

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

March 30, 2016, 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. 58<sup>th</sup> 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

### 2. Board and Staff Introductions

### 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. Approval of Agenda

### 5. Consent Agenda

#### a. Approval of Minutes

The minutes of the March 9, 2016 Regular Trust Board Meeting are submitted for approval

### 6. Action Item

- a. Medical Benefits for Fiscal Year (FY) 2017
- b. Dental Benefits for Fiscal Year (FY) 2017

### 7. Informational Items

#### a. Assistant Superintendent's Update

### 8. Adjournment

*Next Trust Board Meeting  
April 13, 2016*

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.a TOPIC: Approval of Minutes

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Financial & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: March 30, 2016

RECOMMENDATION:

The minutes of the March 9, 2016 Regular Meeting are submitted for approval.

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The minutes of the March 9, 2016 meeting are attached.

**MINUTES OF THE REGULAR TRUST BOARD MEETING**  
**Glendale Elementary School District No. 40 of Maricopa County, Arizona**  
**District Office Governing Board Room 4:30 p.m.**  
**March 9, 2016**

**Present:** Board Members

Mr. Lee Peterson  
Ms. Bernadette Bolognini  
Ms. Cathey Mayes  
Ms. Mary Ann Wilson

Other Attendees

Mr. Mike Barragan  
Ms. Davita Solter  
Ms. Jodi Finnesy  
Mr. Rod Petricek  
Ms. Darlene Kracht  
Ms. Stacey Grosshans

**Absent:** None

**Recorder:** Barbara Renfro

**CALL TO ORDER**

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

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson welcomed any new attendees and sought introductions.

**VISITORS COMMENTS**

None

**APPROVAL OF AGENDA**

Ms. Mayes motioned to approve the Agenda as presented and Ms. Wilson seconded the motion. In a roll call vote, the motion carried. Passes 3-0

**Action Items**

Approval of Minutes

Ms. Wilson motioned to approve the February 10, 2016 Regular Trust Board Meeting; Ms. Mayes seconded; the motion carried. Passes 3-0

**Discussion Items**

Review of Trust Agreement and Appointment of Trustee

Ms. Christina Noyes, District Attorney, Gust Rosenfeld, PLC was present to speak on behalf of the trust agreement. Ms. Noyes explained and answered questions regarding statutes on the appointment of trustees.



### Medical & Dental Benefits for FY 2017

Ms. Stacey Grosshans, Delta Dental, and Ms. Darlene Kracht, Valley Schools, discussed the Delta Dental plan redesign for next year.

Ms. Darlene Kracht discussed the premium changes (if any) to employee medical benefits and the importance of educating employees on the changes.

### Claims Experience Review - Medical

Mr. Barragan stated in January 2016, we incurred \$\$667,248 in medical claims, which represents a monthly loss ratio of 106%, we have incurred \$3,967,764 year-to-date in claims (or a monthly average of \$566,823).

Based on the trend we anticipate incurring approximately \$6,801,879 in medical claims or a loss ratio of 93% by June 30, 2016.

### Claims Experience Review – Dental

Mr. Barragan stated In January 2016, we incurred \$35,467 in dental claims or a monthly loss ratio of 83%. We have incurred \$307,526 year-to-date in claims (or a monthly average of \$43,932). Based on the trend we anticipate incurring approximately \$527,184 in dental claims and a loss ratio of 107% by June 30, 2016.

### Financial Review

The Trust Board will be presented with a Financial Report from Fester & Chapman, P.C., Certified Public Accountants. The “Ending net position reserved for claims and expenses” as of January 31, 2016 are \$6,383,881.01.

### Wellness Update

Ms. Finney provided an update and review on the many events being offered to employees.

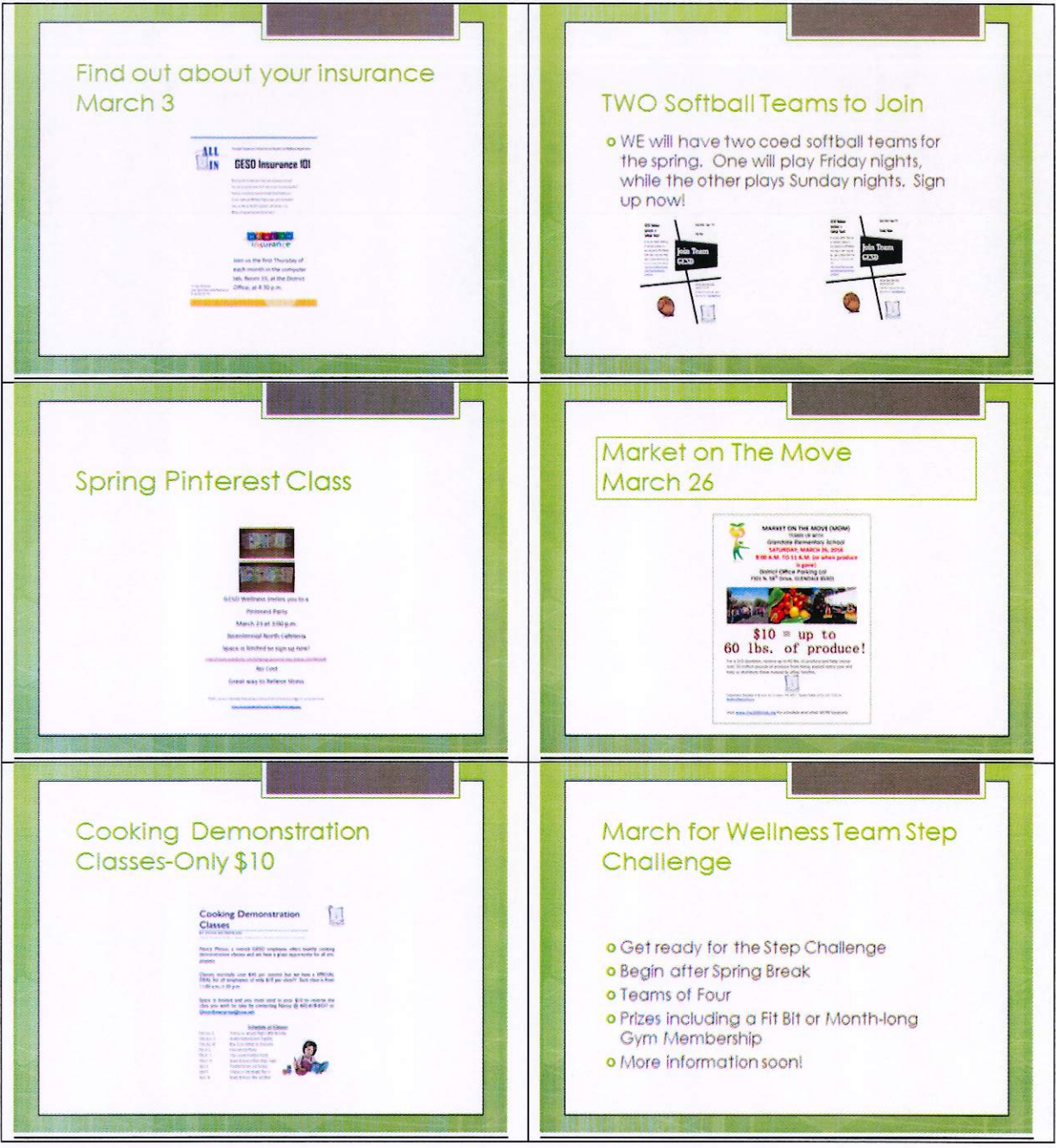
**Glendale Elementary School District**  
Wellness Update  
March 2016

**More FREE classes for YOU!**

<b>Mondays</b>	Topic	9:00 a.m.	Special Topic
	Topic	9:30 a.m.	Cholesterol
	Topic	1:00 p.m. to 2:30 p.m.	Diabetes
	Topic	2:00 p.m.	Free Mammogram
<b>Thursdays</b>	Topic	9:00 a.m.	Cholesterol
	Topic	9:30 a.m.	Diabetes
<b>Fridays</b>	Topic	9:00 a.m.	Special Topic
	Topic	9:30 a.m.	Cholesterol
<b>Saturdays</b>	Topic	9:00 a.m.	Free Mammogram

**You can still make an appointment for FREE Income Tax Preparation**

**Still time to get your Mammogram Appointment**



**Insurance Benefit Update**

Ms. Jodi Finnesy, Benefits Analyst, reiterated our meeting with Valley Schools and that we are optimistic about our offering for next year.

**ACTION ITEMS**

None at this time

**ADJOURNMENT**

Ms. Wilson motioned to adjourn; Ms. Bolognini seconded; the motion carried. Passes 4-0

Meeting was adjourned at 6:00 p.m.

*Next Trust Board Meeting  
March 30, 2016*

GLENDALE ELEMENTARY SCHOOL DISTRICT

**ACTION 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: Medical Benefits for Fiscal Year (FY) 2017

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Financial & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: March 30, 2016

Staff recommends the following for medical benefits:

1. No increase to premium
  - ✓ (Health Savings Accounts (HSA) contributions of \$1,000 will be over two installments; \$500 at the beginning of the school year and the remaining \$500 after the employee completes three wellness activities.)
  
2. Eliminate the middle tier for the health savings account (HSA) plan
  - ✓ Compliance with the Affordable Care Act (ACA)
  
3. Emergency room copayment for in network change from \$250 to \$350

Staff has attached additional information comparing our current medical offerings to the proposed medical offerings for next fiscal year. Based on current enrollment numbers staff does not anticipate any additional cost, however, if enrollment increases GESD will incur higher cost. Below you will find our cost analysis for FY17.

FY17 UHC: Traditional PPO Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY17 District's Premium (Annual) Cost	FY17 Employee's Premium (Annual) Cost	FY17 Total Premium (Annual) Cost
Employee Only	\$ 5,264.40	\$ 720.00	\$ 5,984.40	609	\$3,206,019.60	\$ 438,480.00	\$ 3,644,499.60
Employee + Spouse	\$ 7,920.00	\$ 4,594.20	\$ 12,514.20	32	\$ 253,440.00	\$ 147,014.40	\$ 400,454.40
Employee + Child(ren)	\$ 7,920.00	\$ 3,456.60	\$ 11,376.60	68	\$ 538,560.00	\$ 235,048.80	\$ 773,608.80
Employee + Family	\$ 7,920.00	\$ 8,576.04	\$ 16,496.04	16	\$ 126,720.00	\$ 137,216.64	\$ 263,936.64
<b>Total</b>				<b>725</b>	<b>\$4,124,739.60</b>	<b>\$ 957,759.84</b>	<b>\$ 5,082,499.44</b>

FY17 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY17 District's Annual Cost	FY17 Total GESD HSA	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee Only	\$ 5,264.40	\$ -	\$ 5,264.40	\$ 1,000.00	315	\$1,658,286.00	\$ 315,000.00	\$ -	\$ 1,973,286.00
Employee + Spouse	\$ 7,920.00	\$ 2,341.68	\$ 10,261.68	\$ 1,000.00	15	\$ 118,800.00	\$ 15,000.00	\$ 35,125.20	\$ 168,925.20
Employee + Child(ren)	\$ 7,920.00	\$ 1,408.80	\$ 9,328.80	\$ 1,000.00	44	\$ 348,480.00	\$ 44,000.00	\$ 61,987.20	\$ 454,467.20
Employee + Family	\$ 7,920.00	\$ 5,606.76	\$ 13,526.76	\$ 1,000.00	12	\$ 95,040.00	\$ 12,000.00	\$ 67,281.12	\$ 174,321.12
<b>Total</b>					<b>386</b>	<b>\$2,220,606.00</b>	<b>\$ 386,000.00</b>	<b>\$ 164,393.52</b>	<b>\$ 2,770,999.52</b>

FY17 District's Total Premium Cost	FY17 District Total HSA Cost	FY17 Employee's Total Premium Cost	FY17 Total Medical Cost
\$ 6,345,345.60	\$ 386,000.00	\$1,122,153.36	\$7,853,498.96

FY17 District's Total Premium Cost	FY17 Employee's Total Premium Cost	FY17 Total Medical Cost
\$6,345,345.60	\$1,122,153.36	\$7,467,498.96

**Glendale Elementary School District**

2016 Plan Year - Claims Projection V 2.0  
February, 2016

		Current Plan Year 2015				HSA 2600	
		Choice Plus (104)					
		In	Out	In	Out	In	Out
Plan Design (In-Network)	Deductible (Calendar)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,600/\$3,500/ \$4,000 EMB	\$5,000/\$7,000/\$8,000	\$4,000 EMB	\$5,000/\$7,000/\$8,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000	\$4,500/\$7,500/ \$9,000	\$9,000/\$15,000/\$18,000		
	Coinsurance	80%	50%	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%	80%	50%
	Urgent care copay	\$50	50%	80%	50%	80%	50%
	ER copay	\$250	50%	80%	50%	80%	50%
	Pharmacy deductible						
	Pharmacy	\$10/\$25/\$50			-\$10/\$25/\$50		
	EE	627	\$498.70	321	\$438.70		
EE+SP	29	\$1,042.85	16	\$855.14			
EE+CH	62	\$948.05	44	\$777.40			
Fam	23	\$1,374.67	12	\$1,127.23			
By Plan		\$5,199,889		\$2,426,848			
Expected Annual Cost			\$7,626,736				
		Plan Year 2016				HDHP Base	
		Traditional PPO					
		In	Out	In	Out	In	Out
Plan Design (In-Network)	Deductible (Calendar)	\$1,000/\$3,000	\$2,000/\$6,000	\$2,600/\$4,000 EMB	\$5,000/\$10,000	\$4,500/\$9,000	\$9,000/\$18,000
	Maximum out-of-pocket	\$4,000/\$8,000	\$8,000/\$16,000				
	Coinsurance	80%	50%	80%	50%	80%	50%
	PCP visit copay	\$20	50%	80%	50%	80%	50%
	Specialist copay	\$40	50%	80%	50%	80%	50%
	Urgent care copay	\$50	50%	80%	50%	80%	50%
	ER copay	\$350	50%	80%	50%	80%	50%
	Pharmacy deductible						
	Pharmacy	\$10/\$25/\$50		0	-\$10/\$25/\$50		
	EE	627	\$498.70	0	\$438.70		
EE+SP	29	\$1,042.85	16	\$855.14			
EE+CH	62	\$948.05	44	\$777.40			
Fam	23	\$1,374.67	12	\$1,127.23			
By Plan		\$5,199,889		\$2,426,848			
Expected Annual Cost			\$7,626,736				
% Change from Current		0.0%	0.0%	0.0%	0.0%		

**2016 Plan Changes**

1. UHC and ACA / eliminate the Middle Tier for the 2600 plan
2. Increase ER to \$350 (Dec 0.27% / \$14K)
3. Estimated 5.4% reduction from UW projections

Employee # 1,134  
Member # 1,478  
ACA FeePEPM \$1.69  
ACA FeePMPM \$1.30  
Admin \$61.92

Signature \_\_\_\_\_





GLENDALE ELEMENTARY SCHOOL DISTRICT

**ACTION AGENDA ITEM**

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

AGENDA NO: 6.b TOPIC: Dental Benefits for Fiscal Year (FY) 2017

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Financial & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: March 30, 2016

Staff recommends the following for dental benefits:

1. Continue with Delta Dental but implement new plan design(s)
2. Approximately 91% of current enrollees will see no change in premium or will see a reduction in their premium cost

Staff has attached additional information comparing our current dental offerings to the proposed dental offerings for next fiscal year relative to plan design and premium changes to dental insurance. Based on our analysis, we project a \$6,553.24 increase for GESD in FY17 while reducing employees' premiums by \$20,117.20. Overall, GESD and its employees are saving \$13,563.96 on dental insurance.

FY17 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY17 District's Annual Cost	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	733	\$ 229,663.56	\$ -	\$ 229,663.56
Employee + Spouse	\$ 335.00	\$ 291.64	\$ 626.64	78	\$ 26,130.00	\$ 22,747.92	\$ 48,877.92
Employee + Child(ren)	\$ 335.00	\$ 322.96	\$ 657.96	82	\$ 27,470.00	\$ 26,482.72	\$ 53,952.72
Family	\$ 335.00	\$ 604.84	\$ 939.84	49	\$ 16,415.00	\$ 29,637.16	\$ 46,052.16
<b>Total</b>				<b>942</b>	<b>\$ 299,678.56</b>	<b>\$ 78,867.80</b>	<b>\$ 378,546.36</b>

FY17 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY17 District's Annual Cost	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee	\$ 335.00	\$ 205.12	\$ 540.12	76	\$ 25,460.00	\$ 15,589.12	\$ 41,049.12
Employee + Spouse	\$ 335.00	\$ 745.36	\$ 1,080.36	19	\$ 6,365.00	\$ 14,161.84	\$ 20,526.84
Employee + Child(ren)	\$ 335.00	\$ 799.36	\$ 1,134.36	23	\$ 7,705.00	\$ 18,385.28	\$ 26,090.28
Family	\$ 335.00	\$ 1,285.48	\$ 1,620.48	17	\$ 5,695.00	\$ 21,853.16	\$ 27,548.16
<b>Total</b>				<b>135</b>	<b>\$ 45,225.00</b>	<b>\$ 69,989.40</b>	<b>\$ 115,214.40</b>

\$ 344,903.56    \$ 148,857.20    \$ 493,760.76

FY16 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY17 District's Annual Cost	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee	\$ 314.16	\$ -	\$ 314.16	733	\$ 230,279.28	\$ -	\$ 230,279.28
Employee + Spouse	\$ 314.16	\$ 329.52	\$ 643.68	78	\$ 24,504.48	\$ 25,702.56	\$ 50,207.04
Employee + Child(ren)	\$ 314.16	\$ 423.84	\$ 738.00	82	\$ 25,761.12	\$ 34,754.88	\$ 60,516.00
Family	\$ 314.16	\$ 785.04	\$ 1,099.20	49	\$ 15,393.84	\$ 38,466.96	\$ 53,860.80
<b>Total</b>				<b>942</b>	<b>\$ 295,938.72</b>	<b>\$ 98,924.40</b>	<b>\$ 394,863.12</b>

FY16 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY17 District's Annual Cost	FY17 Employee's Annual Cost	FY17 Total Annual Cost
Employee	\$ 314.16	\$ 196.56	\$ 510.72	76	\$ 23,876.16	\$ 14,938.56	\$ 38,814.72
Employee + Spouse	\$ 314.16	\$ 605.28	\$ 919.44	19	\$ 5,969.04	\$ 11,500.32	\$ 17,469.36
Employee + Child(ren)	\$ 314.16	\$ 877.20	\$ 1,191.36	23	\$ 7,225.68	\$ 20,175.60	\$ 27,401.28
Family	\$ 314.16	\$ 1,378.56	\$ 1,692.72	17	\$ 5,340.72	\$ 23,435.52	\$ 28,776.24
<b>Total</b>				<b>135</b>	<b>\$ 42,411.60</b>	<b>\$ 70,050.00</b>	<b>\$ 112,461.60</b>

\$ 338,350.32    \$ 168,974.40    \$ 507,324.72



## VSEBT Group Dental Program

Effective: July 1st 2016

		Glendale ESD			
		Low		High	
	#	Current	Renewal	Current	Renewal
EE	744	\$26.18	\$31.06	\$39.68	\$44.76
EE + Sp	79	\$53.64	\$60.27	\$78.07	\$88.31
EE + Dep	81	\$61.50	\$68.59	\$89.04	\$100.76
FAM	50	\$91.60	\$100.56	\$110.00	\$124.53
		\$33,277	\$38,454	\$8,773	\$9,917
<b>Ben Max</b>		<b>PPO Plus Premier</b>			
<b>Ded</b>		\$1,500	\$2,000	<b>PPO Plus Premier</b>	
<b>Preventive</b>		\$50/\$150	\$50/\$150	\$2,000	
<b>Basic</b>		100%	100%	\$50/\$150	
<b>Major</b>		80%	80%	100%	
<b>Ortho</b>		50%	50%	80%	
<b>Life Ortho</b>		NA	NA	50%	
				\$1,000	

		VSEBT Dental Program		
		Low	Mid	High
EE		\$26.11	\$32.86	\$45.01
EE + Sp		\$52.22	\$65.72	\$90.03
EE + Dep		\$54.83	\$69.01	\$94.53
FAM		\$78.32	\$98.58	\$135.04
		\$31,906	\$40,158	\$10,011
<b>Ben Max</b>		<b>PPO Dentist Low</b>		
<b>Ded</b>		\$1,000	\$1,500	<b>PPO Dentist High</b>
<b>Preventive</b>		\$50/\$150	\$25/\$75	\$2,000
<b>Basic</b>		100%	100%	\$25/\$75
<b>Major</b>		80%	80%	100%
<b>Ortho</b>		50%	50%	90%
<b>Life Ortho</b>		NA	50%	60%
			\$1,000	50%
				\$1,500

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	No

- MAC reimbursement for Premier Dentist and Non Contracted Dentist  
 - Benefit Levels are reduced for Premier Dentist and Non Contracted Dentist



Covered Services	Delta Dental		Non Delta Dental
	PPO Dentist	Premier Dentist <sup>1</sup>	Dentist <sup>1</sup>
<b>Annual Maximum Benefit</b> (Combination of in and out-of-network)	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Annual Deductible (Individual/Family)</b> (Combination of in and out-of-network)	<b>\$50/150</b>	<b>\$50/150</b>	<b>\$50/150</b>
<b>Preventive Services (Does not apply toward the Annual Maximum Benefit)</b>			
<ul style="list-style-type: none"> <li>Exams, evaluations or consultations: Two in a benefit year.</li> <li>Full mouth/Panorex or vertical bitewings X-rays: Once in a 5-year period.</li> <li>Bitewing X-rays: One in a benefit year.</li> <li>Periapical X-rays: Six in a benefit year.</li> <li>Routine Cleanings: Limited to two in a benefit year. One difficult cleaning may be exchanged for one routine cleaning. However, the difficult cleaning is limited to once in a 5-year period.</li> <li>Topical Application of Fluoride: For children to age 18 - Two in a benefit year.</li> <li>Space Maintainers: For missing posterior primary (baby) teeth up to age 14.</li> <li>Sealants: For children up to age 19 - Once in a 3-year period for permanent molars and bicuspid.</li> </ul>	100%	100%	100%
<b>Basic Services</b>			
<ul style="list-style-type: none"> <li>Fillings: Silver amalgam and for front teeth only, synthetic tooth color fillings. One per surface every two years.</li> <li>Stainless Steel Crowns</li> <li>Emergency (Palliative Treatment): Treatment for the relief of pain.</li> <li>Oral Surgery: Simple extractions.</li> </ul>	80% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>
<b>Major Services</b>			
<ul style="list-style-type: none"> <li>Endodontics: Root canal treatment (permanent teeth). Pulpotomy primary (baby) teeth.</li> <li>Periodontics: Treatment of gum disease - Non-surgical once every two years. Surgical once every three years. \$1000 lifetime maximum.</li> <li>Prostodontics: Bridges, partial dentures, complete dentures - 7-year waiting period for replacement last performed.</li> <li>Bridge and Denture Repair: Repair of such appliances to their original condition, including relining of dentures.</li> <li>Implants: Implants are only a benefit to replace a single missing tooth bounded by teeth on each side. Limited to \$1000 per tooth, per lifetime and is applied to the patient's benefit year maximum.</li> <li>Restorative: Crowns and onlays - 7-year waiting period for replacement last performed.</li> <li>Oral Surgery: Surgical extractions.</li> </ul>	50% <sup>2</sup>	50% <sup>2</sup>	50% <sup>2</sup>

<sup>1</sup> Members may incur higher out-of-pocket costs when seeing a Premier or Non Delta Dental dentist. See below.

<sup>2</sup> Deductible applies to these services.

**BENEFITS ARE SUBJECT TO ALL PROVISIONS, TERMS & CONDITIONS OF THE GROUP CONTRACT**

Dependent Age Limit: 26 | Predetermination recommended for services over \$250.

You are enrolled in a Delta Dental PPO plan. You and your family members may visit any licensed dentist. There are three levels of dentists to choose from:

- **PPO Dentist** -- Payment is based on the PPO dentist's allowable fee or the actual fee charged, whichever is less.
- **Premier Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the Premier Maximum Reimbursable Amount (MRA) and the PPO fee.
- **Non Delta Dental Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the PPO Allowance and the full fee charged by the dentist.

To Find A Dentist - [www.deltadentalaz.com](http://www.deltadentalaz.com)

Customer Service Phone # 1.800.352.6132



Covered Services	Delta Dental		Non Delta Dental
	PPO Dentist	Premier Dentist <sup>1</sup>	Dentist <sup>1</sup>
<b>Annual Maximum Benefit</b> (Combination of in and out-of-network)	\$2,000	\$1,500	\$1,500
<b>Lifetime Orthodontia Maximum</b> (Combination of in and out-of-network)	\$1,500	\$1,000	\$1,000
<b>Annual Deductible (Individual/Family)</b> (Combination of in and out-of-network)	\$25/75	\$50/150	\$50/150
<b>Preventive Services (Does not apply toward the Annual Maximum Benefit)</b>			
<ul style="list-style-type: none"> <li>Exams, evaluations or consultations: Two in a benefit year.</li> <li>Full mouth/Panorex or vertical bitewings X-rays: Once in a 3-year period.</li> <li>Bitewing X-rays: Two in a benefit year.</li> <li>Periapical X-rays: As needed.</li> <li>Routine Cleanings: Limited to two in a benefit year. One difficult cleaning may be exchanged for one routine cleaning. However, the difficult cleaning is limited to once in a 5-year period.</li> <li>Topical Application of Fluoride: For children to age 18 - Two in a benefit year.</li> <li>Space Maintainers: For missing posterior primary (baby) teeth up to age 14.</li> <li>Sealants: For children up to age 19 - Once in a 3-year period for permanent molars and bicuspid.</li> </ul>	100%	100%	100%
<b>Basic Services</b>			
<ul style="list-style-type: none"> <li>Fillings: Silver amalgam and for front teeth only, synthetic tooth color fillings. One per surface every two years.</li> <li>Stainless Steel Crowns</li> <li>Emergency (Palliative Treatment): Treatment for the relief of pain.</li> <li>Endodontics: Root canal treatment (permanent teeth). Pulpotomy primary (baby) teeth.</li> <li>Periodontics: Treatment of gum disease - Non-surgical once every two years. Surgical once every three years.</li> <li>Oral Surgery: Simple extractions.</li> <li>Oral Surgery: Surgical extractions.</li> </ul>	90% <sup>2</sup>	80% <sup>2</sup>	80% <sup>2</sup>
<b>Major Services</b>			
<ul style="list-style-type: none"> <li>Prosthodontics: Bridges, partial dentures, complete dentures - 5-year waiting period for replacement last performed.</li> <li>Bridge and Denture Repair: Repair of such appliances to their original condition, including relining of dentures.</li> <li>Implants: Implants are only a benefit to replace a single missing tooth bounded by teeth on each side. Limited to \$1000 per tooth, per lifetime and is applied to the patient's benefit year maximum.</li> <li>Restorative: Crowns and onlays - 5-year waiting period for replacement last performed.</li> </ul>	60% <sup>2</sup>	50% <sup>2</sup>	50% <sup>2</sup>
<b>Orthodontic Services</b>			
<ul style="list-style-type: none"> <li>Benefit for adults and children age 8 and older. Payable in two payments - upon initial banding and 12 months after. The orthodontic maximum is separate from the annual maximum for your other dental benefits.</li> </ul>	50%	50%	50%

<sup>1</sup> Members may incur higher out-of-pocket costs when seeing a Premier or Non Delta Dental dentist. See below.

<sup>2</sup> Deductible applies to these services.

**BENEFITS ARE SUBJECT TO ALL PROVISIONS, TERMS & CONDITIONS OF THE GROUP CONTRACT**

Dependent Age Limit: 26 | Predetermination recommended for services over \$250.

You are enrolled in a Delta Dental PPO plan. You and your family members may visit any licensed dentist. There are three levels of dentists to choose from:

- PPO Dentist** -- Payment is based on the PPO dentist's allowable fee or the actual fee charged, whichever is less.
- Premier Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the Premier Maximum Reimbursable Amount (MRA) and the PPO fee.
- Non Delta Dental Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the PPO Allowance and the full fee charged by the dentist.

To Find A Dentist - [www.deltadentalaz.com](http://www.deltadentalaz.com)

Customer Service Phone # 1.800.352.6132

GLENDALE ELEMENTARY SCHOOL DISTRICT

**INFORMATIONAL AGENDA ITEM**

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

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AGENDA NO: 7.a TOPIC: Assistant Superintendent's Update

SUBMITTED BY: Mike Barragan, Assistant Superintendent for Financial & Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: March 30, 2016

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Mr. Barragan will provide the Trust Board with an update on the Glendale Elementary School District's business operations.