

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
September 16, 2020 4:30 p.m.

Public Notice – Meeting Agenda

Notice of this meeting has been posted consistent with the requirements of A.R.S. §38-431.02. The meeting's location is the East Board Room in the District Office, 7301 N. 58th Avenue. Glendale, AZ 85301.

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Action Items

a. Approval of Minutes

It is recommended the Trust Board approve the minutes of the June 10, 2020 regular meeting as presented.

b. Valley Schools Insurance Group (VSIG) COVID-19 Pre-Paid Legal Defense Program

It is recommended the Trust Board approve the District to participate in VSIG's COVID-19 Prepaid Legal Defense Program ("Program") contingent upon approval from legal counsel beginning 2020-2021.

c. Approval of the 2020-2021 Trust Board Meeting Schedule

The 2020-2021 Trust Board meeting schedule is submitted for approval.

5. Reports and Informational Items

a. Assistant Superintendent's Update

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

b. Claims Experience Review – Medical

The Trust Board will review medical claims experience for June and July 2020.

c. Claims Experience Review – Dental

The Trust Board will review dental claims experience for May, June and July 2020.

d. Financial Review – Employee Benefits

The Trust Board will review employee benefits' financial statements for May, June and July 2020.

e. Claims Experience Review – Workers' Compensation

The Trust Board will review workers' compensation experience for June, July and August 2020.

f. Financial Review – Workers' Compensation

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

g. Wellness/Insurance Update

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

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 4.A. TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

RECOMMENDATION:

The minutes of the June 10, 2020 Regular Meeting are submitted for approval.

RATIONALE:

The minutes of June 10, 2020 regular meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, East Board Room 4:30 p.m.
June 10, 2020

Present: Board Members
Mr. Lee Peterson
Ms. Bernadette Bolognini*
Ms. Mary Ann Wilson
Mrs. Teresa Wong
**Arrived at 4:31pm*

Other Attendees:
Mr. Mike Barragan
Mrs. Joanna Morse
Mr. Patrick Dittman

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 three Trust Board members, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance, and Mr. Barragan introduced Mr. Patrick Dittman from Valley Schools.

CALL TO THE PUBLIC

Mr. Peterson read the Trust Board COVID-19 meeting procedures.

Approval of Minutes

Ms. Wong motioned to approve the June 10, 2020 minutes; Ms. Bolognini seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Mrs. Wong, Ms. Wilson, and Ms. Bolognini.

Workers' Compensation Insurance

Ms. Wilson motioned to approve the renewal for Tristar Risk Management for fiscal year 2020-2021 as presented. Ms. Bolognini seconded; upon a call to vote, the motion carried with four votes in favor from Ms. Wilson, Ms. Bolognini, Mrs. Wong and Mr. Peterson.

Mr. Dittman shared information related Workers' Compensation and the renegotiation of the Tristar contract, which is more cost efficient for GESD.

Excess Insurance for Workers' Compensation

Ms. Wilson motioned to approve the excess insurance for workers' compensation with Safety National Casualty Company for fiscal year 2020-2021 as presented. Ms. Bolognini seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Wilson, Mrs. Wong and Ms. Bolognini.

Self-Insurer Workers’ Compensation Guaranty Bond

Ms. Bolognini motioned to approve the excess insurance for workers’ compensation with Travelers Casualty and Surety Company for fiscal year 2020-2021 as presented. Mrs. Wong seconded; upon a call to vote, the motion carried with four votes in favor from Mr. Peterson, Ms. Wilson, Mrs. Wong and Ms. Bolognini.

INFORMATIONAL ITEMS

Assistant Superintendent’s Update

Mr. Barragan shared that the Superintendent sent out parent and employee surveys for feedback regarding school reopening. Survey has been communicated through automated phone calls, social media, and radio.

Mr. Barragan mentioned the Trust Board calendar will be created once other entities have their calendars to ensure availability and avoid scheduling conflicts.

Mr. Barragan shared additional supplemental insurance for mold and cyber security.

Mr. Barragan stated the next expected Trust Board meeting to be late August or September.

Updated Demographic Study

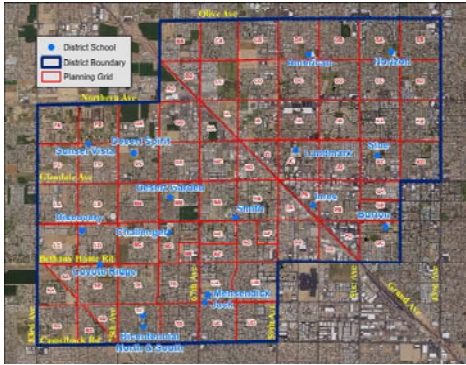
The Assistant Superintendent will provide the Trust Board an overview of the demographic study conducted by Applied Economics.

Mr. Barragan presented the full report included within the agenda and presented the following PowerPoint briefly.

The image shows two PowerPoint slides side-by-side. The left slide is the title slide for a presentation titled "Glendale Elementary School District Demographic and Enrollment Analysis Update". It includes the text "Governing Board Presentation" and the date "May 28, 2020". The presenter is identified as "APPLIED ECONOMICS". The right slide is titled "Study Scope" and lists four categories of analysis: Enrollment Trends, Demographic Characteristics, Residential Development Impacts, and Enrollment Projections, each with a list of specific items to be covered.

Category	Items
Enrollment Trends	• Grade level characteristics • Geographic distribution • Alternative providers
Demographic Characteristics	• Population characteristics • Household type and age structure • Housing supply and occupancy rates
Residential Development Impacts	• Current development activity • Housing market conditions • Future development potential
Enrollment Projections	• District • Sub-District

Planning Geography

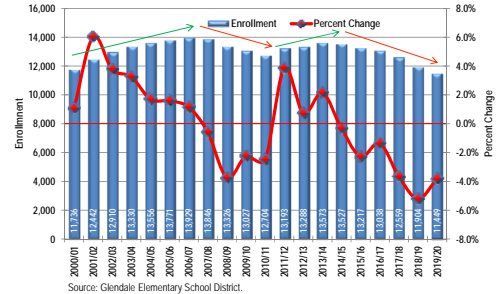


Planning areas or "grids" are used to compile enrollment and demographic data for consistent areas over time.

The grids are a quarter-section or smaller in size.

3

40th Day Headcount Enrollment

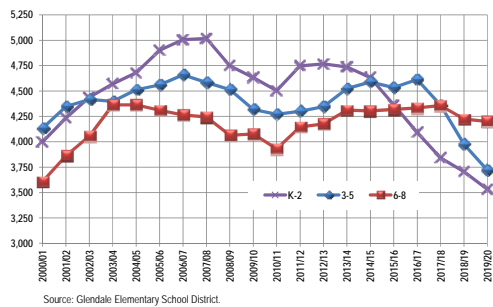


K-8 Enrollment grew by about 19% (2,193 students) between 2000/01 and 2006/07, and then fell by 9% (1,225 students) through 2010/11 driven by the impacts of the recession and immigration policy.

District enrollment increased by 869 students from 2010/11 through 2013/14 as the economy recovered, but since then has lost 2,124 students, driven by competition from charter schools and smaller in-coming kindergarten classes.

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Enrollment Grade Cohorts



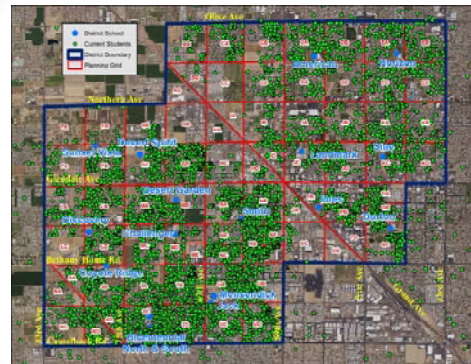
Source: Glendale Elementary School District.

Like most areas the enrollment growth during the boom was led by the youngest grade cohorts, although the older ones have now caught up as the size of the K-2 cohort has plummeted over the past three years.

The recent declines in the K-2 cohort are likely a function of lower birth rates during and after the recession, the age structure of the population, and competition from charter schools.

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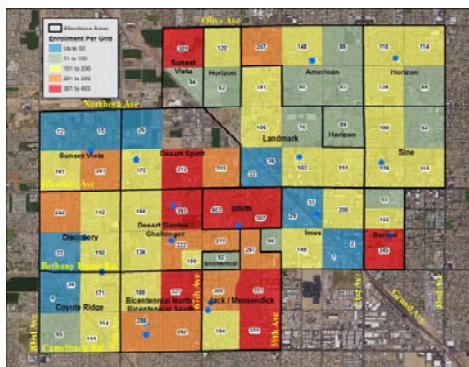
Distribution of Students



The physical location of each student is used to track the distribution of enrollment over time and to relate demographic and housing data to student generation.

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Enrollment Density

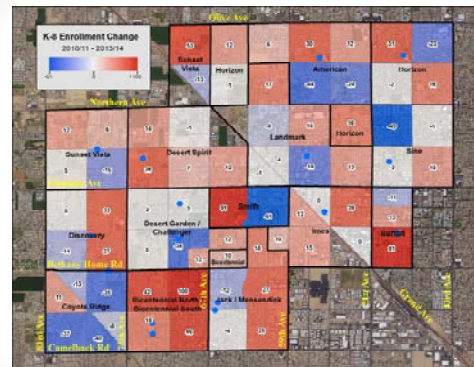


Student density varies from very low levels, to some of the highest levels found in metro Phoenix.

Small, very high density areas create challenges for facility and transportation planning.

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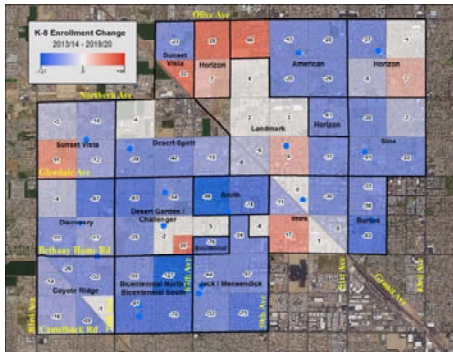
Change in Enrollment - 2010/11 to 2013/14



Enrollment growth occurred in most parts of the District during the economic recovery period.

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Change in Enrollment - 2013/14 to 2019/20



Widespread losses have occurred over the past six years caused by changing demographics and the draw of charter schools.

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Demographic Trends

	2000	2010	2019	Annual Change*	
				2000-10	2010-19
Population	25.2% ^{90,501}	25.2% ^{27,573}	33.2% ^{109,104}	0.8%	1.2%
Under 5	9.8%	9.3%	8.4%	0.3%	0.1%
5 to 13	15.4%	15.9%	14.8%	1.1%	0.4%
14 to 17	6.0%	6.7%	6.9%	1.9%	1.6%
18 to 21	7.3%	6.7%	6.0%	0.0%	-0.1%
22 to 34	46.7%	44.8%	45.3%	0.3%	1.4%
35 to 39	3.8%	4.5%	5.0%	2.6%	2.3%
40 to 54	7.2%	8.2%	9.6%	2.1%	3.1%
55 to 64	3.8%	3.8%	4.0%	0.7%	1.8%
65 and up					
Housing Units	33,493	37,623	38,207	1.2%	0.2%
Occupied	93.9%	84.7%	90.8%	0.3%	0.9%
Vacant	6.1%	15.3%	9.2%	10.8%	-5.3%
Households	31,435	31,884	34,692	0.1%	0.9%
15 to 24	9.8%	7.6%	6.0%	-2.4%	-1.4%
25 to 34	44.6%	40.4%	38.6%	-1.2%	-0.6%
35 to 44	22.4%	21.1%	19.9%	-0.4%	-0.3%
45 to 54	17.7%	21.2%	22.2%	2.0%	1.4%
55 to 64	11.6%	14.7%	16.9%	2.6%	2.5%
65 to 74	8.7%	8.7%	9.3%	0.1%	1.7%
Over 75	7.5%	7.4%	7.0%	0.1%	0.3%
Population Per	2.88	3.06	3.14	6.3%	0.3%

Sources: U.S. Bureau of the Census, 1990, 2000 and 2010; American Community Survey 2017; Applied Economics, 2019.

* Compound annual rate of change.

Large population increase in the 2000's, with slow growth since 2010.

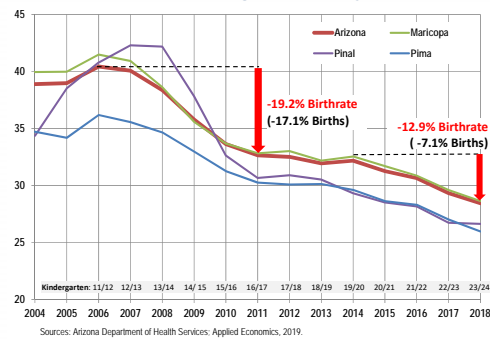
Most age groups increased proportionally during the boom, while the younger groups have lagged during the bust and recovery.

Recent changes in the age profile of households is weighted toward older cohorts.

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Birth Rate Trends

Births per 1,000 people aged 15 to 45 years



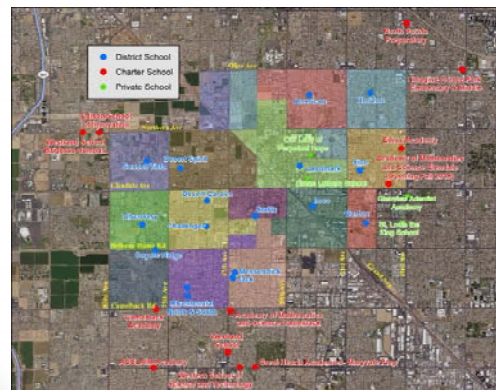
Sources: Arizona Department of Health Services; Applied Economics, 2019.

Birth rates in Arizona plummeted by 19% during the recession.

The rate stabilized after 2011 and then dropped another 13% over the last four years, resulting in 7.1% fewer births (after adjusting for population growth).

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Alternative Providers



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Charter School Enrollment

Year	# Schools	KG	1st	2nd	3rd	4th	5th	6th	7th	8th	Total Change	
In District												
2010-11	1	82	64	70	51	55	40	54	25		441	
2011-12	1	77	76	74	70	57	52	44	53	27	530	
2012-13	1	75	62	75	74	68	69	43	39	41	526	
2013-14	1	69	70	68	62	68	59	46	36	36	514	
2014-15	1	68	73	71	72	59	62	51	41	33	530	
2015-16	2	116	82	83	80	69	59	59	42	39	629	
2016-17	2	94	113	88	94	83	67	60	59	40	698	
2017-18	2	117	98	134	96	92	87	82	75	58	839	
2018-19	2	112	117	104	110	97	99	104	84	62	999	
2019-20*	3	202	276	246	262	226	225	225	218	85	1,963	
Nearby**												
2010-11	6	170	162	154	157	158	144	142	299	276	1,662	
2011-12	6	193	174	177	157	169	161	163	311	307	1,812	
2012-13	6	226	207	203	193	189	156	154	331	312	1,931	
2013-14	6	243	240	195	183	196	163	157	316	324	2,017	
2014-15	7	245	250	235	223	199	230	159	308	321	2,170	
2015-16	9	362	285	302	272	284	263	441	455	2,899	729	
2016-17	9	344	357	310	306	285	292	272	517	428	3,111	212
2017-18	9	317	352	345	316	337	298	334	550	512	3,361	250
2018-19	10	474	400	386	390	367	396	325	512	534	3,794	423
2019-20*	10	412	453	386	407	395	397	393	552	578	3,973	189
Total												
2010-11	7	252	226	224	208	213	184	196	324	276	2,103	
2011-12	7	270	250	251	227	226	213	207	364	334	2,342	239
2012-13	7	301	269	278	267	217	205	197	370	353	2,657	554
2013-14	7	312	310	263	245	264	222	203	352	360	2,531	74
2014-15	8	313	323	306	295	258	292	210	349	354	2,700	169
2015-16	11	478	367	385	352	353	295	321	483	494	3,528	828
2016-17	11	438	470	398	400	368	359	332	576	468	3,809	281
2017-18	11	434	450	479	412	429	385	416	625	570	4,200	391
2018-19	12	586	517	490	500	464	495	429	596	616	4,693	493
2019-20*	13	634	729	632	646	621	627	618	770	643	5,936	1,243

In 2010/11 area charter schools enrolled about 2,100 students, or about 13.5% of the school-age population.

In 2019/20 area charter schools enrolled about 5,900 students, or about 36.6% of the school-age population.

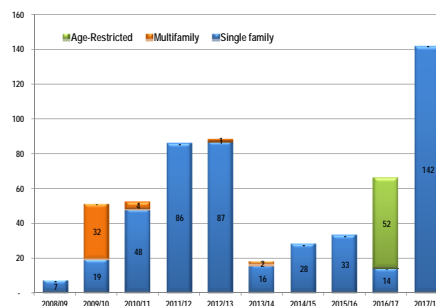
3,405

Sources: Arizona Department of Education; Applied Economics, 2019.
* 2019-20 ADM
** Charter schools located within approximately one mile of the District's boundaries.

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Residential Development

Permitted Housing Units by Type



571 new units were permitted in the last 10 years (1.5% of inventory).

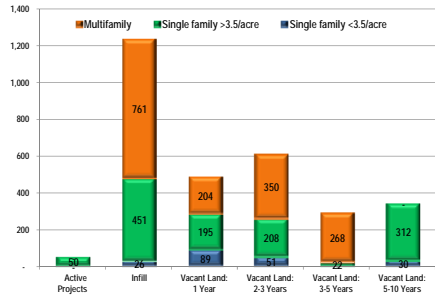
Development has generally been in small subdivisions. The spike in production in 2017/18 was due to the rapid development at Alice Park.

Increases in activity are expected over the next three to four years.

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Residential Potential

Housing Units by Type and Timeline for Development

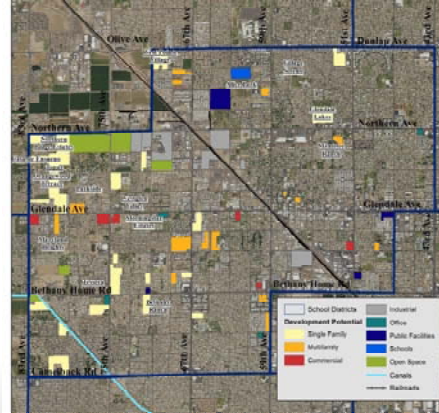


There is potential for about 3,100 additional housing units in active/infill projects and those that could begin construction over the next 10 years.

Most of the 1,600-unit long term (10+ years) potential is multifamily.

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Development Potential

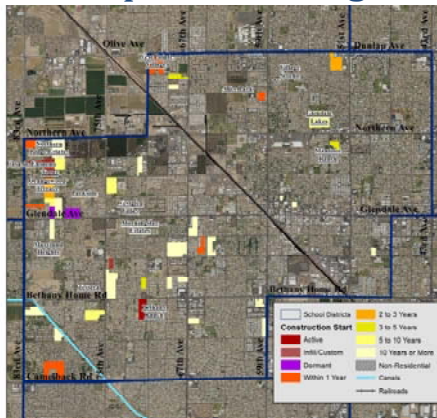


Most of the identified potential is located in the western portion of the District.

Some of the land now planned as multifamily could be changed to single family use.

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Development Timing



Major builders are opening three new subdivisions totaling about 260 lots.

About 200 units in two apartment projects are to be started within the next year.

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Demographic Projections

Year	Population	Total Units	New Units			Occ Rate	Households	Pop/HH
			Total	Single Family	Multifamily			
2010/11	97,573	37,423	51	19	32	84.7%	31,884	3.060
2011/12	101,192	37,475	52	48	4	87.5%	32,966	3.079
2012/13	101,162	37,761	86	86	0	87.0%	32,852	3.079
2013/14	102,887	37,849	88	87	1	88.0%	33,307	3.089
2014/15	106,165	37,867	18	16	2	91.0%	34,459	3.098
2015/16	105,992	37,895	28	28	0	90.0%	34,106	3.108
2016/17	106,644	37,928	33	33	0	90.2%	34,211	3.117
2017/18	107,342	37,994	66	14	52	90.4%	34,347	3.125
2018/19	108,327	38,136	142	142	0	90.6%	34,551	3.135
2019/20	109,104	38,207	71	71	0	90.8%	34,692	3.145
2020/21	110,815	38,663	456	248	208	91.0%	35,183	3.150
2021/22	112,126	38,907	244	244	0	91.2%	35,483	3.160
2022/23	113,322	39,162	255	113	142	91.4%	35,794	3.166
2023/24	114,235	39,359	197	15	182	92.0%	36,210	3.155
2024/25	114,170	39,423	64	36	28	92.0%	36,269	3.148
2025/26	114,234	39,522	99	91	8	92.0%	36,360	3.142
2026/27	114,298	39,658	136	118	18	92.0%	36,485	3.135
2027/28	114,612	39,832	174	96	78	92.0%	36,645	3.128
2028/29	114,571	39,902	70	48	22	92.0%	36,710	3.121
2017/18-2022/23			1,223	691	532		1,659	
2022/23-2027/28			543	389	154		500	

Source: Applied Economics, 2019.
Bolding indicates actuals.

Housing additions likely to increase over the next 3 or 4 years, then return to current levels.

Population per household expected to decline slightly as the population continues to age.

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School-Age Pop. & Enrollment

Year	Households	School-Age Population *		K-8 Enrollment		Net Difference	Enrollment - Population Ratio
		Total	Per Household	Total	Per Household		
2010/11	31,884	15,509	0.486	12,704	0.398	2,805	81.9%
2011/12	32,966	16,153	0.490	13,193	0.400	2,960	81.7%
2012/13	32,852	16,262	0.495	13,288	0.404	2,974	81.7%
2013/14	33,307	16,654	0.500	13,573	0.408	3,081	81.5%
2014/15	34,459	17,003	0.493	13,527	0.393	3,476	79.6%
2015/16	34,106	16,608	0.487	13,217	0.388	3,391	79.6%
2016/17	34,211	16,440	0.481	13,038	0.381	3,402	79.3%
2017/18	34,347	16,288	0.474	12,559	0.366	3,729	77.1%
2018/19	34,551	16,170	0.468	11,904	0.345	4,266	73.6%
2019/20	34,692	16,128	0.465	11,449	0.330	4,679	71.0%
2020/21	35,183	16,030	0.456	11,127	0.316	4,903	69.6%
2021/22	35,483	16,005	0.451	10,857	0.306	5,148	67.8%
2022/23	35,794	15,983	0.447	10,603	0.296	5,380	66.3%
2023/24	36,210	16,007	0.442	10,367	0.286	5,640	64.8%
2024/25	36,269	15,972	0.438	10,143	0.280	5,729	62.9%
2025/26	36,360	15,752	0.433	9,877	0.272	5,875	62.7%
2026/27	36,485	15,648	0.429	9,749	0.267	5,899	62.3%
2027/28	36,645	15,559	0.425	9,638	0.263	5,921	61.9%
2028/29	36,710	15,429	0.420	9,542	0.260	5,887	61.8%

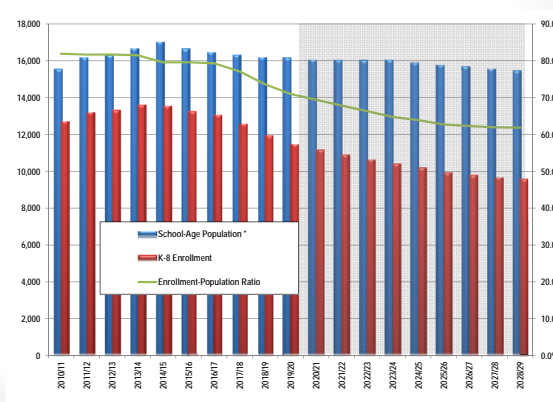
Source: Applied Economics, 2019.
* Population age 5 through 13, corresponds with Kindergarten through 8th grade.
Bolding indicates Actuals.

The current net difference between school-age population and enrollment is about 4,700 persons resulting in an enrollment-population ratio of 71.0%.

Based on trends over the past 10 years, the enrollment-population ratio is likely to decline to about 62% by 2028/29.

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School-Age Pop. & Enrollment



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Enrollment Scenarios

Fall	Total EP Ratio Scenario			Enrollment Change		
	Low	Mid	High	Low	Mid	High
2010/11	12,704	12,704	12,704	489	489	489
2011/12	13,193	13,193	13,193	489	489	489
2012/13	13,288	13,288	13,288	95	95	95
2013/14	13,573	13,573	13,573	285	285	285
2014/15	13,527	13,527	13,527	-46	-46	-46
2015/16	13,217	13,217	13,217	-310	-310	-310
2016/17	13,038	13,038	13,038	-179	-179	-179
2017/18	12,559	12,559	12,559	-479	-479	-479
2018/19	11,904	11,904	11,904	-655	-655	-655
2019/20	11,449	11,449	11,449	-455	-455	-455
2020/21	11,018	11,127	11,239	-431	-322	-210
2021/22	10,642	10,857	11,075	-376	-270	-164
2022/23	10,286	10,603	10,922	-356	-254	-153
2023/24	9,957	10,367	10,788	-329	-236	-134
2024/25	9,643	10,143	10,660	-314	-224	-128
2025/26	9,296	9,877	10,457	-347	-266	-173
2026/27	9,085	9,749	10,455	-211	-128	-32
2027/28	8,892	9,638	10,439	-193	-111	-16
2028/29	8,715	9,542	10,437	-177	-96	-2
2021/22-2028/29				-2,734	-1,907	-1,012

Source: Applied Economics, 2019.
Bolding indicates actuals.

The low scenario assumes the E-P ratio drops 1% per year faster than expected.

The high scenario assumes that the rate of decline in the E-P ratio will drop to the 10-year average rate, which is lower than the last five years.

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Projected Enrollment by Cohort

Year	Enrollment by Level		K-8 Enrollment Change	Share of Enrollment		
	K-3	4-8		K-3	4-8	
2010/11	5,939	6,765	12,704	-3.5%	46.7%	53.3%
2011/12	5,207	6,986	13,193	3.8%	47.0%	53.0%
2012/13	6,287	7,001	13,288	0.7%	47.3%	52.7%
2013/14	6,326	7,247	13,573	2.1%	46.6%	53.4%
2014/15	6,204	7,323	13,527	-0.3%	45.9%	54.1%
2015/16	5,913	7,304	13,217	-2.3%	44.7%	55.3%
2016/17	5,696	7,342	13,038	-1.4%	43.7%	56.3%
2017/18	5,259	7,300	12,559	-3.7%	41.9%	58.1%
2018/19	4,934	6,970	11,904	-5.2%	41.4%	58.6%
2019/20	4,785	6,664	11,449	-3.8%	41.8%	58.2%
2020/21	4,662	6,465	11,127	-2.8%	41.9%	58.1%
2021/22	4,663	6,194	10,857	-2.4%	42.9%	57.1%
2022/23	4,613	5,990	10,603	-2.3%	43.5%	56.5%
2023/24	4,564	5,803	10,367	-2.2%	44.0%	56.0%
2024/25	4,458	5,685	10,143	-2.2%	44.0%	56.0%
2025/26	4,393	5,484	9,877	-2.6%	44.5%	55.5%
2026/27	4,386	5,363	9,749	-1.3%	45.0%	55.0%
2027/28	4,404	5,234	9,638	-1.1%	45.7%	54.3%
2028/29	4,432	5,110	9,542	-1.0%	46.4%	53.6%

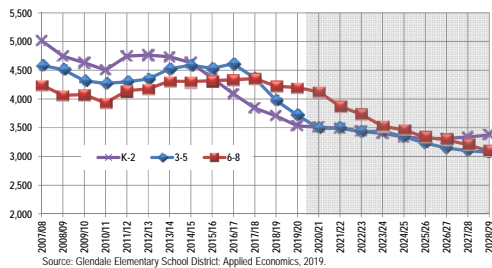
Source: Applied Economics, 2019.
Bolding indicates Actuals.

K-8 enrollment is forecast to decline throughout the projection period.

Long term stabilization, or even increases in enrollment are possible based on turnover of existing households and the characteristics of households entering the District.

22

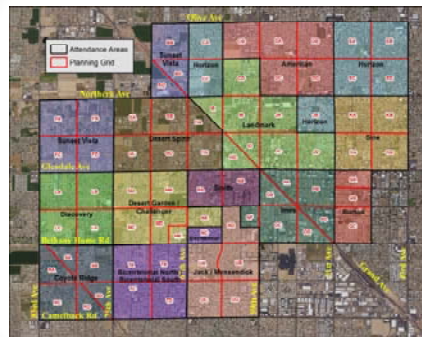
Projected Enrollment by Cohort



Source: Glendale Elementary School District; Applied Economics, 2019.

23

Attendance Areas



Planning area projections are aggregated by attendance area and adjusted for open enrollment to develop projections by school.

24

Projected Enrollment by School

School	Actual													Projected					Change
	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28	2028/29			
American	786	776	779	712	699	672	602	578	633	618	596	589	580	586	603	598	-184	-13	-8
Bicentennial South	613	653	586	569	518	486	482	474	492	485	486	480	478	484	489	499	-131	-2	16
Bicentennial North	819	820	797	792	789	695	666	646	613	595	588	589	564	570	558	551	-153	-7	-38
Burton	786	791	767	732	673	649	591	563	643	528	529	514	502	490	481	478	-195	-75	-43
Coyote Ridge	918	872	807	818	753	732	726	718	713	721	700	700	690	688	680	680	-192	-26	-20
Deer Garden	720	698	706	729	656	615	557	539	531	518	501	491	481	479	479	478	-173	-66	-13
Challenger	673	666	633	677	734	682	694	695	660	647	628	610	581	559	536	516	-21	84	-96
Deer Spirt	901	912	910	907	896	882	738	721	681	636	620	607	595	600	600	587	-163	-131	-20
Discovery	754	738	768	742	720	674	647	630	594	588	552	532	511	497	482	480	-107	-115	-51
Horizon	836	861	864	845	854	809	836	754	721	710	704	695	678	675	655	651	0	-181	-44
Imes	542	538	506	503	516	557	498	474	464	456	440	424	412	402	394	388	-44	-74	-36
Landmark	750	810	800	733	768	699	723	676	641	616	604	577	560	552	551	548	-27	148	-29
Jack	917	813	776	760	692	618	624	621	609	606	589	577	567	563	563	564	-283	-47	-13
Mossendick	999	994	977	934	917	871	824	793	779	744	739	718	701	672	658	636	-175	-106	-82
Sine	673	669	674	750	626	622	510	442	409	411	448	466	466	466	466	466	-163	-104	-18
Smith	924	924	861	916	911	838	761	835	806	778	751	743	712	684	674	673	-163	-118	-70
Sunset Vista	899	940	944	867	866	857	897	918	888	886	872	829	800	789	782	771	-2	-68	-58
Other	53	49	59	52	61	46	73	60	60	60	60	60	60	60	60	60	20	-13	0
TOTAL	13,573	13,527	13,217	13,038	12,559	11,904	11,449	11,127	10,857	10,603	10,367	10,143	9,877	9,749	9,638	9,542	-2,124	-1,306	-601

Source: Applied Economics, 2019.

The differences between enrollment by attendance area and enrollment by school show a great deal of consistency over time.

All but one or two schools are likely to experience declining enrollment over the next five years with more stable conditions after that.

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Conclusions

The school-age population of the District is falling, and enrollment in charter schools is increasing, resulting in steady declines in District enrollment that are likely to persist.

The amount of current residential construction, and the potential for new residential development in the future is not sufficient to offset the factors reducing enrollment.

Future enrollment is likely to be impacted by additional charter schools, or the expansion of existing ones, so marketing and program choice will continue to be important to the District.

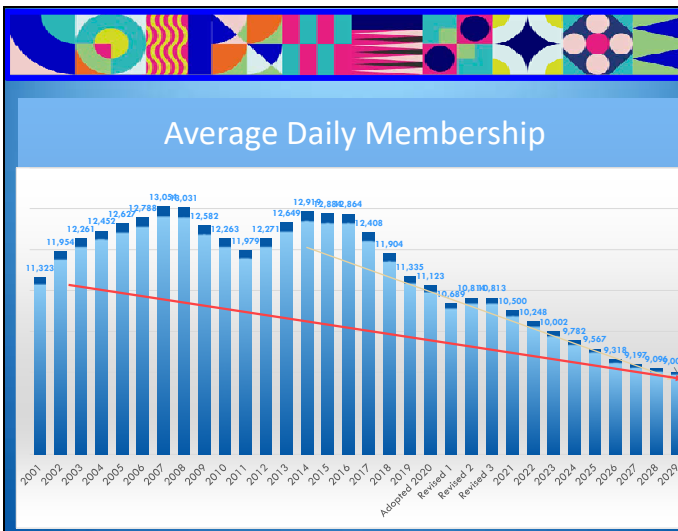
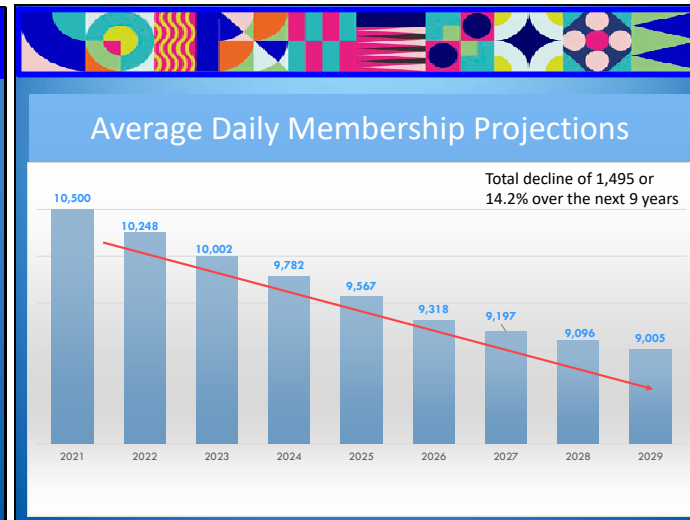
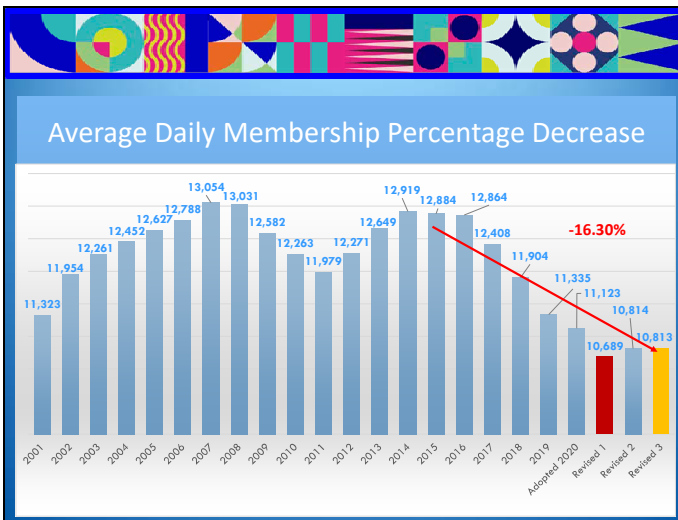
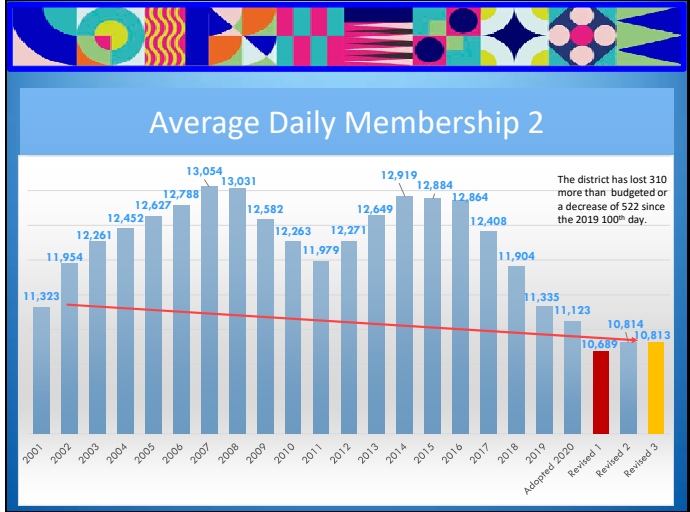
The community is positioned for increased redevelopment activity in the future, but the impact of this activity may not have a significant impact on the school-age population.

26



Enrollment Decline Impact

June 10, 2020



Questions?

Claims Experience Review – Dental

Mr. Barragan reported:

In April, Pool I (or base plan) incurred \$30,386 in dental claims or a monthly loss ratio of 45%.

Based on the trend, we project revenues to generate \$810,372 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$673,308 or a loss ratio of 83% by June 30, 2020.

In April, Pool III (or buy-up plan) incurred \$121,273 in dental claims or a monthly loss ratio of 45%.

Based on the trend, we project revenues to generate \$3,234,360 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$2,644,668 or a loss ratio of 82% by June 30, 2020.

Claims Experience Review – Workers’ Compensation

Mr. Barragan reported:

In May, GESD logged six (6) incidents and GESD incurred \$7,150.00 for the month.

GESD has 29 open claims recorded since 2013 and the “Paid” amount is \$2,836,916.92 compared to the “Incurred” of \$3,745,420.43.

GESD has eight (8) claimants above \$75,000 (based on the “Paid” amount) and three (3) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the eight (8) claimants are \$2,579,510.49 or 91% of the total “Paid” amount of \$2,836,916.82 and \$3,213,225.49 or 86% of the total “Incurred” amount of \$3,745,420.43.

The average cost per individuals is:

- \$97,824.72 for “Paid”
- \$129,152.43 for “Incurred”

Wellness and Insurance Benefit Update

Mr. Barragan presented the Trust Board with wellness and insurance updates.

Mr. Barragan complimented Human Resources on their hard work with open enrollment.

Mrs. Wong shared in-person orientation has been accomplished in rotational groups of ten.

Mrs. Wong presented the new GESD Employee benefit booklet and mentioned the VITA program continued to service employees during the COVID-19 shut down.

Mrs. Wong announced GESD will be virtually receiving the Healthy Arizona Worksites Program. GESD will be going from the Gold Award to the Platinum Award, which is the highest level.

Summary of Current Events

None.

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 5:19 pm.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 4.B. TOPIC: Valley Schools Insurance Group (VSIG) COVID-19 Pre-Paid Legal Defense Program

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

RECOMMENDATION:

It is recommended the Trust Board approve the District to participate in VSIG's COVID-19 Prepaid Legal Defense Program (Program)/ VSIG and the District will work collaboratively to ensure the prompt and effective administration for the District's COVID-19 legal defense contingent upon approval from legal counsel beginning 2020-2021.

RATIONALE:

The Arizona Risk Retention Trust has offered its members (approximately 248) the following "coverage" related to COVID-19 because of growing concerns regarding liability lawsuits. Staff has reviewed the "coverage" offer the Arizona Risk Retention Trust and has concluded it is not in the best interest of GESD to add the additional coverage. Instead, staff proposes to participate in VSIG's COVID-19 Pre-Paid Legal Defense Program ("Program").



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

September 3, 2020

Mr. Mike Barragan
Asst. Superintendent for Business and Auxiliary Services
Glendale Elementary School District
7301 N. 58th Ave.
Glendale, AZ 85301

Re: Letter of Agreement - Valley Schools Insurance Group COVID-19 Pre-Paid Legal Defense Program

Dear Mr. Barragan:

This Letter of Agreement documents the mutual understanding between the Glendale Elementary School District (“District”) and Valley Schools Insurance Group (“VSIG”).

Scope of Services

District agrees to participate in VSIG’s COVID-19 Pre-Paid Legal Defense Program (“Program”). VSIG and the District will work collaboratively to ensure the prompt and effective administration of the District’s COVID-19 legal defense as follows:

District’s Duties

- District will deposit monies into the Program to pay the District’s legal costs associated with its COVID-19 legal matters. Monies the District deposits into the Program will be used exclusively for the District’s legal and administrative costs.
- District will review and approve all legal invoices and settlements prior to payment by VSIG.
- District will immediately notify VSIG of any notice of claim, litigation, or other legal filing relating to COVID-19.
- District will copy VSIG on all reports made to the Arizona Department of Health Services or the Maricopa County Department of Public Health relating to COVID-19.
- District will make additional deposit(s) into the Program should its balance fall below the recommended minimum level identified after consultation with VSIG.

VSIG Duties

- VSIG will pay all legal invoices, court fees, settlements, and other legal expenses incurred by the District relating to COVID-19 claims after review and approval by the District.
- VSIG will provide monthly account statements to the District as well as copies of all legal invoices.
- VSIG will invest deposited funds according to Valley Schools investment policies.

District understands and agrees that this Letter of Agreement does not provide the District any insurance coverage to the District for COVID-19 related claims by VSIG or its Administrator, Valley Schools Management Group. The District is solely responsible for all costs it incurs relating to its COVID-19 legal defense. This includes attorney fees and costs, court costs, settlement costs, and court judgments. VSIG will pay these costs from monies the District deposits into the Program.

Fees Paid to VSIG.

District will pay an annual fee to VSIG cover costs the administrative costs of operating the Program, coordinating payments to legal counsel, and providing monthly statements to the District.

- \$2,000 annual fee to participate in the Program. Paid within 30 days of signed approval of this Letter of Agreement.

Legal Services

Osborn Maledon (“Law Firm”) will provide legal services to the District in its defense against COVID-19 related claims. The attorney-client relationship exists between the Law Firm and the District. The Law Firm will bill VSIG monthly for any services provided to the District and VSIG will pay fees and costs billed to the District from the District’s monies that have been deposited into the Program. **The District must approve any invoices, settlements, or other costs attributed to its participation in the Program before VSIG will pay them.** VSIG will provide a monthly accounting of the District’s balance in the Program.

District will contact the Law Firm directly for any legal advice or services it needs. The list of attorneys and legal professionals who will work on COVID-19 related legal matters on behalf of the District and their associated fees are listed in Exhibit A to this Agreement.

As discussed above, the District shall notify VSIG immediately of any COVID-19 related notice of claim, litigation, or other legal filing related to COVID-19.

Notices may be sent via email at (TABock@vsit.org) or by fax at (623) 594-4376.

Term

District agrees to participate in the Program for a term up to five (5) years. Either Party may decide to discontinue the District's participation in the Program at any time by providing at least 90 days written notice.

Notices

Notices will be sent to the following addresses:

VSIG

Valley Schools Management Group, on behalf of VSIG
PO Box 41760
Phoenix, AZ 85080-1760
Attn: Tom Bock
TABock@vsit.org
(623) 594-4370

Glendale Elementary School District

Mr. Mike Barragan
Asst. Superintendent for Business and Auxiliary Services
Glendale Elementary School District
7301 N. 58th Ave.
Glendale, AZ 85301
MBarragan@gesd40.org
(623) 237-7111

Page Four
September 3, 2020

Welcome to the Valley Schools Insurance Group. We look forward to working with you and the Glendale Elementary School District.

Sincerely,

A handwritten signature in black ink that reads "Tom Boone". The signature is written in a cursive style with a large, prominent "T" and "B".

Tom Boone
Chairman and CEO

Approved By: _____

Date: _____

Title: _____

VSIG Pre-Paid COVID-19 Legal Defense Program

Exhibit A

OSBORN MALEDON LEGAL TEAM

Each of the lawyers below either has expertise in COVID-19 school re-opening and mitigation guidelines, COVID-19 employment issues, significant litigation expertise, and or all of the above. The lawyer or team of lawyers/paralegals who will work on any given matter will be determined based on the nature of the matter or claim and in coordination with the District representative(s). If lawyers or paralegals who are not included on this list are added to matters, we will consult with the District representative(s) about case staffing.

Name	Hourly Rate	Years' Experience	Link to Resume
Lynne C. Adams	\$450	33	https://www.omlaw.com/attorneys/bio/lynne-c-adams/
David D. Garner	\$410	20	https://www.omlaw.com/attorneys/bio/david-d-garner/
Kristin Windtberg	\$360	14	https://www.omlaw.com/attorneys/bio/kristin-l-windtberg/
Colin Proksel	\$310	12	https://www.omlaw.com/attorneys/bio/colin-m-proksel/
Travis Hunt	\$270	6	https://www.omlaw.com/attorneys/bio/travis-hunt/
Emma Cone-Roddy	\$260	5	https://www.omlaw.com/attorneys/bio/emma-j-cone-roddy/
Payslie Bowman	\$230	2	https://www.omlaw.com/attorneys/bio/payslie-m-bowman/
Taiba Velic (paralegal)	\$205	10+	N/A

ARIZONA SCHOOL RISK RETENTION TRUST, INC.

ENDORSEMENT NO. 10

COVID-19 LIABILITY

This Endorsement is retroactive to July 1, 2020, if added by September 15, 2020. If added after September 15, 2020, coverage is effective on the date the Endorsement is signed. Notwithstanding Section 2.34 of the Appendix to which this Endorsement is attached, coverage is provided as follows:

1. COVERAGE PROVIDED:

Subject to the Limits of Liability expressly stated in this Endorsement, the Trust agrees to pay those sums that the District becomes legally obligated to pay as Damages by reason of liability imposed upon the District by law because of Bodily Injury or Property Damage caused by an Occurrence which occurs during an Agreement Period, and which arises out of the actual, alleged or threatened infectious, pathogenic, toxic or other harmful properties of the COVID-19 virus.

2. LIMITS OF LIABILITY/UNDERLYING LIMITS:

2.1 The Trust's Limit of Liability for Claims or Lawsuits covered by the terms and conditions of this Endorsement shall not exceed:

2.1.1 \$1,000,000 each Occurrence, including Defense Costs and indemnity payments.

2.1.2 \$10,000 each claimant in indemnity coverage, provided that the other limits identified herein are not exhausted.

2.1.3 \$2,000,000 Annual Aggregate per District, including Defense Costs and indemnity payments.

2.1.4 \$25,000,000 Annual Aggregate all Districts, including Defense Costs and indemnity payments.

2.2 The following deductibles will apply:

2.2.1 \$0 each Occurrence for Claims relating to a student for whom the District has obtained a signed Waiver, Release, and Assumption of Risk Form.

2.2.2 \$10,000 each Occurrence for Claims relating to a student for whom the District has obtained a signed Acknowledgment and Disclosure Form.

2.2.3 \$20,000 each Occurrence for Claims with no Waiver, Release, and Assumption of Risk Form or Acknowledgment and Disclosure Form in place relating to the Claim.

3. CONDITIONS:

3.1 The following conditions to coverage apply under this Endorsement:

3.1.1 The District must utilize a parent/guardian Acknowledgment and Disclosure Form or a Waiver, Release, and Assumption of Risk Form relating to the COVID-19 virus, in a form approved by the Trust, for all on-site students.

3.1.2 The District makes a good faith effort to implement a reopening plan that incorporates applicable guidelines issued by the Arizona Department of Education (ADE) for K-12 Districts, and Centers for Disease Control and Prevention (CDC) for Community College Districts.

3.1.3 Except as modified by this Endorsement, this coverage is subject to all provisions, exclusions, definitions, terms, and conditions of the Appendix to which this Endorsement is attached.

I, the undersigned, as the District Authorized Representative of Glendale Elementary School District No. 40 do hereby accept, on behalf of the above-named District, the coverage indicated above. I understand that no coverage, even if accepted, is in place if the corresponding contribution for the endorsement has not been paid to the Trust by the due date established by the Trust. I further represent and confirm that all information previously provided to the Trust by the District in the Exposure Summary for the applicable coverage period is accurate and complete.

Contribution for Appendix A.1 Endorsement 10 COVID-19 Liability Coverage: **\$100,000**

Signature: _____ Date: _____

Title: _____

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 4.C. TOPIC: Approval of Trust Board Meeting Schedule

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

RECOMMENDATION:

It is recommended that the Trust Board approve the meeting schedule for the 2020-2021 fiscal year.

RATIONALE:

The proposed meeting schedule for fiscal year 2010-2021 is attached.

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Trust Board Meeting Schedule SY 2020-2021

Date	Time
September 16, 2020	4:30 pm
October 21, 2020	4:30 pm
November 18, 2020	4:30 pm
December 16, 2020	4:30 pm
January 20, 2021	4:30 pm
February 17, 2021	4:30 pm
March 24, 2021	4:30 pm
April 21, 2021	4:30 pm
May 19, 2021	4:30 pm
June 9, 2021	4:30 pm

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.A. TOPIC: Assistant Superintendent's Update

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.B. TOPIC: Claims Experience Review - Medical

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

In July, GESD incurred \$488,003 in medical, which represents a monthly loss ratio of 77%.

Based on the trend, we project revenues to generate \$7,639,608 by June 30, 2021 and we anticipate to incur medical claims of approximately \$5,856,036 or a loss ratio of 77% by June 30, 2021.

In June, GESD incurred \$696,115 in medical, which represents a monthly loss ratio of 106%.

There were 21 claims above \$75,000 and four (4) above \$150,000 stop loss level totaling \$2,955,145. This represents 36% of the total medical claims. The anticipated refunds \$504,445 for the claim(s) exceeding the stop loss level.

GESD generated \$8,172,220 in revenues and incurred medical claims of a \$7,154,805 or a loss ratio of 88% by June 30, 2020.



Monthly Experience Report

Glendale EI-All

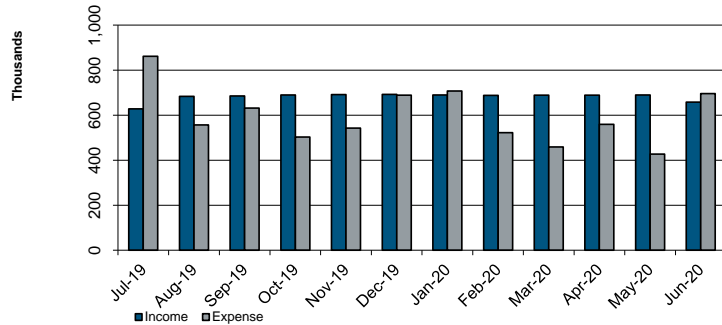
Dates: (7/1/2020-6/30/2021)



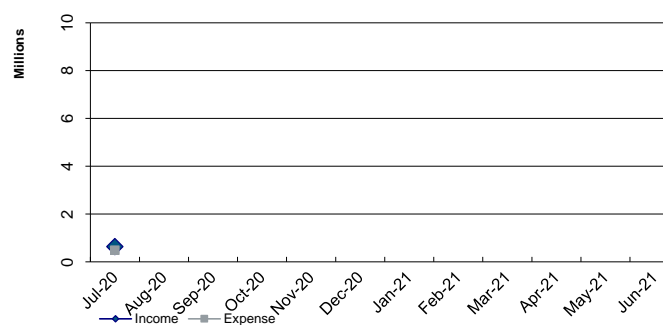
Name: Valley Schools Employee Benefits Group
Plan: All

a Date	b Employees	c Members	d Paid Medical Claims	e Less Estimated Specific Stop Loss Refunds	f Paid RX Claims	g Total Net Medical/RX Claims	h PEPM Fixed Expenses	i Total Paid Claims & Expenses	j Total Calculated Premium Equivalent	k Surplus/ (Deficit)	l Total Cost Loss Ratio	m Total Cost PMPM	n Prior Year YTD Loss Ratio
2020-07	920	1,347	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,400	\$ 488,003	\$ 636,634	\$ 148,631	77%	\$ 362	138%
2020-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			109%
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			103%
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			95%
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			93%
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			88%
Total	920	1,347	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,400	\$ 488,003	\$ 636,634	\$ 148,631	77%	\$ 362	
Mo. Avg.	920	1,347	\$ 341,896	\$ -	\$ 81,707	\$ 423,603	\$ 64,400	\$ 488,003	\$ 636,634	\$ 148,631		\$ 362	
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	896	1,316	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,720	\$ 440,576	\$ 619,633	\$ 179,057	71%	\$ 335
2020-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	896	1,316	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,720	\$ 440,576	\$ 619,633	\$ 179,057	71%	\$ 335
Mo. Avg.	896	1,316	\$ 302,984	\$ -	\$ 74,872	\$ 377,856	\$ 62,720	\$ 440,576	\$ 619,633	\$ 179,057		\$ 335



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	24	31	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,680	\$ 47,427	\$ 17,001	\$ (30,426)	279%	\$ 1,530
2020-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	24	31	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,680	\$ 47,427	\$ 17,001	\$ (30,426)	279%	\$ 1,530
Mo. Avg.	24	31	\$ 38,912	\$ -	\$ 6,835	\$ 45,747	\$ 1,680	\$ 47,427	\$ 17,001	\$ (30,426)		\$ 1,530



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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489
Mo. Avg.	447	635	\$ 221,521	\$ -	\$ 57,678	\$ 279,199	\$ 31,290	\$ 310,489	\$ 326,160	\$ 15,671	95%	\$ 489

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	12	14	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 840	\$ 4,456	\$ 8,384	\$ 3,929	53%	\$ 318
2020-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	12	14	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 840	\$ 4,456	\$ 8,384	\$ 3,929	53%	\$ 318
Mo. Avg.	12	14	\$ 3,353	\$ -	\$ 263	\$ 3,616	\$ 840	\$ 4,456	\$ 8,384	\$ 3,929	53%	\$ 318

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	449	681	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 31,430	\$ 145,373	\$ 293,473	\$ 148,100	50%	\$ 213
2020-08						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	449	681	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 31,430	\$ 145,373	\$ 293,473	\$ 148,100	50%	\$ 213
Mo. Avg.	449	681	\$ 98,383	\$ -	\$ 15,560	\$ 113,943	\$ 31,430	\$ 145,373	\$ 293,473	\$ 148,100	50%	\$ 213

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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528
Mo. Avg.	12	17	\$ 35,560	\$ -	\$ 6,572	\$ 42,132	\$ 840	\$ 42,972	\$ 8,617	\$ (34,355)	499%	\$ 2,528

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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	0%	\$ -
Mo. Avg.	0	0	\$ (16,920)	\$ -	\$ 1,634	\$ (15,286)	\$ -	\$ (15,286)	\$ -	\$ 15,286	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						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2021-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -

Monthly Contribution Rates

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	338	31	65	13	447	10	2	0	0	12	459
2019-08	0	0	0	0	0	0	0	0	0	0	0
2019-09	0	0	0	0	0	0	0	0	0	0	0
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	333	20	70	26	449	8	2	1	1	12	461	
2019-08	0	0	0	0	0	0	0	0	0	0	0	
2019-09	0	0	0	0	0	0	0	0	0	0	0	
2019-10	0	0	0	0	0	0	0	0	0	0	0	
2019-11	0	0	0	0	0	0	0	0	0	0	0	
2019-12	0	0	0	0	0	0	0	0	0	0	0	
2020-01	0	0	0	0	0	0	0	0	0	0	0	
2020-02	0	0	0	0	0	0	0	0	0	0	0	
2020-03	0	0	0	0	0	0	0	0	0	0	0	
2020-04	0	0	0	0	0	0	0	0	0	0	0	
2020-05	0	0	0	0	0	0	0	0	0	0	0	
2020-06	0	0	0	0	0	0	0	0	0	0	0	



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.



Monthly Experience Report

Glendale EI-All

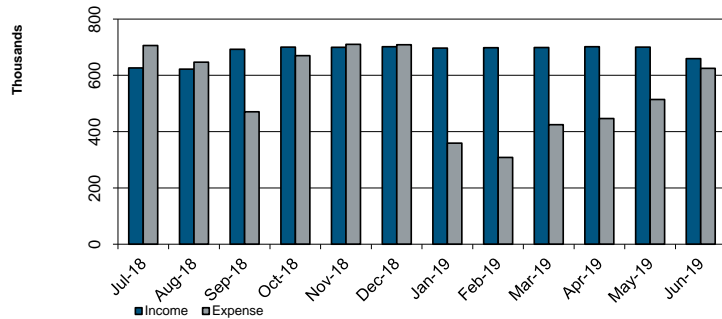
Dates: (7/1/2019-6/30/2020)



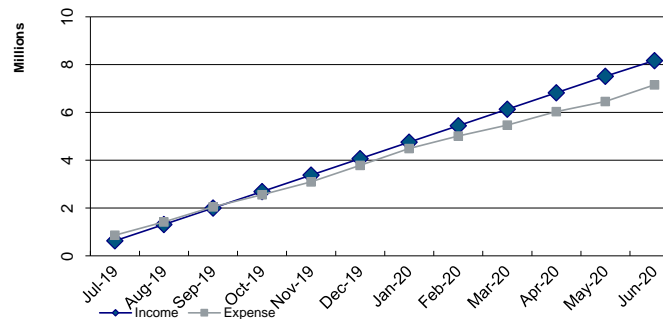
Name: Valley Schools Employee Benefits Group
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,092	\$ 861,652	\$ 627,809	\$ (233,843)	137%	\$ 645	113%
2019-08	1,011	1,455	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 62,602	\$ 556,930	\$ 683,754	\$ 126,824	81%	\$ 383	108%
2019-09	1,015	1,459	\$ 481,531	\$ -	\$ 87,341	\$ 568,872	\$ 62,849	\$ 631,721	\$ 684,768	\$ 53,046	92%	\$ 433	94%
2019-10	1,017	1,474	\$ 366,507	\$ -	\$ 73,119	\$ 439,626	\$ 62,972	\$ 502,598	\$ 689,889	\$ 187,291	73%	\$ 341	94%
2019-11	1,020	1,479	\$ 388,941	\$ -	\$ 90,085	\$ 479,026	\$ 63,158	\$ 542,184	\$ 691,417	\$ 149,233	78%	\$ 367	96%
2019-12	1,018	1,484	\$ 884,290	\$ 342,436	\$ 84,050	\$ 625,904	\$ 63,035	\$ 688,939	\$ 691,841	\$ 2,902	100%	\$ 464	97%
2020-01	1,015	1,478	\$ 578,519	\$ 14,245	\$ 80,262	\$ 644,536	\$ 62,850	\$ 707,386	\$ 689,821	\$ (17,565)	103%	\$ 479	90%
2020-02	1,013	1,476	\$ 373,139	\$ 3,709	\$ 89,890	\$ 459,320	\$ 62,726	\$ 522,046	\$ 687,541	\$ 165,496	76%	\$ 354	84%
2020-03	1,018	1,478	\$ 398,441	\$ 61,924	\$ 58,970	\$ 395,487	\$ 63,035	\$ 458,522	\$ 689,073	\$ 230,551	67%	\$ 310	82%
2020-04	1,016	1,484	\$ 433,183	\$ 27,684	\$ 91,153	\$ 496,652	\$ 62,911	\$ 559,563	\$ 689,018	\$ 129,455	81%	\$ 377	80%
2020-05	1,017	1,486	\$ 279,681	\$ 13,647	\$ 98,142	\$ 364,176	\$ 62,973	\$ 427,149	\$ 689,512	\$ 262,363	62%	\$ 287	79%
2020-06	969	1,411	\$ 594,409	\$ 40,800	\$ 82,506	\$ 636,115	\$ 60,000	\$ 696,115	\$ 657,779	\$ (38,337)	106%	\$ 493	80%
Total	12,051	17,500	\$ 5,897,027	\$ 504,445	\$ 1,016,020	\$ 6,408,602	\$ 746,203	\$ 7,154,805	\$ 8,172,220	\$ 1,017,415	88%	\$ 409	
Mo. Avg.	1,004	1,458	\$ 491,419	\$ 42,037	\$ 84,668	\$ 534,050	\$ 62,184	\$ 596,234	\$ 681,018	\$ 84,785		\$ 409	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,915	\$ 823,368	\$ 614,094	\$ (209,274)	134%	\$ 629
2019-08	996	1,437	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 61,673	\$ 517,790	\$ 673,597	\$ 155,807	77%	\$ 360
2019-09	1,005	1,446	\$ 427,882	\$ -	\$ 81,597	\$ 509,479	\$ 62,230	\$ 571,709	\$ 677,383	\$ 105,674	84%	\$ 395
2019-10	1,008	1,463	\$ 357,410	\$ -	\$ 77,556	\$ 434,966	\$ 62,415	\$ 497,381	\$ 683,531	\$ 186,151	73%	\$ 340
2019-11	1,011	1,468	\$ 390,548	\$ -	\$ 89,472	\$ 480,020	\$ 62,601	\$ 542,621	\$ 685,059	\$ 142,438	79%	\$ 370
2019-12	1,008	1,472	\$ 879,395	\$ 342,436	\$ 83,838	\$ 620,797	\$ 62,416	\$ 683,213	\$ 684,953	\$ 1,740	100%	\$ 464
2020-01	1,008	1,469	\$ 574,372	\$ 14,245	\$ 79,961	\$ 640,088	\$ 62,416	\$ 702,504	\$ 684,645	\$ (17,859)	103%	\$ 478
2020-02	1,006	1,467	\$ 300,883	\$ 3,709	\$ 89,073	\$ 386,247	\$ 62,292	\$ 448,539	\$ 682,365	\$ 233,827	66%	\$ 306
2020-03	1,011	1,469	\$ 373,672	\$ 61,924	\$ 58,314	\$ 370,062	\$ 62,601	\$ 432,663	\$ 683,897	\$ 251,234	63%	\$ 295
2020-04	1,009	1,475	\$ 430,814	\$ 27,684	\$ 90,816	\$ 493,946	\$ 62,477	\$ 556,423	\$ 683,903	\$ 127,480	81%	\$ 377
2020-05	1,010	1,477	\$ 274,067	\$ 13,647	\$ 97,923	\$ 358,343	\$ 62,539	\$ 420,882	\$ 684,398	\$ 263,516	61%	\$ 285
2020-06	955	1,393	\$ 522,167	\$ 40,800	\$ 82,362	\$ 563,729	\$ 59,134	\$ 622,863	\$ 647,611	\$ 24,747	96%	\$ 447
Total	11,930	17,346	\$ 5,583,170	\$ 504,445	\$ 1,002,521	\$ 6,081,246	\$ 738,709	\$ 6,819,955	\$ 8,085,435	\$ 1,265,480	84%	\$ 393
Mo. Avg.	994	1,446	\$ 465,264	\$ 42,037	\$ 83,543	\$ 506,771	\$ 61,559	\$ 568,330	\$ 673,786	\$ 105,457		\$ 393



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	15	18	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 929	\$ 39,140	\$ 10,157	\$ (28,983)	385%	\$ 2,174
2019-09	10	13	\$ 53,650	\$ -	\$ 5,744	\$ 59,394	\$ 619	\$ 60,013	\$ 7,385	\$ (52,628)	813%	\$ 4,616
2019-10	9	11	\$ 9,098	\$ -	\$ (4,437)	\$ 4,661	\$ 557	\$ 5,218	\$ 6,358	\$ 1,140	82%	\$ 474
2019-11	9	11	\$ (1,606)	\$ -	\$ 613	\$ (993)	\$ 557	\$ (436)	\$ 6,358	\$ 6,794	-7%	\$ -
2019-12	10	12	\$ 4,895	\$ -	\$ 212	\$ 5,107	\$ 619	\$ 5,726	\$ 6,888	\$ 1,162	83%	\$ 477
2020-01	7	9	\$ 4,147	\$ -	\$ 301	\$ 4,448	\$ 434	\$ 4,882	\$ 5,176	\$ 294	94%	\$ 542
2020-02	7	9	\$ 72,256	\$ -	\$ 817	\$ 73,073	\$ 434	\$ 73,507	\$ 5,176	\$ (68,331)	1420%	\$ 8,167
2020-03	7	9	\$ 24,769	\$ -	\$ 656	\$ 25,425	\$ 434	\$ 25,859	\$ 5,176	\$ (20,683)	500%	\$ 2,873
2020-04	7	9	\$ 2,369	\$ -	\$ 337	\$ 2,706	\$ 434	\$ 3,140	\$ 5,115	\$ 1,974	61%	\$ 349
2020-05	7	9	\$ 5,614	\$ -	\$ 219	\$ 5,833	\$ 434	\$ 6,267	\$ 5,115	\$ (1,152)	123%	\$ 696
2020-06	14	18	\$ 72,242	\$ -	\$ 144	\$ 72,386	\$ 866	\$ 73,252	\$ 10,168	\$ (63,084)	720%	\$ 4,070
Total	121	154	\$ 313,857	\$ -	\$ 13,499	\$ 327,356	\$ 7,494	\$ 334,850	\$ 86,785	\$ (248,065)	386%	\$ 2,174
Mo. Avg.	10	13	\$ 26,155	\$ -	\$ 1,125	\$ 27,280	\$ 625	\$ 27,904	\$ 7,232	\$ (20,672)		\$ 2,174



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ 47,866	\$ -	\$ 4	\$ 47,870	\$ -	\$ 47,870	\$ -	\$ (47,870)	0%	\$ -
2019-10	-	-	\$ (7,780)	\$ -	\$ -	\$ (7,780)	\$ -	\$ (7,780)	\$ -	\$ 7,780	0%	\$ -
2019-11	-	-	\$ 6,277	\$ -	\$ 159	\$ 6,436	\$ -	\$ 6,436	\$ -	\$ (6,436)	0%	\$ -
2019-12	-	-	\$ (17,707)	\$ -	\$ -	\$ (17,707)	\$ -	\$ (17,707)	\$ -	\$ 17,707	0%	\$ -
2020-01	-	-	\$ 25,205	\$ -	\$ 24	\$ 25,229	\$ -	\$ 25,229	\$ -	\$ (25,229)	0%	\$ -
2020-02	-	-	\$ 25,428	\$ -	\$ -	\$ 25,428	\$ -	\$ 25,428	\$ -	\$ (25,428)	0%	\$ -
2020-03	-	-	\$ (44)	\$ -	\$ -	\$ (44)	\$ -	\$ (44)	\$ -	\$ 44	0%	\$ -
2020-04	-	-	\$ 309	\$ -	\$ -	\$ 309	\$ -	\$ 309	\$ -	\$ (309)	0%	\$ -
2020-05	-	-	\$ 51,145	\$ -	\$ -	\$ 51,145	\$ -	\$ 51,145	\$ -	\$ (51,145)	0%	\$ -
2020-06	-	-	\$ 6,528	\$ -	\$ 31	\$ 6,559	\$ -	\$ 6,559	\$ -	\$ (6,559)	0%	\$ -
Total	0	0	\$ 543,857	\$ -	\$ 40,611	\$ 584,468	\$ -	\$ 584,468	\$ -	\$ (584,468)		
Mo. Avg.	0	0	\$ 45,321	\$ -	\$ 3,384	\$ 48,706	\$ -	\$ 48,706	\$ -	\$ (48,706)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-	\$ (390)	\$ -	\$ -	\$ (390)	\$ -	\$ (390)	\$ -	\$ 390	0%	\$ -
2019-10	-	-	\$ 23	\$ -	\$ -	\$ 23	\$ -	\$ 23	\$ -	\$ (23)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ 1,868	\$ -	\$ -	\$ 1,868	\$ -	\$ 1,868	\$ -	\$ (1,868)	0%	\$ -
2020-01	-	-	\$ 629	\$ -	\$ -	\$ 629	\$ -	\$ 629	\$ -	\$ (629)	0%	\$ -
2020-02	-	-	\$ 113	\$ -	\$ -	\$ 113	\$ -	\$ 113	\$ -	\$ (113)	0%	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-05	-	-	\$ (201)	\$ -	\$ -	\$ (201)	\$ -	\$ (201)	\$ -	\$ 201	0%	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ 19,402	\$ -	\$ 1,193	\$ 20,595	\$ -	\$ 20,595	\$ -	\$ (20,595)		
Mo. Avg.	0	0	\$ 1,617	\$ -	\$ 99	\$ 1,716	\$ -	\$ 1,716	\$ -	\$ (1,716)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09	-	-	\$ 13,294	\$ -	\$ -	\$ 13,294	\$ -	\$ 13,294	\$ -	\$ (13,294)	0%	\$ -
2019-10	-	-	\$ 26,787	\$ -	\$ -	\$ 26,787	\$ -	\$ 26,787	\$ -	\$ (26,787)	0%	\$ -
2019-11	-	-	\$ 7,164	\$ -	\$ 2,290	\$ 9,454	\$ -	\$ 9,454	\$ -	\$ (9,454)	0%	\$ -
2019-12	-	-	\$ 2,897	\$ -	\$ 688	\$ 3,585	\$ -	\$ 3,585	\$ -	\$ (3,585)	0%	\$ -
2020-01	-	-	\$ 30,022	\$ -	\$ 119	\$ 30,141	\$ -	\$ 30,141	\$ -	\$ (30,141)	0%	\$ -
2020-02	-	-	\$ (515)	\$ -	\$ -	\$ (515)	\$ -	\$ (515)	\$ -	\$ 515	0%	\$ -
2020-03	-	-	\$ 476	\$ -	\$ 2,779	\$ 3,255	\$ -	\$ 3,255	\$ -	\$ (3,255)	0%	\$ -
2020-04	-	-	\$ 664	\$ -	\$ 3,570	\$ 4,234	\$ -	\$ 4,234	\$ -	\$ (4,234)	0%	\$ -
2020-05	-	-	\$ 948	\$ -	\$ -	\$ 948	\$ -	\$ 948	\$ -	\$ (948)	0%	\$ -
2020-06	-	-	\$ 1,859	\$ -	\$ -	\$ 1,859	\$ -	\$ 1,859	\$ -	\$ (1,859)	0%	\$ -
Total	0	0	\$ 220,625	\$ -	\$ 19,809	\$ 240,434	\$ -	\$ 240,434	\$ -	\$ (240,434)		
Mo. Avg.	0	0	\$ 18,385	\$ -	\$ 1,651	\$ 20,036	\$ -	\$ 20,036	\$ -	\$ (20,036)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA PRIOR YEAR

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ 24	\$ -	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ (24)	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ 175	\$ -	\$ 7	\$ 182	\$ -	\$ 182	\$ -	\$ (182)		
Mo. Avg.	0	0	\$ 15	\$ -	\$ 1	\$ 15	\$ -	\$ 15	\$ -	\$ (15)	0%	

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	429	594	\$ 144,865	\$ -	\$ 33,787	\$ 178,652	\$ 26,564	\$ 205,216	\$ 307,537	\$ 102,321	67%	\$ 345
2019-08	427	596	\$ 269,042	\$ -	\$ 56,457	\$ 325,499	\$ 26,440	\$ 351,939	\$ 307,453	\$ (44,486)	114%	\$ 591
2019-09	426	589	\$ 217,868	\$ -	\$ 65,244	\$ 283,112	\$ 26,378	\$ 309,490	\$ 304,834	\$ (4,656)	102%	\$ 525
2019-10	423	587	\$ 210,133	\$ -	\$ 62,404	\$ 272,537	\$ 26,192	\$ 298,729	\$ 303,633	\$ 4,904	98%	\$ 509
2019-11	421	580	\$ 197,334	\$ -	\$ 69,149	\$ 266,483	\$ 26,068	\$ 292,551	\$ 301,398	\$ 8,848	97%	\$ 504
2019-12	416	576	\$ 638,061	\$ 342,436	\$ 59,548	\$ 355,173	\$ 25,759	\$ 380,932	\$ 298,200	\$ (82,732)	128%	\$ 661
2020-01	416	576	\$ 202,442	\$ 14,245	\$ 68,963	\$ 257,160	\$ 25,759	\$ 282,919	\$ 298,200	\$ 15,281	95%	\$ 491
2020-02	410	570	\$ 145,636	\$ 3,709	\$ 77,292	\$ 219,219	\$ 25,387	\$ 244,606	\$ 294,611	\$ 50,005	83%	\$ 429
2020-03	408	567	\$ 222,575	\$ 50,070	\$ 30,872	\$ 203,377	\$ 25,263	\$ 228,640	\$ 292,820	\$ 64,180	78%	\$ 403
2020-04	406	565	\$ 227,315	\$ -	\$ 61,604	\$ 288,919	\$ 25,140	\$ 314,059	\$ 291,661	\$ (22,399)	108%	\$ 556
2020-05	404	563	\$ 123,315	\$ -	\$ 68,455	\$ 191,770	\$ 25,016	\$ 216,786	\$ 290,596	\$ 73,811	75%	\$ 385
2020-06	391	547	\$ 274,932	\$ -	\$ 57,683	\$ 332,615	\$ 24,211	\$ 356,826	\$ 281,576	\$ (75,250)	127%	\$ 652
Total	4,977	6,910	\$ 2,873,518	\$ 410,460	\$ 711,458	\$ 3,174,516	\$ 308,177	\$ 3,482,693	\$ 3,572,518	\$ 89,826	97%	\$ 504
Mo. Avg.	415	576	\$ 239,460	\$ 34,205	\$ 59,288	\$ 264,543	\$ 25,681	\$ 290,224	\$ 297,710	\$ 7,485	97%	\$ 504

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	14	19	\$ 5,780	\$ -	\$ 2,079	\$ 7,859	\$ 867	\$ 8,726	\$ 10,115	\$ 1,389	86%	\$ 459
2019-08	10	11	\$ 27,188	\$ -	\$ 597	\$ 27,785	\$ 619	\$ 28,404	\$ 6,557	\$ (21,847)	433%	\$ 2,582
2019-09	8	9	\$ 49,297	\$ -	\$ 853	\$ 50,150	\$ 495	\$ 50,645	\$ 5,374	\$ (45,271)	942%	\$ 5,627
2019-10	7	8	\$ 2,545	\$ -	\$ 343	\$ 2,888	\$ 433	\$ 3,321	\$ 4,783	\$ 1,462	69%	\$ 415
2019-11	7	8	\$ (3,300)	\$ -	\$ 390	\$ (2,910)	\$ 433	\$ (2,477)	\$ 4,783	\$ 7,261	-52%	\$ -
2019-12	7	8	\$ 171	\$ -	\$ 156	\$ 327	\$ 433	\$ 760	\$ 4,783	\$ 4,023	16%	\$ 95
2020-01	5	6	\$ 1,004	\$ -	\$ 160	\$ 1,164	\$ 310	\$ 1,474	\$ 3,601	\$ 2,127	41%	\$ 246
2020-02	5	6	\$ 1,708	\$ -	\$ 782	\$ 2,490	\$ 310	\$ 2,800	\$ 3,601	\$ 801	78%	\$ 467
2020-03	5	6	\$ 6,865	\$ -	\$ 626	\$ 7,491	\$ 310	\$ 7,801	\$ 3,601	\$ (4,200)	217%	\$ 1,300
2020-04	4	5	\$ 1,542	\$ -	\$ 262	\$ 1,804	\$ 248	\$ 2,052	\$ 3,010	\$ 957	68%	\$ 410
2020-05	4	5	\$ 1,895	\$ -	\$ 131	\$ 2,026	\$ 248	\$ 2,274	\$ 3,010	\$ 735	76%	\$ 455
2020-06	7	9	\$ 368	\$ -	\$ 23	\$ 391	\$ 433	\$ 824	\$ 5,428	\$ 4,605	15%	\$ 92
Total	83	100	\$ 95,064	\$ -	\$ 6,402	\$ 101,466	\$ 5,139	\$ 106,605	\$ 58,647	\$ (47,958)	182%	\$ 1,066
Mo. Avg.	7	8	\$ 7,922	\$ -	\$ 534	\$ 8,456	\$ 428	\$ 8,884	\$ 4,887	\$ (3,997)	182%	\$ 1,066

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	406	575	\$ 18,666	\$ -	\$ 11,754	\$ 30,420	\$ 25,140	\$ 55,560	\$ 254,589	\$ 199,029	22%	\$ 97
2019-08	491	682	\$ 42,133	\$ -	\$ 15,322	\$ 57,455	\$ 30,403	\$ 87,858	\$ 307,374	\$ 219,516	29%	\$ 129
2019-09	500	698	\$ 125,710	\$ -	\$ 14,470	\$ 140,180	\$ 30,960	\$ 171,140	\$ 313,176	\$ 142,036	55%	\$ 245
2019-10	502	704	\$ 121,430	\$ -	\$ 13,437	\$ 134,867	\$ 31,084	\$ 165,951	\$ 315,924	\$ 149,973	53%	\$ 236
2019-11	505	714	\$ 161,568	\$ -	\$ 15,866	\$ 177,434	\$ 31,270	\$ 208,704	\$ 318,763	\$ 110,059	65%	\$ 292
2019-12	504	715	\$ 247,080	\$ -	\$ 21,221	\$ 268,301	\$ 31,208	\$ 299,509	\$ 319,253	\$ 19,744	94%	\$ 419
2020-01	505	714	\$ 258,772	\$ -	\$ 8,619	\$ 267,391	\$ 31,270	\$ 298,661	\$ 319,928	\$ 21,267	93%	\$ 418
2020-02	505	712	\$ 103,833	\$ -	\$ 10,400	\$ 114,233	\$ 31,270	\$ 145,503	\$ 318,491	\$ 172,989	46%	\$ 204
2020-03	511	715	\$ 136,734	\$ 11,854	\$ 21,022	\$ 145,902	\$ 31,641	\$ 177,543	\$ 320,832	\$ 143,289	55%	\$ 248
2020-04	507	708	\$ 114,529	\$ 27,684	\$ 20,053	\$ 106,898	\$ 31,393	\$ 138,291	\$ 318,094	\$ 179,803	43%	\$ 195
2020-05	510	711	\$ 82,379	\$ 13,647	\$ 20,301	\$ 89,033	\$ 31,579	\$ 120,612	\$ 319,653	\$ 199,041	38%	\$ 170
2020-06	477	662	\$ 225,902	\$ 40,800	\$ 23,428	\$ 208,530	\$ 29,536	\$ 238,066	\$ 298,546	\$ 60,480	80%	\$ 360
Total	5,923	8,310	\$ 1,638,736	\$ 93,985	\$ 195,893	\$ 1,740,644	\$ 366,754	\$ 2,107,398	\$ 3,724,622	\$ 1,617,225	57%	\$ 254
Mo. Avg.	494	693	\$ 136,561	\$ 7,832	\$ 16,324	\$ 145,054	\$ 30,563	\$ 175,616	\$ 310,385	\$ 134,769	57%	\$ 254

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	5	7	\$ 12,175	\$ -	\$ 23	\$ 12,198	\$ 310	\$ 12,508	\$ 3,600	\$ (8,908)	347%	\$ 1,787
2019-08	5	7	\$ 3,770	\$ -	\$ 4,994	\$ 8,764	\$ 310	\$ 9,074	\$ 3,600	\$ (5,474)	252%	\$ 1,296
2019-09	2	4	\$ 4,743	\$ -	\$ 4,891	\$ 9,634	\$ 124	\$ 9,758	\$ 2,010	\$ (7,747)	485%	\$ 2,439
2019-10	2	3	\$ 6,506	\$ -	\$ (4,780)	\$ 1,726	\$ 124	\$ 1,850	\$ 1,575	\$ (275)	117%	\$ 617
2019-11	2	3	\$ 1,694	\$ -	\$ 223	\$ 1,917	\$ 124	\$ 2,041	\$ 1,575	\$ (466)	130%	\$ 680
2019-12	3	4	\$ 2,856	\$ -	\$ 56	\$ 2,912	\$ 186	\$ 3,098	\$ 2,105	\$ (993)	147%	\$ 774
2020-01	2	3	\$ 2,514	\$ -	\$ 141	\$ 2,655	\$ 124	\$ 2,779	\$ 1,575	\$ (1,204)	176%	\$ 926
2020-02	2	3	\$ 70,435	\$ -	\$ 35	\$ 70,470	\$ 124	\$ 70,594	\$ 1,575	\$ (69,019)	4483%	\$ 23,531
2020-03	2	3	\$ 17,904	\$ -	\$ 30	\$ 17,934	\$ 124	\$ 18,058	\$ 1,575	\$ (16,483)	1147%	\$ 6,019
2020-04	3	4	\$ 827	\$ -	\$ 75	\$ 902	\$ 186	\$ 1,088	\$ 2,105	\$ 1,017	52%	\$ 272
2020-05	3	4	\$ 3,919	\$ -	\$ 88	\$ 4,007	\$ 186	\$ 4,193	\$ 2,105	\$ (2,089)	199%	\$ 1,048
2020-06	7	9	\$ 71,874	\$ -	\$ 121	\$ 71,995	\$ 433	\$ 72,428	\$ 4,739	\$ (67,689)	1528%	\$ 8,048
Total	38	54	\$ 199,216	\$ -	\$ 5,897	\$ 205,113	\$ 2,355	\$ 207,468	\$ 28,138	\$ (179,330)	737%	\$ 3,842
Mo. Avg.	3	5	\$ 16,601	\$ -	\$ 491	\$ 17,093	\$ 196	\$ 17,289	\$ 2,345	\$ (14,944)	737%	\$ 3,842

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	68	141	\$ 28,016	\$ -	\$ 1,937	\$ 29,953	\$ 4,211	\$ 34,164	\$ 51,968	\$ 17,804	66%	\$ 242
2019-08	78	159	\$ 5,580	\$ -	\$ 1,596	\$ 7,176	\$ 4,830	\$ 12,006	\$ 58,771	\$ 46,765	20%	\$ 76
2019-09	79	159	\$ 23,144	\$ -	\$ 1,879	\$ 25,023	\$ 4,892	\$ 29,915	\$ 59,373	\$ 29,458	50%	\$ 188
2019-10	83	172	\$ 6,841	\$ -	\$ 1,715	\$ 8,556	\$ 5,139	\$ 13,695	\$ 63,975	\$ 50,280	21%	\$ 80
2019-11	85	174	\$ 18,204	\$ -	\$ 2,008	\$ 20,212	\$ 5,263	\$ 25,475	\$ 64,897	\$ 39,422	39%	\$ 146
2019-12	88	181	\$ 9,065	\$ -	\$ 2,381	\$ 11,446	\$ 5,449	\$ 16,895	\$ 67,500	\$ 50,605	25%	\$ 93
2020-01	87	179	\$ 57,932	\$ -	\$ 2,236	\$ 60,168	\$ 5,387	\$ 65,555	\$ 66,517	\$ 963	99%	\$ 366
2020-02	91	185	\$ 26,501	\$ -	\$ 1,381	\$ 27,882	\$ 5,635	\$ 33,517	\$ 69,263	\$ 35,746	48%	\$ 181
2020-03	92	187	\$ 13,931	\$ -	\$ 3,641	\$ 17,572	\$ 5,697	\$ 23,269	\$ 70,245	\$ 46,977	33%	\$ 124
2020-04	96	202	\$ 87,995	\$ -	\$ 5,589	\$ 93,584	\$ 5,944	\$ 99,528	\$ 74,149	\$ (25,380)	134%	\$ 493
2020-05	96	203	\$ 16,280	\$ -	\$ 9,167	\$ 25,447	\$ 5,944	\$ 31,391	\$ 74,149	\$ 42,757	42%	\$ 155
2020-06	87	184	\$ 12,946	\$ -	\$ 1,220	\$ 14,166	\$ 5,387	\$ 19,553	\$ 67,489	\$ 47,936	29%	\$ 106
Total	1,030	2,126	\$ 306,435	\$ -	\$ 34,750	\$ 341,185	\$ 63,778	\$ 404,963	\$ 788,295	\$ 383,332	51%	\$ 190
Mo. Avg.	86	177	\$ 25,536	\$ -	\$ 2,896	\$ 28,432	\$ 5,315	\$ 33,747	\$ 65,691	\$ 31,944	51%	\$ 190

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Total	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
Mo. Avg.	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -

Monthly Contribution Rates

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO PRIOR YEAR

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base PRIOR YEAR

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



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	9	1	0	0	10	437
2019-09	332	24	58	12	426	7	1	0	0	8	434
2019-10	328	24	59	12	423	6	1	0	0	7	430
2019-11	328	24	57	12	421	6	1	0	0	7	428
2019-12	324	22	57	13	416	6	1	0	0	7	423
2020-01	324	22	57	13	416	4	1	0	0	5	421
2020-02	319	22	55	14	410	4	1	0	0	5	415
2020-03	318	21	55	14	408	4	1	0	0	5	413
2020-04	316	21	55	14	406	3	1	0	0	4	410
2020-05	314	22	54	14	404	3	1	0	0	4	408
2020-06	302	21	56	12	391	5	2	0	0	7	398



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	319	16	56	15	406	3	1	1	0	5	411	
2019-08	389	22	60	20	491	3	1	1	0	5	496	
2019-09	396	21	62	21	500	0	1	1	0	2	502	
2019-10	395	22	63	22	502	1	1	0	0	2	504	
2019-11	395	22	66	22	505	1	1	0	0	2	507	
2019-12	392	24	66	22	504	2	1	0	0	3	507	
2020-01	392	25	67	21	505	1	1	0	0	2	507	
2020-02	395	23	66	21	505	1	1	0	0	2	507	
2020-03	402	23	66	20	511	1	1	0	0	2	513	
2020-04	400	21	65	21	507	2	1	0	0	3	510	
2020-05	403	21	65	21	510	2	1	0	0	3	513	
2020-06	377	22	60	18	477	5	2	0	0	7	484	



Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM	Total	
2019-07	29	7	24	8	68	0	0	0	0	0	68
2019-08	35	8	26	9	78	0	0	0	0	0	78
2019-09	36	10	24	9	79	0	0	0	0	0	79
2019-10	36	10	25	12	83	0	0	0	0	0	83
2019-11	38	10	25	12	85	0	0	0	0	0	85
2019-12	39	10	26	13	88	0	0	0	0	0	88
2020-01	39	9	26	13	87	0	0	0	0	0	87
2020-02	41	9	28	13	91	0	0	0	0	0	91
2020-03	41	10	28	13	92	0	0	0	0	0	92
2020-04	42	11	28	15	96	0	0	0	0	0	96
2020-05	42	11	28	15	96	0	0	0	0	0	96
2020-06	37	10	27	13	87	0	0	0	0	0	87



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.

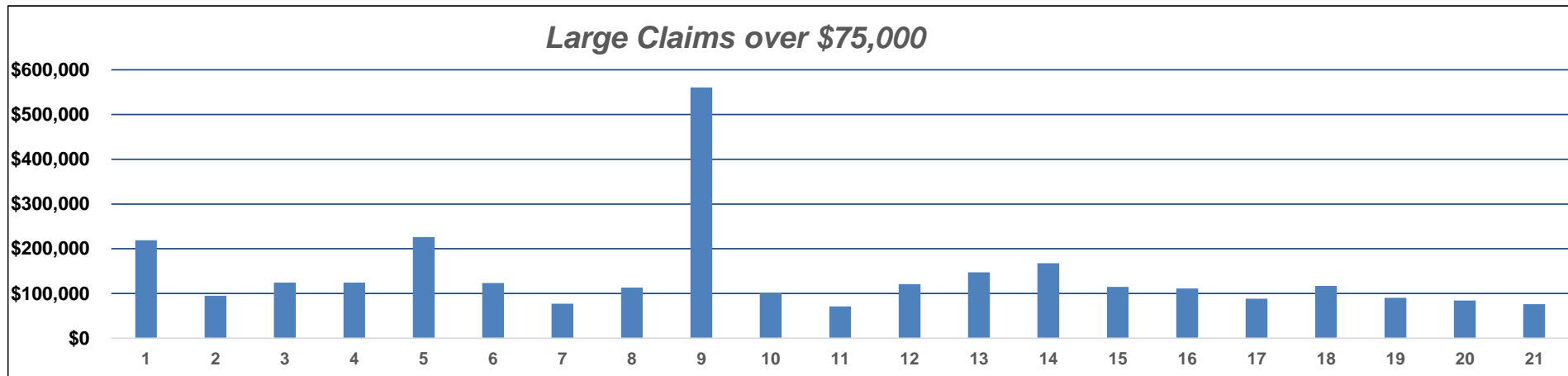
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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
(7/1/2019 through 6/30/2020)**



# of claims > \$75K	
FY19	FY20
12	21



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds	Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1*	\$219,187	\$150,000	\$0	\$0	12	\$120,894	\$150,000	\$29,106	\$0
2	\$94,861	\$150,000	\$55,139	\$0	13	\$147,365	\$150,000	\$2,635	\$0
3	\$124,264	\$150,000	\$25,736	\$0	14	\$167,879	\$150,000	\$0	\$17,879
4	\$124,317	\$150,000	\$25,683	\$0	15	\$114,832	\$150,000	\$35,168	\$0
5	\$226,106	\$150,000	\$0	\$76,106	16	\$111,293	\$150,000	\$38,707	\$0
6	\$123,616	\$150,000	\$26,384	\$0	17	\$88,542	\$150,000	\$61,458	\$0
7	\$77,254	\$150,000	\$72,746	\$0	18	\$116,778	\$150,000	\$33,222	\$0
8	\$113,162	\$150,000	\$36,838	\$0	19	\$90,570	\$150,000	\$59,430	\$0
9	\$560,460	\$150,000	\$0	\$410,460	20	\$84,277	\$150,000	\$65,723	\$0
10	\$102,006	\$150,000	\$47,994	\$0	21	\$76,390	\$150,000	\$73,610	\$0
11	\$71,095	\$150,000	\$78,905	\$0					
Total	\$1,836,326			\$486,566	Total	\$1,118,819			\$17,879

7/17/2020 *expected refunds for this claimant have been adjusted due to exceeding the stop loss level for more than one year



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



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$213,991.57
2019-08	Traditional PPO PRIOR YEAR		\$21,073.51
2019-10	Traditional PPO PRIOR YEAR		(\$662.54)
2019-11	Traditional PPO PRIOR YEAR		\$4,185.54
2019-12	Traditional PPO PRIOR YEAR		(\$19,790.55)
2020-02	Traditional PPO PRIOR YEAR		\$353.16
2020-05	Traditional PPO PRIOR YEAR		\$36.00
		Total for Claimant 1	\$219,186.69
2019-07	Traditional PPO		\$20,278.89
2019-07	Traditional PPO PRIOR YEAR		\$2,450.30
2019-08	Traditional PPO		\$70,866.70
2019-08	Traditional PPO PRIOR YEAR		\$423.00
2019-09	Traditional PPO		(\$157.50)
2019-09	Traditional PPO PRIOR YEAR		\$803.32
2019-11	Traditional PPO		\$157.50
2020-03	Traditional PPO		\$39.24
		Total for Claimant 2	\$94,861.45



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



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$50,189.27
2019-07	Traditional PPO PRIOR YEAR		\$112.12
2019-08	Traditional PPO		\$19,953.06
2019-09	Traditional PPO		\$2,552.01
2019-10	Traditional PPO		\$34,125.95
2019-11	Traditional PPO		\$7,819.22
2019-12	Traditional PPO		\$100.43
2020-01	Traditional PPO		\$9,075.26
2020-02	Traditional PPO		\$199.29
2020-04	Traditional PPO		\$137.44
		Total for Claimant 3	\$124,264.05
2019-10	HDHP Base		\$319.30
2019-11	HDHP Base		\$1,801.25
2019-12	HDHP Base		\$112,684.95
2020-01	HDHP Base		\$9,275.13
2020-06	HDHP Base		\$235.94
		Total for Claimant 4	\$124,316.57
2019-08	HDHP Base		\$149.44
2019-10	HDHP Base		\$33,452.46
2019-11	HDHP Base		\$22,509.54
2019-12	HDHP Base		\$43,013.02
2020-01	HDHP Base		\$17,212.47
2020-02	HDHP Base		\$22,085.41
2020-03	HDHP Base		\$23,431.22
2020-04	HDHP Base		\$27,684.24
2020-05	HDHP Base		\$13,647.12
2020-06	HDHP Base		\$22,920.58
		Total for Claimant 5	\$226,105.50



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



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$12,357.90
2019-07	Traditional PPO PRIOR YEAR		\$166.31
2019-08	Traditional PPO		\$11,987.98
2019-09	Traditional PPO		\$12,786.98
2019-10	Traditional PPO		\$21,346.62
2019-11	Traditional PPO		\$12,822.68
2019-12	Traditional PPO		\$18,355.01
2020-01	Traditional PPO		\$12,124.94
2020-02	Traditional PPO		\$25,449.57
2020-03	Traditional PPO		(\$12,241.27)
2020-04	Traditional PPO		\$3,849.72
2020-05	Traditional PPO		\$3,854.73
2020-06	Traditional PPO		\$754.90
		Total for Claimant 6	\$123,616.07
2019-07	Traditional PPO		\$4,240.67
2019-07	Traditional PPO PRIOR YEAR		\$9,352.83
2019-08	Traditional PPO		\$11,876.63
2019-08	Traditional PPO PRIOR YEAR		\$1,635.00
2019-09	Traditional PPO		\$46,967.08
2019-09	Traditional PPO PRIOR YEAR		(\$376.00)
2019-11	Traditional PPO		\$271.19
2019-12	Traditional PPO		\$676.37
2019-12	Traditional PPO PRIOR YEAR		\$1,868.25
2020-01	Traditional PPO PRIOR YEAR		\$629.25
2020-02	Traditional PPO PRIOR YEAR		\$112.50
		Total for Claimant 7	\$77,253.77



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



Date	Plan Name		Paid Amount
2019-07	Traditional PPO PRIOR YEAR		\$13,006.08
2019-08	Traditional PPO		\$12,984.25
2019-09	Traditional PPO		\$23,193.29
2019-10	Traditional PPO		\$8,943.62
2019-11	Traditional PPO		\$15,739.32
2019-12	Traditional PPO		\$1,620.61
2020-01	Traditional PPO		\$320.46
2020-02	Traditional PPO		\$891.92
2020-03	Traditional PPO		\$2,250.60
2020-04	Traditional PPO		\$2,508.47
2020-05	Traditional PPO		\$22.56
2020-05	Traditional PPO		\$772.83
2020-06	Traditional PPO		\$238.00
2020-06	Traditional PPO		\$30,669.95
		Total for Claimant 8	\$113,161.96
2019-09	Traditional PPO		\$634.81
2019-10	Traditional PPO		\$6,886.82
2019-11	Traditional PPO		\$12,500.06
2019-12	Traditional PPO		\$472,414.52
2020-01	Traditional PPO		\$14,244.66
2020-02	Traditional PPO		\$3,708.88
2020-03	Traditional PPO		\$50,069.88
		Total for Claimant 9	\$560,459.63



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



Date	Plan Name		Paid Amount
2019-07	HDHP Base PRIOR YEAR		\$2,059.25
2019-07	HDHP Base		\$2,388.50
2019-08	HDHP Base		\$3,808.01
2019-09	HDHP Base PRIOR YEAR		\$182.60
2019-09	HDHP Base		\$10,807.58
2019-10	HDHP Base		\$3,241.55
2019-11	HDHP Base PRIOR YEAR		\$4,579.62
2019-11	HDHP Base		\$37,673.14
2019-12	HDHP Base PRIOR YEAR		\$208.75
2019-12	HDHP Base		\$1,477.57
2020-01	HDHP Base PRIOR YEAR		\$28,037.63
2020-01	HDHP Base		\$1,847.76
2020-02	HDHP Base		\$1,844.37
2020-03	HDHP Base		\$756.88
2020-04	HDHP Base		\$1,924.92
2020-05	HDHP Base		\$543.41
2020-06	HDHP Base		\$624.12
		Total for Claimant 10	\$102,005.66
2019-07	Traditional PPO PRIOR YEAR		\$34,481.95
2019-08	Traditional PPO		\$211.35
2019-09	Traditional PPO		\$18,241.51
2019-10	Traditional PPO		\$121.26
2020-01	Traditional PPO		\$35,163.32
2020-03	Traditional PPO		\$89.59
2020-05	Traditional PPO		\$53.93
2020-05	Traditional PPO		(\$17,268.37)
		Total for Claimant 11	\$71,094.54



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



Date	Plan Name		Paid Amount
2019-07	HDHP Base PRIOR YEAR		\$1,541.75
2019-07	HDHP Base		\$12,045.11
2019-08	HDHP Base		\$3,354.97
2019-09	HDHP Base		\$3,735.04
2019-10	HDHP Base		\$5,520.24
2019-11	HDHP Base		\$1,135.70
2019-12	HDHP Base		\$913.10
2020-01	HDHP Base		\$2,558.28
2020-02	HDHP Base		\$70,469.88
2020-03	HDHP Base		\$17,933.75
2020-04	HDHP Base		\$701.84
2020-05	HDHP Base		\$702.18
2020-06	HDHP Base		\$281.94
		Total for Claimant 12	\$120,893.78
2019-10	HDHP Base		\$900.11
2019-11	HDHP Base		\$3,397.31
2019-12	HDHP Base		\$2,344.15
2020-01	HDHP Base		\$64,073.69
2020-02	HDHP Base		\$27,476.27
2020-03	HDHP Base		\$25,288.56
2020-04	HDHP Base		\$2,832.99
2020-04	HDHP Base		\$14,941.40
2020-05	HDHP Base		\$1,557.42
2020-05	HDHP Base		\$2,396.62
2020-06	HDHP Base		\$636.54
2020-06	HDHP Base		\$1,520.13
		Total for Claimant 13	\$147,365.19



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



Date	Plan Name		Paid Amount
2019-09	HDHP Base		\$30.08
2019-11	HDHP Base		\$29.38
2019-12	HDHP Base		\$12,684.89
2020-01	HDHP Base		\$20,414.82
2020-02	HDHP Base		\$14,557.84
2020-03	HDHP Base		\$38,461.06
2020-04	HDHP Base		\$27,056.55
2020-05	HDHP Base		\$30,313.24
2020-06	HDHP Base		\$24,330.93
		Total for Claimant 14	\$167,878.79
2020-01	Nav+ HDHP		\$9,976.51
2020-02	Nav+ HDHP		\$3,428.40
2020-03	Nav+ HDHP		\$10,617.75
2020-04	Nav+ HDHP		\$90,352.97
2020-05	Nav+ HDHP		\$23.84
2020-06	Nav+ HDHP		\$432.15
		Total for Claimant 15	\$114,831.62



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



Date	Plan Name		Paid Amount
2019-07	Traditional PPO		\$726.73
2019-07	Traditional PPO-PRIOR YEAR		\$3,717.59
2019-08	Traditional PPO		\$1,464.17
2019-09	Traditional PPO		\$5,083.23
2019-10	Traditional PPO		\$19,395.96
2019-11	Traditional PPO		\$3,407.41
2019-12	Traditional PPO		\$3,537.26
2020-01	Traditional PPO		\$3,979.94
2020-02	Traditional PPO		\$619.71
2020-03	Traditional PPO		\$11,914.16
2020-04	Traditional PPO		\$42,935.21
2020-05	Traditional PPO		\$5,874.71
2020-06	Traditional PPO		\$8,636.81
		Total for Claimant 16	\$111,292.89
2019-07	Traditional PPO		\$51.00
2019-07	Traditional PPO-PRIOR YEAR		\$5,790.94
2019-08	Traditional PPO		\$134.77
2019-08	Traditional PPO-PRIOR YEAR		\$207.69
2019-09	Traditional PPO		\$9,838.22
2019-09	Traditional PPO-PRIOR YEAR		\$410.04
2019-10	Traditional PPO		\$5,924.35
2019-11	Traditional PPO		\$8,075.14
2019-12	Traditional PPO		\$8,371.66
2020-01	Traditional PPO		\$7,264.91
2020-02	Traditional PPO		\$7,458.41
2020-02	Traditional PPO-PRIOR YEAR		\$65.38
2020-03	Traditional PPO		\$1,611.88
2020-04	Traditional PPO		\$29,728.19
2020-05	Traditional PPO		\$212.05
2020-06	Traditional PPO		\$3,397.04
		Total for Claimant 17	\$88,541.67



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



Date	Plan Name		Paid Amount
2019-12	HDHP Base		\$107.70
2020-06	HDHP Base		\$116,669.96
		Total for Claimant 18	\$116,777.66
2019-07	HDHP Base		\$5,887.29
2019-08	HDHP Base		\$5,204.16
2019-09	HDHP Base		\$4,928.24
2019-10	HDHP Base		-\$3,841.88
2019-11	HDHP Base		\$1,148.53
2019-12	HDHP Base		\$2,082.31
2020-01	HDHP Base		\$57.24
2020-04	HDHP Base		\$199.92
2020-05	HDHP Base		\$3,305.01
2020-06	HDHP Base		\$71,599.59
		Total for Claimant 19	\$90,570.41
2019-07	HDHP Base-PRIOR YEAR		\$131.93
2019-07	HDHP Base		\$293.74
2019-08	HDHP Base		\$1,031.08
2019-09	HDHP Base		\$946.77
2019-10	HDHP Base		\$710.02
2019-11	HDHP Base		\$1,563.26
2019-12	HDHP Base		\$1,491.52
2020-01	HDHP Base		\$43,981.11
2020-02	HDHP Base		\$2,299.64
2020-03	HDHP Base		\$4,605.76
2020-04	HDHP Base		\$3,649.75
2020-05	HDHP Base		\$3,752.84
2020-06	HDHP Base		\$19,819.60
		Total for Claimant 20	\$84,277.02



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



Date	Plan Name		Paid Amount
2019-08	HDHP Base		\$14.71
2019-09	HDHP Base		\$239.09
2019-11	HDHP Base		\$351.70
2019-12	HDHP Base		\$108.94
2020-01	HDHP Base		\$540.97
2020-02	HDHP Base		\$125.02
2020-03	HDHP Base		\$133.07
2020-04	HDHP Base		\$4,613.68
2020-05	HDHP Base		\$354.00
2020-06	HDHP Base		\$69,909.12
		Total for Claimant 21	\$76,390.30
TOTAL		Total	\$2,955,145.22

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.C. TOPIC: Claims Experience Review - Dental

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

In July, Pool I (or base plan) incurred \$97,290 in dental claims or a monthly loss ratio of 73%.

Based on the trend, we project revenues to generate \$1,590,924 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,167,480 or a loss ratio of 73% by June 30, 2021.

In July, Pool III (or buy-up plan) incurred \$332,527 in dental claims or a monthly loss ratio of 102%.

Based on the trend, we project revenues to generate \$3,930,108 by June 30, 2020 and we anticipate Pool III (or base plan) to incur approximately \$3,990,324 or a loss ratio of 102% by June 30, 2021.

In June, Pool I (or base plan) incurred \$53,837 in dental claims or a monthly loss ratio of 82%.

GESD generated \$808,705 in revenues by June 30, 2020 and Pool I (or base plan) incurred \$640,335 or a loss ratio of 79% by June 30, 2020.

In June, Pool III (or buy-up plan) incurred \$235,974 in dental claims or a monthly loss ratio of 90%.

GESD generated \$3,226,144 in revenues by June 30, 2020 and Pool III (or base plan) to incurred \$2,560,379 or a loss ratio of 79% by June 30, 2020.

In May, Pool I (or base plan) incurred \$25,408 in dental claims or a monthly loss ratio of 38%.

In May, Pool III (or buy-up plan) incurred \$120,512 in dental claims or a monthly loss ratio of 45%.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	11,840	\$ 801,865	\$ 40,788	\$ 842,653	\$ 613,947	\$ (228,706)	137%	\$ 71	106%
2019-08	12,229	\$ 572,714	\$ 42,122	\$ 614,836	\$ 630,330	\$ 15,494	98%	\$ 50	112%
2019-09	12,718	\$ 426,529	\$ 43,746	\$ 470,275	\$ 653,750	\$ 183,475	72%	\$ 37	95%
2019-10	12,768	\$ 618,164	\$ 43,988	\$ 662,152	\$ 656,525	\$ (5,627)	101%	\$ 52	94%
2019-11	12,775	\$ 437,031	\$ 44,005	\$ 481,036	\$ 656,697	\$ 175,661	73%	\$ 38	90%
2019-12	12,757	\$ 422,494	\$ 43,966	\$ 466,460	\$ 656,810	\$ 190,350	71%	\$ 37	87%
2020-01	12,682	\$ 665,232	\$ 43,689	\$ 708,921	\$ 652,809	\$ (56,112)	109%	\$ 56	91%
2020-02	12,664	\$ 445,387	\$ 43,608	\$ 488,995	\$ 651,572	\$ 162,577	75%	\$ 39	90%
2020-03	12,653	\$ 441,783	\$ 43,620	\$ 485,403	\$ 650,192	\$ 164,789	75%	\$ 38	89%
2020-04	12,669	\$ 286,822	\$ 43,619	\$ 330,441	\$ 650,287	\$ 319,846	51%	\$ 26	88%
2020-05	12,657	\$ 242,443	\$ 43,540	\$ 285,983	\$ 649,478	\$ 363,495	44%	\$ 23	88%
2020-06	12,400	\$ 523,618	\$ 42,660	\$ 566,278	\$ 636,146	\$ 69,868	89%	\$ 46	89%
Total	150,812	\$ 5,884,082	\$ 519,351	\$ 6,403,433	\$ 7,758,543	\$ 1,355,110	83%	\$ 42	
Mo. Avg.	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	
PY Mo. Avg. @ 6/30/19	10,169	\$ 442,254	\$ 35,186	\$ 477,440	\$ 536,325	\$ 58,885		\$ 47	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	1,783	\$ 89,059	\$ 6,199	\$ 95,258	\$ 63,213	\$ (32,045)	151%	\$ 53	97%
2019-08	1,921	\$ 50,977	\$ 6,594	\$ 57,571	\$ 67,691	\$ 10,120	85%	\$ 30	95%
2019-09	1,953	\$ 35,190	\$ 6,722	\$ 41,912	\$ 68,633	\$ 26,721	61%	\$ 21	84%
2019-10	1,948	\$ 63,873	\$ 6,691	\$ 70,564	\$ 68,398	\$ (2,166)	103%	\$ 36	86%
2019-11	1,949	\$ 42,085	\$ 6,698	\$ 48,783	\$ 68,419	\$ 19,636	71%	\$ 25	82%
2019-12	1,944	\$ 39,223	\$ 6,687	\$ 45,910	\$ 68,372	\$ 22,462	67%	\$ 24	80%
2020-01	1,926	\$ 64,047	\$ 6,636	\$ 70,683	\$ 67,769	\$ (2,914)	104%	\$ 37	84%
2020-02	1,920	\$ 40,641	\$ 6,615	\$ 47,256	\$ 67,534	\$ 20,278	70%	\$ 25	82%
2020-03	1,927	\$ 46,117	\$ 6,650	\$ 52,767	\$ 67,613	\$ 14,846	78%	\$ 27	81%
2020-04	1,925	\$ 23,767	\$ 6,619	\$ 30,386	\$ 67,558	\$ 37,172	45%	\$ 16	82%
2020-05	1,924	\$ 18,789	\$ 6,619	\$ 25,408	\$ 67,532	\$ 42,124	38%	\$ 13	84%
2020-06	1,879	\$ 47,373	\$ 6,464	\$ 53,837	\$ 65,973	\$ 12,136	82%	\$ 29	85%
Total	22,999	\$ 561,141	\$ 79,194	\$ 640,335	\$ 808,705	\$ 168,370	79%	\$ 28	
Mo. Avg.	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	
PY Mo. Avg. @ 6/30/19	2,083	\$ 55,244	\$ 7,266	\$ 62,510	\$ 73,322	\$ 10,812		\$ 30	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	6,375	\$ 361,478	\$ 21,985	\$ 383,463	\$ 294,208	\$ (89,255)	130%	\$ 60	121%
2019-08	6,572	\$ 285,616	\$ 22,666	\$ 308,282	\$ 302,837	\$ (5,445)	102%	\$ 47	125%
2019-09	6,819	\$ 208,479	\$ 23,464	\$ 231,943	\$ 313,076	\$ 81,133	74%	\$ 34	105%
2019-10	6,854	\$ 327,233	\$ 23,595	\$ 350,828	\$ 314,447	\$ (36,381)	112%	\$ 51	106%
2019-11	6,860	\$ 226,122	\$ 23,592	\$ 249,714	\$ 314,634	\$ 64,920	79%	\$ 36	100%
2019-12	6,851	\$ 199,426	\$ 23,574	\$ 223,000	\$ 314,601	\$ 91,601	71%	\$ 33	97%
2020-01	6,831	\$ 344,209	\$ 23,499	\$ 367,708	\$ 313,503	\$ (54,205)	117%	\$ 54	100%
2020-02	6,820	\$ 229,051	\$ 23,457	\$ 252,508	\$ 313,181	\$ 60,673	81%	\$ 37	99%
2020-03	6,803	\$ 216,548	\$ 23,413	\$ 239,961	\$ 312,127	\$ 72,166	77%	\$ 35	98%
2020-04	6,813	\$ 155,342	\$ 23,440	\$ 178,782	\$ 312,061	\$ 133,279	57%	\$ 26	96%
2020-05	6,806	\$ 116,647	\$ 23,416	\$ 140,063	\$ 311,831	\$ 171,768	45%	\$ 21	96%
2020-06	6,708	\$ 253,388	\$ 23,079	\$ 276,467	\$ 307,188	\$ 30,721	90%	\$ 41	96%
Total	81,112	\$ 2,923,539	\$ 279,180	\$ 3,202,719	\$ 3,723,694	\$ 520,975	86%	\$ 39	
Mo. Avg.	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	
PY Mo. Avg. @ 6/30/19	4,112	\$ 167,646	\$ 14,169	\$ 181,815	\$ 189,369	\$ 7,554		\$ 44	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	3,682	\$ 351,328	\$ 12,604	\$ 363,932	\$ 256,526	\$ (107,406)	142%	\$ 99	98%
2019-08	3,736	\$ 236,121	\$ 12,862	\$ 248,983	\$ 259,802	\$ 10,819	96%	\$ 67	108%
2019-09	3,946	\$ 182,860	\$ 13,560	\$ 196,420	\$ 272,041	\$ 75,621	72%	\$ 50	92%
2019-10	3,966	\$ 227,058	\$ 13,702	\$ 240,760	\$ 273,680	\$ 32,920	88%	\$ 61	89%
2019-11	3,966	\$ 168,824	\$ 13,715	\$ 182,539	\$ 273,644	\$ 91,105	67%	\$ 46	85%
2019-12	3,962	\$ 183,845	\$ 13,705	\$ 197,550	\$ 273,837	\$ 76,287	72%	\$ 50	83%
2020-01	3,925	\$ 256,976	\$ 13,554	\$ 270,530	\$ 271,537	\$ 1,007	100%	\$ 69	87%
2020-02	3,924	\$ 175,695	\$ 13,536	\$ 189,231	\$ 270,857	\$ 81,626	70%	\$ 48	86%
2020-03	3,923	\$ 179,118	\$ 13,557	\$ 192,675	\$ 270,452	\$ 77,777	71%	\$ 49	85%
2020-04	3,931	\$ 107,713	\$ 13,560	\$ 121,273	\$ 270,668	\$ 149,395	45%	\$ 31	84%
2020-05	3,927	\$ 107,007	\$ 13,505	\$ 120,512	\$ 270,115	\$ 149,603	45%	\$ 31	84%
2020-06	3,813	\$ 222,857	\$ 13,117	\$ 235,974	\$ 262,985	\$ 27,011	90%	\$ 62	85%
Total	46,701	\$ 2,399,402	\$ 160,977	\$ 2,560,379	\$ 3,226,144	\$ 665,765	79%	\$ 55	
Mo. Avg.	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	
PY Mo. Avg. @ 6/30/19	3,974	\$ 219,364	\$ 13,751	\$ 233,115	\$ 273,634	\$ 40,519		\$ 59	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	11,841	\$ 801,865	\$ 40,788	\$ 842,653	\$ 614,028	\$ (228,625)	137%	\$ 71	106%
2019-08	12,230	\$ 572,714	\$ 42,122	\$ 614,836	\$ 630,412	\$ 15,576	98%	\$ 50	112%
2019-09	12,719	\$ 426,529	\$ 43,746	\$ 470,275	\$ 653,831	\$ 183,556	72%	\$ 37	95%
2019-10	12,769	\$ 618,164	\$ 43,988	\$ 662,152	\$ 656,606	\$ (5,546)	101%	\$ 52	94%
2019-11	12,776	\$ 437,031	\$ 44,005	\$ 481,036	\$ 656,778	\$ 175,742	73%	\$ 38	90%
2019-12	12,758	\$ 422,494	\$ 43,966	\$ 466,460	\$ 656,891	\$ 190,431	71%	\$ 37	87%
2020-01	12,683	\$ 665,232	\$ 43,689	\$ 708,921	\$ 652,891	\$ (56,030)	109%	\$ 56	91%
2020-02	12,665	\$ 445,387	\$ 43,608	\$ 488,995	\$ 651,654	\$ 162,659	75%	\$ 39	90%
2020-03	12,653	\$ 441,783	\$ 43,620	\$ 485,403	\$ 650,179	\$ 164,776	75%	\$ 38	89%
2020-04	12,669	\$ 286,822	\$ 43,619	\$ 330,441	\$ 650,274	\$ 319,833	51%	\$ 26	88%
2020-05	12,657	\$ 242,443	\$ 43,540	\$ 285,983	\$ 649,452	\$ 363,469	44%	\$ 23	88%
2020-06				\$ -	\$ -	\$ -			89%
Total	138,420	\$ 5,360,464	\$ 476,691	\$ 5,837,155	\$ 7,122,996	\$ 1,285,841	82%	\$ 42	
Mo. Avg.	12,584	\$ 487,315	\$ 43,336	\$ 530,650	\$ 647,545	\$ 116,895		\$ 42	
PY Mo. Avg. @ 6/30/19	10,169	\$ 442,254	\$ 35,186	\$ 477,440	\$ 536,325	\$ 58,885		\$ 47	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	1,783	\$ 89,059	\$ 6,199	\$ 95,258	\$ 63,213	\$ (32,045)	151%	\$ 53	97%
2019-08	1,921	\$ 50,977	\$ 6,594	\$ 57,571	\$ 67,691	\$ 10,120	85%	\$ 30	95%
2019-09	1,953	\$ 35,190	\$ 6,722	\$ 41,912	\$ 68,633	\$ 26,721	61%	\$ 21	84%
2019-10	1,948	\$ 63,873	\$ 6,691	\$ 70,564	\$ 68,398	\$ (2,166)	103%	\$ 36	86%
2019-11	1,949	\$ 42,085	\$ 6,698	\$ 48,783	\$ 68,419	\$ 19,636	71%	\$ 25	82%
2019-12	1,944	\$ 39,223	\$ 6,687	\$ 45,910	\$ 68,372	\$ 22,462	67%	\$ 24	80%
2020-01	1,926	\$ 64,047	\$ 6,636	\$ 70,683	\$ 67,769	\$ (2,914)	104%	\$ 37	84%
2020-02	1,920	\$ 40,641	\$ 6,615	\$ 47,256	\$ 67,534	\$ 20,278	70%	\$ 25	82%
2020-03	1,927	\$ 46,117	\$ 6,650	\$ 52,767	\$ 67,613	\$ 14,846	78%	\$ 27	81%
2020-04	1,925	\$ 23,767	\$ 6,619	\$ 30,386	\$ 67,558	\$ 37,172	45%	\$ 16	82%
2020-05	1,924	\$ 18,789	\$ 6,619	\$ 25,408	\$ 67,532	\$ 42,124	38%	\$ 13	84%
2020-06				\$ -	\$ -	\$ -			85%
Total	21,120	\$ 513,768	\$ 72,730	\$ 586,498	\$ 742,732	\$ 156,234	79%	\$ 28	
Mo. Avg.	1,920	\$ 46,706	\$ 6,612	\$ 53,318	\$ 67,521	\$ 14,203		\$ 28	
PY Mo. Avg. @ 6/30/19	2,083	\$ 55,244	\$ 7,266	\$ 62,510	\$ 73,322	\$ 10,812		\$ 30	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	6,375	\$ 361,478	\$ 21,985	\$ 383,463	\$ 294,244	\$ (89,219)	130%	\$ 60	121%
2019-08	6,572	\$ 285,616	\$ 22,666	\$ 308,282	\$ 302,873	\$ (5,409)	102%	\$ 47	125%
2019-09	6,819	\$ 208,479	\$ 23,464	\$ 231,943	\$ 313,112	\$ 81,169	74%	\$ 34	105%
2019-10	6,854	\$ 327,233	\$ 23,595	\$ 350,828	\$ 314,483	\$ (36,345)	112%	\$ 51	106%
2019-11	6,860	\$ 226,122	\$ 23,592	\$ 249,714	\$ 314,670	\$ 64,956	79%	\$ 36	100%
2019-12	6,851	\$ 199,426	\$ 23,574	\$ 223,000	\$ 314,637	\$ 91,637	71%	\$ 33	97%
2020-01	6,831	\$ 344,209	\$ 23,499	\$ 367,708	\$ 313,540	\$ (54,168)	117%	\$ 54	100%
2020-02	6,820	\$ 229,051	\$ 23,457	\$ 252,508	\$ 313,218	\$ 60,710	81%	\$ 37	99%
2020-03	6,803	\$ 216,548	\$ 23,413	\$ 239,961	\$ 312,163	\$ 72,202	77%	\$ 35	98%
2020-04	6,813	\$ 155,342	\$ 23,440	\$ 178,782	\$ 312,097	\$ 133,315	57%	\$ 26	96%
2020-05	6,807	\$ 116,647	\$ 23,416	\$ 140,063	\$ 311,900	\$ 171,837	45%	\$ 21	96%
2020-06				\$ -	\$ -	\$ -			96%
Total	74,405	\$ 2,670,151	\$ 256,101	\$ 2,926,252	\$ 3,416,937	\$ 490,685	86%	\$ 39	
Mo. Avg.	6,764	\$ 242,741	\$ 23,282	\$ 266,023	\$ 310,631	\$ 44,608		\$ 39	
PY Mo. Avg. @ 6/30/19	4,112	\$ 167,646	\$ 14,169	\$ 181,815	\$ 189,369	\$ 7,554		\$ 44	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	3,683	\$ 351,328	\$ 12,604	\$ 363,932	\$ 256,571	\$ (107,361)	142%	\$ 99	98%
2019-08	3,737	\$ 236,121	\$ 12,862	\$ 248,983	\$ 259,848	\$ 10,865	96%	\$ 67	108%
2019-09	3,947	\$ 182,860	\$ 13,560	\$ 196,420	\$ 272,086	\$ 75,666	72%	\$ 50	92%
2019-10	3,967	\$ 227,058	\$ 13,702	\$ 240,760	\$ 273,725	\$ 32,965	88%	\$ 61	89%
2019-11	3,967	\$ 168,824	\$ 13,715	\$ 182,539	\$ 273,689	\$ 91,150	67%	\$ 46	85%
2019-12	3,963	\$ 183,845	\$ 13,705	\$ 197,550	\$ 273,882	\$ 76,332	72%	\$ 50	83%
2020-01	3,926	\$ 256,976	\$ 13,554	\$ 270,530	\$ 271,582	\$ 1,052	100%	\$ 69	87%
2020-02	3,925	\$ 175,695	\$ 13,536	\$ 189,231	\$ 270,902	\$ 81,671	70%	\$ 48	86%
2020-03	3,923	\$ 179,118	\$ 13,557	\$ 192,675	\$ 270,403	\$ 77,728	71%	\$ 49	85%
2020-04	3,931	\$ 107,713	\$ 13,560	\$ 121,273	\$ 270,619	\$ 149,346	45%	\$ 31	84%
2020-05	3,926	\$ 107,007	\$ 13,505	\$ 120,512	\$ 270,020	\$ 149,508	45%	\$ 31	84%
2020-06				\$ -	\$ -	\$ -			85%
Total	42,895	\$ 2,176,545	\$ 147,860	\$ 2,324,405	\$ 2,963,327	\$ 638,922	78%	\$ 54	
Mo. Avg.	3,900	\$ 197,868	\$ 13,442	\$ 211,310	\$ 269,393	\$ 58,084		\$ 54	
PY Mo. Avg. @ 6/30/19	3,974	\$ 219,364	\$ 13,751	\$ 233,115	\$ 273,634	\$ 40,519		\$ 59	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	14,101	\$ 794,471	\$ 48,497	\$ 842,968	\$ 758,329	\$ (84,639)	111%	\$ 60	137%
2020-08	-	\$ -	\$ -	\$ -	\$ -	\$ -			117%
2020-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			112%
2020-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			101%
2020-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			96%
2020-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2021-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			94%
2021-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2021-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2021-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2021-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			82%
2021-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			83%
Total	14,101	\$ 794,471	\$ 48,497	\$ 842,968	\$ 758,329	\$ (84,639)	111%	\$ 60	
Mo. Avg.	14,101	\$ 794,471	\$ 48,497	\$ 842,968	\$ 758,329	\$ (84,639)		\$ 60	
PY Mo. Avg. @ 6/30/20	12,568	\$ 490,340	\$ 43,279	\$ 533,619	\$ 646,545	\$ 112,926		\$ 42	

Monthly Experience Report

VSEBG Level I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	3,134	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,577	\$ 35,287	73%	\$ 31	149%
2020-08				\$ -	\$ -	\$ -			117%
2020-09				\$ -	\$ -	\$ -			198%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			93%
2021-01				\$ -	\$ -	\$ -			89%
2021-02				\$ -	\$ -	\$ -			91%
2021-03				\$ -	\$ -	\$ -			88%
2021-04				\$ -	\$ -	\$ -			87%
2021-05				\$ -	\$ -	\$ -			83%
2021-06				\$ -	\$ -	\$ -			79%
Total	3,134	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,577	\$ 35,287	73%	\$ 31	79%
Mo. Avg.	3,134	\$ 86,512	\$ 10,778	\$ 97,290	\$ 132,577	\$ 35,287		\$ 31	
PY Mo. Avg. @ 6/30/20	1,917	\$ 46,762	\$ 6,600	\$ 53,361	\$ 67,392	\$ 14,031		\$ 28	

Monthly Contribution Rates

Premiums

Employee Only	\$ 26.11	July
Employee + Spouse	\$ 52.22	Aug
Employee + Child(ren)	\$ 54.83	Sept
Employee + Family	\$ 78.32	Oct

Monthly Experience Report

VSEBG Level II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	6,440	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,243	\$ (114,908)	139%	\$ 64	130%
2020-08				\$ -	\$ -	\$ -			116%
2020-09				\$ -	\$ -	\$ -			101%
2020-10				\$ -	\$ -	\$ -			104%
2020-11				\$ -	\$ -	\$ -			99%
2020-12				\$ -	\$ -	\$ -			94%
2021-01				\$ -	\$ -	\$ -			98%
2021-02				\$ -	\$ -	\$ -			95%
2021-03				\$ -	\$ -	\$ -			93%
2021-04				\$ -	\$ -	\$ -			90%
2021-05				\$ -	\$ -	\$ -			86%
2021-06				\$ -	\$ -	\$ -			86%
Total	6,440	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,243	\$ (114,908)	139%	\$ 64	
Mo. Avg.	6,440	\$ 391,001	\$ 22,150	\$ 413,151	\$ 298,243	\$ (114,908)		\$ 64	
PY Mo. Avg. @ 6/30/20	6,759	\$ 243,628	\$ 23,265	\$ 266,893	\$ 310,308	\$ 43,415		\$ 39	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Level III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2020-07	4,527	\$ 316,958	\$ 15,569	\$ 332,527	\$ 327,509	\$ (5,018)	102%	\$ 73	142%
2020-08				\$ -	\$ -	\$ -			119%
2020-09				\$ -	\$ -	\$ -			103%
2020-10				\$ -	\$ -	\$ -			99%
2020-11				\$ -	\$ -	\$ -			92%
2020-12				\$ -	\$ -	\$ -			89%
2021-01				\$ -	\$ -	\$ -			90%
2021-02				\$ -	\$ -	\$ -			88%
2021-03				\$ -	\$ -	\$ -			86%
2021-04				\$ -	\$ -	\$ -			82%
2021-05				\$ -	\$ -	\$ -			78%
2021-06				\$ -	\$ -	\$ -			79%
Total	4,527	\$ 316,958	\$ 15,569	\$ 332,527	\$ 327,509	\$ (5,018)	102%	\$ 73	
Mo. Avg.	4,527	\$ 316,958	\$ 15,569	\$ 332,527	\$ 327,509	\$ (5,018)		\$ 73	
PY Mo. Avg. @ 6/30/20	3,892	\$ 199,950	\$ 13,415	\$ 213,365	\$ 268,845	\$ 55,480		\$ 55	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

The financial report for July 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,416,465.54”.

The financial report for June 30, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,790,935.05”.

The financial report for May 31, 2020 reflects the “Ending net position reserved for claims and expenses” as \$15,990,319.60”.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 17, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the one month ended July 31, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the One Month Ended July 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims	446,110.38
Fixed expense	71,050.00
Dental pool expense	43,840.38
H.S.A. contributions	2,188.83
Health insurance premiums	0.00
Short term disability premiums	8,978.93
Dental premiums	0.00
Vision plan premiums	6,550.65
Flexible spending premums	0.00
Life insurance premiums	11,765.13
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,486.96
Total operating expenses	<u>593,971.26</u>
Operating income/(loss)	<u>(593,971.26)</u>
Non-operating revenue	
Interest income	34,048.43
Change in market value	185,453.32
Total non-operating revenue	<u>219,501.75</u>
Change in net position	<u>(374,469.51)</u>
Beginning net position reserved for claims and expenses	<u>15,790,935.05</u>
Ending net position reserved for claims and expenses	<u>\$ 15,416,465.54</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 08/13/2020**



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 4, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the twelve months ended June 30, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Twelve Months Ended June 30, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	6,951,579.12
Stop loss reimbursement	(504,443.92)
Fixed expense	746,197.92
Dental pool expense	523,038.52
H.S.A. contributions	714,154.53
Health insurance premiums	68,001.22
Short term disability premiums	116,522.01
Dental premiums	17,309.73
Vision plan premiums	67,427.10
Flexible spending premiums	195,865.00
Life insurance premiums	145,236.62
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	31,643.48
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>9,075,976.52</u>
Operating income/(loss)	<u>958,523.48</u>
Non-operating revenue	
Interest income	583,999.20
Change in market value	431,156.67
Return of net position	0.00
Total non-operating revenue	<u>1,015,155.87</u>
Change in net position	<u>1,973,679.35</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 15,790,935.05</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 08/04/2020**



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

June 9, 2020

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eleven months ended May 31, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Eleven Months Ended May 31, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	6,286,270.56
Fixed expense	692,017.92
Dental pool expense	483,289.79
H.S.A. contributions	698,672.87
Health insurance premiums	68,001.22
Short term disability premiums	106,564.84
Dental premiums	14,616.47
Vision plan premiums	61,787.24
Flexible spending premums	139,265.00
Life insurance premiums	132,518.90
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	6,167.59
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>8,692,617.59</u>
Operating income/(loss)	<u>1,341,882.41</u>
Non-operating revenue	
Interest income	532,538.62
Change in market value	298,642.87
Return of net position	0.00
Total non-operating revenue	<u>831,181.49</u>
Change in net position	<u>2,173,063.90</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 15,990,319.60</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 06/05/2020**

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.E. TOPIC: Claims Experience Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: June 10, 2020

In August, GESD logged eight (8) incidents and GESD incurred \$8,100.00 for the month.

GESD has 29 open claims recorded since 2013 and the “Paid” amount is \$2,985,044.20 compared to the “Incurred” of \$3,859,768.97.

GESD has eight (8) claimants above \$75,000 (based on the “Paid” amount) and three (3) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the eight (8) claimants are \$2,669,769.39 or 89% of the total “Paid” amount of \$2,985,044.20 and \$3,229,686.08 or 84% of the total “Incurred” amount of \$3,859,768.97.

The average cost per individuals is:

- 102,932.56 for “Paid”
- \$133,095.48 for “Incurred”

In July, GESD logged two (2) incidents and GESD incurred \$1,600.00 for the month.

GESD has 26 open claims recorded since 2013 and the “Paid” amount is \$2,919,236.70 compared to the “Incurred” of \$3,830,073.44.

GESD has eight (8) claimants above \$75,000 (based on the “Paid” amount) and three (3) above \$150,000. For the purpose of workers’ compensation, the stop-loss-level is \$350,000.

The “Paid” amount for the eight (8) claimants are \$2,646,069.56 or 91% of the total “Paid” amount of \$2,919,236.70 and \$3,213,225.49 or 84% of the total “Incurred” amount of \$3,830,073.44.

The average cost per individuals is:

- \$112,278.33 for “Paid”
- \$147,310.52 for “Incurred”

In June, GESD logged three (3) incidents and GESD incurred \$2,800.00 for the month.

GESD has 26 open claims recorded since 2013 and the “Paid” amount is \$2,854,903.57 compared to the “Incurred” of \$3,775,765.77.

GESD has eight (8) claimants above \$75,000 (based on the "Paid" amount) and three (3) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$350,000.

The "Paid" amount for the eight (8) claimants are \$2,610,134.26 or 91% of the total "Paid" amount of \$2,854,903.57 and \$3,775,225.49 or 85% of the total "Incurred" amount of \$3,775,765.77.

The average cost per individuals is:

- \$109,803.98 for "Paid"
- \$145,221.76 for "Incurred"



Claim Log Summary - Body Part and Cause

As of 08/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		NECK SOFT TISSUE	BITTEN	0.00	0.00
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Closed		FINGER(S)	CAUGHT IN/BET OBJECT HANDLED	0.00	0.00
		Closed		KNEE(S)	HIT STATIONARY OBJECT	0.00	0.00
		Open		ANKLE, RIGHT	STRUCK OBJECT HANDLED BY OTHER	0.00	800.00
		Closed		FINGER(S)	ABRASION/LACERATION	0.00	0.00
Total: 6						0.00	1,600.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	MOTOR VEHICLE: MISCELLANEOUS	0.00	5,700.00
Total: 1						0.00	5,700.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		HAND, LEFT	FALL DIFFERENT LEVEL	0.00	800.00
Total: 1						0.00	800.00
Glendale Elementary School District #40 Insured Total: 8						0.00	8,100.00
Glendale Elementary School District #40 Insurer Total: 8						0.00	8,100.00
Grand Total: 8						0.00	8,100.00



Claim Log Summary - Body Part and Cause

As of 08/31/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('08/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('08/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 08/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	155,114.74	180,783.37
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		FOREHEAD	STRUCK BY OBJECT LIFTED/HANDLE	1,714.08	2,800.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	39,741.22	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,523.19	958,459.20
		Open		GROIN	LIFTING	29,675.92	41,313.66
		Re-Open		MULTIPLE BODY PARTS	BODY MOTION	1,296.88	3,300.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	135,470.81	147,004.50
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	0.00	800.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	9,409.10	19,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	105,641.61	154,272.23
		Open		ANKLE, RIGHT	STRUCK OBJECT HANDLED BY OTHER	0.00	800.00
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	890.13	3,400.00
		Open		FOOT, LEFT	BODY MOTION	38,635.06	71,407.67
		Open		EYE, LEFT	TRIP	135,068.05	182,711.60
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	142,077.54	150,040.14

Total: 18 **1,681,776.52** **2,234,109.22**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,154,152.30	1,303,752.40
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00

Total: 3 **1,160,685.39** **1,314,102.40**

Claim Log Summary - Body Part and Cause

As of 08/31/2020

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	57,416.03	168,086.32
		Open		MULTIPLE BODY PARTS	MOTOR VEHICLE: MISCELLANEOUS	0.00	5,700.00
Total: 3						126,071.21	268,452.43
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		HAND, LEFT	FALL DIFFERENT LEVEL	0.00	800.00
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	3,049.72	9,500.00
		Re-Open		KNEE, LEFT	BODY MOTION	4,036.57	12,300.00
		Open		FOOT, RIGHT	FALL/SLIP ON STAIRS/STEPS	4,416.72	5,334.94
Total: 4						11,503.01	27,934.94
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
Total: 1						5,008.07	15,169.98
Glendale Elementary School District #40 Insured Total: 29						2,985,044.20	3,859,768.97
Glendale Elementary School District #40 Insurer Total: 29						2,985,044.20	3,859,768.97
Grand Total: 29						2,985,044.20	3,859,768.97

Claim Log Summary - Body Part and Cause

As of 08/31/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('08/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('08/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 07/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Open	<u> </u>	MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	0.00	800.00
Total: 1						0.00	800.00
<u> </u>	<u> </u>	<u>Status</u>	<u> </u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
<u> </u>	<u> </u>	Open	<u> </u>	FOOT, RIGHT	FALL/SLIP ON STAIRS/STEPS	41.79	800.00
Total: 1						41.79	800.00
Glendale Elementary School District #40 Insured Total: 2						41.79	1,600.00
Glendale Elementary School District #40 Insurer Total: 2						41.79	1,600.00
Grand Total: 2						41.79	1,600.00



Claim Log Summary - Body Part and Cause

As of 07/31/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('07/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('07/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 07/31/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	152,921.15	180,783.37
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		FOREHEAD	STRUCK BY OBJECT LIFTED/HANDLE	1,714.08	2,800.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	39,741.22	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,374.44	958,459.20
		Open		GROIN	LIFTING	28,894.02	41,313.66
		Re-Open		MULTIPLE BODY PARTS	BODY MOTION	1,296.88	3,300.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	135,378.38	147,004.50
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	9,409.10	19,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	98,314.91	137,811.64
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		MULTIPLE BODY PARTS	FALL DIFFERENT LEVEL	0.00	800.00
		Open		FOOT, LEFT	BODY MOTION	2,905.06	71,407.67
		Open		EYE, LEFT	TRIP	133,898.25	182,711.60
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	142,077.54	150,040.14

Total: 16 **1,633,443.22** **2,213,448.63**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,141,383.74	1,303,752.40
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,832.24	3,750.00

Total: 3 **1,147,916.83** **1,314,102.40**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11
		Open		SHOULDER, LEFT	LIFTING	56,501.31	168,086.32



Claim Log Summary - Body Part and Cause

As of 07/31/2020

				Total: 2		125,156.49	262,752.43
██████████	████	Status	██████████	Body Part	Claim Cause	Paid	Incurred
██████████	████	Open	██████████	ELBOW, LEFT	SPIDER BITE	922.04	2,000.00
██████████	████	Open	██████████	MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	3,049.72	9,500.00
██████████	████	Re-Open	██████████	KNEE, LEFT	BODY MOTION	3,698.54	12,300.00
██████████	████	Open	██████████	FOOT, RIGHT	FALL/SLIP ON STAIRS/STEPS	41.79	800.00
				Total: 4		7,712.09	24,600.00
██████████	████	Status	██████████	Body Part	Claim Cause	Paid	Incurred
██████████	████	Open	██████████	WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
				Total: 1		5,008.07	15,169.98
Glendale Elementary School District #40 Insured Total: 26						2,919,236.70	3,830,073.44
Glendale Elementary School District #40 Insurer Total: 26						2,919,236.70	3,830,073.44
Grand Total: 26						2,919,236.70	3,830,073.44



Claim Log Summary - Body Part and Cause

As of 07/31/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('07/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('07/31/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 06/30/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		FOREHEAD	STRUCK BY OBJECT LIFTED/HANDLE	1,285.78	2,800.00
Total: 1						1,285.78	2,800.00
		Closed		BODY SYSTEMS & MULT BODY SYS	FALL/SLIP ON/OVER OBJECT	0.00	0.00
Total: 1						0.00	0.00
		Closed		NO PHYSICAL INJURY	NO INJURY	0.00	0.00
Total: 1						0.00	0.00
Glendale Elementary School District #40 Insured Total: 3						1,285.78	2,800.00
Glendale Elementary School District #40 Insurer Total: 3						1,285.78	2,800.00
Grand Total: 3						1,285.78	2,800.00



Claim Log Summary - Body Part and Cause

As of 06/30/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('06/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('06/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 06/30/2020

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	152,833.15	180,783.37
		Open		MULTIPLE BODY PARTS	LIFTED OR HANDLED OBJECT	2,993.14	4,200.00
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,530.26	20,013.00
		Open		FOREHEAD	STRUCK BY OBJECT	1,285.78	2,800.00
		Open		MULTIPLE BODY PARTS	LIFTED/HANDLE		
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	39,741.22	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	744,374.44	958,459.20
		Open		GROIN	LIFTING	2,830.24	41,313.66
		Re-Open		MULTIPLE BODY PARTS	BODY MOTION	120.00	3,300.00
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	133,395.74	147,004.50
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	7,953.10	19,000.00
		Open		WRIST(S)	TRIP/NO FALL	97,721.15	152,662.64
		Open		MULTIPLE BODY PARTS	FALL OR TRIP OVER STATIONARY OBJECT	96,781.76	137,811.64
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,266.78	64,028.65
		Open		FOOT, LEFT	BODY MOTION	821.27	8,900.00
		Open		EYE, LEFT	TRIP	132,728.45	182,711.60
		Open		MULTIPLE BODY PARTS	FALL ON SAME LEVEL	1,104.94	5,600.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	142,077.54	150,040.14

Total: 17 **1,601,558.96** **2,159,940.96**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	1,110,222.03	1,303,752.40
		Open		FACIAL SOFT TISSUE	FALL DIFFERENT LEVEL	3,700.85	6,600.00
		Open		BODY SYSTEMS & MULT BODY SYS	COLLISION W/ ANOTHER VEHICLE	2,824.39	3,750.00

Total: 3 **1,116,747.27** **1,314,102.40**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA MIDDLE	FALL/SLIP	68,655.18	94,666.11



Claim Log Summary - Body Part and Cause

As of 06/30/2020

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		SHOULDER, LEFT	LIFTING	55,586.59	168,086.32
Total: 2						124,241.77	262,752.43
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		ELBOW, LEFT	SPIDER BITE	914.19	2,000.00
		Open		MULTIPLE BODY PARTS	COLLISION W/ ANOTHER VEHICLE	3,041.87	9,500.00
		Re-Open		KNEE, LEFT	BODY MOTION	3,391.44	12,300.00
Total: 3						7,347.50	23,800.00
		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	5,008.07	15,169.98
Total: 1						5,008.07	15,169.98
Glendale Elementary School District #40 Insured Total: 26						2,854,903.57	3,775,765.77
Glendale Elementary School District #40 Insurer Total: 26						2,854,903.57	3,775,765.77
Grand Total: 26						2,854,903.57	3,775,765.77



Claim Log Summary - Body Part and Cause

As of 06/30/2020

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('06/01/2020 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('06/30/2020 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.F. TOPIC: Financial Review - Workers Compensation

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

The financial report for June 2020 reflects the "Ending net position reserved for claims and expenses" as \$1,381,085.00.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

August 6, 2020

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the twelve months ended June 30, 2020. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Twelve Months Ended June 30, 2020**

	Glendale Elementary
Operating revenues	
Contributions	\$ 824,099.49
Cost of re-insurance	(90,204.00)
Total operating revenues	<u>733,895.49</u>
Operating expenses	
Paid claims	1,256,242.02
Subrogation/restitution/stop loss	(544,582.91)
Insurance premiums	8,587.00
Safety and loss control	0.00
Trust administration & mgmt.	6,500.00
Consultant service fees	0.00
ICA Fees	0.00
Total operating expenses	<u>726,746.11</u>
Operating income/(loss)	<u>7,149.38</u>
Non-operating revenue	
Interest income	31,082.68
Change in market value	46,600.28
Total non-operating revenue	<u>77,682.96</u>
Change in net position	<u>84,832.34</u>
Beginning net position reserved for claims and expenses	<u>1,296,252.66</u>
Ending net position reserved for claims and expenses	<u>\$ 1,381,085.00</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 5.G. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

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

June - August 2020

- Benefits team attended the Valley Schools H.O.P.E. in Benefits Alliance Meetings virtually on June 2nd
- Benefits team attended the 2020 HAWP Awards virtual event where GESD was recognized for achieving the Platinum level award for our wellness initiatives in the community
- Completed the set-up with BASIC to electronically receive payments through ACH
- Worked with TSA Consulting Group to create a QuickEnroll program for employees
- Created SFTP sites for multiple carriers for easier file transfers between both parties
- #KnowYourBenefits campaign emails sent out:
 - Reminder about approaching deadline to use or lose FSA money
 - Cigna Virtual Dental Care Service
 - 20-21 School Year Benefits Welcome to employees – reminder to check their benefits deductions on their first paycheck for the new school year
 - Information to employees on the HDHP on how Premium Medical Providers can save them money
 - Information to employees on the Traditional plan on how Tier 1 Doctors can save them money
 - Welcome and Benefits Guide to new Employees
 - Health Savings Account (HSA) Wellness Exam Reminder

Wellness Updates

- Blood Drive:
 - We held a blood drive on June 25th in conjunction with the Glendale Woman's Club as we were unable to hold on site. It was the perfect drive, with 27 people signing up and ALL 27 able to give. Plus four people did double red, which meant we had 31 pints given that day!

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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- Masks-In partnership with Glendale Strong Family and Phoenix Rescue Mission, we were able to distribute over 100 packages of donated masks to our staff
- WellStyles:
 - WellStyles vouchers were sent out to all school sites and departments for the 20-21 SY Wellness initiatives
 - Enrollments: We currently have 56% (585) of our members enrolled in the WellStyles program



ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

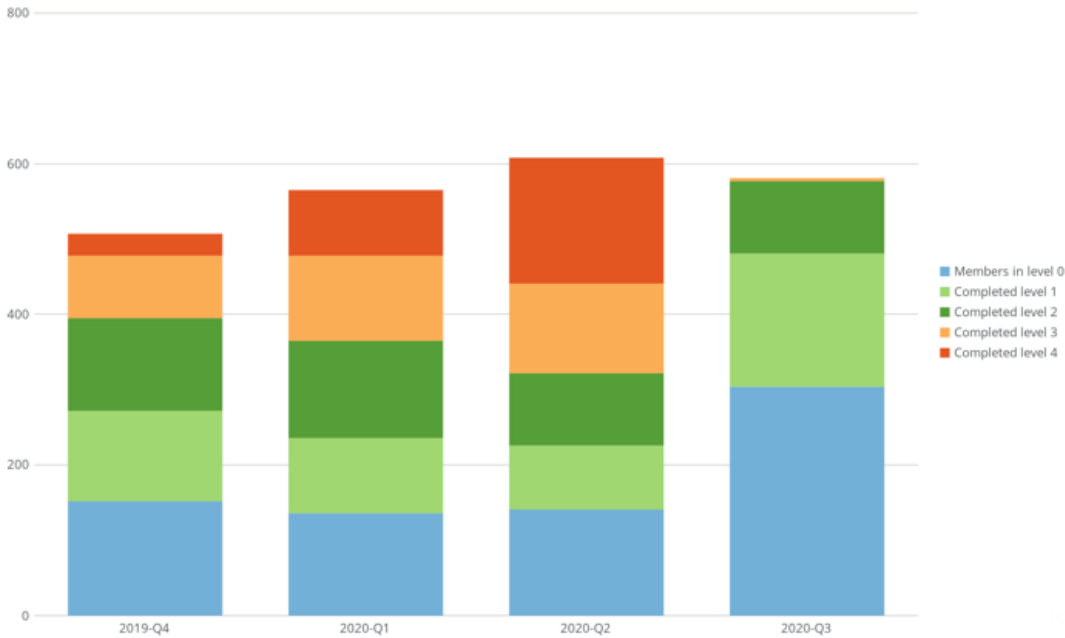
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Quarterly Level Completions

Last 12 Months, by Quarter

Filters applied: business unit name contains 704055



POWERED BY DOMO | exported 10 Sep 2020

ALL IN FOR ALL KIDS

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: September 16, 2020

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