

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
October 19, 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. 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

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. Action Items

a. Approval of Minutes

The minutes of the June 15, 2016 Regular Trust Board Meeting are submitted for approval.

b. Approval of the 2016-2017 Trust Board Meeting Schedule

6. Informational Items

a. Assistant Superintendents Update

b. Claims Experience Review - Medical

c. Claims Experience Review - Dental

d. Financial Review

e. Wellness Update

f. Insurance Benefit Update

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.a TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

RECOMMENDATION:

The minutes of the June 15, 2016 Regular Meeting are submitted for approval.

The minutes of the June 15, 2016 meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office Superintendent's Conference Room 4:00 p.m.
June 15, 2016

Present: Board Members
Mr. Lee Peterson (telephonically)
Ms. Bernadette Bolognini (telephonically)
Ms. Cathey Mayes
Ms. Mary Ann Wilson

Other Attendees
Mr. Mike Barragan

Absent: None

CALL TO ORDER

Ms. Mayes acknowledged a quorum was present and the meeting was called to order at 4:07 p.m.

BOARD AND STAFF INTRODUCTIONS

None

VISITOR COMMENTS

None

APPROVAL OF AGENDA

Ms. Wilson moved to accept and approve the agenda as presented Ms. Bolognini seconded. Motion passed 4 - 0

CONSENT AGENDA

Approval of Minutes

Mr. Peterson sought approval of the June 8, 2016 Regular Trust Board Meeting; motion seconded by Ms. Wilson. Upon a call to vote, the motion passed 4 – 0.

Action Items

Self-Insurer Workers' Compensation Guaranty Bond

Ms. Wilson made the motion to approve the Self-Insurer Workers' Compensation Guaranty Bond renewal and premium effective July 1, 2016 – June 30, 2017 with Willis Tower Watson in the amount of \$5,999 for a 399,936 bond with a potential audit fee of \$500.00. Ms. Bolognini seconded the motion. Upon a call to vote, the motion passed 4-0.

Property, Casualty, and Liability Insurance

Ms. Wilson made the motion to approve the Arizona School Risk Retention Trust, Inc. (ASRRT) annual planning document (APD) renewal premiums, including the Trust administration fee for property, casualty and liability insurance effective July 1, 2016 – June 30, 2017 up to the maximum renewal amount of \$704,664. Ms. Bolognini seconded the motion. Upon a call to vote, the motion passed 4-0.

ADJOURNMENT

Ms. Wilson motioned to adjourn; Ms. Bolognini seconded; the motion carried. Upon a call to vote, the motion passed 4 – 0.

There being no further business, the meeting was adjourned at 4:10 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.b TOPIC: Trust Board Schedule

RECOMMENDED BY: Mr. Mike Barragan, Assistant Superintendent for Finance & Auxiliary Services

DATE ASSIGNED FOR BOARD CONSIDERATION: October 19, 2016

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2016 - 2017 fiscal year.

RATIONALE:

The proposed meeting schedule for fiscal year 2016-2017 is attached.

Source of Funding -
M & O Budget _____ State Grant _____ Federal Grant _____ Capital _____ Other _____

Glendale Elementary School District #40
Trust Board Meeting Schedule for SY2016-2017



Date	Time	Location
September 14, 2016	4:30 p.m.	East Board Room CANCELED
October 19, 2016	4:30 p.m.	East Board Room
November 9, 2016	4:30 p.m.	East Board Room
December 7, 2016	4:30 p.m.	East Board Room
January 11, 2017	4:30 p.m.	East Board Room
February 8, 2017	4:30 p.m.	East Board Room
March 8, 2017	4:30 p.m.	East Board Room
April 12, 2017	4:30 p.m.	East Board Room
May 10, 2017	4:30 p.m.	East Board Room
June 7, 2017	4:30 p.m.	East Board Room

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.a TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

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: 6.b TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

In April, GESD incurred \$470,056 in medical claims and represents a monthly loss ratio of 75%.

In May, GESD incurred \$476,888 in medical claims and represents a monthly loss ratio of 76%.

In June, GESD incurred \$474,359 in medical claims and which represents an annual loss ratio of 89% and GESD's total claims for the year are \$6,590,408.

Based on the Large Claims report GESD should expect a refund of approximately \$323,232.

In July, GESD incurred \$459,134 in medical claims and represents a monthly loss ratio of 81%.

In August, GESD incurred \$728,538 in medical claims and represents a monthly loss ratio of 130%.

GESD has one claimant exceeding the \$150,000 stop loss level.

Based on the trend we anticipate incurring approximately \$7,120,751 in medical claims or a loss ratio of 105% by June 30, 2017.



Monthly Experience Report

Glendale Elementary School District

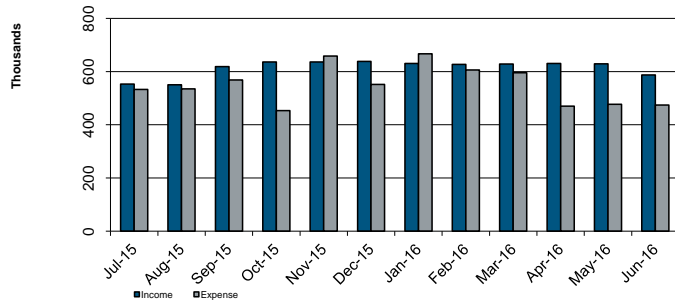
Dates: (7/1/2016-6/30/2017)



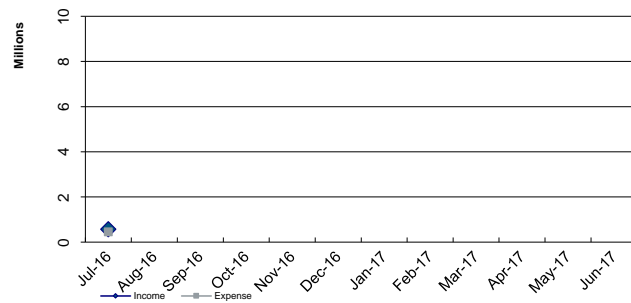
Name: Valley Schools Employee Benefits Trust
 Plan: All
 Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio*
2016-07	998	1,331	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,517	\$ 61,797	\$ 459,134	\$ 568,877	\$ 109,743	81%	\$ 345	96%
2016-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	97%
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	71%
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	104%
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	106%
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	97%
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	95%
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	75%
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	76%
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	81%
Total	998	1,331	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,517	\$ 61,797	\$ 459,134	\$ 568,877	\$ 109,743	81%	\$ 345	
Mo. Avg.	998	1,331	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,517	\$ 61,797	\$ 459,134	\$ 568,877	\$ 109,743		\$ 345	
PY Mo. Avg. @ 6/30/16	1,094	1,426	\$ 395,260	\$ 26,936	\$ 108,688	\$ 477,012	\$ 4,463	\$ 67,725	\$ 549,201	\$ 613,863	\$ 64,662	89%	\$ 385	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE



# of claims > \$50K	
FY16	FY17
19	0



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All Active

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	976	1,301	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,483	\$ 60,434	\$ 445,179	\$ 556,335	\$ 111,156	80%	\$ 342
2016-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	976	1,301	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,483	\$ 60,434	\$ 445,179	\$ 556,335	\$ 111,156	80%	\$ 342
Mo. Avg.	976	1,301	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,483	\$ 60,434	\$ 445,179	\$ 556,335	\$ 111,156		\$ 342



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	22	30	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 34	\$ 1,363	\$ 13,955	\$ 12,542	\$ (1,413)	111%	\$ 465
2016-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	22	30	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 34	\$ 1,363	\$ 13,955	\$ 12,542	\$ (1,413)	111%	\$ 465
Mo. Avg.	22	30	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 34	\$ 1,363	\$ 13,955	\$ 12,542	\$ (1,413)		\$ 465



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: Traditional-Active
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	656	860	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 980	\$ 40,620	\$ 382,663	\$ 389,344	\$ 6,680	98%	\$ 445
2016-08						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	656	860	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 980	\$ 40,620	\$ 382,663	\$ 389,344	\$ 6,680	98%	\$ 445
Mo. Avg.	656	860	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 980	\$ 40,620	\$ 382,663	\$ 389,344	\$ 6,680		\$ 445

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 498.70
Employee + Spouse	\$ 1,042.85
Employee + Child(ren)	\$ 948.05
Employee + Family	\$ 1,374.67



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: Traditional-COBRA
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	18	20	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 23	\$ 1,115	\$ 13,696	\$ 10,050	\$ (3,646)	136%	\$ 685
2016-08						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	18	20	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 23	\$ 1,115	\$ 13,696	\$ 10,050	\$ (3,646)	136%	\$ 685
Mo. Avg.	18	20	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 23	\$ 1,115	\$ 13,696	\$ 10,050	\$ (3,646)		\$ 685

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 508.67
Employee + Spouse	\$ 1,063.71
Employee + Child(ren)	\$ 967.01
Employee + Family	\$ 1,402.16



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: HDHP Base-Active
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	320	441	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 503	\$ 19,814	\$ 62,516	\$ 166,992	\$ 104,476	37%	\$ 142
2016-08						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	320	441	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 503	\$ 19,814	\$ 62,516	\$ 166,992	\$ 104,476	37%	\$ 142
Mo. Avg.	320	441	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 503	\$ 19,814	\$ 62,516	\$ 166,992	\$ 104,476		\$ 142

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 438.70
Employee + Spouse	\$ 855.14
Employee + Child(ren)	\$ 777.40
Employee + Family	\$ 1,127.23



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: HDHP Base-COBRA
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	4	10	\$ -	\$ -	\$ -	\$ -	\$ 11	\$ 248	\$ 259	\$ 2,492	\$ 2,233	10%	\$ 26
2016-08						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	4	10	\$ -	\$ -	\$ -	\$ -	\$ 11	\$ 248	\$ 259	\$ 2,492	\$ 2,233	10%	\$ 26
Mo. Avg.	4	10	\$ -	\$ -	\$ -	\$ -	\$ 11	\$ 248	\$ 259	\$ 2,492	\$ 2,233		\$ 26

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 447.47
Employee + Spouse	\$ 872.24
Employee + Child(ren)	\$ 792.95
Employee + Family	\$ 1,149.77



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Funding: Self Funded

Date	Active					Cobra					Medical Plan Totals
	EE	SP	CH	FAM	Total	EE	SP	CH	FAM	Total	
2016-07	539	34	68	15	656	17	0	0	1	18	674
2016-08	0	0	0	0	0	0	0	0	0	0	0
2016-09	0	0	0	0	0	0	0	0	0	0	0
2016-10	0	0	0	0	0	0	0	0	0	0	0
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base

Funding: Self Funded

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	252	10	50	8	320	3	0	0	1	4	324
2016-08	0	0	0	0	0	0	0	0	0	0	0
2016-09	0	0	0	0	0	0	0	0	0	0	0
2016-10	0	0	0	0	0	0	0	0	0	0	0
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



Monthly Experience Report

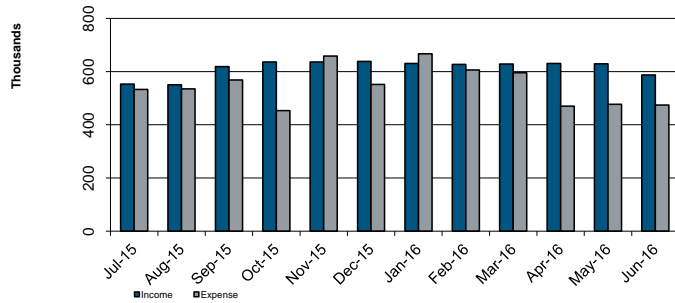
Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



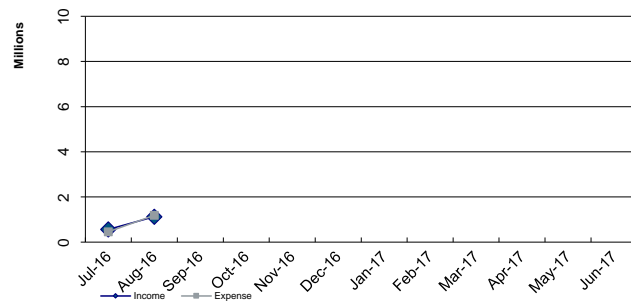
Name: Valley Schools Employee Benefits Trust
 Plan: All
 Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio*
2016-07	984	1,320	\$ 291,127	\$ -	\$ 104,693	\$ 395,820	\$ 1,505	\$ 60,929	\$ 458,254	\$ 562,837	\$ 104,584	81%	\$ 347	95%
2016-08	984	1,319	\$ 557,725	\$ 5,621	\$ 114,001	\$ 666,105	\$ 1,504	\$ 60,929	\$ 728,538	\$ 562,090	\$ (166,448)	130%	\$ 552	96%
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	95%
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	91%
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	93%
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	90%
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
Total	1,968	2,639	\$ 848,852	\$ 5,621	\$ 218,694	\$ 1,061,925	\$ 3,008	\$ 121,858	\$ 1,186,791	\$ 1,124,927	\$ (61,864)	105%	\$ 450	
Mo. Avg.	984	1,320	\$ 424,426	\$ 2,811	\$ 109,347	\$ 530,963	\$ 1,504	\$ 60,929	\$ 593,396	\$ 562,464	\$ (30,932)		\$ 450	
PY Mo. Avg. @ 6/30/16	1,094	1,426	\$ 395,260	\$ 26,936	\$ 108,688	\$ 477,012	\$ 4,463	\$ 67,725	\$ 549,201	\$ 613,863	\$ 64,662	89%	\$ 385	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE



# of claims > \$50K	
FY16	FY17
19	3



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All Active

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	960	1,287	\$ 279,982	\$ -	\$ 103,280	\$ 383,262	\$ 1,467	\$ 59,443	\$ 444,172	\$ 548,820	\$ 104,648	81%	\$ 345
2016-08	961	1,287	\$ 487,472	\$ 5,621	\$ 105,652	\$ 587,503	\$ 1,467	\$ 59,505	\$ 648,475	\$ 548,581	\$ (99,894)	118%	\$ 504
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	1,921	2,574	\$ 767,454	\$ 5,621	\$ 208,932	\$ 970,765	\$ 2,934	\$ 118,948	\$ 1,092,647	\$ 1,097,401	\$ 4,754	100%	\$ 424
Mo. Avg.	961	1,287	\$ 383,727	\$ 2,811	\$ 104,466	\$ 485,383	\$ 1,467	\$ 59,474	\$ 546,324	\$ 548,700	\$ 2,377		\$ 424



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: All COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	24	33	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 38	\$ 1,486	\$ 14,082	\$ 14,018	\$ (64)	100%	\$ 427
2016-08	23	32	\$ 70,253	\$ -	\$ 8,349	\$ 78,602	\$ 36	\$ 1,424	\$ 80,062	\$ 13,509	\$ (66,554)	593%	\$ 2,502
2016-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2016-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2017-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	47	65	\$ 81,398	\$ -	\$ 9,762	\$ 91,160	\$ 74	\$ 2,910	\$ 94,144	\$ 27,526	\$ (66,618)	342%	\$ 1,448
Mo. Avg.	24	33	\$ 40,699	\$ -	\$ 4,881	\$ 45,580	\$ 37	\$ 1,455	\$ 47,072	\$ 13,763	\$ (33,309)		\$ 1,448



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: Traditional-Active
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	646	855	\$ 242,028	\$ -	\$ 99,035	\$ 341,063	\$ 975	\$ 40,000	\$ 382,038	\$ 385,138	\$ 3,100	99%	\$ 447
2016-08	646	852	\$ 427,387	\$ 5,621	\$ 99,384	\$ 521,150	\$ 971	\$ 40,000	\$ 562,121	\$ 384,122	\$ (178,000)	146%	\$ 660
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,292	1,707	\$ 669,415	\$ 5,621	\$ 198,419	\$ 862,213	\$ 1,946	\$ 80,000	\$ 944,159	\$ 769,259	\$ (174,900)	123%	\$ 553
Mo. Avg.	646	854	\$ 334,708	\$ 2,811	\$ 99,210	\$ 431,107	\$ 973	\$ 40,000	\$ 472,079	\$ 384,630	\$ (87,450)		\$ 553

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 498.70
Employee + Spouse	\$ 1,042.85
Employee + Child(ren)	\$ 948.05
Employee + Family	\$ 1,374.67



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: Traditional-COBRA
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	20	23	\$ 11,145	\$ -	\$ 1,413	\$ 12,558	\$ 26	\$ 1,238	\$ 13,822	\$ 11,525	\$ (2,297)	120%	\$ 601
2016-08	19	22	\$ 70,253	\$ -	\$ 8,265	\$ 78,518	\$ 25	\$ 1,176	\$ 79,719	\$ 11,017	\$ (68,702)	724%	\$ 3,624
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	39	45	\$ 81,398	\$ -	\$ 9,678	\$ 91,076	\$ 51	\$ 2,414	\$ 93,541	\$ 22,542	\$ (70,999)	415%	\$ 2,079
Mo. Avg.	20	23	\$ 40,699	\$ -	\$ 4,839	\$ 45,538	\$ 26	\$ 1,207	\$ 46,771	\$ 11,271	\$ (35,500)		\$ 2,079

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 508.67
Employee + Spouse	\$ 1,063.71
Employee + Child(ren)	\$ 967.01
Employee + Family	\$ 1,402.16



Monthly Experience Report
 Glendale Elementary School District
 Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust
 Plan: HDHP Base-Active
 Funding: Self Funded

a Date	b Employees	c Members	d Paid Variable Medical Claims	e Less Estimated Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PMPM Estimated ACA Fees	i PEPM Fixed Expenses	j Total Incurred Claims & Expenses	k Total Calculated Premium Equivalent	l Surplus/ (Deficit)	m Total Cost Loss Ratio	n Total Cost PMPM
2016-07	314	432	\$ 37,954	\$ -	\$ 4,245	\$ 42,199	\$ 492	\$ 19,443	\$ 62,134	\$ 163,682	\$ 101,548	38%	\$ 144
2016-08	315	435	\$ 60,085	\$ -	\$ 6,268	\$ 66,353	\$ 496	\$ 19,505	\$ 86,354	\$ 164,459	\$ 78,106	53%	\$ 199
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	629	867	\$ 98,039	\$ -	\$ 10,513	\$ 108,552	\$ 988	\$ 38,948	\$ 148,488	\$ 328,141	\$ 179,653	45%	\$ 171
Mo. Avg.	315	434	\$ 49,020	\$ -	\$ 5,257	\$ 54,276	\$ 494	\$ 19,474	\$ 74,244	\$ 164,071	\$ 89,827		\$ 171

Monthly Contribution Rates

<u>Premiums</u>	
Employee Only	\$ 438.70
Employee + Spouse	\$ 855.14
Employee + Child(ren)	\$ 777.40
Employee + Family	\$ 1,127.23



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: HDHP Base-COBRA

Funding: Self Funded

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Variable Medical Claims	Less Estimated Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PMPM Estimated ACA Fees	PEPM Fixed Expenses	Total Incurred Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2016-07	4	10	\$ -	\$ -	\$ -	\$ -	\$ 11	\$ 248	\$ 259	\$ 2,492	\$ 2,233	10%	\$ 26
2016-08	4	10	\$ -	\$ -	\$ 84	\$ 84	\$ 11	\$ 248	\$ 343	\$ 2,492	\$ 2,149	14%	\$ 34
2016-09						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-10						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-11						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2016-12						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-01						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-02						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-03						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-04						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-05						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2017-06						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	8	20	\$ -	\$ -	\$ 84	\$ 84	\$ 23	\$ 496	\$ 603	\$ 4,984	\$ 4,382	12%	\$ 30
Mo. Avg.	4	10	\$ -	\$ -	\$ 42	\$ 42	\$ 11	\$ 248	\$ 301	\$ 2,492	\$ 2,191		\$ 30

Monthly Contribution Rates

Premiums	
Employee Only	\$ 447.47
Employee + Spouse	\$ 872.24
Employee + Child(ren)	\$ 792.95
Employee + Family	\$ 1,149.77



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Traditional PPO

Funding: Self Funded

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	528	33	69	16	646	18	0	1	1	20	666
2016-08	531	32	66	17	646	17	0	1	1	19	665
2016-09	0	0	0	0	0	0	0	0	0	0	0
2016-10	0	0	0	0	0	0	0	0	0	0	0
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

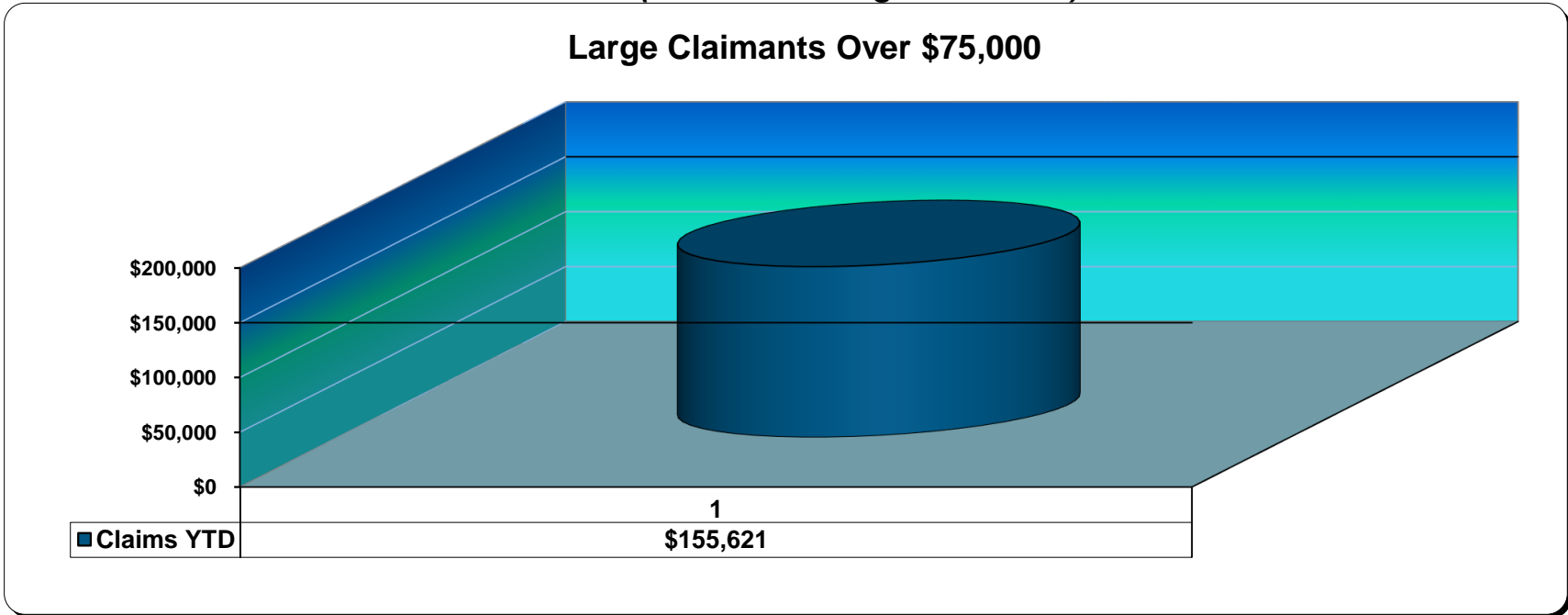
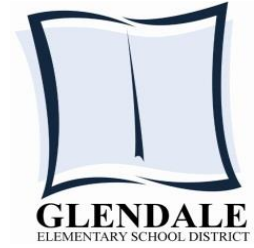
Plan: HDHP Base

Funding: Self Funded

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2016-07	248	10	48	8	314	3	0	0	1	4	318
2016-08	248	10	49	8	315	3	0	0	1	4	319
2016-09	0	0	0	0	0	0	0	0	0	0	0
2016-10	0	0	0	0	0	0	0	0	0	0	0
2016-11	0	0	0	0	0	0	0	0	0	0	0
2016-12	0	0	0	0	0	0	0	0	0	0	0
2017-01	0	0	0	0	0	0	0	0	0	0	0
2017-02	0	0	0	0	0	0	0	0	0	0	0
2017-03	0	0	0	0	0	0	0	0	0	0	0
2017-04	0	0	0	0	0	0	0	0	0	0	0
2017-05	0	0	0	0	0	0	0	0	0	0	0
2017-06	0	0	0	0	0	0	0	0	0	0	0



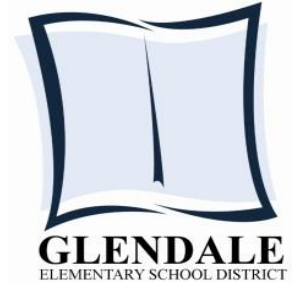
Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Large Claims by Plan
(7/1/2016 through 6/30/2017)



Claimant	Traditional	SL Level	SL Level Remaining	Expected Refunds
1	\$155,621	\$150,000	\$0	\$5,621
Total	\$155,621			\$5,621



Glendale Elementary School District
Paid Claims Greater Than \$75,000 by Claimant
Monthly Financial Reporting
(7/1/2016 through 6/30/2017)



Date	Plan Name	Claimant Relationship	Paid Amount
2016-07	Traditional	Subscriber	\$1,670.47
2016-08	Traditional	Subscriber	\$153,950.80
		Total for Claimant	\$155,621.27
TOTAL		Total	\$155,621.27

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.c TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

In April, GESD incurred \$32,262 in dental claims or a monthly loss ratio of 78%.

In May, GESD incurred \$38,890 in dental claims or a monthly loss ratio of 92%.

In June, GESD incurred \$44,184 in dental claims or annual loss ratio of 103%. GESD's total claims for the year are \$510,966.

As a reminder, effective July 1 GESD is in a pooled plan for dental benefits.

Pool I- Includes Chandler Unified School District, Isaac School District and Scottsdale Unified School District.

Pool III- Includes Chandler Unified School District, Isaac School District, Scottsdale Unified School District, Tolleson Union High School District and Peoria Unified School District.

July

Pool I- incurred \$72,905 in dental claims or a loss ratio of 69%.

Pool III- incurred \$175,228 in dental claims or a loss ratio of 56%.

August

Pool I- incurred \$117,858 in dental claims or a loss ratio of 111%.

Pool III- incurred \$360,926 in dental claims or a loss ratio of 117%.

Pool I- Based on the trend we anticipate incurring approximately \$1,144,584 in claims or a loss ratio of 90% by June 30, 2017.

Pool III- Based on the trend we anticipate incurring approximately \$3,216,924 in claims or a loss ratio of 86% by June 30, 2017.

Monthly Experience Report

VSEBT Pool I

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,607	\$ 32,702	69%	\$ 24
2016-08				\$ -	\$ -	\$ -		
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,607	\$ 32,702	69%	\$ 24
Mo. Avg.	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,607	\$ 32,702		\$ 24

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool II

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,593	\$ 86,336	\$ 12,329	\$ 98,665	\$ 163,690	\$ 65,025	60%	\$ 27
2016-08				\$ -	\$ -	\$ -		
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	3,593	\$ 86,336	\$ 12,329	\$ 98,665	\$ 163,690	\$ 65,025	60%	\$ 27
Mo. Avg.	3,593	\$ 86,336	\$ 12,329	\$ 98,665	\$ 163,690	\$ 65,025		\$ 27

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool III

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	4,545	\$ 159,449	\$ 15,779	\$ 175,228	\$ 311,265	\$ 136,037	56%	\$ 39
2016-08				\$ -	\$ -	\$ -		
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	4,545	\$ 159,449	\$ 15,779	\$ 175,228	\$ 311,265	\$ 136,037	56%	\$ 39
Mo. Avg.	4,545	\$ 159,449	\$ 15,779	\$ 175,228	\$ 311,265	\$ 136,037		\$ 39

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool I

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool I

Funding: Self Funded

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	3,049	\$ 62,368	\$ 10,537	\$ 72,905	\$ 105,578	\$ 32,673	69%	\$ 24
2016-08	3,076	\$ 107,277	\$ 10,581	\$ 117,858	\$ 106,523	\$ (11,335)	111%	\$ 38
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	6,125	\$ 169,645	\$ 21,118	\$ 190,763	\$ 212,101	\$ 21,338	90%	\$ 31
Mo. Avg.	3,063	\$ 84,823	\$ 10,559	\$ 95,382	\$ 106,051	\$ 10,669		\$ 31

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool II

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool II

Funding: Self Funded

a Date	b Employees	c Paid Dental Claims	d Fixed Expenses	e Total Incurred Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM
2016-07	3,609	\$ 86,336	\$ 12,329	\$ 98,665	\$ 164,446	\$ 65,781	60%	\$ 27
2016-08	3,756	\$ 178,456	\$ 12,917	\$ 191,373	\$ 171,235	\$ (20,138)	112%	\$ 51
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	7,365	\$ 264,792	\$ 25,246	\$ 290,038	\$ 335,681	\$ 45,643	86%	\$ 39
Mo. Avg.	3,683	\$ 132,396	\$ 12,623	\$ 145,019	\$ 167,841	\$ 22,822		\$ 39

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBT Pool III

Dates: (7/1/2016-6/30/2017)



Name: Valley Schools Employee Benefits Trust

Plan: Pool III

Funding: Self Insured

a	b	c	d	e	f	g	h	i
Date	Employees	Paid Dental Claims	Fixed Expenses	Total Incurred Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM
2016-07	4,534	\$ 159,449	\$ 15,779	\$ 175,228	\$ 310,684	\$ 135,456	56%	\$ 39
2016-08	4,525	\$ 345,329	\$ 15,597	\$ 360,926	\$ 309,500	\$ (51,426)	117%	\$ 80
2016-09				\$ -	\$ -	\$ -		
2016-10				\$ -	\$ -	\$ -		
2016-11				\$ -	\$ -	\$ -		
2016-12				\$ -	\$ -	\$ -		
2017-01				\$ -	\$ -	\$ -		
2017-02				\$ -	\$ -	\$ -		
2017-03				\$ -	\$ -	\$ -		
2017-04				\$ -	\$ -	\$ -		
2017-05				\$ -	\$ -	\$ -		
2017-06				\$ -	\$ -	\$ -		
Total	9,059	\$ 504,778	\$ 31,376	\$ 536,154	\$ 620,184	\$ 84,030	86%	\$ 59
Mo. Avg.	4,530	\$ 252,389	\$ 15,688	\$ 268,077	\$ 310,092	\$ 42,015		\$ 59

Monthly Contribution Rates

Premiums

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.d TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

The Trust Board will be presented with a “draft financial report” for June from Fester & Chapman, P.C., Certified Public Accountants. The “Ending net position reserved for claims and expenses” are \$7,780,972.48.

This draft does not include the June 30 IBNR or stop loss adjustment. The IBNR and stop loss information will be included in the final compilations issued in September, following the completion of the encumbrance period.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.e TOPIC: Wellness Program Update

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

Ms. Davita Solter, Wellness Specialist, will present the Trust Board with an update on the Wellness Program.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 6.f TOPIC: Insurance Benefit Update

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

DATE ASSIGNED FOR CONSIDERATION: October 19, 2016

Ms. Jodi Finnesy, Benefits Analyst, will present the Trust Board with an update on Employee Benefits.