.

**When benefits begin** Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.

**Benefits may be paid for** Up to 12 weeks, as long as you are still unable to work due to a covered disability.

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

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\*Spouse Voluntary Life at age 70



Mr. Barragan stated that for this year Sun Life Financial will cover both short-term and mid-term.

Mrs. Wong commented that normally with other employers, short-term disability covers from day 1-180, which is covered by employee. However, at GESD, days 1-89 is covered by employee and from days 90-180 the district pays for the premium.

Ms. Bolognini motioned to approve the Sun Life Financial Short-term and Mid-term Disability insurance benefits; Ms. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Employee Assistance Program (EAP)**

Mr. Barragan presented:

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

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



The carrier had a name change from Interface EAP to Interface Behavioral Health.

From July 1, 2020 through February 28, 2021, GESD has incurred \$8,606.70 for the employee assistance program.

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

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

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

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

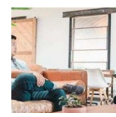
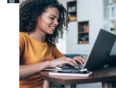
The EAP services are available at no cost to covered employees, as well as their spouses and children, and include:

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

Group members receive employer level benefits including:

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

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



**Your EAP** Glendale ESD provides an Employee Assistance Program (EAP) benefit that is available to you, your spouse and dependents under the age of 26. The EAP is available to assist you and your family with personalized consultation and referral services.

**What exactly is an EAP?**

An EAP is one of the most effective ways to identify and address personal problems. Through the EAP, you can access convenient and confidential services at no cost to help you and your family reach your personal and professional goals.

**How does your EAP work?**

When you call your EAP, you will be connected with an experienced EAP professional who will help to identify your concerns and match you with the right support. Your EAP can assist with many common concerns such as:

- + Stress management
- + Legal consultations
- + Financial management
- + Depression/anxiety
- + Relationships and communication
- + Grief/loss
- + Substance use
- + Career development
- + Life phase adjustments
- + Child/elder care
- + Healthy living

**What does your EAP provide?**

Counseling Services are available for employees and their immediate family members to access six in-person or teletherapy counseling sessions with a licensed therapist in the area.

Sessions are provided per problem, per family, per provider, per plan year. If longer-term care is needed, Interface Behavioral Health will assist individuals to access community referrals and any available mental health network.

Legal Services under your benefit include a free 30-minute consultation with an attorney in any specialized area, a free simple will kit, up to six pages document review, simple resolution letters and/or phone calls on your behalf and up to a 25% discount off an attorney's normal hourly rate. You have access to three 30-minute consultations per family, per plan year.

Financial Counseling and planning are also available, with access to resources that can assist in consolidating debts, identify theft planning/solutions, financial planning, retirement planning and access to licensed Financial Planners. You have access to three 30-minute consultations per family, per plan year with a financial advisor.

**Online Work/Life Resources**

are available, including access to unlimited self-help tools on work/life resources that are available to all employees and family members. These resources cover a variety of topics including childcare, elder care, school/college resources, adoption assistance, pet care services and access to additional educational materials and calculators.

Online Wellness Resources are available, including access to weekly wellness lessons on a variety of topics such as stress less, healthy weight, women's health, back pain management, eating healthy and men's health. Also provided are quarterly wellness webinars on topics such as: Sitting is the New Smoking, The Importance of Sleep, Workplace Workouts, Eating healthy on the Go and Stress Management.

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

Password: 840

**Private and confidential referrals**

The EAP is a free and confidential program. Your personal information is kept confidential in accordance with federal and state laws. No one will know you have accessed the program's services.



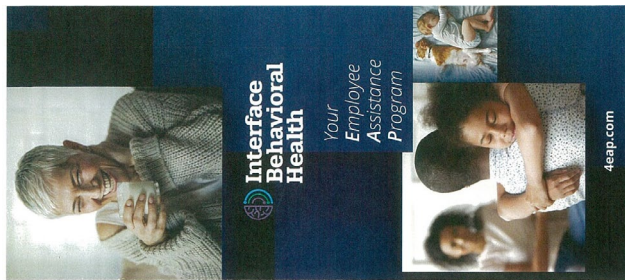
For free and confidential assistance, contact your Employee Assistance Program.

Crisis Counselors  
24/7

4eap.com  
800-324-4327

Se Habla Espanol  
800-324-2496

Your employer has contracted with Interface Behavioral Health to provide you with an Employee Assistance Program.



**Frequently Asked Questions**

**How do I access my EAP benefit?**  
Call toll-free 800-324-4327 or log-on to [www.4eap.com](http://www.4eap.com). Our Care Coordinators will guide you through the process and help connect you with the services that will best fit your needs.

**Who can use the EAP?**  
Participants can access professional legal services through the EAP. Services under this benefit include: legal consultations, resolution letters and/or phone calls on your behalf, free simple will kit, up to a 25% discount off an attorney's normal hourly rate for adoptions/stepchildren.

**Is the EAP confidential?**  
Yes. The EAP is completely confidential. Interface Behavioral Health will not share EAP with anyone in your organization, other family members or any other person or organization without your written permission or as required by law.

**Is there a charge for using the EAP?**  
There is no cost to you or your eligible family members for EAP services. An additional help is needed beyond the scope of the EAP, we will work to minimize any cost to you.

**What is not paid as an EAP benefit?**  
Some situations may require specialized psychological testing, chronic or long-term treatment, court-ordered assessment or EAP. If you are unsure, please ask a Care Coordinator they will be able to help you determine if you are eligible for an EAP benefit or community resources.

- Services under the EAP include:**
- Counseling Services**
    - 0 Referral to an EAP Network provider
    - 0 Free assessment via teletherapy or in-person
    - 0 In-person, phone-focused, short-term therapy
    - 0 No claims filed under your health plan
    - 0 Crisis consultations available 24/7
  - Legal Services**
    - 0 No-cost initial consultation up to 30 minutes
    - 0 Simple wills
    - 0 Simple document review
    - 0 Simple resolution letters and/or phone calls on your behalf
    - 0 Up to 25% discount from hourly rate
  - Financial Counseling/Planning**
    - 0 Credit repair
    - 0 Identity theft planning/solutions
    - 0 Sample legal documents
    - 0 Domestic violence/family health library
  - Work/Life and Wellness Resources\***
    - 0 Child/elder care referrals
    - 0 Adoption assistance
    - 0 Education/college resources
    - 0 Nutrition/weight loss
    - 0 Prenatal & pregnancy
    - 0 Exercise/fitness
    - 0 Smoking cessation
    - 0 Library on health topics
- \*Online: [www.4eap.com](http://www.4eap.com)
- For questions regarding any of the services available under the EAP, please call and speak with one of our Care Coordinators.**

- Family conflict, divorce, custody, blended family, domestic violence issues**
  - Grief, accidents, illness, victim of crime, loss of loved one**
  - Changes at home, work or school; job loss; relocation; family problems, empty nest, grandparents**
  - Personal growth, interpersonal skills (relationships and communication) for work or family**
  - Dependence or co-dependence issues; alcohol, drugs, gambling**
  - Counseling Services**
    - 0 Interface Behavioral Health provides free and confidential counseling with experienced, licensed therapists. You can easily access comprehensive network services with support in:
      - Stress management
      - Grief/loss
      - Depression/anxiety
      - Work/life balance
      - Marriage & family
      - Substance use
      - Career development
      - Relationships and communication
      - Anger management
      - Child/subsequent issues
- The professionals who will assist you are not part of your organization. They are licensed therapists who understand the "everyday" problems that you face and provide support and guidance to individuals faced with life's unexpected challenges.
- 4eap.com

Mrs. Wong stated this benefit has been an amazing asset for employees, especially during the pandemic.

Ms. Bolognini motioned to approve the Interface Behavioral Health program benefits; Mrs. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Identity Protection Program**

Mr. Barragan presented:

It is important to provide staff, their dependents and families with resources such as identity protection. The cost of administering this benefit is absorbed by Valley Schools and therefore there is no additional cost outside of what is paid to Valley Schools for fiscal year 2021-2022.

The carrier had a name change from InfoArmor to Allstate.

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

**Allstate Identity Protection Pro**

Employee - \$0 per month

Employee + Family - \$8.95 per month

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

**Allstate Identity Protection Pro Plus**

Employee - \$4.25 per month

Employee + Family - \$10.95 per month

All the features of our Pro plan, plus:

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



## Identity protection that keeps up with your digital life

Your identity is made up of more than your Social Security number and credit score. That's why we do more than monitor your credit reports. We help you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

Introducing our next evolution in identity protection. For over 85 years, we've been protecting what matters most. Now we're providing protection from a wide range of identity threats, so you can keep loving what technology adds to your life.

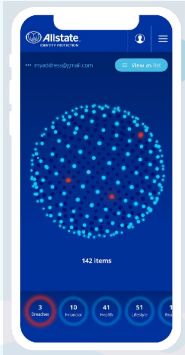



- See your personal data
- Manage it with real time alerts
- Protect your identity and finances from fraud!

### Which plan is right for you?

**Allstate Identity Protection Pro**

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



**Allstate Identity Protection Pro Plus**

All the features of our Pro plan, plus:

- See and control your personal data with our unique tool, Allstate Digital Footprint™
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- Get help disputing errors on your credit report
- See if your IP addresses have been compromised
- Monitor social media accounts for questionable content and signs of account takeover
- Get reimbursed for stolen 401(k) & HSA funds; we'll also advance fraudulent tax returns!



### Protect yourself and your family

Kids' online identities can grow up faster than they do. Our Family Plan provides coverage for kids and teens of all ages, so you can help protect their personal data and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.\*

**It's easy to get started**

- 1. Choose your plan**  
You're protected from your effective date. Our auto-on credit monitoring alerts require no additional setup.
- 2. Activate key features**  
Explore additional features in our easy-to-use portal. The more we monitor, the safer you can be.
- 3. Live your best life online**  
In the event of identity theft or fraud, you'll receive an alert as soon as it's detected.



**Allstate Identity Protection Pro Individual coverage is complimentary**

Questions? 1.800.789.2720

Plans and pricing  
**Allstate Identity Protection Pro**  
Individual coverage is complimentary  
\$8.95 per family/ month

**Allstate Identity Protection Pro Plus**  
\$4.25 per person/ month  
\$10.95 per family/ month

Contact Allstate Identity Protection after your free benefit is effective if you would like to upgrade your coverage.



Mrs. Wong shared this is a great value for employees, especially with an increase of fraudulent unemployment claims during the pandemic.

Ms. Bognini motioned to approve the Identity Protection program; Ms. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bognini, Mrs. Wong, and Ms. Wilson.

### WellStyles

Mr. Barragan presented:

WellStyles is a hands-on health and wellness platform offered to all benefited employees at no cost and at a nominal fee for non-benefited employees to the employer. Non-benefited employees are covered at a \$1.75 per employee per month (PEPM). There is an annual \$5,000 program maintenance fee, which covers all employees. Staff estimates the implementation fee to be approximately \$15,000 to administer. In the 2019-2020 school year, 596 individuals participated and earned \$32,292 in rewards.

The program allows employees to connect with peers, track their health progress, get healthy recipes, take wellness classes, and earn rewards up to \$300, an increase from \$200, or an increase of \$59,600 based on current participation numbers. Staff recommends funding the increase using reserves. Staff has noticed an increase in participants. Staff provides updates to the Trust Board on the program.



We are passionate about helping employees achieve their healthiest and happiest selves! Our Wellness Workshops are based on our WellStyls Pillars of Health and design to enrich and inspire, with content tailored to your interests. Please choose from the following virtual wellness workshops.

1. Review workshops currently available below,
2. Select the topic(s) of interest within each pillar and choose your preferred date and time,
3. Email your choices to [wellnesscoordinator@wellstyls.org](mailto:wellnesscoordinator@wellstyls.org) to register.



### FUEL WORKSHOP CHOICES

*Food is fuel. Good nutrition practices support healthy growth, metabolism, and body repair. Nutritional adequacy is determined not only by what you eat, but also when, how often, and how much.*

- o Meal Prep Workshop
- o Weight Loss Workshop
- o Fuel the Fight Against Disease
- o Grocery Shopping Workshop
- o Grocery Workshop
- o Cooking Demo (Your Choice)

**Meal Prep:** Join WellStyls for a Meal Prep Workshop! This workshop will assist you in learning the steps to a successful meal prep with our WellStyls Registered Dietitian. During this workshop, learn how to organize, plan, grocery shop, prep, cook, portion out, and most importantly, enjoy your meal. Learn the simple steps to make each meal prep a successful one!

**Cooking Demos:** You are invited into your WellStyls Registered Dietitian's kitchen. In this workshop, she will walk you through her favorite recipes as well as share healthier options and cleaner cooking practices. Recipes vary based on season and all attendees are welcome to cook along!

**Fuel Presentation:** This Fuel Workshop will assist you in learning about the importance of adequately fueling your body to achieve optimal health. Your WellStyls Registered Dietitian will guide you through different food sources, portion recommendations, digestion, hydration, safer eating practices, and more. Click on the link to learn about how to adequately fuel your body for your lifestyle!

**Fuel the Fight Against Disease:** Join your WellStyls Registered Dietitian as she sheds light on how to properly fuel the fight against disease through diet and lifestyle. This workshop will provide you with tips for eating all the colors, minding macronutrient sources, building a balanced plate, and keeping inflammation at bay in the making of a nutrient-packed meal. Come join this fun and interactive workshop to gain inspiration for making meals your immune system will thank you for!

### REST WORKSHOP CHOICES

*Rest is a period of repair, recovery, or detachment needed to return to optimal health and wellbeing. Rest includes 7-9 hours of sleep per night, sufficient recovery time from exercise, and relaxation practices.*

- o Rest Workshop
- o DIY Rest Workshops

**Rest Workshop:** Rest is a period of repair, recovery or detachment needed to return to optimal health and wellbeing. Rest is inclusive of 7-9 hours of sleep per night and relaxation practices to reduce stress. On any given day, each individual requires different types and amounts of rest depending on his/her lifestyle at that time. Learn how to improve your sleep quality and take relaxation breaks throughout the day in this presentation!

**DIY Rest Workshops:** Crafting is a great way to detach, relax, and tap into ones creative ability. During the DIY workshop of your choice, your WellStyls team will then lead you through step by step directions on how to create the specific crafting activity. Employees will pick up all materials from the district and use the materials during the workshop. (The employer is financially responsible for a DIY craft materials. Please received approval from your HR/benefits department before scheduling.)

### DETOX WORKSHOP CHOICES

*Detoxification is the process of ridding yourself of toxic elements in your life, including environmental factors, substances, people, and/or thoughts. Ingesting toxins leads to a deviation in optimal mental, physical, and/or emotional health.*

- o Scavenger Hunt
- o Dirty Dozen Bingo
- o Detox Workshop Part 1
- o Detox Workshop Part 2

**Detox Part 1:** In our Detoxification Part I presentation, we will be covering the foundational concepts around detoxification. Participants will learn basic definitions and terminology related to toxins and detoxification. We will provide a brief history, and prevalence of non-biological compounds such as chemicals, heavy metals, plastics etc. in our environment and in the human body. Lastly, we will do a high level overview of how our body's detoxification function and their role in health and disease.

**Detox Part 2:** In the Detox Part II presentation, we build on the foundational concepts of Detox and Biotransformation discussed in part one of the series. Participants will learn different ways their body's detoxification systems may become strained or overwhelmed. We will also discuss how dietary and lifestyle factors that can enhance an individual's ability to bio transform and detoxify. We will cover avoidance strategies of the most common exposures, and location specific concerns in the Phoenix Metro/ State of AZ. Time dependent, we will cover biological monitoring (lab tests, etc.) that may be helpful in identifying personal risks, and will finish with resources to learn more/tools to use to minimize exposures.

### REFRAME WORKSHOP CHOICES

*Reframe is inclusive of being mindful of the present moment and/or situation without judgement in order to bring awareness to unfavorable thoughts. This awareness allows the mind to be able to shift our mindset to improve our overall perspective over time.*

- o Meditation Session
- o Resilience Workshop
- o Gratitude Workshop
- o Mindfulness Matters
- o Coping with Change
- o Self-Care Workshop
- o Reframe Workshop

**Coping with Change:** The one constant in life is that change is inevitable. In this workshop, we will discuss ways to lower your risk for disease by improving your ability to cope with change. We will discuss a few healthy practices for

### CONNECT WORKSHOP CHOICES

*Connection is a subjective feeling of belonging that improves longevity and quality of life. A connection is inclusive of the bond you share with others and through self-acceptance.*

- o Human Connection Workshop
- o Scavenger Hunt
- o Chain Activity Workshop
- o DIY Connect Workshops
- o Earth Day Presentation

**The Importance of Human Connection:** In the Human Connection workshop, we will discuss the impact that human connection has on our health and provide tips to maintain that connection during a time of physical isolation and social distancing caused by the COVID-19 pandemic. We will also go over the importance of connecting with oneself and the environment. This workshop will leave you with a variety of healthy activities that can be done every day to support one's sense of belonging and connection with others, oneself, and the environment.

**DIY Connect Workshop:** One way to practice self-care is to be creative! Doing something that challenges your creativity has been shown to reduce stress, depression, and anxiety. Choose from one of the activities below. (Requires employer confirmation - Employer is financially responsible for all workshop materials.)

- Bath Salt Mason Jars
- Painting/Coloring Party
- Sleep Spray
- Plant Potting
- And more!

### MOVE WORKSHOP CHOICES

*Movement is crucial for a healthy body. The term Move is considered to be anything from gentle movement throughout the day to intense, physical exercise. The right activity for you should be something that motivates, excites, and is easy to sustain long term.*

- o Yoga Class
- o Pilates Class
- o Circuit Training
- o HIIT Workout
- o Walk-A-Marathon
- o Move Workshop

**HIIT Exercise Class:** Join your wellness team in a high intensity interval workout. This full body workout was created to increase metabolism, therefore burning a lot of calories in a short amount of time. This class will provide you with guidance, modifications, proper body alignment, and the motivation you need in order get an awesome workout. Directions: Alternate between the 2 exercises demonstrated in each round 3 times for 30 seconds each. Rest for 1 minute between each round.

**Yoga Class:** Yoga is a workout, therefore it encompasses all of the same physical benefits as physical activity. What sets yoga apart, however, is its additional mental health benefits. Studies have shown that yoga increases body awareness, concentration, and attention span, and decreases stress, inflammation, and risk of injury.

**Move Workshop:** Learn about how gentle movement and intentional exercise can have a profound impact on our health. Movement helps to improve body composition, stress management, sleep, hormone balance and mood. When sedentary, we may start to experience symptoms such as, weight gain, increased risk of heart disease, type 2 diabetes, cancers, and other metabolic diseases. Now more than ever, it is important to take care of both your body and mind through movement.

increasing your level of resilience and ability to cope with change. This workshop also includes tips and tricks to focus on self-care and what you can control: your thoughts, actions, perspective and more.

**Mindfulness Matters:** The Mindfulness Matters workshop will assist you in learning the importance of mindfulness, reflecting and reframing in order to turn even the most difficult situations into something positive. During this workshop we will practice staying present, reflecting, and reframing ones mindset. The workshop will also provide you with the tips and tricks to focus on self-care and remind you that if you change your mindset, you can change the world around you. Good things can still happen in the midst of chaos.

**Self-Care:** You are invited to take a break and take time for yourself! Self-care means doing things to take care of your mind, body, and soul by engaging in activities that promote well-being and reduce stress. Self-care is important to maintaining a healthy relationship with yourself and enhances your ability to live fully, vibrantly, and effectively.

**Reframe:** Mindfulness, reflecting, and reframing, create physiological changes in the brain and work to strengthen the brain. Mindfulness is defined as a technique where the individual focuses his/her full attention on present thoughts, feelings, and sensations without judgment. Reflection brings awareness to the positive or negative impact of one's mindset to improve upon future circumstances, and reframing requires shifts in unfavorable thoughts to unveil an overall improved perspective over time. Schedule the Reframe Workshop to learn more about how to practice these three strategies and strengthen your brain.

**Meditation:** Have you heard about all of the benefits to meditation but do not know if it is right for you? In this workshop, we will discuss meditation, the benefits, and specifically how it can improve your health and your life! We will also practice meditating with a relaxing, guided meditation.

**Gratitude:** We all experience stress and although some stress can be good- too much stress over long periods of time can cause havoc on the body. One way to combat chronic stress is by reframing your mindset to focus on the positive. One way to do this is through a regular gratitude practice. Gratitude helps to disconnect from toxic, negative emotions and shifts our attention to focus on the positive. The positive effects of gratitude compound like interest. Over time, a regular gratitude practice trains the brain to be more in tune with experiencing positive emotions. Therefore, lowering stress and decreasing disease risk. Schedule this workshop to learn more about gratitude and provide you with ways to kick off your own personal practice.

**Resilience:** Life consists of many stressors, social pressures, and sometimes even times of loneliness. Believe it or not, we have been wired to react to stressors in a certain way but what we know is that we can create new pathways and respond differently. Learn more about resilience and what we can do to improve our own ability to bounce back when life seems overwhelming in this Resilience WellStyls Workshop.



Mrs. Wong shared a way to encourage participation is by increasing the wellness incentive from \$200 to \$300 by increasing level three (3) and level four (4) from \$60 to \$110.

Mrs. Wong pointed out that with this increase it allows employees to earn up to \$1700 including the HSA deposits.

Ms. Bolognini motioned to approve the WellStyles through Virgin Pulse wellness benefit; Ms. Wong seconded; upon a call to vote, the motion carried with three votes in favor from Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

**Summary of Current Events**

Mrs. Wong wanted to publicly acknowledge the Wellness team, including the Trust Board meeting attendees Judy and Jodi.

Ms. Wilson pointed out the positivity of being financially solvent and no premium increases for the staff.

**ADJOURNMENT**

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

There being no further business, the meeting adjourned at 4: 43 pm.

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 and Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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

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

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

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AGENDA NO: 5.B. TOPIC: Overview of Current 2021 Enrollment and Budget

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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

- Overview of Current Situation
- 2021 Membership and Budget Update



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 - Medical

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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In March, GESD incurred \$574,982 in medical claims, which represents a monthly loss ratio of 82%.

There are ten (10) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,277,459. This represents 24% of the total medical claims. The anticipated refund is \$133,078 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,314,020 by June 30, 2021 and we anticipate to incur medical claims of approximately \$7,002,408, a loss ratio of 84% by June 30, 2021.

In February, GESD incurred \$509,982 in medical claims, which represents a monthly loss ratio of 72%.



# Monthly Experience Report

Glendale EI-All

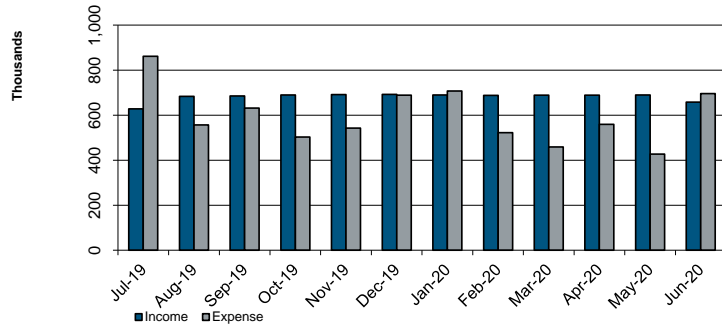
Dates: (7/1/2020-6/30/2021)



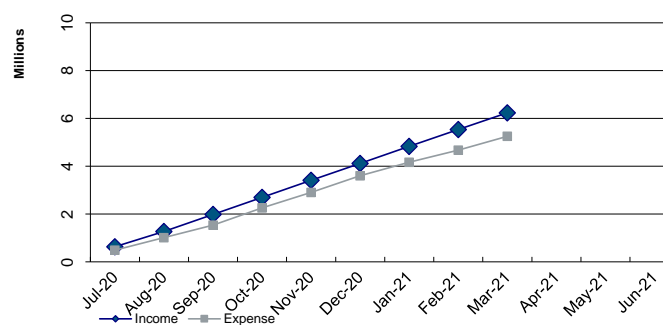
Name: Valley Schools Employee Benefits Group  
Plan: All

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM	n Prior Year YTD Loss Ratio
2020-07	915	1,335	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,050	\$ 487,653	\$ 632,626	\$ 144,973	77%	\$ 365	138%
2020-08	925	1,346	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 64,750	\$ 525,521	\$ 640,116	\$ 114,595	82%	\$ 390	109%
2020-09	1,037	1,492	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,590	\$ 521,839	\$ 710,978	\$ 189,140	73%	\$ 350	103%
2020-10	1,041	1,502	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,870	\$ 721,253	\$ 714,549	\$ (6,704)	101%	\$ 480	95%
2020-11	1,032	1,497	\$ 471,511	\$ 2,418	\$ 109,637	\$ 578,730	\$ 72,240	\$ 650,970	\$ 710,658	\$ 59,688	92%	\$ 435	92%
2020-12	1,030	1,497	\$ 465,645	\$ (69,105)	\$ 92,531	\$ 627,281	\$ 72,100	\$ 699,381	\$ 711,463	\$ 12,082	98%	\$ 467	93%
2021-01	1,023	1,492	\$ 467,958	\$ 75,261	\$ 95,962	\$ 488,659	\$ 71,610	\$ 560,269	\$ 707,424	\$ 147,155	79%	\$ 376	94%
2021-02	1,019	1,486	\$ 366,348	\$ 854	\$ 73,159	\$ 438,652	\$ 71,330	\$ 509,982	\$ 705,243	\$ 195,260	72%	\$ 343	92%
2021-03	1,016	1,479	\$ 410,789	\$ 475	\$ 93,500	\$ 503,815	\$ 71,120	\$ 574,935	\$ 702,456	\$ 127,522	82%	\$ 389	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			88%
<b>Total</b>	<b>9,038</b>	<b>13,126</b>	<b>\$ 3,916,303</b>	<b>\$ 133,078</b>	<b>\$ 835,917</b>	<b>\$ 4,619,142</b>	<b>\$ 632,660</b>	<b>\$ 5,251,802</b>	<b>\$ 6,235,512</b>	<b>\$ 983,710</b>	<b>84%</b>	<b>\$ 400</b>	
<b>Mo. Avg.</b>	<b>1,004</b>	<b>1,458</b>	<b>\$ 435,145</b>	<b>\$ 14,786</b>	<b>\$ 92,880</b>	<b>\$ 513,238</b>	<b>\$ 70,296</b>	<b>\$ 583,534</b>	<b>\$ 692,835</b>	<b>\$ 109,301</b>		<b>\$ 400</b>	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	889	1,302	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,230	\$ 440,086	\$ 614,442	\$ 174,357	72%	\$ 338
2020-08	901	1,316	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,070	\$ 509,232	\$ 623,507	\$ 114,274	82%	\$ 387
2020-09	1,019	1,471	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,330	\$ 470,883	\$ 699,267	\$ 228,384	67%	\$ 320
2020-10	1,024	1,482	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,680	\$ 707,735	\$ 703,368	\$ (4,367)	101%	\$ 478
2020-11	1,016	1,481	\$ 460,812	\$ 2,418	\$ 108,021	\$ 566,415	\$ 71,120	\$ 637,535	\$ 701,444	\$ 63,909	91%	\$ 430
2020-12	1,014	1,481	\$ 421,665	\$ (69,105)	\$ 91,202	\$ 581,972	\$ 70,980	\$ 652,952	\$ 702,249	\$ 49,297	93%	\$ 441
2021-01	1,013	1,482	\$ 460,814	\$ 75,261	\$ 94,858	\$ 480,411	\$ 70,910	\$ 551,321	\$ 701,634	\$ 150,313	79%	\$ 372
2021-02	1,009	1,476	\$ 364,821	\$ 854	\$ 73,029	\$ 436,996	\$ 70,630	\$ 507,626	\$ 699,453	\$ 191,827	73%	\$ 344
2021-03	1,006	1,469	\$ 405,655	\$ 475	\$ 92,803	\$ 497,983	\$ 70,420	\$ 568,403	\$ 696,667	\$ 128,263	82%	\$ 387
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
<b>Total</b>	8,891	12,960	\$ 3,747,149	\$ 133,078	\$ 809,334	\$ 4,423,405	\$ 622,370	\$ 5,045,775	\$ 6,142,031	\$ 1,096,256	82%	\$ 389
<b>Mo. Avg.</b>	988	1,440	\$ 416,350	\$ 14,786	\$ 89,926	\$ 491,489	\$ 69,152	\$ 560,642	\$ 682,448	\$ 121,806		\$ 389



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	24	30	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,680	\$ 16,288	\$ 16,609	\$ 321	98%	\$ 543
2020-09	18	21	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,260	\$ 50,956	\$ 11,711	\$ (39,245)	435%	\$ 2,426
2020-10	17	20	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,190	\$ 13,518	\$ 11,181	\$ (2,337)	121%	\$ 676
2020-11	16	16	\$ 10,699	\$ -	\$ 1,616	\$ 12,315	\$ 1,120	\$ 13,435	\$ 9,214	\$ (4,221)	146%	\$ 840
2020-12	16	16	\$ 43,979	\$ -	\$ 1,329	\$ 45,308	\$ 1,120	\$ 46,428	\$ 9,214	\$ (37,215)	504%	\$ 2,902
2021-01	10	10	\$ 7,144	\$ -	\$ 1,103	\$ 8,247	\$ 700	\$ 8,947	\$ 5,789	\$ (3,158)	155%	\$ 895
2021-02	10	10	\$ 1,526	\$ -	\$ 130	\$ 1,656	\$ 700	\$ 2,356	\$ 5,789	\$ 3,433	41%	\$ 236
2021-03	10	10	\$ 5,134	\$ -	\$ 697	\$ 5,831	\$ 700	\$ 6,531	\$ 5,789	\$ (742)	113%	\$ 653
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	147	166	\$ 169,154	\$ -	\$ 26,583	\$ 195,737	\$ 10,290	\$ 206,027	\$ 93,481	\$ (112,546)	220%	\$ 1,241
<b>Mo. Avg.</b>	16	18	\$ 18,795	\$ -	\$ 2,954	\$ 21,749	\$ 1,143	\$ 22,892	\$ 10,387	\$ (12,505)		\$ 1,241



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,801	\$ (60,846)	118%	\$ 612
2020-09	509	725	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,630	\$ 295,917	\$ 371,422	\$ 75,505	80%	\$ 408
2020-10	509	726	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,630	\$ 517,189	\$ 371,216	\$ (145,973)	139%	\$ 712
2020-11	504	725	\$ 255,579	\$ 2,418	\$ 95,511	\$ 348,672	\$ 35,280	\$ 383,952	\$ 370,152	\$ (13,800)	104%	\$ 530
2020-12	504	730	\$ 242,951	\$ (69,105)	\$ 80,276	\$ 392,332	\$ 35,280	\$ 427,612	\$ 372,618	\$ (54,994)	115%	\$ 586
2021-01	505	732	\$ 370,142	\$ 75,261	\$ 87,191	\$ 382,073	\$ 35,350	\$ 417,423	\$ 373,198	\$ (44,225)	112%	\$ 570
2021-02	502	730	\$ 314,268	\$ 854	\$ 66,443	\$ 379,857	\$ 35,140	\$ 414,997	\$ 371,459	\$ (43,538)	112%	\$ 568
2021-03	500	726	\$ 333,670	\$ 475	\$ 81,969	\$ 415,164	\$ 35,000	\$ 450,164	\$ 369,541	\$ (80,623)	122%	\$ 620
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,432	6,367	\$ 2,721,428	\$ 133,078	\$ 709,802	\$ 3,298,152	\$ 310,240	\$ 3,608,392	\$ 3,255,568	\$ (352,824)	111%	\$ 567
<b>Mo. Avg.</b>	492	707	\$ 302,381	\$ 14,786	\$ 78,867	\$ 366,461	\$ 34,471	\$ 400,932	\$ 361,730	\$ (39,203)	111%	\$ 567

### Monthly Contribution Rates

#### Premiums

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



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	14	16	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 980	\$ 4,596	\$ 9,567	\$ 4,971	48%	\$ 287
2020-08	14	16	\$ 2,562	\$ -	\$ 698	\$ 3,260	\$ 980	\$ 4,240	\$ 9,567	\$ 5,327	44%	\$ 265
2020-09	12	13	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 840	\$ 42,673	\$ 7,739	\$ (34,934)	551%	\$ 3,283
2020-10	12	13	\$ 8,297	\$ -	\$ 1,587	\$ 9,884	\$ 840	\$ 10,724	\$ 7,739	\$ (2,985)	139%	\$ 825
2020-11	12	12	\$ 9,742	\$ -	\$ 1,511	\$ 11,253	\$ 840	\$ 12,093	\$ 7,094	\$ (4,999)	170%	\$ 1,008
2020-12	12	12	\$ 43,537	\$ -	\$ 1,279	\$ 44,816	\$ 840	\$ 45,656	\$ 7,094	\$ (38,562)	644%	\$ 3,805
2021-01	8	8	\$ 6,854	\$ -	\$ 1,103	\$ 7,958	\$ 560	\$ 8,518	\$ 4,729	\$ (3,788)	180%	\$ 1,065
2021-02	8	8	\$ 2,232	\$ -	\$ 130	\$ 2,362	\$ 560	\$ 2,922	\$ 4,729	\$ 1,808	62%	\$ 365
2021-03	8	8	\$ 5,134	\$ -	\$ 697	\$ 5,831	\$ 560	\$ 6,391	\$ 4,729	\$ (1,662)	135%	\$ 799
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	100	106	\$ 123,353	\$ -	\$ 7,459	\$ 130,812	\$ 7,000	\$ 137,812	\$ 62,988	\$ (74,824)	219%	\$ 1,300
<b>Mo. Avg.</b>	11	12	\$ 13,706	\$ -	\$ 829	\$ 14,535	\$ 778	\$ 15,312	\$ 6,999	\$ (8,314)	219%	\$ 1,300

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	442	667	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 30,940	\$ 144,883	\$ 288,283	\$ 143,400	50%	\$ 217
2020-08	449	678	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,430	\$ 121,096	\$ 293,705	\$ 172,609	41%	\$ 179
2020-09	510	746	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,700	\$ 171,418	\$ 327,845	\$ 156,427	52%	\$ 230
2020-10	515	756	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 36,050	\$ 195,086	\$ 332,151	\$ 137,066	59%	\$ 258
2020-11	512	756	\$ 204,728	\$ -	\$ 12,510	\$ 217,238	\$ 35,840	\$ 253,078	\$ 331,292	\$ 78,213	76%	\$ 335
2020-12	510	751	\$ 184,233	\$ -	\$ 10,926	\$ 195,159	\$ 35,700	\$ 230,859	\$ 329,631	\$ 98,772	70%	\$ 307
2021-01	508	750	\$ 84,448	\$ -	\$ 7,667	\$ 92,115	\$ 35,560	\$ 127,675	\$ 328,437	\$ 200,761	39%	\$ 170
2021-02	507	746	\$ 50,726	\$ -	\$ 6,586	\$ 57,312	\$ 35,490	\$ 92,802	\$ 327,994	\$ 235,192	28%	\$ 124
2021-03	506	743	\$ 71,833	\$ -	\$ 10,834	\$ 82,667	\$ 35,420	\$ 118,087	\$ 327,125	\$ 209,039	36%	\$ 159
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,459	6,593	\$ 1,044,955	\$ -	\$ 97,898	\$ 1,142,854	\$ 312,130	\$ 1,454,984	\$ 2,886,463	\$ 1,431,479	50%	\$ 221
<b>Mo. Avg.</b>	495	733	\$ 116,106	\$ -	\$ 10,878	\$ 126,984	\$ 34,681	\$ 161,665	\$ 320,718	\$ 159,053	50%	\$ 221

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	10	14	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 700	\$ 12,048	\$ 7,042	\$ (5,006)	171%	\$ 861
2020-09	6	8	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 420	\$ 8,283	\$ 3,972	\$ (4,310)	209%	\$ 1,035
2020-10	5	7	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 350	\$ 2,794	\$ 3,442	\$ 648	81%	\$ 399
2020-11	4	4	\$ 957	\$ -	\$ 105	\$ 1,062	\$ 280	\$ 1,342	\$ 2,120	\$ 778	63%	\$ 335
2020-12	4	4	\$ 443	\$ -	\$ 50	\$ 493	\$ 280	\$ 773	\$ 2,120	\$ 1,347	36%	\$ 193
2021-01	2	2	\$ 290	\$ -	\$ -	\$ 290	\$ 140	\$ 430	\$ 1,060	\$ 630	41%	\$ 215
2021-02	2	2	\$ (706)	\$ -	\$ -	\$ (706)	\$ 140	\$ (566)	\$ 1,060	\$ 1,626	-53%	\$ -
2021-03	2	2	\$ -	\$ -	\$ -	\$ -	\$ 140	\$ 140	\$ 1,060	\$ 920	13%	\$ 70
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	47	60	\$ 45,801	\$ -	\$ 19,124	\$ 64,925	\$ 3,290	\$ 68,215	\$ 30,494	\$ (37,722)	224%	\$ 1,137
<b>Mo. Avg.</b>	5	7	\$ 5,089	\$ -	\$ 2,125	\$ 7,214	\$ 366	\$ 7,579	\$ 3,388	\$ (4,191)	224%	\$ 1,137

### Monthly Contribution Rates

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





# Monthly Experience Report

Glendale Elementary School District

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

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

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09	-	-	\$ 3,548	\$ -	\$ -	\$ 3,548	\$ -	\$ 3,548	\$ -	\$ (3,548)	0%	\$ -
2020-10	-	-	\$ (4,540)	\$ -	\$ -	\$ (4,540)	\$ -	\$ (4,540)	\$ -	\$ 4,540	0%	\$ -
2020-11	-	-	\$ 504	\$ -	\$ -	\$ 504	\$ -	\$ 504	\$ -	\$ (504)	0%	\$ -
2020-12	-	-	\$ (5,519)	\$ -	\$ -	\$ (5,519)	\$ -	\$ (5,519)	\$ -	\$ 5,519	0%	\$ -
2021-01	-	-	\$ 6,223	\$ -	\$ -	\$ 6,223	\$ -	\$ 6,223	\$ -	\$ (6,223)	0%	\$ -
2021-02	-	-	\$ (173)	\$ -	\$ -	\$ (173)	\$ -	\$ (173)	\$ -	\$ 173	0%	\$ -
2021-03	-	-	\$ 152	\$ -	\$ -	\$ 152	\$ -	\$ 152	\$ -	\$ (152)	0%	\$ -
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
<b>Total</b>	0	0	\$ (19,235)	\$ -	\$ 1,634	\$ (17,601)	\$ -	\$ (17,601)	\$ -	\$ 17,601	0%	\$ -
<b>Mo. Avg.</b>	0	0	\$ (2,137)	\$ -	\$ 182	\$ (1,956)	\$ -	\$ (1,956)	\$ -	\$ 1,956	0%	\$ -

### Monthly Contribution Rates

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



# Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-COBRA

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

### Monthly Contribution Rates

**Premiums**

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



## Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2020-07	338	31	65	13	447	12	2	0	0	14	461
2020-08	341	32	67	12	452	12	2	0	0	14	466
2020-09	386	32	74	17	509	11	1	0	0	12	521
2020-10	387	31	73	18	509	11	1	0	0	12	521
2020-11	380	30	74	20	504	12	0	0	0	12	516
2020-12	377	30	75	22	504	12	0	0	0	12	516
2021-01	378	30	75	22	505	8	0	0	0	8	513
2021-02	375	30	75	22	502	8	0	0	0	8	510
2021-03	373	31	76	20	500	8	0	0	0	8	508
2021-04	0	0	0	0	0	0	0	0	0	0	0
2021-05	0	0	0	0	0	0	0	0	0	0	0
2021-06	0	0	0	0	0	0	0	0	0	0	0



## Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2020-07	329	21	67	25	442	8	2	1	1	12	454
2020-08	332	22	70	25	449	7	1	1	1	10	459
2020-09	387	25	74	24	510	5	0	0	1	6	516
2020-10	389	26	75	25	515	4	0	0	1	5	520
2020-11	385	25	76	26	512	4	0	0	0	4	516
2020-12	383	26	77	24	510	4	0	0	0	4	514
2021-01	382	25	76	25	508	2	0	0	0	2	510
2021-02	380	25	78	24	507	2	0	0	0	2	509
2021-03	380	26	76	24	506	2	0	0	0	2	508
2021-04	0	0	0	0	0	0	0	0	0	0	0
2021-05	0	0	0	0	0	0	0	0	0	0	0
2021-06	0	0	0	0	0	0	0	0	0	0	0



## REPORT DEFINITIONS

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

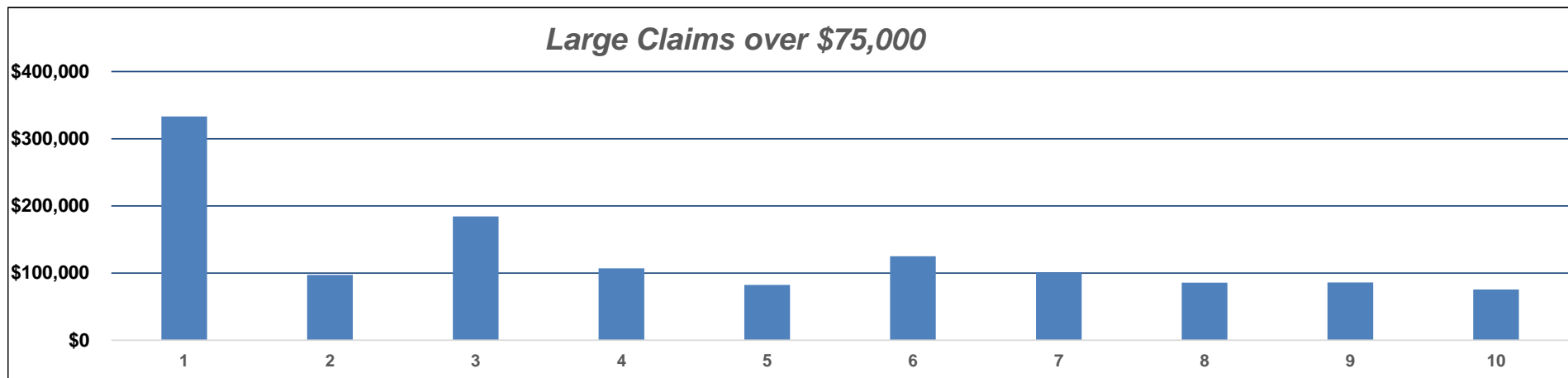
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY20	FY21
21	10



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$333,078	\$200,000	\$0	\$133,078
2	\$97,342	\$200,000	\$102,658	\$0
3	\$184,167	\$200,000	\$15,833	\$0
4	\$106,990	\$200,000	\$93,010	\$0
5	\$82,356	\$200,000	\$117,644	\$0
6	\$125,146	\$200,000	\$74,854	\$0
7	\$101,098	\$200,000	\$98,902	\$0
8	\$85,599	\$200,000	\$114,401	\$0
9	\$86,079	\$200,000	\$113,921	\$0
10	\$75,605	\$200,000	\$124,395	\$0
<b>Total</b>	<b>\$1,277,459</b>			<b>\$133,078</b>



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
2020-12	Traditional PPO		(\$69,105.00)
2021-01	Traditional PPO		\$75,260.96
2021-02	Traditional PPO		\$853.64
2021-03	Traditional PPO		\$475.08
		<b>Total for Claimant 1</b>	<b>\$333,077.81</b>
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
2020-12	Traditional PPO		\$1,209.52
2021-01	Traditional PPO		\$225.01
2021-02	Traditional PPO		(\$100.27)
2021-03	Traditional PPO		\$462.82
		<b>Total for Claimant 2</b>	<b>\$97,341.62</b>



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



Date	Plan Name		Paid Amount
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
2021-01	HDHP Base		\$1,062.38
2021-02	HDHP Base		\$2,477.01
		<b>Total for Claimant 3</b>	<b>\$184,166.85</b>
2020-07	Traditional PPO		\$2,994.86
2020-08	Traditional PPO		\$1,893.76
2020-09	Traditional PPO		\$39,732.46
2020-10	Traditional PPO		\$6,032.56
2020-11	Traditional PPO		\$7,944.58
2020-12	Traditional PPO		\$38,659.64
2021-01	Traditional PPO		\$148.24
2021-01	Traditional PPO		\$5,974.61
2021-02	Traditional PPO		\$1,087.64
2021-03	Traditional PPO		\$2,521.92
		<b>Total for Claimant 4</b>	<b>\$106,990.27</b>
2020-09	HDHP Base		\$14,961.14
2020-10	HDHP Base		\$17,510.33
2020-11	HDHP Base		\$776.00
2020-12	HDHP Base		\$49,002.64
2021-01	HDHP Base		\$105.49
		<b>Total for Claimant 5</b>	<b>\$82,355.60</b>





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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$560.91
2020-08	Traditional PPO		\$3,048.93
2020-09	Traditional PPO		\$1,794.29
2020-10	Traditional PPO		\$36,548.95
2020-11	Traditional PPO		\$15,082.10
2020-12	Traditional PPO		\$12,341.90
2021-01	Traditional PPO		\$49,251.23
2021-02	Traditional PPO		\$3,927.04
2021-03	Traditional PPO		\$2,590.98
		<b>Total for Claimant 6</b>	<b>\$125,146.33</b>
2020-08	Traditional PPO		\$39.36
2020-09	Traditional PPO		\$503.10
2020-10	Traditional PPO		\$379.98
2020-11	Traditional PPO		\$596.95
2020-12	Traditional PPO		\$2,461.19
2021-01	Traditional PPO		\$90,171.11
2021-02	Traditional PPO		\$6,858.50
2021-03	Traditional PPO		\$87.69
		<b>Total for Claimant 7</b>	<b>\$101,097.88</b>



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$688.77
2020-08	Traditional PPO		\$6,844.62
2020-09	Traditional PPO		\$13,404.82
2020-10	Traditional PPO		\$13,538.06
2020-11	Traditional PPO		\$22,486.15
2020-12	Traditional PPO		\$13,346.69
2021-01	Traditional PPO		\$996.47
2021-02	Traditional PPO		\$13,521.49
2021-03	Traditional PPO		\$772.07
		<b>Total for Claimant 8</b>	<b>\$85,599.14</b>
2020-07	Traditional PPO		\$4,520.60
2020-08	Traditional PPO		\$3,892.39
2020-09	Traditional PPO		\$3,930.67
2020-10	Traditional PPO		\$4,405.04
2020-11	Traditional PPO		\$4,074.44
2020-12	Traditional PPO		\$5,509.72
2021-01	Traditional PPO		\$4,476.88
2021-02	Traditional PPO		\$4,697.40
2021-03	Traditional PPO		\$50,571.41
		<b>Total for Claimant 9</b>	<b>\$86,078.55</b>



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$406.02
2020-07	HDHP Base		\$4,346.76
2020-07	Traditional PPO		\$534.33
2020-07	HDHP Base		\$99.14
2020-08	Traditional PPO		\$3,377.67
2020-08	HDHP Base		\$147.96
2020-08	Traditional PPO		\$226.31
2020-09	Traditional PPO		\$237.02
2020-09	Traditional PPO		\$777.79
2020-10	Traditional PPO		\$57,974.54
2020-10	HDHP Base		\$0.00
2020-10	Traditional PPO		\$885.35
2020-11	Traditional PPO		\$1,513.25
2020-11	Traditional PPO		\$1,312.75
2020-12	Traditional PPO		\$297.36
2020-12	HDHP Base		(\$546.48)
2020-12	Traditional PPO		\$1,150.62
2021-01	Traditional PPO		(\$153.86)
2021-01	Traditional PPO		\$846.75
2021-02	Traditional PPO		\$100.99
2021-02	Traditional PPO		\$447.82
2021-03	HDHP Base		\$546.48
2021-03	Traditional PPO		\$1,076.78
		<b>Total for Claimant 10</b>	<b>\$75,605.35</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,277,459.40</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.D. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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In April Pool I (or base plan) incurred \$100,717 in dental claims or a monthly loss ratio of 74%.

Based on the trend, we project revenues to generate \$1,629,720 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,290,096 or a loss ratio of 79% by June 30, 2021.

In April, Pool III (or buy-up plan) incurred \$241,110 in dental claims or a monthly loss ratio of 72%.

Based on the trend, we project revenues to generate \$4,0027,248 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,131,880 or a loss ratio of 78% by June 30, 2021.

In March, Pool I (or base plan) incurred \$133,903 in dental claims or a monthly loss ratio of 99%.

In March, Pool III (or buy-up plan) incurred \$306,210 in dental claims or a monthly loss ratio of 91%.

In February, Pool I (or base plan) incurred \$121,138 in dental claims or a monthly loss ratio of 89%.

In February, Pool III (or buy-up plan) incurred \$250,417 in dental claims or a monthly loss ratio of 74%.

# Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	14,051	\$ 794,471	\$ 48,497	\$ 842,968	\$ 756,286	\$ (86,682)	111%	\$ 60	137%
2020-08	14,354	\$ 608,258	\$ 49,216	\$ 657,474	\$ 770,529	\$ 113,055	85%	\$ 46	117%
2020-09	14,835	\$ 587,588	\$ 51,018	\$ 638,606	\$ 790,776	\$ 152,170	81%	\$ 43	112%
2020-10	14,821	\$ 488,483	\$ 50,985	\$ 539,468	\$ 789,804	\$ 250,336	68%	\$ 36	101%
2020-11	14,774	\$ 460,347	\$ 50,812	\$ 511,159	\$ 786,965	\$ 275,806	65%	\$ 35	96%
2020-12	14,748	\$ 583,626	\$ 50,754	\$ 634,380	\$ 785,726	\$ 151,346	81%	\$ 43	91%
2021-01	14,713	\$ 563,735	\$ 50,661	\$ 614,396	\$ 782,917	\$ 168,521	78%	\$ 42	94%
2021-02	14,678	\$ 588,566	\$ 50,506	\$ 639,072	\$ 780,958	\$ 141,886	82%	\$ 44	92%
2021-03	14,660	\$ 435,600	\$ 50,428	\$ 486,028	\$ 779,724	\$ 293,696	62%	\$ 33	90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
<b>Total</b>	131,634	\$ 5,110,674	\$ 452,877	\$ 5,563,551	\$ 7,023,685	\$ 1,460,134	79%	\$ 42	
<b>Mo. Avg.</b>	14,626	\$ 567,853	\$ 50,320	\$ 618,172	\$ 780,409	\$ 162,237		\$ 42	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

# Monthly Experience Report

VSEBG Level I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	3,118	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,239	\$ 34,949	74%	\$ 31	149%
2020-08	3,187	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,770	\$ 34,452	74%	\$ 31	117%
2020-09	3,281	\$ 101,675	\$ 11,276	\$ 112,951	\$ 137,364	\$ 24,413	82%	\$ 34	198%
2020-10	3,282	\$ 77,095	\$ 11,297	\$ 88,392	\$ 137,273	\$ 48,881	64%	\$ 27	99%
2020-11	3,273	\$ 85,025	\$ 11,266	\$ 96,291	\$ 136,833	\$ 40,542	70%	\$ 29	99%
2020-12	3,275	\$ 110,205	\$ 11,276	\$ 121,481	\$ 136,967	\$ 15,486	89%	\$ 37	93%
2021-01	3,260	\$ 91,345	\$ 11,249	\$ 102,594	\$ 136,156	\$ 33,562	75%	\$ 31	89%
2021-02	3,252	\$ 109,923	\$ 11,215	\$ 121,138	\$ 135,809	\$ 14,671	89%	\$ 37	91%
2021-03	3,241	\$ 122,754	\$ 11,149	\$ 133,903	\$ 135,569	\$ 1,666	99%	\$ 41	88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
<b>Total</b>	29,169	\$ 873,885	\$ 100,473	\$ 974,358	\$ 1,222,980	\$ 248,622	80%	\$ 33	79%
<b>Mo. Avg.</b>	3,241	\$ 97,098	\$ 11,164	\$ 108,262	\$ 135,887	\$ 27,625		\$ 33	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Level II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	6,433	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,043	\$ (115,108)	139%	\$ 64	130%
2020-08	6,560	\$ 263,657	\$ 22,532	\$ 286,189	\$ 303,337	\$ 17,148	94%	\$ 44	116%
2020-09	6,826	\$ 237,824	\$ 23,457	\$ 261,281	\$ 314,358	\$ 53,077	83%	\$ 38	101%
2020-10	6,809	\$ 213,156	\$ 23,406	\$ 236,562	\$ 313,356	\$ 76,794	75%	\$ 35	104%
2020-11	6,782	\$ 170,593	\$ 23,320	\$ 193,913	\$ 312,196	\$ 118,283	62%	\$ 29	99%
2020-12	6,764	\$ 232,275	\$ 23,268	\$ 255,543	\$ 311,315	\$ 55,772	82%	\$ 38	94%
2021-01	6,754	\$ 237,080	\$ 23,254	\$ 260,334	\$ 310,089	\$ 49,755	84%	\$ 39	98%
2021-02	6,735	\$ 244,338	\$ 23,179	\$ 267,517	\$ 309,025	\$ 41,508	87%	\$ 40	95%
2021-03	6,746	\$ 22,712	\$ 23,203	\$ 45,915	\$ 308,946	\$ 263,031	15%	\$ 7	93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
<b>Total</b>	60,409	\$ 2,012,636	\$ 207,769	\$ 2,220,405	\$ 2,780,665	\$ 560,260	80%	\$ 37	
<b>Mo. Avg.</b>	6,712	\$ 223,626	\$ 23,085	\$ 246,712	\$ 308,963	\$ 62,251		\$ 37	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

### Monthly Contribution Rates

#### Premiums

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

# Monthly Experience Report

VSEBG Level III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	4,500	\$ 316,958	\$ 15,569	\$ 332,527	\$ 326,004	\$ (6,523)	102%	\$ 74	142%
2020-08	4,607	\$ 255,250	\$ 15,717	\$ 270,967	\$ 332,422	\$ 61,455	82%	\$ 59	119%
2020-09	4,728	\$ 248,089	\$ 16,285	\$ 264,374	\$ 339,054	\$ 74,680	78%	\$ 56	103%
2020-10	4,730	\$ 198,232	\$ 16,282	\$ 214,514	\$ 339,175	\$ 124,661	63%	\$ 45	99%
2020-11	4,719	\$ 204,729	\$ 16,226	\$ 220,955	\$ 337,936	\$ 116,981	65%	\$ 47	92%
2020-12	4,709	\$ 241,146	\$ 16,210	\$ 257,356	\$ 337,444	\$ 80,088	76%	\$ 55	89%
2021-01	4,699	\$ 235,310	\$ 16,158	\$ 251,468	\$ 336,672	\$ 85,204	75%	\$ 54	90%
2021-02	4,691	\$ 234,305	\$ 16,112	\$ 250,417	\$ 336,124	\$ 85,707	75%	\$ 53	88%
2021-03	4,673	\$ 290,134	\$ 16,076	\$ 306,210	\$ 335,209	\$ 28,999	91%	\$ 66	86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
<b>Total</b>	42,056	\$ 2,224,153	\$ 144,635	\$ 2,368,788	\$ 3,020,040	\$ 651,252	78%	\$ 56	
<b>Mo. Avg.</b>	4,673	\$ 247,128	\$ 16,071	\$ 263,199	\$ 335,560	\$ 72,361		\$ 56	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

### Monthly Contribution Rates

#### Premiums

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





## REPORT DEFINITIONS

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

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

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

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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: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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The financial report for April 30, 2021 reflects the “Ending net position reserved for claims and expenses” as \$19,194,444.61.

The financial report for March 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$19,769,326.76.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 12, 2021

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the ten months ended April 30, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Employee Benefits Group  
Statement of Revenues, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Ten Months Ended April 30, 2021**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,931,291.46
<b>Total operating revenues</b>	<u>10,931,291.46</u>
<b>Operating expenses</b>	
Paid claims	5,364,945.89
Fixed expense	710,500.00
Dental pool expense	447,615.91
H.S.A. contributions	723,280.72
Health insurance premiums	10,935.90
Short term disability premiums	78,274.50
Dental premiums	14,030.32
Vision plan premiums	75,531.10
Flexible spending premums	40,000.00
Life insurance premiums	142,540.05
Prepaid legal premiums	629.00
Identity protection premiums	0.00
Wellness	242.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
<b>Total operating expenses</b>	<u>7,612,013.22</u>
<b>Operating income/(loss)</b>	<u>3,319,278.24</u>
<b>Non-operating revenue</b>	
Interest income	439,989.10
Change in market value	(355,757.78)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>84,231.32</u>
<b>Change in net position</b>	<u>3,403,509.56</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>15,790,935.05</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 19,194,444.61</u>

Beginning on the June 30, 2021 financial statement, each member will have a Minimum Estimated Operating Reserve included before calculating the ending net position for claims and expenses. The Reserve will be 17.63% of the amount of their FY 2021 Contribution Invoice. For more details, please refer to the additional information in the cover email.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 12, 2021

Valley Schools Employee Benefits Group Member

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

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

Sincerely,

Dan Davison  
Chief Financial Officer

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

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,931,291.46
<b>Total operating revenues</b>	<u>10,931,291.46</u>
<b>Operating expenses</b>	
Paid claims	4,884,347.30
Fixed expense	639,450.00
Dental pool expense	402,064.49
H.S.A. contributions	698,931.38
Health insurance premiums	9,794.70
Short term disability premiums	70,147.42
Dental premiums	12,416.83
Vision plan premiums	67,866.47
Flexible spending premums	40,000.00
Life insurance premiums	126,563.73
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	154.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
<b>Total operating expenses</b>	<u>6,955,224.15</u>
<b>Operating income/(loss)</b>	<u>3,976,067.31</u>
<b>Non-operating revenue</b>	
Interest income	400,862.68
Change in market value	(398,538.28)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>2,324.40</u>
<b>Change in net position</b>	<u>3,978,391.71</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>15,790,935.05</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 19,769,326.76</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 04/08/2021**

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.F. TOPIC: Claims Experience Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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In April, GESD logged sixteen (16) incidents and GESD incurred \$9,400 for the month.

GESD has 22 open claims recorded since 2013 and the “Paid” amount is \$2,717,594.13 compared to the “Incurred” of \$3,480,447.78.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,523,646.19 or 93% of the total “Paid” amount of \$2,717,594.13 and \$3,015,597.61 or 87% of the total “Incurred” amount of \$3,480,447.78.

The average cost per individuals is:

- \$123,527.01 for “Paid”
- \$158,202.17 for “Incurred”

In March, GESD logged four (4) incidents and GESD incurred \$3,800 for the month.

GESD has 21 open claims recorded since 2013 and the “Paid” amount is \$2,694,507.59 compared to the “Incurred” of \$3,367,101.22.

GESD has six (6) claimants above \$75,000 (based on the “Paid” amount) and five (5) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the six (6) claimants are \$2,497,688.59 or 93% of the total “Paid” amount of \$2,694,507.59 and \$2,983,530.66 or 89% of the total “Incurred” amount of \$3,367,101.22.

The average cost per individuals is:

- \$112,271.15 for “Paid”
- \$140,295.88 for “Incurred”



# Claim Log Summary - Body Part and Cause

As of 04/30/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Open	██████████	██████████	██████████	0.00	4,400.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
<b>Total: 4</b>						<b>0.00</b>	<b>4,400.00</b>

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Open	██████████	██████████	██████████	687.05	3,400.00
<b>Total: 1</b>						<b>687.05</b>	<b>3,400.00</b>

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Open	██████████	██████████	██████████	0.00	800.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Open	██████████	██████████	██████████	0.00	800.00
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
<b>Total: 8</b>						<b>0.00</b>	<b>1,600.00</b>

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00
██████████	████	Open	██████████	██████████	██████████	0.00	0.00
<b>Total: 2</b>						<b>0.00</b>	<b>0.00</b>

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	████	Closed	██████████	██████████	██████████	0.00	0.00





# Claim Log Summary - Body Part and Cause

As of 04/30/2021

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<b>[REDACTED] Total:</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>
<hr/>			
<b>Glendale Elementary School District #40 Insured Total:</b>	<b>16</b>	<b>687.05</b>	<b>9,400.00</b>
<b>Glendale Elementary School District #40 Insurer Total:</b>	<b>16</b>	<b>687.05</b>	<b>9,400.00</b>
<b>Grand Total:</b>	<b>16</b>	<b>687.05</b>	<b>9,400.00</b>



# Claim Log Summary - Body Part and Cause

As of 04/30/2021

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('04/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('04/30/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (INSURER_NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 04/30/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status				Paid	Incurred
		Open				158,579.68	180,783.37
		Open				853.16	950.00
		Open				825.56	9,800.00
		Open				744,641.19	958,459.20
		Open				120.00	6,200.00
		Open				0.00	800.00
		Re-Open				2,857.98	8,852.41
		Open				97,721.15	152,662.64
		Open				0.00	800.00
		Open				157,434.49	205,161.45
		Open				246.83	850.00
		Open				42,855.82	71,407.67
		Open				159,633.27	182,711.60

**Total: 13** 1,365,769.13 1,779,438.34

		Status				Paid	Incurred
		Open				1,391.26	81,485.57
		Open				68,655.18	94,666.11
		Open				64,701.85	168,086.32

**Total: 3** 134,748.29 344,238.00

		Status				Paid	Incurred
		Open				1,205,636.41	1,335,819.35

**Total: 1** 1,205,636.41 1,335,819.35

		Status				Paid	Incurred
		Open				687.05	3,400.00



# Claim Log Summary - Body Part and Cause

As of 04/30/2021

						Paid	Incurred
<b>Total: 1</b>						<b>687.05</b>	<b>3,400.00</b>
		<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
		Open				0.00	4,400.00
		Open				816.51	1,400.00
		Open				9,936.74	11,752.09
<b>Total: 3</b>						<b>10,753.25</b>	<b>17,552.09</b>
		<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
		Open				0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>
<b>Glendale Elementary School District #40 Insured Total: 22</b>						<b>2,717,594.13</b>	<b>3,480,447.78</b>
<b>Glendale Elementary School District #40 Insurer Total: 22</b>						<b>2,717,594.13</b>	<b>3,480,447.78</b>
<b>Grand Total: 22</b>						<b>2,717,594.13</b>	<b>3,480,447.78</b>



# Claim Log Summary - Body Part and Cause

As of 04/30/2021

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(claimant status desc <> 'Closed') AND (INSURER NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 03/31/2021

**Insurer: Glendale Elementary School District #40**

**Insured: Glendale Elementary School District #40**

██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	██████████	Open	██████████	██████████	██████████	0.00	800.00
██████████	██████████	Open	██████████	██████████	██████████	0.00	800.00
██████████	██████████	Open	██████████	██████████	██████████	0.00	800.00
<b>Total: 3</b>						<b>0.00</b>	<b>2,400.00</b>
██████████	████	Status	██████████	██████████	██████████	Paid	Incurred
██████████	██████████	Open	██████████	██████████	██████████	0.00	1,400.00
<b>Total: 1</b>						<b>0.00</b>	<b>1,400.00</b>
<b>Glendale Elementary School District #40 Insured Total: 4</b>						<b>0.00</b>	<b>3,800.00</b>
<b>Glendale Elementary School District #40 Insurer Total: 4</b>						<b>0.00</b>	<b>3,800.00</b>
<b>Grand Total: 4</b>						<b>0.00</b>	<b>3,800.00</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2021

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('03/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('03/31/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (INSURER_NUMBER in ('2528'))



# Claim Log Summary - Body Part and Cause

As of 03/31/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status				Paid	Incurred
		Open				158,121.68	180,783.37
		Open				853.16	950.00
		Open				0.00	800.00
		Open				744,641.19	958,459.20
		Open				0.00	800.00
		Re-Open				2,423.51	8,852.41
		Open				1,657.52	3,400.00
		Open				97,721.15	152,662.64
		Open				157,434.49	205,161.45
		Open				0.00	800.00
		Open				42,636.47	71,407.67
		Open				159,633.27	182,711.60
<b>Total: 12</b>						<b>1,365,122.44</b>	<b>1,766,788.34</b>

		Status				Paid	Incurred
		Open				980.78	3,500.00
		Open				0.00	1,400.00
		Open				9,936.74	11,752.09
		Open				869.22	1,020.00
		Re-Open				4,122.18	14,435.96
<b>Total: 5</b>						<b>15,908.92</b>	<b>32,108.05</b>

		Status				Paid	Incurred
		Open				865.57	1,700.00
		Open				68,655.18	94,666.11
		Open				63,819.07	168,086.32



# Claim Log Summary - Body Part and Cause

As of 03/31/2021

						133,339.82	264,452.43
Total: 3							
		<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
		Open				1,180,136.41	1,303,752.40
Total: 1						1,180,136.41	1,303,752.40
<b>Glendale Elementary School District #40 Insured Total: 21</b>						<b>2,694,507.59</b>	<b>3,367,101.22</b>
<b>Glendale Elementary School District #40 Insurer Total: 21</b>						<b>2,694,507.59</b>	<b>3,367,101.22</b>
<b>Grand Total: 21</b>						<b>2,694,507.59</b>	<b>3,367,101.22</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2021

## Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	(claimant status desc <> 'Closed') AND (INSURER NUMBER in ('2528'))

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.G. TOPIC: Financial Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

---

The financial report for April 30, 2021 reflects the "Ending net position reserved for claims and expenses" as \$2,377,918.64.

The financial report for March 31, 2021 reflects the "Ending net position reserved for claims and expenses" as \$2,398,175.11.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 13, 2021

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the ten months ended April 30, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Workers' Compensation Group  
Statement of Revenue, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Ten Months Ended April 30, 2021**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(113,455.00)
<b>Total operating revenues</b>	<u><b>1,230,364.00</b></u>
<b>Operating expenses</b>	
Paid claims	388,423.69
Subrogation/restitution/stop loss	(164,183.75)
Safety and loss control	0.00
Trust administration & mgmt.	5,420.00
Consultant service fees	2,852.24
ICA Fees	0.00
<b>Total operating expenses</b>	<u><b>232,512.18</b></u>
<b>Operating income/(loss)</b>	<u><b>997,851.82</b></u>
<b>Non-operating revenue</b>	
Interest income	45,431.46
Change in market value	(46,449.64)
<b>Total non-operating revenue</b>	<u><b>(1,018.18)</b></u>
<b>Change in net position</b>	<u><b>996,833.64</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>1,381,085.00</b></u>
<b>Ending net position reserved for claims and expenses</b>	<u><b>\$ 2,377,918.64</b></u>



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 13, 2021

Valley Schools Workers' Compensation Group Member

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

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

Sincerely,

Dan Davison  
Chief Financial Officer

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

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(113,455.00)
<b>Total operating revenues</b>	<u><b>1,230,364.00</b></u>
<b>Operating expenses</b>	
Paid claims	331,628.54
Subrogation/restitution/stop loss	(138,643.81)
Safety and loss control	0.00
Trust administration & mgmt.	4,878.00
Consultant service fees	2,852.24
ICA Fees	0.00
<b>Total operating expenses</b>	<u><b>200,714.97</b></u>
<b>Operating income/(loss)</b>	<u><b>1,029,649.03</b></u>
<b>Non-operating revenue</b>	
Interest income	40,844.77
Change in market value	(53,403.69)
<b>Total non-operating revenue</b>	<u><b>(12,558.92)</b></u>
<b>Change in net position</b>	<u><b>1,017,090.11</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>1,381,085.00</b></u>
<b>Ending net position reserved for claims and expenses</b>	<u><b>\$ 2,398,175.11</b></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.H. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

---

The financial report for April 30, 2021 reflects the “Ending net position reserved for claims and expenses” as \$749,441.27.

The financial report for March 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$745,463.62.





VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 13, 2021

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the ten months ended April 30, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison  
Chief Financial Officer

**Valley Schools Insurance Group  
Statement of Revenue, Expenses and  
Changes in Net Position by District--Cash Basis  
For the Ten Months Ended April 30, 2021**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>750,000.00</u>
<b>Operating expenses</b>	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
<b>Total operating expenses</b>	<u>0.00</u>
<b>Operating income/(loss)</b>	<u>750,000.00</u>
<b>Non-operating revenue</b>	
Interest income	8,089.49
Change in market value	(8,648.22)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(558.73)</u>
<b>Change in net position</b>	<u>749,441.27</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>0.00</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 749,441.27</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 05/11/2021



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 12, 2021

Valley Schools Insurance Group Member

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

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

Sincerely,

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

Dan Davison  
Chief Financial Officer

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

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<b>750,000.00</b>
<b>Operating expenses</b>	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
<b>Total operating expenses</b>	<b>0.00</b>
<b>Operating income/(loss)</b>	<b>750,000.00</b>
<b>Non-operating revenue</b>	
Interest income	6,824.65
Change in market value	(11,361.03)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<b>(4,536.38)</b>
<b>Change in net position</b>	<b>745,463.62</b>
<b>Beginning net position reserved for claims and expenses</b>	<b>0.00</b>
<b>Ending net position reserved for claims and expenses</b>	<b>\$ 745,463.62</b>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 04/09/2021

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.I. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

---

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

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## Benefits Team Highlights

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

May 2021

- Met virtually with Colonial Life, a new vendor for the 21-22 SY, several times to discuss/finalize account set-up, billing, enrollment logistics, and file transfer data support
- Met virtually with Sun Life to discuss the EOI process
- Attended the ASPAA, Arizona School Personnel Administrator Association, Spring Virtual Conference
- Attended the virtual Healthiest Employers Award ceremony hosted by CIGNA
- #KnowYourBenefits campaign emails sent out:
  - United Healthcare reminders – information on the following;
    - UHC Advocate
    - UHC Employee Assistance Program
    - Virtual Visits
    - COVID-19 Treatment
    - Deductible and out-of-pocket maximums – reset date
  - Information on COVID-19 vaccine reimbursement through American Fidelity's Accident Plan
  - Information on 21-22 Benefits Open Enrollment
- The final count for the HDHP incentive of \$850 is 305 employees
- Held a virtual Open Enrollment meeting on April 28. We had 200 employees registered and 94 participated in the live event.
- Open enrollment concluded on Friday, May 7. All employees eligible to receive benefits completed their open enrollment submission with the exception of 20. This concludes to 98% participation.

*ALL IN FOR ALL KIDS*

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## Wellness Updates

For the month of April, we continued providing Wellness activities for our staff.

- We hiked at Lake Pleasant, doing four miles on the Wild Burro trail. We even saw some burros!



- VITA – We completed our income tax preparation program, completing 114 tax files for our staff and families. This is a free service for all our employees who make under \$65,000.
- Market on the Move – 91 families participated in our Market on the Move program held on April 24. For a donation of \$10, each family received a Farmer's Box (one gallon milk, a quart of yogurt, a quart of collage cheese, a quart of sour cream, bag of apples, bag of onions, package of cheese, two bags of chicken chili, 20 yellow squash, 12 eggplant, 2 packages of Starbucks coffee, 12 bottles of sparkling water, a bag of cherry tomatoes, 15 tomatoes, 6 boxes of rice cereal, and four bags of lettuce/kits. Some of our volunteers were from the American Heritage Girls Troop of Anthem.



- Blood Drive – 24 people were able to donate blood on April 28. We met our goal through Vitalant Blood Services.
- Phoenix Business Journal Recognition – Our school district was recognized by the Phoenix Business Journal as one of the Healthiest Employers in the Phoenix area. We are only one of four school districts awarded this honor.

*ALL IN FOR ALL KIDS*

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

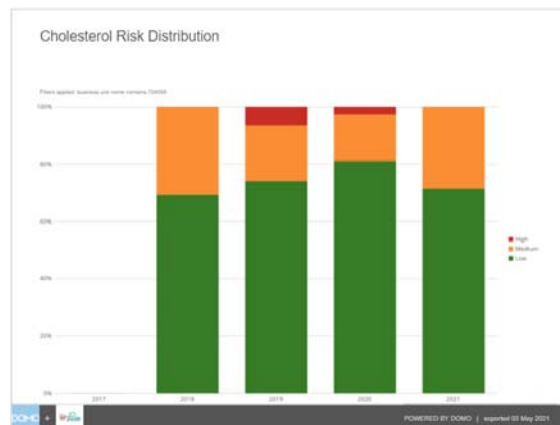
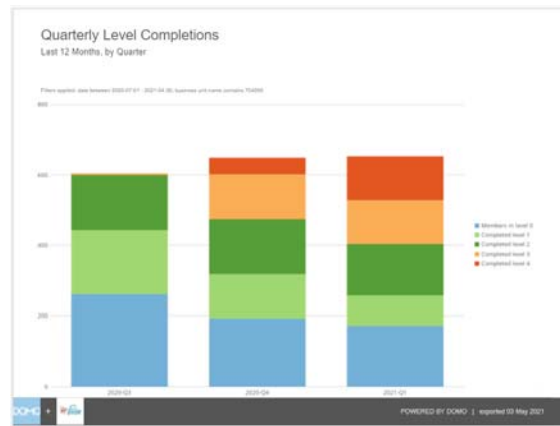
7301 N. 58<sup>TH</sup> AVENUE, GLENDALE, ARIZONA 85301 • (623) 237-7100 • www.gesd40.org



- Upcoming events:
  - Market on the Move – May 22 at District Office

## WellStyles

- Enrollments: We currently have 61% (658) of our members enrolled in the WellStyles program:



*ALL IN FOR ALL KIDS*



# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## Real Appeal

- Real Appeal participation data through March 31, 2021:
  - Added 1 new member
  - Cumulative total weight loss of 465 pounds for all members to-date

### Real Appeal

#### Executive Summary

Enrolled	130
% At-Risk <small>Diabetes, Cardiovascular or other related conditions</small>	82%
Members That Lost Weight	63
Members' Total Weight Loss	465

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#MSC1131

*ALL IN FOR ALL KIDS*

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## Real Appeal

### Registration and Enrollment

#### Registration & Enrollment

	Total	PRIOR	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Registered	138	86	4	6	4	1	3	11	6	2	1	10	3	1
Disqualified	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Enrolled	130	81	4	6	4	1	3	9	6	2	1	10	2	1
At-Risk	107	69	4	5	1	1	3	8	4	2	1	6	2	1
Not At-Risk	23	12	0	1	3	0	0	1	2	0	0	4	0	0

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



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## Real Appeal

### Member Satisfaction

Overall Average  
Survey Rating  
**4.84**

Total Ratings

Group	1on1	Grand Total
839	5	844

% of Ratings  
5 is the highest level of success

Provider Rating	Group	1on1	Grand Total
5	88%	100%	88%
4	10%		10%
3	1%		1%
2	0%		0%
1	1%		1%

Average Rating  
5 being the highest

Group	1on1
2017	4.50
2019	4.83
2020	4.89
2021	4.79



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*ALL IN FOR ALL KIDS*

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: May 19, 2021

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