

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
September 25, 2019 4:30 p.m.

Public Notice - Meeting Agenda

Notice of this meeting has been posted consistent with the requirements of A.R.S. §38-431.02.
The meeting's location is the East Board Room in the District Office, 7301 N. 58th Avenue, Glendale.

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. Study Session

Legal counsel will provide an overview of the Open Meeting Law to the Trust Board.

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 the previous and current fiscal year.
- c. Claims Experience Review - Dental
The Trust Board will review dental claims experience for the previous and current fiscal year.
- d. Financial Review - Employee Benefits
The Trust Board will review employee benefits' financial statements for June and July, 2019.
- e. Claims Experience Review - Workers' Compensation
The Trust Board will review workers' compensation experience for the current fiscal year.
- f. Financial Review - Workers' Compensation
The Trust Board will review workers' compensation financial statements for July, 2019.

g. Wellness/Insurance Update

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

6. Action Items

a. Approval of Minutes

It is recommended the Trust Board approve the minutes of the May 21, 2019 regulars Meeting as presented.

b. Approval of the 2019-2020 Trust Board Meeting Schedule

The 2019-2020 Trust Board meeting schedule is submitted for approval.

7. Summary of Current Events

a. Trust Board Report

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

8. Adjournment

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: September 25, 2019

Mr. Barragan will provide the Trust Board with an update on the Glendale Elementary School 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: September 25, 2019

Fiscal Year 2019

Medical generated \$8,199,026 in revenues and incurred \$6,591,486 in claims resulting in a surplus of \$1,607,540. The plan's loss ratio was 80% for fiscal year 2019 compared to 114% in the previous year.

GESD had 12 claims above \$75,000 and five above the \$150,000 stop loss level. Collectively, the 12 claims have incurred \$2,085,639 or 32% of the total overall medical cost. Based on the information, GESD anticipates a \$437,377 refund.

Fiscal Year 2020

In July, GESD incurred \$861,651 in medical claims and represents a monthly loss ratio of 137%.

In August, GESD incurred \$555,320 in medical claims and represents a monthly loss ratio of 83%.

Since July 1, 2019, GESD has incurred \$1,416,971 in medical claims and represents a loss ratio of 109%.

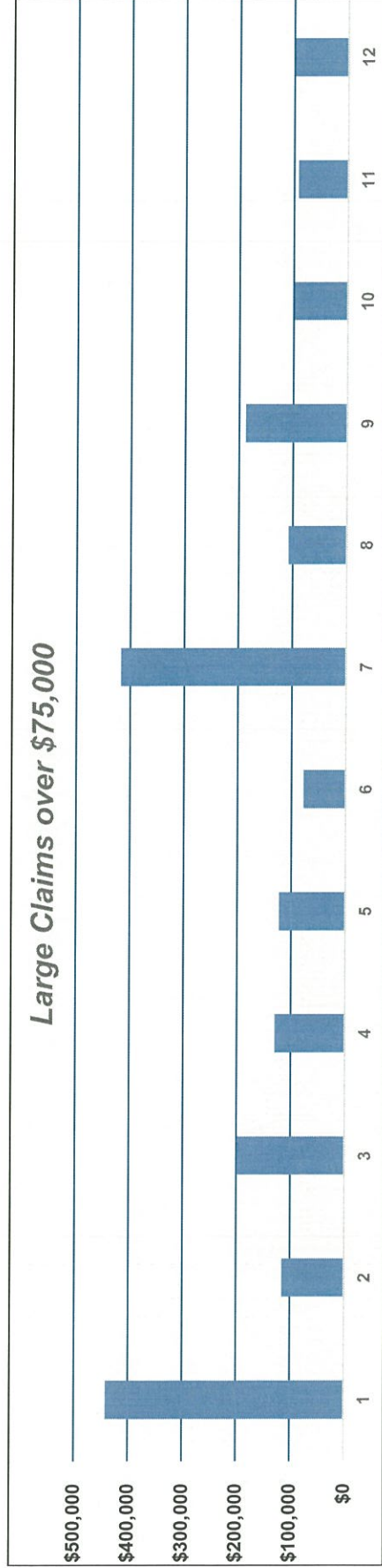
GESD has two claims above \$75,000 and one has exceeded the \$150,000 stop-loss level. A refund is not expected because the claimant has exceeded the stop-loss level in previous years.

Based on the trend, we project revenues to generate \$7,769,412 by June 30, 2020 and we anticipate to incur medical claims of approximately \$8,801,832 or a loss ratio of 109% by June 30, 2019.



**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2018 through 6/30/2019)**

# of claims > \$75K	
FY18	FY19
23	12



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$441,567	\$150,000	\$0	\$145,783	11	\$92,069	\$150,000	\$57,931	\$0
2	\$115,255	\$150,000	\$34,745	\$0	12	\$98,031	\$150,000	\$51,969	\$0
3*	\$198,779	\$150,000	\$0	\$24,389					
4*	\$129,432	\$150,000	\$20,568	\$0					
5	\$122,293	\$150,000	\$27,707	\$0					
6	\$77,770	\$150,000	\$72,230	\$0					
7	\$417,205	\$150,000	\$0	\$267,205					
8	\$107,508	\$150,000	\$42,492	\$0					
9*	\$187,398	\$150,000	\$0	\$0					
10	\$98,332	\$150,000	\$51,668	\$0					
Total	\$1,895,539			\$437,377	Total	\$190,100			\$0

8/4/2019 *expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2018 through 6/30/2019)



Date	Plan Name	Paid Amount
2018-07	Traditional	\$46,966.71
2018-08	Traditional	\$70,535.05
2018-09	Traditional	\$17,913.46
2018-10	Traditional	\$46,023.00
2018-11	Traditional	\$26,173.52
2018-12	Traditional	\$62,829.16
2019-01	Traditional	\$21,820.61
2019-02	Traditional	\$34,823.76
2019-03	Traditional	\$7,370.60
2019-04	Traditional	\$42,272.09
2019-05	Traditional	\$48,609.09
2019-06	Traditional	\$16,229.59
	Total for Claimant 1	\$441,566.64
2018-07	Traditional	\$14,768.61
2018-08	Traditional	\$89,443.32
2018-09	Traditional	\$3,562.78
2018-10	Traditional	\$802.57
2018-11	Traditional	\$1,913.32
2018-12	Traditional	\$1,720.79
2019-01	Traditional	\$100.45
2019-02	Traditional	\$485.44
2019-03	Traditional	\$260.65
2019-04	Traditional	\$538.93
2019-05	Traditional	\$815.52
2019-06	Traditional	\$842.69
	Total for Claimant 2	\$115,255.07



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2018 through 6/30/2019)



Date	Plan Name		Paid Amount
2018-07	Traditional		-\$161.40
2018-07	Traditional		\$14,570.37
2018-08	Traditional		\$12,726.63
2018-09	Traditional		\$13,688.72
2018-10	Traditional		\$43,879.77
2018-11	Traditional		\$20,485.75
2018-12	Traditional		\$8,780.02
2019-01	Traditional		\$31,847.84
2019-02	Traditional		\$8,877.32
2019-03	Traditional		\$15,953.89
2019-04	Traditional		\$12,823.20
2019-05	Traditional		\$9,309.45
2019-06	Traditional		\$5,997.43
Total for Claimant 3			\$198,778.99



Glendale Elementary School District
 Paid Claims Greater Than \$75,000 by Claimant
 Monthly Financial Reporting
 (7/1/2018 through 6/30/2019)



Date	Plan Name	Paid Amount
2018-07	HDHP Base	\$6,250.59
2018-08	HDHP Base	\$9,561.77
2018-09	HDHP Base	\$6,801.39
2018-10	HDHP Base	\$751.83
2018-11	HDHP Base	\$105,910.36
2018-12	HDHP Base	\$155.86
	Total for Claimant 4	\$129,431.80
2018-07	HDHP Base	\$1,799.42
2018-08	HDHP Base	\$12,417.23
2018-09	HDHP Base	\$1,434.07
2018-10	HDHP Base	\$11,339.86
2018-11	HDHP Base	\$55,232.31
2018-12	HDHP Base	\$1,177.02
2019-01	HDHP Base	\$24,807.69
2019-02	HDHP Base	\$640.59
2019-03	HDHP Base	\$6,297.22
2019-04	HDHP Base	\$1,676.45
2019-05	HDHP Base	\$2,006.10
2019-06	HDHP Base	\$3,465.29
	Total for Claimant 5	\$122,293.25
2018-07	HDHP Base	\$10,999.98
2018-08	HDHP Base	\$1,240.97
2018-10	HDHP Base	\$706.74
2018-11	HDHP Base	\$42,052.21
2018-12	HDHP Base	\$22,800.00
2019-05	HDHP Base	\$174.78
2019-06	HDHP Base	(\$204.44)
	Total for Claimant 6	\$77,770.24



Glendale Elementary School District
 Paid Claims Greater Than \$75,000 by Claimant
 Monthly Financial Reporting
 (7/1/2018 through 6/30/2019)



Date	Plan Name	Paid Amount
2018-07	Traditional	\$86.81
2018-08	Traditional	\$1,495.61
2018-09	Traditional	\$1,710.62
2018-10	Traditional	\$3,299.63
2018-11	Traditional	\$8,962.59
2018-12	Traditional	\$199,092.72
2019-01	Traditional	\$12,424.35
2019-02	Traditional	\$5,169.48
2019-03	Traditional	\$4,094.90
2019-04	Traditional	\$162,449.52
2019-05	Traditional	\$16,262.53
2019-06	Traditional	\$2,156.49
	Total for Claimant 7	\$417,205.25
2018-07	HDHP Base	\$102.05
2018-08	Nav Plus HDHP	\$91.87
2018-09	Nav Plus HDHP	\$219.61
2018-10	Nav Plus HDHP	\$2,247.16
2018-11	Nav Plus HDHP	\$182.21
2018-12	HDHP Base	\$104,153.21
2018-12	Nav Plus HDHP	\$305.54
2019-01	Nav Plus HDHP	\$206.73
	Total for Claimant 8	\$107,508.38



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2018 through 6/30/2019)



Date	Plan Name	Paid Amount
2018-07	Traditional	\$14,405.57
2018-08	Traditional	\$17,930.66
2018-09	Traditional	\$11,768.53
2018-10	Traditional	\$11,768.53
2018-11	Traditional	\$18,027.09
2018-12	Traditional	\$26,542.53
2019-01	Traditional	\$542.31
2019-02	Traditional	\$29,398.80
2019-03	Traditional	\$369.92
2019-04	Traditional	\$27,005.33
2019-05	Traditional	\$12,012.67
2019-06	Traditional	\$17,625.74
	Total for Claimant 9	\$187,397.68
2018-07	Traditional	\$3,339.26
2018-08	Traditional	\$772.12
2018-09	Traditional	\$3,327.70
2018-10	Traditional	\$2,754.58
2018-11	Traditional	\$14,710.11
2018-12	Traditional	\$60,629.23
2019-01	Traditional	\$455.23
2019-02	Traditional	\$671.22
2019-03	Traditional	\$12,446.50
2019-04	Traditional	(\$2,050.93)
2019-05	Traditional	\$1,035.48
2019-06	Traditional	\$125.92
2019-06	Traditional	\$115.53
	Total for Claimant 10	\$98,331.95



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2018 through 6/30/2019)

Date	Plan Name	Paid Amount
2018-07	Traditional	\$34,834.22
2018-08	Traditional	\$10,444.37
2018-09	Traditional	\$4,969.25
2018-10	Traditional	\$4,997.03
2018-11	Traditional	\$5,483.47
2018-12	Traditional	\$5,239.14
2019-01	Traditional	\$5,053.82
2019-02	Traditional	\$5,269.83
2019-03	Traditional	\$1,113.37
2019-04	Traditional	\$5,658.75
2019-05	Traditional	\$5,171.15
2019-06	Traditional	\$3,834.87
	Total for Claimant 11	\$92,069.27
2018-07	Traditional	\$7,491.38
2018-08	Traditional	\$7,490.43
2018-09	Traditional	\$14,980.86
2018-11	Traditional	\$14,998.66
2019-01	Traditional	\$7,490.43
2019-02	Traditional	\$15,145.72
2019-03	Traditional	\$82.04
2019-04	Traditional	\$7,590.66
2019-05	Traditional	\$15,187.55
2019-06	Traditional	\$7,572.86
	Total for Claimant 12	\$98,030.59
TOTAL	Total	\$2,085,639.11



Monthly Experience Report

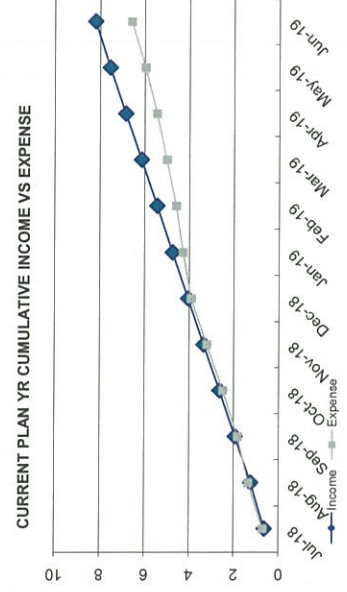
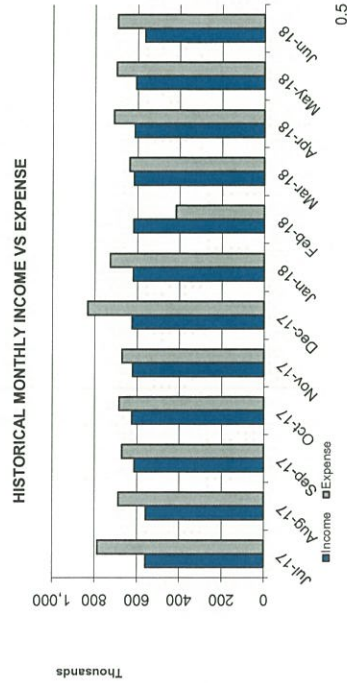
Glendale EI-All

Dates: (7/1/2018-6/30/2019)



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
2018-07	926	1,296	\$ 553,344	\$ -	\$ 95,142	\$ 648,486	\$ 57,338	\$ 705,824	\$ 626,702	\$ (79,122)	113%	\$ 545	140%
2018-08	916	1,289	\$ 482,162	\$ -	\$ 107,791	\$ 589,953	\$ 56,719	\$ 646,672	\$ 622,020	\$ (24,652)	104%	\$ 502	131%
2018-09	1,031	1,444	\$ 298,457	\$ -	\$ 108,480	\$ 406,937	\$ 63,840	\$ 470,777	\$ 692,378	\$ 221,601	68%	\$ 326	124%
2018-10	1,046	1,460	\$ 519,882	\$ 15,719	\$ 101,034	\$ 605,197	\$ 64,770	\$ 669,967	\$ 700,122	\$ 30,154	96%	\$ 459	121%
2018-11	1,045	1,461	\$ 551,346	\$ 13,087	\$ 107,336	\$ 645,595	\$ 64,707	\$ 710,302	\$ 700,039	\$ (10,262)	101%	\$ 486	118%
2018-12	1,048	1,467	\$ 641,589	\$ 96,062	\$ 98,287	\$ 643,814	\$ 64,893	\$ 708,707	\$ 701,599	\$ (7,108)	101%	\$ 483	121%
2019-01	1,040	1,462	\$ 214,498	\$ 23,335	\$ 103,759	\$ 294,922	\$ 64,397	\$ 359,319	\$ 697,224	\$ 337,905	52%	\$ 246	120%
2019-02	1,040	1,465	\$ 121,676	\$ 24,930	\$ 147,625	\$ 244,371	\$ 64,398	\$ 308,769	\$ 698,227	\$ 389,458	44%	\$ 211	113%
2019-03	1,039	1,466	\$ 299,168	\$ 15,756	\$ 77,265	\$ 360,677	\$ 64,335	\$ 425,012	\$ 698,767	\$ 273,755	61%	\$ 290	112%
2019-04	1,045	1,475	\$ 447,446	\$ 189,997	\$ 124,445	\$ 381,894	\$ 64,706	\$ 446,600	\$ 702,191	\$ 255,591	64%	\$ 303	113%
2019-05	1,040	1,473	\$ 377,547	\$ 45,223	\$ 117,752	\$ 450,076	\$ 64,396	\$ 514,472	\$ 700,209	\$ 185,737	73%	\$ 349	113%
2019-06	974	1,389	\$ 471,171	\$ 13,268	\$ 106,851	\$ 564,754	\$ 60,311	\$ 625,065	\$ 659,548	\$ 34,483	95%	\$ 450	114%
Total	12,190	17,147	\$ 4,978,286	\$ 437,377	\$ 1,295,767	\$ 5,836,676	\$ 754,810	\$ 6,591,486	\$ 8,199,026	\$ 1,607,540	80%	\$ 384	
Mo. Avg.	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	
PY Mo. Avg. @ 6/30/18	1,049	1,447	\$ 589,195	\$ 75,183	\$ 105,857	\$ 619,869	\$ 64,955	\$ 684,823	\$ 602,731	\$ (82,092)		\$ 473	





Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)

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
2018-07	900	1,262	\$ 533,234	\$ -	\$ 93,047	\$ 626,281	\$ 55,728	\$ 682,009	\$ 609,049	\$ (72,960)	112%	\$ 540
2018-08	893	1,261	\$ 464,499	\$ -	\$ 101,195	\$ 565,694	\$ 55,294	\$ 620,988	\$ 606,332	\$ (14,656)	102%	\$ 492
2018-09	1,010	1,418	\$ 281,090	\$ -	\$ 106,925	\$ 388,015	\$ 62,539	\$ 450,554	\$ 678,603	\$ 228,049	66%	\$ 318
2018-10	1,026	1,436	\$ 468,567	\$ 15,719	\$ 100,120	\$ 552,968	\$ 63,531	\$ 616,499	\$ 687,583	\$ 71,084	90%	\$ 429
2018-11	1,026	1,438	\$ 529,981	\$ 13,087	\$ 105,378	\$ 622,272	\$ 63,530	\$ 685,802	\$ 688,092	\$ 2,290	100%	\$ 477
2018-12	1,029	1,444	\$ 631,750	\$ 96,062	\$ 98,038	\$ 633,726	\$ 63,716	\$ 697,442	\$ 689,652	\$ (7,790)	101%	\$ 483
2019-01	1,023	1,441	\$ 180,967	\$ 23,335	\$ 103,499	\$ 261,131	\$ 63,344	\$ 324,475	\$ 686,730	\$ 362,255	47%	\$ 225
2019-02	1,025	1,446	\$ 112,465	\$ 22,582	\$ 144,718	\$ 234,601	\$ 63,469	\$ 298,070	\$ 688,793	\$ 390,722	43%	\$ 206
2019-03	1,025	1,449	\$ 240,398	\$ 7,780	\$ 74,246	\$ 306,864	\$ 63,468	\$ 370,332	\$ 690,359	\$ 320,027	54%	\$ 256
2019-04	1,031	1,458	\$ 428,704	\$ 183,585	\$ 124,070	\$ 369,189	\$ 63,839	\$ 433,028	\$ 693,784	\$ 260,756	62%	\$ 297
2019-05	1,029	1,459	\$ 360,830	\$ 40,568	\$ 117,180	\$ 437,442	\$ 63,715	\$ 501,157	\$ 693,514	\$ 192,357	72%	\$ 343
2019-06	961	1,372	\$ 456,653	\$ 10,270	\$ 106,536	\$ 552,919	\$ 59,506	\$ 612,425	\$ 651,025	\$ 38,600	94%	\$ 446
Total	11,978	16,884	\$ 4,689,138	\$ 412,988	\$ 1,274,952	\$ 5,551,102	\$ 741,679	\$ 6,292,781	\$ 8,063,516	\$ 1,770,735	78%	\$ 373
Mo. Avg.	998	1,407	\$ 390,762	\$ 34,416	\$ 106,246	\$ 462,592	\$ 61,807	\$ 524,398	\$ 671,960	\$ 147,561		\$ 373



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)

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
2018-07	26	34	\$ 20,110	\$ -	\$ 2,095	\$ 22,205	\$ 1,610	\$ 23,815	\$ 17,652	\$ (6,163)	135%	\$ 700
2018-08	23	28	\$ 17,663	\$ -	\$ 6,596	\$ 24,259	\$ 1,425	\$ 25,684	\$ 15,688	\$ (9,996)	164%	\$ 917
2018-09	21	26	\$ 17,367	\$ -	\$ 1,555	\$ 18,922	\$ 1,301	\$ 20,223	\$ 13,775	\$ (6,448)	147%	\$ 778
2018-10	20	24	\$ 51,316	\$ -	\$ 914	\$ 52,230	\$ 1,239	\$ 53,469	\$ 12,538	\$ (40,930)	426%	\$ 2,228
2018-11	19	23	\$ 21,364	\$ -	\$ 1,958	\$ 23,322	\$ 1,177	\$ 24,499	\$ 11,947	\$ (12,552)	205%	\$ 1,065
2018-12	19	23	\$ 9,839	\$ -	\$ 249	\$ 10,088	\$ 1,177	\$ 11,265	\$ 11,947	\$ 682	94%	\$ 490
2019-01	17	21	\$ 33,531	\$ -	\$ 260	\$ 33,791	\$ 1,053	\$ 34,844	\$ 10,494	\$ (24,350)	332%	\$ 1,659
2019-02	15	19	\$ 9,210	\$ 2,348	\$ 2,907	\$ 9,769	\$ 929	\$ 10,698	\$ 9,434	\$ (1,264)	113%	\$ 563
2019-03	14	17	\$ 58,770	\$ 7,976	\$ 3,019	\$ 53,813	\$ 867	\$ 54,680	\$ 8,408	\$ (46,272)	650%	\$ 3,216
2019-04	14	17	\$ 18,742	\$ 6,412	\$ 375	\$ 12,705	\$ 867	\$ 13,572	\$ 8,408	\$ (5,165)	161%	\$ 798
2019-05	11	14	\$ 16,718	\$ 4,655	\$ 572	\$ 12,635	\$ 681	\$ 13,316	\$ 6,695	\$ (6,620)	199%	\$ 951
2019-06	13	17	\$ 14,517	\$ 2,998	\$ 315	\$ 11,834	\$ 805	\$ 12,639	\$ 8,523	\$ (4,117)	148%	\$ 743
Total	212	263	\$ 289,148	\$ 24,389	\$ 20,815	\$ 285,574	\$ 13,131	\$ 298,705	\$ 135,510	\$ (163,195)	220%	\$ 1,136
Mo. Avg.	18	22	\$ 24,096	\$ 2,032	\$ 1,735	\$ 23,798	\$ 1,094	\$ 24,892	\$ 11,292	\$ (13,600)		\$ 1,136



Monthly Experience Report

Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)

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
2018-07	518	701	\$ 382,034	\$ -	\$ 84,101	\$ 466,135	\$ 32,075	\$ 498,210	\$ 363,800	\$ (134,410)	137%	\$ 711
2018-08	513	698	\$ 371,674	\$ -	\$ 87,398	\$ 459,072	\$ 31,765	\$ 490,837	\$ 361,345	\$ (129,493)	136%	\$ 703
2018-09	511	691	\$ 219,663	\$ -	\$ 96,992	\$ 316,655	\$ 31,641	\$ 348,296	\$ 359,205	\$ 10,909	97%	\$ 504
2018-10	506	682	\$ 226,792	\$ 15,719	\$ 83,198	\$ 294,271	\$ 31,332	\$ 325,603	\$ 355,232	\$ 29,629	92%	\$ 477
2018-11	500	678	\$ 257,169	\$ 13,087	\$ 92,445	\$ 336,527	\$ 30,960	\$ 367,487	\$ 352,830	\$ (14,657)	104%	\$ 542
2018-12	501	683	\$ 449,605	\$ 96,062	\$ 84,471	\$ 438,014	\$ 31,022	\$ 469,036	\$ 354,374	\$ (114,663)	132%	\$ 687
2019-01	496	682	\$ 68,928	\$ 23,335	\$ 88,170	\$ 133,763	\$ 30,712	\$ 164,475	\$ 353,167	\$ 188,692	47%	\$ 241
2019-02	493	679	\$ 118,225	\$ 22,582	\$ 110,964	\$ 206,607	\$ 30,527	\$ 237,134	\$ 351,428	\$ 114,294	67%	\$ 349
2019-03	489	677	\$ 193,194	\$ 7,780	\$ 61,885	\$ 247,299	\$ 30,279	\$ 277,578	\$ 350,091	\$ 72,513	79%	\$ 410
2019-04	488	677	\$ 376,003	\$ 183,585	\$ 106,392	\$ 298,810	\$ 30,217	\$ 329,027	\$ 349,606	\$ 20,578	94%	\$ 486
2019-05	487	678	\$ 318,148	\$ 40,568	\$ 95,955	\$ 373,535	\$ 30,155	\$ 403,690	\$ 349,564	\$ (54,126)	115%	\$ 595
2019-06	468	651	\$ 324,244	\$ 10,270	\$ 79,728	\$ 393,702	\$ 28,979	\$ 422,681	\$ 335,247	\$ (87,434)	126%	\$ 649
Total	5,970	8,177	\$ 3,305,680	\$ 412,988	\$ 1,071,699	\$ 3,964,391	\$ 369,664	\$ 4,334,055	\$ 4,235,888	\$ (98,166)	102%	\$ 530
Mo. Avg.	498	681	\$ 275,473	\$ 34,416	\$ 89,308	\$ 330,366	\$ 30,805	\$ 361,171	\$ 352,991	\$ (8,181)	102%	\$ 530

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: (7/1/2018-6/30/2019)

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
2018-07	16	18	\$ 17,137	\$ -	\$ 2,035	\$ 19,172	\$ 991	\$ 20,163	\$ 10,749	\$ (9,414)	188%	\$ 1,120
2018-08	17	19	\$ 16,244	\$ -	\$ 6,522	\$ 22,766	\$ 1,053	\$ 23,819	\$ 11,340	\$ (12,479)	210%	\$ 1,254
2018-09	16	18	\$ 16,996	\$ -	\$ 1,474	\$ 18,470	\$ 991	\$ 19,461	\$ 10,749	\$ (8,712)	181%	\$ 1,081
2018-10	15	16	\$ 51,312	\$ -	\$ 868	\$ 52,180	\$ 929	\$ 53,109	\$ 9,513	\$ (43,597)	558%	\$ 3,319
2018-11	14	15	\$ 21,364	\$ -	\$ 1,908	\$ 23,272	\$ 867	\$ 24,139	\$ 8,921	\$ (15,218)	271%	\$ 1,609
2018-12	14	15	\$ 9,908	\$ -	\$ 99	\$ 10,007	\$ 867	\$ 10,874	\$ 8,921	\$ (1,953)	122%	\$ 725
2019-01	11	11	\$ 33,310	\$ -	\$ 156	\$ 33,466	\$ 681	\$ 34,147	\$ 6,503	\$ (27,644)	525%	\$ 3,104
2019-02	11	11	\$ 8,838	\$ 2,348	\$ 114	\$ 6,604	\$ 681	\$ 7,285	\$ 6,503	\$ (782)	112%	\$ 662
2019-03	10	10	\$ 17,176	\$ 7,976	\$ 185	\$ 9,385	\$ 619	\$ 10,004	\$ 5,912	\$ (4,093)	169%	\$ 1,000
2019-04	10	10	\$ 16,248	\$ 6,412	\$ 202	\$ 10,038	\$ 619	\$ 10,657	\$ 5,912	\$ (4,745)	180%	\$ 1,066
2019-05	8	8	\$ 13,786	\$ 4,655	\$ 93	\$ 9,224	\$ 495	\$ 9,719	\$ 4,729	\$ (4,990)	206%	\$ 1,215
2019-06	10	11	\$ 15,533	\$ 2,998	\$ 170	\$ 12,705	\$ 619	\$ 13,324	\$ 6,557	\$ (6,767)	203%	\$ 1,211
Total	152	162	\$ 237,853	\$ 24,389	\$ 13,826	\$ 227,290	\$ 9,412	\$ 236,702	\$ 96,309	\$ (140,393)	246%	\$ 1,461
Mo. Avg.	13	14	\$ 19,821	\$ 2,032	\$ 1,152	\$ 18,941	\$ 784	\$ 19,725	\$ 8,026	\$ (11,699)	246%	\$ 1,461

Monthly Contribution Rates

Premiums	Monthly Contribution Rates
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: (7/1/2018-6/30/2019)

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
2018-07	359	504	\$ 145,385	\$ -	\$ 8,863	\$ 154,248	\$ 22,229	\$ 176,477	\$ 225,703	\$ 49,225	78%	\$ 350
2018-08	357	506	\$ 91,964	\$ -	\$ 13,742	\$ 105,706	\$ 22,105	\$ 127,811	\$ 225,440	\$ 97,629	57%	\$ 253
2018-09	460	636	\$ 60,144	\$ -	\$ 9,261	\$ 69,405	\$ 28,483	\$ 97,888	\$ 287,499	\$ 189,611	34%	\$ 154
2018-10	479	661	\$ 218,647	\$ -	\$ 16,630	\$ 235,277	\$ 29,660	\$ 264,937	\$ 299,079	\$ 34,142	89%	\$ 401
2018-11	486	670	\$ 259,081	\$ -	\$ 12,287	\$ 271,368	\$ 30,093	\$ 301,461	\$ 303,220	\$ 1,759	99%	\$ 450
2018-12	487	671	\$ 180,753	\$ -	\$ 13,046	\$ 193,799	\$ 30,155	\$ 223,954	\$ 303,818	\$ 79,864	74%	\$ 334
2019-01	486	672	\$ 106,376	\$ -	\$ 14,477	\$ 120,853	\$ 30,093	\$ 150,946	\$ 302,871	\$ 151,925	50%	\$ 225
2019-02	491	680	\$ (8,561)	\$ -	\$ 33,345	\$ 24,784	\$ 30,403	\$ 55,187	\$ 306,672	\$ 251,485	18%	\$ 81
2019-03	492	679	\$ 46,804	\$ -	\$ 11,662	\$ 58,466	\$ 30,465	\$ 88,931	\$ 306,842	\$ 217,911	29%	\$ 131
2019-04	499	688	\$ 51,957	\$ -	\$ 16,723	\$ 68,680	\$ 30,898	\$ 99,578	\$ 310,751	\$ 211,173	32%	\$ 145
2019-05	497	687	\$ 32,396	\$ -	\$ 19,340	\$ 51,736	\$ 30,774	\$ 82,510	\$ 310,062	\$ 227,552	27%	\$ 120
2019-06	453	638	\$ 122,233	\$ -	\$ 24,183	\$ 146,416	\$ 28,050	\$ 174,466	\$ 285,415	\$ 110,949	61%	\$ 273
Total	5,546	7,692	\$ 1,307,178	\$ -	\$ 193,559	\$ 1,500,737	\$ 343,408	\$ 1,844,145	\$ 3,467,371	\$ 1,623,226	53%	\$ 240
Mo. Avg.	462	641	\$ 108,932	\$ -	\$ 16,130	\$ 125,061	\$ 28,617	\$ 153,679	\$ 288,948	\$ 135,269	53%	\$ 240

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: (7/1/2018-6/30/2019)

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
2018-07	9	15	\$ 2,973	\$ -	\$ 60	\$ 3,033	\$ 557	\$ 3,590	\$ 6,433	\$ 2,843	56%	\$ 239
2018-08	5	8	\$ 1,024	\$ -	\$ 74	\$ 1,098	\$ 310	\$ 1,408	\$ 3,878	\$ 2,470	36%	\$ 176
2018-09	4	7	\$ 371	\$ -	\$ 81	\$ 452	\$ 248	\$ 700	\$ 2,555	\$ 1,856	27%	\$ 100
2018-10	4	7	\$ 3	\$ -	\$ 46	\$ 49	\$ 248	\$ 297	\$ 2,555	\$ 2,258	12%	\$ 42
2018-11	4	7	\$ -	\$ -	\$ 50	\$ 50	\$ 248	\$ 298	\$ 2,555	\$ 2,257	12%	\$ 43
2018-12	4	7	\$ (69)	\$ -	\$ 150	\$ 81	\$ 248	\$ 329	\$ 2,555	\$ 2,226	13%	\$ 47
2019-01	5	9	\$ 221	\$ -	\$ 104	\$ 325	\$ 310	\$ 635	\$ 3,521	\$ 2,886	18%	\$ 71
2019-02	3	7	\$ 372	\$ -	\$ 2,793	\$ 3,165	\$ 186	\$ 3,351	\$ 2,461	\$ (890)	136%	\$ 479
2019-03	3	6	\$ 41,593	\$ -	\$ 2,834	\$ 44,427	\$ 186	\$ 44,613	\$ 2,025	\$ (42,588)	2203%	\$ 7,436
2019-04	3	6	\$ 2,495	\$ -	\$ 173	\$ 2,668	\$ 186	\$ 2,854	\$ 2,025	\$ (828)	141%	\$ 476
2019-05	2	5	\$ 2,932	\$ -	\$ 479	\$ 3,411	\$ 124	\$ 3,535	\$ 1,495	\$ (2,039)	236%	\$ 707
2019-06	2	5	\$ (1,015)	\$ -	\$ 145	\$ (870)	\$ 124	\$ (746)	\$ 1,495	\$ 2,242	-50%	\$ -
Total	48	89	\$ 50,900	\$ -	\$ 6,989	\$ 57,889	\$ 2,975	\$ 60,864	\$ 33,556	\$ (27,307)	181%	\$ 684
Mo. Avg.	4	7	\$ 4,242	\$ -	\$ 582	\$ 4,824	\$ 248	\$ 5,072	\$ 2,796	\$ (2,276)	181%	\$ 684

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: (7/1/2018-6/30/2019)

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus 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
2018-07	23	57	\$ 5,815	\$ -	\$ 83	\$ 5,898	\$ 1,424	\$ 7,322	\$ 19,547	\$ 12,225	37%	\$ 128
2018-08	23	57	\$ 861	\$ -	\$ 55	\$ 916	\$ 1,424	\$ 2,340	\$ 19,547	\$ 17,207	12%	\$ 41
2018-09	39	91	\$ 1,283	\$ -	\$ 672	\$ 1,955	\$ 2,415	\$ 4,370	\$ 31,899	\$ 27,530	14%	\$ 48
2018-10	41	93	\$ 23,128	\$ -	\$ 292	\$ 23,420	\$ 2,539	\$ 25,959	\$ 33,272	\$ 7,313	78%	\$ 279
2018-11	40	90	\$ 13,731	\$ -	\$ 646	\$ 14,377	\$ 2,477	\$ 16,854	\$ 32,042	\$ 15,188	53%	\$ 187
2018-12	41	90	\$ 1,392	\$ -	\$ 521	\$ 1,913	\$ 2,539	\$ 4,452	\$ 31,461	\$ 27,009	14%	\$ 49
2019-01	41	87	\$ 5,663	\$ -	\$ 852	\$ 6,515	\$ 2,539	\$ 9,054	\$ 30,692	\$ 21,638	30%	\$ 104
2019-02	41	87	\$ 2,801	\$ -	\$ 409	\$ 3,210	\$ 2,539	\$ 5,749	\$ 30,692	\$ 24,943	19%	\$ 66
2019-03	44	93	\$ 400	\$ -	\$ 699	\$ 1,099	\$ 2,724	\$ 3,823	\$ 33,427	\$ 29,603	11%	\$ 41
2019-04	44	93	\$ 744	\$ -	\$ 955	\$ 1,699	\$ 2,724	\$ 4,423	\$ 33,427	\$ 29,004	13%	\$ 48
2019-05	45	94	\$ 10,286	\$ -	\$ 1,885	\$ 12,171	\$ 2,786	\$ 14,957	\$ 33,888	\$ 18,931	44%	\$ 159
2019-06	40	83	\$ 10,177	\$ -	\$ 2,625	\$ 12,802	\$ 2,477	\$ 15,279	\$ 30,363	\$ 15,084	50%	\$ 184
Total	462	1,015	\$ 76,280	\$ -	\$ 9,694	\$ 85,974	\$ 28,607	\$ 114,581	\$ 360,256	\$ 245,675	32%	\$ 113
Mo. Avg.	39	85	\$ 6,357	\$ -	\$ 808	\$ 7,165	\$ 2,384	\$ 9,548	\$ 30,021	\$ 20,473	32%	\$ 113

Monthly Contribution Rates

Premiums	Monthly Contribution Rates
Employee Only	\$ 461.16
Employee + Spouse	\$ 982.35
Employee + Child(ren)	\$ 911.60
Employee + Family	\$ 1,229.95



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus 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
2018-07	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-08	1	1	\$ 395	\$ -	\$ -	\$ 395	\$ 62	\$ 457	\$ 470	\$ 13	97%	\$ 457
2018-09	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-10	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-11	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2018-12	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-01	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-02	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-03	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-04	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-05	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
2019-06	1	1	\$ -	\$ -	\$ -	\$ -	\$ 62	\$ 62	\$ 470	\$ 408	13%	\$ 62
Total	12	12	\$ 395	\$ -	\$ -	\$ 395	\$ 744	\$ 1,139	\$ 5,645	\$ 4,505	20%	\$ 95
Mo. Avg.	1	1	\$ 33	\$ -	\$ -	\$ 33	\$ 62	\$ 95	\$ 470	\$ 375	20%	\$ 95

Monthly Contribution Rates

Premiums	
Employee Only	\$ 470.38
Employee + Spouse	\$ 1,002.00
Employee + Child(ren)	\$ 929.83
Employee + Family	\$ 1,254.55



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group
 Plan: Traditional PPO

Date	Active		SP	CH	FAM	Total	Cobra			Total	Medical Plan Totals	
	EE						EE	SP	CH		FAM	
2018-07	415		28	62	13	518	14	2	0	0	16	534
2018-08	409		27	64	13	513	15	2	0	0	17	530
2018-09	409		28	61	13	511	14	2	0	0	16	527
2018-10	406		28	59	13	506	14	1	0	0	15	521
2018-11	398		28	61	13	500	13	1	0	0	14	514
2018-12	398		28	61	14	501	13	1	0	0	14	515
2019-01	391		30	60	15	496	11	0	0	0	11	507
2019-02	388		30	60	15	493	11	0	0	0	11	504
2019-03	382		29	63	15	489	10	0	0	0	10	499
2019-04	381		30	62	15	488	10	0	0	0	10	498
2019-05	379		30	63	15	487	8	0	0	0	8	495
2019-06	365		28	61	14	468	9	1	0	0	10	478



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)



VALLEY SCHOOLS

Name: Valley Schools Employee Benefits Group
 Plan: HDHP Base

Date	Active		SP	CH	FAM	Total	Cobra				Total	Medical Plan Totals	
	EE						EE	SP	CH	FAM			
2018-07	279	15	54	11	359	6	0	2	1	9	368		
2018-08	276	15	54	12	357	3	0	1	1	5	362		
2018-09	362	18	65	15	460	3	0	1	0	4	464		
2018-10	378	19	66	16	479	3	0	1	0	4	483		
2018-11	383	19	69	15	486	3	0	1	0	4	490		
2018-12	384	20	68	15	487	3	0	1	0	4	491		
2019-01	383	19	70	14	486	3	0	2	0	5	491		
2019-02	386	19	71	15	491	1	0	2	0	3	494		
2019-03	387	19	72	14	492	2	0	1	0	3	495		
2019-04	394	18	72	15	499	2	0	1	0	3	502		
2019-05	392	18	71	16	497	1	0	1	0	2	499		
2019-06	352	17	68	16	453	1	0	1	0	2	455		



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2018-6/30/2019)



Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus HDHP Base

Date	Active		SP	CH	FAM	Total	EE	Cobra				Total	Medical Plan Totals
	EE	SP						SP	CH	FAM			
2018-07	7	2	9	5	23	1	0	0	0	0	1	24	
2018-08	7	2	9	5	23	1	0	0	0	0	1	24	
2018-09	14	6	12	7	39	1	0	0	0	0	1	40	
2018-10	15	6	13	7	41	1	0	0	0	0	1	42	
2018-11	15	6	13	6	40	1	0	0	0	0	1	41	
2018-12	18	4	13	6	41	1	0	0	0	0	1	42	
2019-01	19	4	13	5	41	1	0	0	0	0	1	42	
2019-02	19	4	13	5	41	1	0	0	0	0	1	42	
2019-03	19	4	16	5	44	1	0	0	0	0	1	45	
2019-04	19	4	16	5	44	1	0	0	0	0	1	45	
2019-05	20	4	16	5	45	1	0	0	0	0	1	46	
2019-06	17	4	15	4	40	1	0	0	0	0	1	41	



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 Surplus/(Deficit)	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.
Total Cost Loss Ratio	Total contributions less total paid claims and expenses.
Total Cost PMPM	Total paid claims and expenses divided by total contributions.
Prior Year YTD Loss Ratio	Total paid claims and expenses divided by total members.
	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.

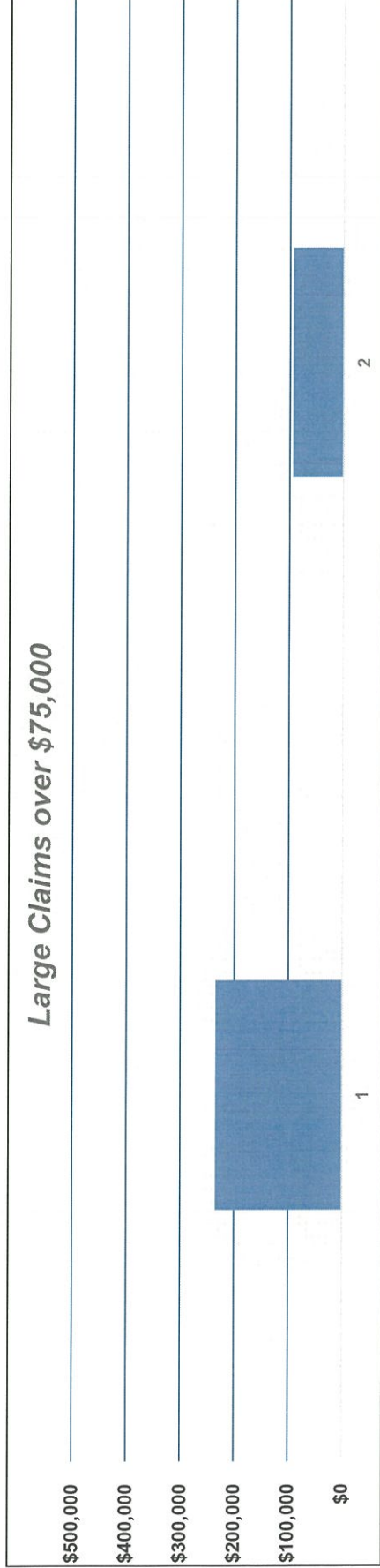
0.5



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2019 through 6/30/2020)



# of claims > \$75K	
FY19	FY20
12	2



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1 *	\$235,065	\$150,000	\$0	\$0
2	\$94,019	\$150,000	\$55,981	\$0
Total	\$329,084			\$0

9/12/2019 *expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



VALLEY SCHOOLS

**Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2019 through 6/30/2020)**



Date	Plan Name	Paid Amount
2019-07	Traditional PPO TERMED	\$213,991.57
2019-08	Traditional PPO TERMED	\$21,073.51
	Total for Claimant 1	\$235,065.08
2019-07	Traditional PPO	\$20,278.89
2019-07	Traditional PPO TERMED	\$2,450.30
2019-05	Traditional PPO	\$70,866.70
2019-08	Traditional PPO TERMED	\$423.00
	Total for Claimant 2	\$94,018.89
TOTAL	Total	\$329,083.97



Monthly Experience Report

Glendale EI-All

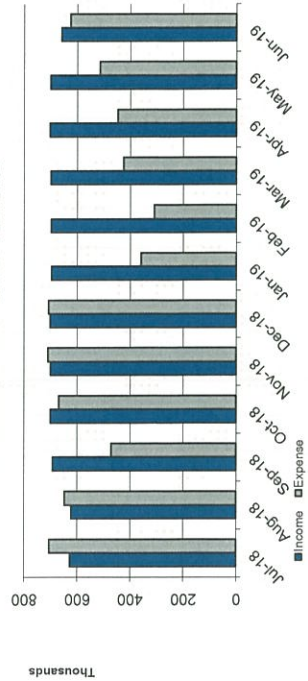
Dates: (7/1/2019-6/30/2020)



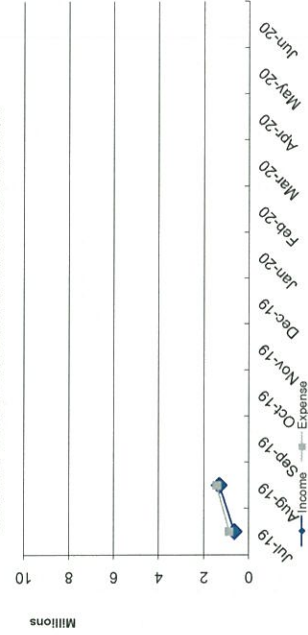
Name: Valley Schools Employee Benefits Group
Plan: All

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
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,091	\$ 861,651	\$ 627,743	\$ (233,909)	137%	\$ 645	113%
2019-08	985	1,419	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 60,992	\$ 555,320	\$ 667,159	\$ 111,839	83%	\$ 391	108%
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			96%
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			97%
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			84%
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			79%
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			80%
Total	1,907	2,755	\$ 1,118,386	\$ -	\$ 180,502	\$ 1,298,888	\$ 118,083	\$ 1,416,971	\$ 1,294,901	\$ (122,070)	109%	\$ 514	
Mo. Avg.	954	1,378	\$ 559,193	\$ -	\$ 90,251	\$ 649,444	\$ 59,042	\$ 708,486	\$ 647,451	\$ (61,035)		\$ 514	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)



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
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,914	\$ 823,367	\$ 614,027	\$ (209,340)	134%	\$ 629
2019-08	968	1,396	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 59,939	\$ 516,056	\$ 655,271	\$ 139,215	79%	\$ 370
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,871	2,706	\$ 1,051,961	\$ -	\$ 171,609	\$ 1,223,570	\$ 115,853	\$ 1,339,423	\$ 1,269,298	\$ (70,125)	106%	\$ 495
Mo. Avg.	936	1,353	\$ 525,981	\$ -	\$ 85,805	\$ 611,785	\$ 57,927	\$ 669,712	\$ 634,649	\$ (35,063)		\$ 495



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)

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
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	17	23	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 1,053	\$ 39,264	\$ 11,888	\$ (27,376)	330%	\$ 1,707
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	36	49	\$ 66,425	\$ -	\$ 8,893	\$ 75,318	\$ 2,230	\$ 77,548	\$ 25,603	\$ (51,945)	303%	\$ 1,583
Mo. Avg.	18	25	\$ 33,212	\$ -	\$ 4,447	\$ 37,659	\$ 1,115	\$ 38,774	\$ 12,801	\$ (25,972)		\$ 1,583



Monthly Experience Report

Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: Traditional PPO-Active TERMED

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
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	\$ -
Total	0	0	\$ 406,631	\$ -	\$ 40,393	\$ 447,024	\$ -	\$ 447,024	\$ -	\$ (447,024)	0%	\$ -
Mo. Avg.	0	0	\$ 203,315	\$ -	\$ 20,197	\$ 223,512	\$ -	\$ 223,512	\$ -	\$ (223,512)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: Traditional PPO-COBRA TERMED

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
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-										
2019-10	-	-										
2019-11	-	-										
2019-12	-	-										
2020-01	-	-										
2020-02	-	-										
2020-03	-	-										
2020-04	-	-										
2020-05	-	-										
2020-06	-	-										
Total	0	0	\$ 17,361	\$ -	\$ 1,193	\$ 18,554	\$ -	\$ 18,554	\$ -	\$ (18,554)	0%	\$ -
Mo. Avg.	0	0	\$ 8,680	\$ -	\$ 597	\$ 9,277	\$ -	\$ 9,277	\$ -	\$ (9,277)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: HDHP Base-Active TERMED

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	PEPMM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	0	0	\$ 137,029	\$ -	\$ 10,363	\$ 147,392	\$ -	\$ 147,392	\$ -	\$ (147,392)		
Mo. Avg.	0	0	\$ 68,514	\$ -	\$ 5,182	\$ 73,696	\$ -	\$ 73,696	\$ -	\$ (73,696)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: HDHP Base-COBRA TERMED

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
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
Mo. Avg.	0	0	\$ 75	\$ -	\$ 4	\$ 79	\$ -	\$ 79	\$ -	\$ (79)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)

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 PMPMI
2019-07	429	594	\$ 144,865	\$ -	\$ 33,787	\$ 178,652	\$ 26,564	\$ 205,216	\$ 307,537	\$ 102,321	67%	\$ 345
2019-08	427	596	\$ 269,042	\$ -	\$ 56,457	\$ 325,499	\$ 26,440	\$ 351,939	\$ 307,453	\$ (44,486)	114%	\$ 591
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	856	1,190	\$ 413,907	\$ -	\$ 90,244	\$ 504,151	\$ 53,004	\$ 557,155	\$ 614,990	\$ 57,835	91%	\$ 468
Mo. Avg.	428	595	\$ 206,953	\$ -	\$ 45,122	\$ 252,075	\$ 26,502	\$ 278,577	\$ 307,495	\$ 28,917	91%	\$ 468

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: (7/1/2019-6/30/2020)

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
2019-07	14	19	\$ 5,780	\$ -	\$ 2,079	\$ 7,859	\$ 867	\$ 8,726	\$ 10,115	\$ 1,389	86%	\$ 459
2019-08	12	16	\$ 27,188	\$ -	\$ 597	\$ 27,785	\$ 743	\$ 28,528	\$ 8,288	\$ (20,241)	344%	\$ 1,783
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	26	35	\$ 32,968	\$ -	\$ 2,676	\$ 35,644	\$ 1,610	\$ 37,254	\$ 18,403	\$ (18,852)	202%	\$ 1,064
Mo. Avg.	13	18	\$ 16,484	\$ -	\$ 1,338	\$ 17,822	\$ 805	\$ 18,627	\$ 9,201	\$ (9,426)	202%	\$ 1,064

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: (7/1/2019-6/30/2020)

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
2019-07	405	572	\$ 18,666	\$ -	\$ 11,754	\$ 30,420	\$ 25,078	\$ 55,498	\$ 253,293	\$ 197,794	22%	\$ 97
2019-08	466	644	\$ 42,133	\$ -	\$ 15,322	\$ 57,455	\$ 28,855	\$ 86,310	\$ 290,113	\$ 203,802	30%	\$ 134
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	871	1,216	\$ 60,799	\$ -	\$ 27,076	\$ 87,875	\$ 53,933	\$ 141,808	\$ 543,405	\$ 401,597	26%	\$ 117
Mo. Avg.	436	608	\$ 30,400	\$ -	\$ 13,538	\$ 43,938	\$ 26,967	\$ 70,904	\$ 271,703	\$ 200,798	26%	\$ 117

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: (7/1/2019-6/30/2020)

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
2019-07	5	7	\$ 12,175	\$ -	\$ 23	\$ 12,198	\$ 310	\$ 12,508	\$ 3,600	\$ (8,908)	347%	\$ 1,787
2019-08	5	7	\$ 3,770	\$ -	\$ 4,994	\$ 8,764	\$ 310	\$ 9,074	\$ 3,600	\$ (5,474)	252%	\$ 1,296
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	10	14	\$ 15,945	\$ -	\$ 5,017	\$ 20,962	\$ 620	\$ 21,582	\$ 7,200	\$ (14,382)	300%	\$ 1,542
Mo. Avg.	5	7	\$ 7,973	\$ -	\$ 2,509	\$ 10,481	\$ 310	\$ 10,791	\$ 3,600	\$ (7,191)	300%	\$ 1,542

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: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus 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
2019-07	69	144	\$ 28,016	\$ -	\$ 1,937	\$ 29,953	\$ 4,272	\$ 34,225	\$ 53,198	\$ 18,973	64%	\$ 238
2019-08	75	156	\$ 5,580	\$ -	\$ 1,596	\$ 7,176	\$ 4,644	\$ 11,820	\$ 57,705	\$ 45,886	20%	\$ 76
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	144	300	\$ 33,596	\$ -	\$ 3,533	\$ 37,129	\$ 8,916	\$ 46,045	\$ 110,903	\$ 64,859	42%	\$ 153
Mo. Avg.	72	150	\$ 16,798	\$ -	\$ 1,767	\$ 18,564	\$ 4,458	\$ 23,022	\$ 55,452	\$ 32,429	42%	\$ 153

Monthly Contribution Rates

Premiums	
Employee Only	\$ 461.16
Employee + Spouse	\$ 982.35
Employee + Child(ren)	\$ 911.60
Employee + Family	\$ 1,229.95



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2019-6/30/2020)

Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus 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
2019-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09												
2019-10												
2019-11												
2019-12												
2020-01												
2020-02												
2020-03												
2020-04												
2020-05												
2020-06												
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -

Monthly Contribution Rates

Premiums	
Employee Only	\$ 470.38
Employee + Spouse	\$ 1,002.00
Employee + Child(ren)	\$ 929.83
Employee + Family	\$ 1,254.55



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group
 Plan: Traditional PPO TERMED

Date	Active		SP	CH	FAM	Total	EE	Cobra				Total	Medical Plan Totals	
	EE							SP	CH	FAM	Total			
2019-07	0		0	0	0	0	0	0	0	0	0	0	0	0
2019-08	0		0	0	0	0	0	0	0	0	0	0	0	0
2019-09	0		0	0	0	0	0	0	0	0	0	0	0	0
2019-10	0		0	0	0	0	0	0	0	0	0	0	0	0
2019-11	0		0	0	0	0	0	0	0	0	0	0	0	0
2019-12	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-01	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-02	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0		0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0		0	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group
 Plan: HDHP Base TERMED

Date	Active		Cobra				Medical Plan Totals			
	EE	SP	CH	FAM	Total	EE	SP	CH	FAM	Total
2019-07	0	0	0	0	0	0	0	0	0	0
2019-08	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group
 Plan: Traditional PPO

Date	Active		Cobra				Total	Cobra			Medical Plan Totals
	EE	SP	CH	FAM	Total	EE		SP	CH	FAM	
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	10	1	1	0	12	439
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: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group
 Plan: HDHP Base

Date	Active		SP	CH	FAM	Total	Cobra				Total	Medical Plan Totals
	EE						EE	SP	CH	FAM		
2019-07	319	16	56	14	405	3	1	1	1	0	5	410
2019-08	371	19	59	17	466	3	1	1	1	0	5	471
2019-09	0	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District
 Dates: (7/1/2019-6/30/2020)



Name: Valley Schools Employee Benefits Group
 Plan: Navigate Plus HDHP Base

Date	Active		SP	CH	FAM	Total	EE	Cobra			Total	Medical Plan Totals
	EE	FAM						SP	CH	FAM		
2019-07	29	7	24	9	69	0	0	0	0	0	0	69
2019-08	32	8	25	10	75	0	0	0	0	0	0	75
2019-09	0	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	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 Members	Number of employees as reported by provider source. 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 Surplus/(Deficit)	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.
Total Cost Loss Ratio	Total contributions less total paid claims and expenses.
Total Cost PMPM	Total paid claims and expenses divided by total contributions.
Prior Year YTD Loss Ratio	Total paid claims and expenses divided by total members. 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.C. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: September 25, 2019

Fiscal Year 2019

Pool I (or base plan), generated \$879,865 in revenues and incurred \$750,121 in dental claims resulting in a surplus of \$129,744. The plan's loss ratio was 85% for fiscal year 2019 and performed better by 5% when compared to the previous year.

Pool III (or buy-up plan), generated \$3,283,609 in revenues and incurred \$2,797,382 in dental claims resulting in a surplus of \$486,227. The plan's loss ratio was 85% for fiscal year 2019 and performed better by 3% when compared to the previous year.

Fiscal Year 2020

In July, Pool I (or base plan) incurred \$95,258 in dental claims or a monthly loss ratio of 149%.

Based on the trend, we project revenues to generate \$765,768 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,143,096 or a loss ratio of 149% by June 30, 2020.

In July, Pool III (or buy-up plan) incurred \$363,932 in dental claims or a monthly loss ratio of 142%.

Based on the trend, we project revenues to generate approximately \$3,069,396 by June 30, 2020 and we anticipate Pool III (or buy-up plan) to incur approximately \$4,367,184 or a loss ratio of 142% by June 30, 2020.

In August, Pool I (or base plan) incurred \$57,571 in dental claims or a monthly loss ratio of 85%.

Based on the trend, we project revenues to generate \$786,072 by June 30, 2020 and we anticipate Pool I (or base plan-) to incur approximately \$916,980 or a loss ratio of 117% by June 30, 2020.

In August, Pool III (or buy-up plan) incurred \$248,983 in dental claims or a monthly loss ratio of 96%.

Based on the trend, we project revenues to generate approximately \$3,102,216 by June 30, 2020 and we anticipate Pool III (or buy-up plan) to incur approximately \$3,677,496 or a loss ratio of 119% by June 30, 2020.

Monthly Experience Report

VSEBG Master

Dates: (7/1/2018-6/30/2019)



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
2018-07	9,734	\$ 516,323	\$ 33,741	\$ 550,064	\$ 517,651	\$ (32,413)	106%	\$ 57	131%
2018-08	9,975	\$ 592,627	\$ 34,543	\$ 627,170	\$ 528,045	\$ (99,125)	119%	\$ 63	131%
2018-09	10,454	\$ 318,046	\$ 36,170	\$ 354,216	\$ 551,476	\$ 197,260	64%	\$ 34	108%
2018-10	10,372	\$ 458,028	\$ 35,717	\$ 493,745	\$ 545,902	\$ 52,157	90%	\$ 48	100%
2018-11	10,387	\$ 354,293	\$ 35,801	\$ 390,094	\$ 546,693	\$ 156,599	71%	\$ 38	96%
2018-12	10,353	\$ 380,367	\$ 35,830	\$ 416,197	\$ 544,410	\$ 128,213	76%	\$ 40	91%
2019-01	10,201	\$ 567,825	\$ 35,623	\$ 603,448	\$ 537,646	\$ (65,802)	112%	\$ 59	93%
2019-02	10,165	\$ 416,182	\$ 35,418	\$ 451,600	\$ 535,792	\$ 84,192	84%	\$ 44	92%
2019-03	10,176	\$ 390,831	\$ 35,253	\$ 426,084	\$ 536,168	\$ 110,084	79%	\$ 42	91%
2019-04	10,171	\$ 405,118	\$ 35,109	\$ 440,227	\$ 535,912	\$ 95,685	82%	\$ 43	90%
2019-05	10,164	\$ 440,603	\$ 35,047	\$ 475,650	\$ 535,585	\$ 59,935	89%	\$ 47	90%
2019-06	9,878	\$ 466,809	\$ 33,980	\$ 500,789	\$ 520,623	\$ 19,834	96%	\$ 51	90%
Total	122,030	\$ 5,307,052	\$ 422,232	\$ 5,729,284	\$ 6,435,903	\$ 706,619	89%	\$ 47	
Mo. Avg.	10,169	\$ 442,254	\$ 35,186	\$ 477,440	\$ 536,325	\$ 58,885		\$ 47	
PY Mo. Avg. @ 6/30/18	10,299	\$ 449,494	\$ 35,453	\$ 484,946	\$ 537,539	\$ 52,593	91%	\$ 47	

Monthly Experience Report

VSEBG Pool I

Dates: (7/1/2018-6/30/2019)



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
2018-07	1,977	\$ 61,529	\$ 6,888	\$ 68,417	\$ 69,790	\$ 1,373	98%	\$ 35	134%
2018-08	2,016	\$ 60,999	\$ 7,083	\$ 68,082	\$ 71,471	\$ 3,389	95%	\$ 34	139%
2018-09	2,141	\$ 40,537	\$ 7,499	\$ 48,036	\$ 75,477	\$ 27,441	64%	\$ 22	110%
2018-10	2,159	\$ 62,516	\$ 7,461	\$ 69,977	\$ 75,939	\$ 5,962	92%	\$ 32	101%
2018-11	2,164	\$ 42,722	\$ 7,482	\$ 50,204	\$ 76,049	\$ 25,845	66%	\$ 23	95%
2018-12	2,163	\$ 44,107	\$ 7,489	\$ 51,596	\$ 75,863	\$ 24,267	68%	\$ 24	90%
2019-01	2,076	\$ 74,105	\$ 7,417	\$ 81,522	\$ 72,949	\$ (8,573)	112%	\$ 39	92%
2019-02	2,073	\$ 44,321	\$ 7,389	\$ 51,710	\$ 72,876	\$ 21,166	71%	\$ 25	92%
2019-03	2,069	\$ 46,149	\$ 7,186	\$ 53,335	\$ 72,801	\$ 19,466	73%	\$ 26	91%
2019-04	2,076	\$ 55,693	\$ 7,217	\$ 62,910	\$ 72,923	\$ 10,013	86%	\$ 30	90%
2019-05	2,072	\$ 68,503	\$ 7,166	\$ 75,669	\$ 72,848	\$ (2,821)	104%	\$ 37	89%
2019-06	2,009	\$ 61,752	\$ 6,911	\$ 68,663	\$ 70,879	\$ 2,216	97%	\$ 34	89%
Total	24,995	\$ 662,933	\$ 87,188	\$ 750,121	\$ 879,865	\$ 129,744	85%	\$ 30	
Mo. Avg.	2,083	\$ 55,244	\$ 7,266	\$ 62,510	\$ 73,322	\$ 10,812		\$ 30	
PY Mo. Avg. @ 6/30/18	2,153	\$ 59,745	\$ 7,356	\$ 67,101	\$ 75,197	\$ 8,096	90%	\$ 31	

Monthly Contribution Rates

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

Monthly Experience Report

VSEBG Pool II

Dates: (7/1/2018-6/30/2019)



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
2018-07	3,838	\$ 203,682	\$ 13,344	\$ 217,026	\$ 177,873	\$ (39,153)	122%	\$ 57	122%
2018-08	4,049	\$ 223,848	\$ 13,920	\$ 237,768	\$ 187,067	\$ (50,701)	127%	\$ 59	122%
2018-09	4,179	\$ 119,864	\$ 14,379	\$ 134,243	\$ 192,844	\$ 58,601	70%	\$ 32	105%
2018-10	4,170	\$ 189,730	\$ 14,341	\$ 204,071	\$ 192,075	\$ (11,996)	106%	\$ 49	100%
2018-11	4,176	\$ 133,800	\$ 14,384	\$ 148,184	\$ 192,279	\$ 44,095	77%	\$ 35	98%
2018-12	4,174	\$ 142,853	\$ 14,381	\$ 157,234	\$ 192,279	\$ 35,045	82%	\$ 38	93%
2019-01	4,155	\$ 207,240	\$ 14,305	\$ 221,545	\$ 191,116	\$ (30,429)	116%	\$ 53	96%
2019-02	4,139	\$ 165,817	\$ 14,262	\$ 180,079	\$ 190,330	\$ 10,251	95%	\$ 44	95%
2019-03	4,146	\$ 150,359	\$ 14,286	\$ 164,645	\$ 190,642	\$ 25,997	86%	\$ 40	94%
2019-04	4,134	\$ 148,587	\$ 14,239	\$ 162,826	\$ 190,228	\$ 27,402	86%	\$ 39	93%
2019-05	4,132	\$ 167,331	\$ 14,238	\$ 181,569	\$ 189,634	\$ 8,065	96%	\$ 44	94%
2019-06	4,055	\$ 158,642	\$ 13,949	\$ 172,591	\$ 186,062	\$ 13,471	93%	\$ 43	94%
Total	49,347	\$ 2,011,753	\$ 170,028	\$ 2,181,781	\$ 2,272,429	\$ 90,648	96%	\$ 44	
Mo. Avg.	4,112	\$ 167,646	\$ 14,169	\$ 181,815	\$ 189,369	\$ 7,554		\$ 44	
PY Mo. Avg. @ 6/30/18	4,341	\$ 173,280	\$ 14,926	\$ 188,207	\$ 200,228	\$ 12,021	94%	\$ 43	

Monthly Contribution Rates

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

Monthly Experience Report

VSEBG Pool III

Dates: (7/1/2018-6/30/2019)



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
2018-07	3,919	\$ 251,112	\$ 13,509	\$ 264,621	\$ 269,988	\$ 5,367	98%	\$ 68	137%
2018-08	3,910	\$ 307,780	\$ 13,540	\$ 321,320	\$ 269,507	\$ (51,813)	119%	\$ 82	135%
2018-09	4,134	\$ 157,645	\$ 14,292	\$ 171,937	\$ 283,155	\$ 111,218	61%	\$ 42	110%
2018-10	4,043	\$ 205,782	\$ 13,915	\$ 219,697	\$ 277,888	\$ 58,191	79%	\$ 54	99%
2018-11	4,047	\$ 177,771	\$ 13,935	\$ 191,706	\$ 278,365	\$ 86,659	69%	\$ 47	95%
2018-12	4,016	\$ 193,407	\$ 13,960	\$ 207,367	\$ 276,268	\$ 68,901	75%	\$ 52	90%
2019-01	3,970	\$ 286,480	\$ 13,901	\$ 300,381	\$ 273,581	\$ (26,800)	110%	\$ 76	92%
2019-02	3,953	\$ 206,044	\$ 13,767	\$ 219,811	\$ 272,586	\$ 52,775	81%	\$ 56	91%
2019-03	3,961	\$ 194,323	\$ 13,781	\$ 208,104	\$ 272,725	\$ 64,621	76%	\$ 53	89%
2019-04	3,961	\$ 200,838	\$ 13,653	\$ 214,491	\$ 272,761	\$ 58,270	79%	\$ 54	89%
2019-05	3,960	\$ 204,769	\$ 13,643	\$ 218,412	\$ 273,103	\$ 54,691	80%	\$ 55	88%
2019-06	3,814	\$ 246,415	\$ 13,120	\$ 259,535	\$ 263,682	\$ 4,147	98%	\$ 68	88%
Total	47,688	\$ 2,632,366	\$ 165,016	\$ 2,797,382	\$ 3,283,609	\$ 486,227	85%	\$ 59	
Mo. Avg.	3,974	\$ 219,364	\$ 13,751	\$ 233,115	\$ 273,634	\$ 40,519		\$ 59	
PY Mo. Avg. @ 6/30/18	3,805	\$ 216,468	\$ 13,171	\$ 229,639	\$ 262,115	\$ 32,476	88%	\$ 61	

Monthly Contribution Rates

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



VALLEY SCHOOLS

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: September 25, 2019

Fiscal Year 2019

The financial report for June 30, 2019 reflects the “Ending net position reserved for claims and expenses” as \$13,817,255.70”.

Beginning net position and ending net position do not include liability for incurred but not reported (IBNR) claims.

Fiscal Year 2020

The financial report for July 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$12,818,016.56”.



VALLEY SCHOOLS WORKERS
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 16, 2019

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the twelve months ended June 30, 2019. 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 Twelve Months Ended June 30, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,136,000.00
Total operating revenues	<u>10,136,000.00</u>
Operating expenses	
Paid claims	6,227,859.20
Stop loss reimbursement	(437,094.45)
Fixed expense	754,804.80
Dental pool expense	520,967.35
H.S.A. contributions	574,204.12
Health insurance premiums	63,401.52
Short term disability premiums	89,180.66
Dental premiums	13,318.76
Vision plan premiums	65,335.68
Flexible spending premiums	119,902.50
Life insurance premiums	155,804.87
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	15,754.18
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,244.23
Total operating expenses	<u>8,166,683.42</u>
Operating income/(loss)	<u>1,969,316.58</u>
Non-operating revenue	
Interest income	484,773.76
Change in market value	380,916.73
Return of net position	0.00
Total non-operating revenue	<u>865,690.49</u>
Change in net position	<u>2,835,007.07</u>
Beginning net position reserved for claims and expenses	<u>10,982,248.63</u>
Ending net position reserved for claims and expenses	<u>\$ 13,817,255.70</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 08/14/2019**

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the One Month Ended July 31, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims	864,815.29
Fixed expense	62,910.72
Dental pool expense	44,289.72
H.S.A. contributions	0.00
Health insurance premiums	0.00
Short term disability premiums	6,778.95
Dental premiums	1,157.43
Vision plan premiums	0.00
Flexible spending premiums	49,565.00
Life insurance premiums	12,109.92
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	3,445.19
Total operating expenses	<u>1,045,072.22</u>
Operating income/(loss)	<u>(1,045,072.22)</u>
Non-operating revenue	
Interest income	46,393.63
Change in market value	(560.55)
Total non-operating revenue	<u>45,833.08</u>
Change in net position	<u>(999,239.14)</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 12,818,016.56</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 09/06/2019**

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: September 25, 2019

Joanna Morse, Risk Manager, will present the Trust Board with an overview of the workers' compensation claims.

A		B		C		D	E
Glendale Elementary School District #40 Workers' Compensation Claims 7/1/2019 thru 8/31/2019 valued as of 8/31/2019							
				Claim Cause Desc	Paid	Incurred	
1	Claim Status	Body Part Desc					
2	Closed	MULTIPLE BODY PARTS		STRUCK BY STUDENT	0.00	0.00	
3	Closed	FINGER(S)		HAND TOOL, UTENSILS; NOT POWWRD	0.00	0.00	
4	Closed	PELVIS		STRUCK BY STUDENT	0.00	0.00	
5	Re-Open	KNEE, LEFT		KICKED	361.07	3,850.00	
6	Closed	ANKLE, RIGHT		MISC CAUSES ANIMAL/INSECT	0.00	0.00	
7	Open	TOE(S)		INJURED BY HAND TOOL/MACHINE	0.00	1,980.00	
8	Open	GREAT TOE, RIGHT		SHARP OBJECT/EXPOSURE	0.00	800.00	
9	Open	FACE: NOC		FALL ON SAME LEVEL	983.33	2,200.00	
10	Open	MULTIPLE HEAD INJURIES		KICKED	0.00	800.00	
11	Closed	MULTIPLE HEAD INJURIES		Struck by Excep-Ed Student	0.00	0.00	
12	Closed	UPPER ARM, LEFT		HUMAN BITE	0.00	0.00	
13	Closed	WRIST, RIGHT		HUMAN BITE	0.00	0.00	
14	Open	ANKLE, LEFT		FALL OR TRIP OVER STATIONARY OBJECT	434.60	1,620.00	
15	Closed	FACE: NOC		STRUCK BY STUDENT	0.00	0.00	
16	Open	HAND, LEFT		PATIENT RESTRAINTS	192.78	800.00	
17	Closed	MULTIPLE BODY PARTS		HUMAN BITE	0.00	0.00	
18	Closed	HAND, LEFT		Struck by Excep-Ed Student	0.00	0.00	
19	Open	BACK AREA LOWER: LUMBAR/SACRAL		LIFTING	0.00	3,850.00	
20	Closed	LOWER ARM, LEFT		HUMAN BITE	0.00	0.00	
21	Open	FOOT, LEFT		FALL/SLIP ON STAIRS/STEPS	0.00	3,300.00	
22	Open	MULTIPLE BODY PARTS		Struck by Excep-Ed Student	0.00	14,113.00	
23	Closed	MULTIPLE BODY PARTS		WALKING	0.00	0.00	
24	Closed	ANKLE, RIGHT		KICKED	0.00	0.00	
25	Closed	FOOT, RIGHT		STRIKE/STEPPING MISCELLANEOUS	0.00	0.00	
26	Open	ANKLE, LEFT		FALL ON SAME LEVEL	726.12	2,750.00	
27	Open	UPPER ARM, RIGHT		BITTEN	0.00	800.00	
28	Closed	WRIST, RIGHT		HUMAN BITE	0.00	0.00	
29	Open	ANKLE, RIGHT		FALL/SLIP ON STAIRS/STEPS	0.00	800.00	
30	Closed	UNKNOWN		VEHICLE-PASSGR BUS	0.00	0.00	
31	Closed	MULTIPLE UPPER EXTREMITIES		CUT/PUNCTURE/SCRAPE INJURY	0.00	0.00	
32	Closed	MULTIPLE BODY PARTS		FALL/SLIP LIQUID/GREASE SPILLS	0.00	0.00	

	A	B	C	D	E
35	Closed	MULTIPLE BODY PARTS	SUBDUING A PERSON	0.00	0.00
36	Closed	THUMB, LEFT	Struck by Excep-Ed Student	0.00	0.00
37	Closed	ANKLE, LEFT	FALL/SLIP	0.00	0.00
38	Closed	BACK AREA MIDDLE	STRUCK OR INJURED BY MISC	0.00	0.00
39	Closed	ABDOMEN INCLUDING GROIN	HUMAN BITE	0.00	0.00
40	Closed	LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
41	Open	SHOULDER, RIGHT	LIFTING	0.00	800.00
42	Closed	FINGER(S)	HAND TOOL, UTENSILS; NOT POWRD	123.82	123.82
43	Open	LOWER LEG, RIGHT	FALL/SLIP	758.84	5,550.00
44	Closed	FINGER(S)	HAND TOOL, UTENSILS; NOT POWRD	0.00	0.00
45	Closed	ELBOW, RIGHT	FALL ON SAME LEVEL	0.00	0.00
46	Open	ANKLE, RIGHT	FALL DIFFERENT LEVEL	1,287.20	3,300.00
47	Closed	FOOT, LEFT	RUNNING	0.00	0.00
48	Closed	MULTIPLE BODY PARTS	STRUCK BY STUDENT	0.00	0.00
49	Open	FOOT, RIGHT	BODY MOTION	0.00	800.00
50	Closed	FOOT, LEFT	STRUCK BY STUDENT	0.00	0.00
51	Closed	UPPER ARM, RIGHT	STRUCK BY STUDENT	0.00	0.00
52				4,867.76	48,236.82

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 - Worker's Compensation

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

DATE ASSIGNED FOR CONSIDERATION: September 25, 2019

Fiscal Year 2019

The financial report for June 30, 2019 reflects the "Ending net position reserved for claims and expenses" as \$1,296,252.66".

Beginning net position and ending net position do not include liability for incurred but not reported (IBNR) claims.



Valley Schools Board of Directors
Northridge, California

August 26, 2019
Washington, DC

Dear Mr. [Name]:
Thank you for your letter of August 21, 2019.

August 26, 2019

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the twelve months ended June 30, 2019. 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 Twelve Months Ended June 30, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,255,704.00
Cost of re-insurance	0.00
Total operating revenues	<u>1,255,704.00</u>
Operating expenses	
Paid claims	0.00
Subrogation/restitution/stop loss	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
ICA Fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>1,255,704.00</u>
Non-operating revenue	
Interest income	1,866.09
Change in market value	38,682.57
Total non-operating revenue	<u>40,548.66</u>
Change in net position	<u>1,296,252.66</u>
Beginning net position reserved for claims and expenses	<u>0.00</u>
Ending net position reserved for claims and expenses	<u>\$ 1,296,252.66</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: Wellness and Insurance Update

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

DATE ASSIGNED FOR CONSIDERATION: September 25, 2019

Jodi Finnesy, Benefits Analyst and Ms. Davita Solter, Wellness Specialist, will present the Trust Board with Wellness and Insurance updates.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 6.A. TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: September 25, 2019

RECOMMENDATION:

The minutes of the May 21, 2019 Regular Meetings are submitted for approval.

The minutes of May 21, 2019 meeting is 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.
May 21, 2019

Present: Board Members
Ms. Mary Ann Wilson
Ms. Cathey Mayes
Mr. Mike Martinez

Absent: Mr. Lee Peterson
Ms. Bernadette Bolognini

Recorder: Mike Barragan

CALL TO ORDER

Ms. Wilson acknowledged a quorum was present and called the meeting to order at 4:30 p.m.

BOARD AND STAFF INTRODUCTIONS

Ms. Wilson welcomed everyone in attendance.

APPROVAL OF AGENDA

Ms. Mayes motioned to accept and approve the agenda as presented; Mr. Martinez seconded; Upon a call to vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

INFORMATIONAL ITEMS

Assistant Superintendents Update

Mr. Barragan reminded everyone about eighth grade promotions throughout the District, he informed them of the new marquees being placed at all sites over the next several months, and the various celebrations that have taken place such as teacher and administrator of the year.

Claims Experience Review - Medical

Mr. Barragan reported the following:

In April, GESD incurred \$446,600 in medical claims and represents a monthly loss ratio of 64%.

Overall, GESD has incurred \$5,451,949 YTD in medical claims and represents a loss ratio of 80%.

GESD had 12 claims above \$75,000 and three above the \$150,000 stop-loss level. Collectively, the 12 claims have incurred \$1,512,245 or 32% of the total overall medical cost YTD. Based on the information, GESD anticipates a \$378,886 refund.

Based on the trend, we project revenues to generate \$8,207,124 and we anticipate to incur \$6,542,340 in medical claims or a loss ratio of 80% by June 30, 2019.

Claims Experience Review - Dental

Mr. Barragan reported the following:

In April, Pool I (or base plan) incurred \$62,910 in dental claims or a monthly loss ratio of 85%.

Pool I (or base plan) incurred \$605,784 in dental claims year to date (YTD) and a loss ratio of 82%.

Based on the trend, we project revenues to generate \$889,920 by June 30, 2019 and we anticipate Pool I (or base plan) to incur approximately \$726,936 or a loss ratio of 82% by June 30, 2019.

In April, Pool III (or buy-up plan) incurred \$214,491 in dental claims or a monthly loss ratio of 79%.

Pool III (or buy-up plan) incurred \$2,319,435 in dental claims YTD and a loss ratio of 84%.

Based on the trend, we project revenues to generate approximately \$3,298,788 by June 30, 2019 and we anticipate Pool III (or buy-up plan) to incur approximately \$2,783,328 or a loss ratio of 84% by June 30, 2019.

Financial Review

Mr. Barragan reported the financials for April 30, 2018 reflected the "Ending net position reserved for claims and expenses" as \$14,386,752.73" and that the beginning net position and ending net position do not include liability for incurred but not reported (IBNR) claims.

Wellness and Insurance Benefit Update

Ms. Solter reported on the VITA program and indicated over 300 tax returns were processed; many were GESD employees. VITA is a free service to the community.

Ms. Jodi Finnesy gave an overview of open enrollment and indicated 1,104 employees completed the open enrollment process.

ACTION ITEMS

Approval of Minutes

Ms. Mayes motioned to approve the April 24, 2019 minutes; Mr. Martinez seconded; Upon a call to vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

Claims Service Agreement

Mr. Martinez motioned to approve the renewal of the contract with Tristar Risk for fiscal year 2019-2020 as presented; Ms. Mayes seconded, Upon a call to the vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

Workers' Compensation Insurance Broker

Mr. Martinez motioned to approve the agreement with Valley Schools Workers' Compensation Group for fiscal year 2019-2020 as presented; Ms. Mayes seconded, Upon a call to the vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

Property, Casualty, Liability Insurance

Ms. Mayes motioned to approve the Arizona School Risk Retention Trust, Inc. (ASRRT) renewal as presented; Mr. Martinez seconded, Upon a call to the vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

Authorization to Settle Claims Up to Deductible Limits

Mr. Martinez motioned to authorize the Assistant Superintendent for Finance & Auxiliary, or his designee, to approve the settlement and payment of claims up to the deductible limits in the insurance policy for fiscal year 2019-2020 as presented; Ms. Mayes seconded, Upon a call to the vote, the motion carried with three votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

Summary of Current Events

None.

ADJOURNMENT

Mr. Martinez motioned to adjourn; Ms. Mayes seconded; Upon a call to vote, the motion carried with four votes in favor from Ms. Wilson, Ms. Mayes and Mr. Martinez.

There being no further business, the meeting adjourned at 5:10 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 6.B. TOPIC: Approval of Trust Board Meeting Schedule

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

DATE ASSIGNED FOR CONSIDERATION: September 26, 2019

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2019-2020 fiscal year.

RATIONALE:

The proposed meeting schedule for fiscal year 2019-2020 is attached.

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Trust Board Meeting Schedule SY 2019-2020

Date	Time	Location
September 25, 2019	4:30 pm	East Board Room
October 15, 2019	4:30 pm	East Board Room
November 20, 2019	4:30 pm	East Board Room
December 18, 2019	4:30 pm	East Board Room
January 22, 2020	4:30 pm	East Board Room
February 19, 2020	4:30 pm	East Board Room
March 25, 2020	4:30 pm	East Board Room
April 22, 2020	4:30 pm	East Board Room
May 20, 2020	4:30 pm	East Board Room
June 10, 2020	4:30 pm	East Board Room