

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting  
November 16<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 Superintendent's Conference 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 June 15<sup>th</sup>, 2022, regular meeting as presented.

#### **b. Approval of the 2022-2023 Trust Board Meeting Schedule**

The 2022-2023 Trust Board meeting schedule is submitted for approval.

### **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 September 2022.

c. Claims Experience Review – Dental

The Trust Board will review dental claims experience for September 2022.

d. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for September and October 2022.

e. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for September and October 2022.

f. Financial Review – Workers' Compensation

The Trust Board will review workers' compensation financial statements for September 2022.

g. Financial Review – COVID-19 Legal Defense

The Trust Board will review COVID-19 legal defense financial statements for September and October 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: November 16<sup>th</sup>, 2022

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RECOMMENDATION:

The minutes of the June 15<sup>th</sup>, 2022, Regular Meeting are submitted for approval.

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**RATIONALE:**

The minutes of June 15<sup>th</sup>, 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.**  
**June 15, 2022**

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

Other Attendees:  
Mr. Mike Barragan  
Ms. Citlalli Ramirez-Benavides  
Dr. Gerry Petersen-Incorvaia  
Ms. Jodi Finnesy  
Ms. Davita Solter

Absent:

Recorder: Ms. Alejandra Lopez

**CALL TO ORDER**

Mr. Peterson called the meeting to order at 4:00 p.m. and noted the presence of five (5) Trust Board members, constituting a quorum.

**APPROVAL OF AGENDA**

Mr. Bowler motioned to approve the agenda as presented; Ms. Wilson seconded; upon a call to vote, the motion carried with five (5) votes in favor from Mrs. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson greeted and welcomed everyone in attendance.

Mr. Barragan introduced Dr. Petersen-Incorvaia.

Dr. Petersen-Incorvaia introduced himself. Dr. Petersen-Incorvaia shared he has been with GESD since 2012 as the Director of Curriculum and Instruction, Assistant Superintendent for Educational Services, and Co-Principal at Desert Spirit and Landmark. He is excited to be back in his new roles and Risk Manager and Director of Student Services.

**CALL TO THE PUBLIC**

Mr. Peterson read the call to the public.

**ACTIONS ITEMS**

**Approval of Minutes**

Ms. Wilson motioned to approve the minutes of the regular meeting for May 25, 2022, as presented; Ms. Bolognini seconded; upon a call to vote, the motion carried with five (5) votes in favor from Mrs. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

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**Property, Casualty, and Liability Insurance**

Mrs. Wong motioned to approve the Arizona School Risk Retention Trust, Inc. (ASRRT) annual planning document (APD) renewal premiums, including the Trust administration fee for prepaid legal, property, casualty and liability insurance for fiscal year 20212-2023 up to the maximum renewal amount of \$911,705 as presented; Ms. Wilson seconded; upon a call to vote, the motion carried with five (5) votes in favor from Mrs. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

Mr. Barragan shared the results GESD's 10-year loss ratio history report from the Arizona School Risk Retention, and shared the average is 49.80%.

Mr. Barragan stated the last two (2) to three (3) years have included cybersecurity.

Mr. Barragan pointed out that the District has paid \$7 million and has only spent a little over \$3 million.

Mr. Peterson suggested GESD look into being self-insured vs. fully-insured in property and liability insurance.

Mr. Bowler commented that the data and financials should be analyzed. A positive of working with the TRUST is that they do provide a lot of intangible assistance/support.

Mr. Barragan agreed the TRUST offers excellent service.

Mrs. Wong agreed that the TRUST's service is excellent and pointed out the high loss ratio for years 2012, 2013, and 2014.

Mr. Barragan explained the reason the loss ratio was higher for those years was due to the damage from the monsoon season.

**Workers' Compensation Insurance Program**

Mr. Bowler motioned to approve the renewal for workers' compensation group through Valley Schools for fiscal year 2022-2023 as presented; Ms. Bolognini seconded; upon a call to vote, the motion carried with five (5) votes in favor from Mrs. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

Mr. Barragan shared the AZ Industrial Commission of Arizona does not require us to have a bond under the Valley Schools umbrella, which is a savings of about \$6,000.

**Reports and Informational Items**

**Assistant Superintendent Update**

Mr. Barragan communicated the District has been implementing phase II of the school closures.

Mr. Barragan shared the District had the data dig meeting to close the achievement gap.

Mr. Barragan commented about the legislative session and the difficulty of putting the budget together since the legislature had not made any final decision regarding public education.

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**Claims Experience Review – Workers’ Compensation**

Mr. Barragan reported:

In May, GESD logged 18 incidents and GESD incurred \$23,000 for the month.

GESD has 43 open claims recorded since 2013 and the “Paid” amount is \$2,715,204.16 compared to the “Incurred” of \$3,641,281.54.

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 \$2,637,019.12 or 97% of the total “Paid” amount of \$2,715,204.16 and \$3,203,244.85 or 88% of the total “Incurred” amount of \$3,641,281.54.

The average cost per individuals is:

- \$63,144.28 for “Paid”
- \$84,680.97 for “Incurred”

Mrs. Wong would like to know what is the type of injuries that keep getting reopened.

**Wellness/Insurance Update**

Mrs. Wong reported that the first certified orientation was held with 11 individuals in attendance.

Mrs. Wong shared the new benefits booklet. This was created in house, and thanked the HR Staff involved: Jodi Finnesy, Citlalli Ramirez-Benavides and Davita Solter.

Mrs. Wong commented that GESD was presented virtually the Platinum Healthy Award virtually. This has been posted on the website as a way to attract new future employees.

**Summary of Current Events**

None

**ADJOURNMENT**

Ms. Bolognini motioned to adjourn, Ms. Wilson seconded; upon a call to vote, the motion carried with five (5) votes in favor from Mrs. Wong, Ms. Wilson, Ms. Bolognini, Mr. Bowler, and Mr. Peterson.

There being no further business, the meeting adjourned at 4:33 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 4.B. TOPIC: Approval of Trust Board Meeting Schedule

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

DATE ASSIGNED FOR CONSIDERATION: November 16<sup>th</sup>, 2022

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2022-2023 fiscal year.

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**RATIONALE:**

The proposed meeting schedule for fiscal year 2022-2023 is attached.

# 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)



## Trust Board Meeting Schedule SY 2022-2023

Date	Time	
October 26, 2022	4:00 pm	CANCELLED
November 16, 2022	4:00 pm	East Board Room
December 14, 2022	4:00 pm	East Board Room
January 18, 2023	4:00 pm	East Board Room
February 22, 2022	4:00 pm	East Board Room
March 29, 2023	4:00 pm	East Board Room
April TBD	4:00 pm	East Board Room
May TBD	4:00 pm	East Board Room
June 14, 2022	4:00 pm	East Board Room

*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: 5.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: November 16<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: November 16<sup>th</sup>, 2022

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In September, GESD incurred \$964,912 in medical claims, which represents a monthly loss ratio of 176%.

There are four (4) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$753,841. This represents 37% of the total medical claims. The anticipated refund is \$216,394 from the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$6,248,220 by June 30, 2022, and we anticipate to incur medical claims of approximately \$8,151,600 or a loss ratio of 130% by June 30, 2023.



# Monthly Experience Report

Glendale EI-All

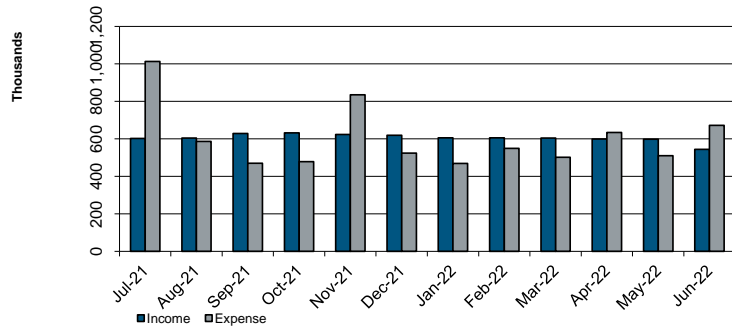
Dates: (7/1/2021-6/30/2022)



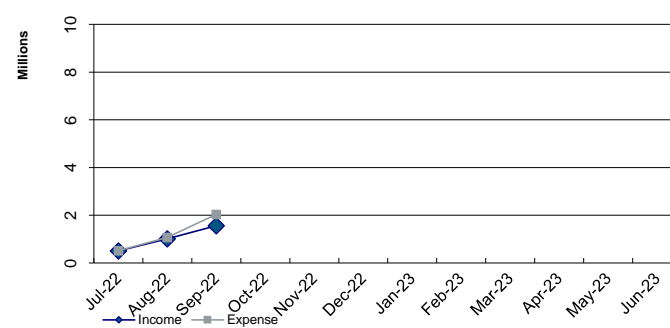
Name: Valley Schools Employee Benefits Group  
Plan: All

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2022-07	685	996	\$ 325,906	\$ -	\$ 143,430	\$ 469,337	\$ 47,950	\$ 517,287	\$ 506,411	\$ (10,875)	102%	\$ 519	167%
2022-08	689	997	\$ 404,472	\$ -	\$ 103,001	\$ 507,473	\$ 48,230	\$ 555,703	\$ 507,554	\$ (48,149)	109%	\$ 557	132%
2022-09	752	1,068	\$ 931,752	\$ 216,394	\$ 196,913	\$ 912,272	\$ 52,640	\$ 964,912	\$ 548,090	\$ (416,822)	176%	\$ 903	112%
2022-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2022-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	109%
2022-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	105%
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	101%
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	98%
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	99%
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	98%
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	100%
<b>Total</b>	<b>2,126</b>	<b>3,061</b>	<b>\$ 1,662,131</b>	<b>\$ 216,394</b>	<b>\$ 443,344</b>	<b>\$ 1,889,081</b>	<b>\$ 148,820</b>	<b>\$ 2,037,901</b>	<b>\$ 1,562,055</b>	<b>\$ (475,846)</b>	<b>130%</b>	<b>\$ 666</b>	
<b>Mo. Avg.</b>	<b>709</b>	<b>1,020</b>	<b>\$ 554,044</b>	<b>\$ 72,131</b>	<b>\$ 147,781</b>	<b>\$ 629,694</b>	<b>\$ 49,607</b>	<b>\$ 679,300</b>	<b>\$ 520,685</b>	<b>\$ (158,615)</b>		<b>\$ 666</b>	
PY Mo. Avg. @ 6/30/22	871	1,264	\$ 428,971	\$ 17,626	\$ 131,468	\$ 542,814	\$ 60,947	\$ 603,760	\$ 605,799	\$ 2,039		\$ 478	

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	653	960	\$ 319,252	\$ -	\$ 120,392	\$ 439,644	\$ 45,710	\$ 485,354	\$ 485,110	\$ (244)	100%	\$ 506
2022-08	662	968	\$ 398,329	\$ -	\$ 93,399	\$ 491,728	\$ 46,340	\$ 538,068	\$ 490,089	\$ (47,980)	110%	\$ 556
2022-09	724	1,038	\$ 883,262	\$ 216,394	\$ 171,518	\$ 838,386	\$ 50,680	\$ 889,066	\$ 530,071	\$ (358,995)	168%	\$ 857
2022-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	2,039	2,966	\$ 1,600,843	\$ 216,394	\$ 385,309	\$ 1,769,759	\$ 142,730	\$ 1,912,489	\$ 1,505,269	\$ (407,219)	127%	\$ 645
<b>Mo. Avg.</b>	680	989	\$ 533,614	\$ 72,131	\$ 128,436	\$ 589,920	\$ 47,577	\$ 637,496	\$ 501,756	\$ (135,740)		\$ 645



# 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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	32	36	\$ 6,654	\$ -	\$ 23,038	\$ 29,692	\$ 2,240	\$ 31,932	\$ 21,301	\$ (10,631)	150%	\$ 887
2022-08	27	29	\$ 6,142	\$ -	\$ 9,602	\$ 15,744	\$ 1,890	\$ 17,634	\$ 17,465	\$ (169)	101%	\$ 608
2022-09	28	30	\$ 48,491	\$ -	\$ 25,395	\$ 73,885	\$ 1,960	\$ 75,845	\$ 18,019	\$ (57,826)	421%	\$ 2,528
2022-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	87	95	\$ 61,287	\$ -	\$ 58,035	\$ 119,322	\$ 6,090	\$ 125,412	\$ 56,785	\$ (68,627)	221%	\$ 1,320
<b>Mo. Avg.</b>	29	32	\$ 20,429	\$ -	\$ 19,345	\$ 39,774	\$ 2,030	\$ 41,804	\$ 18,928	\$ (22,876)		\$ 1,320



# 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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	350	490	\$ 218,646	\$ -	\$ 109,240	\$ 327,886	\$ 24,500	\$ 352,386	\$ 269,122	\$ (83,264)	131%	\$ 719
2022-08	357	499	\$ 285,909	\$ -	\$ 80,930	\$ 366,839	\$ 24,990	\$ 391,829	\$ 273,818	\$ (118,011)	143%	\$ 785
2022-09	381	529	\$ 641,814	\$ 216,394	\$ 155,550	\$ 580,970	\$ 26,670	\$ 607,640	\$ 290,839	\$ (316,801)	209%	\$ 1,149
2022-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	1,088	1,518	\$ 1,146,369	\$ 216,394	\$ 345,720	\$ 1,275,695	\$ 76,160	\$ 1,351,855	\$ 833,780	\$ (518,076)	162%	\$ 891
<b>Mo. Avg.</b>	363	506	\$ 382,123	\$ 72,131	\$ 115,240	\$ 425,232	\$ 25,387	\$ 450,618	\$ 277,927	\$ (172,692)	162%	\$ 891

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



# 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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	23	25	\$ 6,425	\$ -	\$ 22,990	\$ 29,415	\$ 1,610	\$ 31,025	\$ 15,488	\$ (15,537)	200%	\$ 1,241
2022-08	19	21	\$ 5,741	\$ -	\$ 9,557	\$ 15,298	\$ 1,330	\$ 16,628	\$ 13,032	\$ (3,597)	128%	\$ 792
2022-09	19	21	\$ 48,491	\$ -	\$ 25,362	\$ 73,852	\$ 1,330	\$ 75,182	\$ 13,032	\$ (62,151)	577%	\$ 3,580
2022-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	61	67	\$ 60,657	\$ -	\$ 57,909	\$ 118,566	\$ 4,270	\$ 122,836	\$ 41,551	\$ (81,285)	296%	\$ 1,833
<b>Mo. Avg.</b>	20	22	\$ 20,219	\$ -	\$ 19,303	\$ 39,522	\$ 1,423	\$ 40,945	\$ 13,850	\$ (27,095)	296%	\$ 1,833

### Monthly Contribution Rates

#### Premiums

Employee Only	\$ 614.17
Employee + Spouse	\$ 1,295.35
Employee + Child(ren)	\$ 1,200.55
Employee + Family	\$ 1,627.17



# Monthly Experience Report

Glendale Elementary School District

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

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	303	470	\$ 100,606	\$ -	\$ 11,152	\$ 111,758	\$ 21,210	\$ 132,968	\$ 215,988	\$ 83,019	62%	\$ 283
2022-08	305	469	\$ 112,420	\$ -	\$ 12,469	\$ 124,889	\$ 21,350	\$ 146,239	\$ 216,270	\$ 70,031	68%	\$ 312
2022-09	343	509	\$ 241,448	\$ -	\$ 15,968	\$ 257,416	\$ 24,010	\$ 281,426	\$ 239,232	\$ (42,194)	118%	\$ 553
2022-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	951	1,448	\$ 454,474	\$ -	\$ 39,589	\$ 494,063	\$ 66,570	\$ 560,633	\$ 671,490	\$ 110,857	83%	\$ 387
<b>Mo. Avg.</b>	317	483	\$ 151,491	\$ -	\$ 13,196	\$ 164,688	\$ 22,190	\$ 186,878	\$ 223,830	\$ 36,952	83%	\$ 387

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73





# Monthly Experience Report

Glendale Elementary School District

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

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2022-07	9	11	\$ 229	\$ -	\$ 48	\$ 277	\$ 630	\$ 907	\$ 5,813	\$ 4,906	16%	\$ 82
2022-08	8	8	\$ 401	\$ -	\$ 45	\$ 446	\$ 560	\$ 1,006	\$ 4,433	\$ 3,427	23%	\$ 126
2022-09	9	9	\$ -	\$ -	\$ 33	\$ 33	\$ 630	\$ 663	\$ 4,988	\$ 4,325	13%	\$ 74
2022-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2022-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2023-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	26	28	\$ 630	\$ -	\$ 126	\$ 756	\$ 1,820	\$ 2,576	\$ 15,234	\$ 12,658	17%	\$ 92
<b>Mo. Avg.</b>	9	9	\$ 210	\$ -	\$ 42	\$ 252	\$ 607	\$ 859	\$ 5,078	\$ 4,219	17%	\$ 92

### Monthly Contribution Rates

Premiums	
Employee Only	\$ 554.17
Employee + Spouse	\$ 1,107.64
Employee + Child(ren)	\$ 1,029.90
Employee + Family	\$ 1,379.73



## 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		
2022-07	270	27	42	11	350	21	2	0	0	23	373
2022-08	276	25	45	11	357	17	2	0	0	19	376
2022-09	297	26	46	12	381	17	2	0	0	19	400
2022-10	0	0	0	0	0	0	0	0	0	0	0
2022-11	0	0	0	0	0	0	0	0	0	0	0
2022-12	0	0	0	0	0	0	0	0	0	0	0
2023-01	0	0	0	0	0	0	0	0	0	0	0
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	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		
2022-07	216	14	57	16	303	8	0	0	1	9	312
2022-08	219	14	57	15	305	8	0	0	0	8	313
2022-09	253	14	61	15	343	9	0	0	0	9	352
2022-10	0	0	0	0	0	0	0	0	0	0	0
2022-11	0	0	0	0	0	0	0	0	0	0	0
2022-12	0	0	0	0	0	0	0	0	0	0	0
2023-01	0	0	0	0	0	0	0	0	0	0	0
2023-02	0	0	0	0	0	0	0	0	0	0	0
2023-03	0	0	0	0	0	0	0	0	0	0	0
2023-04	0	0	0	0	0	0	0	0	0	0	0
2023-05	0	0	0	0	0	0	0	0	0	0	0
2023-06	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.

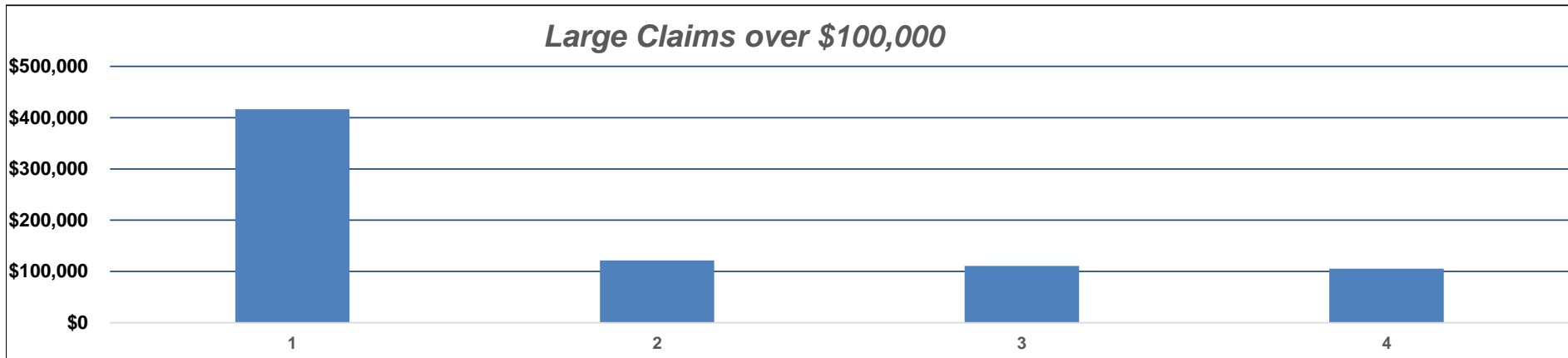
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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  
(7/1/2022 through 6/30/2023)**



# of claims > \$100K	
FY22	FY23
13	4



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$416,394	\$200,000	\$0	\$216,394
2	\$121,354	\$200,000	\$78,646	\$0
3	\$110,737	\$200,000	\$89,263	\$0
4	\$105,356	\$200,000	\$94,644	\$0
<b>Total</b>	<b>\$753,841</b>			<b>\$216,394</b>



**Glendale Elementary School District**  
**Paid Claims Greater Than \$100,000 by Claimant**  
**Monthly Financial Reporting**  
**(7/1/2022 through 6/30/2023)**



Date	Plan Name		Paid Amount
2022-07	Traditional PPO		\$39,874.16
2022-08	Traditional PPO		\$40,095.40
2022-09	Traditional PPO		\$336,424.13
		<b>Total for Claimant 1</b>	<b>\$416,393.69</b>
2022-07	Traditional PPO		\$33,265.26
2022-08	Traditional PPO		\$3,793.50
2022-09	Traditional PPO		\$84,294.89
		<b>Total for Claimant 2</b>	<b>\$121,353.65</b>
2022-07	HDHP Base		\$2,068.47
2022-08	HDHP Base		\$2,296.37
2022-09	HDHP Base		\$106,371.94
		<b>Total for Claimant 3</b>	<b>\$110,736.78</b>
2022-07	Traditional PPO		\$5,548.71
2022-08	Traditional PPO		\$7,907.35
2022-09	Traditional PPO		\$91,900.42
		<b>Total for Claimant 4</b>	<b>\$105,356.48</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$753,840.60</b>

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

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 16<sup>th</sup>, 2022

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In September Pool I (or base plan) incurred \$153,629 in dental claims or a monthly loss ratio of 69%.

Based on the trend, we project revenues to generate \$2,622,432 by June 30, 2023, and we anticipate Pool I (or base plan) to incur approximately \$2,083,644 or a loss ratio of 79% by June 30, 2023.

In September, Pool III (or buy-up plan) incurred \$378,161 in dental claims or a monthly loss ratio of 75%.

Based on the trend, we project revenues to generate \$5,918,784 by June 30, 2022, and we anticipate Pool III (or base plan) to incur approximately \$5,264,892 or a loss ratio of 89% by June 30, 2023.

# Monthly Experience Report

VSEBG Master

Dates: (7/1/2022-6/30/2023)



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
2022-07	19,138	\$ 1,021,305	\$ 68,455	\$ 1,089,759	\$ 1,045,592	\$ (44,167)	104%	\$ 57	99%
2022-08	19,439	\$ 954,932	\$ 68,934	\$ 1,023,866	\$ 1,055,749	\$ 31,883	97%	\$ 53	111%
2022-09	20,315	\$ 745,884	\$ 71,933	\$ 817,817	\$ 1,094,554	\$ 276,737	75%	\$ 40	96%
2022-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2022-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
2022-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2023-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2023-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2023-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
<b>Total</b>	58,892	\$ 2,722,121	\$ 209,321	\$ 2,931,442	\$ 3,195,895	\$ 264,453	92%	\$ 50	
<b>Mo. Avg.</b>	19,631	\$ 907,374	\$ 69,774	\$ 977,147	\$ 1,065,298	\$ 88,151		\$ 50	
PY Mo. Avg. @ 6/30/22	18,360	\$ 766,110	\$ 63,273	\$ 829,383	\$ 952,852	\$ 123,469		\$ 45	



# Monthly Experience Report

VSEBG Level I

Dates: (7/1/2022-6/30/2023)



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
2022-07	5,391	\$ 151,803	\$ 19,671	\$ 171,474	\$ 215,886	\$ 44,412	79%	\$ 32	84%
2022-08	5,467	\$ 176,409	\$ 19,401	\$ 195,810	\$ 217,455	\$ 21,645	90%	\$ 36	96%
2022-09	5,629	\$ 133,756	\$ 19,872	\$ 153,629	\$ 222,268	\$ 68,639	69%	\$ 27	83%
2022-10				\$ -	\$ -	\$ -			81%
2022-11				\$ -	\$ -	\$ -			80%
2022-12				\$ -	\$ -	\$ -			81%
2023-01				\$ -	\$ -	\$ -			79%
2023-02				\$ -	\$ -	\$ -			80%
2023-03				\$ -	\$ -	\$ -			83%
2023-04				\$ -	\$ -	\$ -			83%
2023-05				\$ -	\$ -	\$ -			83%
2023-06				\$ -	\$ -	\$ -			85%
<b>Total</b>	16,487	\$ 461,969	\$ 58,944	\$ 520,912	\$ 655,609	\$ 134,697	79%	\$ 32	79%
<b>Mo. Avg.</b>	5,496	\$ 153,990	\$ 19,648	\$ 173,637	\$ 218,536	\$ 44,899		\$ 32	
PY Mo. Avg. @ 6/30/22	5,121	\$ 142,413	\$ 17,729	\$ 160,141	\$ 187,334	\$ 27,192		\$ 31	

### 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 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: (7/1/2022-6/30/2023)



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
2022-07	7,181	\$ 429,118	\$ 25,535	\$ 454,653	\$ 341,642	\$ (113,011)	133%	\$ 63	118%
2022-08	7,374	\$ 327,509	\$ 26,117	\$ 353,626	\$ 349,223	\$ (4,403)	101%	\$ 48	124%
2022-09	7,845	\$ 258,220	\$ 27,807	\$ 286,027	\$ 369,725	\$ 83,698	77%	\$ 36	108%
2022-10				\$ -	\$ -	\$ -			101%
2022-11				\$ -	\$ -	\$ -			97%
2022-12				\$ -	\$ -	\$ -			95%
2023-01				\$ -	\$ -	\$ -			93%
2023-02				\$ -	\$ -	\$ -			91%
2023-03				\$ -	\$ -	\$ -			92%
2023-04				\$ -	\$ -	\$ -			91%
2023-05				\$ -	\$ -	\$ -			90%
2023-06				\$ -	\$ -	\$ -			92%
<b>Total</b>	22,400	\$ 1,014,846	\$ 79,460	\$ 1,094,306	\$ 1,060,590	\$ (33,716)	103%	\$ 49	
<b>Mo. Avg.</b>	7,467	\$ 338,282	\$ 26,487	\$ 364,769	\$ 353,530	\$ (11,239)		\$ 49	
PY Mo. Avg. @ 6/30/22	7,495	\$ 302,454	\$ 25,786	\$ 328,240	\$ 355,563	\$ 27,323		\$ 44	

### 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: (7/1/2022-6/30/2023)



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
2022-07	6,566	\$ 440,384	\$ 23,249	\$ 463,633	\$ 488,064	\$ 24,431	95%	\$ 71	88%
2022-08	6,598	\$ 451,014	\$ 23,416	\$ 474,430	\$ 489,071	\$ 14,642	97%	\$ 72	106%
2022-09	6,841	\$ 353,908	\$ 24,253	\$ 378,161	\$ 502,561	\$ 124,400	75%	\$ 55	90%
2022-10				\$ -	\$ -	\$ -			86%
2022-11				\$ -	\$ -	\$ -			82%
2022-12				\$ -	\$ -	\$ -			82%
2023-01				\$ -	\$ -	\$ -			81%
2023-02				\$ -	\$ -	\$ -			79%
2023-03				\$ -	\$ -	\$ -			81%
2023-04				\$ -	\$ -	\$ -			81%
2023-05				\$ -	\$ -	\$ -			81%
2023-06				\$ -	\$ -	\$ -			83%
<b>Total</b>	20,005	\$ 1,245,306	\$ 70,918	\$ 1,316,224	\$ 1,479,696	\$ 163,472	89%	\$ 66	
<b>Mo. Avg.</b>	6,668	\$ 415,102	\$ 23,639	\$ 438,741	\$ 493,232	\$ 54,491		\$ 66	
PY Mo. Avg. @ 6/30/22	5,744	\$ 321,244	\$ 19,758	\$ 341,002	\$ 409,955	\$ 68,954		\$ 59	

### Monthly Contribution Rates

#### Premiums

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

#### City of Glendale 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.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: November 16<sup>th</sup>, 2022

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The financial report for September 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$24,911,754.33.

The financial report for October 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$23,879,447.11.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

November 3, 2022

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 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 Three Months Ended September 30, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 9,641,951.79
<b>Total operating revenues</b>	<u><b>9,641,951.79</b></u>
<b>Operating expenses</b>	
Paid claims	1,895,721.64
Fixed expense	188,580.00
Dental pool expense	117,056.07
HSA contributions	209,661.04
Other medical premiums	14,745.56
Short term disability premiums	18,291.22
Dental premiums	2,757.53
Vision premiums	15,814.41
Flexible spending premums	0.00
Life insurance premiums	32,552.77
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	6,511.10
Trust administration expense	0.00
Administration expense	0.00
ACA fees	3,865.65
<b>Total VSEBG Operating Expense</b>	<u><b>2,505,556.99</b></u>
<b>Operating income/(loss)</b>	<u><b>7,136,394.80</b></u>
<b>Non-operating revenue</b>	
Interest income	137,655.05
Change in market value	(594,005.35)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u><b>(456,350.30)</b></u>
<b>Change in net position</b>	<u><b>6,680,044.50</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>18,231,709.83</b></u>
<b>Ending net position reserved for claims and ex- penses</b>	<u><u><b>\$ 24,911,754.33</b></u></u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 Contribution Invoice.**



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

November 9, 2022

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 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 Four Months Ended October 31, 2022**

	Glendale Elementary
<b>Operating revenues</b>	
Contributions	\$ 9,641,951.79
<b>Total operating revenues</b>	<u>9,641,951.79</u>
<b>Operating expenses</b>	
Paid claims	2,703,069.41
Fixed expense	251,440.00
Dental pool expense	156,074.76
HSA contributions	315,902.13
Other medical premiums	15,800.36
Short term disability premiums	22,634.41
Dental premiums	3,776.76
Vision premiums	22,361.06
Flexible spending premums	31,848.80
Life insurance premiums	44,374.91
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness program	7,009.85
Trust administration expense	0.00
Administration expense	0.00
ACA fees	3,865.65
<b>Total VSEBG Operating Expense</b>	<u>3,578,158.10</u>
<b>Operating income/(loss)</b>	<u>6,063,793.69</u>
<b>Non-operating revenue</b>	
Interest income	179,312.13
Change in market value	(595,368.54)
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>(416,056.41)</u>
<b>Change in net position</b>	<u>5,647,737.28</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>18,231,709.83</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 23,879,447.11</u>

**Beginning Net Position and Ending Net Position do not include a Minimum Estimated Operating Reserve. For VSEBG members participating in UHC medical programs, a Minimum Estimated Operating Reserve will be included on the June 30th financial statement in the amount of 17.63% of the FY2022-23 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.E. TOPIC: Claims Experience Review – Workers’ Compensation

SUBMITTED BY: Dr. Gerry Petersen-Incorvaia, Risk Manager and Director for Student Services

DATE ASSIGNED FOR CONSIDERATION: November 16<sup>th</sup>, 2022

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In September, GESD logged 11 incidents and GESD incurred \$13,500.00 for the month.

GESD has 28 open claims recorded since 2013 and the “Paid” amount is \$2,909,389.15 compared to the “Incurred” of \$4,008,804.98.

GESD has seven (7) claimants above \$75,000 (based on the “Paid” amount) and five (5) of those 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 \$2,727,197.41 or 94% of the total “paid” amount of \$2,909,389.15 and \$3,413,089.08 or 85% of the total “Incurred” amount of \$4,008,804.98.

The average cost per individuals is:

- \$103,906.76 for “Paid”
- \$143,171.61 for “Incurred”

In October, GESD logged 14 incidents and GESD incurred \$16,300.00 for the month.

GESD has 26 open claims recorded since 2013 and the “Paid” amount is \$2,749,009.89 compared to the “Incurred” of \$3,735,462.15.

GESD has seven (6) claimants above \$75,000 (based on the “Paid” amount) and five (4) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the seven (6) claimants are \$2,437,344.16 or 88% of the total “paid” amount of \$2,749,009.89 and \$3,049,254.94 or 82% of the total “Incurred” amount of \$3,735,462.15.

The average cost per individuals is:

- \$105,731.15 for “Paid”
- \$143,671.62 for “Incurred”

Workers' Compensation Claim Log Summary - Cause

**FY 2022 - 2023 - Quarter 1**

(July, August, September)

Claim Cause	Claim Reports
Human Bite	4
Strike Falling/Flying Object	2
Fall On Same Level	1
Struck by student	4
Sharp Object Exposure	1
Fall/Slip liquid/grease spills	1
Cut/puncture/scrape injury	2
Walking	4
Caught in machine/machinery	1
Hand tool, utensils; not powered	1
Caught in/bet object handled	1
Sharp object no-exposure	1
Motor vehicle;miscellaneous	1
Struck by exp-ed student	3
Blood/body fluid eposure	1
Hit by coworker or patient	1
Foreign body in eye	1
Animal or insect	1
Pushing/pulling	1



# Claim Log Summary - Body Part and Cause

As of 09/30/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████	██████████████	██████████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████████	0.00	0.00
██████	██████	Open	██████	██████████████	██████████████	611.26	3,400.00
██████	██████	Open	██████	██████████	██████	0.00	2,800.00
██████	██████	Open	██████	██████████	██████████████	0.00	3,100.00
██████	██████	Closed	██████	██████████	██████████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████████	0.00	0.00
██████	██████	Closed	██████	██████	██████████████	0.00	0.00
██████	██████	Open	██████	██████████	██████████████	0.00	1,400.00
<b>Total: 9</b>						<b>611.26</b>	<b>10,700.00</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████████	██████████	██████████████	0.00	2,800.00
<b>Total: 1</b>						<b>0.00</b>	<b>2,800.00</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████████	██████████	██████████████	0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>

**Grand Total: 11** **611.26** **13,500.00**



# Claim Log Summary - Body Part and Cause

As of 09/30/2022

## 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('09/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('09/30/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)

# Claim Log Summary - Body Part and Cause

As of 09/30/2022

		Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
		Open				207,792.17	215,112.17
		Open				20.00	800.00
		Open				9,722.86	15,000.00
		Open				84,803.01	99,931.31
		Open				70,098.95	104,302.40
		Open				611.26	3,400.00
		Open				744,847.19	958,459.20
		Open				0.00	2,800.00
		Open				0.00	3,100.00
		Open				44,066.82	97,498.15
		Open				8,237.96	128,000.00
		Re-Open				16,032.71	83,024.24
		Open				436.35	2,400.00
		Open				20.00	800.00
		Open				192,545.00	267,336.20
		Re-Open				27.85	620.00
		Open				12,878.60	20,448.01
		Open				20.00	5,800.00
		Open				159,633.27	182,711.60
		Open				0.00	1,400.00
		Open				472.90	800.00
		Open				12,086.23	16,003.10
<b>Total: 22</b>						<b>1,564,353.13</b>	<b>2,209,746.38</b>

			Organization 1	Body Part	Claim Cause	Paid	Incurred
		Open				1,257,324.68	1,365,819.35



# Claim Log Summary - Body Part and Cause

As of 09/30/2022

							Total: 1	1,257,324.68	1,365,819.35
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause		Paid	Incurred	
		Open					0.00	2,800.00	
		Open					1,704.56	3,920.00	
		Open					2,721.10	3,900.00	
							Total: 3	4,425.66	10,620.00
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause		Paid	Incurred	
		Open					3,033.59	98,900.00	
							Total: 1	3,033.59	98,900.00
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause		Paid	Incurred	
		Open					80,252.09	323,719.25	
							Total: 1	80,252.09	323,719.25
							<b>Grand Total: 28</b>	<b>2,909,389.15</b>	<b>4,008,804.98</b>



# Claim Log Summary - Body Part and Cause

As of 09/30/2022

## 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)





# Claim Log Summary - Body Part and Cause

As of 10/31/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████████	██████████	██████████	0.00	0.00
<b>Total: 2</b>						<b>0.00</b>	<b>0.00</b>

ORG1 DESC : ████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	██████████	██████████	0.00	4,500.00
██████	██████	Open	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Open	██████	██████████	██████████	0.00	3,500.00
██████	██████	Open	██████	██████████	██████████	0.00	2,800.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Open	██████	██████████	██████████	0.00	3,500.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
██████	██████	Closed	██████	██████████	██████████	0.00	0.00
<b>Total: 9</b>						<b>0.00</b>	<b>14,300.00</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Closed	██████████	██████████	██████	0.00	0.00
<b>Total: 1</b>						<b>0.00</b>	<b>0.00</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████████	██████████	██████████	0.00	800.00
<b>Total: 1</b>						<b>0.00</b>	<b>800.00</b>



# Claim Log Summary - Body Part and Cause

As of 10/31/2022

ORG1 DESC : ██████████

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
██████	██████	Open	██████████	██████████	██████████	0.00	1,200.00
<b>Total: 1</b>						<b>0.00</b>	<b>1,200.00</b>
<b>Grand Total: 14</b>						<b>0.00</b>	<b>16,300.00</b>



# Claim Log Summary - Body Part and Cause

As of 10/31/2022

## 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('10/01/2022 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('10/31/2022 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



# Claim Log Summary - Body Part and Cause

As of 10/31/2022

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	████████████████	████████████████	0.00	4,500.00
██████	██████	Open	██████	██████████	████████████████	85,526.46	99,931.31
██████	██████	Open	██████	██████████	████████████████	72,104.48	104,302.40
██████	██████	Open	██████	████████████████	████████████████	1,594.72	3,400.00
██████	██████	Open	██████	████████████████	████████████████	744,847.19	958,459.20
██████	██████	Open	██████	██████████	██████████	493.26	2,800.00
██████	██████	Open	██████	██████████	████████████████	0.00	0.00
██████	██████	Open	██████	████████████████	████████████████	1,047.67	3,100.00
██████	██████	Open	██████	██████████	██████████	44,337.37	97,498.15
██████	██████	Open	██████	██████████	██████████	58,259.92	128,000.00
██████	██████	Re-Open	██████	██████████	██████████	16,411.11	83,024.24
██████	██████	Open	██████	████████████████	████████████████	0.00	3,500.00
██████	██████	Open	██████	████████████████	████████████████	192,545.00	210,545.54
██████	██████	Open	██████	██████████	████████████████	0.00	2,800.00
██████	██████	Open	██████	████████████████	████████████████	13,161.24	20,448.01
██████	██████	Open	██████	████████████████	████████████████	50.20	5,800.00
██████	██████	Open	██████	██████████	██████████	159,633.27	182,711.60
██████	██████	Open	██████	████████████████	████████████████	12,086.23	16,003.10
██████	██████	Open	██████	██████████	████████████████	0.00	3,500.00

██████████ Total: 19 1,402,098.12 1,930,323.55

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	████████████████	██████████	██████████	1,258,175.89	1,365,819.35

██████████ Total: 1 1,258,175.89 1,365,819.35

ORG1 DESC : ██████████



# Claim Log Summary - Body Part and Cause

As of 10/31/2022

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00

**Total: 1** **0.00** **800.00**

**ORG1 DESC :** [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	764.17	2,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,721.10	3,900.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	1,200.00

**Total: 3** **3,485.27** **7,900.00**

**ORG1 DESC :** [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,107.80	98,900.00

**Total: 1** **3,107.80** **98,900.00**

**ORG1 DESC :**

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	82,142.81	331,719.25

**Total: 1** **82,142.81** **331,719.25**

**Grand Total: 26** **2,749,009.89** **3,735,462.15**



# Claim Log Summary - Body Part and Cause

As of 10/31/2022

## 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)

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: November 16<sup>th</sup>, 2022

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The financial report for September 30<sup>th</sup>, 2022, reflects the "Ending net position reserved for claims and expenses" as \$3,519,947.97.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

November 7, 2022

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 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 Three Months Ended September 30, 2022**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 1,270,204.00
<b>Total operating revenues</b>	<u>1,270,204.00</u>
<b>Operating expenses</b>	
Paid claims	204,323.90
Subrogation/restitution/stop loss	(2,541.28)
Trust administration expense	1,626.00
<b>Total operating expenses</b>	<u>203,408.62</u>
<b>Operating income/(loss)</b>	<u>1,066,795.38</u>
<b>Non-operating revenue</b>	
Interest income	17,360.31
Change in market value	(118,395.99)
<b>Total non-operating revenue</b>	<u>(101,035.68)</u>
<b>Change in net position</b>	<u>965,759.70</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>2,554,188.27</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 3,519,947.97</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: November 16<sup>th</sup>, 2022

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The financial report for September 30, 2022, reflects the “Ending net position reserved for claims and expenses” as \$689,503.57.

The financial report for October 31, 2022, reflects the “Ending net position reserved for claims and expenses” as \$686,843.78.



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

November 7, 2022

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 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 Three Months Ended September 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
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	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	3,778.00
Change in market value	(20,086.17)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(16,308.17)</u>
<b>Change in net position</b>	<u>(16,308.17)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>705,811.74</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 689,503.57</u>



VALLEY SCHOOLS WORKERS'  
COMPENSATION GROUP

VALLEY SCHOOLS  
INSURANCE GROUP

VALLEY SCHOOLS  
EMPLOYEE BENEFITS GROUP

November 10, 2022

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 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 Four Months Ended October 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
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration expense	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	4,765.71
Change in market value	(23,733.67)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
<b>Total non-operating revenue</b>	<u>(18,967.96)</u>
<b>Change in net position</b>	<u>(18,967.96)</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>705,811.74</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 686,843.78</u>

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

---

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

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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: November 16<sup>th</sup>, 2022

---

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**

**July / August / September / October 2022**

### **July**

- Monthly meeting with WellStyles team to discuss program
  - Wellstyles voucher ordered for the 22-23 school year to promote wellness activities and initiatives
- Reviewed financials with Valley Schools Management Group
- Shared benefit plan information with administrators and staff at Admin Workshop
- Met with WEX about new partnership and conducted a check-in to see how the program is performing
- The new Employee Access program was launched and implemented
- Conducted orientations for new hire employees

### **August**

- Monthly meeting with WellStyles team to discuss program
- Met with TSACG about custom financial flyers to staff to support universal notice requirement for IRS
- Met with United Pet Care about plan design changes
- Conducted orientations for new hire employees
- Administered the start of Payroll deductions
- GESD Weekly
  - Welcome Back Message



# 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)

## September

- Monthly meeting with WellStyles team to discuss program
- Loan Forgiveness class offered to discuss the October 31<sup>st</sup> deadline
- Attended ASRS Conference
- Met with GESD's Valley Schools Management Group Account Executive to go over potential enhancement and new program offerings by VSMG.
- Attended Provider Showcase to hear about new or updated plan designs offered by various carriers
- Biometric Screening Planning
  - Tour of the System of Care Center
  - Discussed logistics with Healthwaves and Costco
- Updated and reviewed benefit website
- Celebrated I.T for Techies Day
- GESD Weekly
  - Benefit compliance notice to staff
- #KnowYourBenefits
  - 22-23 School Year Benefits Welcome

## October

- Monthly meeting with WellStyles team to discuss program
- Secondary meeting with United Pet Care about plan design changes
- Hosted Biometric Screening, Flu Shot and COVID Booster Clinic at the System of Care Center
- Met with Colonial to discuss program
- Attended Valley Schools Study Summit in Prescott
- GESD Weekly
  - Interface EAP Notice
- #KnowYourBenefits
  - 22-23 School Year Benefits Welcome

**ALL IN FOR ALL KIDS**

# GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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- Annual Wellness Clinic
- Safely Dispose of Unused Prescription Medicin
- Wellness Exam Confirmation
- Virtual Program – ReverseType 2 Diabetes
- Real Appeal Webinar
- One-Time Student Loan Debt Relief

## November

- Monthly meeting with WellStyles team to discuss program
- Met with Colonial and Valley Schools
- GESD Weekly
  - Elective Retirement Plans
- #KnowYourBenefits
  - Travel Assist
  - Health Savings Account (HSA) Wellness Exam Incentives Deposit

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## WELLNES UPDATES

### July

**New Teacher Ambassadors**-During new teacher orientations, two first or second year teachers speak to the new teachers and help with the proceedings by taking them to Payroll and getting them signed up for activities. They also assist with New Teacher Week by delivering snacks, lunches and helping at the two on-site locations for lunch.



**Summer Wellness**-During the month of June, we offered over 15 options for employee engagement. Each time a staff member attended an activity, he/she received a ticket for our FitBit drawing. The winner of the FitBit was Gladis Payan from IT.



**Schoolhouse**-Our free resource room has been moved from Smith to the System of Care Campus. It took most of the summer to get it set back up but we are good to go and have had several days where staff can come in to take what they need. Thank you to our wonderful volunteers and employees who helped make this happen.



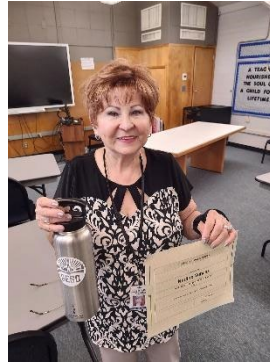
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## August

Wellness Champion of the Quarter-Congratulations to Nadine Yuhasz from Glendale American who was named the Wellness Champion of the Quarter. Nadine teaches our coloring and skin care class, helps at Market on the Move, and volunteers in the Schoolhouse.



## September

Wellness Week-We had a great kickoff to Wellness by hosting several events during the first week of September. Employees could take advantage of archery, a loan forgiveness class, the district spelling bee, rock climbing, the grand reopening of the Schoolhouse at the System of Care, and composting at the community garden.



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## October

Fall Break-Employees were able to take part in Fall Break activities all week long. We had virtual and in person classes, disc golf, archery, rock climbing, volunteering and hiking.



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Pinterest- We offered two Pinterest classes where our staff could make pumpkin centerpieces.



Vaccine Clinic/Biometric Screenings- We had 89 people take advantage of the biometric screenings and over 115 vaccines were given at the clinic October 26.



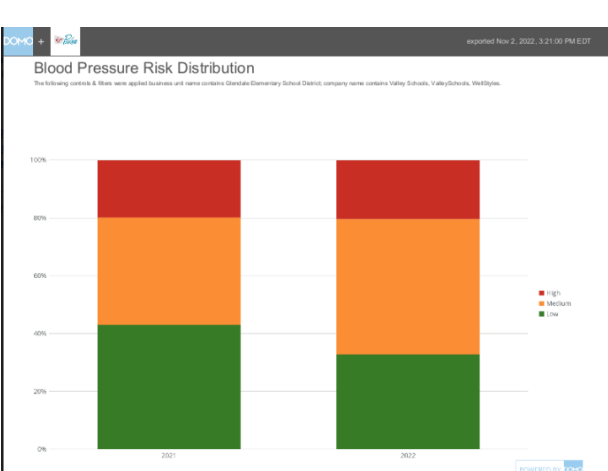
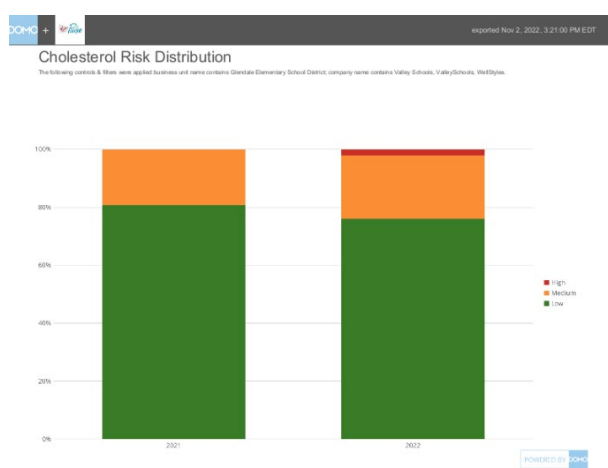
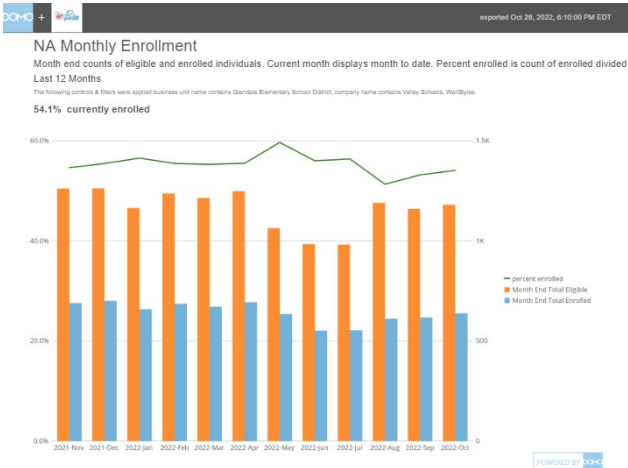
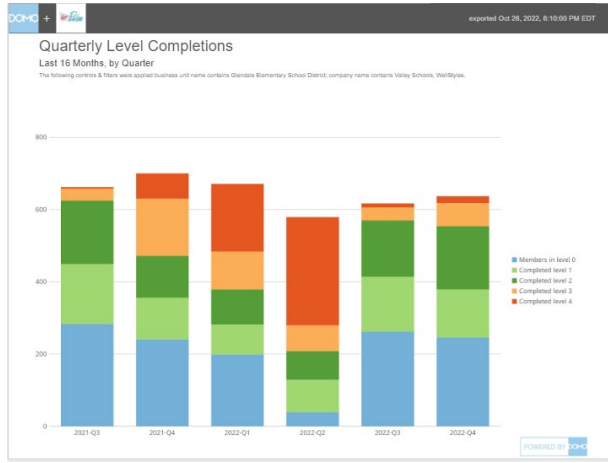
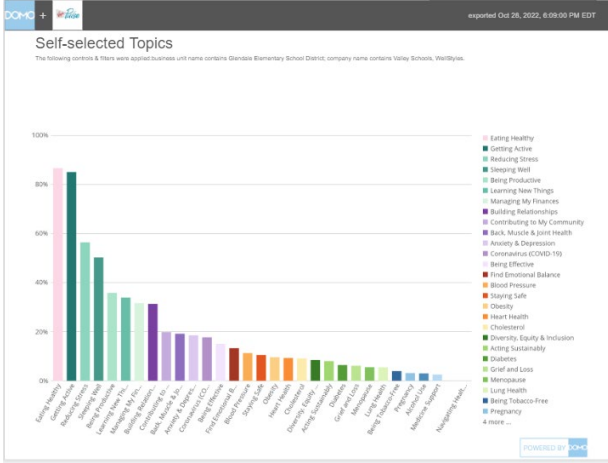
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## WellStyles

Enrollments: We currently have 54.1% of employees enrolled in the program.



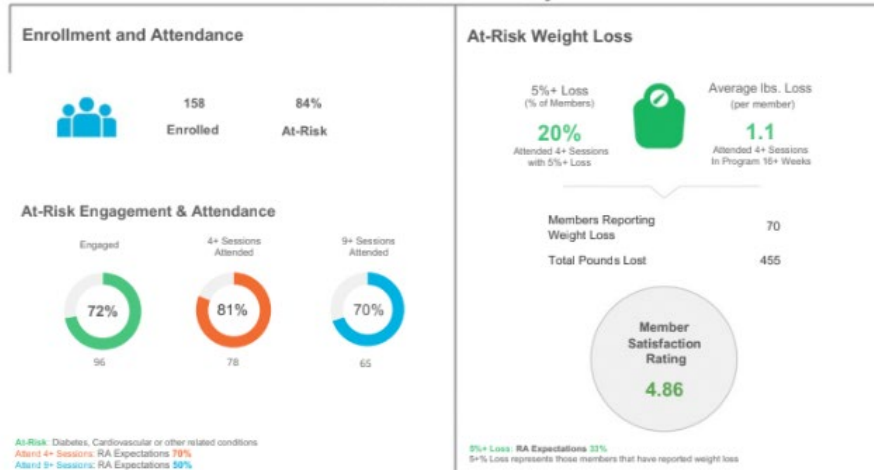
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## Real Appeal



### Executive Summary



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### At-Risk Outcomes

Total No. of members with weight (lbs.) loss	Total Amt. of weight (lbs.) loss	Average weight loss (Members began 16+ weeks ago & attended 4+ sessions)	BoB avg. weight loss (Members began 16+ weeks ago & attended 4+ sessions)	4+ Attended Sessions with 5%+ Loss (RA Expectations 23% with 5%+ Loss)
<b>70</b>	<b>455.3</b>	<b>0.5%</b>	<b>3.4%</b>	<b>20%</b>

#### Your Results

	Began 16+ Weeks Ago			
	All Weeks 1+ Attended	1+	4+	9+
1+	96	92.0	76.0	64.0
3%+ Loss	29%	29%	30%	31%
5%+ Loss	13%	12%	12%	13%
Total Weight Loss*	140.3	126.3	81.5	62.2
Avg. Start lbs.	210.7	211.0	214.8	213.3
Avg. lbs. Loss	1.5	1.4	1.1	1.0
Avg. % lbs. Loss	0.7%	0.7%	0.5%	0.5%

#### Real Appeal Book of Business

	Began 16+ Weeks Ago			
	All Weeks 1+ Attended	1+	4+	9+
3%+ Loss	37%	37%	45%	50%
5%+ Loss	22%	22%	28%	33%
Avg. Start lbs.	218.8	218.8	218.2	217.8
Avg. lbs. Loss	5.9	5.9	7.2	8.3
Avg. % lbs. Loss	2.7%	2.7%	3.3%	3.8%

### At-Risk 5%+ Weight Loss

<b>2022</b>	0%
<b>2021</b>	25%
<b>2020</b>	36%
<b>2019</b>	10%

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



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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: November 16<sup>th</sup>, 2022

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