

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

May 25<sup>th</sup>, 2022, 4:00 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 30, 2022, regular meeting as presented.

#### **b. Authorization to Settle Claims Up to Deductible Limits**

It is recommended the Trust Board authorize the Assistant Superintendent for Financial and Auxiliary Services, or his designee, to approve the settlement and payment of claims up to the deductible limits in the insurance policy for fiscal year 2022-2023.

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

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

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

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

The Trust Board will review medical claims experience for March and April 2022.

- c. Claims Experience Review – Dental  
The Trust Board will review dental claims experience for April 2022.
  - d. Financial Review – Employee Benefits  
The Trust Board will review employee benefits’ financial statements for March and April 2022.
  - e. Claims Experience Review – Workers’ Compensation  
The Trust Board will review workers’ compensation experience for March and April 2022.
  - f. Financial Review – Workers’ Compensation  
The Trust Board will review workers’ compensation financial statements for March and April 2022.
  - g. Financial Review – COVID-19 Legal Defense  
The Trust Board will review COVID-19 legal defense financial statements for March and April 2022.
  - h. 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

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DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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RECOMMENDATION:

The minutes of the March 30, 2022, Regular Meeting are submitted for approval.

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**RATIONALE:**

The minutes of March 30, 2022, regular meeting are attached.

**MINUTES OF THE REGULAR TRUST BOARD MEETING**  
**Glendale Elementary School District No. 40 of Maricopa County, Arizona**  
**District Office, East Board Room 4:00 p.m.**  
**March 30, 2022**

Present: Board Members  
Mr. Lee Peterson  
Mrs. Teresa Wong  
Mr. Nate Bowler  
Ms. Mary Ann Wilson

Other Attendees:  
Mr. Mike Barragan  
Mrs. Courtney Pina  
Ms. Jodi Finnesy *\*arrived at 4:07 P.M.*

Absent: Ms. Bernadette Bolognini

Recorder: Ms. Alejandra Lopez

**CALL TO ORDER**

Mr. Peterson called the meeting to order at 4:01 p.m. and noted the presence of the four (4) Trust Board members, constituting a quorum.

**APPROVAL OF AGENDA**

Ms. Wilson motioned to approve the agenda as presented; Mr. Bowler seconded; upon a call to vote, the motion carried with four (4) votes in favor from Mrs. Wong, Ms. Wilson, Mr. Bowler and Mr. Peterson.

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson welcomed everyone in attendance.

**CALL TO THE PUBLIC**

Mr. Peterson read the call to the public.

**Assistant Superintendent update**

Mr. Barragan shared an update on the education reform.

Mr. Barragan shared Challenger had a Color Run event that Superintendent Mrs. Segotta-Jones attended along with some board members.

**Claims Experience Review - Medical**

Mr. Barragan:

In February, GESD incurred \$549,136 in medical claims, which represents a monthly loss ratio of 91%.

There are seven (7) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,066,001. This represents 22% of the total medical claims. The anticipated refund is \$53,199 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$7,384,452 by June 30, 2022, and we anticipate to incur medical claims of approximately \$7,390,200 or a loss ratio of 100% by June 30, 2022.

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

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**Financial Review – Employee Benefits**

Mr. Barragan reported:

The financial report for February 28, 2022, reflects the “Ending net position reserved for claims and expenses” as \$21,744,858.89.

**Claims Experience Review – Workers’ Compensation**

Mr. Barragan reported:

In January, GESD logged 12 incidents and GESD incurred \$14,600 for the month.

GESD has 33 open claims recorded since 2013 and the “Paid” amount is \$2,733,356.39 compared to the “Incurred” of \$3,543,654.47.

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 \$2,543,934.47 or 93% of the total “Paid” amount of \$2,733,356.39 and \$3,069,419.23 or 87% of the total “Incurred” amount of \$3,543,654.47.

The average cost per individuals is:

- \$82,828.98 for “Paid”
- \$107,383.47 for “Incurred”

In February, GESD logged 13 incidents and GESD incurred \$19,800.00 for the month.

GESD has 37 open claims recorded since 2013 and the “Paid” amount is \$2,749,189.84 compared to the “Incurred” of \$3,599,513.23.

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 \$2,545,375.98 or 93% of the total “Paid” amount of \$2,749,189.84 and \$3,069,419.23 or 85% of the total “Incurred” amount of \$3,599,513.23.

The average cost per individuals is:

- \$74,302.43 for “Paid”
- \$97,284.14 for “Incurred”

**Financial Review – Workers’ Compensation**

Mr. Barragan reported:

The financial report for February 28, 2022, reflects the “Ending net position reserved for claims and expenses” as \$2,888,339.79.

Mr. Barragan commented the contribution was increased this fiscal year.

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

The financial report for February 28, 2022, reflects the “Ending net position reserved for claims and expenses” as \$737,688.42.

Mr. Barragan pointed out the decrease in “Ending net position reserved for claims and expenses”, from the original contribution of \$750,000. The decrease is due to the change in market value.

### **Wellness/Insurance Update**

Mrs. Wong shared the implementation process began for WEX Health, the new administrator of COBRA and Flexible Spending Account. WEX Health now replaces BASIC Western.

Mrs. Wong noted the last round of the HSA contribution had been deposited.

Mrs. Wong commented HR is trying to fill Mrs. Judy Niblick’s position, HR Technician.

Mrs. Wong mentioned Mrs. Davita Solter, Wellness Specialist, is actively engaged with various wellness events.

### **ACTIONS ITEMS**

#### **Approval of Minutes**

Mr. Bowler motioned to approve the minutes of the regular meeting February 23, 2022, as presented; Ms. Wilson seconded; upon a call to vote, the motion carried with four (4) votes in favor from Mrs. Wong, Ms. Wilson, Mr. Bowler and Mr. Peterson.

Mr. Barragan highlighted the vision premium increased; the Flexible Spending Account (FSA) is covered by Valley Schools and WEX Health is the new provider.

Mrs. Wong clarified that WEX Health premium has decreased to no cost to the District.

Mr. Peterson pointed out CIGNA Dental has a low enrollment count.

Mrs. Wong commented that although the CIGNA plans are at no cost, the number of providers are much more narrower compared to Delta Dental.

Mrs. Wong motioned to approve the agenda items 5.B through 5.J; Ms. Wilson seconded; upon a call to vote, the motion carried with four (4) votes in favor from Mrs. Wong, Ms. Wilson, Mr. Bowler and Mr. Peterson.

#### **Delta Dental Insurance**

There are no rate increases for Delta Dental however, a plan design change to include composite fillings will be included in fiscal year 2022–2023. The District anticipates a premium cost of approximately \$272,019.60 for the year, a decrease of approximately \$43,601.40 from the prior year.

FY23 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	418	\$ 130,967.76	\$ -	\$ 130,967.76
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	36	\$ 12,061.44	\$ 10,497.60	\$ 22,559.04
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	56	\$ 18,762.24	\$ 18,083.52	\$ 36,845.76
Family	\$ 335.04	\$ 604.80	\$ 939.84	34	\$ 11,391.36	\$ 20,563.20	\$ 31,954.56
<b>Total</b>				<b>544</b>	<b>\$ 173,182.80</b>	<b>\$ 49,144.32</b>	<b>\$ 222,327.12</b>

FY23 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	175	\$ 58,632.00	\$ 35,889.00	\$ 94,521.00
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	36	\$ 12,061.44	\$ 26,831.52	\$ 38,892.96
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	49	\$ 16,416.96	\$ 39,166.68	\$ 55,583.64
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	35	\$ 11,726.40	\$ 44,990.40	\$ 56,716.80
<b>Total</b>				<b>295</b>	<b>\$ 98,836.80</b>	<b>\$ 146,877.60</b>	<b>\$ 245,714.40</b>

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

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 2022-2023. 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 \$12,865.08 for the year, a decrease of approximately \$5,761.28 from the prior year.

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

FY23 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY23 District's Annual Cost	FY23 Employee's Annual Cost	FY23 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	16	\$ 1,910.40	\$ -	\$ 1,910.40
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	9	\$ 1,806.12	\$ -	\$ 1,806.12
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	17	\$ 4,500.24	\$ -	\$ 4,500.24
Family	\$ 290.52	\$ 290.52	\$ -	16	\$ 4,648.32	\$ -	\$ 4,648.32
<b>Total</b>				<b>58</b>	<b>\$ 12,865.08</b>	<b>\$ -</b>	<b>\$ 12,865.08</b>

**Vision Insurance**

There is a rate increase in premium for Vision insurance benefits provided through United Healthcare.

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

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	<u>Current</u>	<u>Renewal</u>
Employee	\$ 5.60	\$ 5.80
Emp. + Spouse	\$ 10.01	\$ 10.36
Emp. + Child(ren)	\$ 10.48	\$ 10.85
Family	\$ 13.15	\$ 13.61

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
- FY 2021 - \$ 90,826.77

From July 1, 2021, through February 2022, GESD has incurred \$53,002.26 in visions insurance. Staff estimates vision insurance to cost \$79,503.39 by June 30, 2022.

#### Life Insurance

GESD provides Basic Group Life and AD&D insurance at no cost to the employee(s). There is no rate increase for fiscal year 2022-2023.

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
- FY 2021 - \$174,304.90

From July 1, 2021, through February 2022, GESD has incurred \$104,184.82 for life insurance. Staff estimates life insurance to cost \$156,277.23 by June 30, 2022.

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	7/1/2022
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



**Flexible Spending Account**

New carrier for fiscal year 2022-2023. WEX Health will replace BASIC Western. The cost of administering the FSA is absorbed by Valley Schools Employee Benefits Group and there is a rate decrease for fiscal year 2022-2023.

	<b><u>Current</u></b>	<b><u>Renewal</u></b>
Employee	\$ 3.50	\$ 0.00

The image shows the Valley Schools logo on the left, which includes a stylized building and trees. To the right of the logo are three organizational units: VALLEY SCHOOLS WORKERS' COMPENSATION GROUP, VALLEY SCHOOLS INSURANCE GROUP, and VALLEY SCHOOLS EMPLOYEE BENEFITS GROUP. Below these, a box labeled 'WEX' contains the text 'COBRA and FSA Administration' and 'No cost'.

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

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 and mid-term disability for the following years:

	<b><u>Short-term</u></b>	<b><u>Mid-term</u></b>
FY 2015	\$ 97,413.38	\$ 31,842.31
FY 2016	\$ 99,893.82	\$ 62,745.91
FY 2017	\$ 91,671.53	\$ 61,684.37
FY 2018	\$ 88,449.23	\$ 45,795.15
FY 2019	\$ 89,180.66	\$ 63,401.52
FY 2020	\$116,522.01	\$ 68,001.22
FY 2021	\$ 94,518.04 <i>(amounts are combined)</i>	

From July 1, 2021, through February 28, 2022, GESD has incurred \$53,674.14 in short-term and mid-term disability insurance. Staff estimates short-term and mid-term disability insurance to cost \$80,511.21 by June 30, 2022.

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Valley Schools Employee Benefits Group	
Glendale Elementary School District	
Premium Rate Notification	
Mode of Payment	New Premium Rates Effective
Monthly	7/1/2022
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



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



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

**Schedule of Benefits and Rates**

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

<b>Minimum Salary</b>	<b>Weekly Benefit</b>	<b>Weekly Benefit Rate Per \$10 of coverage</b>	<b>Monthly Premium</b>
\$ 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

**Employee Assistance Program (EAP)**

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 will remain \$0.90 per employee per month (PEMP) or a projected annual cost of approximately \$16,200.

From July 1, 2021, through February 28, 2022, GESD has incurred \$8,856 employee assistance program. Staff estimates EAP to cost \$13,300 by June 30, 2022.



## Employee Assistance Program (EAP)

**What is an EAP?** The EAP is a program designed to help you and your family identify and resolve challenges you may be facing.

- + Can help connect with a professional licensed therapist in your area for In-Person Therapy or Tele-Therapy.
- + Assist with free consultation referrals and resources for legal support
- + Connect you with a financial advisor for credit counseling and management services
- + Online resources for work/life and family caregiving
- + Online resources and tools for healthy living

### **No-Cost, Convenient and Confidential**

EAP Benefits are:

**Voluntary:** You decide when to use the program's services.

**Confidential:** Your personal information will not be shared with your employer or anyone in your family. Only you know when you call for assistance.

**Convenient:** EAP offers services with professional providers with offices nationwide. Services can be accessed through In-Person Therapy or Tele-Therapy.

**No-Cost:** Services under the EAP are available to you, your spouse/partner and your dependents under the age of 26 at no-cost.



### **The EAP Supports**

- Relationships
- Family Issues
- Stress
- Depression
- Life Phase Adjustments
- Work Related Concerns
- Substance Use
- Anxiety
- Legal Consultations
- Healthy Living
- Loss and Grief
- Financial Management
- Coping with Trauma
- Career Development
- Child/Elder Care
- Free Simple Wills
- Debt Consolidation
- Identity Theft

**Access services under your EAP, today!**

Call to speak to your care coordinator, 800-324-4327  
(Español 800-324-2490) or email [info@ieap.com](mailto:info@ieap.com).

Visit our Member resource site.

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

Crisis  
Counselors  
24/7

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### **Identity Protection Program**

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 2022-2023.

Allstate provides two tiers of pricing to the employee as follows:

#### **Allstate Identity Protection Pro**

Employee - \$0 per month

Employee + Family - \$8.95 per month - *Direct billed*

- 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 - *Direct billed*

Employee + Family - \$10.95 per month - *Direct billed*

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 comprised
- Monitor social media accounts for questionable content and signs of account takeover
- Reimbursement for stolen 401(k) & HSA funds; advancement of tax returns when fraud has concurred

### **Wellstyles**

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. In the 2020-2021 school year, 674 individuals participated and earned approximately \$60,000 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. Staff provide updates to the Trust Board on the program.

### **Summary of Current Events**

None

**ADJOURNMENT**

Ms. Wilson motioned to adjourn, Mrs. Wong seconded; upon a call to vote, the motion carried with four (4) votes in favor from Mrs. Wong, Ms. Wilson, Mr. Bowler and Mr. Peterson.

There being no further business, the meeting adjourned at 4:22 p.m.



GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 4.B. TOPIC: Authorization to Settle Claims Up to Deductible Limits

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

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DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

RECOMMENDATION:

It is recommended that the Trust Board authorize the Assistant Superintendent for Financial and Auxiliary Services, or his designee, to approve the settlement and payment of claims up to the deductible limits in the insurance policy for fiscal year 2022-2023.

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The Trust Board has procured the liability insurance for the district with deductible limits ranging from \$1,000 to \$25,000, depending on the type of claim.

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 25<sup>th</sup>, 2022

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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: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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In March, GESD incurred \$501,721 in medical claims, which represents a monthly loss ratio of 83%.

In April, GESD incurred \$634,150 in medical claims, which represents a monthly loss ratio of 106%.

There are ten (10) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$1,598,429. This represents 26% of the total medical claims. The anticipated refund is \$127,554 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$7,353,096 by June 30, 2022, and we anticipate to incur medical claims of approximately \$7,275,204 or a loss ratio of 99% by June 30, 2022.



# Monthly Experience Report

Glendale EI-All

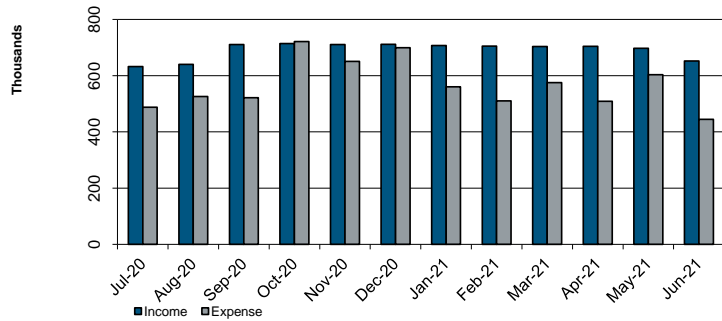
Dates: (7/1/2021-6/30/2022)



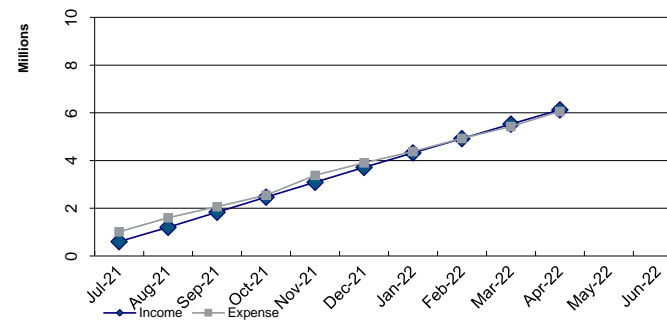
Name: Valley Schools Employee Benefits Group  
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2021-07	865	1,264	\$ 838,817	\$ -	\$ 113,903	\$ 952,720	\$ 60,550	\$ 1,013,270	\$ 602,771	\$ (410,499)	168%	\$ 802	77%
2021-08	866	1,264	\$ 411,951	\$ -	\$ 114,439	\$ 526,390	\$ 60,620	\$ 587,010	\$ 604,602	\$ 17,592	97%	\$ 464	79%
2021-09	904	1,315	\$ 275,652	\$ -	\$ 130,935	\$ 406,588	\$ 63,280	\$ 469,868	\$ 629,195	\$ 159,327	75%	\$ 357	77%
2021-10	908	1,320	\$ 278,079	\$ -	\$ 136,689	\$ 414,768	\$ 63,560	\$ 478,328	\$ 632,142	\$ 153,814	76%	\$ 362	84%
2021-11	898	1,302	\$ 690,763	\$ 25,827	\$ 107,865	\$ 772,800	\$ 62,860	\$ 835,660	\$ 624,133	\$ (211,528)	134%	\$ 642	85%
2021-12	890	1,293	\$ 350,223	\$ 21,089	\$ 132,751	\$ 461,885	\$ 62,300	\$ 524,185	\$ 619,256	\$ 95,071	85%	\$ 405	88%
2022-01	875	1,260	\$ 293,338	\$ 1,567	\$ 116,323	\$ 408,094	\$ 61,250	\$ 469,344	\$ 605,631	\$ 136,287	77%	\$ 372	86%
2022-02	872	1,259	\$ 339,354	\$ 4,716	\$ 153,458	\$ 488,096	\$ 61,040	\$ 549,136	\$ 605,882	\$ 56,747	91%	\$ 436	85%
2022-03	869	1,263	\$ 414,745	\$ 66,853	\$ 92,999	\$ 440,891	\$ 60,830	\$ 501,721	\$ 605,456	\$ 103,735	83%	\$ 397	84%
2022-04	862	1,250	\$ 406,707	\$ 7,502	\$ 174,605	\$ 573,810	\$ 60,340	\$ 634,150	\$ 598,509	\$ (35,641)	106%	\$ 507	83%
2022-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			83%
2022-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			82%
<b>Total</b>	<b>8,809</b>	<b>12,790</b>	<b>\$ 4,299,629</b>	<b>\$ 127,554</b>	<b>\$ 1,273,968</b>	<b>\$ 5,446,043</b>	<b>\$ 616,630</b>	<b>\$ 6,062,673</b>	<b>\$ 6,127,578</b>	<b>\$ 64,905</b>	<b>99%</b>	<b>\$ 474</b>	
<b>Mo. Avg.</b>	<b>881</b>	<b>1,279</b>	<b>\$ 429,963</b>	<b>\$ 12,755</b>	<b>\$ 127,397</b>	<b>\$ 544,604</b>	<b>\$ 61,663</b>	<b>\$ 606,267</b>	<b>\$ 612,758</b>	<b>\$ 6,490</b>		<b>\$ 474</b>	
PY Mo. Avg. @ 6/30/21	1,000	1,455	\$ 411,669	\$ 11,266	\$ 97,016	\$ 497,419	\$ 70,006	\$ 567,424	\$ 690,859	\$ 123,435		\$ 390	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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
2021-07	845	1,241	\$ 836,280	\$ -	\$ 111,090	\$ 947,371	\$ 59,150	\$ 1,006,521	\$ 589,796	\$ (416,725)	171%	\$ 811
2021-08	847	1,242	\$ 404,257	\$ -	\$ 112,318	\$ 516,575	\$ 59,290	\$ 575,865	\$ 592,162	\$ 16,297	97%	\$ 464
2021-09	887	1,295	\$ 264,565	\$ -	\$ 114,455	\$ 379,020	\$ 62,090	\$ 441,110	\$ 617,946	\$ 176,837	71%	\$ 341
2021-10	891	1,300	\$ 271,535	\$ -	\$ 120,197	\$ 391,732	\$ 62,370	\$ 454,102	\$ 620,894	\$ 166,792	73%	\$ 349
2021-11	883	1,284	\$ 686,655	\$ 25,827	\$ 101,687	\$ 762,515	\$ 61,810	\$ 824,325	\$ 614,077	\$ (210,248)	134%	\$ 642
2021-12	875	1,275	\$ 349,504	\$ 21,089	\$ 116,873	\$ 445,288	\$ 61,250	\$ 506,538	\$ 609,200	\$ 102,662	83%	\$ 397
2022-01	864	1,244	\$ 272,234	\$ 1,567	\$ 109,472	\$ 380,139	\$ 60,480	\$ 440,619	\$ 597,556	\$ 156,937	74%	\$ 354
2022-02	861	1,246	\$ 335,653	\$ 4,716	\$ 132,259	\$ 463,196	\$ 60,270	\$ 523,466	\$ 598,799	\$ 75,333	87%	\$ 420
2022-03	857	1,249	\$ 411,715	\$ 66,853	\$ 90,452	\$ 435,314	\$ 59,990	\$ 495,304	\$ 597,839	\$ 102,534	83%	\$ 397
2022-04	850	1,236	\$ 403,258	\$ 7,502	\$ 151,602	\$ 547,358	\$ 59,500	\$ 606,858	\$ 590,891	\$ (15,966)	103%	\$ 491
2022-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	8,660	12,612	\$ 4,235,657	\$ 127,554	\$ 1,160,405	\$ 5,268,508	\$ 606,200	\$ 5,874,708	\$ 6,029,160	\$ 154,452	97%	\$ 466
<b>Mo. Avg.</b>	866	1,261	\$ 423,566	\$ 12,755	\$ 116,041	\$ 526,851	\$ 60,620	\$ 587,471	\$ 602,916	\$ 15,445		\$ 466



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

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
2021-07	20	23	\$ 2,536	\$ -	\$ 2,813	\$ 5,349	\$ 1,400	\$ 6,749	\$ 12,975	\$ 6,225	52%	\$ 293
2021-08	19	22	\$ 7,694	\$ -	\$ 2,121	\$ 9,815	\$ 1,330	\$ 11,145	\$ 12,440	\$ 1,295	90%	\$ 507
2021-09	17	20	\$ 11,088	\$ -	\$ 16,480	\$ 27,568	\$ 1,190	\$ 28,758	\$ 11,248	\$ (17,510)	256%	\$ 1,438
2021-10	17	20	\$ 6,544	\$ -	\$ 16,492	\$ 23,036	\$ 1,190	\$ 24,226	\$ 11,248	\$ (12,978)	215%	\$ 1,211
2021-11	15	18	\$ 4,107	\$ -	\$ 6,178	\$ 10,285	\$ 1,050	\$ 11,335	\$ 10,056	\$ (1,279)	113%	\$ 630
2021-12	15	18	\$ 719	\$ -	\$ 15,878	\$ 16,597	\$ 1,050	\$ 17,647	\$ 10,056	\$ (7,591)	175%	\$ 980
2022-01	11	16	\$ 21,104	\$ -	\$ 6,851	\$ 27,955	\$ 770	\$ 28,725	\$ 8,075	\$ (20,650)	356%	\$ 1,795
2022-02	11	13	\$ 3,700	\$ -	\$ 21,199	\$ 24,900	\$ 770	\$ 25,670	\$ 7,083	\$ (18,586)	362%	\$ 1,975
2022-03	12	14	\$ 3,030	\$ -	\$ 2,547	\$ 5,577	\$ 840	\$ 6,417	\$ 7,618	\$ 1,201	84%	\$ 458
2022-04	12	14	\$ 3,450	\$ -	\$ 23,003	\$ 26,453	\$ 840	\$ 27,293	\$ 7,618	\$ (19,675)	358%	\$ 1,949
2022-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	149	178	\$ 63,973	\$ -	\$ 113,563	\$ 177,535	\$ 10,430	\$ 187,965	\$ 98,417	\$ (89,548)	191%	\$ 1,056
<b>Mo. Avg.</b>	15	18	\$ 6,397	\$ -	\$ 11,356	\$ 17,754	\$ 1,043	\$ 18,797	\$ 9,842	\$ (8,955)		\$ 1,056



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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
2021-07	425	615	\$ 353,643	\$ -	\$ 94,216	\$ 447,859	\$ 29,750	\$ 477,609	\$ 313,881	\$ (163,728)	152%	\$ 777
2021-08	427	619	\$ 226,417	\$ -	\$ 97,882	\$ 324,299	\$ 29,890	\$ 354,189	\$ 316,325	\$ (37,864)	112%	\$ 572
2021-09	448	646	\$ 157,186	\$ -	\$ 99,043	\$ 256,229	\$ 31,360	\$ 287,589	\$ 331,099	\$ 43,511	87%	\$ 445
2021-10	444	643	\$ 155,533	\$ -	\$ 98,649	\$ 254,181	\$ 31,080	\$ 285,261	\$ 329,622	\$ 44,361	87%	\$ 444
2021-11	438	632	\$ 324,178	\$ -	\$ 83,771	\$ 407,949	\$ 30,660	\$ 438,609	\$ 325,144	\$ (113,465)	135%	\$ 694
2021-12	436	629	\$ 195,497	\$ -	\$ 100,069	\$ 295,566	\$ 30,520	\$ 326,086	\$ 323,529	\$ (2,557)	101%	\$ 518
2022-01	430	618	\$ 171,958	\$ -	\$ 96,922	\$ 268,880	\$ 30,100	\$ 298,980	\$ 317,871	\$ 18,891	94%	\$ 484
2022-02	428	619	\$ 252,920	\$ -	\$ 118,885	\$ 371,805	\$ 29,960	\$ 401,765	\$ 318,424	\$ (83,341)	126%	\$ 649
2022-03	428	621	\$ 265,134	\$ -	\$ 79,241	\$ 344,375	\$ 29,960	\$ 374,335	\$ 318,854	\$ (55,481)	117%	\$ 603
2022-04	422	612	\$ 269,879	\$ -	\$ 140,177	\$ 410,056	\$ 29,540	\$ 439,596	\$ 313,291	\$ (126,305)	140%	\$ 718
2022-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,326	6,254	\$ 2,372,344	\$ -	\$ 1,008,855	\$ 3,381,199	\$ 302,820	\$ 3,684,019	\$ 3,208,040	\$ (475,979)	115%	\$ 589
<b>Mo. Avg.</b>	433	625	\$ 237,234	\$ -	\$ 100,886	\$ 338,120	\$ 30,282	\$ 368,402	\$ 320,804	\$ (47,598)	115%	\$ 589

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 584.35
Employee + Spouse	\$ 1,221.97
Employee + Child(ren)	\$ 1,126.40
Employee + Family	\$ 1,556.52



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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
2021-07	16	18	\$ 2,536	\$ -	\$ 2,806	\$ 5,342	\$ 1,120	\$ 6,462	\$ 10,837	\$ 4,375	60%	\$ 359
2021-08	16	18	\$ 7,185	\$ -	\$ 2,121	\$ 9,306	\$ 1,120	\$ 10,426	\$ 10,837	\$ 411	96%	\$ 579
2021-09	14	16	\$ 12,286	\$ -	\$ 16,404	\$ 28,690	\$ 980	\$ 29,670	\$ 9,645	\$ (20,025)	308%	\$ 1,854
2021-10	14	16	\$ 6,544	\$ -	\$ 16,460	\$ 23,004	\$ 980	\$ 23,984	\$ 9,645	\$ (14,339)	249%	\$ 1,499
2021-11	12	14	\$ 4,107	\$ -	\$ 6,178	\$ 10,285	\$ 840	\$ 11,125	\$ 8,453	\$ (2,672)	132%	\$ 795
2021-12	12	14	\$ 719	\$ -	\$ 15,874	\$ 16,593	\$ 840	\$ 17,433	\$ 8,453	\$ (8,980)	206%	\$ 1,245
2022-01	9	13	\$ 20,966	\$ -	\$ 6,851	\$ 27,817	\$ 630	\$ 28,447	\$ 7,006	\$ (21,441)	406%	\$ 2,188
2022-02	9	10	\$ 3,027	\$ -	\$ 21,192	\$ 24,219	\$ 630	\$ 24,849	\$ 6,015	\$ (18,834)	413%	\$ 2,485
2022-03	9	10	\$ 1,726	\$ -	\$ 2,547	\$ 4,273	\$ 630	\$ 4,903	\$ 6,015	\$ 1,111	82%	\$ 490
2022-04	9	10	\$ 3,195	\$ -	\$ 22,995	\$ 26,190	\$ 630	\$ 26,820	\$ 6,015	\$ (20,806)	446%	\$ 2,682
2022-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	120	139	\$ 62,293	\$ -	\$ 113,429	\$ 175,722	\$ 8,400	\$ 184,122	\$ 82,922	\$ (101,200)	222%	\$ 1,325
<b>Mo. Avg.</b>	12	14	\$ 6,229	\$ -	\$ 11,343	\$ 17,572	\$ 840	\$ 18,412	\$ 8,292	\$ (10,120)	222%	\$ 1,325

### Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 596.04
Employee + Spouse	\$ 1,246.41
Employee + Child(ren)	\$ 1,148.93
Employee + Family	\$ 1,587.65





# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: HDHP-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
2021-07	420	626	\$ 482,638	\$ -	\$ 16,874	\$ 499,512	\$ 29,400	\$ 528,912	\$ 275,915	\$ (252,997)	192%	\$ 845
2021-08	420	623	\$ 177,840	\$ -	\$ 14,436	\$ 192,276	\$ 29,400	\$ 221,676	\$ 275,837	\$ 54,161	80%	\$ 356
2021-09	439	649	\$ 107,379	\$ -	\$ 15,412	\$ 122,791	\$ 30,730	\$ 153,521	\$ 286,847	\$ 133,326	54%	\$ 237
2021-10	447	657	\$ 116,003	\$ -	\$ 21,548	\$ 137,551	\$ 31,290	\$ 168,841	\$ 291,272	\$ 122,431	58%	\$ 257
2021-11	445	652	\$ 362,477	\$ 25,827	\$ 17,916	\$ 354,566	\$ 31,150	\$ 385,716	\$ 288,933	\$ (96,784)	133%	\$ 592
2021-12	439	646	\$ 154,007	\$ 21,089	\$ 16,804	\$ 149,722	\$ 30,730	\$ 180,452	\$ 285,672	\$ 105,219	63%	\$ 279
2022-01	434	626	\$ 100,276	\$ 1,567	\$ 12,550	\$ 111,259	\$ 30,380	\$ 141,639	\$ 279,686	\$ 138,046	51%	\$ 226
2022-02	433	627	\$ 82,733	\$ 4,716	\$ 13,374	\$ 91,391	\$ 30,310	\$ 121,701	\$ 280,375	\$ 158,674	43%	\$ 194
2022-03	429	628	\$ 146,581	\$ 66,853	\$ 11,211	\$ 90,939	\$ 30,030	\$ 120,969	\$ 278,985	\$ 158,016	43%	\$ 193
2022-04	428	624	\$ 133,378	\$ 7,502	\$ 11,425	\$ 137,301	\$ 29,960	\$ 167,261	\$ 277,600	\$ 110,339	60%	\$ 268
2022-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	4,334	6,358	\$ 1,863,313	\$ 127,554	\$ 151,550	\$ 1,887,309	\$ 303,380	\$ 2,190,689	\$ 2,821,121	\$ 630,432	78%	\$ 345
<b>Mo. Avg.</b>	433	636	\$ 186,331	\$ 12,755	\$ 15,155	\$ 188,731	\$ 30,338	\$ 219,069	\$ 282,112	\$ 63,043	78%	\$ 345

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 523.85
Employee + Spouse	\$ 1,032.72
Employee + Child(ren)	\$ 954.34
Employee + Family	\$ 1,307.05



# Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)

Name: Valley Schools Employee Benefits Group

Plan: HDHP-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
2021-07	4	5	\$ -	\$ -	\$ 7	\$ 7	\$ 280	\$ 287	\$ 2,137	\$ 1,850	13%	\$ 57
2021-08	3	4	\$ 509	\$ -	\$ -	\$ 509	\$ 210	\$ 719	\$ 1,603	\$ 884	45%	\$ 180
2021-09	3	4	\$ (1,198)	\$ -	\$ 76	\$ (1,122)	\$ 210	\$ (912)	\$ 1,603	\$ 2,515	-57%	\$ -
2021-10	3	4	\$ -	\$ -	\$ 32	\$ 32	\$ 210	\$ 242	\$ 1,603	\$ 1,361	15%	\$ 61
2021-11	3	4	\$ -	\$ -	\$ -	\$ -	\$ 210	\$ 210	\$ 1,603	\$ 1,393	13%	\$ 53
2021-12	3	4	\$ -	\$ -	\$ 4	\$ 4	\$ 210	\$ 214	\$ 1,603	\$ 1,389	13%	\$ 54
2022-01	2	3	\$ 138	\$ -	\$ -	\$ 138	\$ 140	\$ 278	\$ 1,069	\$ 791	26%	\$ 93
2022-02	2	3	\$ 674	\$ -	\$ 7	\$ 681	\$ 140	\$ 821	\$ 1,069	\$ 248	77%	\$ 274
2022-03	3	4	\$ 1,303	\$ -	\$ -	\$ 1,303	\$ 210	\$ 1,513	\$ 1,603	\$ 90	94%	\$ 378
2022-04	3	4	\$ 254	\$ -	\$ 8	\$ 262	\$ 210	\$ 472	\$ 1,603	\$ 1,131	29%	\$ 118
2022-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	29	39	\$ 1,679	\$ -	\$ 134	\$ 1,813	\$ 2,030	\$ 3,843	\$ 15,495	\$ 11,652	25%	\$ 99
<b>Mo. Avg.</b>	3	4	\$ 168	\$ -	\$ 13	\$ 181	\$ 203	\$ 384	\$ 1,550	\$ 1,165	25%	\$ 99

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 534.33
Employee + Spouse	\$ 1,053.37
Employee + Child(ren)	\$ 973.43
Employee + Family	\$ 1,333.19



## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2021-07	322	25	61	17	425	14	2	0	0	16	441
2021-08	322	27	61	17	427	14	2	0	0	16	443
2021-09	339	26	65	18	448	12	2	0	0	14	462
2021-10	335	26	63	20	444	12	2	0	0	14	458
2021-11	330	26	63	19	438	10	2	0	0	12	450
2021-12	329	27	61	19	436	10	2	0	0	12	448
2022-01	326	26	60	18	430	7	1	0	1	9	439
2022-02	321	27	62	18	428	8	1	0	0	9	437
2022-03	321	27	61	19	428	8	1	0	0	9	437
2022-04	318	27	59	18	422	8	1	0	0	9	431
2022-05	0	0	0	0	0	0	0	0	0	0	0
2022-06	0	0	0	0	0	0	0	0	0	0	0



## Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2021-6/30/2022)



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		
2021-07	311	20	68	21	420	4	0	0	0	4	424
2021-08	311	19	69	21	420	3	0	0	0	3	423
2021-09	329	18	69	23	439	3	0	0	0	3	442
2021-10	335	19	72	21	447	3	0	0	0	3	450
2021-11	336	19	69	21	445	3	0	0	0	3	448
2021-12	329	21	70	19	439	3	0	0	0	3	442
2022-01	330	20	67	17	434	2	0	0	0	2	436
2022-02	327	20	68	18	433	2	0	0	0	2	435
2022-03	322	19	69	19	429	3	0	0	0	3	432
2022-04	323	19	67	19	428	3	0	0	0	3	431
2022-05	0	0	0	0	0	0	0	0	0	0	0
2022-06	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.

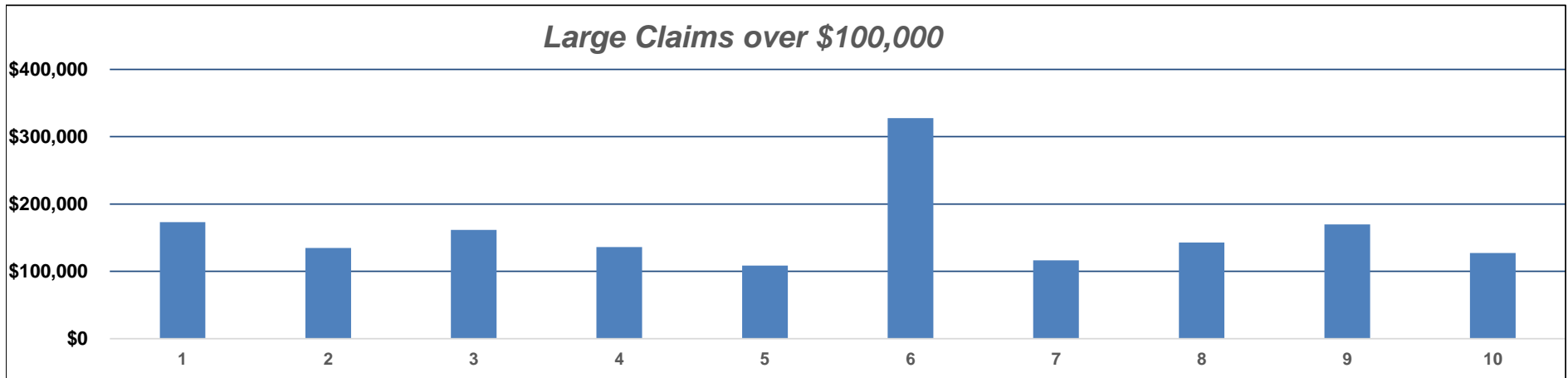
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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 \$100,000 by Claimant  
Large Claims by Plan  
(7/1/2021 through 6/30/2022)**



# of claims > \$100K	
FY21	FY22
7	10



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$173,078	\$200,000	\$26,922	\$0
2	\$134,880	\$200,000	\$65,120	\$0
3	\$161,534	\$200,000	\$38,466	\$0
4	\$136,226	\$200,000	\$63,774	\$0
5	\$108,753	\$200,000	\$91,247	\$0
6	\$327,554	\$200,000	\$0	\$127,554
7	\$116,460	\$200,000	\$83,540	\$0
8	\$142,983	\$200,000	\$57,017	\$0
9	\$169,791	\$200,000	\$30,209	\$0
10	\$127,170	\$200,000	\$72,830	\$0
<b>Total</b>	<b>\$1,598,429</b>			<b>\$127,554</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2021 through 6/30/2022)**



Date	Plan Name		Paid Amount
2021-07	Traditional PPO		\$170,835.74
2021-08	Traditional PPO		\$437.35
2021-09	Traditional PPO		\$234.64
2021-10	Traditional PPO		\$158.17
2021-11	Traditional PPO		\$248.71
2021-12	Traditional PPO		\$478.03
2022-01	Traditional PPO		\$197.01
2022-02	Traditional PPO		\$209.99
2022-03	Traditional PPO		\$132.58
2022-04	Traditional PPO		\$145.68
		<b>Total for Claimant 1</b>	<b>\$173,077.90</b>
2021-07	HDHP		\$125,580.07
2021-08	HDHP		\$734.78
2021-09	HDHP		\$5,258.24
2021-10	HDHP		\$2,213.08
2021-11	HDHP		\$1,023.93
2021-12	HDHP		\$69.53
		<b>Total for Claimant 2</b>	<b>\$134,879.63</b>
2021-07	HDHP		\$124,963.18
2021-08	HDHP		\$11,916.50
2021-09	HDHP		\$17,574.19
2021-10	HDHP		\$1,177.08
2021-11	HDHP		\$333.65
2021-12	HDHP		\$1,121.13
2022-01	HDHP		\$2,100.13
2022-02	HDHP		\$1,057.63
2022-03	HDHP		\$487.10
2022-04	HDHP		\$802.97
		<b>Total for Claimant 3</b>	<b>\$161,533.56</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2021 through 6/30/2022)**



Date	Plan Name		Paid Amount
2021-07	Traditional PPO		\$18,414.35
2021-08	Traditional PPO		\$42,242.51
2021-09	Traditional PPO		\$69,645.82
2021-10	Traditional PPO		\$8.50
2021-11	Traditional PPO		\$87.38
2021-12	Traditional PPO		\$4,529.24
2022-01	Traditional PPO		\$230.42
2022-02	Traditional PPO		\$215.76
2022-03	Traditional PPO		\$667.75
2022-04	Traditional PPO		\$184.51
		<b>Total for Claimant 4</b>	<b>\$136,226.24</b>
2021-07	HDHP		\$98,869.70
2021-08	HDHP		\$313.15
2021-09	HDHP		\$1,454.00
2021-10	HDHP		\$4,966.19
2021-11	HDHP		\$2,674.14
2021-12	HDHP		\$267.72
2022-01	HDHP		\$88.90
2022-02	HDHP		\$29.40
2022-03	HDHP		\$89.73
		<b>Total for Claimant 5</b>	<b>\$108,752.93</b>





**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2021 through 6/30/2022)**



Date	Plan Name		Paid Amount
2021-08	HDHP		\$107.04
2021-09	HDHP		\$66.08
2021-10	HDHP		\$1,782.56
2021-11	HDHP		\$109.79
2021-11	HDHP		\$223,762.01
2021-12	HDHP		\$21,088.18
2022-01	HDHP		\$1,567.57
2022-02	HDHP		\$4,715.86
2022-03	HDHP		\$66,852.62
2022-04	HDHP		\$7,502.38
		<b>Total for Claimant 6</b>	<b>\$327,554.09</b>
2021-08	Traditional PPO		\$13,982.16
2021-09	Traditional PPO		\$13,250.48
2021-10	Traditional PPO		\$13,969.43
2021-11	Traditional PPO		\$13,497.13
2021-11	Traditional PPO		\$4,824.39
2021-12	Traditional PPO		\$13,706.32
2022-01	Traditional PPO		\$13,465.50
2022-02	Traditional PPO		\$14,146.84
2022-03	Traditional PPO		\$1,426.00
2022-04	Traditional PPO		\$14,192.11
		<b>Total for Claimant 7</b>	<b>\$116,460.36</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2021 through 6/30/2022)**



Date	Plan Name		Paid Amount
2021-07	Traditional PPO		\$397.70
2021-08	Traditional PPO		\$238.38
2021-09	Traditional PPO		\$269.38
2021-10	Traditional PPO		\$11,782.28
2021-11	Traditional PPO		\$14,896.92
2021-12	Traditional PPO		\$1,979.91
2022-01	Traditional PPO		\$6,098.26
2022-02	Traditional PPO		\$41,493.47
2022-03	Traditional PPO		\$54,793.88
2022-04	Traditional PPO		\$11,032.99
		<b>Total for Claimant 8</b>	<b>\$142,983.17</b>
2021-07	Traditional PPO		\$1,930.32
2021-08	Traditional PPO		\$1,176.32
2021-10	Traditional PPO		\$1,108.62
2021-11	Traditional PPO		\$1,208.82
2021-12	Traditional PPO		\$1,270.90
2022-01	Traditional PPO		\$16,530.57
2022-02	Traditional PPO		\$27,668.10
2022-03	Traditional PPO		\$57,081.92
2022-04	Traditional PPO		\$61,815.81
		<b>Total for Claimant 9</b>	<b>\$169,791.38</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2021 through 6/30/2022)**



Date	Plan Name		Paid Amount
2021-07	HDHP		\$8,747.70
2021-08	HDHP		\$10,366.14
2021-09	HDHP		\$4,441.41
2021-10	HDHP		\$5,738.86
2021-11	HDHP		\$18,560.60
2021-12	HDHP		\$26,551.40
2022-01	HDHP		\$11,431.94
2022-02	HDHP		\$4,545.54
2022-03	HDHP		\$14,388.26
2022-04	HDHP		\$22,398.11
		<b>Total for Claimant 10</b>	<b>\$127,169.96</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,598,429.22</b>

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

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

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AGENDA NO: 5.C. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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The financial report for March 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$20,706,336.23.

The financial report for April 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$19,583,977.31.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 11, 2022

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, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,864,703.39
<b>Total operating revenues</b>	<u>10,864,703.39</u>
<b>Operating expenses</b>	
Paid claims	5,470,233.59
Fixed expense	650,160.00
Dental pool expense	364,525.94
H.S.A. contributions	642,324.43
Health insurance premiums	44,456.85
Short term disability premiums	60,177.81
Dental premiums	9,314.03
Vision plan premiums	59,508.32
Flexible spending premums	29,708.00
Life insurance premiums	118,058.85
Prepaid legal premiums	(629.00)
Identity protection premiums	0.00
Wellness	4,436.25
Incentives	1,488.35
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,665.22
<b>Total operating expenses</b>	<u>7,457,428.64</u>
<b>Operating income/(loss)</b>	<u>3,407,274.75</u>
<b>Non-operating revenue</b>	
Interest income	392,535.16
Change in market value	(999,540.45)
<b>Total non-operating revenue</b>	<u>(607,005.29)</u>
<b>Change in net position</b>	<u>2,800,269.46</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>17,906,066.77</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 20,706,336.23</u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in self-insured medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2021-22 Contribution Invoice.**



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 13, 2022

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, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 10,864,703.39
<b>Total operating revenues</b>	<u>10,864,703.39</u>
<b>Operating expenses</b>	
Paid claims	6,090,860.01
Fixed expense	722,400.00
Dental pool expense	405,105.51
H.S.A. contributions	654,223.51
Health insurance premiums	49,850.10
Short term disability premiums	60,177.81
Dental premiums	11,698.06
Vision plan premiums	65,992.93
Flexible spending premums	33,708.00
Life insurance premiums	118,058.85
Prepaid legal premiums	(629.00)
Identity protection premiums	0.00
Wellness	4,915.75
Incentives	1,488.35
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,665.22
<b>Total operating expenses</b>	<u>8,221,515.10</u>
<b>Operating income/(loss)</b>	<u>2,643,188.29</u>
<b>Non-operating revenue</b>	
Interest income	429,836.76
Change in market value	(1,395,114.51)
<b>Total non-operating revenue</b>	<u>(965,277.75)</u>
<b>Change in net position</b>	<u>1,677,910.54</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>17,906,066.77</u>
<b>Ending net position reserved for claims and ex- penses</b>	<u>\$ 19,583,977.31</u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in self-insured medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2021-22 Contribution Invoice.**



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 25<sup>th</sup>, 2022

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In April Pool I (or base plan) incurred \$162,555 in dental claims or a monthly loss ratio of 86%.

Based on the trend, we project revenues to generate \$2,284,812 by June 30, 2022, and we anticipate Pool I (or base plan) to incur approximately \$1,893,648 or a loss ratio of 83% by June 30, 2022.

In April, Pool III (or buy-up plan) incurred \$317,636 in dental claims or a monthly loss ratio of 78%.

Based on the trend, we project revenues to generate \$4,946,532 by June 30, 2022, and we anticipate Pool III (or base plan) to incur approximately \$3,993,012 or a loss ratio of 81% by June 30, 2022.

# Monthly Experience Report

VSEBG Master

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Master

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2021-07	17,650	\$ 826,422	\$ 60,633	\$ 887,055	\$ 925,777	\$ 38,722	96%	\$ 50	111%
2021-08	18,268	\$ 1,085,077	\$ 62,842	\$ 1,147,919	\$ 953,571	\$ (194,348)	120%	\$ 63	100%
2021-09	18,729	\$ 623,459	\$ 64,421	\$ 687,880	\$ 974,575	\$ 286,695	71%	\$ 37	92%
2021-10	18,705	\$ 668,306	\$ 64,342	\$ 732,648	\$ 972,575	\$ 239,927	75%	\$ 39	85%
2021-11	18,647	\$ 651,364	\$ 64,149	\$ 715,513	\$ 968,568	\$ 253,055	74%	\$ 38	82%
2021-12	18,680	\$ 739,701	\$ 64,211	\$ 803,912	\$ 969,443	\$ 165,531	83%	\$ 43	82%
2022-01	18,585	\$ 671,362	\$ 63,891	\$ 735,253	\$ 964,037	\$ 228,784	76%	\$ 40	81%
2022-02	18,474	\$ 662,502	\$ 63,513	\$ 726,015	\$ 958,737	\$ 232,722	76%	\$ 39	81%
2022-03	18,405	\$ 867,041	\$ 63,302	\$ 930,343	\$ 954,634	\$ 24,291	97%	\$ 51	79%
2022-04	18,358	\$ 709,103	\$ 63,141	\$ 772,244	\$ 951,278	\$ 179,034	81%	\$ 42	82%
2022-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			81%
2022-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
<b>Total</b>	184,501	\$ 7,504,337	\$ 634,445	\$ 8,138,782	\$ 9,593,195	\$ 1,454,413	85%	\$ 44	
<b>Mo. Avg.</b>	18,450	\$ 750,434	\$ 63,444	\$ 813,878	\$ 959,320	\$ 145,441		\$ 44	
PY Mo. Avg. @ 6/30/21	14,595	\$ 595,297	\$ 50,216	\$ 645,512	\$ 778,248	\$ 132,736		\$ 44	

# Monthly Experience Report

VSEBG Level I

Dates: (7/1/2021-6/30/2022)



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
2021-07	4,911	\$ 127,878	\$ 16,887	\$ 144,765	\$ 183,595	\$ 38,830	79%	\$ 29	73%
2021-08	5,170	\$ 172,831	\$ 17,792	\$ 190,622	\$ 191,350	\$ 728	100%	\$ 37	74%
2021-09	5,242	\$ 120,451	\$ 18,036	\$ 138,486	\$ 193,854	\$ 55,368	71%	\$ 26	77%
2021-10	5,235	\$ 127,864	\$ 18,029	\$ 145,893	\$ 193,314	\$ 47,421	75%	\$ 28	66%
2021-11	5,220	\$ 124,422	\$ 17,977	\$ 142,399	\$ 192,107	\$ 49,708	74%	\$ 27	73%
2021-12	5,234	\$ 144,456	\$ 17,995	\$ 162,451	\$ 192,232	\$ 29,781	85%	\$ 31	75%
2022-01	5,191	\$ 118,859	\$ 17,867	\$ 136,727	\$ 190,413	\$ 53,686	72%	\$ 26	76%
2022-02	5,161	\$ 146,302	\$ 17,740	\$ 164,042	\$ 189,579	\$ 25,537	87%	\$ 32	77%
2022-03	5,140	\$ 172,434	\$ 17,668	\$ 190,102	\$ 188,845	\$ (1,257)	101%	\$ 37	80%
2022-04	5,140	\$ 144,873	\$ 17,682	\$ 162,555	\$ 188,717	\$ 26,162	86%	\$ 32	79%
2022-05				\$ -	\$ -	\$ -			79%
2022-06				\$ -	\$ -	\$ -			81%
<b>Total</b>	51,644	\$ 1,400,370	\$ 177,672	\$ 1,578,042	\$ 1,904,006	\$ 325,964	83%	\$ 31	79%
<b>Mo. Avg.</b>	5,164	\$ 140,037	\$ 17,767	\$ 157,804	\$ 190,401	\$ 32,596		\$ 31	
PY Mo. Avg. @ 6/30/21	3,233	\$ 98,786	\$ 11,134	\$ 109,920	\$ 135,476	\$ 25,556		\$ 34	

## Monthly Contribution Rates

### Pool Premiums

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

### City of Glendale & Cartwright Premiums

Employee Only	\$ 23.79
Employee + Spouse	\$ 49.96
Employee + Child(ren)	\$ 79.70
Employee + Family	\$ 79.70

# Monthly Experience Report

VSEBG Level II

Dates: (7/1/2021-6/30/2022)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2021-07	7,223	\$ 381,126	\$ 24,792	\$ 405,918	\$ 343,998	\$ (61,920)	118%	\$ 56	139%
2021-08	7,350	\$ 430,864	\$ 25,291	\$ 456,155	\$ 349,551	\$ (106,604)	130%	\$ 62	116%
2021-09	7,619	\$ 249,472	\$ 26,209	\$ 275,682	\$ 361,716	\$ 86,034	76%	\$ 36	105%
2021-10	7,622	\$ 258,239	\$ 26,213	\$ 284,452	\$ 361,591	\$ 77,139	79%	\$ 37	97%
2021-11	7,597	\$ 270,984	\$ 26,137	\$ 297,121	\$ 360,471	\$ 63,350	82%	\$ 39	90%
2021-12	7,610	\$ 276,115	\$ 26,168	\$ 302,283	\$ 360,819	\$ 58,536	84%	\$ 40	89%
2022-01	7,582	\$ 268,863	\$ 26,055	\$ 294,918	\$ 359,702	\$ 64,784	82%	\$ 39	88%
2022-02	7,532	\$ 244,812	\$ 25,907	\$ 270,719	\$ 357,399	\$ 86,680	76%	\$ 36	88%
2022-03	7,514	\$ 328,079	\$ 25,851	\$ 353,930	\$ 356,442	\$ 2,512	99%	\$ 47	87%
2022-04	7,499	\$ 266,253	\$ 25,800	\$ 292,053	\$ 355,391	\$ 63,338	82%	\$ 39	88%
2022-05				\$ -	\$ -	\$ -			86%
2022-06				\$ -	\$ -	\$ -			88%
<b>Total</b>	75,148	\$ 2,974,808	\$ 258,423	\$ 3,233,230	\$ 3,567,080	\$ 333,850	91%	\$ 43	
<b>Mo. Avg.</b>	7,515	\$ 297,481	\$ 25,842	\$ 323,323	\$ 356,708	\$ 33,385		\$ 43	
PY Mo. Avg. @ 6/30/21	6,701	\$ 248,796	\$ 23,058	\$ 271,854	\$ 308,100	\$ 36,247		\$ 41	

### 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: (7/1/2021-6/30/2022)



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
2021-07	5,516	\$ 317,417	\$ 18,954	\$ 336,372	\$ 398,184	\$ 61,812	84%	\$ 61	102%
2021-08	5,748	\$ 481,382	\$ 19,759	\$ 501,142	\$ 412,670	\$ (88,472)	121%	\$ 87	97%
2021-09	5,868	\$ 253,536	\$ 20,176	\$ 273,712	\$ 419,005	\$ 145,293	65%	\$ 47	87%
2021-10	5,848	\$ 282,203	\$ 20,100	\$ 302,303	\$ 417,670	\$ 115,367	72%	\$ 52	81%
2021-11	5,830	\$ 255,958	\$ 20,035	\$ 275,993	\$ 415,990	\$ 139,997	66%	\$ 47	78%
2021-12	5,836	\$ 319,130	\$ 20,048	\$ 339,178	\$ 416,392	\$ 77,214	81%	\$ 58	78%
2022-01	5,812	\$ 283,639	\$ 19,969	\$ 303,608	\$ 413,922	\$ 110,314	73%	\$ 52	77%
2022-02	5,781	\$ 271,388	\$ 19,866	\$ 291,254	\$ 411,759	\$ 120,505	71%	\$ 50	77%
2022-03	5,751	\$ 366,528	\$ 19,783	\$ 386,311	\$ 409,347	\$ 23,036	94%	\$ 67	78%
2022-04	5,719	\$ 297,976	\$ 19,659	\$ 317,636	\$ 407,170	\$ 89,534	78%	\$ 56	78%
2022-05				\$ -	\$ -	\$ -			77%
2022-06				\$ -	\$ -	\$ -			79%
<b>Total</b>	57,709	\$ 3,129,159	\$ 198,350	\$ 3,327,509	\$ 4,122,109	\$ 794,600	81%	\$ 58	
<b>Mo. Avg.</b>	5,771	\$ 312,916	\$ 19,835	\$ 332,751	\$ 412,211	\$ 79,460		\$ 58	
PY Mo. Avg. @ 6/30/21	4,660	\$ 247,715	\$ 16,024	\$ 263,738	\$ 334,672	\$ 70,934		\$ 57	

### Monthly Contribution Rates

#### Premiums

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

#### City of Glendale & Cartwright Premiums

Employee Only	\$ 41.01
Employee + Spouse	\$ 86.13
Employee + Child(ren)	\$ 137.40
Employee + Family	\$ 137.40



## 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: Claims Experience Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

---

In March, GESD logged 12 incidents and GESD incurred \$4,900 for the month.

GESD has 30 open claims recorded since 2013 and the “Paid” amount is \$2,753,560.55 compared to the “Incurred” of \$3,657,799.20.

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 \$2,548,539.92 or 93% of the total “Paid” amount of \$2,753,560.55 and \$3,069,419.23 or 84% of the total “Incurred” amount of \$3,657,799.20.

The average cost per individuals is:

- \$91,787.35 for “Paid”
- \$121,926.64 for “Incurred”

In April, GESD logged 20 incidents and GESD incurred \$35,900 for the month.

GESD has 36 open claims recorded since 2013 and the “Paid” amount is \$2,693,987.94 compared to the “Incurred” of \$3,545,157.30.

GESD has seven (7) 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 seven (7) claimants are \$2,693,987.94 or 70% of the total “Paid” amount of \$2,693,987.94 and \$3,203,244.85 or 90% of the total “Incurred” amount of \$3,545,157.30.

The average cost per individuals is:

- \$74,833.00 for “Paid”
- \$98,476.59 for “Incurred”

# Claim Log Summary - Body Part and Cause

As of 03/31/2022

		Status				Paid	Incurred
		Closed				0.00	0.00
		Closed				0.00	0.00
		Closed				0.00	0.00
		Closed				0.00	0.00
		Closed				0.00	0.00
		Open				0.00	800.00
		Open				0.00	3,300.00
		Closed				0.00	0.00
		Closed				0.00	0.00
		Open				0.00	800.00
<b>Total: 10</b>						<b>0.00</b>	<b>4,900.00</b>
		Closed				0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>
		Closed				0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>
<b>Grand Total: 12</b>						<b>0.00</b>	<b>4,900.00</b>





# Claim Log Summary - Body Part and Cause

As of 03/31/2022

## 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('03/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('03/31/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



# Claim Log Summary - Body Part and Cause

As of 03/31/2022

	Injury	Status				Paid	Incurred
	08/13/2018	Open				166,729.38	190,900.87
	02/07/2022	Open				734.62	3,400.00
	05/20/2021	Open				73,937.78	99,931.31
	08/06/2021	Open				16,293.27	98,500.00
	09/16/2013	Open				744,797.19	958,459.20
	01/28/2022	Open				1,468.20	2,800.00
	01/07/2022	Re-Open				1,926.10	3,400.00
	08/26/2021	Open				42.85	3,900.00
	11/12/2021	Open				4,082.25	97,498.15
	02/01/2022	Open				888.50	3,400.00
	11/18/2021	Re-Open				2,848.07	4,000.00
	11/17/2020	Re-Open				6,786.77	8,852.41
	09/22/2021	Open				0.00	0.00
	03/03/2022	Open				0.00	800.00
	03/29/2022	Open				0.00	3,300.00
	12/02/2019	Open				179,818.78	267,336.20
	11/08/2021	Open				7,403.14	20,448.01
	03/02/2020	Open				76,255.65	134,192.01
	09/25/2018	Open				159,633.27	182,711.60
	02/04/2022	Open				1,030.23	4,600.00
	11/12/2020	Re-Open				120.00	120.00
	05/25/2021	Open				5,159.67	6,000.00
	03/07/2022	Open				0.00	800.00
<b>Total: 23</b>						<b>1,449,955.72</b>	<b>2,095,349.76</b>

	Injury	Status				Paid	Incurred
	02/01/2022	Open				684.40	6,000.00



# Claim Log Summary - Body Part and Cause

As of 03/31/2022

<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
				<b>Total: 1</b>	684.40	6,000.00
<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
01/16/2013	Open				1,221,305.65	1,335,819.35
				<b>Total: 1</b>	1,221,305.65	1,335,819.35
<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
01/27/2022	Open				20.00	3,900.00
				<b>Total: 1</b>	20.00	3,900.00
<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
05/23/2017	Open				74,763.77	168,086.32
				<b>Total: 1</b>	74,763.77	168,086.32
<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
02/22/2022	Open				120.00	2,200.00
				<b>Total: 1</b>	120.00	2,200.00
<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
04/26/2021	Re-Open				1,152.99	1,152.99
				<b>Total: 1</b>	1,152.99	1,152.99

# Claim Log Summary - Body Part and Cause

As of 03/31/2022

	<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
	11/15/2021	Open				5,558.02	45,290.78
<b>Total: 1</b>						<b>5,558.02</b>	<b>45,290.78</b>
<b>Grand Total: 30</b>						<b>2,753,560.55</b>	<b>3,657,799.20</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2022

## 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 (1=1)



# Claim Log Summary - Body Part and Cause

As of 04/30/2022

		Status				Paid	Incurred
		Closed				0.00	0.00
		Closed				0.00	0.00
		Open				70.96	1,300.00
		Re-Open				0.00	800.00
		Open				0.00	1,100.00
		Open				0.00	3,400.00
		Closed				0.00	0.00
		Open				0.00	2,800.00
		Open				344.12	1,400.00
		Open				0.00	800.00
		Open				0.00	4,000.00
		Open				0.00	800.00
		Closed				0.00	0.00
		Closed				0.00	0.00
<b>Total: 14</b>						<b>415.08</b>	<b>16,400.00</b>

		Status				Paid	Incurred
		Open				0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>

		Status				Paid	Incurred
		Re-Open				0.00	800.00
		Open				0.00	5,000.00
		Open				0.00	3,900.00
		Open				0.00	3,400.00

# Claim Log Summary - Body Part and Cause

As of 04/30/2022

							Paid	Incurred
Total: 4							0.00	13,100.00
		<u>Status</u>					<u>Paid</u>	<u>Incurred</u>
		Open					0.00	5,600.00
Total: 1							0.00	5,600.00
<b>Grand Total: 20</b>							<b>415.08</b>	<b>35,900.00</b>



# Claim Log Summary - Body Part and Cause

As of 04/30/2022

## 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('04/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('04/30/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)





# Claim Log Summary - Body Part and Cause

As of 04/30/2022

	Injury	Status				Paid	Incurred
	08/13/2018	Open				168,540.17	190,900.87
	05/20/2021	Open				77,937.94	99,931.31
	03/29/2022	Open				70.96	1,300.00
	08/06/2021	Open				20,139.57	98,500.00
	09/16/2013	Open				744,797.19	958,459.20
	04/04/2022	Re-Open				0.00	800.00
	04/14/2022	Open				0.00	1,100.00
	11/12/2021	Open				8,971.24	97,498.15
	11/18/2021	Re-Open				3,356.92	4,000.00
	04/15/2022	Open				0.00	3,400.00
	11/17/2020	Re-Open				6,786.77	8,852.41
	09/22/2021	Open				0.00	0.00
	03/03/2022	Open				723.17	1,200.00
	04/14/2022	Open				0.00	2,800.00
	03/25/2022	Open				344.12	1,400.00
	03/29/2022	Open				671.35	3,300.00
	12/02/2019	Open				181,487.48	267,336.20
	04/08/2022	Open				0.00	800.00
	04/11/2022	Open				0.00	4,000.00
	04/26/2022	Open				0.00	800.00
	11/08/2021	Open				7,772.06	20,448.01
	09/25/2018	Open				159,633.27	182,711.60
	11/12/2020	Re-Open				120.00	120.00
	05/25/2021	Open				7,164.85	16,003.10
	03/07/2022	Open				552.82	900.00
<b>Total: 25</b>						<b>1,389,069.88</b>	<b>1,966,560.85</b>



# Claim Log Summary - Body Part and Cause

As of 04/30/2022

<b>[REDACTED]</b>	<b>Injury</b>	<b>Status</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Paid</b>	<b>Incurred</b>
<b>[REDACTED]</b>	02/01/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	692.25	6,000.00
<b>[REDACTED]</b>	04/04/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	0.00	800.00
<b>Total: 2</b>						<b>692.25</b>	<b>6,800.00</b>

<b>[REDACTED]</b>	<b>Injury</b>	<b>Status</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Paid</b>	<b>Incurred</b>
<b>[REDACTED]</b>	01/16/2013	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	1,222,717.05	1,335,819.35
<b>Total: 1</b>						<b>1,222,717.05</b>	<b>1,335,819.35</b>

<b>[REDACTED]</b>	<b>Injury</b>	<b>Status</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Paid</b>	<b>Incurred</b>
<b>[REDACTED]</b>	01/27/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	27.85	3,900.00
<b>Total: 1</b>						<b>27.85</b>	<b>3,900.00</b>

<b>[REDACTED]</b>	<b>Injury</b>	<b>Status</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Paid</b>	<b>Incurred</b>
<b>[REDACTED]</b>	04/25/2022	Re-Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	0.00	800.00
<b>[REDACTED]</b>	04/05/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	0.00	5,000.00
<b>[REDACTED]</b>	04/22/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	0.00	3,900.00
<b>[REDACTED]</b>	04/14/2022	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	0.00	3,400.00
<b>[REDACTED]</b>	11/15/2021	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	5,802.42	45,290.78
<b>Total: 5</b>						<b>5,802.42</b>	<b>58,390.78</b>

<b>[REDACTED]</b>	<b>Injury</b>	<b>Status</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Paid</b>	<b>Incurred</b>
<b>[REDACTED]</b>	05/23/2017	Open	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	75,678.49	168,086.32
<b>Total: 1</b>						<b>75,678.49</b>	<b>168,086.32</b>

# Claim Log Summary - Body Part and Cause

As of 04/30/2022

	<u>Injury</u>	<u>Status</u>				<u>Paid</u>	<u>Incurred</u>
	04/11/2022	Open				0.00	5,600.00
<b>Total: 1</b>						<b>0.00</b>	<b>5,600.00</b>
<b>Grand Total: 36</b>						<b>2,693,987.94</b>	<b>3,545,157.30</b>



# Claim Log Summary - Body Part and Cause

As of 04/30/2022

## 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 (1=1)

Workers' Compensation Claim Log Summary - Cause	
FY 2021 - 2022 - Quarter 1 (July, August, September)	
Claim Cause	Claim Reports
Heat Stress (Exhaustion)	2
Lifted/Handled Object	1
Human Bite	4
Strike Falling/Flying Object	2
Trip	3
Fall On Same Level	1
Fall/Slip On/Over Object	4
Body Motion	3
Contact W/Foreign substance	1
Misc. Causes Animal /Insect	2
Fall on different level	1
Struck by student	4
Strike object lifted/handed	1
Lifted/handled walking	1
Lifted or handled object	1
Lifting	2
Sharp Object Exposure	1
Struck or Injured Misc.	1
Fall/Slip on stairs/steps	1
Hit Stationary object	1
Struck object handled by other	1
Fall into opening	1
Patient Restraints	1
Subduing a person	2
Stress/Psych	1
Fall/Slip liquid/grease spills	1
Caught in/bet miscellaneous	1

Workers' Compensation Claim Log Summary - Cause	
FY 2021 - 2022 - Quarter 2 (October, November, December)	
Claim Cause	Claim Reports
Human Bite	2
Strike Falling/Flying Object	3
Fall On Same Level	2
Struck by student	6
Lifted or handled object	2
Hit Stationary object	1
Struck object handled by other	1
Fall/Slip liquid/grease spills	3
Hit by coworker or patient	1
Bending	1
Running	2
Walking	2
Struck by Excep-Ed Student	2

Workers' Compensation Claim Log Summary - Cause	
FY 2021 - 2022 - Quarter 3 (January, February, March)	
Claim Cause	Claim Reports
Fall/slip liquid/grease spills	1
Subduing a person	2
Struck/injured by motor vehicle	1
Struck by exep-ed student	3
Cut/puncture/scrape injury	1
Needle/syringe	1
Fall on same level	2
Struck by object handled by other	2
Human bite	4
Body motion	1
Sharp object/exposure	1
Slip/did not fall	1
Struck by student	5
Lifter or handled object	1
Kicked	1
Hit by coworker or patient	1
Fall or trip over stationary object	1
Miscellaneous strain injury	1
Struck by oject lifted/handle	3
Hit Stationary object	1
Walking	1
Running	1
Strike falling/flying object	1

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: Financial Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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The financial report for March 31, 2022, reflects the "Ending net position reserved for claims and expenses" as \$2,786,798.00.

The financial report for April 30, 2022, reflects the "Ending net position reserved for claims and expenses" as \$2,702,752.25.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 13, 2022

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, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 896,000.00
Cost of re-insurance	(44,175.00)
<b>Total operating revenues</b>	<u><b>851,825.00</b></u>
<b>Operating expenses</b>	
Paid claims	371,159.19
Subrogation/restitution/stop loss	(137,335.12)
Safety and loss control	0.00
Trust administration & mgmt.	4,878.00
Consultant service fees	30,000.00
ICA Fees	2,813.94
<b>Total operating expenses</b>	<u><b>271,516.01</b></u>
<b>Operating income/(loss)</b>	<u><b>580,308.99</b></u>
<b>Non-operating revenue</b>	
Interest income	45,226.03
Change in market value	(166,819.64)
<b>Total non-operating revenue</b>	<u><b>(121,593.61)</b></u>
<b>Change in net position</b>	<u><b>458,715.38</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>2,328,079.62</b></u>
<b>Ending net position reserved for claims and expenses</b>	<u><b>\$ 2,786,795.00</b></u>





VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 17, 2022

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, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 896,000.00
Cost of re-insurance	(44,175.00)
<b>Total operating revenues</b>	<u><b>851,825.00</b></u>
<b>Operating expenses</b>	
Paid claims	403,513.33
Subrogation/restitution/stop loss	(146,728.04)
Safety and loss control	0.00
Trust administration & mgmt.	5,420.00
Consultant service fees	30,000.00
ICA Fees	4,094.27
<b>Total operating expenses</b>	<u><b>296,299.56</b></u>
<b>Operating income/(loss)</b>	<u><b>555,525.44</b></u>
<b>Non-operating revenue</b>	
Interest income	48,972.04
Change in market value	(229,824.85)
<b>Total non-operating revenue</b>	<u><b>(180,852.81)</b></u>
<b>Change in net position</b>	<u><b>374,672.63</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>2,328,079.62</b></u>
<b>Ending net position reserved for claims and expenses</b>	<u><b>\$ 2,702,752.25</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.G. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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The financial report for March 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$724,305.41.

The financial report for April 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$707,937.81.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

April 13, 2022

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the nine months ended March 31, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 0.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>0.00</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>0.00</u>
<b>Non-operating revenue</b>	
Interest income	11,646.11
Change in market value	(41,167.04)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(29,520.93)</u>
<b>Change in net position</b>	<u>(29,520.93)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>753,826.34</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 724,305.41</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on: 04/08/2022



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

May 17, 2022

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the ten months ended April 30, 2022. 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,

Laura Felten  
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, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 0.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>0.00</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>0.00</u>
<b>Non-operating revenue</b>	
Interest income	12,755.55
Change in market value	(58,644.08)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(45,888.53)</u>
<b>Change in net position</b>	<u>(45,888.53)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>753,826.34</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 707,937.81</u>

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

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

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

DATE ASSIGNED FOR CONSIDERATION: May 25<sup>th</sup>, 2022

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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](http://www.gesd40.org)



## Benefits Team Highlights

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

April / May 2022

- Attended the following meetings and/or conferences:
  - ASPAA Spring Conference
  - Wellstyles wrap-up virtual event hosted by Valley Schools
  - Annual wellness review virtual meeting with Valley Schools
- Network and collaborate with other colleagues to review processes and procedures:
  - **Financial:** Laura Felten, Chief Financial Officer at Valley Schools
  - **Reconciliation:** Janis Peel, Dysart Unified School District Benefits and Wellness Manager
- Finalized employee benefit enrollment process for 2022-23 school year
  - Completed setup in system of record
  - Implemented new COBRA and Flexible Spending Accounts vendor, WEX Health
  - Posted materials on employee benefits website
  - 767 employees submitted their selections for 2022-23
- Held 2022-23 Open Enrollment presentation virtually
  - Registered – 172
  - Attended - 84
- 2022-23 Governing Board Benefits Booklet and Enrollment Packet distributed to Governing Board members
- Implementing a new process for tax-sheltered (TSA) annuity salary reduction agreements. District will be replacing hardcopy form with an electronic submission process starting June 1.
- #KnowYourBenefits email campaigns sent out:
  - VIRTADiabetes Reversal Program
  - Open Enrollment Announcement
  - Employee Discount Program
  - Prescription Drug Take Back Day

**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

## Wellness Updates

- Recognitions-The Wellness/Benefits Team, on behalf of the District, was recognized by the Phoenix Business Journal for being one of the Healthiest Workplaces in the Valley. We were ranked number seven in mid-size companies/organizations, one of only three school districts recognized. Vitalant Blood Services also recognized Glendale Elementary School District for being a great supporter of blood drives during 2021.



- Market on the Move-We continue to have our Market on the Move program the fourth Saturday of the month at Coyote Ridge Elementary School. For a \$10 donation, individuals receive up to 60 pounds of produce/food items. There were 95 families who took advantage of our April program.



- Blood Drive-A very successful blood drive was held on April 22. 30 people came in to give blood with 27 pints being given!



ALL IN FOR ALL KIDS

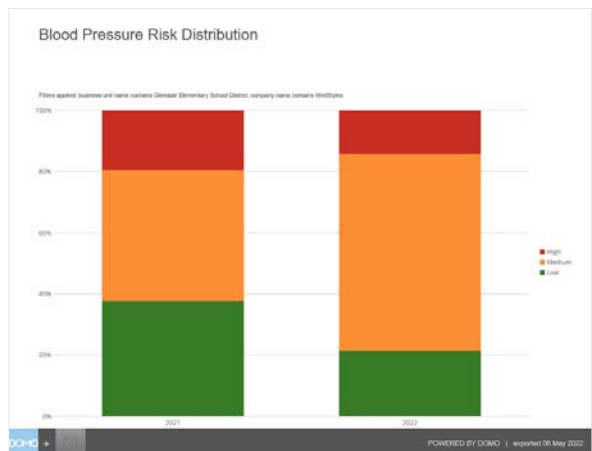
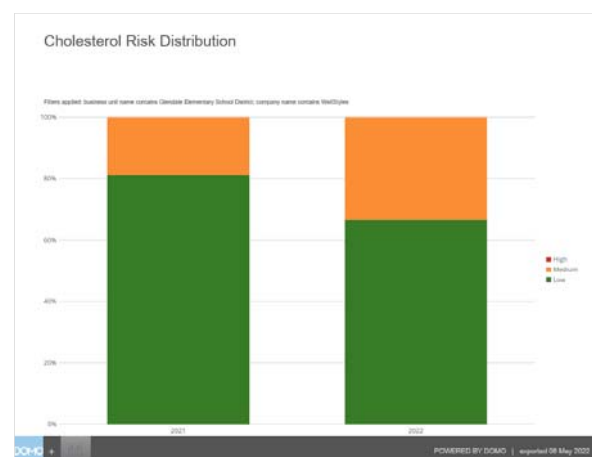
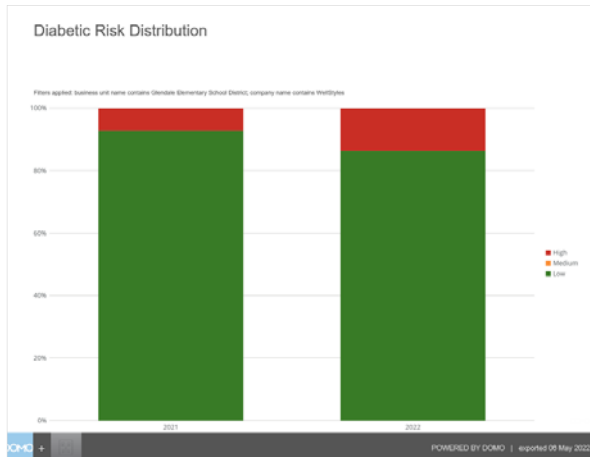
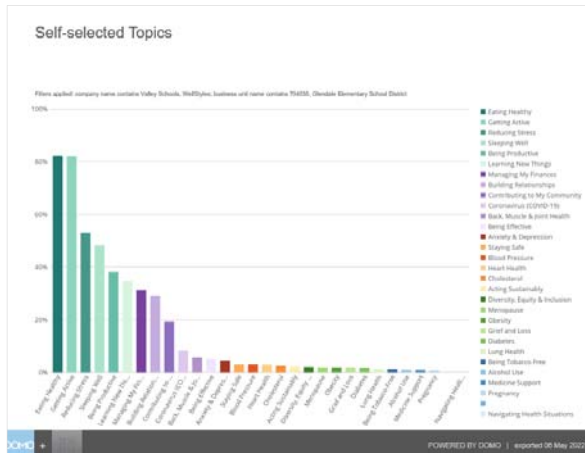
# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



## WellStyles

Enrollments: We currently have 56% (693) of our employees enrolled in the program:



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 25<sup>th</sup>, 2022

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