

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

March 17th, 2021 3:30 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, AZ 85301.

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. 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 January 2021.
- c. Financial Review – Employee Benefits
The Trust Board will review employee benefits' financial statements for February 2021.
- d. Claims Experience Review – Workers' Compensation
The Trust Board will review workers' compensation experience for February 2021.
- e. Financial Review – Workers' Compensation
The Trust Board will review workers' compensation financial statements for February 2021.

- f. Financial Review – COVID-19 Legal Defense
The Trust Board will review COVID-19 legal defense financial statements for February 2021.
- g. Wellness/Insurance Update
Staff will present the Trust Board with updates on the District's insurance and wellness programs.

5. Action Items

- a. Approval of Minutes
It is recommended the Trust Board approve the minutes of the February 17, 2021 regular meeting as presented.
- b. United Healthcare Medical Insurance Renewal
The Trust Board will discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2021-2022.
- c. Delta Dental Insurance Renewal
The Trust Board will discuss and consider taking action to approve Delta Dental insurance as presented for fiscal year 2021-2022.
- d. CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal
The Trust Board will discuss and consider taking action to approve CIGNA DHMO dental insurance as presented for fiscal year 2021-2022.
- e. Vision Insurance Renewal
The Trust Board will discuss and consider taking action to approve United Healthcare Vision insurance as presented for fiscal year 2021-2022.
- f. Life Insurance
The Trust Board will discuss and consider taking action to approve Sun Life Financial insurance benefits as presented for fiscal year 2021-2022.
- g. Flexible Spending Accounts
The Trust Board will discuss and consider taking action to approve BASIC Western Flexible Spending Account (FSA) benefits as presented for fiscal year 2021-2022.
- h. Short-Term and Mid-Term Disability
The Trust Board will discuss and consider taking action to approve Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2021-2022.
- i. Employee Assistance Program (EAP)
The Trust Board will discuss and consider taking action to approve Interface Behavioral Health program benefits as presented for fiscal year 2021-2022.
- j. Identity Protection Program
The Trust Board will discuss and consider taking action to approve Allstate Identity Protection program as presented for fiscal year 2021-2022.
- k. WellStyles
The Trust Board will discuss and consider taking action to approve WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2021-2022.

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.B. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

In January, GESD incurred \$560,405 in medical claims, which represents a monthly loss ratio of 79%.

There are seven (7) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$1,008,934. This represents 24% of the total medical claims. The anticipated refund is \$131,749 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,275,728 by June 30, 2021 and we anticipate to incur medical claims of approximately \$7,143,348 a loss ratio of 86% by June 30, 2021.



Monthly Experience Report

Glendale EI-All

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

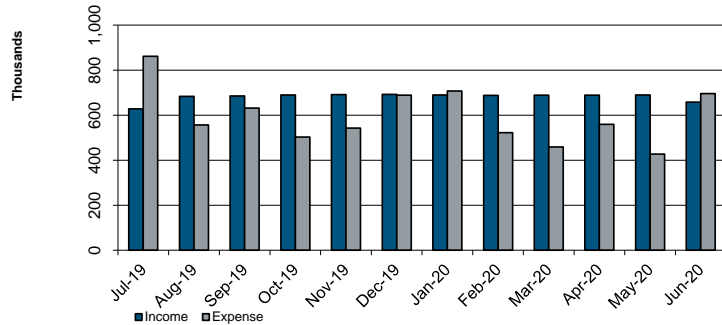


Name: Valley Schools Employee Benefits Group

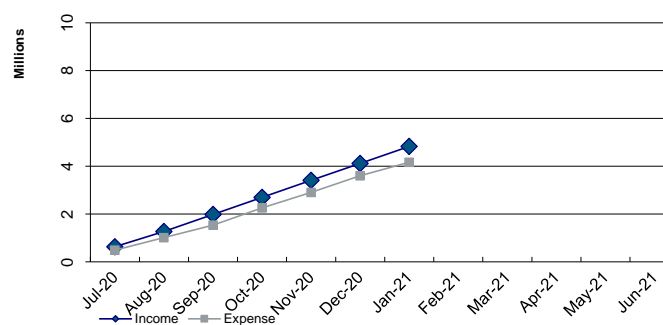
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2020-07	915	1,335	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,050	\$ 487,653	\$ 632,626	\$ 144,973	77%	\$ 365	138%
2020-08	925	1,346	\$ 377,383	\$ -	\$ 83,387	\$ 460,771	\$ 64,750	\$ 525,521	\$ 640,116	\$ 114,595	82%	\$ 390	109%
2020-09	1,037	1,492	\$ 372,818	\$ 24,607	\$ 101,038	\$ 449,249	\$ 72,590	\$ 521,839	\$ 710,978	\$ 189,140	73%	\$ 350	103%
2020-10	1,041	1,502	\$ 641,955	\$ 98,568	\$ 104,996	\$ 648,383	\$ 72,870	\$ 721,253	\$ 714,549	\$ (6,704)	101%	\$ 480	95%
2020-11	1,032	1,497	\$ 471,511	\$ 2,418	\$ 109,637	\$ 578,730	\$ 72,240	\$ 650,970	\$ 710,658	\$ 59,688	92%	\$ 435	92%
2020-12	1,029	1,496	\$ 465,645	\$ (69,105)	\$ 92,531	\$ 627,281	\$ 72,030	\$ 699,311	\$ 710,872	\$ 11,561	98%	\$ 467	93%
2021-01	1,025	1,491	\$ 467,958	\$ 75,261	\$ 95,962	\$ 488,659	\$ 71,750	\$ 560,409	\$ 707,708	\$ 147,299	79%	\$ 376	94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	88%
Total	7,004	10,159	\$ 3,139,166	\$ 131,749	\$ 669,258	\$ 3,676,675	\$ 490,280	\$ 4,166,955	\$ 4,827,507	\$ 660,552	86%	\$ 410	
Mo. Avg.	1,001	1,451	\$ 448,452	\$ 18,821	\$ 95,608	\$ 525,239	\$ 70,040	\$ 595,279	\$ 689,644	\$ 94,365		\$ 410	
PY Mo. Avg. @ 6/30/20	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	889	1,302	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,230	\$ 440,086	\$ 614,442	\$ 174,357	72%	\$ 338
2020-08	901	1,316	\$ 370,381	\$ -	\$ 75,781	\$ 446,162	\$ 63,070	\$ 509,232	\$ 623,507	\$ 114,274	82%	\$ 387
2020-09	1,019	1,471	\$ 328,082	\$ 24,607	\$ 96,078	\$ 399,553	\$ 71,330	\$ 470,883	\$ 699,267	\$ 228,384	67%	\$ 320
2020-10	1,024	1,482	\$ 631,934	\$ 98,568	\$ 102,689	\$ 636,055	\$ 71,680	\$ 707,735	\$ 703,368	\$ (4,367)	101%	\$ 478
2020-11	1,016	1,481	\$ 460,812	\$ 2,418	\$ 108,021	\$ 566,415	\$ 71,120	\$ 637,535	\$ 701,444	\$ 63,909	91%	\$ 430
2020-12	1,014	1,481	\$ 421,665	\$ (69,105)	\$ 91,202	\$ 581,972	\$ 70,980	\$ 652,952	\$ 702,249	\$ 49,297	93%	\$ 441
2021-01	1,013	1,479	\$ 460,814	\$ 75,261	\$ 94,858	\$ 480,411	\$ 70,910	\$ 551,321	\$ 700,798	\$ 149,476	79%	\$ 373
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	6,876	10,012	\$ 2,976,672	\$ 131,749	\$ 643,502	\$ 3,488,425	\$ 481,320	\$ 3,969,745	\$ 4,745,074	\$ 775,329	84%	\$ 396
Mo. Avg.	982	1,430	\$ 425,239	\$ 18,821	\$ 91,929	\$ 498,346	\$ 68,760	\$ 567,106	\$ 677,868	\$ 110,761		\$ 396



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	26	33	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,820	\$ 47,567	\$ 18,184	\$ (29,384)	262%	\$ 1,441
2020-08	24	30	\$ 7,002	\$ -	\$ 7,606	\$ 14,608	\$ 1,680	\$ 16,288	\$ 16,609	\$ 321	98%	\$ 543
2020-09	18	21	\$ 44,736	\$ -	\$ 4,960	\$ 49,696	\$ 1,260	\$ 50,956	\$ 11,711	\$ (39,245)	435%	\$ 2,426
2020-10	17	20	\$ 10,021	\$ -	\$ 2,307	\$ 12,328	\$ 1,190	\$ 13,518	\$ 11,181	\$ (2,337)	121%	\$ 676
2020-11	16	16	\$ 10,699	\$ -	\$ 1,616	\$ 12,315	\$ 1,120	\$ 13,435	\$ 9,214	\$ (4,221)	146%	\$ 840
2020-12	15	15	\$ 43,979	\$ -	\$ 1,329	\$ 45,308	\$ 1,050	\$ 46,358	\$ 8,623	\$ (37,736)	538%	\$ 3,091
2021-01	12	12	\$ 7,144	\$ -	\$ 1,103	\$ 8,247	\$ 840	\$ 9,087	\$ 6,910	\$ (2,177)	132%	\$ 757
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	128	147	\$ 162,494	\$ -	\$ 25,756	\$ 188,250	\$ 8,960	\$ 197,210	\$ 82,433	\$ (114,778)	239%	\$ 1,342
Mo. Avg.	18	21	\$ 23,213	\$ -	\$ 3,679	\$ 26,893	\$ 1,280	\$ 28,173	\$ 11,776	\$ (16,397)		\$ 1,342



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2020-07	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
2020-08	452	638	\$ 292,882	\$ -	\$ 66,125	\$ 359,007	\$ 31,640	\$ 390,647	\$ 329,801	\$ (60,846)	118%	\$ 612
2020-09	509	725	\$ 201,817	\$ 24,607	\$ 83,077	\$ 260,287	\$ 35,630	\$ 295,917	\$ 371,422	\$ 75,505	80%	\$ 408
2020-10	509	726	\$ 488,596	\$ 98,568	\$ 91,531	\$ 481,559	\$ 35,630	\$ 517,189	\$ 371,216	\$ (145,973)	139%	\$ 712
2020-11	504	725	\$ 255,579	\$ 2,418	\$ 95,511	\$ 348,672	\$ 35,280	\$ 383,952	\$ 370,152	\$ (13,800)	104%	\$ 530
2020-12	504	730	\$ 242,951	\$ (69,105)	\$ 80,276	\$ 392,332	\$ 35,280	\$ 427,612	\$ 372,618	\$ (54,994)	115%	\$ 586
2021-01	504	731	\$ 370,142	\$ 75,261	\$ 87,191	\$ 382,073	\$ 35,280	\$ 417,353	\$ 372,618	\$ (44,735)	112%	\$ 571
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,429	4,910	\$ 2,073,489	\$ 131,749	\$ 561,390	\$ 2,503,130	\$ 240,030	\$ 2,743,160	\$ 2,513,988	\$ (229,172)	109%	\$ 559
Mo. Avg.	490	701	\$ 296,213	\$ 18,821	\$ 80,199	\$ 357,590	\$ 34,290	\$ 391,880	\$ 359,141	\$ (32,739)	109%	\$ 559

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	14	16	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 980	\$ 4,596	\$ 9,567	\$ 4,971	48%	\$ 287
2020-08	14	16	\$ 2,562	\$ -	\$ 698	\$ 3,260	\$ 980	\$ 4,240	\$ 9,567	\$ 5,327	44%	\$ 265
2020-09	12	13	\$ 41,642	\$ -	\$ 191	\$ 41,833	\$ 840	\$ 42,673	\$ 7,739	\$ (34,934)	551%	\$ 3,283
2020-10	12	13	\$ 8,297	\$ -	\$ 1,587	\$ 9,884	\$ 840	\$ 10,724	\$ 7,739	\$ (2,985)	139%	\$ 825
2020-11	12	12	\$ 9,742	\$ -	\$ 1,511	\$ 11,253	\$ 840	\$ 12,093	\$ 7,094	\$ (4,999)	170%	\$ 1,008
2020-12	11	11	\$ 43,537	\$ -	\$ 1,279	\$ 44,816	\$ 770	\$ 45,586	\$ 6,503	\$ (39,083)	701%	\$ 4,144
2021-01	9	9	\$ 6,854	\$ -	\$ 1,103	\$ 7,958	\$ 630	\$ 8,588	\$ 5,321	\$ (3,267)	161%	\$ 954
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	84	90	\$ 115,987	\$ -	\$ 6,632	\$ 122,619	\$ 5,880	\$ 128,499	\$ 53,529	\$ (74,970)	240%	\$ 1,428
Mo. Avg.	12	13	\$ 16,570	\$ -	\$ 947	\$ 17,517	\$ 840	\$ 18,357	\$ 7,647	\$ (10,710)	240%	\$ 1,428

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	442	667	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 30,940	\$ 144,883	\$ 288,283	\$ 143,400	50%	\$ 217
2020-08	449	678	\$ 80,010	\$ -	\$ 9,656	\$ 89,666	\$ 31,430	\$ 121,096	\$ 293,705	\$ 172,609	41%	\$ 179
2020-09	510	746	\$ 122,717	\$ -	\$ 13,001	\$ 135,718	\$ 35,700	\$ 171,418	\$ 327,845	\$ 156,427	52%	\$ 230
2020-10	515	756	\$ 147,878	\$ -	\$ 11,158	\$ 159,036	\$ 36,050	\$ 195,086	\$ 332,151	\$ 137,066	59%	\$ 258
2020-11	512	756	\$ 204,728	\$ -	\$ 12,510	\$ 217,238	\$ 35,840	\$ 253,078	\$ 331,292	\$ 78,213	76%	\$ 335
2020-12	510	751	\$ 184,233	\$ -	\$ 10,926	\$ 195,159	\$ 35,700	\$ 230,859	\$ 329,631	\$ 98,772	70%	\$ 307
2021-01	509	748	\$ 84,448	\$ -	\$ 7,667	\$ 92,115	\$ 35,630	\$ 127,745	\$ 328,179	\$ 200,434	39%	\$ 171
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	3,447	5,102	\$ 922,397	\$ -	\$ 80,478	\$ 1,002,875	\$ 241,290	\$ 1,244,165	\$ 2,231,086	\$ 986,921	56%	\$ 244
Mo. Avg.	492	729	\$ 131,771	\$ -	\$ 11,497	\$ 143,268	\$ 34,470	\$ 177,738	\$ 318,727	\$ 140,989	56%	\$ 244

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
2020-08	10	14	\$ 4,440	\$ -	\$ 6,908	\$ 11,348	\$ 700	\$ 12,048	\$ 7,042	\$ (5,006)	171%	\$ 861
2020-09	6	8	\$ 3,094	\$ -	\$ 4,769	\$ 7,863	\$ 420	\$ 8,283	\$ 3,972	\$ (4,310)	209%	\$ 1,035
2020-10	5	7	\$ 1,724	\$ -	\$ 720	\$ 2,444	\$ 350	\$ 2,794	\$ 3,442	\$ 648	81%	\$ 399
2020-11	4	4	\$ 957	\$ -	\$ 105	\$ 1,062	\$ 280	\$ 1,342	\$ 2,120	\$ 778	63%	\$ 335
2020-12	4	4	\$ 443	\$ -	\$ 50	\$ 493	\$ 280	\$ 773	\$ 2,120	\$ 1,347	36%	\$ 193
2021-01	3	3	\$ 290	\$ -	\$ -	\$ 290	\$ 210	\$ 500	\$ 1,590	\$ 1,090	31%	\$ 167
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	44	57	\$ 46,507	\$ -	\$ 19,124	\$ 65,631	\$ 3,080	\$ 68,711	\$ 28,904	\$ (39,807)	238%	\$ 1,205
Mo. Avg.	6	8	\$ 6,644	\$ -	\$ 2,732	\$ 9,376	\$ 440	\$ 9,816	\$ 4,129	\$ (5,687)	238%	\$ 1,205

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

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

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2020-07	-	-	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
2020-08	-	-	\$ (2,511)	\$ -	\$ -	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -
2020-09	-	-	\$ 3,548	\$ -	\$ -	\$ 3,548	\$ -	\$ 3,548	\$ -	\$ (3,548)	0%	\$ -
2020-10	-	-	\$ (4,540)	\$ -	\$ -	\$ (4,540)	\$ -	\$ (4,540)	\$ -	\$ 4,540	0%	\$ -
2020-11	-	-	\$ 504	\$ -	\$ -	\$ 504	\$ -	\$ 504	\$ -	\$ (504)	0%	\$ -
2020-12	-	-	\$ (5,519)	\$ -	\$ -	\$ (5,519)	\$ -	\$ (5,519)	\$ -	\$ 5,519	0%	\$ -
2021-01	-	-	\$ 6,223	\$ -	\$ -	\$ 6,223	\$ -	\$ 6,223	\$ -	\$ (6,223)	0%	\$ -
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (19,214)	\$ -	\$ 1,634	\$ (17,580)	\$ -	\$ (17,580)	\$ -	\$ 17,580	0%	\$ -
Mo. Avg.	0	0	\$ (2,745)	\$ -	\$ 233	\$ (2,511)	\$ -	\$ (2,511)	\$ -	\$ 2,511	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base Prior Year-COBRA

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

Monthly Contribution Rates

Premiums

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2020-07	338	31	65	13	447	12	2	0	0	14	461
2020-08	341	32	67	12	452	12	2	0	0	14	466
2020-09	386	32	74	17	509	11	1	0	0	12	521
2020-10	387	31	73	18	509	11	1	0	0	12	521
2020-11	380	30	74	20	504	12	0	0	0	12	516
2020-12	377	30	75	22	504	11	0	0	0	11	515
2021-01	377	30	75	22	504	9	0	0	0	9	513
2021-02	0	0	0	0	0	0	0	0	0	0	0
2021-03	0	0	0	0	0	0	0	0	0	0	0
2021-04	0	0	0	0	0	0	0	0	0	0	0
2021-05	0	0	0	0	0	0	0	0	0	0	0
2021-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2020-07	329	21	67	25	442	8	2	1	1	12	454	
2020-08	332	22	70	25	449	7	1	1	1	10	459	
2020-09	387	25	74	24	510	5	0	0	1	6	516	
2020-10	389	26	75	25	515	4	0	0	1	5	520	
2020-11	385	25	76	26	512	4	0	0	0	4	516	
2020-12	383	26	77	24	510	4	0	0	0	4	514	
2021-01	384	25	76	24	509	3	0	0	0	3	512	
2021-02	0	0	0	0	0	0	0	0	0	0	0	
2021-03	0	0	0	0	0	0	0	0	0	0	0	
2021-04	0	0	0	0	0	0	0	0	0	0	0	
2021-05	0	0	0	0	0	0	0	0	0	0	0	
2021-06	0	0	0	0	0	0	0	0	0	0	0	



REPORT DEFINITIONS

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

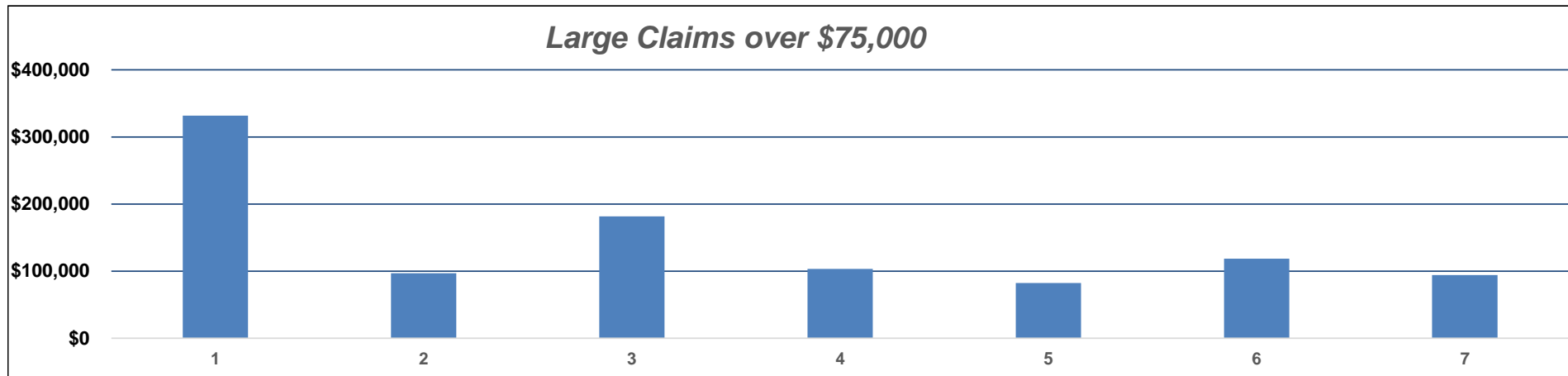
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results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



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



# of claims > \$75K	
FY20	FY21
21	7



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$331,749	\$200,000	\$0	\$131,749
2	\$96,979	\$200,000	\$103,021	\$0
3	\$181,690	\$200,000	\$18,310	\$0
4	\$103,381	\$200,000	\$96,619	\$0
5	\$82,356	\$200,000	\$117,644	\$0
6	\$118,628	\$200,000	\$81,372	\$0
7	\$94,152	\$200,000	\$105,848	\$0
Total	\$1,008,934			\$131,749



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$20,367.84
2020-08	Traditional PPO		\$159,008.41
2020-09	Traditional PPO		\$45,231.10
2020-10	Traditional PPO		\$98,567.76
2020-11	Traditional PPO		\$2,418.02
2020-12	Traditional PPO		(\$69,105.00)
2021-01	Traditional PPO		\$75,260.96
		Total for Claimant 1	\$331,749.09
2020-07	Traditional PPO		\$2,449.86
2020-07	Traditional PPO		\$16,452.63
2020-08	Traditional PPO		\$24,659.74
2020-09	Traditional PPO		\$25,672.12
2020-10	Traditional PPO		\$13,281.20
2020-10	Traditional PPO		(\$881.04)
2020-11	Traditional PPO		\$13,910.03
2020-12	Traditional PPO		\$1,209.52
2021-01	Traditional PPO		\$225.01
		Total for Claimant 2	\$96,979.07
2020-07	HDHP Base		\$2,116.08
2020-08	HDHP Base		\$20,756.66
2020-09	HDHP Base		\$25,216.55
2020-10	HDHP Base		\$15,954.82
2020-11	HDHP Base		\$116,583.35
2021-01	HDHP Base		\$1,062.38
		Total for Claimant 3	\$181,689.84



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$2,994.86
2020-08	Traditional PPO		\$1,893.76
2020-09	Traditional PPO		\$39,732.46
2020-10	Traditional PPO		\$6,032.56
2020-11	Traditional PPO		\$7,944.58
2020-12	Traditional PPO		\$38,659.64
2021-01	Traditional PPO		\$148.24
2021-01	Traditional PPO		\$5,974.61
		Total for Claimant 4	\$103,380.71
2020-09	HDHP Base		\$14,961.14
2020-10	HDHP Base		\$17,510.33
2020-11	HDHP Base		\$776.00
2020-12	HDHP Base		\$49,002.64
2021-01	HDHP Base		\$105.49
		Total for Claimant 5	\$82,355.60



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



Date	Plan Name		Paid Amount
2020-07	Traditional PPO		\$560.91
2020-08	Traditional PPO		\$3,048.93
2020-09	Traditional PPO		\$1,794.29
2020-10	Traditional PPO		\$36,548.95
2020-11	Traditional PPO		\$15,082.10
2020-12	Traditional PPO		\$12,341.90
2021-01	Traditional PPO		\$49,251.23
		Total for Claimant 6	\$118,628.31
2020-08	Traditional PPO		\$39.36
2020-09	Traditional PPO		\$503.10
2020-10	Traditional PPO		\$379.98
2020-11	Traditional PPO		\$596.95
2020-12	Traditional PPO		\$2,461.19
2021-01	Traditional PPO		\$90,171.11
		Total for Claimant 7	\$94,151.69
TOTAL		Total	\$1,008,934.31

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: 4.C. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

The financial report for February 28, 2021 reflects the “Ending net position reserved for claims and expenses” as \$20,626,964.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

March 8, 2021

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2021. 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 Eight Months Ended February 28, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,931,291.46
Total operating revenues	<u>10,931,291.46</u>
Operating expenses	
Paid claims	4,362,044.05
Fixed expense	568,400.00
Dental pool expense	356,513.07
H.S.A. contributions	625,346.41
Health insurance premiums	8,606.70
Short term disability premiums	61,944.56
Dental premiums	10,837.72
Vision plan premiums	60,151.77
Flexible spending premiums	40,000.00
Life insurance premiums	110,658.31
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	154.87
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>6,208,144.42</u>
Operating income/(loss)	<u>4,723,147.04</u>
Non-operating revenue	
Interest income	351,838.30
Change in market value	(238,955.92)
Return of net position	0.00
Total non-operating revenue	<u>112,882.38</u>
Change in net position	<u>4,836,029.42</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 20,626,964.47</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 03/07/2021**

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: 4.D. TOPIC: Claims Experience Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

In February, GESD logged three (3) incidents and GESD incurred \$2,620 for the month.

GESD has 17 open claims recorded since 2013 and the "Paid" amount is \$2,688,359.69 compared to the "Incurred" of \$3,354,998.81.

GESD has six (6) claimants above \$75,000 (based on the "Paid" amount) and five (5) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$350,000.

The "Paid" amount for the six (6) claimants are \$2,496,298.92 or 93% of the total "Paid" amount of \$2,688,359.69 and \$2,983,530.66 or 89% of the total "Incurred" amount of \$3,354,998.81.

The average cost per individuals is:

- \$158,138.81 for "Paid"
- \$197,353.87 for "Incurred"



Claim Log Summary - Body Part and Cause

As of 02/28/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u> </u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Closed	<u> </u>	<u> </u>	FALL ON SAME LEVEL	0.00	0.00
Total: 1						0.00	0.00
<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u> </u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Open	<u> </u>	<u> </u>	FALL OR TRIP OVER STATIONARY OBJECT	0.00	1,700.00
Total: 1						0.00	1,700.00
<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u> </u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Open	<u> </u>	<u> </u>	FOREIGN BODY IN EYE	0.00	920.00
Total: 1						0.00	920.00
Glendale Elementary School District #40 Insured Total: 3						0.00	2,620.00
Glendale Elementary School District #40 Insurer Total: 3						0.00	2,620.00
Grand Total: 3						0.00	2,620.00



Claim Log Summary - Body Part and Cause

As of 02/28/2021

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(TRUNC(ADD_DATE) >= to_date('02/01/2021 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('02/28/2021 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 02/28/2021

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status			Claim Cause	Paid	Incurred
		Open			STRUCK BY STUDENT	158,121.68	180,783.37
		Open			SUBDUING A PERSON	725.31	800.00
		Open			FALL/SLIP ON/OVER OBJECT	744,641.19	958,459.20
		Re-Open			FALL/SLIP ON/OVER OBJECT	692.02	800.00
		Open			STRUCK BY STUDENT	1,657.52	3,400.00
		Open			TRIP/NO FALL	97,721.15	152,662.64
		Open			FALL OR TRIP OVER STATIONARY OBJECT	157,002.53	205,161.45
		Open			BODY MOTION	42,424.54	71,407.67
		Open			TRIP	159,633.27	182,711.60

Total: 9

1,362,619.21 1,756,185.93

		Status			Claim Cause	Paid	Incurred
		Open			CAUGHT IN/BET OBJECT HANDLED	972.93	3,500.00
		Open			COLLISION W/ ANOTHER VEHICLE	9,936.74	11,752.09
		Open			FOREIGN BODY IN EYE	0.00	920.00
		Re-Open			VEHICLE-PASSGR BUS	4,122.18	14,435.96

Total: 4

15,031.85 30,608.05

		Status			Claim Cause	Paid	Incurred
		Open			FALL OR TRIP OVER STATIONARY OBJECT	0.00	1,700.00
		Open			FALL/SLIP	68,655.18	94,666.11
		Open			LIFTING	62,904.35	168,086.32

Total: 3

131,559.53 264,452.43

		Status			Claim Cause	Paid	Incurred
		Open			TRIP	1,179,149.10	1,303,752.40

Claim Log Summary - Body Part and Cause

As of 02/28/2021

[REDACTED] Total: 1	1,179,149.10	1,303,752.40
Glendale Elementary School District #40 Insured Total: 17	2,688,359.69	3,354,998.81
Glendale Elementary School District #40 Insurer Total: 17	2,688,359.69	3,354,998.81
Grand Total: 17	2,688,359.69	3,354,998.81



Claim Log Summary - Body Part and Cause

As of 02/28/2021

Report Fields

Paid: amount paid inception to ending date listed in the report header

Incurred: amount incurred inception to ending date listed in report header

Report Parameters	
Insurer	2528
Adjusting Office	-1
Underwriter	-1
Insured	-1
Insurance Type	ORG1 DESC
Claim Status	
Claimant Type	

Additional Report Parameters	
Additional Parameter	(claimant status desc <> 'Closed') AND (INSURER NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.E. TOPIC: Financial Review - Workers' Compensation

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

The financial report for February 28, 2021 reflects the "Ending net position reserved for claims and expenses" as \$2,418,066.08.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

March 10, 2021

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2021. 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 Eight Months Ended February 28, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 1,343,819.00
Cost of re-insurance	(113,455.00)
Total operating revenues	<u>1,230,364.00</u>
Operating expenses	
Paid claims	325,106.31
Subrogation/restitution/stop loss	(138,629.39)
Safety and loss control	0.00
Trust administration & mgmt.	4,336.00
Consultant service fees	2,852.24
ICA Fees	0.00
Total operating expenses	<u>193,665.16</u>
Operating income/(loss)	<u>1,036,698.84</u>
Non-operating revenue	
Interest income	33,443.32
Change in market value	(33,161.08)
Total non-operating revenue	<u>282.24</u>
Change in net position	<u>1,036,981.08</u>
Beginning net position reserved for claims and expenses	<u>1,381,085.00</u>
Ending net position reserved for claims and expenses	<u>\$ 2,418,066.08</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: 4.F. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

The financial report for February 28, 2021 reflects the “Ending net position reserved for claims and expenses” as \$750,513.76.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

March 10, 2021

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 28, 2021. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Eight Months Ended February 28, 2021**

	Glendale Elementary
Operating revenues	
Contributions	\$ 750,000.00
Cost of re-insurance	0.00
Total operating revenues	<u>750,000.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Paid claims - under \$10,000	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Consultant service fees	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>750,000.00</u>
Non-operating revenue	
Interest income	5,146.72
Change in market value	(4,632.96)
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>513.76</u>
Change in net position	<u>750,513.76</u>
Beginning net position reserved for claims and expenses	<u>0.00</u>
Ending net position reserved for claims and expenses	<u>\$ 750,513.76</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: 4.G. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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Benefits Team Highlights

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

March 2021

- Attended the Maricopa County COVID-19 Webinars
- Met virtually with Colonial Life to discuss their benefit offerings
- Met virtually with ChalkBoard Benefits to discuss their program
- Attended the HAWP 101 Training virtually
- Attended the Valley Schools H.O.P.E. in Benefits Alliance meeting virtually
- #KnowYourBenefits campaign emails sent out:
 - Information on extended deadlines for Flexible Spending Accounts (FSA)
 - Information on Interface Behavioral Health (EAP program)
 - Information on 2nd.MD webinar - Tips on Living a Healthy Lifestyle
 - Information on Fiducius student loan debt relief
- Continued reminder emails for Health Savings Account secondary deposits (\$850) for those on the HDHP
 - We currently have 305 with verified exams (pending additional confirmations due to 30-90 day claim lag)

Wellness Updates

- We had a hike to Sunrise Mountain/West Wing and our last one was at North Mountain. We try to hike once a month.



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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- Our staff really stepped it up for our last blood drive. We did our goal with 134% of what was expected. Each time we have a blood drive, we give away a \$25 gift card. Cindy Chrisman stopped by that day to pick up another prize she had won from our First Thursday new teacher activity. She offered to give blood and was our prize winner!



- The last week of February we had the Mobile onsite Mammography unit at eight of our sites with over 60 employees taking advantage of this service.



- On Saturday, February 27th, we had our first Market on the Move for the season. Community members can donate \$10 for up to 60 pounds of produce and food items. We couldn't do this activity without our volunteers, especially those from Apollo High School's Key Club.



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

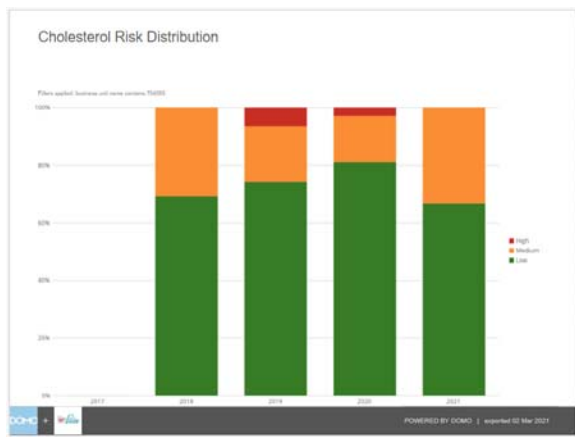
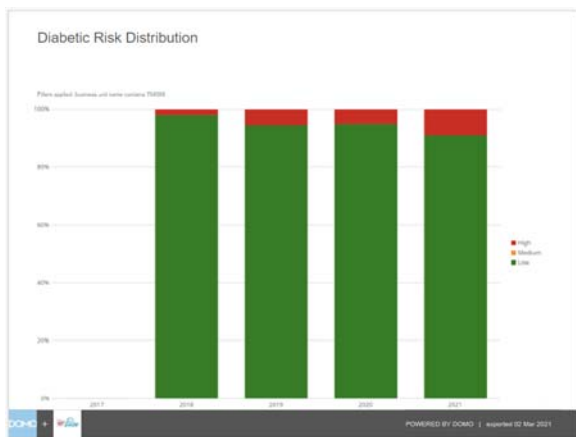
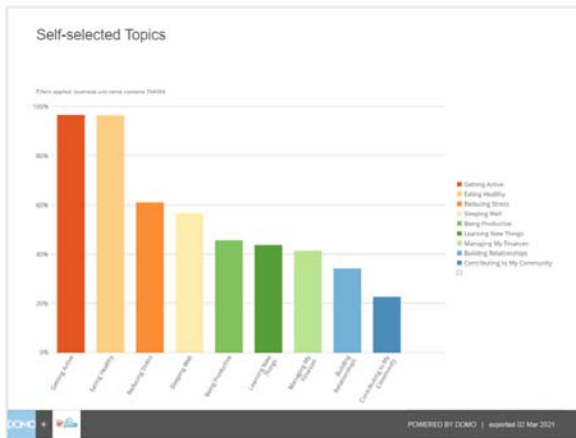
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- Upcoming events:
 - Disc Golf – March 13 at Thunderbird Paseo Park
 - Hiking – March 14 at Spur Cross Conservation Park
 - Walking – March 18 at Linear Canal Park
 - Fruit Gleanning for West Valley Food Pantry – March 19
 - Spring Break Picture Contest – deadline is March 24
 - Market on the Move – March 27 at District Office

WellStyles

- Enrollments: We currently have 61% (658) of our members enrolled in the WellStyles program:



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Real Appeal

- Real Appeal participation data through February 28, 2021:
 - Added 6 new members
 - Cumulative total weight loss of 429 pounds for all members to-date

Real Appeal

Executive Summary

Enrolled	124
% At-Risk <small>Diabetes, Cardiovascular or other related conditions</small>	82%
Members That Lost Weight	61
Members' Total Weight Loss	429



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Real Appeal

Registration and Enrollment

Registration & Enrollment

	Total	PRIOR	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Registered	130	74	8	4	6	4	1	3	11	6	2	1	10	
Disqualified	1	0	0	0	0	0	0	0	1	0	0	0	0	0
Enrolled	124	70	8	4	6	4	1	3	9	6	2	1	10	
At-Risk	102	59	8	4	5	1	1	3	8	4	2	1	6	
Not At-Risk	22	11	0	0	1	3	0	0	1	2	0	0	4	

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



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Real Appeal

Member Satisfaction

Overall Average
Survey Rating
4.85

Total Ratings

Group	1on1	Grand Total
808	5	813

% of Ratings
5 is the highest level of success

Provider Rating	Group	1on1	Grand Total
5	88%	100%	88%
4	11%		11%
3	1%		1%
2	0%		0%
1	0%		0%

Average Rating
5 being the highest

Group	1on1
2017	4.50
2019	4.83
2020	4.89
2021	4.81



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ALL IN FOR ALL KIDS

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 and Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The minutes of the February 17, 2021 Telephonic Regular Meeting are submitted for approval.

RATIONALE:

The minutes of February 17, 2021 telephonic regular meeting are attached.

MINUTES OF THE TELEPHONIC REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, West Board Room 4:30 p.m.
February 17, 2021

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

Other Attendees:
Mr. Mike Barragan
Mr. Russell Deneault

Absent: None

Recorder: Mrs. Alejandra Lopez

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:30 p.m. and noted the presence of the four Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance.

CALL TO THE PUBLIC

Mr. Peterson read the call to the public notice.

Approval of Minutes

Ms. Wilson motioned to approve the January 20, 2021 minutes; Ms. Bolognini seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Bolognini, Mrs. Wong, and Ms. Wilson.

INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan shared that the upcoming Governing Board meeting on February 25th, would be a public hearing for the community to express their thoughts regarding the proposed boundary change/school closures/repurposing. On March 11th, the Governing Board will meet and decide on the proposed boundary changes/school closures/repurposing.

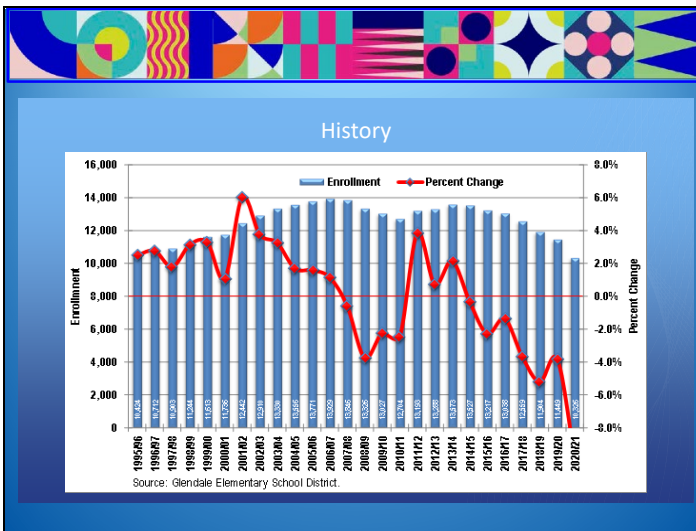
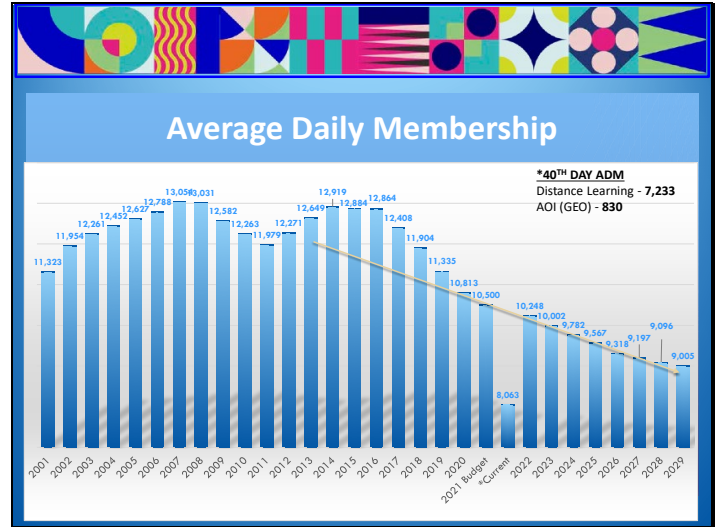
Mr. Barragan stated declining enrollment has been a concern since December 2016.

Mr. Barragan commented that the Senate Judicial committee approved COVID-19 liability protection for schools on Thursday, February 11th, and now moves to the full Senate.

Overview of 2021 Enrollment and Impact on Revenues and Budget
Mr. Barragan presented:



Trust Board
February 17, 2021



Enrollment Decline

- Enrollment decline was in GESD's forecast prior to the pandemic
- Enrollment decline concerns communicated in December 2016
- The School Facilities Board (SFB) has GESD listed in the "Top 10" school districts that have lost ADM from one year to the next in the following reports:
 - June 15, 2020
 - June 15, 2019
 - June 15, 2018
 - June 15, 2017

Enrollment Decline Continued

- The Arizona Auditor General has indicated on the Classroom Dollars Report the following:
 - FY 2019 – Decrease
 - FY 2018 – Large Decrease
 - FY 2017 – Moderate Decrease

<https://frisk.azauditor.gov/Measures?Measure=M4>

FY21 M&O EXPENDITURE BUDGET

	ADE Calculated	Adopted	Difference
RCL	\$48,894,437	\$60,234,399	\$(11,339,962)
DAA	\$ 707,482	\$ 707,482	\$0
Override	\$ 9,360,217	\$ 9,360,217	\$0
BBCF	\$ 2,479,235	\$ 2,290,618	\$188,617
Adjustments	\$(498,395)	\$(498,395)	\$0
Prop 123	\$ 242,722	\$ 240,727	\$1,995
Total	\$61,185,698	\$72,335,048	\$(11,149,350)

FY21 CAPITAL EXPENDITURE BUDGET

	ADE Calculated	Adopted	Difference
BBCF	\$ 2,295,842	\$ 1,405,434	\$890,408
Interest	\$0	\$(65,000)	\$ 65,000
RCL/DAA	\$ 3,382,289	\$ 5,553,851	\$(2,171,562)
Prop 123	\$ 481,448	\$ 481,448	\$0
Total	\$6,159,579	\$7,375,733	\$(1,216,154)

FY21 BUDGET PROJECTION

	ADE Calculated	Adopted	Difference	% Change
Decrease in Average Daily Membership (ADM)	8,063	10,500	(2,437)	(23.21)%
Decrease in Revenue Control Limit (RCL)	\$48,894,437	\$62,401,449	\$(13,507,012)	(21.65)%
Elementary and Secondary School Emergency Relief (ESSER)			\$1,932,691*	
Enrollment Stabilization Grant (ESG)			\$3,275,493	
Elementary and Secondary School Emergency Relief II (ESSER II)			\$8,298,828	
TOTAL			Avoid Over-expenditure	

FY22 BUDGET PROJECTION

MAINTENANCE AND OPERATIONS OVERRIDE				CLASSROOM SITE FUND			
Total ADM	RCL	Total Allocation		Total ADM	Rate	Total Allocation	
FY21	10,500	\$ 62,401,449.00	\$ 9,360,217.35	FY21	10,767	\$ 425.00	\$ 4,575,975.00
FY22	8,063	\$ 48,894,437.00	\$ 7,334,165.55	FY22	8,063	\$ 425.00	\$ 3,426,775.00
Difference	(2,437)	\$ (2,026,051.80)		Difference	(2,704)		\$ (1,149,200.00)

DISTRICT ADDITIONAL ASSISTANCE				INSTRUCTIONAL IMPROVEMENT FUND			
Total ADM	Rate	Total Allocation		Total ADM	Rate	Total Allocation	
FY21	10,767	\$ 383.15	\$ 4,125,332.98	FY21	10,767	\$ 40.59	\$ 437,032.53
FY22	8,063	\$ 450.76	\$ 3,634,477.88	FY22	8,063	\$ 40.59	\$ 327,277.17
Difference	(2,704)		\$ (490,855.10)	Difference	(2,704)		\$ (109,755.36)

Assumes 100% restoration

Assumes no change in funding

Assumes no change in funding

FY22 BUDGET PROJECTION

	Budget Deficit Estimate
Revenue Control Limit (RCL)	\$(13,507,012)
Reduction in M&O Override	\$(2,026,052)
Reduction in Classroom Site Fund	\$(1,149,200)
Reduction in District Additional Assistance	\$(490,855)
Reduction in Instructional Improvement Fund	\$(109,755)
TOTAL	\$(17,282,874)

Mr. Lee commented about the enrollment.

Trust Board members raised concerns on the 17 million deficit and asked how to alleviate the district's financial situation.

Mr. Peterson questioned what the district's position would be if the state would place the district under receivership.

Mr. Peterson complimented Mr. Barragan on his clarity regarding the district's financial situation.

Claims Experience Review – Medical

Mr. Barragan reported:

In December, GESD incurred \$699,241 in medical claims, which represents a monthly loss ratio of 98%.

There are five (5) claims above \$75,000 and one (1) is above \$200,000 stop loss level totaling \$713,378. This represents 20% of the total medical claims. The anticipated refund is \$56,488 for the claim(s) exceeding the stop loss level.

Based on the trend, we project revenues to generate \$8,236,596 by June 30, 2021 and we anticipate to incur medical claims of approximately \$7,212,816 a loss ratio of 88% by June 30, 2021.

Claims Experience Review – Dental

Mr. Barragan reported:

In January, Pool I (or base plan) incurred \$102,594 in dental claims or a monthly loss ratio of 75%.

Based on the trend, we project revenues to generate \$1,631,964 by June 30, 2021 and we anticipate Pool I (or base plan) to incur approximately \$1,233,120 or a loss ratio of 76% by June 30, 2021.

In January, Pool III (or buy-up plan) incurred \$251,468 in dental claims or a monthly loss ratio of 75%.

Based on the trend, we project revenues to generate \$4,026,264 by June 30, 2021 and we anticipate Pool III (or base plan) to incur approximately \$3,106,560 or a loss ratio of 77% by June 30, 2021.

In December, Pool I (or base plan) incurred \$121,481 in dental claims or a monthly loss ratio of 89%.

In December, Pool III (or buy-up plan) incurred \$257,356 in dental claims or a monthly loss ratio of 76%.

Mr. Barragan commented the possibility of the loss ratio changing as dental and medical visits resume to normal.

Financial Review – Employee Benefits

Mr. Barragan presented:

The financial report for January 31, 2021 reflects the "Ending net position reserved for claims and expenses" as \$21,397,524.62.

The financial report for December 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$22,341,863.87.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In January, GESD logged one (1) incident and GESD incurred \$3,500 for the month.

GESD has 17 open claims recorded since 2013 and the “Paid” amount is \$2,681,945.22 compared to the “Incurred” of \$3,356,571.38.

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

The “Paid” amount for the six (6) claimants are \$2,492,656.77 or 93% of the total “Paid” amount of \$2,681,945.22 and \$2,120,916.66 or 63% of the total “Incurred” amount of \$3,356,571.38.

The average cost per individuals is:

- \$157,716.48 for “Paid”
- \$197,445.38 for “Incurred”

Mr. Peterson asked for an update on the Risk Manager position.

Financial Review – Worker’s Compensation

Mr. Barragan reported:

The financial report for January 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$2,452,922.72.

The financial report for December 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$2,536,664.24.

Financial Review – COVID-19 Legal Defense

Mr. Barragan reported:

The financial report for January 31, 2021 reflects the “Ending net position reserved for claims and expenses” as \$754,042.07.

The financial report for December 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$759,243.29.

Mr. Barragan commented an invoice from legal counsel will be coming in soon.

Wellness and Insurance Benefit Update

Mrs. Wong stated since last month, 16 additional employees have received their HSA deposit.

Mrs. Wong commented that from the 56 employees who registered, 33 employees attended the live Phased Retirement meeting.

Mrs. Wong shared 75 employees have registered for the VITA program. Due to COVID-19, registration have been limited to employees and their families only.

Mrs. Wong expects the renewal proposals will be included in the next Trust Board meeting.

Mrs. Wong commented she received an email from Vitalant expressing gratitude to the district's support in reaching 123% of the blood drive goal.

Mrs. Wong shared employee contracts will go out this Friday and with their deadline to return after the Board meeting on March 11.

Summary of Current Events

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:29 pm.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.B. TOPIC: Approval of Medical Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends the Trust Board discuss and consider taking action to approve United Healthcare medical insurance benefits for fiscal year 2021-2022.

Traditional Plan

1. No change in premium(s)*
2. Enhance plan design to provide "Tier I" maintenance pharmacy drugs (ex: diabetes, high blood pressure, asthma) at no cost to the employee

HDHP Base

1. No change in premium(s)*
2. Enhance plan design to provide "Tier I" maintenance pharmacy drugs (ex: diabetes, high blood pressure, asthma) at no cost to the employee
3. Increase Health Saving Account (HSA) contribution from \$1,350 to \$1,400** (4% increase) or an increase of \$25,250 (based on the current number of participants)
 - a. Installments to be discussed and Trust Board to provide guidance

Continue with the Real Appeal weight management program with the intent to increase participation levels from its current number of 124.

Seventh (7th) consecutive year with no premium increase to employees.

No change to administration fee, remains at \$70 per month.

Please review supporting documentation for additional information and specifics on plan design.

*Based on Hayes Company's analysis on offering the "Tier I" maintenance pharmacy drugs the recommendation is to increase premium(s) by 0.82%. The administration will provide its rationale for maintaining premium(s) the same.

**Amounts will be prorated based on employee's effective date.

FY22 UHC: Traditional Plan

Tier	District Contribution	Employee Contribution	Total Premium (Annual) Cost	# of Participants	FY21 District's Premium (Annual) Cost	FY21 Employee's Premium (Annual) Cost	FY21 Total Premium (Annual) Cost
Employee Only	\$ 6,234.96	\$ 720.00	\$ 6,954.96	376	\$2,344,344.96	\$ 270,720.00	\$ 2,615,064.96
Employee + Spouse	\$ 9,950.04	\$ 4,594.20	\$ 14,544.24	31	\$ 308,451.24	\$ 142,420.20	\$ 450,871.44
Employee + Child(ren)	\$ 9,950.04	\$ 3,456.60	\$ 13,406.64	74	\$ 736,302.96	\$ 255,788.40	\$ 992,091.36
Employee + Family	\$ 9,950.04	\$ 8,576.04	\$ 18,526.08	20	\$ 199,000.80	\$ 171,520.80	\$ 370,521.60
Total				501	\$3,588,099.96	\$ 840,449.40	\$ 4,428,549.36

FY22 UHC: HSA/ HDHP

Tier	District Contribution	Employee Contribution	Annual Premium Cost	Health Savings Account Contribution*	# of Participants	FY22 District's Annual Cost	FY22 Total GESD HSA	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee Only	\$ 6,234.96	\$ -	\$ 6,234.96	\$ 1,400.00	379	\$2,363,049.84	\$ 530,600.00	\$ -	\$ 2,893,649.84
Employee + Spouse	\$ 9,950.04	\$ 2,341.68	\$ 12,291.72	\$ 1,400.00	26	\$ 258,701.04	\$ 36,400.00	\$ 60,883.68	\$ 355,984.72
Employee + Child(ren)	\$ 9,950.04	\$ 1,408.80	\$ 11,358.84	\$ 1,400.00	76	\$ 756,203.04	\$ 106,400.00	\$ 107,068.80	\$ 969,671.84
Employee + Family	\$ 9,950.04	\$ 5,606.76	\$ 15,556.80	\$ 1,400.00	24	\$ 238,800.96	\$ 33,600.00	\$ 134,562.24	\$ 406,963.20
Total					505	\$3,616,754.88	\$ 707,000.00	\$ 302,514.72	\$ 4,626,269.60

FY22 District's Total Premium Cost	FY22 District Total HSA Cost	FY22 Employee's Total Premium Cost	FY22 Total Medical Cost	District's Total Premium Cost + District's HSA Contribution	FY22 District's Total Premium Cost	FY22 Employee's Total Premium Cost	FY22 Total Medical Cost
\$ 7,204,854.84	\$ 707,000.00	\$1,142,964.12	\$9,054,818.96	\$7,911,854.84	\$ 7,204,854.84	\$ 1,142,964.12	\$ 8,347,818.96

87% GESD contribution to overall cost



VALLEY SCHOOLS

Glendale Elementary School District

2021 Plan Year - Renewal Projection (Preliminary)

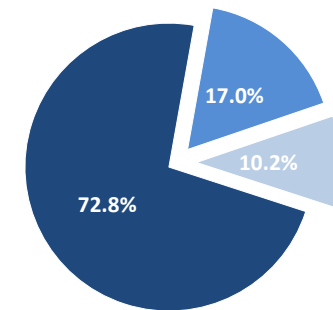
V2.1

January 26, 2021

	Medical			Pharmacy				
	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 12/31/2020	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 12/31/2020		
Medical Claims	1	\$4,978,286	\$5,897,027	\$2,671,208	\$1,295,767	\$1,016,020	\$573,296	Rx Claims
Actual Claims above \$50,000	2	(\$1,615,138)	(\$1,991,589)	(\$589,569)				
Expected Liability between \$50,000 and \$200,000	3	\$1,146,583	\$1,347,669	\$782,862				
Medical Claims Less Excess	4	\$4,509,732	\$5,253,107	\$2,864,501				
Laser Adjustment ⁽²⁾	5	1.000	1.000	1.000				
Benefit Adjustment ⁽³⁾	6	1.000	1.000	1.000	1.000	1.000	1.000	Benefit Adjustment ⁽³⁾
Network Discount Adjustment	7	1.000	1.000	1.000	1.000	1.000	1.000	Network Discount Adjustment
Migration	8	1.000	1.000	1.000	1.000	1.000	1.000	Migration
Benefit Adjusted Medical Claims	9	\$4,509,732	\$5,253,107	\$2,864,501	\$1,295,767	\$1,016,020	\$573,296	Benefit Adjusted Rx Claims
Member-Months	10	17,147	17,500	8,664	17,147	17,500	8,664	Member-Months
PMPM	11	\$263.00	\$300.18	\$330.62	\$75.57	\$58.06	\$66.17	PMPM
7.1% Annual Trend	12	1.2285	1.1470	1.0895	1.3419	1.2166	1.1304	10.3% Annual Trend
Projected Medical PMPM	13	\$323.10	\$344.32	\$360.22	\$101.41	\$70.63	\$74.80	Projected Rx PMPM
	14							
Period Weight	15	20%	30%	50%	20%	30%	50%	Period Weight
Adjusted Membership	16	3,429	5,250	4,332	3,429	5,250	4,332	Adjusted Membership
Member-Adjusted Period Weight	17	26.4%	40.3%	33.3%	26.4%	40.3%	33.3%	Member-Adjusted Period Weight
Medical PMPM Claims Projection	18	\$344.02			\$80.13			Rx PMPM Claims Projection
% of Total PMPM Claims Projection	19	81%			19%			% of Total PMPM Claims Projecti

Normalization - Method

Current Membership	20	1,495
Current Enrollment	21	1,032
Preferred Methods PEPM	22	\$614.44
2021 Admin	23	\$70.00
Other Fixed Fee	24	\$0.00
Total Fixed and Claims PEPM	25	\$684.44
Projected Monthly Fixed and Claims Cost	26	\$706,342
Projected Annual Fixed and Claims Cost	27	\$8,476,102
Current Annual Fixed and Claims Budget	28	\$8,520,032
% Change from Current	29	-0.52%



■ Medical ■ Pharmacy ■ Fixed Fee

⁽²⁾ Laser adjustments accounts for expected liability from claimants with a higher Individual Stop Loss

⁽³⁾ Benefit adjustments accounts for plan design changes or migration impact

⁽⁴⁾ The normalization adjustment is used to diminish the volatility associated with high-case activity.

		Plan Year 2020-21			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50
Funding Rates	EE	391	\$579.58	390	\$519.58
	EE+SP	32	\$1,212.02	25	\$1,024.31
	EE+CH	74	\$1,117.22	76	\$946.57
	Fam	19	\$1,543.84	25	\$1,296.40
Expected Annual Cost	By Plan		\$4,528,903		\$3,991,130
	All Plans			\$8,520,032	

		Plan Year 2021-22			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50
Funding Rates	EE	391	\$579.58	390	\$519.58
	EE+SP	32	\$1,212.02	25	\$1,024.31
	EE+CH	74	\$1,117.22	76	\$946.57
	Fam	19	\$1,543.84	25	\$1,296.40
Expected Annual Cost	By Plan		\$4,528,903		\$3,991,130
	% Change from Current		0.00%		0.00%
	All Plans			\$8,520,032	
	% Change from Current			0.00%	

Plan Recommendations

Final Plan & Contract Information:

Number of Members used for underwriting: V2.1 1,495
 Number of Employees used for underwriting: V2.1 1,032
 Admin Fee Per Employee Per Month (PEPM): \$70.00
 ISL deductible : \$200,000
 Aggregate Level: NA
 Aggregate PEPM Factor: #VALUE!
 Reserve Adjustment: NA

Glendale Elementary School District

2021 Plan Year - Renewal Projection (Preliminary) V2.1
January 26, 2021

Option 2 - 4th Quarter Rollover and tier 1 \$0

		Plan Year 2020-21			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50
Funding Rates	EE	391	\$579.58	390	\$519.58
	EE+SP	32	\$1,212.02	25	\$1,024.31
	EE+CH	74	\$1,117.22	76	\$946.57
	Fam	19	\$1,543.84	25	\$1,296.40
	Expected Annual Cost	By Plan	\$4,528,903		\$3,991,130
	All Plans		\$8,520,032		

		Plan Year 2021-22			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar) Quarter Rollover 4	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$0/\$25/\$50/SP\$100		Ded + \$0/\$25/\$50
Funding Rates	EE	391	\$592.51	390	\$531.17
	EE+SP	32	\$1,239.05	25	\$1,047.15
	EE+CH	74	\$1,142.13	76	\$967.68
	Fam	19	\$1,578.26	25	\$1,325.31
	Expected Annual Cost	By Plan	\$4,629,899		\$4,080,134
	% Change from Current	2.23%		2.23%	
	All Plans		\$8,710,032		
	% Change from Current		2.23%		

Plan Recommendations

Final Plan & Contract Information:

Number of Members used for underwriting: V2.1	1,495
Number of Employees used for underwriting: V2.1	1,032
Admin Fee Per Employee Per Month (PEPM):	\$70.00
ISL deductible :	\$200,000
Aggregate Level:	NA
Aggregate PEPM Factor:	#VALUE!
Reserve Adjustment:	NA

Glendale Elementary School District

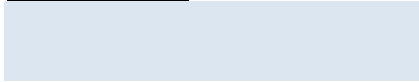
2021 Plan Year - Renewal Projection (Preliminary) V2.1
January 26, 2021

Option 2 - tier 1 \$0

		Plan Year 2020-21			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$10/\$25/\$50/SP\$100		Ded + \$10/\$25/\$50
Funding Rates	EE	391	\$579.58	390	\$519.58
	EE+SP	32	\$1,212.02	25	\$1,024.31
	EE+CH	74	\$1,117.22	76	\$946.57
	Fam	19	\$1,543.84	25	\$1,296.40
	Expected Annual Cost	By Plan	\$4,528,903		\$3,991,130
	All Plans		\$8,520,032		

		Plan Year 2021-22			
		Traditional		HDHP Base	
		In	Out	In	Out
Plan Design	Deductible (Calendar)	\$1,000/\$3,000	NA	\$2,800 / \$5,600 (EMB)	NA
	Maximum out-of-pocket	\$6,500/\$13,000	NA	\$6,500/\$13,000	NA
	Coinsurance	80%	NA	80%	NA
	Virtual Visits	\$0	NA	Ded + \$0 Copay	NA
	PCP visit copay	\$10/\$30	NA	Ded + 20%	NA
	Specialist copay	\$40/\$80	NA	Ded + 20%	NA
	Lab, X-Ray	100%	NA	Ded + 20%	NA
	Major Diagnostic	Ded + 20%	NA	Ded + 20%	NA
	Urgent care copay	\$25	NA	Ded + 20%	NA
	ER Copay		\$500		Ded + 20%
	Outpatient (Surgery)	Ded + 20%	NA	Ded + 20%	NA
	Inpatient (Hospital Stay)	Ded + 20%	NA	Ded + 20%	NA
	Pharmacy (Value Network)		\$0/\$25/\$50/SP\$100		Ded + \$0/\$25/\$50
Funding Rates	EE	391	\$584.35	390	\$523.85
	EE+SP	32	\$1,221.97	25	\$1,032.72
	EE+CH	74	\$1,126.40	76	\$954.34
	Fam	19	\$1,556.52	25	\$1,307.05
	Expected Annual Cost	By Plan	\$4,566,112		\$4,023,921
	% Change from Current	0.82%		0.82%	
	All Plans		\$8,590,032		
	% Change from Current		0.82%		

Plan Recommendations



Final Plan & Contract Information:

Number of Members used for underwriting: V2.1 1,495
 Number of Employees used for underwriting: V2.1 1,032
 Admin Fee Per Employee Per Month (PEPM): \$70.00
 ISL deductible : \$200,000
 Aggregate Level: NA
 Aggregate PEPM Factor: #VALUE!
 Reserve Adjustment: NA



VALLEY SCHOOLS EMPLOYEE BENEFIT TRUST ACTING ON BEHALF OF
GLENDALE ELEMENTARY SC thru Jan 31, 2021
Data through February 28, 2021



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#MSC1131



Executive Summary

Enrolled	124
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% At-Risk	82%
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Diabetes, Cardiovascular or other related conditions

Members That Lost Weight	61
--------------------------	----

Members' Total Weight Loss	429
----------------------------	-----





Registration and Enrollment

Registration & Enrollment														
	Total	PRIOR	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Registered	130	74	8	4	6	4	1	3	11	6	2	1	10	
Disqualified	1	0	0	0	0	0	0	0	1	0	0	0	0	
Enrolled	124	70	8	4	6	4	1	3	9	6	2	1	10	
At-Risk	102	59	8	4	5	1	1	3	8	4	2	1	6	
Not At-Risk	22	11	0	0	1	3	0	0	1	2	0	0	4	

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





At-Risk Class Progression & Attendance

RA Expectations
70%
Will Attend 4+ Sessions

RA Expectations
50%
Will Attend 9+ Sessions

RA Expectations
30%
Will Attend 16+ Sessions

79%

61%

37%

Currently in Week Sessions Attended

Week	1+	4+	Attended 4+	9+	Attended 9+	16+	Attended 16+	26+	Attended 26+
1 - 3 Weeks									
4 - 8 Weeks	3	3	100%						
9 - 15 Weeks	2	2	100%	2	100%				
16 - 25 Weeks	22	16	73%	12	55%	7	32%		
26 - 52 Weeks	45	36	80%	28	62%	18	40%	6	13%
Grand Total	72	57	79%	42	61%	25	37%	6	13%





At-Risk Outcomes

Total No. of members with weight (lbs.) loss	Total Amt. of weight (lbs.) loss	Average weight loss (Members began 16+ weeks ago & attended 4+ sessions)	BoB avg. weight loss (Members began 16+ weeks ago & attended 4+ sessions)	4+ Attended Sessions with 5%+ Loss (RA Expectations 33% with 5%+ Loss)
61	428.9	1.5%	3.4%	24%

Your Results

	All Weeks 1+ Attended	Began 16+ Weeks Ago		
		1+	4+	9+
1+	72	67.0	52.0	40.0
3%+	33%	31%	35%	35%
5%+	15%	16%	17%	20%
Total Weight Loss	220.4	209.9	166.0	107.7
Avg. Start lbs.	210.2	209.5	215.3	213.4
Avg. lbs. Loss	3.1	3.1	3.2	2.7
Avg. % lbs. Loss	1.5%	1.5%	1.5%	1.3%

Real Appeal BoB

	All Weeks 1+ Attended	Began 16+ Weeks Ago		
		1+	4+	9+
3%+	35%	36%	43%	49%
5%+	21%	21%	27%	32%
Avg. Start lbs.	218.8	218.8	218.3	217.9
Avg. lbs. Loss	6.0	6.1	7.4	8.5
Avg. % lbs. Loss	2.7%	2.8%	3.4%	3.9%

Note: Outcomes in above charts include members who may have weight loss, weight gain, or remain unchanged.





Enrollee Characteristics

BMI

** 23-24.9	25-29.9	>=30
10	36	78
8%	29%	63%

Medical Need

At-Risk	Not At-Risk
102	22
82%	18%

Plan Member Type

Employee	Spouse/Other
123	1
99%	1%

Gender

Female	Male
115	9
93%	7%

Age Range

18-29	30-39	40-49	50-64
19	36	34	35
16%	29%	27%	28%

**On occasion individuals with a BMI <23 will be included in this category.





Member Satisfaction

Overall Average
Survey Rating

4.85

Total Ratings

Group	1on1	Grand Total
808	5	813

% of Ratings

5 is the highest level of success

Provider Rating	Group	1on1	Grand Total
5	88%	100%	88%
4	11%		11%
3	1%		1%
2	0%		0%
1	0%		0%

Average Rating
5 being the highest

	Group	1on1
2017	4.50	
2019	4.83	5.00
2020	4.89	
2021	4.81	



By Relationship

Registration & Enrollment Employee/Spouse

	Grand Total	Employee	Spouse/Other
Registered	130	129	1
Disqualified	1	1	0
Enrolled	124	123	1
At-Risk	102	101	1
Not At-Risk	22	22	0
Re-Enrolled	1	1	0

By Year

Registration & Enrollment

	Grand Total	2017	2018	2019	2020	2021
Registered	130	2	4	66	48	10
Unique	8	0	0	8	0	0
Disqualified	1	0	0	0	1	0
Enrolled	124	2	0	66	46	10
At-Risk	102	2	0	55	39	6
Not At-Risk	22	0	0	11	7	4
Re-Enrolled	1	0	0	0	1	0





Appendix

Measure	Definition
Started Registration	Based on valid insurance the member is eligible for the program. Members can be counted 1+ times in this section if they re-enroll.
Unique	Unique count of members who are in our Legacy and Core platforms (Legacy= pre 7/2019 and Core= platform post 6/2019)
Disqualified	Medically excluded or found ineligible.
Enrolled	Member has been identified to participate in the At-Risk or Not-At-Risk program and has selected a class to participate in.
Engaged	Attended 1+ Sessions
Avg # Start	Average Weight when Enrolled
At-Risk Measurements	
Total #'s Lost	At-Risk Members with weight loss
3%+ Loss	At-Risk Members who lost \geq 3%
5%+ Loss	At-Risk Members who lost \geq 5%
Avg #'s Lost	At-Risk Members Average #'s Lost. Total At-Risk #'s Lost/At-Risk Members

Outcomes	
All	At-Risk participants regardless of class participation or length in program
1+	Member attended 1+ Sessions
4+ Attended 16+ Weeks	At-Risk participants 4+ class participations, In program 16+ weeks

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.C. TOPIC: Approval of Delta Dental Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving dental insurance benefits through Delta Dental as presented for fiscal year 2021-2022.

There are no rate increases for Delta Dental or plan design changes for fiscal year 2021-2022. The District anticipates a cost of approximately \$315,621 for the year in premium cost.

FY22 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	493	\$ 154,466.76	\$ -	\$ 154,466.76
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	39	\$ 13,066.56	\$ 11,372.40	\$ 24,438.96
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	64	\$ 21,442.56	\$ 20,666.88	\$ 42,109.44
Family	\$ 335.04	\$ 604.80	\$ 939.84	37	\$ 12,396.48	\$ 22,377.60	\$ 34,774.08
Total				633	\$ 201,372.36	\$ 54,416.88	\$ 255,789.24

FY22 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	209	\$ 70,023.36	\$ 42,861.72	\$ 112,885.08
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	39	\$ 13,066.56	\$ 29,067.48	\$ 42,134.04
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	54	\$ 18,092.16	\$ 43,163.28	\$ 61,255.44
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	39	\$ 13,066.56	\$ 50,132.16	\$ 63,198.72
Total				341	\$ 114,248.64	\$ 165,224.64	\$ 279,473.28

FY21 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	552	\$ 172,952.64	\$ -	\$172,952.64
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	46	\$ 15,411.84	\$ 13,413.60	\$ 28,825.44
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	71	\$ 23,787.84	\$ 22,927.32	\$ 46,715.16
Family	\$ 335.04	\$ 604.80	\$ 939.84	38	\$ 12,731.52	\$ 22,982.40	\$ 35,713.92
Total				707	\$ 224,883.84	\$ 59,323.32	\$284,207.16

FY21 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	163	\$ 54,611.52	\$ 33,428.04	\$ 88,039.56
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	33	\$ 11,056.32	\$ 24,595.56	\$ 35,651.88
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	53	\$ 17,757.12	\$ 42,363.96	\$ 60,121.08
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	36	\$ 12,061.44	\$ 46,275.84	\$ 58,337.28
Total				285	\$ 95,486.40	\$ 146,663.40	\$242,149.80

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.D. TOPIC: Approval of Dental Insurance - Alternative

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving CIGNA DHMO as presented for fiscal year 2021-2022.

CIGNA is a dental insurance provider with a narrower network and an alternative option to Delta Dental. There is no change in premium or plan design for fiscal year 2021-2022. CIGNA's rates are lower compared to Delta Dental and therefore is employer paid for all tiers.

The District anticipates a cost of approximately \$18,626.36 for the year in premium cost.

	<u>Rate</u>
Employee	\$ 9.95
Emp. + Spouse	\$ 19.68
Emp. + Child(ren)	\$ 22.06
Family	\$ 24.21

FY22 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY22 District's Annual Cost	FY22 Employee's Annual Cost	FY22 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	22	\$ 2,626.80	\$ -	\$ 2,626.80
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	14	\$ 2,809.52	\$ -	\$ 2,809.52
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	18	\$ 4,764.96	\$ -	\$ 4,764.96
Family	\$ 290.52	\$ 290.52	\$ -	29	\$ 8,425.08	\$ -	\$ 8,425.08
Total				83	\$ 18,626.36	\$ -	\$ 18,626.36

FY21 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY21 District's Annual Cost	FY21 Employee's Annual Cost	FY21 Total Annual Cost
Employee	\$ 119.40	\$ 119.40	\$ -	15	\$ 1,791.00	\$ -	\$ 1,791.00
Employee + Spouse	\$ 200.68	\$ 200.68	\$ -	12	\$ 2,408.16	\$ -	\$ 2,408.16
Employee + Child(ren)	\$ 264.72	\$ 264.72	\$ -	19	\$ 5,029.68	\$ -	\$ 5,029.68
Family	\$ 290.52	\$ 290.52	\$ -	28	\$ 8,134.56	\$ -	\$ 8,134.56
Total				74	\$ 17,363.40	\$ -	\$ 17,363.40

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.E. TOPIC: Approval of Vision Insurance

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving Vision insurance benefits through United Healthcare as presented for fiscal year 2021-2022.

There is no change in premium or plan design for Vision insurance benefits provided through United Healthcare.

	<u>Current</u>
Employee	\$ 5.60
Emp. + Spouse	\$ 10.01
Emp. + Child(ren)	\$ 10.48
Family	\$ 13.15

Below you will find the cost for vision insurance for the following years:

- FY 2015 - \$72,464.22
- FY 2016 - \$70,131.68
- FY 2017 - \$69,688.96
- FY 2018 - \$67,106.48
- FY 2019 - \$65,335.68
- FY 2020 - \$67,427.10

From July 1, 2020 through February 2021, GESD has incurred \$60,151.77 in visions insurance. Staff estimates vision insurance to cost \$90,227.66 by June 30, 2021.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.F. TOPIC: Approval of Life Insurance and Accidental Death and Dismemberment (AD&D)

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving Life Insurance benefits through Sun Life Financial as presented for fiscal year 2021-2022.

GESD provides Basic Group Life and AD&D insurance at no cost to the employee(s). There is a rate increase for fiscal year 2021-2022 from \$.050 to \$0.058 (or a 16% increase) per \$1,000; the increase estimate is \$26,558.

Below you will find the cost for life insurance for the following years:

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06
- FY 2019 - \$155,804.87
- FY 2020 - \$145,236.62

From July 1, 2020 through February 28, 2021, GESD has incurred \$110,658.31 for life insurance. Staff estimates life insurance to cost \$165,987.47 by June 30, 2021.

In addition, employees have an option to increase their life insurance and AD&D at their own expense. The rate sheet is attached.

Valley Schools Employee Benefits Group

Glendale Elementary School District

Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2021
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.58
Basic Employee Accidental Death Per \$1,000	\$0.01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$0.136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$0.02
Short Term Disability, Employer Paid Per \$10 of weekly benefit	\$0.057
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$0.223

*Spouse Voluntary Life ends at age 70

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.G. TOPIC: Approval of Flexible Spending Accounts (FSA)

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving the Flexible Spending Accounts (FSA) benefits through BASIC Western as presented for fiscal year 2021-2022.

The cost of administering the FSA is absorbed by Valley Schools Employee Benefits Group and there is no rate increase for fiscal year 2021-2022.

	<u>Current</u>	<u>Renewal</u>
Employee	\$ 3.50	\$ 3.50

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.H. TOPIC: Approval of Short-Term and Mid-Term Disability

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving Short-Term and Mid-Term Disability insurance benefits through Sun Life Financial as presented for fiscal year 2021-2022.

There is no rate increase for employee-paid short-term or employer paid mid-term disability.

Below you will find the cost for short-term disability for the following years:

- FY 2015 - \$ 97,413.38
- FY 2016 - \$ 99,893.82
- FY 2017 - \$ 91,671.53
- FY 2018 - \$ 88,449.23
- FY 2019 - \$ 89,180.66
- FY 2020 - \$116,522.01

Below you will find the cost for mid-term disability for the following years:

- FY 2015 - \$31,842.31
- FY 2016 - \$62,745.91
- FY 2017 - \$61,684.37
- FY 2018 - \$45,795.15
- FY 2019 - \$63,401.52
- FY 2020 - \$68,001.22

From July 1, 2020 through February 28, 2021, GESD has incurred \$61,944.56 in short-term and mid-term disability insurance. Staff estimates short-term and mid-term disability insurance to cost \$92,916.84 by June 30, 2021.



**7 Days Injury/7 Days Sickness
 Short Term Disability**

Schedule of Benefits and Rates

Weekly benefit after your claim is approved	Get a weekly check of \$100 to \$1,900, in any \$100 increment you choose, to replace a portion of your income—up to 66.67% of your Total Weekly Earnings. You cannot elect a benefit amount that exceeds 66.67% of your income.
When benefits begin	Benefits begin as soon as 8 days from the date you are unable to work due to an injury and 8 days due to an illness.
Benefits may be paid for	Up to 12 weeks, as long as you are still unable to work due to a covered disability.

Minimum Salary	Weekly Benefit	Weekly Benefit Rate Per \$10 of coverage	Monthly Premium
\$ 7,796.10	\$ 100.00	\$ 0.223	\$ 2.23
\$ 15,592.20	\$ 200.00	\$ 0.223	\$ 4.46
\$ 23,388.31	\$ 300.00	\$ 0.223	\$ 6.69
\$ 31,184.41	\$ 400.00	\$ 0.223	\$ 8.92
\$ 38,980.51	\$ 500.00	\$ 0.223	\$ 11.15
\$ 46,776.61	\$ 600.00	\$ 0.223	\$ 13.38
\$ 54,572.71	\$ 700.00	\$ 0.223	\$ 15.61
\$ 62,368.82	\$ 800.00	\$ 0.223	\$ 17.84
\$ 70,164.92	\$ 900.00	\$ 0.223	\$ 20.07
\$ 77,961.02	\$ 1,000.00	\$ 0.223	\$ 22.30
\$ 85,757.12	\$ 1,100.00	\$ 0.223	\$ 24.53
\$ 93,553.22	\$ 1,200.00	\$ 0.223	\$ 26.76
\$ 101,349.33	\$ 1,300.00	\$ 0.223	\$ 28.99
\$ 109,145.43	\$ 1,400.00	\$ 0.223	\$ 31.22
\$ 116,941.53	\$ 1,500.00	\$ 0.223	\$ 33.45
\$ 124,737.63	\$ 1,600.00	\$ 0.223	\$ 35.68
\$ 132,533.73	\$ 1,700.00	\$ 0.223	\$ 37.91
\$ 140,329.84	\$ 1,800.00	\$ 0.223	\$ 40.14
\$ 148,125.94	\$ 1,900.00	\$ 0.223	\$ 42.37

Valley Schools Employee Benefits Group

Glendale Elementary School District

Premium Rate Notification

Mode of Payment	New Premium Rates Effective
Monthly	7/1/2021
Coverage	Premium Rates
Basic Employee Life, per \$1,000	\$0.58
Basic Employee Accidental Death Per \$1,000	\$0.01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$0.05
25-29	\$0.05
30-34	\$0.05
35-39	\$0.068
40-44	\$0.102
45-49	\$0.167
50-54	\$0.240
55-59	\$0.377
60-64	\$0.576
65-69	\$0.898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$0.136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$0.02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$0.02
Short Term Disability, Employer Paid Per \$10 of weekly benefit	\$0.057
Voluntary Short Term Disability (7day elimination period) Per \$10 of weekly benefit	\$0.223

*Spouse Voluntary Life ends at age 70

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.I. TOPIC: Approval of Employee Assistance Program (EAP)

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving employee assistance program benefits through Interface Behavioral Health as presented for fiscal year 2021-2022.

It is important to provide staff, their dependents and families with resources such as counseling, legal services, financial advice, access to online cognitive behavior therapy program(s) and other valuable resources. This service would be accessible to both benefited and non-benefited employees for a nominal cost to GESD.

The cost for six (6) sessions is \$0.90 per employee per month (PEMP) or an annual cost of approximately \$16,200.

Carrier had a name change from Interface EAP to Interface Behavioral Health.

From July 1, 2020 through February 28, 2021, GESD has incurred \$8,606.70 employee assistance program. Staff estimates mid-term disability insurance to cost \$12,910.05 by June 30, 2021.

Interface Executive Summary — Employee Assistance Program				In-Person Therapy/ Tele-Therapy
Available to Employee, Spouse and Dependents				
MEMBER SERVICES	Emotional Health	Individualized Counseling	Nationwide network of more than 8,000 providers available for confidential counseling issues such as stress, depression, work/life issues, marital/family, legal, financial, alcohol/substance use, grief and parent/child issues. Includes Department of Transportation (DOT) Substance Abuse Professional (SAP) referrals.	Sessions are per person, per issue, per provider, per year
			Toll-free telephonic access to crisis counselors 24 hours a day.	Unlimited
		Voluntary Mental Health Prescription Program	Support and educational resources regarding prescribed medications for stress, anxiety, depression and sleeping disorders. Provides assessment, screenings to monitor progress and feedback to help optimize medications.	Unlimited
		Thrive	Access to virtual cognitive behavior therapy to help improve mood, gain confidence and energy and control stress. Thrive is accessible via a computer or smartphone app.	✓
	Professional Legal & Financial	Legal Services	Up to 3 no cost legal consultations, face-to-face or telephonic, for any legal issues. Services include, but are not limited to, document review, a phone call on your behalf and free simple wills.	✓
		Financial Services	Up to 3 no cost financial consultations, telephonically, for financial issues. Services include, but are not limited to, retirement, college funds, investment planning, budgeting and debt consolidation.	✓
	Work/Life & Wellness	Website	Includes online resources for school, college, adoption, elder care and child care. Also available access to health library, personal health reports based on individualized health assessments, quarterly wellness webinars and wellness lessons on healthy behaviors.	✓
CLIENT SERVICES	Organizational Guidance & Workplace Support	Management Consultations	Telephonic management consultations regarding work performance issues and referrals to the EAP.	Unlimited
		Job Performance Referrals	Referrals to counselors for job performance issues. Compliance reported to the employer (signed Release of Information required).	
		Substance Use Referrals	Referrals to counselors for substance use disorders. Compliance reported to the employer (signed Release of Information required).	
		Critical Incident Stress Debriefings	Debriefings for critical incidents such as a traumatic accident, employee death, robbery, etc. They include assessment, counseling, normalization and referral as needed.	Charged under In-Service Fee Schedule if no Hours under Contract
	Training & Orientations	Wellness Seminars	Wellness Seminars are available on several topics including, but are not limited to, stress management, change mastery, holiday stress, active listening and various legal and financial topics.	Charged under In-Service Fee Schedule if no Hours under Contract
		Supervisor Training	Supervisory/Management training for supervisors on recognizing, documenting and referring an employee with job performance issues to the EAP. All services of the EAP are also outlined. Includes DOT Reasonable Suspicion Training. Webinars are available.	
		Employee Orientations	Employee orientation to familiarize employees with the services provided and the process for utilizing the program. Webinars are available.	
		Health Fair Support	Promotional materials and giveaway items are available for health fairs. This includes a full day of staffing.	
ACCOUNT SUPPORT	Program Management	Promotional Materials	No cost promotional materials are available in hard copy and electronically. Brochures, flyers, wallet cards, posters and monthly electronic newsletters are available.	✓
		Account Management	Designated account executive with support of client services team.	✓
	Reporting	Utilization Reports	Quarterly utilization reports that include nature of the contact, referral source and demographics of employees (providing that certain information will not jeopardize confidentiality).	✓

Valley Schools Employee Benefits Group members now have a better Employee Assistance Program option!

VSEBG has negotiated very favorable rates with IBH for two program options, billed Per Employee Per Month (PEPM):

- **A 6-Session Model EAP for \$0.90 PEPM**

The EAP services are available at no cost to covered employees, as well as their spouses and children, and include:

- **Free In-person or Teletherapy Counseling Sessions**
- **Legal and Financial Advice**
- **Online Wellness & Work/Life Balance Resources**
- **Voluntary Prescription Care Management Program**
- **Access to an online Cognitive Behavior Therapy Program - Thrive**


Group members receive employer level benefits including:

- **On-Site and Webinar Training Hours**
- **On-Site Critical Incident Stress and Grief Debriefings**
- **Formal "Mandated" EAP Referrals**
- **Quarterly Utilization Reporting**
- **No Cost Promotional Materials**



Why settle for a 'free' limited EAP when you can elect a robust and full featured EAP for less than \$1 per employee per month? Contact your account manager for more information!





Your EAP Glendale ESD provides an **Employee Assistance Program (EAP)** benefit that is available to you, your spouse and dependents under the age of 26. The EAP is available to assist you and your family with personalized consultation and referral services.

What exactly is an EAP?

An EAP is one of the most effective ways to identify and address personal problems. Through the EAP, you can access convenient and confidential services at no cost to help you and your family reach your personal and professional goals.

How does your EAP work?

When you call your EAP, you will be connected with an experienced EAP professional who will help to identify your concerns and match you with the right support. Your EAP can assist with many common concerns such as:

- + Stress management
- + Legal consultations
- + Financial management
- + Depression/anxiety
- + Relationships and communication
- + Grief/loss
- + Substance use
- + Career development
- + Life phase adjustments
- + Child/elder care
- + Healthy living

What does your EAP provide?

✓ **Counseling Services** are available for employees and their immediate family members to access six in-person or teletherapy counseling sessions with a licensed therapist in the area. Sessions are provided per problem, per family, per provider, per plan year. If longer-term care is needed, Interface Behavioral Health will assist individuals to access community referrals and any available mental health network.

✓ **Legal Services** under your benefit include a free 30-minute consultation with an attorney in any specialized area, a free simple will kit, up to six pages document review, simple resolution letters and/or phone calls on your behalf and up to a 25% discount off an attorney's normal hourly rate. You have access to three 30-minute consultations per family, per plan year.

✓ **Financial Counseling** and planning are also available, with access to resources that can assist in consolidating debts, identity theft planning/solutions, financial planning, retirement planning and access to licensed Financial Planners. You have access to three 30-minute consultations per family, per plan year with a financial advisor.

✓ **Online Work/Life Resources** are available, including access to unlimited self-help tools on work/life resources that are available to all employees and family members. These resources cover a variety of topics including childcare, elder care, school/college resources, adoption assistance, pet care services and access to additional educational materials and calculators.

✓ **Online Wellness Resources** are available, including access to weekly wellness lessons on a variety of topics such as stress less, healthy weight, women's health, back pain management, eating healthy and men's health. Also provided are quarterly wellness webinars on topics such as: Sitting is the New Smoking, The importance of Sleep, Workplace Workouts, Eating healthy on The Go and Stress Management.

Member site: www.4eap.com

Username: GESD

Password: B40

Private and confidential referrals

The EAP is a **free** and **confidential** program. Your personal information is kept confidential in accordance with federal and state laws. No one will know you have accessed the program's services.



**Crisis
Counselors
24/7**

For free and confidential assistance, contact your Employee Assistance Program.

4eap.com
800-324-4327

Se Habla Español
800-324-2490

Your employer has contracted with Interface Behavioral Health to provide you with an Employee Assistance Program.

Services under the EAP include:

Counseling Services

- ☑ Referral to an EAP Network provider
- ☑ Free assessment via teletherapy or in-person
- ☑ Free solution-focused, short-term therapy
- ☑ No claims filed under your health plan
- ☑ Crisis counselors available **24/7**

Legal Services

- ☑ No-cost initial consultation up to 30 minutes
- ☑ Simple wills
- ☑ Simple document review
- ☑ Simple resolution letters and/or phone calls on your behalf
- ☑ Up to 25% discount from hourly rate

Financial Counseling/Planning

- ☑ Credit repair
- ☑ Identity theft planning/solutions
- ☑ Sample legal documents
- ☑ Domestic violence/family health library

Work/Life and Wellness Resources*

- ☑ Child/elder care referrals
- ☑ Adoption assistance
- ☑ Education/college resources
- ☑ Pet care
- ☑ Nutrition/weight loss
- ☑ Prenatal & pregnancy
- ☑ Exercise/fitness
- ☑ Smoking cessation
- ☑ Library on health topics

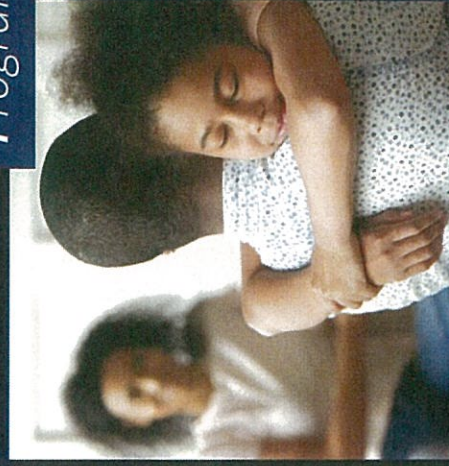
*Online at www.4eap.com

For questions regarding any of the services available under the EAP, please call and speak with one of our Care Coordinators.



Interface Behavioral Health

Your Employee Assistance Program



**Interface
Behavioral
Health**

P. O. BOX 421879

Houston, Texas 77242-1879

4eap.com

Free and Confidential EAP

Provided by your employer, the Employee Assistance Program (EAP) is a **free** and **confidential** benefit designed to help you and your family members successfully manage major life stressors and events by identifying options and making informed choices.

Issues commonly addressed through your EAP benefit include:

- **Family conflict:** divorce, custody, blended family, domestic violence issues
- **Grief:** accidents, illness, victim of crime, loss of a loved one
- **Changes at home, work or school:** relocation, job stress, interpersonal problems, empty nest, aging parents
- **Personal growth:** interpersonal skills (relationships and communication) for work or family
- **Dependence or co-dependence issues:** alcohol, drugs, gambling

Counseling Services

Interface Behavioral Health provides free and confidential counseling with experienced, licensed therapists. You can easily access a comprehensive network of providers with expertise in:

- Stress management
- Grief/loss
- Depression/anxiety
- Work/life balance
- Marriage & family
- Substance use
- Career development
- Relationships and communication
- Anger management
- Child/adolescent issues

The professionals who will assist you are not part of your organization. They are licensed therapists who understand the "everyday problems" that face individuals and families. They can provide support and guidance to individuals faced with life's unexpected challenges.

4eap.com



Frequently Asked Questions

How do I access my EAP benefit?

Call toll-free 800-324-4327 or log-on to www.4eap.com to submit a service request. Our experienced Care Coordinators will guide you through the process and help connect you with the services that will best fit your needs.

Who can use the EAP?

EAP services are available to you, the employee, your spouse and dependents under the age of 26.

Is the EAP confidential?

Yes. The EAP is completely confidential. Interface Behavioral Health will not share any information concerning your use of the EAP with anyone in your organization, other family members or any other persons or organizations without your written permission or as required by law.

Is there a charge for using the EAP?

No. This is a prepaid benefit contracted by your employer. There is no cost to you or your eligible family members for EAP services. If you and your counselor determine additional help is needed beyond the scope of the EAP, we will work to minimize any cost to you.

What is not paid as an EAP benefit?

Some situations may require specialized services that will not be covered under the free EAP benefit. Psychiatrists (MD's), psychological testing, chronic or long-term treatment, court-ordered assessment or treatment and other specialized types of treatment may be beyond the scope of the EAP. If you are unsure, please ask a Care Coordinator. They will help you identify resources that are available through your free EAP benefit or community resources.

For more information, visit the participant website www.4eap.com. Contact us at info@ieap.com to obtain your username and password.

Legal Services

Participants can access professional legal services through the EAP. Services under this benefit include a free 30-minute consultation with an attorney, document review, simple resolution letters and/or phone calls on your behalf, a free simple will and up to a 25% discount off an attorney's normal rate for additional services.

Financial Services

Financial services with the EAP include a free initial consultation with a licensed Financial Planner as well as discounted fees for ongoing consultation. Financial counseling, debt consolidation, retirement planning, identity theft planning/solutions and other referral services are also provided (excludes monetary assistance).

Online Work/Life and Wellness Resources

Employees and family members are able to access unlimited self-help tools on work/life and wellness resources online. Access to resources for childcare, elder care, pet care, school/college, personal health profiles, wellness lessons and webinars on topics such as stress management, weight loss, smoking cessation, eating healthy and much more are available at www.4eap.com.

Digital Coaching

Access to a confidential digital program designed to help you improve your mood, gain confidence and energy and control stress.

Your EAP is a source of assistance provided at NO COST offering CONFIDENTIAL support to you and your eligible dependents.

713-781-3364 • 800-324-4327 | Se Habla Español 800-324-2490

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.J. TOPIC: Approval of Identity Protection Program

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving identity protection program through Allstate Identity Protection as presented for fiscal year 2021-2022.

It is important to provide staff, their dependents, and families with resources such as identity protection. The cost of administering this benefit is absorbed by Valley Schools and therefore there is no additional cost outside of what is paid to Valley Schools for fiscal year 2021-2022.

Carrier had a name change from InfoArmor to Allstate.

Allstate provides two tiers and pricing to the employee are as follow:

Allstate Identity Protection Pro

Employee - \$0 per month

Employee + Family - \$8.95 per month

- Check identity health score
- View and manage alerts in real time
- Monitor TransUnion credit score and report for fraud
- Receive alerts for cash withdrawals, balance transfers, and large purchases
- Reimbursement in the event of fraud with \$1 million identity theft insurance policy
- Individual and family protection (everyone that's "under your roof and wallet")

Allstate Identity Protection Pro Plus

Employee - \$4.25 per month

Employee + Family - \$10.95 per month

All the features of our Pro plan, plus:

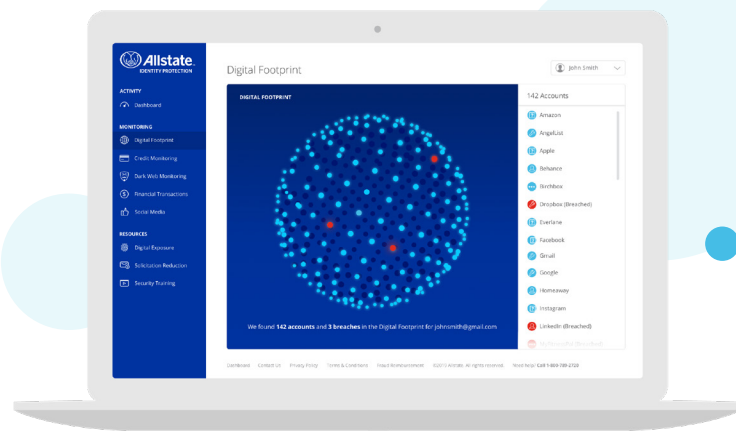
- See and control personal data with unique tool, Allstate Digital Footprint
- Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
- Lock TransUnion credit report in a click and get credit freeze assistance
- Get help disputing errors on credit report(s)
- Monitor to determine if personal IP address(es) have been compromised
- Monitor social media accounts for questionable content and signs of account takeover
- Reimbursement for stolen 401(k) & HSA funds; advancement of tax returns when fraud has concurred



Identity protection that keeps up with your digital life

Your identity is made up of more than your Social Security number and credit score. That's why we do more than monitor your credit reports. We help you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind.

Introducing our next evolution in identity protection. For over 85 years, we've been protecting what matters most. Now we're providing protection from a wide range of identity threats, so you can keep loving what technology adds to your life.



- ✔ See your personal data
- ✔ Manage it with real time alerts
- ✔ Protect your identity and finances from fraud*



Allstate Identity Protection Pro Individual coverage is complimentary

Questions? 1.800.789.2720

Plans and pricing

Allstate Identity Protection Pro

Individual coverage is complimentary
\$8.95 per family / month

Allstate Identity







Protection Pro Plus

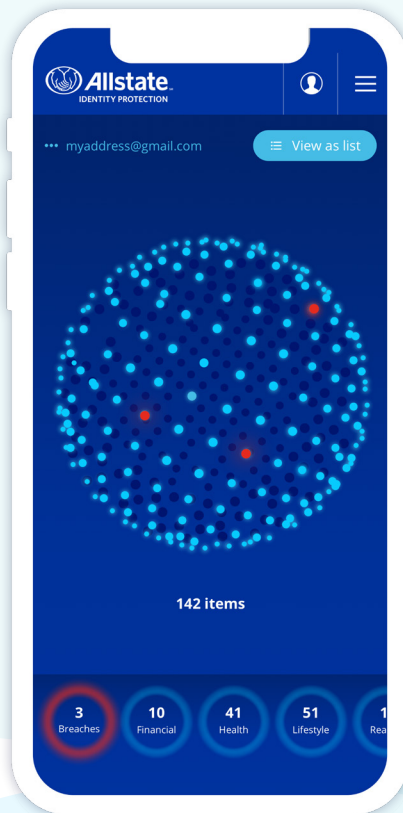
\$4.25 per person / month
\$10.95 per family / month

Contact Allstate Identity Protection after your free benefit is effective if you would like to upgrade your coverage.

Which plan is right for you?








Allstate Identity Protection Pro

-  Check your identity health score
-  View and manage alerts in real time
-  Monitor your TransUnion credit score and report for fraud
-  Receive alerts for cash withdrawals, balance transfers, and large purchases
-  Get reimbursed in the event of fraud with our \$1 million identity theft insurance policy[†]
-  Protect yourself and your family (everyone that's "under your roof and wallet")*



Allstate Identity Protection Pro Plus

All the features of our *Pro* plan, **plus:**

-  See and control your personal data with our unique tool, **Allstate Digital Footprint™**
-  Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
-  Lock your TransUnion credit report in a click and get credit freeze assistance
-  Get help disputing errors on your credit report
-  See if your IP addresses have been compromised
-  Monitor social media accounts for questionable content and signs of account takeover
-  Get reimbursed for stolen 401(k) & HSA funds; we'll also advance fraudulent tax returns[†]



Protect yourself and your family

Kids' online identities can grow up faster than they do. Our Family Plan provides coverage for kids and teens of all ages, so you can help protect their personal data and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.*

* For family plans only

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

It's easy to get started

1. Choose your plan

You're protected from your effective date. Our auto-on credit monitoring alerts require no additional setup.

2. Activate key features

Explore additional features in our easy-to-use portal. The more we monitor, the safer you can be.

3. Live your best life online

In the event of identity theft or fraud, you'll receive an alert as soon as it's detected.



GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.K. TOPIC: Approval of WellStyles through Virgin Pulse

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

RECOMMENDATION:

The Administration recommends approving WellStyles through Virgin Pulse as presented for fiscal year 2021-2022.

WellStyles is a hands-on health and wellness platform offered to all benefited employees at no cost and at a nominal fee for non-benefited employees to the employer. Non-benefited employees are covered at a \$1.75 per employee per month (PEPM). There is an annual \$5,000 program maintenance fee, which covers all employees. Staff estimates the implementation fee to be approximately \$15,000 to administer. In the 2019-2020 school year, 596 individuals participated and earned \$32,292 in rewards.

The program allows employees to connect with peers, track their health progress, get healthy recipes, take wellness classes, and earn rewards up to \$300, and increase from \$200, or an increase of \$59,600 based on current participation numbers. Staff recommends funding the increase using reserves. Staff has noticed an increase in participants. Staff provide updates to the Trust Board on the program.



WELLNESS WORKSHOPS

We are passionate about helping employees achieve their healthiest and happiest selves!

Our Wellness Workshops are based on our WellStyles Pillars of Health and design to enrich and inspire, with content tailored to your interests. Please choose from the following virtual wellness workshops.

1. Review workshops currently available below,
2. Select the topic(s) of interest within each pillar and choose your preferred date and time,
3. Email your choices to wellnesscoordinator@wellstyles.org to register.



FUEL WORKSHOP CHOICES

Food is fuel. Good nutrition practices support healthy growth, metabolism, and body repair. Nutritional adequacy is determined not only by what you eat, but also when, how often, and how much.

- Meal Prep Workshop
- Weight Loss Workshop
- Fuel the Fight Against Disease
- Grocery Shopping Workshop
- Grocery Workshop
- Cooking Demo (Your Choice)

Meal Prep: Join WellStyles for a Meal Prep Workshop! This workshop will assist you in learning the steps to a successful meal prep with our WellStyles Registered Dietitian. During this workshop, learn how to organize, plan, grocery shop, prep, cook, portion out, and most importantly, enjoy your meal. Learn the simple steps to make each meal prep a successful one!

Cooking Demo: You are invited into your WellStyles Registered Dietitian's kitchen. In this workshop, she will walk you through her favorite recipes as well as share healthier options and cleaner cooking practices. Recipes vary based on season and all attendees are welcome to cook along!

Fuel Presentation: This Fuel Workshop will assist you in learning about the importance of adequately fueling your body to achieve optimal health. Your WellStyles Registered Dietitian will guide you through different food sources, portion recommendations, digestion, hydration, safer eating practices, and more. Click on the link to learn about how to adequately fuel your body for your lifestyle!

Fuel the Fight Against Disease: Join your WellStyles Registered Dietitian as she sheds light on how to properly fuel the fight against disease through diet and lifestyle. This workshop will provide you with tips for eating all the colors, minding macronutrient sources, building a balanced plate, and keeping inflammation at bay in the making of a nutrient-packed meal. Come join this fun and interactive workshop to gain inspiration for making meals your immune system will thank you for!

CONNECT WORKSHOP CHOICES

Connection is a subjective feeling of belonging that improves longevity and quality of life. A connection is inclusive of the bond you share with others and through self-acceptance.

- Human Connection Workshop
- Scavenger Hunt

- Chain Activity Workshop
- DIY Connect Workshops

- Earth Day Presentation

The Importance of Human Connection: In the Human Connection workshop, we will discuss the impact that human connection has on our health and provide tips to maintain that connection during a time of physical isolation and social distancing caused by the COVID-19 pandemic. We will also go over the importance of connecting with oneself and the environment. This workshop will leave you with a variety of healthy activities that can be done every day to support one's sense of belonging and connection with others, oneself, and the environment.

DIY Connect Workshop: One way to practice self-care is to be creative! Doing something that challenges your creativity has been shown to reduce stress, depression, and anxiety. Choose from one of the activities below. *(Requires employer confirmation - Employer is financially responsible for all workshop materials.)*

- Bath Salt Mason Jars
- Painting/Coloring Party
- Sleep Spray
- Plant Potting
- And more!

MOVE WORKSHOP CHOICES

Movement is crucial for a healthy body. The term Move is considered to be anything from gentle movement throughout the day to intense, physical exercise. The right activity for you should be something that motivates, excites, and is easy to sustain long term.

- Yoga Class
- Pilates Class

- Circuit Training
- HIIT Workout

- Walk-A-Marathon
- Move Workshop

HIIT Exercise Class: Join your wellness team in a high intensity interval workout. This full body workout was created to increase metabolism, therefore burning a lot of calories in a short amount of time. This class will provide you with guidance, modifications, proper body alignment, and the motivation you need in order get an awesome workout. Directions: Alternate between the 2 exercises demonstrated in each round 3 times for 30 seconds each. Rest for 1 minute between each round.

Yoga Class: Yoga is a workout, therefore it encompasses all of the same physical benefits as physical activity. What sets yoga apart, however, is its additional mental health benefits. Studies have shown that yoga increases body awareness, concentration, and attention span, and decreases stress, inflammation, and risk of injury.

Move Workshop: Learn about how gentle movement and intentional exercise can have a profound impact on our health. Movement helps to improve body composition, stress management, sleep, hormone balance and mood. When sedentary, we may start to experience symptoms such as, weight gain, increased risk of heart disease, type 2 diabetes, cancers, and other metabolic diseases. Now more than ever, it is important to take care of both your body and mind through movement.

REST WORKSHOP CHOICES

Rest is a period of repair, recovery, or detachment needed to return to optimal health and wellbeing. Rest includes 7-9 hours of sleep per night, sufficient recovery time from exercise, and relaxation practices.

- Rest Workshop
- DIY Rest Workshops

Rest Workshop: Rest is a period of repair, recovery or detachment needed to return to optimal health and well-being. Rest is inclusive of 7-9 hours of sleep per night and relaxation practices to reduce stress. On any given day, each individual requires different types and amounts of rest depending on his/her lifestyle at that time. Learn how to improve your sleep quality and take relaxation breaks throughout the day in this presentation!

DIY Rest Workshops: Crafting is a great way to detach, relax, and tap into ones creative ability. During the DIY workshop of your choice, your WellStyles team will then lead you through step by step directions on how to create the specific crafting activity. Employees will pick up all materials from the district and use the materials during the workshop. *(The employer is financially responsible for a DIY craft materials. Please received approval from your HR/benefits department before scheduling.)*

DETOX WORKSHOP CHOICES

Detoxification is the process of ridding yourself of toxic elements in your life, including environmental factors, substances, people, and/or thoughts. Ingesting toxins leads to a deviation in optimal mental, physical, and/or emotional health.

- Scavenger Hunt
- Dirty Dozen Bingo
- Detox Workshop Part 1
- Detox Workshop Part 2

Detox Part 1: In our Detoxification Part I presentation, we will be covering the foundational concepts around detoxification. Participants will learn basic definitions and terminology related to toxins and detoxification. We will provide a brief history, and prevalence of non-biological compounds such as chemicals, heavy metals, plastics etc. in our environment and in the human body. Lastly, we will do a high level overview of how our body's detoxification function and their role in health and disease.

Detox Part 2: In the Detox Part II presentation, we build on the foundational concepts of Detox and Biotransformation discussed in part one of the series. Participants will learn different ways their body's detoxification systems may become strained or overwhelmed. We will also discuss how dietary and lifestyle factors that can enhance an individual's ability to bio transform and detoxify. We will cover avoidance strategies of the most common exposures, and location specific concerns in the Phoenix Metro/ State of AZ. Time dependent, we will cover biological monitoring (lab tests, etc.) that may be helpful in identifying personal risks, and will finish with resources to learn more/tools to use to minimize exposures.

REFRAME WORKSHOP CHOICES

Reframe is inclusive of being mindful of the present moment and/or situation without judgement in order to bring awareness to unfavorable thoughts. This awareness allows the mind to be able to shift our mindset to improve our overall perspective over time.

- Meditation Session
- Resilience Workshop
- Gratitude Workshop
- Mindfulness Matters
- Coping with Change
- Self-Care Workshop
- Reframe Workshop

Coping with Change: The one constant in life is that change is inevitable. In this workshop, we will discuss ways to lower your risk for disease by improving your ability to cope with change. We will discuss a few healthy practices for

increasing your level of resilience and ability to cope with change. This workshop also includes tips and tricks to focus on self-care and what you can control: your thoughts, actions, perspective and more.

Mindfulness Matters: The Mindfulness Matters workshop will assist you in learning the importance of mindfulness, reflecting and reframing in order to turn even the most difficult situations into something positive. During this workshop we will practice staying present, reflecting, and reframing ones mindset. The workshop will also provide you with the tips and tricks to focus on self-care and remind you that if you change your mindset, you can change the world around you. Good things can still happen in the midst of chaos.

Self-Care: You are invited to take a break and take time for yourself! Self-care means doing things to take care of your mind, body, and soul by engaging in activities that promote well-being and reduce stress. Self-care is important to maintaining a healthy relationship with yourself and enhances your ability to live fully, vibrantly, and effectively.

Reframe: Mindfulness, reflecting, and reframing, create physiological changes in the brain and work to strengthen the brain. Mindfulness is defined as a technique where the individual focuses his/her full attention on present thoughts, feelings, and sensations without judgment. Reflection brings awareness to the positive or negative impact of one's mindset to improve upon future circumstances, and reframing requires shifts in unfavorable thoughts to unveil an overall improved perspective over time. Schedule the Reframe Workshop to learn more about how to practice these three strategies and strengthen your brain.

Meditation: Have you heard about all of the benefits to meditation but do not know if it is right for you? In this workshop, we will discuss meditation, the benefits, and specifically how it can improve your health and your life! We will also practice meditating with a relaxing, guided meditation.

Gratitude: We all experience stress and although some stress can be good- too much stress over long periods of time can cause havoc on the body. One way to combat chronic stress is by reframing your mindset to focus on the positive. One way to do this is through a regular gratitude practice. Gratitude helps to disconnect from toxic, negative emotions and shifts our attention to focus on the positive. The positive effects of gratitude compound like interest. Over time, a regular gratitude practice trains the brain to be more in tune with experiencing positive emotions. Therefore, lowering stress and decreasing disease risk. Schedule this workshop to learn more about gratitude and provide you with ways to kick off your own personal practice.

Resilience: Life consists of many stressors, social pressures, and sometimes even times of loneliness. Believe it or not, we have been wired to react to stressors in a certain way but what we know is that we can create new pathways and respond differently. Learn more about resilience and what we can do to improve our own ability to bounce back when life seems overwhelming in this Resilience WellStyles Workshop.



GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: March 17, 2021

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