

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

January 20th, 2021 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 West 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 December 16th, 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 November 2020.

c. Claims Experience Review – Dental

The Trust Board will review dental claims experience for November 2020.

d. Financial Review - Employee Benefits

The Trust Board will review employee benefits' financial statements for November 2020.

e. Claims Experience Review - Workers' Compensation

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

f. Financial Review - Workers' Compensation

The Trust Board will review workers' compensation financial statements for November 2020.

g. Financial Review - COVID-19 Legal Defense

The Trust Board will review COVID-19 legal defense financial statements for November 2020.

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

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

DATE ASSIGNED FOR CONSIDERATION: January 20, 2021

RECOMMENDATION:

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

RATIONALE:

The minutes of December 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, West Board Room 4:30 p.m.
December 16, 2020

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

Other Attendees:
Mr. Mike Barragan

Absent: None

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:31 p.m. and noted the presence of the four Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

CALL TO THE PUBLIC

Mr. Peterson read the call to the public.

Approval of Minutes

Ms. Bolognini motioned to approve the October 21, 2020 minutes; Ms. Wilson seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan announced that our current Risk Manager, Joanna Morse, has resigned and he expressed it was a "great loss" to GESD. He is currently working on the process to find her replacement.

Mr. Barragan stated the possibility of having a financial statement of the VSIG COVID-19 Pre-Paid Legal Defense Program for the next Trust Board meeting.

Mr. Barragan mentioned the Parental Acknowledgement forms are being monitored and GESD has currently received about 2,500.

Mr. Barragan commented on the declining enrollment presentation to the Governing Board last Thursday, December 10th. Enrollment is less than the 95-96 school year with 13 sites open in comparison to the 20-21 school year with 17 sites.

Mr. Barragan shared information on proposition 208 and the impact to the schools; funds are expected to come in the 22-23 school year.

Mr. Barragan informed the Healthcare performance presentation will be postponed, but a bullet point summary will be provided.

Mr. Barragan gave an update on the Capital Lawsuit.

Mr. Barragan communicated GESD has been assigned a new Valley Schools account manager, Elvis Becerra.

Claims Experience Review – Medical

Mr. Barragan reported:

In October, GESD incurred \$721,183 in medical claims, which represents a monthly loss ratio of 101%.

There are two (2) claims above \$75,000 and one (1) is above the \$200,000 stop loss level totaling \$404,810. This represents 18% of the total medical claims. The anticipated refund is \$123,175 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,086,236 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,768,372, or a loss ratio of 84% by June 30, 2021.

In September, GESD incurred \$521,769 in medical claims, which represents a monthly loss ratio of 73%.

Claims Experience Review – Dental

Mr. Barragan reported:

In October, Pool I (or base plan) incurred \$47,931 in dental claims or a monthly loss ratio of 35%.

Based on the trend, we project revenues to generate \$1,622,928 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,075,470, or a loss ratio of 66% by June 30, 2021.

In October, Pool III (or buy-up plan) incurred \$214,514 in dental claims or a monthly loss ratio of 63%.

Based on the trend, we project revenues to generate \$4,011,000 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,247,152, or a loss ratio of 81% by June 30, 2021.

Financial Review – Employee Benefits

Mr. Barragan presented:

The financial report for October 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$23,752,321.82.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In November, GESD logged eleven (11) incidents and GESD incurred \$3,200 for the month.

GESD has 29 open claims recorded since 2013 and the “Paid” amount is \$2,610,321.31 compared to the “Incurred” of \$3,337,361.16.

GESD has six (6) 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 six (6) claimants are \$2,404,490.67 or 92% of the total “Paid” amount of \$2,610,321.31 and \$2,932,641.44 or 88% of the total “Incurred” amount of \$3,337,361.16.

The average cost per individuals is:

- \$90,011.08 for “Paid”
- \$115,081.42 for “Incurred”

In October, GESD logged eleven (11) incidents and GESD incurred \$9,150 for the month.

GESD has 28 open claims recorded since 2013 and the “Paid” amount is \$2,599,162.95 compared to the “Incurred” of \$3,333,799.07.

GESD has six (6) 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 six (6) claimants are \$2,401,293.77 or 92% of the total “Paid” amount of \$2,599,162.95 and \$2,932,641.44 or 88% of the total “Incurred” amount of \$3,333,799.07.

The average cost per individuals is:

- \$92,827.25 for “Paid”
- \$119,064.25 for “Incurred”

Mr. Lee questioned injuries occurring at home while on the job and what a recommended successful work at home environment would be.

Financial Review – Worker’s Compensation

Mr. Barragan reported:

The financial report for October 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,563,543.27.

Wellness and Insurance Benefit Update

Mrs. Wong stated preventative care/wellness visits have decreased.

Mrs. Wong shared about HR’s initiatives that promote mental health.

Mrs. Wong shared UnitedHealthcare is now offering parting employees health insurance marketplace coverage to compare in addition to COBRA.

Mrs. Wong announced Walgreens flu shot vouchers are now available for non-benefited employees.

Mrs. Wong commented that six (6) sites have participated in the financial literacy presentations and each site has had a higher number of participants in comparison to last year.

Summary of Current Events

Trust Board members congratulated Ms. Wilson for her re-election to the Governing Board.

Ms. Bolognini mentioned the GB meeting addressing boundaries, school closures and/or repurposing of schools. Ms. Bolognini complimented the Superintendents leadership.

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 5:09 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: January 20, 2021

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: January 20, 2021

In November, GESD incurred \$650,970 in medical claims, which represents a monthly loss ratio of 92%.

There are three (3) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$601,765. This represents 21% of the total medical claims. The anticipated refund is \$125,593 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,180,400 by June 30, 2021 and we anticipate to incur medical claims of approximately \$6,977,532 or a loss ratio of 85% by June 30, 2021.



Monthly Experience Report

Glendale EI-All

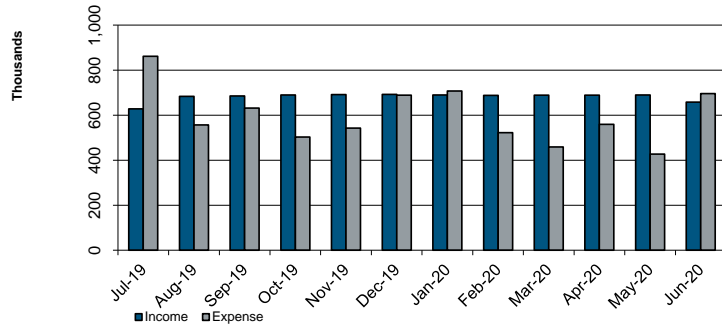
Dates: (7/1/2020-6/30/2021)



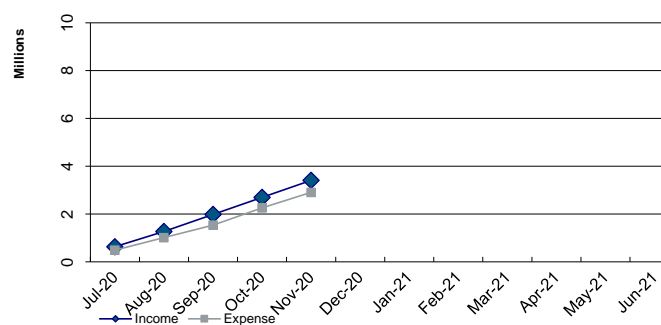
Name: Valley Schools Employee Benefits Group
Plan: All

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM	n Prior Year YTD Loss Ratio
2020-07	915	1,335	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,050	\$ 487,653	\$ 632,626	\$ 144,973	77%	\$ 365	138%
2020-08	925	1,346	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 64,750	\$ 525,521	\$ 640,116	\$ 114,595	82%	\$ 390	109%
2020-09	1,037	1,492	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,590	\$ 521,839	\$ 710,978	\$ 189,140	73%	\$ 350	103%
2020-10	1,042	1,502	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,940	\$ 721,323	\$ 714,574	\$ (6,749)	101%	\$ 480	95%
2020-11	1,032	1,495	\$ 471,511	\$ 2,418	\$ 109,637	\$ 578,730	\$ 72,240	\$ 650,970	\$ 710,205	\$ 59,235	92%	\$ 435	92%
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			88%
Total	4,951	7,170	\$ 2,205,563	\$ 125,593	\$ 480,765	\$ 2,560,736	\$ 346,570	\$ 2,907,306	\$ 3,408,499	\$ 501,194	85%	\$ 405	
Mo. Avg.	990	1,434	\$ 441,113	\$ 25,119	\$ 96,153	\$ 512,147	\$ 69,314	\$ 581,461	\$ 681,700	\$ 100,239		\$ 405	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	889	1,302	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,230	\$ 440,086	\$ 614,442	\$ 174,357	72%	\$ 338
2020-08	901	1,316	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,070	\$ 509,232	\$ 623,507	\$ 114,274	82%	\$ 387
2020-09	1,019	1,471	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,330	\$ 470,883	\$ 699,267	\$ 228,384	67%	\$ 320
2020-10	1,024	1,481	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,680	\$ 707,735	\$ 702,863	\$ (4,872)	101%	\$ 478
2020-11	1,015	1,477	\$ 460,812	\$ 2,418	\$ 108,021	\$ 566,415	\$ 71,050	\$ 637,465	\$ 699,816	\$ 62,351	91%	\$ 432
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	
Total	4,848	7,047	\$ 2,094,193	\$ 125,593	\$ 457,441	\$ 2,426,041	\$ 339,360	\$ 2,765,401	\$ 3,339,895	\$ 574,493	83%	\$ 392
Mo. Avg.	970	1,409	\$ 418,839	\$ 25,119	\$ 91,488	\$ 485,208	\$ 67,872	\$ 553,080	\$ 667,979	\$ 114,899		\$ 392



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	24	30	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,680	\$ 16,288	\$ 16,609	\$ 321	98%	\$ 543
2020-09	18	21	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,260	\$ 50,956	\$ 11,711	\$ (39,245)	435%	\$ 2,426
2020-10	18	21	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,260	\$ 13,588	\$ 11,711	\$ (1,877)	116%	\$ 647
2020-11	17	18	\$ 10,699	\$ -	\$ 1,616	\$ 12,315	\$ 1,190	\$ 13,505	\$ 10,389	\$ (3,116)	130%	\$ 750
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	103	123	\$ 111,370	\$ -	\$ 23,324	\$ 134,694	\$ 7,210	\$ 141,904	\$ 68,604	\$ (73,300)	207%	\$ 1,154
Mo. Avg.	21	25	\$ 22,274	\$ -	\$ 4,665	\$ 26,939	\$ 1,442	\$ 28,381	\$ 13,721	\$ (14,660)		\$ 1,154



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 MPPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,801	\$ (60,846)	118%	\$ 612
2020-09	509	725	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,630	\$ 295,917	\$ 371,422	\$ 75,505	80%	\$ 408
2020-10	509	726	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,630	\$ 517,189	\$ 371,216	\$ (145,973)	139%	\$ 712
2020-11	504	724	\$ 255,579	\$ 2,418	\$ 95,511	\$ 348,672	\$ 35,280	\$ 383,952	\$ 369,820	\$ (14,132)	104%	\$ 530
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,421	3,448	\$ 1,460,396	\$ 125,593	\$ 393,922	\$ 1,728,725	\$ 169,470	\$ 1,898,195	\$ 1,768,420	\$ (129,775)	107%	\$ 551
Mo. Avg.	484	690	\$ 292,079	\$ 25,119	\$ 78,784	\$ 345,745	\$ 33,894	\$ 379,639	\$ 353,684	\$ (25,955)	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	12	13	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 840	\$ 42,673	\$ 7,739	\$ (34,934)	551%	\$ 3,283
2020-10	12	13	\$ 8,297	\$ -	\$ 1,587	\$ 9,884	\$ 840	\$ 10,724	\$ 7,739	\$ (2,985)	139%	\$ 825
2020-11	12	13	\$ 9,742	\$ -	\$ 1,511	\$ 11,253	\$ 840	\$ 12,093	\$ 7,739	\$ (4,354)	156%	\$ 930
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	64	71	\$ 65,596	\$ -	\$ 4,250	\$ 69,846	\$ 4,480	\$ 74,326	\$ 42,351	\$ (31,975)	176%	\$ 1,047
Mo. Avg.	13	14	\$ 13,119	\$ -	\$ 850	\$ 13,969	\$ 896	\$ 14,865	\$ 8,470	\$ (6,395)	176%	\$ 1,047

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	442	667	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 30,940	\$ 144,883	\$ 288,283	\$ 143,400	50%	\$ 217
2020-08	449	678	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,430	\$ 121,096	\$ 293,705	\$ 172,609	41%	\$ 179
2020-09	510	746	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,700	\$ 171,418	\$ 327,845	\$ 156,427	52%	\$ 230
2020-10	515	755	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 36,050	\$ 195,086	\$ 331,647	\$ 136,561	59%	\$ 258
2020-11	511	753	\$ 204,728	\$ -	\$ 12,510	\$ 217,238	\$ 35,770	\$ 253,008	\$ 329,995	\$ 76,987	77%	\$ 336
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	2,427	3,599	\$ 653,716	\$ -	\$ 61,885	\$ 715,601	\$ 169,890	\$ 885,491	\$ 1,571,475	\$ 685,983	56%	\$ 246
Mo. Avg.	485	720	\$ 130,743	\$ -	\$ 12,377	\$ 143,120	\$ 33,978	\$ 177,098	\$ 314,295	\$ 137,197	56%	\$ 246

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	10	14	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 700	\$ 12,048	\$ 7,042	\$ (5,006)	171%	\$ 861
2020-09	6	8	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 420	\$ 8,283	\$ 3,972	\$ (4,310)	209%	\$ 1,035
2020-10	6	8	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 420	\$ 2,864	\$ 3,972	\$ 1,108	72%	\$ 358
2020-11	5	5	\$ 957	\$ -	\$ 105	\$ 1,062	\$ 350	\$ 1,412	\$ 2,650	\$ 1,238	53%	\$ 282
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	39	52	\$ 45,775	\$ -	\$ 19,074	\$ 64,849	\$ 2,730	\$ 67,579	\$ 26,254	\$ (41,325)	257%	\$ 1,300
Mo. Avg.	8	10	\$ 9,155	\$ -	\$ 3,815	\$ 12,970	\$ 546	\$ 13,516	\$ 5,251	\$ (8,265)	257%	\$ 1,300

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

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

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09	-	-	\$ 3,548	\$ -	\$ -	\$ 3,548	\$ -	\$ 3,548	\$ -	\$ (3,548)	0%	\$ -
2020-10	-	-	\$ (4,540)	\$ -	\$ -	\$ (4,540)	\$ -	\$ (4,540)	\$ -	\$ 4,540	0%	\$ -
2020-11	-	-	\$ 504	\$ -	\$ -	\$ 504	\$ -	\$ 504	\$ -	\$ (504)	0%	\$ -
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (19,919)	\$ -	\$ 1,634	\$ (18,285)	\$ -	\$ (18,285)	\$ -	\$ 18,285	0%	\$ -
Mo. Avg.	0	0	\$ (3,984)	\$ -	\$ 327	\$ (3,657)	\$ -	\$ (3,657)	\$ -	\$ 3,657	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-COBRA

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

Monthly Contribution Rates

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	338	31	65	13	447	12	2	0	0	14	461
2019-08	341	32	67	12	452	12	2	0	0	14	466
2019-09	386	32	74	17	509	11	1	0	0	12	521
2019-10	387	31	73	18	509	11	1	0	0	12	521
2019-11	380	31	74	19	504	11	1	0	0	12	516
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	329	21	67	25	442	8	2	1	1	12	454
2019-08	332	22	70	25	449	7	1	1	1	10	459
2019-09	387	25	74	24	510	5	0	0	1	6	516
2019-10	390	25	75	25	515	5	0	0	1	6	521
2019-11	385	25	76	25	511	5	0	0	0	5	516
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.

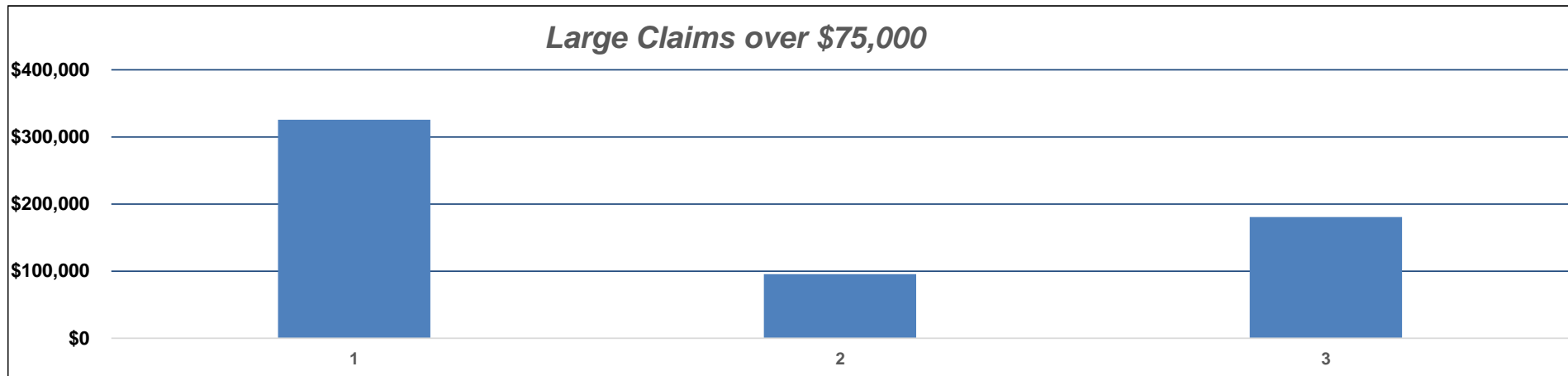
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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	3



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$325,593	\$200,000	\$0	\$125,593
2	\$95,545	\$200,000	\$104,455	\$0
3	\$180,627	\$200,000	\$19,373	\$0
Total	\$601,765			\$125,593



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
		Total for Claimant 1	\$325,593.13
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
		Total for Claimant 2	\$95,544.54
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
		Total for Claimant 3	\$180,627.46
TOTAL		Total	\$601,765.13

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: January 20, 2021

In November, Pool I (or base plan) incurred \$96,291 in dental claims or a monthly loss ratio of 70%.

Based on the trend, we project revenues to generate \$1,626,312 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,188,576 or a loss ratio of 73% by June 30, 2021.

In October, Pool III (or buy-up plan) incurred \$220,955 in dental claims or a monthly loss ratio of 65%.

Based on the trend, we project revenues to generate \$4,018,992 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,128,004 or a loss ratio of 78% by June 30, 2021.

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	14,048	\$ 794,471	\$ 48,497	\$ 842,968	\$ 755,950	\$ (87,018)	112%	\$ 60	137%
2020-08	14,351	\$ 608,258	\$ 49,216	\$ 657,474	\$ 770,257	\$ 112,783	85%	\$ 46	117%
2020-09	14,834	\$ 587,588	\$ 51,018	\$ 638,606	\$ 790,691	\$ 152,085	81%	\$ 43	112%
2020-10	14,818	\$ 488,483	\$ 50,985	\$ 539,468	\$ 789,307	\$ 249,839	68%	\$ 36	101%
2020-11	14,773	\$ 460,347	\$ 50,812	\$ 511,159	\$ 786,637	\$ 275,478	65%	\$ 35	96%
2020-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2021-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	72,824	\$ 2,939,147	\$ 250,528	\$ 3,189,675	\$ 3,892,842	\$ 703,167	82%	\$ 44	
Mo. Avg.	14,565	\$ 587,829	\$ 50,106	\$ 637,935	\$ 778,568	\$ 140,633		\$ 44	
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	3,117	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,022	\$ 34,732	74%	\$ 31	149%
2020-08	3,185	\$ 89,351	\$ 10,967	\$ 100,318	\$ 134,527	\$ 34,209	75%	\$ 31	117%
2020-09	3,281	\$ 101,675	\$ 11,276	\$ 112,951	\$ 137,173	\$ 24,222	82%	\$ 34	198%
2020-10	3,284	\$ 77,095	\$ 11,297	\$ 88,392	\$ 137,160	\$ 48,768	64%	\$ 27	99%
2020-11	3,276	\$ 85,025	\$ 11,266	\$ 96,291	\$ 136,750	\$ 40,459	70%	\$ 29	99%
2020-12				\$ -	\$ -	\$ -			93%
2021-01				\$ -	\$ -	\$ -			89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	16,143	\$ 439,658	\$ 55,584	\$ 495,242	\$ 677,632	\$ 182,390	73%	\$ 31	79%
Mo. Avg.	3,229	\$ 87,932	\$ 11,117	\$ 99,048	\$ 135,526	\$ 36,478		\$ 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	6,432	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,010	\$ (115,141)	139%	\$ 64	130%
2020-08	6,559	\$ 263,657	\$ 22,532	\$ 286,189	\$ 303,304	\$ 17,115	94%	\$ 44	116%
2020-09	6,823	\$ 237,824	\$ 23,457	\$ 261,281	\$ 314,194	\$ 52,913	83%	\$ 38	101%
2020-10	6,803	\$ 213,156	\$ 23,406	\$ 236,562	\$ 313,024	\$ 76,462	76%	\$ 35	104%
2020-11	6,780	\$ 170,593	\$ 23,320	\$ 193,913	\$ 312,097	\$ 118,184	62%	\$ 29	99%
2020-12				\$ -	\$ -	\$ -			94%
2021-01				\$ -	\$ -	\$ -			98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	33,397	\$ 1,276,231	\$ 114,865	\$ 1,391,096	\$ 1,540,629	\$ 149,533	90%	\$ 42	
Mo. Avg.	6,679	\$ 255,246	\$ 22,973	\$ 278,219	\$ 308,126	\$ 29,907		\$ 42	
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	4,607	\$ 255,250	\$ 15,717	\$ 270,967	\$ 332,426	\$ 61,459	82%	\$ 59	119%
2020-09	4,730	\$ 248,089	\$ 16,285	\$ 264,374	\$ 339,324	\$ 74,950	78%	\$ 56	103%
2020-10	4,731	\$ 198,232	\$ 16,282	\$ 214,514	\$ 339,123	\$ 124,609	63%	\$ 45	99%
2020-11	4,717	\$ 204,729	\$ 16,226	\$ 220,955	\$ 337,790	\$ 116,835	65%	\$ 47	92%
2020-12				\$ -	\$ -	\$ -			89%
2021-01				\$ -	\$ -	\$ -			90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	23,284	\$ 1,223,258	\$ 80,079	\$ 1,303,337	\$ 1,674,581	\$ 371,244	78%	\$ 56	
Mo. Avg.	4,657	\$ 244,652	\$ 16,016	\$ 260,667	\$ 334,916	\$ 74,249		\$ 56	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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: January 20, 2021

The financial report for November 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$23,064,391.12.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

December 10, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 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 Five Months Ended November 30, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	2,802,771.79
Fixed expense	355,250.00
Dental pool expense	219,201.90
H.S.A. contributions	422,559.66
Health insurance premiums	4,955.40
Short term disability premiums	37,233.93
Dental premiums	5,979.57
Vision plan premiums	36,922.60
Flexible spending premiums	0.00
Life insurance premiums	62,732.38
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>3,951,094.19</u>
Operating income/(loss)	<u>6,980,197.27</u>
Non-operating revenue	
Interest income	221,856.97
Change in market value	71,401.83
Return of net position	0.00
Total non-operating revenue	<u>293,258.80</u>
Change in net position	<u>7,273,456.07</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 23,064,391.12</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 12/09/2020**

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: January 20, 2021

In December, GESD logged two (2) incidents and GESD incurred \$3,350 for the month.

GESD has 20 open claims recorded since 2013 and the “Paid” amount is \$2,624,706.88 compared to the “Incurred” of \$3,300,353.63.

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

The “Paid” amount for the six (6) claimants are \$2,434,892.15 or 93% of the total “Paid” amount of \$2,624,706.88 and \$ 2,932,641.44 or 89% of the total “Incurred” amount of \$3,300,353.63.

The average cost per individuals is:

- \$131,235.34 for “Paid”
- \$165,017.68 for “Incurred”



Claim Log Summary - Body Part and Cause

As of 12/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Open	<u> </u>	KNEE, RIGHT	BODY MOTION	254.86	3,350.00
<u> </u>	<u> </u>	Closed	<u> </u>	SHOULDER, RIGHT	HUMAN BITE	0.00	0.00
<hr/>							
Total: 2						254.86	3,350.00
<hr/>							
Glendale Elementary School District #40 Insured Total: 2						254.86	3,350.00
Glendale Elementary School District #40 Insurer Total: 2						254.86	3,350.00
Grand Total: 2						254.86	3,350.00



Claim Log Summary - Body Part and Cause

As of 12/31/2020

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('12/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('12/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 12/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	SUBDUING A PERSON	725.31	800.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	157,394.74	180,783.37
		Open		THIGH, LEFT	MISC CAUSES ANIMAL/INSECT	665.41	1,350.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Re-Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	20.00	800.00
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	1,662.52	3,400.00
		Open		KNEE, RIGHT	BODY MOTION	254.86	3,350.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	27.85	800.00
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	111,902.35	154,272.23
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	456.38	800.00
		Open		FOOT, LEFT	BODY MOTION	39,878.71	71,407.67
		Open		EYE, LEFT	TRIP	159,633.27	182,711.60
		Open		MULTIPLE BODY PARTS	WALKING	2,108.47	3,350.00

Total: 14 **1,317,092.21** **1,714,946.71**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,163,599.45	1,303,752.40
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00

Total: 2 **1,166,431.69** **1,307,502.40**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	61,074.91	168,086.32

Total: 2 **129,730.09** **262,752.43**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER	9,936.74	11,752.09

Run Date: 01/02/2021 08:01:14

TRISTAR - Confidential

Page 1 of 3

This report may contain confidential information and is intended only for the intended recipient. You are hereby notified that disclosing, copying, distributing or taking any action in reliance on the contents of this report is strictly prohibited.



Claim Log Summary - Body Part and Cause

As of 12/31/2020

		Status		Body Part	Claim Cause	Paid	Incurred
		Re-Open		MULTIPLE BODY PARTS	VEHICLE-PASSGR BUS	1,516.15	3,400.00
Total: 2						11,452.89	15,152.09
Glendale Elementary School District #40 Insured Total: 20						2,624,706.88	3,300,353.63
Glendale Elementary School District #40 Insurer Total: 20						2,624,706.88	3,300,353.63
Grand Total: 20						2,624,706.88	3,300,353.63

Claim Log Summary - Body Part and Cause

As of 12/31/2020

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('12/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('12/31/2020 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: January 20, 2021

The financial report for November 30, 2020 reflects the "Ending net position reserved for claims and expenses" as \$2,571,208.26.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

December 11, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 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 Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Five Months Ended November 30, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(107,479.00)
Total operating revenues	<u>1,236,340.00</u>
Operating expenses	
Paid claims	203,311.46
Subrogation/restitution/stop loss	(134,229.23)
Safety and loss control	0.00
Trust administration & mgmt.	2,710.00
Consultant service fees	2,852.24
ICA Fees	0.00
Total operating expenses	<u>74,644.47</u>
Operating income/(loss)	<u>1,161,695.53</u>
Non-operating revenue	
Interest income	20,351.37
Change in market value	8,076.36
Total non-operating revenue	<u>28,427.73</u>
Change in net position	<u>1,190,123.26</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,571,208.26</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: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: January 20, 2021

The financial report for November 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$757,121.88.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

December 11, 2020

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the five months ended November 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 Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Five Months Ended November 30, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
Total operating revenues	<u>750,000.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>750,000.00</u>
Non-operating revenue	
Interest income	1,524.35
Change in market value	5,597.53
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>7,121.88</u>
Change in net position	<u>757,121.88</u>
Beginning net position reserved for claims and expenses	<u>0.00</u>
Ending net position reserved for claims and expenses	<u>\$ 757,121.88</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 12/10/2020

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.H. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: January 20, 2021

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](#)

December 2020 / January 2021

- Met virtually with Colonial Life to review their products for the 21-22 SY
- Attended a United Healthcare COVID-19 briefing webinar
- Met virtually with American Fidelity to review their products for the 21-22 SY
- Met virtually with Valley Schools Employee Benefits Group to meet our new account manager, Elvis Becerra
- Attended the Arizona Department of Health Services COVID-19 vaccine webinar
- Attended the Valley Schols Employee Benefits Group Renewal Meeting for 21-22 SY
- Attended ASPAA's COVID-19 & HR Issues webinar
- #KnowYourBenefits campaign emails sent out:
 - Information on the Health Savings Account (HSA) wellness exam incentives deposit
 - Information on Real Appeal and successful resolutions
 - Reminder about deductible resetting on January 1
 - Information on phone calls from United Healthcare (UHC)
 - Information on Virtual Therapy from United Healthcare (UHC) and the Sanvello app
 - Informaton on the Flexible Spending Account (FSA) – creating an online account; MyCash; how to request a reimbursement
- Continued reminder emails for Health Savings Account secondary deposits (\$850) for those on the HDHP
 - We currently have 244 employees with verified exams (there are still pending exam confirmations due to 30-60 day claim lag)
 - 3-year trend:
 - 2018-19 – 218 participants
 - 2019-20 – 281 participants
 - 2020-21 – 244 participants (pending additional confirmations)

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Wellness Updates

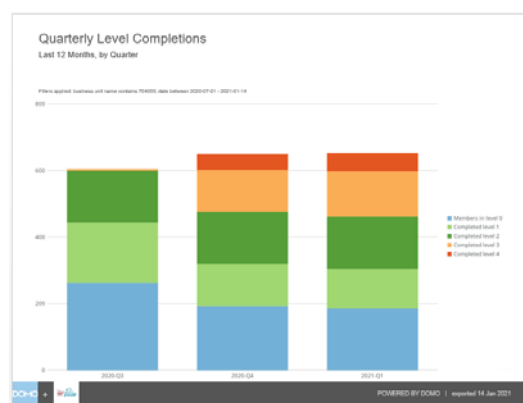
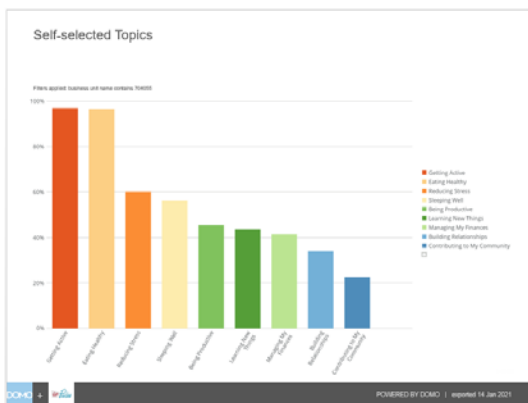
- Our Wellness program has been sponsoring activities outside the building. In December we had a blood drive in the district parking lot, which yielded 22 pints of blood. Our next drive will be February 10, from 1:00-5:00 p.m.
- We continue to have our employee hikes. In November, we went to White Tanks; December, Estrella Park and this past Sunday to Papago Park. Our next hike will be Saturday, February 6, at West Wing Trail, Sunrise Mountain.



- Upcoming events include:
 - January 27 - April 15 – each Wednesday, we will have the VITA income tax program
 - February 6 – Employee hike
 - February 10 – Blood drive
 - February 22-26 – Onsite mammography van
 - February 27 – May 22 – the fourth Friday of each month we will have Market on the Move at the District Office

WellStyles

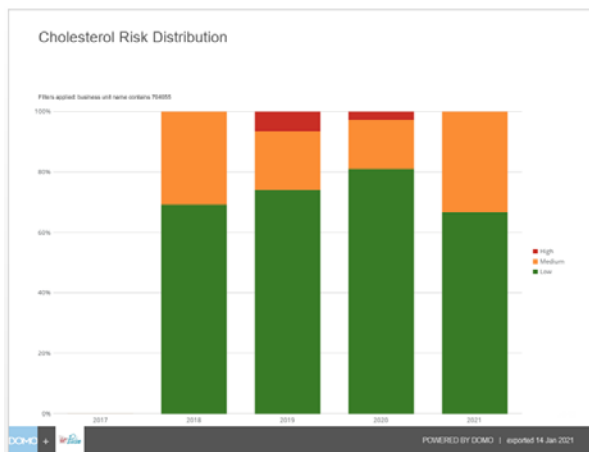
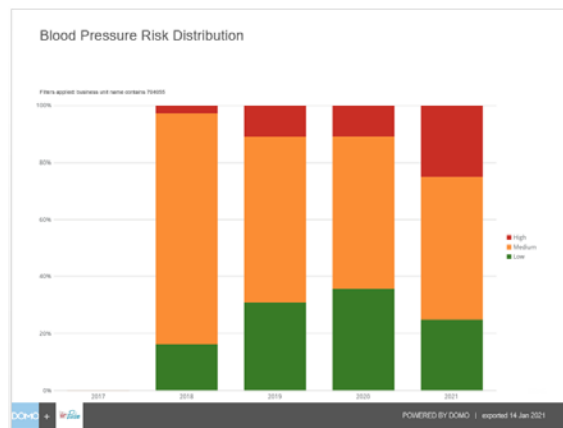
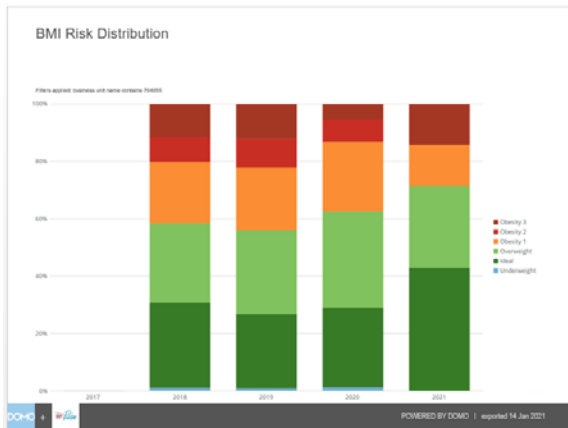
- Enrollments: We currently have 60.3% (653) of our members enrolled in the WellStyles program:



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Real Appeal

- Real Appeal participation data through November 30, 2020:
 - Added 2 new members
 - Cumulative total weight loss of 415 pounds for all members to-date

Real Appeal

Executive Summary

Enrolled	117
% At-Risk <i>Diabetes, Cardiovascular or other related conditions</i>	85%
Members That Lost Weight	57
Members' Total Weight Loss	415

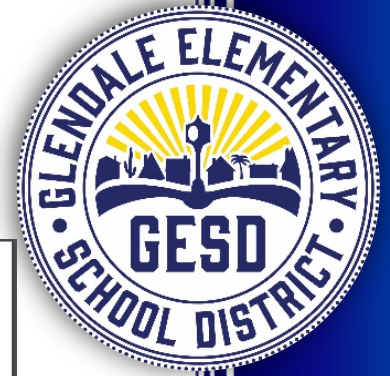
 A RALLY EXPERIENCE

Confidential Property of Real Appeal — Do not copy or distribute without permission
Copyright © 2019 Real Appeal, Inc. All rights reserved.
#MGC1131

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Real Appeal

Registration and Enrollment

Registration & Enrollment

	Total	PRIOR	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
Registered	122	74	2	2		8	4	6	4	1	3	10	6	2
Disqualified	1	0	0	0		0	0	0	0	0	0	1	0	0
Enrolled	117	70	2	2		8	4	6	4	1	3	9	6	2
At-Risk	99	59	2	2		8	4	5	1	1	3	8	4	2
Not At-Risk	18	11	0	0		0	0	1	3	0	0	1	2	0

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



Confidential Property of Real Appeal — Do not copy or distribute without permission
Copyright © 2019 Real Appeal, Inc. All rights reserved.
#RSC1131

Real Appeal

Member Satisfaction

Overall Average
Survey Rating
4.85

Total Ratings

GROUP	1on1	Grand Total
746	5	751

% of Ratings
5 is the highest level of success

Provider Rating	GROUP	1on1	Grand Total
5	87%	100%	87%
4	11%		11%
3	1%		1%
2	0%		0%
1	0%		0%

Average Rating
5 being the highest

	GROUP	1on1
2017	4.50	
2019	4.83	5.00
2020	4.89	



Confidential Property of Real Appeal — Do not copy or distribute without permission
Copyright © 2019 Real Appeal, Inc. All rights reserved.
#RSC1131

ALL IN FOR ALL KIDS

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: January 20, 2021

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