

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

October 21, 2020 4:30 p.m.

Public Notice – Telephonic 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. 58th Avenue. Glendale, AZ 85301.

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Action Items

a. Approval of Minutes

It is recommended the Trust Board approve the minutes of the September 16, 2020 regular meeting as presented.

5. Reports and Informational Items

a. Assistant Superintendent's Update

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

b. Claims Experience Review – Medical

The Trust Board will review medical claims experience for August 2020.

c. Claims Experience Review – Dental

The Trust Board will review dental claims experience for August and September 2020.

d. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for August and September 2020.

e. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for September 2020.

f. Financial Review – Workers' Compensation

The Trust Board will review workers' compensation financial statements for August and September 2020.

g. Wellness/Insurance Update

Staff will present the Trust Board with updates on the District's insurance and wellness programs.

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

RECOMMENDATION:

The minutes of the September 16, 2020 Regular Meeting are submitted for approval.

RATIONALE:

The minutes of September 16, 2020 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 4:30 p.m.
September 16, 2020

Present: Board Members
Mr. Lee Peterson
Ms. Bernadette Bolognini*
Ms. Mary Ann Wilson
Mrs. Teresa Wong
**Arrived at 4:36pm*

Other Attendees:
Mr. Mike Barragan

Absent: None

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:33 p.m. and noted the presence of three Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

CALL TO THE PUBLIC


Mr. Peterson read the aloud the call to the public.

Approval of Minutes

Mrs. Wilson motioned to approve the June 10, 2020 minutes; Mrs. Wong seconded with a correction to the date of the minutes to be May 20, 2020; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Mrs. Wong, Ms. Wilson.

Valley Schools Insurance Group (VSI) COVID-19 Pre-Paid Legal Defense Program

Mr. Barragan presented the following:

 <p style="text-align: center;">COVID – 19 September 16, 2020</p>	<h3 style="text-align: center;">Arizona Risk Retention Trust (ARRT)</h3> <p>The ARRT has offered its (approximately 248) members the following “coverage” related to COVID-19.</p> <ul style="list-style-type: none"> • Annual aggregate (cap) coverage for all members \$25,000,000 • Annual aggregate (cap) coverage per member..... \$2,000,000 • Per occurrence \$1,000,000 • Each claimant..... \$10,000
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<h3 style="text-align: center;">ARRT Continued</h3> <p>Deductible, per occurrence:</p> <ul style="list-style-type: none"> • Waiver in place \$0 • Acknowledgment in place..... \$10,000 • No waiver or acknowledgment..... \$20,000 <p>Premium Cost for GESD for COVID-19 insurance “coverage” is \$100,0000 (Determined by each entity’s enrollment).</p>	<h3 style="text-align: center;">Highlights</h3> <ol style="list-style-type: none"> 1. The aggregate (cap) coverage per member is \$2,000,000; with approximately 248 members, that would amount to \$496,000,000 in coverage. However, the aggregate (cap) coverage for all 248 members is only \$25,000,000. In short, the coverage is underfunded by approximately \$471,000,000. 2. Since the aggregate (cap) coverage for all members is \$25,000,000, each member, on average, would receive \$100,806.45 in “coverage”. The minimum benefit is almost equal to GESD’s premium amount of \$100,000. Any cost above \$100,806.45 would be the sole responsibility of the school district (assumption is being made that the aggregate (cap) has been met).
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<h3 style="text-align: center;">Highlights Continued</h3> <p>For the following example, we will make four assumptions:</p> <ol style="list-style-type: none"> 1 The \$25,000,000 annual aggregate (cap) limit has not been depleted 2 The \$ 2,000,000 annual aggregate (cap) per member limit has not been depleted 3 The district’s deductible is \$10,000 per claim 4 Legal fees will be excluded for simplicity purposes (in a real situation it would be factored in) <p>If 22 individuals sue GESD for \$35,000 each, those lawsuits would represent \$770,000 in liabilities. GESD would have to pay a \$10,000 deductible for each claim or \$220,000 in total. The ARRT would pay up to \$10,000 per claim or \$220,000 in total.</p>	<h3 style="text-align: center;">Highlights Continued</h3> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">GESD is being sued for.....</td> <td style="text-align: right;">\$770,000</td> </tr> <tr> <td style="padding-left: 20px;">GESD Deductible</td> <td style="text-align: right;">\$220,000</td> </tr> <tr> <td style="padding-left: 20px;">ARRT would contribute towards the settlement.....</td> <td style="text-align: right;">(\$220,000)</td> </tr> <tr> <td style="padding-left: 20px;">Net settlement amount to be paid by GESD</td> <td style="text-align: right;">\$550,000</td> </tr> </table> <p>In this example, GESD would have to pay out of pocket for the \$220,000 deductible plus the net settlement amount of \$550,000, for a combined total of \$770,000 (or \$870,000 if the premium cost of \$100,000 is factored in).</p>	GESD is being sued for.....	\$770,000	GESD Deductible	\$220,000	ARRT would contribute towards the settlement.....	(\$220,000)	Net settlement amount to be paid by GESD	\$550,000
GESD is being sued for.....	\$770,000								
GESD Deductible	\$220,000								
ARRT would contribute towards the settlement.....	(\$220,000)								
Net settlement amount to be paid by GESD	\$550,000								

Highlights Continued	Alternative
<p>Lastly, if we were to use the same example from above but assume that the \$25,000,000 annual aggregate (cap) limit has been depleted, GESD would not only be on the hook for the total amount being sued for but would also have to cover all the legal fees out of pocket associated with these claims;</p> <p>\$770,000 in settlement costs + legal fees + \$100,000 in premium cost =</p> <p>A LOT OF OUT OF POCKET \$\$\$ for GESD.</p>	<p>Take the self-insurance approach with COVID-19 related claims; very narrow approach until legislative or congressional protection is provided</p> <p>In the end, GESD carries the financial risk, let's be in the driver seat.</p>

Mr. Peterson mentioned simple procedures such as the District considering taking student temperatures as they arrive.

Mr. Barragan discussed the acknowledgement form that will be required of parents/guardians to sign as their child(ren) return to school. Parents and guardians have a shared responsibility to mitigate the spread of COVID-19; these discussions have also taken place during Governing Board meetings.

Mr. Barragan acknowledged the magnificent job the Superintendent is doing during the pandemic.

Mr. Barragan commented if recommendation is approved it would be presented to the Governing Board on October 8th.

Mrs. Wong asked how VSIG COVID-19 Pre-Paid Legal Defense Program would be funded. Mrs. Wong commented about being transparent.

Mr. Barragan responded that it was still being evaluated but more likely a possible combination of grants and/or other funds. The question remained, what amount is sufficient.

Mrs. Wong motioned to allow the Assistant Superintendent of Finance & Auxiliary Services the flexibility needed to mitigate COVID-19 liability; which could include the staff's current recommendation or any other suitable plan that was in the best interest of GESD beginning 2020 - 2021. Ms. Wilson seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Mrs. Wong, Ms. Wilson, and Ms. Bolognini.

Mrs. Wong requested the Trust Board receive updates on the progress the staff is making towards finding an alternative approach.

Approval of the 2020-2021 Trust Board Meeting Schedule

Mrs. Wong motioned to approve the 2020-2021 Trust Board meeting schedule; Ms. Bolognini seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Mrs. Wong, Ms. Wilson, and Ms. Bolognini.

Mrs. Wong commented that May 19 is a promotion for many GESD schools and was concerned about scheduling conflicts.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan commented that the best way to stay updated on COVID-19 was by visiting GESD40.org.

Claims Experience Review – Medical

Mr. Barragan reported:

In July, GESD incurred \$488,003 in medical, which represents a monthly loss ratio of 77%.

Based on the trend, we project revenues to generate \$7,639,608 by June 30, 2021 and we anticipate to incur medical claims of approximately \$5,856,036 or a loss ratio of 77% by June 30, 2021.

In June, GESD incurred \$696,115 in medical, which represents a monthly loss ratio of 106%.

There were 21 claims above \$75,000 and four (4) above \$150,000 stop loss level totaling \$2,955,145. This represents 36% of the total medical claims. The anticipated refunds \$504,445 for the claim(s) exceeding the stop loss level.

GESD generated \$8,172,220 in revenues and incurred medical claims of a \$7,154,805 or a loss ratio of 88% by June 30, 2020.

Claims Experience Review – Dental

Mr. Barragan reported:

In July, Pool I (or base plan) incurred \$97,290 in dental claims or a monthly loss ratio of 73%.

Based on the trend, we project revenues to generate \$1,590,924 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,167,480 or a loss ratio of 73% by June 30, 2021.

In July, Pool III (or buy-up plan) incurred \$332,527 in dental claims or a monthly loss ratio of 102%.

Based on the trend, we project revenues to generate \$3,930,108 by June 30, 2020 and we anticipate

Pool III (or base plan) to incur approximately \$3,990,324 or a loss ratio of 102% by June 30, 2021.

In June, Pool I (or base plan) incurred \$53,837 in dental claims or a monthly loss ratio of 82%. GESD generated \$808,705 in revenues by June 30, 2020 and Pool I (or base plan) incurred \$640,335 or a loss ratio of 79% by June 30, 2020.

In June, Pool III (or buy-up plan) incurred \$235,974 in dental claims or a monthly loss ratio of 90%. GESD generated \$3,226,144 in revenues by June 30, 2020 and Pool III (or base plan) to incurred \$2,560,379 or a loss ratio of 79% by June 30, 2020.

In May, Pool I (or base plan) incurred \$25,408 in dental claims or a monthly loss ratio of 38%.

In May, Pool III (or buy-up plan) incurred \$120,512 in dental claims or a monthly loss ratio of 45%.

Financial Review – Employee Benefits

Mr. Barragan presented:

The financial report for July 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,416,465.54”.

The financial report for June 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,790,935.05”.

The financial report for May 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,990,319.60”.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In July, GESD incurred \$488,003 in medical, which represents a monthly loss ratio of 77%.

Based on the trend, we project revenues to generate \$7,639,608 by June 30, 2021 and we anticipate to incur medical claims of approximately \$5,856,036 or a loss ratio of 77% by June 30, 2021.

In June, GESD incurred \$696,115 in medical, which represents a monthly loss ratio of 106%.

There were 21 claims above \$75,000 and four (4) above \$150,000 stop loss level totaling \$2,955,145.

This represents 36% of the total medical claims. The anticipated refunds \$504,445 for the claim(s) exceeding the stop loss level.

GESD generated \$8,172,220 in revenues and incurred medical claims of a \$7,154,805 or a loss ratio of 88% by June 30, 2020.

Financial Review – Worker’s Compensation

Mr. Barragan reported:

The financial report for June 2020 reflects the “Ending net position reserved for claims and expenses” as \$1,381,085.00.

Wellness and Insurance Benefit Update

Mrs. Wong stated there was an emotional support campaign for employees during this COVID-19 pandemic.

Mrs. Wong announced an enrollment window would reopen for Info Armor due to the increase of scams since the COVID-19 closeout.

Mrs. Wong commented on the enhanced of security measures being used in HR.

Mrs. Wong stated HR had received more flu shot appointments than expected.

Mrs. Wong stated WellStyles enrollment increased to 56%.

Summary of Current Events

None.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:27 pm.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

In August, GESD incurred \$525,871 in medical, which represents a monthly loss ratio of 82%.

There is one (1) claims above \$75,000 and zero (0) above \$200,000 stop loss level totaling \$179,376.25. This represents 18% of the total medical claims. There is no anticipated refunds for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$7,664,556 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,081,984 or a loss ratio of 79% by June 30, 2021.



Monthly Experience Report

Glendale EI-All

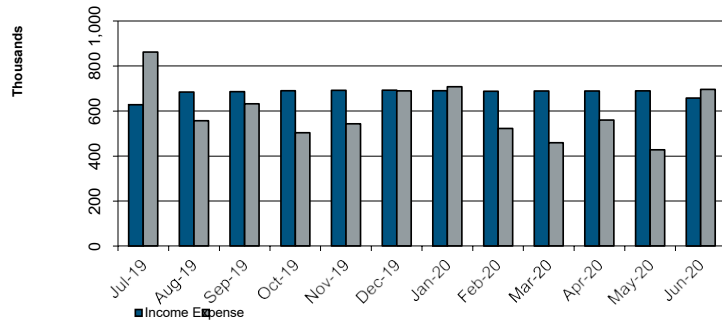
Dates: (7/1/2020-6/30/2021)



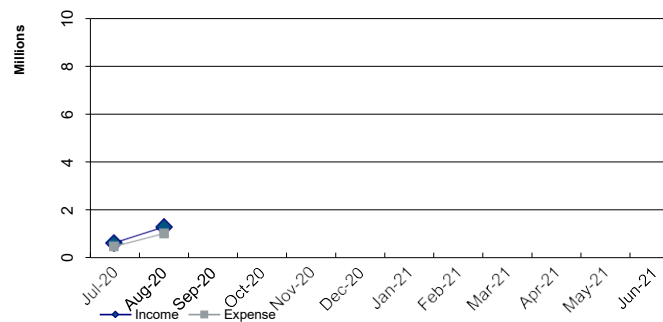
Name: Valley Schools Employee Benefits Group
Plan: All

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
2020-07	917	1,337	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,190	\$ 487,793	\$ 633,665	\$ 145,872	77%	\$ 365	138%
2020-08	930	1,353	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 65,100	\$ 525,871	\$ 643,760	\$ 117,890	82%	\$ 389	109%
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	103%
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	95%
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
Total	1,847	2,690	\$ 719,279	\$ -	\$ 165,094	\$ 884,374	\$ 129,290	\$ 1,013,664	\$ 1,277,426	\$ 263,762	79%	\$ 377	
Mo. Avg.	924	1,345	\$ 359,640	\$ -	\$ 82,547	\$ 442,187	\$ 64,645	\$ 506,832	\$ 638,713	\$ 131,881		\$ 377	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	891	1,304	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,370	\$ 440,226	\$ 615,482	\$ 175,256	72%	\$ 338
2020-08	905	1,321	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,350	\$ 509,512	\$ 626,107	\$ 116,594	81%	\$ 386
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	1,796	2,625	\$ 673,365	\$ -	\$ 150,653	\$ 824,018	\$ 125,720	\$ 949,738	\$ 1,241,588	\$ 291,850	76%	\$ 362
Mo. Avg.	898	1,313	\$ 336,682	\$ -	\$ 75,327	\$ 412,009	\$ 62,860	\$ 474,869	\$ 620,794	\$ 145,925		\$ 362



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	25	32	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,750	\$ 16,358	\$ 17,654	\$ 1,296	93%	\$ 511
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	51	65	\$ 45,915	\$ -	\$ 14,441	\$ 60,356	\$ 3,570	\$ 63,926	\$ 35,838	\$ (28,088)	178%	\$ 983
Mo. Avg.	26	33	\$ 22,957	\$ -	\$ 7,221	\$ 30,178	\$ 1,785	\$ 31,963	\$ 17,919	\$ (14,044)		\$ 983



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,896	\$ (60,751)	118%	\$ 612
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	899	1,273	\$ 514,403	\$ -	\$ 123,803	\$ 638,206	\$ 62,930	\$ 701,136	\$ 656,056	\$ (45,081)	107%	\$ 551
Mo. Avg.	450	637	\$ 257,202	\$ -	\$ 61,902	\$ 319,103	\$ 31,465	\$ 350,568	\$ 328,028	\$ (22,540)	107%	\$ 551

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	14	16	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 980	\$ 4,596	\$ 9,567	\$ 4,971	48%	\$ 287
2020-08	14	16	\$ 2,562	\$ -	\$ 698	\$ 3,260	\$ 980	\$ 4,240	\$ 9,567	\$ 5,327	44%	\$ 265
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	28	32	\$ 5,914	\$ -	\$ 961	\$ 6,875	\$ 1,960	\$ 8,835	\$ 19,133	\$ 10,298	46%	\$ 276
Mo. Avg.	14	16	\$ 2,957	\$ -	\$ 481	\$ 3,438	\$ 980	\$ 4,418	\$ 9,567	\$ 5,149	46%	\$ 276

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	444	669	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 31,080	\$ 145,023	\$ 289,322	\$ 144,299	50%	\$ 217
2020-08	453	683	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,710	\$ 121,376	\$ 296,211	\$ 174,835	41%	\$ 178
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	897	1,352	\$ 178,392	\$ -	\$ 25,216	\$ 203,609	\$ 62,790	\$ 266,399	\$ 585,532	\$ 319,134	45%	\$ 197
Mo. Avg.	449	676	\$ 89,196	\$ -	\$ 12,608	\$ 101,804	\$ 31,395	\$ 133,199	\$ 292,766	\$ 159,567	45%	\$ 197

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	11	16	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 770	\$ 12,118	\$ 8,087	\$ (4,031)	150%	\$ 757
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	23	33	\$ 40,000	\$ -	\$ 13,480	\$ 53,480	\$ 1,610	\$ 55,090	\$ 16,704	\$ (38,386)	330%	\$ 1,669
Mo. Avg.	12	17	\$ 20,000	\$ -	\$ 6,740	\$ 26,740	\$ 805	\$ 27,545	\$ 8,352	\$ (19,193)	330%	\$ 1,669

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (19,431)	\$ -	\$ 1,634	\$ (17,797)	\$ -	\$ (17,797)	\$ -	\$ 17,797	0%	\$ -
Mo. Avg.	0	0	\$ (9,715)	\$ -	\$ 817	\$ (8,898)	\$ -	\$ (8,898)	\$ -	\$ 8,898	0%	\$ -

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-COBRA

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

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ -
Employee + Spouse	\$ -
Employee + Child(ren)	\$ -
Employee + Family	\$ -



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	338	31	65	13	447	12	2	0	0	14	461
2019-08	341	33	66	12	452	12	2	0	0	14	466
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	331	21	67	25	444	8	2	1	1	12	456
2019-08	335	22	71	25	453	7	2	1	1	11	464
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

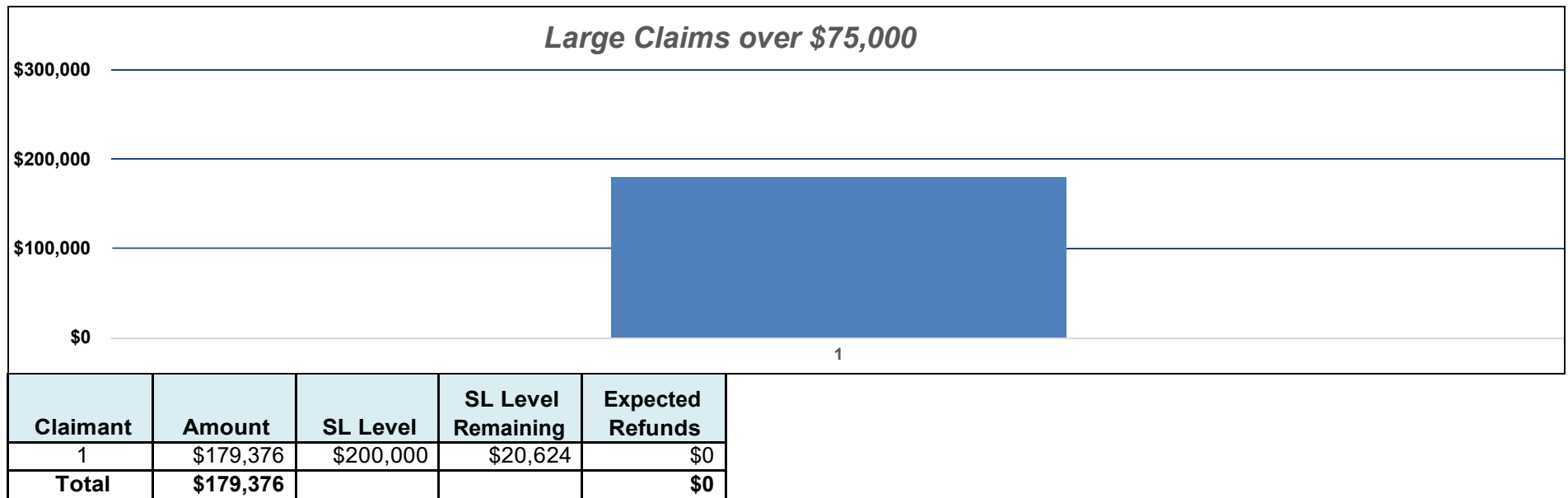
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY20	FY21
21	1





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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
		Total for Claimant 1	\$179,376.25
TOTAL		Total	\$179,376.25

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

In September, Pool I (or base plan) incurred \$112,951 in dental claims or a monthly loss ratio of 82%.

Based on the trend, we project revenues to generate \$1,614,648 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,242,240 or a loss ratio of 77% by June 30, 2021.

In September, Pool III (or buy-up plan) incurred \$264,734 in dental claims or a monthly loss ratio of 78%.

Based on the trend, we project revenues to generate \$3,992,124 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$3,471,468 or a loss ratio of 87% by June 30, 2021.

In August, Pool I (or base plan) incurred \$100,318 in dental claims or a monthly loss ratio of 75%.

In August, Pool III (or buy-up plan) incurred \$270,967 in dental claims or a monthly loss ratio of 81%.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	14,045	\$ 794,471	\$ 48,497	\$ 842,968	\$ 755,894	\$ (87,074)	112%	\$ 60	137%
2020-08	14,347	\$ 608,258	\$ 49,216	\$ 657,474	\$ 770,241	\$ 112,767	85%	\$ 46	117%
2020-09	14,833	\$ 587,588	\$ 51,018	\$ 638,606	\$ 790,772	\$ 152,166	81%	\$ 43	112%
2020-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			101%
2020-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			96%
2020-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2021-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	43,225	\$ 1,990,317	\$ 148,731	\$ 2,139,048	\$ 2,316,907	\$ 177,859	92%	\$ 49	
Mo. Avg.	14,408	\$ 663,439	\$ 49,577	\$ 713,016	\$ 772,302	\$ 59,286		\$ 49	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

Monthly Experience Report

VSEBG Level I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	3,116	\$ 86,512	\$ 10,778	\$ 97,290	\$ 131,996	\$ 34,706	74%	\$ 31	149%
2020-08	3,183	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,475	\$ 34,157	75%	\$ 32	117%
2020-09	3,279	\$ 101,675	\$ 11,276	\$ 112,951	\$ 137,190	\$ 24,239	82%	\$ 34	198%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			93%
2021-01				\$ -	\$ -	\$ -			89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	9,578	\$ 277,538	\$ 33,021	\$ 310,559	\$ 403,661	\$ 93,102	77%	\$ 32	79%
Mo. Avg.	3,193	\$ 92,513	\$ 11,007	\$ 103,520	\$ 134,554	\$ 31,034		\$ 32	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	6,430	\$ 391,001	\$ 22,150	\$ 413,151	\$ 297,980	\$ (115,171)	139%	\$ 64	130%
2020-08	6,556	\$ 263,657	\$ 22,532	\$ 286,189	\$ 303,205	\$ 17,016	94%	\$ 44	116%
2020-09	6,820	\$ 237,824	\$ 23,457	\$ 261,281	\$ 314,029	\$ 52,748	83%	\$ 38	101%
2020-10				\$ -	\$ -	\$ -			104%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			94%
2021-01				\$ -	\$ -	\$ -			98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	19,806	\$ 892,482	\$ 68,139	\$ 960,621	\$ 915,214	\$ (45,407)	105%	\$ 49	
Mo. Avg.	6,602	\$ 297,494	\$ 22,713	\$ 320,207	\$ 305,071	\$ (15,136)		\$ 49	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level III

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



Name: Valley Schools Employee Benefits Group

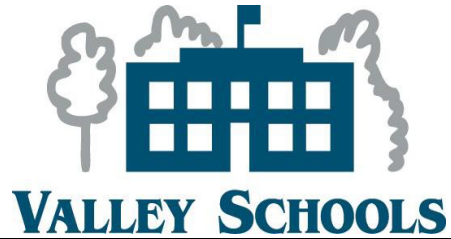
Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	4,499	\$ 316,958	\$ 15,569	\$ 332,527	\$ 325,918	\$ (6,609)	102%	\$ 74	142%
2020-08	4,608	\$ 255,250	\$ 15,717	\$ 270,967	\$ 332,561	\$ 61,594	81%	\$ 59	119%
2020-09	4,734	\$ 248,089	\$ 16,285	\$ 264,374	\$ 339,553	\$ 75,179	78%	\$ 56	103%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			92%
2020-12				\$ -	\$ -	\$ -			89%
2021-01				\$ -	\$ -	\$ -			90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	13,841	\$ 820,297	\$ 47,571	\$ 867,868	\$ 998,032	\$ 130,164	87%	\$ 63	
Mo. Avg.	4,614	\$ 273,432	\$ 15,857	\$ 289,289	\$ 332,677	\$ 43,388		\$ 63	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	14,044	\$ 794,471	\$ 48,497	\$ 842,968	\$ 755,548	\$ (87,420)	112%	\$ 60	137%
2020-08	14,339	\$ 637,975	\$ 51,359	\$ 689,334	\$ 769,442	\$ 80,108	90%	\$ 48	117%
2020-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			112%
2020-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			101%
2020-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			96%
2020-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2021-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	28,383	\$ 1,432,446	\$ 99,856	\$ 1,532,302	\$ 1,524,990	\$ (7,312)	100%	\$ 54	
Mo. Avg.	14,192	\$ 716,223	\$ 49,928	\$ 766,151	\$ 762,495	\$ (3,656)		\$ 54	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

Monthly Experience Report

VSEBG Level I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	3,120	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,101	\$ 34,811	74%	\$ 31	149%
2020-08	3,185	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,471	\$ 34,153	75%	\$ 31	117%
2020-09				\$ -	\$ -	\$ -			198%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			93%
2021-01				\$ -	\$ -	\$ -			89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	6,305	\$ 175,863	\$ 21,745	\$ 197,608	\$ 266,572	\$ 68,964	74%	\$ 31	79%
Mo. Avg.	3,153	\$ 87,932	\$ 10,873	\$ 98,804	\$ 133,286	\$ 34,482		\$ 31	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	6,426	\$ 391,001	\$ 22,150	\$ 413,151	\$ 297,583	\$ (115,568)	139%	\$ 64	130%
2020-08	6,553	\$ 263,657	\$ 22,532	\$ 286,189	\$ 302,837	\$ 16,648	95%	\$ 44	116%
2020-09				\$ -	\$ -	\$ -			101%
2020-10				\$ -	\$ -	\$ -			104%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			94%
2021-01				\$ -	\$ -	\$ -			98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	12,979	\$ 654,658	\$ 44,682	\$ 699,340	\$ 600,420	\$ (98,920)	116%	\$ 54	
Mo. Avg.	6,490	\$ 327,329	\$ 22,341	\$ 349,670	\$ 300,210	\$ (49,460)		\$ 54	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level III

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



Name: Valley Schools Employee Benefits Group

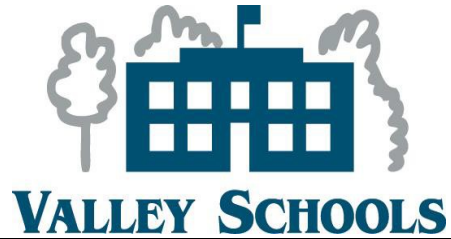
Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	4,498	\$ 316,958	\$ 15,569	\$ 332,527	\$ 325,864	\$ (6,663)	102%	\$ 74	142%
2020-08	4,601	\$ 284,967	\$ 17,860	\$ 302,827	\$ 332,134	\$ 29,307	91%	\$ 66	119%
2020-09				\$ -	\$ -	\$ -			103%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			92%
2020-12				\$ -	\$ -	\$ -			89%
2021-01				\$ -	\$ -	\$ -			90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	9,099	\$ 601,925	\$ 33,429	\$ 635,354	\$ 657,998	\$ 22,644	97%	\$ 70	
Mo. Avg.	4,550	\$ 300,963	\$ 16,715	\$ 317,677	\$ 328,999	\$ 11,322		\$ 70	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

The financial report for September 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$24,694,118.36”.

The financial report for August 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$25,419,766.28”.



VALLEY SCHOOLS
COMMUNITY SERVICES

VALLEY SCHOOLS
INTEGRATED SERVICES

VALLEY SCHOOLS
IMPLEMENTATION SERVICES

October 8, 2020

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, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Three Months Ended September 30, 2020

	Glendale Elementary
Operating revenues	
Contributions	\$ <u>10,931,291.46</u>
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	1,471,075.05
Fixed expense	213,150.00
Dental pool expense	131,521.14
H.S.A. contributions	285,386.75
Health insurance premiums	2,485.80
Short term disability premiums	22,650.49
Dental premiums	2,926.89
Vision plan premiums	20,632.74
Flexible spending premums	0.00
Life insurance premiums	35,965.96
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	<u>3,486.96</u>
Total operating expenses	<u>2,189,281.78</u>
Operating income/(loss)	<u>8,742,009.68</u>
Non-operating revenue	
Interest income	110,032.15
Change in market value	51,141.48
Return of net position	<u>0.00</u>
Total non-operating revenue	<u>161,173.63</u>
Change in net position	<u>8,903,183.31</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 24,694,118.36</u>

Beginning Net Position and Ending Net Position do not include liability for **IBNR**
Created on: 10/06/2020



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September 15, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the two months ended August 31, 2020. 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,

Yl5f

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Two Months Ended August 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	987,095.54
Fixed expense	142,100.00
Dental pool expense	87,680.76
H.S.A. contributions	225,603.03
Health insurance premiums	1,251.00
Short term disability premiums	15,871.82
Dental premiums	0.00
Vision plan premiums	13,605.08
Flexible spending premums	0.00
Life insurance premiums	23,829.65
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>1,500,523.84</u>
Operating income/(loss)	<u>9,430,767.62</u>
Non-operating revenue	
Interest income	69,482.25
Change in market value	128,581.36
Return of net position	0.00
Total non-operating revenue	<u>198,063.61</u>
Change in net position	<u>9,628,831.23</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 25,419,766.28</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 09/14/2020**

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.E. TOPIC: Claims Experience Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

In September, GESD logged eight (7) incidents and GESD incurred \$11,400 for the month.

GESD has 31 open claims recorded since 2013 and the “Paid” amount is \$2,826,961.01 compared to the “Incurred” of \$3,676,000.81.

GESD has seven (7) claimants above \$75,000 (based on the “Paid” amount) and three (3) 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 \$2,540,980.28 or 90% of the total “Paid” amount of \$2,826,961.01 and \$3,082,681.58 or 84% of the total “Incurred” amount of \$3,676,000.81.

The average cost per individuals is:

- \$91,192.29 for “Paid”
- \$118,580.67 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 09/30/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Closed		FINGER(S)	STRUCK OR INJURED BY MISC	0.00	0.00
		Open		MULTIPLE BODY PARTS	WALKING	0.00	800.00
Total: 2						0.00	800.00
		Open		SKULL	FALL DIFFERENT LEVEL	0.00	800.00
		Open		ABDOMEN INCLUDING GROIN	STRIKE OBJECT LIFTED/HANDLED	11.64	2,000.00
		Open		MULTIPLE BODY PARTS	STRIKE FALLING/FLYING OBJECT	0.00	3,400.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	567.89	800.00
		Open		ARM - NOC	STRUCK BY STUDENT	0.00	800.00
		Closed		LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
		Open		FINGER(S)	STRIKE OBJECT LIFTED/HANDLED	0.00	2,800.00
Total: 7						579.53	10,600.00
Glendale Elementary School District #40 Insured Total: 9						579.53	11,400.00
Glendale Elementary School District #40 Insurer Total: 9						579.53	11,400.00
Grand Total: 9						579.53	11,400.00



Claim Log Summary - Body Part and Cause

As of 09/30/2020

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('09/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('09/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 09/30/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	155,114.74	180,783.37
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	39,741.22	81,312.56
		Open		SKULL	FALL DIFFERENT LEVEL	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Open		ABDOMEN INCLUDING GROIN	STRIKE OBJECT LIFTED/HANDLED	11.64	2,000.00
		Open		MULTIPLE BODY PARTS	STRIKE FALLING/FLYING OBJECT	0.00	3,400.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	567.89	800.00
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	434.48	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	9,409.10	19,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		ARM - NOC	STRUCK BY STUDENT	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	105,641.61	154,272.23
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	890.13	3,400.00
		Open		FOOT, LEFT	BODY MOTION	38,675.06	71,407.67
		Open		EYE, LEFT	TRIP	136,237.85	182,711.60
		Open		FINGER(S)	STRIKE OBJECT LIFTED/HANDLED	0.00	2,800.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	142,077.54	150,040.14
Total: 19						1,515,960.64	2,049,491.06
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		KNEE, LEFT	TRIP	1,159,546.20	1,303,752.40
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00
Total: 3						1,166,079.29	1,314,102.40



Claim Log Summary - Body Part and Cause

As of 09/30/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	58,330.75	168,086.32
		Open		MULTIPLE BODY PARTS	MOTOR VEHICLE: MISCELLANEOUS	845.06	5,700.00

Total: 3 **127,830.99** **268,452.43**

	<u>Injury</u>	<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		HAND, LEFT	FALL DIFFERENT LEVEL	571.16	850.00
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	3,049.72	9,500.00
		Open		MULTIPLE BODY PARTS	WALKING	0.00	800.00
		Re-Open		KNEE, LEFT	BODY MOTION	4,036.57	12,300.00
		Open		FOOT, RIGHT	FALL/SLIP ON STAIRS/STEPS	4,424.57	5,334.94

Total: 5 **12,082.02** **28,784.94**

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98

Total: 1 **5,008.07** **15,169.98**

Glendale Elementary School District #40 Insured Total: 31 **2,826,961.01** **3,676,000.81**

Glendale Elementary School District #40 Insurer Total: 31 **2,826,961.01** **3,676,000.81**

Grand Total: 31 **2,826,961.01** **3,676,000.81**



Claim Log Summary - Body Part and Cause

As of 09/30/2020

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 END_DATE >= to_date('09/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('09/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

The financial report for September 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,592,484.80.

The financial report for August 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,623,169.75.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
UNEMPLOYMENT GROUP

VALLEY SCHOOLS
EMPLOYMENT GROUP

October 12, 2020

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, 2020. 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,

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Dan Davison
Chief Financial Officer

Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Three Months Ended September 30, 2020

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	<u>(100,035.00)</u>
Total operating revenues	<u>1,243,784.00</u>
Operating expenses	
Paid claims	170,271.03
Subrogation/restitution/stop loss	(134,182.18)
Insurance premiums	7,444.00
Safety and loss control	0.00
Trust administration & mgmt.	1,626.00
Consultant service fees	<u>2,852.24</u>
Total operating expenses	<u>48,011.09</u>
Operating income/(loss)	<u>1,195,772.91</u>
Non-operating revenue	
Interest income	11,134.87
Change in market value	<u>4,492.02</u>
Total non-operating revenue	<u>15,626.89</u>
Change in net position	<u>1,211,399.80</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,592,484.80</u>



VALLEY SCHOOLS
WORKERS' COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

September 16, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the two months ended August 31, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Two Months Ended August 31, 2020

		Glendale Elementary
Operating revenues		
Contributions	\$	1,343,819.00
Cost of re-insurance		<u>(100,035.00)</u>
Total operating revenues		<u>1,243,784.00</u>
Operating expenses		
Paid claims		144,817.65
Subrogation/restitution/stop loss		(128,111.04)
Safety and loss control		0.00
Trust administration & mgmt.		1,084.00
Consultant service fees		<u>2,852.24</u>
Total operating expenses		<u>20,642.85</u>
Operating income/(loss)		<u>1,223,141.15</u>
Non-operating revenue		
Interest income		7,165.31
Change in market value		<u>11,778.29</u>
Total non-operating revenue		<u>18,943.60</u>
Change in net position		<u>1,242,084.75</u>
Beginning net position reserved for claims and expenses		<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	\$	<u>2,623,169.75</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

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

September 2020

- Attended the Valley Schools H.O.P.E. in Benefits Alliance Meeting virtually on September 1st
- Attended the Valley Schools Provider Showcase presentations virtually on September 11th, 18th and 25th
- #KnowYourBenefits campaign emails sent out:
 - Information on the Health Savings Account (HSA) wellness exam incentives deposit
 - Protecting your vision
 - Information and reminder on changes coming to Flexible Spending Accounts (FSA)
 - Maternity Support Program
 - Real Appeal

Wellness Updates

- Flu Shots:
 - We held a flu shot clinic on Wednesday, September 23rd, from 2:00-4:00pm in the gymnasium at Challenger and provided 56 flu shots to employees
- Blood Drive:
 - We hosted a second blood drive September 2nd using two blood mobiles in the District office packing lot. We had 18 units given, which was two pints more than the goal set by Vitalant



ALL IN FOR ALL KIDS

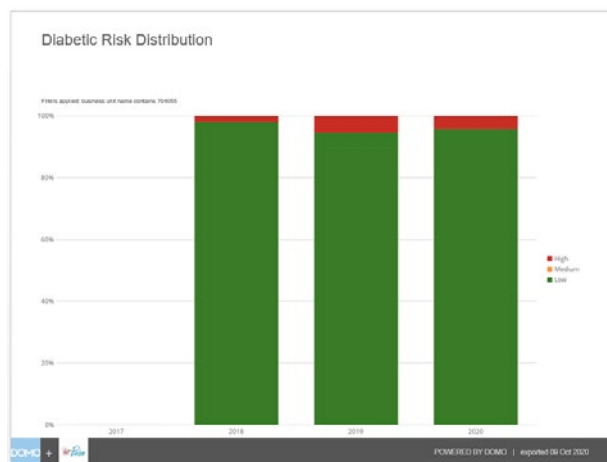
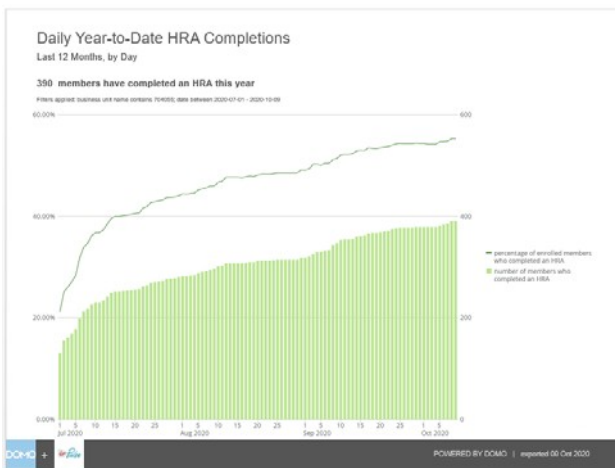
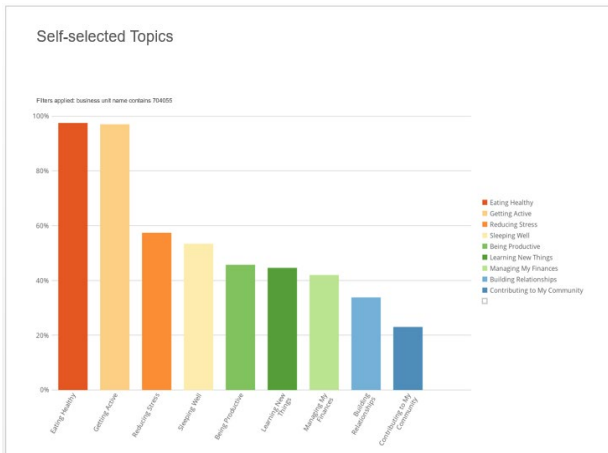
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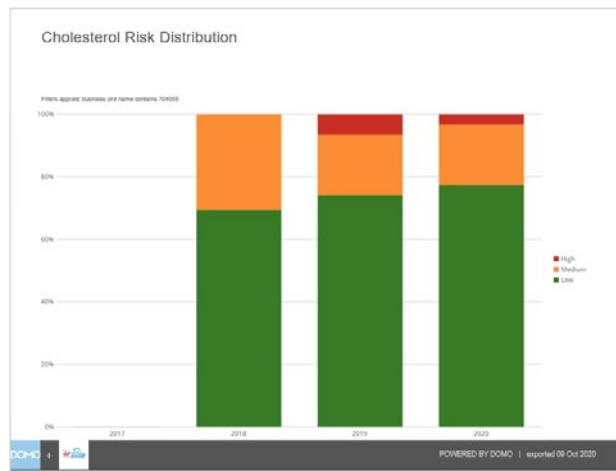
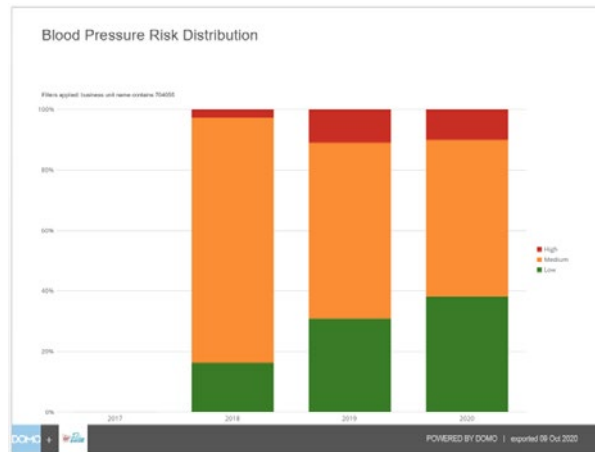
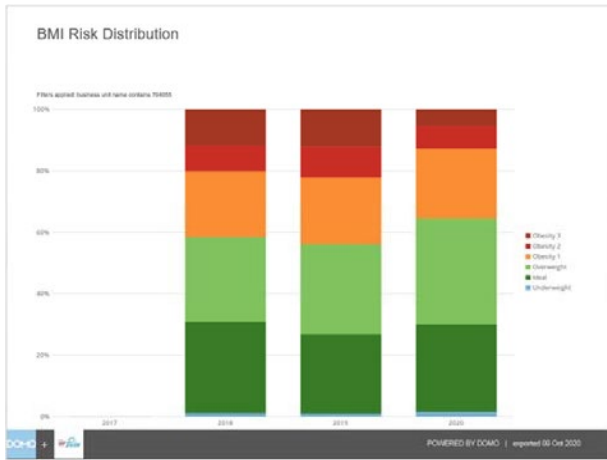
WellStyles

- Enrollments: We currently have 57% (614) of our members enrolled in the WellStyles program:



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Real Appeal

- Real Appeal participation data through August 31, 2020:

Real Appeal

Executive Summary

Enrolled	99
% At-Risk <i>Diabetes, Cardiovascular or other related conditions</i>	85%
Members That Lost Weight	46
Members' Total Weight Loss	328

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Registration and Enrollment

Registration & Enrollment														
	Total	PRIOR	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Registered	104	52	9	12	1	2	2		8	4	6	4	1	3
Disqualified	0	0	0	0	0	0	0		0	0	0	0	0	0
Enrolled	99	48	9	12	1	2	1		8	4	6	4	1	3
At-Risk	84	41	7	10	1	2	1		8	4	5	1	1	3
Not At-Risk	15	7	2	2	0	0	0		0	0	1	3	0	0

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



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Member Satisfaction

Overall Average
Survey Rating
4.84

Total Ratings

GROUP	Ion1	Grand Total
712	5	717

% of Ratings
5 is the highest level of success

Provider Rating	GROUP	Ion1	Grand Total
5	87%	100%	87%
4	12%		11%
3	1%		1%
2	0%		0%
1	0%		0%

Average Rating
5 being the highest

	GROUP	Ion1
2017	4.50	
2019	4.83	5.00
2020	4.87	



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GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 21, 2020

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