

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

October 16, 2024, 4:00 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 Superintendent's Conference 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 his/her name.

4. Reports and Informational Items

- a. Assistant Superintendent's Update
Administration will present the Trust Board with an update on the District's business operations.
- b. Claims Experience Review – Medical
The Trust Board will review medical claims experience for June and August 2024.
- c. Claims Experience Review – Dental
The Trust Board will review dental claims experience for June and August 2024.
- d. Financial Review – Employee Benefits
The Trust Board will review employee benefits' financial statements for June, July and August 2024.

e. Claims Experience Review – Workers’ Compensation

The Trust Board will review workers’ compensation experience for June, July, August and September 2024.

f. Financial Review – Workers’ Compensation

The Trust Board will review workers’ compensation financial statements for June, July and August 2024.

g. Financial Review – Insurance Group

The Trust Board will review Insurance Group financial statements for June, July and August 2024.

h. Wellness/Insurance Update

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

5. Action Items

a. Minutes

It is recommended the Trust Board approve the minutes of the April 17, 2024 and June 20, 2024; regular meeting as presented.

b. 2024-2025 Meeting Schedule

It is recommended the Trust Board approve the meeting schedule for the 2024-2025 school year as presented.

6. Summary of Current Events

a. Trust Board Report

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

7. Adjournment

GLENDAL ELEMNTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

In June, GESD incurred \$553,895 in medical claims, which represents a monthly loss ratio of 92%.

- The COBRA plan reflects \$4,702 in medical claims or a monthly loss ratio of 86%. In the last 12 months, COBRA has incurred \$217,626 out of \$6,512,482 in total medical claims. COBRA represents three percent (or 3%) of the total medical claims.
- The traditional plan incurred \$338,686 in medical claims or a monthly loss ratio of 106%.
- The HDHP plan incurred \$210,507 in medical claims or a monthly loss ratio of 76%.
- There are 10 claims above \$100,000 totaling \$1,811,909 and four above the stop loss level of \$200,000. This represents 27% of the total medical claims. Currently, the anticipated refund is \$188,313.

Revenues generated \$7,583,515 and incurred medical claims of \$6,730,109 or a loss ratio of 89% as of June 30, 2024.

In August, GESD incurred \$487,383 in medical claims, which represents a monthly loss ratio of 80%.

- The COBRA plan reflects \$60,564 in medical claims or a monthly loss ratio of 595%. In two months, COBRA has incurred \$76,221 out of \$1,130,609 in total medical claims. COBRA represents seven percent (or 7%) of the total medical claims.
- The traditional plan incurred \$307,070 in medical claims or a monthly loss ratio of 94%.
- The HDHP plan incurred \$119,749 in medical claims or a monthly loss ratio of 44%.
- There are no large loss claims above \$100,000.

Based on the trend, we project revenues to generate \$7,064,820 and anticipate incurring medical claims of approximately \$6,783,648 or a loss ratio of 96% by June 30, 2025.



Monthly Experience Report

Glendale EI-All

Dates: (7/1/2023-6/30/2024)

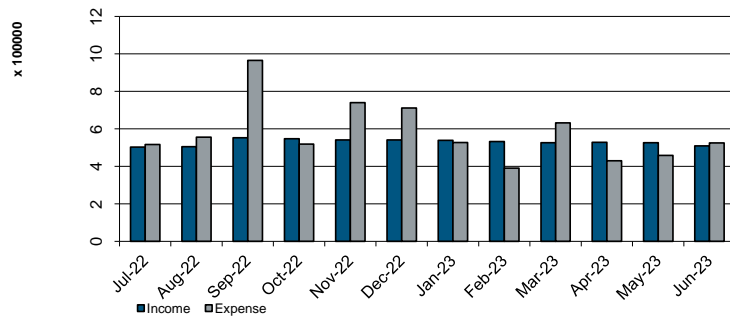


Name: Valley Schools Employee Benefits Group

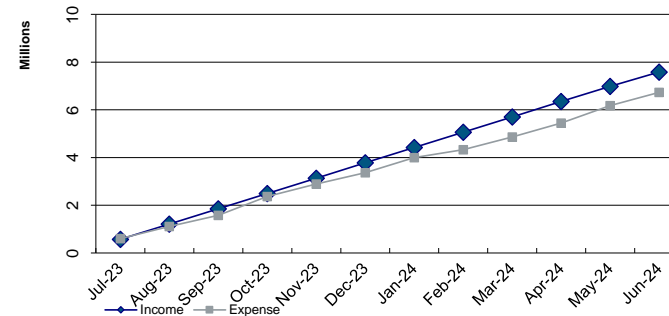
Plan: All

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2023-07	686	969	\$ 407,873	\$ -	\$ 142,994	\$ 550,867	\$ 51,450	\$ 602,317	\$ 574,211	\$ (28,106)	105%	\$ 622	102%
2023-08	756	1,066	\$ 244,542	\$ -	\$ 205,242	\$ 449,784	\$ 56,700	\$ 506,484	\$ 634,204	\$ 127,720	80%	\$ 475	106%
2023-09	758	1,089	\$ 256,910	\$ -	\$ 158,983	\$ 415,893	\$ 56,850	\$ 472,743	\$ 642,227	\$ 169,485	74%	\$ 434	130%
2023-10	758	1,091	\$ 556,555	\$ -	\$ 173,658	\$ 730,213	\$ 56,850	\$ 787,063	\$ 641,824	\$ (145,239)	123%	\$ 721	121%
2023-11	758	1,088	\$ 277,818	\$ -	\$ 187,077	\$ 464,895	\$ 56,850	\$ 521,745	\$ 640,588	\$ 118,843	81%	\$ 480	124%
2023-12	760	1,099	\$ 272,465	\$ -	\$ 143,651	\$ 416,116	\$ 57,000	\$ 473,116	\$ 644,909	\$ 171,793	73%	\$ 430	125%
2024-01	750	1,094	\$ 369,358	\$ -	\$ 207,626	\$ 576,984	\$ 56,250	\$ 633,234	\$ 639,209	\$ 5,975	99%	\$ 579	121%
2024-02	754	1,102	\$ 107,126	\$ -	\$ 170,183	\$ 277,309	\$ 56,550	\$ 333,859	\$ 643,133	\$ 309,274	52%	\$ 303	115%
2024-03	755	1,109	\$ 290,856	\$ -	\$ 187,031	\$ 477,887	\$ 56,625	\$ 534,512	\$ 644,567	\$ 110,055	83%	\$ 482	116%
2024-04	753	1,101	\$ 315,623	\$ -	\$ 207,797	\$ 523,420	\$ 56,475	\$ 579,895	\$ 640,720	\$ 60,825	91%	\$ 527	113%
2024-05	749	1,096	\$ 598,083	\$ 120,242	\$ 197,230	\$ 675,071	\$ 56,175	\$ 731,246	\$ 637,502	\$ (93,744)	115%	\$ 667	110%
2024-06	704	1,037	\$ 385,536	\$ 68,071	\$ 183,630	\$ 501,095	\$ 52,800	\$ 553,895	\$ 600,419	\$ 46,525	92%	\$ 534	110%
Total	8,941	12,941	\$ 4,082,745	\$ 188,313	\$ 2,165,102	\$ 6,059,534	\$ 670,575	\$ 6,730,109	\$ 7,583,515	\$ 853,406	89%	\$ 520	
Mo. Avg.	745	1,078	\$ 340,229	\$ 15,693	\$ 180,425	\$ 504,961	\$ 55,881	\$ 560,842	\$ 631,960	\$ 71,117		\$ 520	
PY Mo. Avg. @ 6/30/23	728	1,030	\$ 462,726	\$ 98,756	\$ 165,921	\$ 529,891	\$ 50,943	\$ 580,834	\$ 529,390	\$ (51,444)		\$ 564	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	656	937	\$ 274,135	\$ -	\$ 140,140	\$ 414,275	\$ 49,200	\$ 463,475	\$ 551,918	\$ 88,444	84%	\$ 495
2023-08	731	1,039	\$ 237,714	\$ -	\$ 198,461	\$ 436,174	\$ 54,825	\$ 490,999	\$ 615,354	\$ 124,355	80%	\$ 473
2023-09	737	1,066	\$ 248,216	\$ -	\$ 153,872	\$ 402,088	\$ 55,275	\$ 457,363	\$ 626,107	\$ 168,744	73%	\$ 429
2023-10	739	1,070	\$ 546,562	\$ -	\$ 168,637	\$ 715,199	\$ 55,425	\$ 770,624	\$ 627,129	\$ (143,495)	123%	\$ 720
2023-11	741	1,070	\$ 267,099	\$ -	\$ 181,167	\$ 448,266	\$ 55,575	\$ 503,841	\$ 627,957	\$ 124,116	80%	\$ 471
2023-12	743	1,081	\$ 237,266	\$ -	\$ 140,442	\$ 377,708	\$ 55,725	\$ 433,433	\$ 632,278	\$ 198,845	69%	\$ 401
2024-01	738	1,081	\$ 367,986	\$ -	\$ 202,334	\$ 570,320	\$ 55,350	\$ 625,670	\$ 630,080	\$ 4,410	99%	\$ 579
2024-02	743	1,090	\$ 178,747	\$ -	\$ 162,389	\$ 341,136	\$ 55,725	\$ 396,861	\$ 634,716	\$ 237,855	63%	\$ 364
2024-03	746	1,099	\$ 282,991	\$ -	\$ 184,630	\$ 467,621	\$ 55,950	\$ 523,571	\$ 637,576	\$ 114,005	82%	\$ 476
2024-04	744	1,091	\$ 311,520	\$ -	\$ 206,871	\$ 518,391	\$ 55,800	\$ 574,191	\$ 633,729	\$ 59,538	91%	\$ 526
2024-05	742	1,089	\$ 595,536	\$ 120,242	\$ 192,318	\$ 667,612	\$ 55,650	\$ 723,262	\$ 632,695	\$ (90,567)	114%	\$ 664
2024-06	696	1,029	\$ 382,962	\$ 68,071	\$ 182,102	\$ 496,993	\$ 52,200	\$ 549,193	\$ 594,960	\$ 45,767	92%	\$ 534
Total	8,756	12,742	\$ 3,930,733	\$ 188,313	\$ 2,113,362	\$ 5,855,782	\$ 656,700	\$ 6,512,482	\$ 7,444,498	\$ 932,016	87%	\$ 511
Mo. Avg.	730	1,062	\$ 327,561	\$ 15,693	\$ 176,114	\$ 487,982	\$ 54,725	\$ 542,707	\$ 620,375	\$ 77,668		\$ 511



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	30	32	\$ 133,738	\$ -	\$ 2,854	\$ 136,592	\$ 2,250	\$ 138,842	\$ 22,293	\$ (116,549)	623%	\$ 4,339
2023-08	25	27	\$ 6,828	\$ -	\$ 6,782	\$ 13,610	\$ 1,875	\$ 15,485	\$ 18,850	\$ 3,365	82%	\$ 574
2023-09	21	23	\$ 8,693	\$ -	\$ 5,111	\$ 13,804	\$ 1,575	\$ 15,379	\$ 16,120	\$ 741	95%	\$ 669
2023-10	19	21	\$ 9,993	\$ -	\$ 5,021	\$ 15,014	\$ 1,425	\$ 16,439	\$ 14,695	\$ (1,744)	112%	\$ 783
2023-11	17	18	\$ 10,719	\$ -	\$ 5,910	\$ 16,629	\$ 1,275	\$ 17,904	\$ 12,631	\$ (5,273)	142%	\$ 995
2023-12	17	18	\$ 35,200	\$ -	\$ 3,209	\$ 38,409	\$ 1,275	\$ 39,684	\$ 12,631	\$ (27,052)	314%	\$ 2,205
2024-01	12	13	\$ 1,372	\$ -	\$ 5,292	\$ 6,664	\$ 900	\$ 7,564	\$ 9,129	\$ 1,565	83%	\$ 582
2024-02	11	12	\$ (71,621)	\$ -	\$ 7,794	\$ (63,827)	\$ 825	\$ (63,002)	\$ 8,416	\$ 71,419	-749%	\$ -
2024-03	9	10	\$ 7,865	\$ -	\$ 2,401	\$ 10,266	\$ 675	\$ 10,941	\$ 6,991	\$ (3,949)	156%	\$ 1,094
2024-04	9	10	\$ 4,103	\$ -	\$ 926	\$ 5,029	\$ 675	\$ 5,704	\$ 6,991	\$ 1,287	82%	\$ 570
2024-05	7	7	\$ 2,547	\$ -	\$ 4,912	\$ 7,459	\$ 525	\$ 7,984	\$ 4,807	\$ (3,177)	166%	\$ 1,141
2024-06	8	8	\$ 2,574	\$ -	\$ 1,528	\$ 4,102	\$ 600	\$ 4,702	\$ 5,460	\$ 758	86%	\$ 588
Total	185	199	\$ 152,012	\$ -	\$ 51,739	\$ 203,751	\$ 13,875	\$ 217,626	\$ 139,016	\$ (78,610)	157%	\$ 1,094
Mo. Avg.	15	17	\$ 12,668	\$ -	\$ 4,312	\$ 16,979	\$ 1,156	\$ 18,136	\$ 11,585	\$ (6,551)		\$ 1,094



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	317	449	\$ 241,202	\$ -	\$ 78,299	\$ 319,501	\$ 23,775	\$ 343,276	\$ 280,044	\$ (63,232)	123%	\$ 765
2023-08	373	521	\$ 182,131	\$ -	\$ 142,940	\$ 325,071	\$ 27,975	\$ 353,046	\$ 328,721	\$ (24,325)	107%	\$ 678
2023-09	383	539	\$ 140,238	\$ -	\$ 116,362	\$ 256,600	\$ 28,725	\$ 285,325	\$ 338,266	\$ 52,941	84%	\$ 529
2023-10	384	545	\$ 288,514	\$ -	\$ 105,789	\$ 394,303	\$ 28,800	\$ 423,103	\$ 340,734	\$ (82,369)	124%	\$ 776
2023-11	384	546	\$ 194,700	\$ -	\$ 107,387	\$ 302,087	\$ 28,800	\$ 330,887	\$ 341,160	\$ 10,274	97%	\$ 606
2023-12	386	556	\$ 144,817	\$ -	\$ 86,829	\$ 231,645	\$ 28,950	\$ 260,595	\$ 345,005	\$ 84,410	76%	\$ 469
2024-01	380	549	\$ 235,167	\$ -	\$ 139,047	\$ 374,214	\$ 28,500	\$ 402,714	\$ 340,066	\$ (62,648)	118%	\$ 734
2024-02	381	549	\$ 109,469	\$ -	\$ 101,366	\$ 210,835	\$ 28,575	\$ 239,410	\$ 341,111	\$ 101,701	70%	\$ 436
2024-03	381	548	\$ 200,122	\$ -	\$ 126,488	\$ 326,610	\$ 28,575	\$ 355,185	\$ 340,352	\$ (14,833)	104%	\$ 648
2024-04	379	544	\$ 203,275	\$ -	\$ 141,297	\$ 344,572	\$ 28,425	\$ 372,997	\$ 337,408	\$ (35,588)	111%	\$ 686
2024-05	379	545	\$ 311,936	\$ 17,965	\$ 114,016	\$ 407,987	\$ 28,425	\$ 436,412	\$ 338,311	\$ (98,102)	129%	\$ 801
2024-06	356	515	\$ 198,540	\$ 6,975	\$ 120,421	\$ 311,986	\$ 26,700	\$ 338,686	\$ 318,507	\$ (20,179)	106%	\$ 658
Total	4,483	6,406	\$ 2,450,109	\$ 24,940	\$ 1,380,241	\$ 3,805,409	\$ 336,225	\$ 4,141,634	\$ 3,989,684	\$ (151,950)	104%	\$ 647
Mo. Avg.	374	534	\$ 204,176	\$ 2,078	\$ 115,020	\$ 317,117	\$ 28,019	\$ 345,136	\$ 332,474	\$ (12,663)	104%	\$ 647

Monthly Contribution Rates

Premiums

Employee Only	\$ 712.47
Employee + Spouse	\$ 1,471.71
Employee + Child(ren)	\$ 1,376.91
Employee + Family	\$ 1,803.53



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	20	22	\$ 133,158	\$ -	\$ 2,748	\$ 135,906	\$ 1,500	\$ 137,406	\$ 15,768	\$ (121,638)	871%	\$ 6,246
2023-08	17	19	\$ 6,051	\$ -	\$ 5,762	\$ 11,813	\$ 1,275	\$ 13,088	\$ 13,630	\$ 543	96%	\$ 689
2023-09	15	17	\$ 7,870	\$ -	\$ 4,452	\$ 12,322	\$ 1,125	\$ 13,447	\$ 12,206	\$ (1,241)	110%	\$ 791
2023-10	13	15	\$ 7,315	\$ -	\$ 4,209	\$ 11,524	\$ 975	\$ 12,499	\$ 10,781	\$ (1,719)	116%	\$ 833
2023-11	13	14	\$ 19,577	\$ -	\$ 5,309	\$ 24,886	\$ 975	\$ 25,861	\$ 10,021	\$ (15,839)	258%	\$ 1,847
2023-12	13	14	\$ 23,297	\$ -	\$ 2,323	\$ 25,620	\$ 975	\$ 26,595	\$ 10,021	\$ (16,574)	265%	\$ 1,900
2024-01	9	10	\$ (5,478)	\$ -	\$ 5,249	\$ (229)	\$ 675	\$ 446	\$ 7,171	\$ 6,726	6%	\$ 45
2024-02	8	9	\$ (71,792)	\$ -	\$ 7,794	\$ (63,998)	\$ 600	\$ (63,398)	\$ 6,459	\$ 69,857	-982%	\$ -
2024-03	6	7	\$ 7,400	\$ -	\$ 2,361	\$ 9,761	\$ 450	\$ 10,211	\$ 5,034	\$ (5,177)	203%	\$ 1,459
2024-04	6	7	\$ 4,100	\$ -	\$ 677	\$ 4,777	\$ 450	\$ 5,227	\$ 5,034	\$ (193)	104%	\$ 747
2024-05	4	4	\$ 2,538	\$ -	\$ 4,933	\$ 7,471	\$ 300	\$ 7,771	\$ 2,850	\$ (4,921)	273%	\$ 1,943
2024-06	4	4	\$ 2,422	\$ -	\$ 1,473	\$ 3,895	\$ 300	\$ 4,195	\$ 2,850	\$ (1,345)	147%	\$ 1,049
Total	128	142	\$ 136,457	\$ -	\$ 47,290	\$ 183,747	\$ 9,600	\$ 193,347	\$ 101,826	\$ (91,522)	190%	\$ 1,362
Mo. Avg.	11	12	\$ 11,371	\$ -	\$ 3,941	\$ 15,312	\$ 800	\$ 16,112	\$ 8,485	\$ (7,627)	190%	\$ 1,362

Monthly Contribution Rates

Premiums

Employee Only	\$ 712.47
Employee + Spouse	\$ 1,471.71
Employee + Child(ren)	\$ 1,376.91
Employee + Family	\$ 1,803.53



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	339	488	\$ 32,933	\$ -	\$ 61,841	\$ 94,774	\$ 25,425	\$ 120,199	\$ 271,875	\$ 151,676	44%	\$ 246
2023-08	358	518	\$ 55,583	\$ -	\$ 55,520	\$ 111,103	\$ 26,850	\$ 137,953	\$ 286,633	\$ 148,679	48%	\$ 266
2023-09	354	527	\$ 107,979	\$ -	\$ 37,510	\$ 145,489	\$ 26,550	\$ 172,039	\$ 287,841	\$ 115,803	60%	\$ 326
2023-10	355	525	\$ 258,048	\$ -	\$ 62,848	\$ 320,896	\$ 26,625	\$ 347,521	\$ 286,395	\$ (61,126)	121%	\$ 662
2023-11	357	524	\$ 72,399	\$ -	\$ 73,780	\$ 146,179	\$ 26,775	\$ 172,954	\$ 286,797	\$ 113,842	60%	\$ 330
2023-12	357	525	\$ 92,449	\$ -	\$ 53,613	\$ 146,062	\$ 26,775	\$ 172,837	\$ 287,273	\$ 114,435	60%	\$ 329
2024-01	358	532	\$ 132,819	\$ -	\$ 63,287	\$ 196,106	\$ 26,850	\$ 222,956	\$ 290,014	\$ 67,058	77%	\$ 419
2024-02	362	541	\$ 69,278	\$ -	\$ 61,023	\$ 130,301	\$ 27,150	\$ 157,451	\$ 293,605	\$ 136,154	54%	\$ 291
2024-03	365	551	\$ 82,869	\$ -	\$ 58,142	\$ 141,011	\$ 27,375	\$ 168,386	\$ 297,224	\$ 128,838	57%	\$ 306
2024-04	365	547	\$ 108,245	\$ -	\$ 65,574	\$ 173,819	\$ 27,375	\$ 201,194	\$ 296,320	\$ 95,126	68%	\$ 368
2024-05	363	544	\$ 283,599	\$ 102,277	\$ 78,302	\$ 259,624	\$ 27,225	\$ 286,849	\$ 294,384	\$ 7,535	97%	\$ 527
2024-06	340	514	\$ 184,422	\$ 61,096	\$ 61,681	\$ 185,007	\$ 25,500	\$ 210,507	\$ 276,453	\$ 65,945	76%	\$ 410
Total	4,273	6,336	\$ 1,480,625	\$ 163,373	\$ 733,122	\$ 2,050,373	\$ 320,475	\$ 2,370,848	\$ 3,454,814	\$ 1,083,966	69%	\$ 374
Mo. Avg.	356	528	\$ 123,385	\$ 13,614	\$ 61,093	\$ 170,864	\$ 26,706	\$ 197,571	\$ 287,901	\$ 90,330	69%	\$ 374

Monthly Contribution Rates

Premiums

Employee Only	\$ 652.47
Employee + Spouse	\$ 1,284.00
Employee + Child(ren)	\$ 1,206.26
Employee + Family	\$ 1,556.09



Monthly Experience Report

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2023-07	10	10	\$ 580	\$ -	\$ 106	\$ 686	\$ 750	\$ 1,436	\$ 6,525	\$ 5,089	22%	\$ 144
2023-08	8	8	\$ 778	\$ -	\$ 1,020	\$ 1,797	\$ 600	\$ 2,397	\$ 5,220	\$ 2,823	46%	\$ 300
2023-09	6	6	\$ 823	\$ -	\$ 659	\$ 1,482	\$ 450	\$ 1,932	\$ 3,915	\$ 1,982	49%	\$ 322
2023-10	6	6	\$ 2,678	\$ -	\$ 812	\$ 3,490	\$ 450	\$ 3,940	\$ 3,915	\$ (25)	101%	\$ 657
2023-11	4	4	\$ (8,857)	\$ -	\$ 601	\$ (8,256)	\$ 300	\$ (7,956)	\$ 2,610	\$ 10,566	-305%	\$ -
2023-12	4	4	\$ 11,902	\$ -	\$ 886	\$ 12,788	\$ 300	\$ 13,088	\$ 2,610	\$ (10,478)	501%	\$ 3,272
2024-01	3	3	\$ 6,850	\$ -	\$ 43	\$ 6,893	\$ 225	\$ 7,118	\$ 1,957	\$ (5,161)	364%	\$ 2,373
2024-02	3	3	\$ 171	\$ -	\$ -	\$ 171	\$ 225	\$ 396	\$ 1,957	\$ 1,561	20%	\$ 132
2024-03	3	3	\$ 464	\$ -	\$ 40	\$ 504	\$ 225	\$ 729	\$ 1,957	\$ 1,228	37%	\$ 243
2024-04	3	3	\$ 4	\$ -	\$ 249	\$ 253	\$ 225	\$ 478	\$ 1,957	\$ 1,480	24%	\$ 159
2024-05	3	3	\$ 9	\$ -	\$ (21)	\$ (12)	\$ 225	\$ 213	\$ 1,957	\$ 1,744	11%	\$ 71
2024-06	4	4	\$ 152	\$ -	\$ 55	\$ 207	\$ 300	\$ 507	\$ 2,610	\$ 2,103	19%	\$ 127
Total	57	57	\$ 15,555	\$ -	\$ 4,449	\$ 20,004	\$ 4,275	\$ 24,279	\$ 37,191	\$ 12,912	65%	\$ 426
Mo. Avg.	5	5	\$ 1,296	\$ -	\$ 371	\$ 1,667	\$ 356	\$ 2,023	\$ 3,099	\$ 1,076	65%	\$ 426

Monthly Contribution Rates

Premiums

Employee Only	\$ 652.47
Employee + Spouse	\$ 1,284.00
Employee + Child(ren)	\$ 1,206.26
Employee + Family	\$ 1,556.09



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active	SP	CH	FAM	Total	Cobra				Total	Medical Plan Totals
	EE					EE	SP	CH	FAM		
2023-07	246	20	39	12	317	18	2	0	0	20	337
2023-08	290	24	46	13	373	15	2	0	0	17	390
2023-09	297	24	48	14	383	13	2	0	0	15	398
2023-10	296	24	49	15	384	11	2	0	0	13	397
2023-11	296	24	48	16	384	12	1	0	0	13	397
2023-12	295	24	50	17	386	12	1	0	0	13	399
2024-01	290	24	49	17	380	8	1	0	0	9	389
2024-02	290	25	50	16	381	7	1	0	0	8	389
2024-03	291	24	50	16	381	5	1	0	0	6	387
2024-04	291	22	50	16	379	5	1	0	0	6	385
2024-05	289	22	53	15	379	4	0	0	0	4	383
2024-06	271	21	49	15	356	4	0	0	0	4	360



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2023-6/30/2024)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

	Active					Cobra					Medical Plan Totals
Date	EE	SP	CH	FAM	Total	EE	SP	CH	FAM	Total	
2023-07	258	12	55	14	339	10	0	0	0	10	349
2023-08	274	12	56	16	358	8	0	0	0	8	366
2023-09	265	12	58	19	354	6	0	0	0	6	360
2023-10	270	9	56	20	355	6	0	0	0	6	361
2023-11	273	9	56	19	357	4	0	0	0	4	361
2023-12	272	8	58	19	357	4	0	0	0	4	361
2024-01	270	9	59	20	358	3	0	0	0	3	361
2024-02	273	10	58	21	362	3	0	0	0	3	365
2024-03	273	10	61	21	365	3	0	0	0	3	368
2024-04	274	10	61	20	365	3	0	0	0	3	368
2024-05	273	9	61	20	363	3	0	0	0	3	366
2024-06	255	7	58	20	340	4	0	0	0	4	344



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.

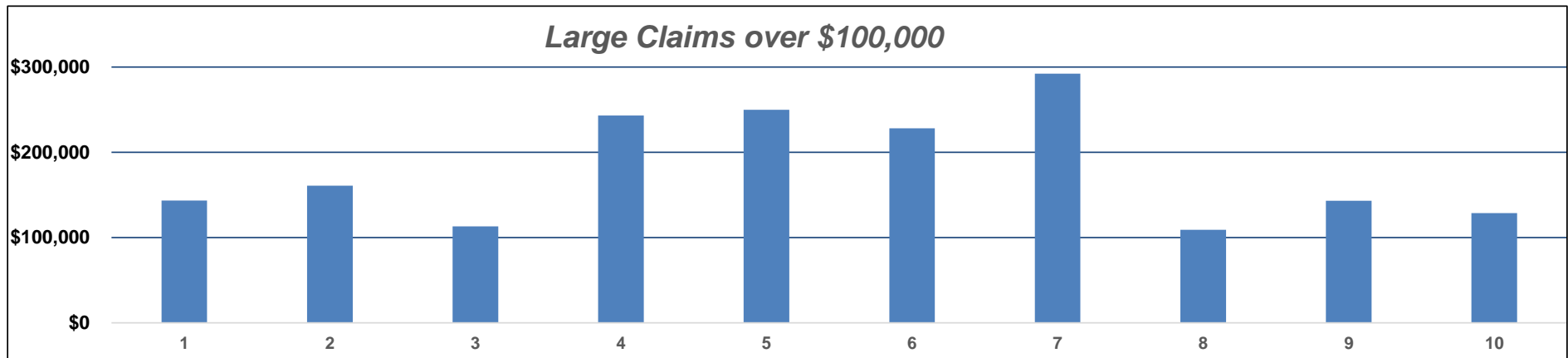
This data has not been audited and is presented for the sole purpose of measuring the plan performance. The accuracy and reliability of the Monthly Experience Report is dependent on the information available at the time the report was prepared. Any changes to the underlying data will affect the results 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 \$100,000 by Claimant
Large Claims by Plan
(7/1/2023 through 6/30/2024)**



# of claims > \$100K	
FY23	FY24
13	10



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$143,432	\$200,000	\$56,568	\$0
2	\$160,894	\$200,000	\$39,106	\$0
3	\$113,220	\$200,000	\$86,780	\$0
4	\$243,197	\$200,000	\$0	\$43,197
5*	\$249,880	\$200,000	\$0	\$24,940
6	\$228,049	\$200,000	\$0	\$28,049
7	\$292,127	\$200,000	\$0	\$92,127
8	\$109,201	\$200,000	\$90,799	\$0
9	\$143,230	\$200,000	\$56,770	\$0
10	\$128,680	\$200,000	\$71,320	\$0
Total	\$1,811,909			\$188,313



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2023 through 6/30/2024)



Date	Plan Name		Paid Amount
2023-07	Traditional PPO		\$116,044.77
2023-08	Traditional PPO		\$2,224.99
2023-09	Traditional PPO		\$2,426.17
2023-10	Traditional PPO		\$1,102.51
2023-11	Traditional PPO		\$3,688.55
2023-12	Traditional PPO		\$2,767.17
2024-01	Traditional PPO		\$5,127.19
2024-02	Traditional PPO		\$2,023.90
2024-03	Traditional PPO		\$2,319.22
2024-04	Traditional PPO		\$837.80
2024-05	Traditional PPO		\$2,339.90
2024-06	Traditional PPO		\$2,529.88
		Total for Claimant 1	\$143,432.05
2023-07	Traditional PPO		\$40,861.30
2023-08	Traditional PPO		\$30,285.09
2023-09	Traditional PPO		\$21,905.21
2023-10	Traditional PPO		\$62,004.45
2023-11	Traditional PPO		\$2,176.13
2023-12	Traditional PPO		(\$607.36)
2024-01	Traditional PPO		\$866.42
2024-02	Traditional PPO		\$862.53
2024-03	Traditional PPO		\$580.22
2024-04	Traditional PPO		\$490.44
2024-05	Traditional PPO		\$564.41
2024-06	Traditional PPO		\$904.77
		Total for Claimant 2	\$160,893.61
2023-10	HDHP Base		\$113,219.71
		Total for Claimant 3	\$113,219.71



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2023 through 6/30/2024)



Date	Plan Name		Paid Amount
2023-07	HDHP Base		\$22,148.08
2023-08	HDHP Base		\$23,398.00
2023-09	HDHP Base		\$21,822.71
2023-10	HDHP Base		\$18,886.14
2023-11	HDHP Base		\$18,034.52
2023-12	HDHP Base		\$16,421.70
2024-01	HDHP Base		\$18,554.37
2024-02	HDHP Base		\$31,790.18
2024-03	HDHP Base		\$1,054.90
2024-04	HDHP Base		\$18,356.95
2024-05	HDHP Base		\$32,897.82
2024-06	HDHP Base		\$19,832.00
		Total for Claimant 4	\$243,197.37
2023-07	Traditional PPO		\$22,727.18
2023-08	Traditional PPO		\$3,027.18
2023-09	Traditional PPO		\$9,961.62
2023-10	Traditional PPO		\$4,333.57
2023-11	Traditional PPO		\$12,987.07
2023-12	Traditional PPO		\$6,365.79
2024-01	Traditional PPO		\$63,823.38
2024-02	Traditional PPO		\$9,795.06
2024-03	Traditional PPO		\$27,226.77
2024-04	Traditional PPO		\$10,989.58
2024-05	Traditional PPO		\$64,692.12
2024-06	Traditional PPO		\$13,951.11
		Total for Claimant 5	\$249,880.43



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2023 through 6/30/2024)



Date	Plan Name		Paid Amount
2023-07	Traditional PPO		\$14,945.36
2023-08	Traditional PPO		\$14,875.07
2023-09	Traditional PPO		\$114.00
2023-10	Traditional PPO		\$29,860.98
2023-11	Traditional PPO		\$18,863.23
2023-12	Traditional PPO		\$15,789.37
2024-01	Traditional PPO		\$14,734.50
2024-02	Traditional PPO		\$5,177.05
2024-03	Traditional PPO		\$15,559.81
2024-04	Traditional PPO		\$23,187.43
2024-05	Traditional PPO		\$16,400.39
2024-06	Traditional PPO		\$58,541.60
		Total for Claimant 6	\$228,048.79
2023-07	Traditional PPO		\$243.17
2023-08	Traditional PPO		\$4,323.72
2023-09	Traditional PPO		\$866.73
2023-10	Traditional PPO		\$250.31
2023-11	Traditional PPO		\$4,796.83
2023-12	Traditional PPO		\$1,016.25
2024-01	Traditional PPO		\$89,405.81
2024-02	Traditional PPO		\$7,380.94
2024-03	Traditional PPO		\$2,783.52
2024-04	Traditional PPO		\$29,722.58
2024-05	Traditional PPO		\$138,088.55
2024-05	Traditional PPO		\$33.99
2024-06	Traditional PPO		\$296.03
2024-06	Traditional PPO		\$12,918.46
		Total for Claimant 7	\$292,126.89



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2023 through 6/30/2024)



Date	Plan Name		Paid Amount
2023-10	HDHP Base		\$76,494.27
2023-11	HDHP Base		\$1,609.23
2024-02	HDHP Base		\$26,889.78
2024-03	HDHP Base		\$297.38
2024-04	HDHP Base		\$62.27
2024-05	HDHP Base		\$3,701.59
2024-06	HDHP Base		\$146.13
		Total for Claimant 8	\$109,200.65
2023-07	Traditional PPO		\$9,188.98
2023-08	Traditional PPO		\$2,236.98
2023-09	Traditional PPO		\$2,461.43
2023-10	Traditional PPO		\$31,571.36
2023-11	Traditional PPO		\$13,207.84
2023-12	Traditional PPO		\$1,889.62
2024-01	Traditional PPO		\$1,974.79
2024-02	Traditional PPO		\$17,029.78
2024-03	Traditional PPO		\$722.70
2024-04	Traditional PPO		\$20,976.97
2024-05	Traditional PPO		\$19,816.03
2024-06	Traditional PPO		\$22,153.24
		Total for Claimant 9	\$143,229.72



Glendale Elementary School District
Paid Claims Greater Than \$100,000 by Claimant
Monthly Financial Reporting
(7/1/2023 through 6/30/2024)



Date	Plan Name		Paid Amount
2023-07	Traditional PPO		\$8,923.47
2023-08	Traditional PPO		\$11,933.38
2023-09	Traditional PPO		\$11,717.20
2023-10	Traditional PPO		\$8,709.31
2023-11	Traditional PPO		\$8,212.50
2023-12	Traditional PPO		-\$6,297.39
2024-01	Traditional PPO		\$2,402.00
2024-02	Traditional PPO		\$10,059.07
2024-03	Traditional PPO		\$4,195.82
2024-04	Traditional PPO		\$19,082.34
2024-05	Traditional PPO		\$28,957.68
2024-06	Traditional PPO		\$20,784.52
		Total for Claimant 10	\$128,679.90
TOTAL		Total	\$1,811,909.12



Monthly Experience Report

Glendale EI-All

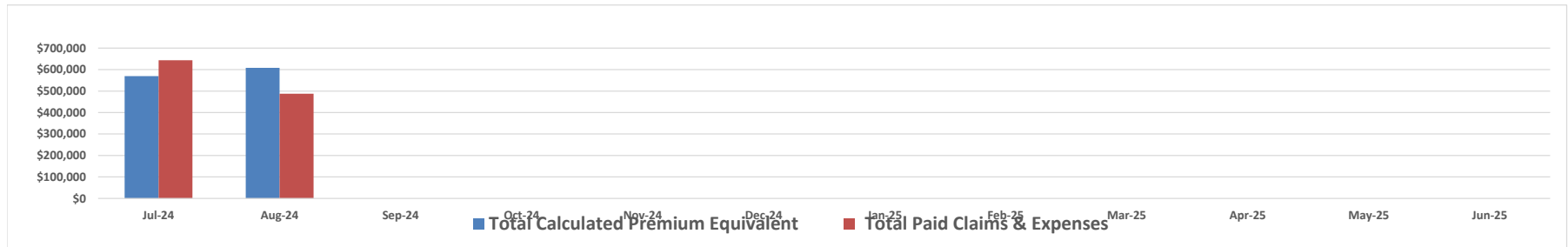
Dates: 7/1/2024-6/30/2025



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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2024-07	668	971	\$ 366,982	\$ -	\$ 226,143	\$ 593,125	\$ 50,100	\$ 643,225	\$ 569,425	\$ (73,801)	113%	\$ 662	105%
2024-08	715	1,032	\$ 273,819	\$ -	\$ 159,940	\$ 433,758	\$ 53,625	\$ 487,383	\$ 608,044	\$ 120,661	80%	\$ 472	92%
2024-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2024-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			95%
2024-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			92%
2024-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2025-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2025-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2025-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			85%
2025-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2025-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			88%
2025-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			89%
Total	1,383	2,003	\$ 640,801	\$ -	\$ 386,083	\$ 1,026,884	\$ 103,725	\$ 1,130,609	\$ 1,177,469	\$ 46,860	96%	\$ 564	
Mo. Avg.	692	1,002	\$ 320,401	\$ -	\$ 193,041	\$ 513,442	\$ 51,863	\$ 565,304	\$ 588,735	\$ 23,430		\$ 564	
PY Mo. Avg. @ 6/30/24	745	1,078	\$ 340,229	\$ 15,693	\$ 180,425	\$ 504,961	\$ 55,881	\$ 560,842	\$ 631,960	\$ 71,117		\$ 564	





Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	653	952	\$ 354,875	\$ -	\$ 223,719	\$ 578,594	\$ 48,975	\$ 627,569	\$ 557,820	\$ (69,748)	113%	\$ 659
2024-08	702	1,015	\$ 217,972	\$ -	\$ 156,197	\$ 374,169	\$ 52,650	\$ 426,819	\$ 597,865	\$ 171,046	71%	\$ 421
2024-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,355	1,967	\$ 572,847	\$ -	\$ 379,916	\$ 952,763	\$ 101,625	\$ 1,054,388	\$ 1,155,685	\$ 101,297	91%	\$ 536
Mo. Avg.	678	984	\$ 286,423	\$ -	\$ 189,958	\$ 476,381	\$ 50,813	\$ 527,194	\$ 577,843	\$ 50,649		\$ 536



Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	15	19	\$ 12,108	\$ -	\$ 2,424	\$ 14,532	\$ 1,125	\$ 15,657	\$ 11,604	\$ (4,052)	135%	\$ 824
2024-08	13	17	\$ 55,846	\$ -	\$ 3,743	\$ 59,589	\$ 975	\$ 60,564	\$ 10,180	\$ (50,385)	595%	\$ 3,563
2024-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	28	36	\$ 67,954	\$ -	\$ 6,167	\$ 74,121	\$ 2,100	\$ 76,221	\$ 21,784	\$ (54,437)	350%	\$ 2,117
Mo. Avg.	14	18	\$ 33,977	\$ -	\$ 3,083	\$ 37,061	\$ 1,050	\$ 38,111	\$ 10,892	\$ (27,219)		\$ 2,117



Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	332	487	\$ 231,309	\$ -	\$ 173,724	\$ 405,033	\$ 24,900	\$ 429,933	\$ 300,410	\$ (129,523)	143%	\$ 883
2024-08	363	528	\$ 159,037	\$ -	\$ 120,808	\$ 279,845	\$ 27,225	\$ 307,070	\$ 326,767	\$ 19,698	94%	\$ 582
2024-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	695	1,015	\$ 390,346	\$ -	\$ 294,532	\$ 684,878	\$ 52,125	\$ 737,003	\$ 627,178	\$ (109,825)	118%	\$ 726
Mo. Avg.	348	508	\$ 195,173	\$ -	\$ 147,266	\$ 342,439	\$ 26,063	\$ 368,502	\$ 313,589	\$ (54,913)	118%	\$ 726

Monthly Contribution Rates

Premiums

Employee Only	\$ 712.47
Employee + Spouse	\$ 1,471.71
Employee + Child(ren)	\$ 1,376.91
Employee + Family	\$ 1,803.53



Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

Name: Valley Schools Employee Benefits Group

Plan: Traditional-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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	6	6	\$ 10,551	\$ -	\$ 2,369	\$ 12,920	\$ 450	\$ 13,370	\$ 4,275	\$ (9,096)	313%	\$ 2,228
2024-08	4	4	\$ 52,558	\$ -	\$ 983	\$ 53,541	\$ 300	\$ 53,841	\$ 2,850	\$ (50,991)	1889%	\$ 13,460
2024-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	10	10	\$ 63,109	\$ -	\$ 3,352	\$ 66,461	\$ 750	\$ 67,211	\$ 7,125	\$ (60,086)	943%	\$ 6,721
Mo. Avg.	5	5	\$ 31,555	\$ -	\$ 1,676	\$ 33,231	\$ 375	\$ 33,606	\$ 3,562	\$ (30,043)	943%	\$ 6,721

Monthly Contribution Rates

Premiums

Employee Only	\$ 712.47
Employee + Spouse	\$ 1,471.71
Employee + Child(ren)	\$ 1,376.91
Employee + Family	\$ 1,803.53



Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	321	465	\$ 123,565	\$ -	\$ 49,995	\$ 173,560	\$ 24,075	\$ 197,635	\$ 257,410	\$ 59,775	77%	\$ 425
2024-08	339	487	\$ 58,935	\$ -	\$ 35,389	\$ 94,324	\$ 25,425	\$ 119,749	\$ 271,097	\$ 151,348	44%	\$ 246
2024-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	660	952	\$ 182,501	\$ -	\$ 85,384	\$ 267,885	\$ 49,500	\$ 317,385	\$ 528,507	\$ 211,123	60%	\$ 333
Mo. Avg.	330	476	\$ 91,250	\$ -	\$ 42,692	\$ 133,942	\$ 24,750	\$ 158,692	\$ 264,254	\$ 105,561	60%	\$ 333

Monthly Contribution Rates

Premiums

Employee Only	\$ 652.47
Employee + Spouse	\$ 1,284.00
Employee + Child(ren)	\$ 1,206.26
Employee + Family	\$ 1,556.09



Monthly Experience Report

Glendale Elementary School District

Dates: 7/1/2024-6/30/2025

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	Fixed Expense	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2024-07	9	13	\$ 1,556	\$ -	\$ 55	\$ 1,611	\$ 675	\$ 2,286	\$ 7,330	\$ 5,043	31%	\$ 176
2024-08	9	13	\$ 3,289	\$ -	\$ 2,760	\$ 6,049	\$ 675	\$ 6,724	\$ 7,330	\$ 606	92%	\$ 517
2024-09						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2025-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	18	26	\$ 4,845	\$ -	\$ 2,815	\$ 7,660	\$ 1,350	\$ 9,010	\$ 14,659	\$ 5,649	61%	\$ 347
Mo. Avg.	9	13	\$ 2,423	\$ -	\$ 1,407	\$ 3,830	\$ 675	\$ 4,505	\$ 7,330	\$ 2,825	61%	\$ 347

Monthly Contribution Rates

Premiums

Employee Only	\$ 652.47
Employee + Spouse	\$ 1,284.00
Employee + Child(ren)	\$ 1,206.26
Employee + Family	\$ 1,556.09



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: Traditional

Date	Active	SP	CH	FAM	Total	Cobra				Total	Medical Plan Totals
	EE					EE	SP	CH	FAM		
2024-07	249	20	47	16	332	6	0	0	0	6	338
2024-08	275	21	49	18	363	4	0	0	0	4	367
2024-09	0	0	0	0	0	0	0	0	0	0	0
2024-10	0	0	0	0	0	0	0	0	0	0	0
2024-11	0	0	0	0	0	0	0	0	0	0	0
2024-12	0	0	0	0	0	0	0	0	0	0	0
2025-01	0	0	0	0	0	0	0	0	0	0	0
2025-02	0	0	0	0	0	0	0	0	0	0	0
2025-03	0	0	0	0	0	0	0	0	0	0	0
2025-04	0	0	0	0	0	0	0	0	0	0	0
2025-05	0	0	0	0	0	0	0	0	0	0	0
2025-06	0	0	0	0	0	0	0	0	0	0	0



Enrollment Detail

Glendale Elementary School District

Dates: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

	Active					Cobra					Medical Plan Totals
Date	EE	SP	CH	FAM	Total	EE	SP	CH	FAM	Total	
2024-07	244	10	54	13	321	7	0	1	1	9	330
2024-08	258	11	58	12	339	7	0	1	1	9	348
2024-09	0	0	0	0	0	0	0	0	0	0	0
2024-10	0	0	0	0	0	0	0	0	0	0	0
2024-11	0	0	0	0	0	0	0	0	0	0	0
2024-12	0	0	0	0	0	0	0	0	0	0	0
2025-01	0	0	0	0	0	0	0	0	0	0	0
2025-02	0	0	0	0	0	0	0	0	0	0	0
2025-03	0	0	0	0	0	0	0	0	0	0	0
2025-04	0	0	0	0	0	0	0	0	0	0	0
2025-05	0	0	0	0	0	0	0	0	0	0	0
2025-06	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.
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.
Total Net Medical/Rx Claims	Net paid medical claims plus paid Rx claims less estimated stop loss refunds.
Fixed Expenses	Fixed expense = PEPM fixed expense times Employees. Amount includes claims administration, stop loss coverage and other services provided through Valley Schools.
Total Paid Claims & Expenses	Total Net medical/Rx plus fixed expenses.
Calculated Premium Equivalent	Contributions calculation = employees reported by provider source during reported month times contribution rates. Prior months totals may change based on any retroactive adjustments.
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
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.C. TOPIC: Claims Experience Review – Dental

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

In June Pool I (or base plan) incurred \$188,881 in dental claims or a monthly loss ratio of 85%.

Revenues generated \$2,703,436 and incurred medical claims of \$2,273,966 or a loss ratio of 84% as of June 30, 2024.

In June, Pool III (or buy-up plan) incurred \$449,044 in dental claims or a monthly loss ratio of 96%.

Revenues generated \$5,744,188 and incurred medical claims of \$5,022,136 or a loss ratio of 87% as of June 30, 2024.

In August Pool I (or base plan) incurred \$177,839 in dental claims or a monthly loss ratio of 81%.

Based on the trend, we project revenues to generate \$2,579,520, anticipate Pool I (or base plan) to incur approximately \$2,521,884 or a loss ratio of 98% by June 30, 2025.

In August, Pool III (or buy-up plan) incurred \$413,741 in dental claims or a monthly loss ratio of 86%.

Based on the trend, we project revenues to generate \$5,749,752 and anticipate Pool III (or buy-up plan) to incur approximately \$5,933,724 or a loss ratio of 103% by June 30, 2025.

Monthly Experience Report

VSEBG Master

Dates: (7/1/2023-6/30/2024)



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
2023-07	19,050	\$ 1,118,972	\$ 67,628	\$ 1,186,600	\$ 1,022,161	\$ (164,439)	116%	\$ 62	104%
2023-08	19,659	\$ 894,004	\$ 69,789	\$ 963,793	\$ 1,047,652	\$ 83,859	92%	\$ 49	101%
2023-09	20,157	\$ 754,645	\$ 71,557	\$ 826,202	\$ 1,071,206	\$ 245,004	77%	\$ 41	92%
2023-10	20,222	\$ 968,729	\$ 71,788	\$ 1,040,517	\$ 1,073,902	\$ 33,385	97%	\$ 51	89%
2023-11	20,277	\$ 697,006	\$ 71,983	\$ 768,990	\$ 1,076,112	\$ 307,122	71%	\$ 38	87%
2023-12	20,311	\$ 686,805	\$ 72,104	\$ 758,909	\$ 1,076,620	\$ 317,711	70%	\$ 37	86%
2024-01	20,219	\$ 1,163,912	\$ 71,777	\$ 1,235,690	\$ 1,070,908	\$ (164,782)	115%	\$ 61	89%
2024-02	20,241	\$ 761,683	\$ 71,856	\$ 833,539	\$ 1,071,711	\$ 238,172	78%	\$ 41	88%
2024-03	20,253	\$ 940,883	\$ 71,898	\$ 1,012,781	\$ 1,072,502	\$ 59,721	94%	\$ 50	88%
2024-04	20,198	\$ 885,912	\$ 71,703	\$ 957,615	\$ 1,069,406	\$ 111,791	90%	\$ 47	87%
2024-05	20,154	\$ 782,085	\$ 71,547	\$ 853,632	\$ 1,066,837	\$ 213,205	80%	\$ 42	86%
2024-06	19,689	\$ 958,592	\$ 69,897	\$ 1,028,489	\$ 1,041,282	\$ 12,793	99%	\$ 52	88%
Total	240,430	\$ 10,613,229	\$ 853,527	\$ 11,466,757	\$ 12,760,299	\$ 1,293,542	90%	\$ 48	
Mo. Avg.	20,036	\$ 884,436	\$ 71,127	\$ 955,563	\$ 1,063,358	\$ 107,795		\$ 48	
PY Mo. Avg. @ 6/30/23	18,360	\$ 766,110	\$ 63,273	\$ 829,383	\$ 952,852	\$ 123,469		\$ 45	

Monthly Experience Report

VSEBG Level I

Dates: (7/1/2023-6/30/2024)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2023-07	5,560	\$ 182,903	\$ 19,738	\$ 202,641	\$ 219,442	\$ 16,801	92%	\$ 36	80%
2023-08	5,850	\$ 170,643	\$ 20,768	\$ 191,410	\$ 228,078	\$ 36,668	84%	\$ 33	85%
2023-09	5,813	\$ 137,507	\$ 20,636	\$ 158,143	\$ 227,176	\$ 69,033	70%	\$ 27	79%
2023-10	5,806	\$ 175,813	\$ 20,611	\$ 196,425	\$ 226,925	\$ 30,500	87%	\$ 34	80%
2023-11	5,813	\$ 137,033	\$ 20,636	\$ 157,669	\$ 227,141	\$ 69,472	69%	\$ 27	80%
2023-12	5,822	\$ 130,944	\$ 20,668	\$ 151,612	\$ 226,839	\$ 75,227	67%	\$ 26	80%
2024-01	5,804	\$ 231,475	\$ 20,604	\$ 252,079	\$ 225,714	\$ (26,365)	112%	\$ 43	83%
2024-02	5,806	\$ 157,900	\$ 20,611	\$ 178,511	\$ 225,300	\$ 46,789	79%	\$ 31	81%
2024-03	5,799	\$ 190,667	\$ 20,586	\$ 211,254	\$ 225,393	\$ 14,139	94%	\$ 36	83%
2024-04	5,781	\$ 190,790	\$ 20,523	\$ 211,312	\$ 224,854	\$ 13,542	94%	\$ 37	82%
2024-05	5,770	\$ 153,544	\$ 20,484	\$ 174,028	\$ 224,655	\$ 50,627	77%	\$ 30	82%
2024-06	5,696	\$ 168,660	\$ 20,221	\$ 188,881	\$ 221,919	\$ 33,038	85%	\$ 33	83%
Total	69,320	\$ 2,027,880	\$ 246,086	\$ 2,273,966	\$ 2,703,436	\$ 429,470	84%	\$ 33	
Mo. Avg.	5,777	\$ 168,990	\$ 20,507	\$ 189,497	\$ 225,286	\$ 35,789		\$ 36	
PY Mo. Avg. @ 6/30/23	5,595	\$ 163,593	\$ 19,871	\$ 183,464	\$ 220,975	\$ 37,512		\$ 33	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 23.79
Employee + 1	\$ 49.96
Employee + 2	\$ 79.70

Monthly Experience Report

VSEBG Level II

Dates: (7/1/2023-6/30/2024)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2023-07	7,167	\$ 441,965	\$ 25,443	\$ 467,408	\$ 336,224	\$ (131,184)	139%	\$ 65	133%
2023-08	7,355	\$ 299,462	\$ 26,110	\$ 325,572	\$ 344,412	\$ 18,840	95%	\$ 44	117%
2023-09	7,759	\$ 266,506	\$ 27,544	\$ 294,051	\$ 361,621	\$ 67,570	81%	\$ 38	103%
2023-10	7,811	\$ 348,853	\$ 27,729	\$ 376,582	\$ 363,856	\$ (12,726)	103%	\$ 48	100%
2023-11	7,843	\$ 245,001	\$ 27,843	\$ 272,844	\$ 365,062	\$ 92,218	75%	\$ 35	97%
2023-12	7,865	\$ 261,650	\$ 27,921	\$ 289,571	\$ 366,218	\$ 76,647	79%	\$ 37	95%
2024-01	7,832	\$ 453,596	\$ 27,804	\$ 481,399	\$ 364,720	\$ (116,679)	132%	\$ 61	99%
2024-02	7,843	\$ 248,426	\$ 27,843	\$ 276,268	\$ 365,088	\$ 88,820	76%	\$ 35	96%
2024-03	7,847	\$ 333,350	\$ 27,857	\$ 361,206	\$ 365,259	\$ 4,053	99%	\$ 46	96%
2024-04	7,823	\$ 299,579	\$ 27,772	\$ 327,351	\$ 364,247	\$ 36,896	90%	\$ 42	93%
2024-05	7,803	\$ 280,138	\$ 27,701	\$ 307,839	\$ 363,291	\$ 55,452	85%	\$ 39	92%
2024-06	7,593	\$ 363,609	\$ 26,955	\$ 390,564	\$ 352,677	\$ (37,887)	111%	\$ 51	94%
Total	92,541	\$ 3,842,134	\$ 328,521	\$ 4,170,655	\$ 4,312,675	\$ 142,020	97%	\$ 45	
Mo. Avg.	7,712	\$ 320,178	\$ 27,377	\$ 347,555	\$ 359,390	\$ 11,835		\$ 65	
PY Mo. Avg. @ 6/30/23	7,767	\$ 316,650	\$ 27,583	\$ 344,233	\$ 365,330	\$ 21,096		\$ 44	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 29.94
Employee + 1	\$ 62.88
Employee + 2	\$ 100.31

Monthly Experience Report

VSEBG Level III

Dates: (7/1/2023-6/30/2024)



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
2023-07	6,323	\$ 494,104	\$ 22,447	\$ 516,551	\$ 466,495	\$ (50,056)	111%	\$ 82	95%
2023-08	6,454	\$ 423,899	\$ 22,912	\$ 446,810	\$ 475,162	\$ 28,352	94%	\$ 69	96%
2023-09	6,585	\$ 350,632	\$ 23,377	\$ 374,008	\$ 482,409	\$ 108,401	78%	\$ 57	89%
2023-10	6,605	\$ 444,063	\$ 23,448	\$ 467,511	\$ 483,121	\$ 15,610	97%	\$ 71	86%
2023-11	6,621	\$ 314,972	\$ 23,505	\$ 338,477	\$ 483,909	\$ 145,432	70%	\$ 51	84%
2023-12	6,624	\$ 294,210	\$ 23,515	\$ 317,726	\$ 483,563	\$ 165,837	66%	\$ 48	82%
2024-01	6,583	\$ 478,842	\$ 23,370	\$ 502,212	\$ 480,474	\$ (21,738)	105%	\$ 76	85%
2024-02	6,592	\$ 355,358	\$ 23,402	\$ 378,760	\$ 481,323	\$ 102,563	79%	\$ 57	84%
2024-03	6,607	\$ 416,866	\$ 23,455	\$ 440,321	\$ 481,850	\$ 41,529	91%	\$ 67	84%
2024-04	6,594	\$ 395,543	\$ 23,409	\$ 418,952	\$ 480,305	\$ 61,353	87%	\$ 64	83%
2024-05	6,581	\$ 348,403	\$ 23,363	\$ 371,765	\$ 478,891	\$ 107,126	78%	\$ 56	83%
2024-06	6,400	\$ 426,323	\$ 22,721	\$ 449,044	\$ 466,686	\$ 17,642	96%	\$ 70	85%
Total	78,569	\$ 4,743,216	\$ 278,921	\$ 5,022,136	\$ 5,744,188	\$ 722,052	87%	\$ 64	
Mo. Avg.	6,547	\$ 395,268	\$ 23,243	\$ 418,511	\$ 478,682	\$ 60,171		\$ 82	
PY Mo. Avg. @ 6/30/23	6,807	\$ 403,059	\$ 24,156	\$ 427,215	\$ 499,964	\$ 72,749		\$ 63	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 41.01
Employee + 1	\$ 86.13
Employee + 2	\$ 137.40



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: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: Master

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2024-07	19,158	\$ 1,287,094	\$ 68,011	\$ 1,355,105	\$ 1,031,698	\$ (323,407)	131%	\$ 71	116%
2024-08	19,483	\$ 817,649	\$ 69,165	\$ 886,814	\$ 1,035,688	\$ 148,874	86%	\$ 46	104%
2024-09	-	\$ -	\$ -	\$ -	\$ -	\$ -			95%
2024-10	-	\$ -	\$ -	\$ -	\$ -	\$ -			95%
2024-11	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2024-12	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
2025-01	-	\$ -	\$ -	\$ -	\$ -	\$ -			91%
2025-02	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2025-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2025-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
2025-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			89%
2025-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			90%
Total	38,641	\$ 2,104,743	\$ 137,176	\$ 2,241,918	\$ 2,067,386	\$ (174,532)	108%	\$ 58	
Mo. Avg.	19,321	\$ 1,052,371	\$ 68,588	\$ 1,120,959	\$ 1,033,693	\$ (87,266)		\$ 58	
PY Mo. Avg. @ 6/30/24	20,036	\$ 884,436	\$ 71,127	\$ 955,563	\$ 1,063,358	\$ 107,795		\$ 48	

Monthly Experience Report

VSEBG Level I

Dates: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2024-07	5,314	\$ 223,609	\$ 18,865	\$ 242,474	\$ 211,149	\$ (31,325)	115%	\$ 46	93%
2024-08	5,582	\$ 158,023	\$ 19,816	\$ 177,839	\$ 218,770	\$ 40,931	81%	\$ 32	88%
2024-09			\$ -	\$ -	\$ -	\$ -			82%
2024-10			\$ -	\$ -	\$ -	\$ -			83%
2024-11			\$ -	\$ -	\$ -	\$ -			83%
2024-12			\$ -	\$ -	\$ -	\$ -			78%
2025-01			\$ -	\$ -	\$ -	\$ -			83%
2025-02			\$ -	\$ -	\$ -	\$ -			84%
2025-03			\$ -	\$ -	\$ -	\$ -			84%
2025-04			\$ -	\$ -	\$ -	\$ -			85%
2025-05			\$ -	\$ -	\$ -	\$ -			84%
2025-06			\$ -	\$ -	\$ -	\$ -			84%
Total	10,896	\$ 381,632	\$ 38,681	\$ 420,313	\$ 429,919	\$ 9,606	98%	\$ 39	
Mo. Avg.	5,448	\$ 190,816	\$ 19,340	\$ 210,157	\$ 214,960	\$ 4,803		\$ 46	
PY Mo. Avg. @ 6/30/24	5,777	\$ 168,990	\$ 20,507	\$ 189,497	\$ 225,286	\$ 35,789		\$ 36	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 23.79
Employee + 1	\$ 49.96
Employee + 2	\$ 79.70

Monthly Experience Report

VSEBG Level II

Dates: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2024-07	7,321	\$ 511,429	\$ 25,990	\$ 537,418	\$ 342,411	\$ (195,007)	157%	\$ 73	139%
2024-08	7,319	\$ 269,251	\$ 25,982	\$ 295,234	\$ 336,765	\$ 41,531	88%	\$ 40	117%
2024-09			\$ -	\$ -	\$ -	\$ -			104%
2024-10			\$ -	\$ -	\$ -	\$ -			104%
2024-11			\$ -	\$ -	\$ -	\$ -			98%
2024-12			\$ -	\$ -	\$ -	\$ -			95%
2025-01			\$ -	\$ -	\$ -	\$ -			100%
2025-02			\$ -	\$ -	\$ -	\$ -			97%
2025-03			\$ -	\$ -	\$ -	\$ -			97%
2025-04			\$ -	\$ -	\$ -	\$ -			97%
2025-05			\$ -	\$ -	\$ -	\$ -			95%
2025-06			\$ -	\$ -	\$ -	\$ -			97%
Total	14,640	\$ 780,680	\$ 51,972	\$ 832,652	\$ 679,176	\$ (153,476)	123%	\$ 57	
Mo. Avg.	7,320	\$ 390,340	\$ 25,986	\$ 416,326	\$ 339,588	\$ (76,738)		\$ 73	
PY Mo. Avg. @ 6/30/24	7,712	\$ 320,178	\$ 27,377	\$ 347,555	\$ 359,390	\$ 11,835		\$ 65	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 29.94
Employee + 1	\$ 62.88
Employee + 2	\$ 100.31

Monthly Experience Report

VSEBG Level III

Dates: (7/1/2024-6/30/2025)



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a Date	b Employees	c Paid Dental Claims	d PEPM Fixed Expenses	e Total Paid Claims & Expenses	f Contributions	g Surplus/ (Deficit)	h Total Cost Loss Ratio	i Total Cost PEPM	j PY YTD Loss Ratio
2024-07	6,523	\$ 552,056	\$ 23,157	\$ 575,213	\$ 478,138	\$ (97,075)	120%	\$ 88	110%
2024-08	6,582	\$ 390,374	\$ 23,366	\$ 413,741	\$ 480,153	\$ 66,412	86%	\$ 63	102%
2024-09			\$ -	\$ -	\$ -	\$ -			94%
2024-10			\$ -	\$ -	\$ -	\$ -			95%
2024-11			\$ -	\$ -	\$ -	\$ -			90%
2024-12			\$ -	\$ -	\$ -	\$ -			86%
2025-01			\$ -	\$ -	\$ -	\$ -			88%
2025-02			\$ -	\$ -	\$ -	\$ -			87%
2025-03			\$ -	\$ -	\$ -	\$ -			88%
2025-04			\$ -	\$ -	\$ -	\$ -			88%
2025-05			\$ -	\$ -	\$ -	\$ -			87%
2025-06			\$ -	\$ -	\$ -	\$ -			87%
Total	13,105	\$ 942,430	\$ 46,523	\$ 988,953	\$ 958,291	\$ (30,662)	103%	\$ 75	
Mo. Avg.	6,553	\$ 471,215	\$ 23,261	\$ 494,477	\$ 479,146	\$ (15,331)		\$ 88	
PY Mo. Avg. @ 6/30/24	6,547	\$ 395,268	\$ 23,243	\$ 418,511	\$ 478,682	\$ 60,171		\$ 82	

Monthly Contribution Rates

Four Tier Premiums

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

Three Tier Premiums

Employee Only	\$ 41.01
Employee + 1	\$ 86.13
Employee + 2	\$ 137.40



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.

GLENDAL ELEMNTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.D. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

The financial report for June 30, 2024, reflects the “Ending net position reserved for claims and expenses” as \$21,077,051.75.

The financial report for July 31, 2024, reflects the “Ending net position reserved for claims and expenses” as \$20,542,735.93.

The financial report for August 31, 2024, reflects the “Ending net position reserved for claims and expenses” as \$29,308,431.93.



September 16, 2024

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, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', is written over a light blue horizontal line.

Laura Felten
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by Member--Cash Basis
For the Twelve Months Ended June 30, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 9,233,500.00
Total operating revenues	<u>9,233,500.00</u>
Operating expenses	
Paid claims	6,512,893.29
Stop loss reimbursement	(164,703.49)
Fixed expense	670,575.00
Dental pool premiums	431,456.14
HSA contributions	621,010.72
Medical premiums	71,543.66
Short term disability premiums	83,242.64
Dental premiums	8,516.25
Vision premiums	70,543.89
Flexible spending contributions	66,440.00
Life insurance premiums	125,682.54
Prepaid legal premiums	0.00
Identity protection	0.00
Wellness program	141,914.98
VSMG administration fee	0.00
Benefit related services	31,681.74
Consulting services	0.00
ACA fees	0.00
Total operating expense	<u>8,670,797.36</u>
Operating income/(loss)	<u>562,702.64</u>
Non-operating revenue	
Interest income	737,414.69
Change in market value	267,343.44
Return of net position	0.00
Total non-operating revenue	<u>1,004,758.13</u>
Change in net position	<u>1,567,460.77</u>
Beginning net position reserved for claims and expenses	<u>19,509,590.98</u>
Ending net position reserved for claims and expenses	<u><u>\$ 21,077,051.75</u></u>



September 24, 2024

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, 2024. 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,

A handwritten signature in cursive script, appearing to read 'Laura Felten', written in dark ink.

Laura Felten
Chief Financial Officer

Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by Member--Cash Basis
For the One Month Ended July 31, 2024

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims	632,191.60
Fixed expense	56,850.00
Dental pool premiums	35,299.73
HSA contributions	250.00
Medical premiums	3,794.63
Short term disability premiums	6,579.51
Dental premiums	611.66
Vision premiums	5,181.91
Flexible spending contributions	55,985.00
Life insurance premiums	9,677.47
Prepaid legal premiums	0.00
Identity protection	0.00
Wellness program	5,818.00
VSMG administration fee	0.00
Benefit related services	0.00
Consulting services	0.00
ACA fees	0.00
Total operating expense	<u>812,239.51</u>
Operating income/(loss)	<u>(812,239.51)</u>
Non-operating revenue	
Interest income	85,275.02
Change in market value	192,648.67
Total non-operating revenue	<u>277,923.69</u>
Change in net position	<u>(534,315.82)</u>
Beginning net position reserved for claims and expenses	<u>21,077,051.75</u>
Ending net position reserved for claims and expenses	<u><u>\$ 20,542,735.93</u></u>



October 1, 2024

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the two months ended August 31, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', written in a cursive style.

Laura Felten
Chief Financial Officer

Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by Member--Cash Basis
For the Two Months Ended August 31, 2024

	Glendale Elementary
Operating revenues	
Contributions	\$ 9,244,441.69
Total operating revenues	<u>9,244,441.69</u>
Operating expenses	
Paid claims	1,090,571.87
Fixed expense	113,700.00
Dental pool premiums	70,599.46
HSA contributions	188,329.15
Medical premiums	16,622.13
Short term disability premiums	12,951.99
Dental premiums	1,625.51
Vision premiums	10,612.89
Flexible spending contributions	55,985.00
Life insurance premiums	18,438.09
Prepaid legal premiums	0.00
Identity protection	0.00
Wellness program	6,332.50
VSMG administration fee	0.00
Benefit related services	0.00
Consulting services	0.00
ACA fees	0.00
Total operating expense	<u>1,585,768.59</u>
Operating income/(loss)	<u>7,658,673.10</u>
Non-operating revenue	
Interest income	142,335.93
Change in market value	430,371.15
Total non-operating revenue	<u>572,707.08</u>
Change in net position	<u>8,231,380.18</u>
Beginning net position reserved for claims and expenses	<u>21,077,051.75</u>
Ending net position reserved for claims and expenses	<u>\$ 29,308,431.93</u>

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.E. TOPIC: Claims Experience Review – Workers’ Compensation

SUBMITTED BY: Dr. Gerry Petersen-Incorvaia, Assistant Superintendent for Strategic Operations and Communications

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

In June, GESD logged 4 incidents and GESD incurred \$10,300.00 for the month.

As of the end of June, GESD has 22 open claims recorded since 2013 and the “Paid” amount is \$1,666,509.58 compared to the “Incurred” of \$2,035,391.09.

GESD has three (3) claimants above \$75,000 (based on the “Paid” amount) and two (2) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss level is \$350,000.

The “Paid” amount for the two (2) claimants is \$1,437,655.80 or 86% of the total “Paid” amount of \$1,666,509.58 and \$1,475,868.15 or 73% of the total “Incurred” amount of \$2,035,391.09.

The average cost per individual is:

\$75,750.44 “Paid”

\$92,517.78 “Incurred”

In July, GESD logged 4 incidents and GESD incurred \$5,900.00 for the month.

As of the end of July, GESD has 18 open claims recorded since 2013 and the “Paid” amount is \$1,674,462.07 compared to the “Incurred” of \$2,008,911.09.

GESD has three (3) claimants above \$75,000 (based on the “Paid” amount) and two (2) of those above \$150,000. For the purpose of workers’ compensation, the stop-loss level is \$350,000.

The “Paid” amount of the two (2) claimants is \$1,438,477.31 or 86% of the total “Paid” amount of \$1,674,462.07 and \$1,475,868.15 or 74% of the total “Incurred” amount of \$2,008,911.09.

The average cost per individual is:

\$64,560.00 “Paid”

\$87,393.04 “Incurred”

In August, GESD logged 16 incidents and GESD incurred \$15,400.00 for the month.

As of the end of August, GESD has 23 open claims recorded since 2013 and the "Paid" amount is \$1,669,816.28 compared to the "Incurred" of \$2,014,311.09.

GESD has three (3) claimants above \$75,000 (based on the "Paid" amount) and two (2) of those above \$150,000. For the purpose of workers' compensation, the stop-loss level is \$350,000.

The "Paid" amount of the two (2) claimants is \$1,439,298.82 or 86% of the total "Paid" amount of \$1,669,816.28 and \$1,548,530.95 or 77% of the total "Incurred" amount of \$2,014,311.09.

The average cost per individual is:

\$76,600.71 "Paid"

\$87,578.74 "Incurred"

In September, GESD logged 19 incidents and GESD incurred \$28,150.00 for the month.

As of the end of September, GESD has 31 open claims recorded since 2013 and the "Paid" amount is \$1,673,165.61 compared to the "incurred" of \$2,039,211.09.

GESD has three (3) claimants above \$75,000 (based on the "Paid" amount) and two (2) of those above \$150,000. For the purpose of workers' compensation, the stop-loss level is \$350,000.

The "Paid" amount of the two (2) claimants is \$1,440,120.33 or 86% of the total "Paid" amount of \$1,673,165.61 and \$1,548,530.95 or 76% of the total "Incurred" amount of \$2,039,211.09.

The average cost per individual is:

\$88,061.35 "Paid"

\$107,326.90 "Incurred"



Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : ██████████

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████ Total: 1						0.00	0.00

ORG1 DESC : ██████████

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	5,200.00
████████ Total: 2						0.00	5,200.00

ORG1 DESC :

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Open		████████	████████	0.00	5,100.00
Total: 1						0.00	5,100.00
Grand Total: 4						0.00	10,300.00



Claim Log Summary - Body Part and Cause

As of 06/30/2024

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('06/01/2024 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('06/30/2024 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	1,278,022.53	1,365,819.35
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	20.00	800.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	625.76	1,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	201.59	5,700.00
[REDACTED] Total: 4						1,278,869.88	1,374,119.35

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	203.59	4,000.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	5,993.58	7,246.28
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,496.02	7,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	127.85	7,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,316.15	4,600.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,161.95	5,600.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	25,723.48	38,929.64
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,847.01	3,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	44,600.34	110,048.80
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	159,633.27	182,711.60
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	5,200.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	4,981.45	11,400.00
[REDACTED] Total: 12						252,084.69	388,236.32

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	4,987.30	7,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,628.00	5,600.00
[REDACTED] Total: 2						6,615.30	12,900.00

Run Date: 07/02/2024 08:07:11

TRISTAR - Confidential

Page 1 of 3

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Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	75,169.98	135,103.46
[REDACTED] Total: 1						75,169.98	135,103.46

ORG1 DESC :

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open		[REDACTED]	[REDACTED]	214.57	12,000.00
[REDACTED]	[REDACTED]	Open		[REDACTED]	[REDACTED]	0.00	5,100.00
Total: 2						214.57	17,100.00

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	55,555.16	107,931.96
[REDACTED] Total: 1						55,555.16	107,931.96

Grand Total: 22 1,668,509.58 2,035,391.09



Claim Log Summary - Body Part and Cause

As of 06/30/2024

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 (1=1)



Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : ██████████

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████ Total: 1						0.00	0.00

ORG1 DESC : ██████████

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	5,200.00
SCHOOL Total: 2						0.00	5,200.00

ORG1 DESC :

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
████████	████████	Open		████████	████████	0.00	5,100.00
Total: 1						0.00	5,100.00
Grand Total: 4						0.00	10,300.00



Claim Log Summary - Body Part and Cause

As of 06/30/2024

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('06/01/2024 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('06/30/2024 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,278,022.53	1,365,819.35
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	20.00	800.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	625.76	1,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	201.59	5,700.00
[REDACTED] Total: 4						1,278,869.88	1,374,119.35

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	203.59	4,000.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	5,993.58	7,246.28
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,496.02	7,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	127.85	7,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,316.15	4,600.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,161.95	5,600.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	25,723.48	38,929.64
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,847.01	3,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	44,600.34	110,048.80
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	159,633.27	182,711.60
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	5,200.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	4,981.45	11,400.00
[REDACTED] Total: 12						252,084.69	388,236.32

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	4,987.30	7,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,628.00	5,600.00
[REDACTED] Total: 2						6,615.30	12,900.00

Run Date: 07/02/2024 08:07:11

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Claim Log Summary - Body Part and Cause

As of 06/30/2024

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	75,169.98	135,103.46
[REDACTED] Total: 1						75,169.98	135,103.46

ORG1 DESC :

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open		[REDACTED]	[REDACTED]	214.57	12,000.00
[REDACTED]	[REDACTED]	Open		[REDACTED]	[REDACTED]	0.00	5,100.00
Total: 2						214.57	17,100.00

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	55,555.16	107,931.96
[REDACTED] Total: 1						55,555.16	107,931.96

Grand Total: 22 1,668,509.58 2,035,391.09



Claim Log Summary - Body Part and Cause

As of 06/30/2024

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 (1=1)



Claim Log Summary - Body Part and Cause

As of 08/31/2024

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	3,400.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	2,800.00
████████	████████	Open	████████	████████	████████	0.00	3,400.00
████████	████████	Open	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████ Total: 13						0.00	11,200.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	3,400.00
████████ Total: 2						0.00	3,400.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████	████████	████████	0.00	800.00
████████ Total: 1						0.00	800.00

Grand Total: 16

0.00 15,400.00



Claim Log Summary - Body Part and Cause

As of 08/31/2024

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('08/01/2024 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('08/31/2024 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 08/31/2024

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,279,665.55	1,365,819.35
[REDACTED] Total: 1						1,279,665.55	1,365,819.35

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	914.54	4,000.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	6,283.88	7,366.28
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	3,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	2,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	4,533.32	7,300.00
[REDACTED]	[REDACTED]	Re-Open	[REDACTED]	[REDACTED]	[REDACTED]	1,486.98	3,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	3,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	0.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	25,924.73	52,429.64
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	3,328.89	3,800.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	51,423.05	110,048.80
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	159,633.27	182,711.60
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,112.68	5,200.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00
[REDACTED] Total: 15						254,641.34	387,856.32

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	120.00	2,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00
[REDACTED] Total: 2						120.00	3,100.00

Run Date: 09/02/2024 08:09:09

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Claim Log Summary - Body Part and Cause

As of 08/31/2024

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	3,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	76,119.27	135,103.46
[REDACTED] Total: 2						76,119.27	138,503.46

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	55,987.69	107,931.96
[REDACTED] Total: 1						55,987.69	107,931.96

ORG1 DESC : [REDACTED]

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,013.77	5,100.00
[REDACTED] Total: 1						1,013.77	5,100.00

ORG1 DESC :

<u>Claim Number</u>	<u>Injury</u>	<u>Status</u>	<u>Organization 1</u>	<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	2,268.66	6,000.00
Total: 1						2,268.66	6,000.00

Grand Total: 23

1,669,816.28 2,014,311.09



Claim Log Summary - Body Part and Cause

As of 08/31/2024

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 (1=1)



Claim Log Summary - Body Part and Cause

As of 09/30/2024

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Open	████████	████████	████████	0.00	7,300.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Open	████████	████████	████████	0.00	4,250.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Re-Open	████████	████████	████████	406.01	4,600.00
████████	████████	Open	████████	████████	████████	0.00	800.00
████████	████████	Open	████████	████████	████████	0.00	5,600.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████	████████	Closed	████████	████████	████████	0.00	0.00
████████ Total: 17						406.01	26,550.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████	████████	████████	0.00	800.00
████████ Total: 1						0.00	800.00

ORG1 DESC :

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open		████████	████████	0.00	800.00
Total: 1						0.00	800.00



Claim Log Summary - Body Part and Cause

As of 09/30/2024

Grand Total: 19

406.01

28,150.00



Claim Log Summary - Body Part and Cause

As of 09/30/2024

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('09/01/2024 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('09/30/2024 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



Claim Log Summary - Body Part and Cause

As of 09/30/2024

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████	████████	████████████████████	0.00	800.00
████████	████████	Open	████████	████████	████████████████████	0.00	7,300.00
████████	████████	Open	████████	████████	████████████████████	0.00	800.00
████████	████████	Re-Open	████████	████████████████████	████████	6,283.88	7,366.28
████████	████████	Open	████████	████████████████████	████████████████████	533.86	3,400.00
████████	████████	Open	████████	████████	████████████████████	301.69	2,800.00
████████	████████	Open	████████	████████	████████████████████	0.00	800.00
████████	████████	Open	████████	████████	████████████████████	0.00	800.00
████████	████████	Open	████████	████████████████████	████████████████████	0.00	800.00
████████	████████	Open	████████	████████████████████	████████████████████	3,973.11	5,050.00
████████	████████	Open	████████	████████	████████████████████	0.00	4,250.00
████████	████████	Re-Open	████████	████████████████████	████████████████████	605.95	4,000.00
████████	████████	Re-Open	████████	████████████████████	████████	406.01	4,600.00
████████	████████	Open	████████	████████████████████	████████████████████	0.00	800.00
████████	████████	Open	████████	████████████████████	████████████████████	0.00	5,600.00
████████	████████	Open	████████	████████████████████	████████████████████	581.79	2,800.00
████████	████████	Open	████████	████████████████████	████████████████████	25,924.73	52,429.64
████████	████████	Open	████████	████████████████████	████████	3,638.39	9,000.00
████████	████████	Open	████████	████████	████████████████████	53,018.95	110,048.80
████████	████████	Open	████████	████████	████████	159,633.27	182,711.60
████████	████████	Open	████████	████████████████████	████████	2,022.19	5,200.00
████████	████████	Open	████████	████████	████████████████████	498.73	3,400.00
████████ Total: 22						257,422.55	414,756.32

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████████████████	████████	████████	1,280,487.06	1,365,819.35



Claim Log Summary - Body Part and Cause

As of 09/30/2024

				Total: 1		1,280,487.06	1,365,819.35
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ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	309.54	2,300.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	120.00	3,200.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	0.00	800.00

				Total: 3		429.54	6,300.00
--	--	--	--	-----------------	--	---------------	-----------------

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	120.00	3,400.00
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	76,990.31	135,103.46

				Total: 2		77,110.31	138,503.46
--	--	--	--	-----------------	--	------------------	-------------------

ORG1 DESC :

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open		[REDACTED]	[REDACTED]	0.00	800.00

				Total: 1		0.00	800.00
--	--	--	--	-----------------	--	-------------	---------------

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	55,987.69	107,931.96

				Total: 1		55,987.69	107,931.96
--	--	--	--	-----------------	--	------------------	-------------------

ORG1 DESC : [REDACTED]

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
[REDACTED]	[REDACTED]	Open	[REDACTED]	[REDACTED]	[REDACTED]	1,728.46	5,100.00

				Total: 1		1,728.46	5,100.00
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				Grand Total: 31		1,673,165.61	2,039,211.09
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Run Date: 10/02/2024 08:10:10

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Claim Log Summary - Body Part and Cause

As of 09/30/2024

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 (1=1)

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.F. TOPIC: Financial Review – Workers’ Compensation

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

The financial report for June 30, 2024, reflects the “Ending net position reserved for claims and expenses” as \$3,672,737.72.

The financial report for July 31, 2024, reflects the “Ending net position reserved for claims and expenses” as \$3,611,396.07.

The financial report for August 31, 2024, reflects the “Ending net position reserved for claims and expenses” as \$4,525,532.42.



September 3, 2024

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, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', with a stylized flourish at the end.

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by Member—Cash Basis
For the Twelve Months Ended June 30, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 890,000.00
Cost of re-insurance	(32,859.90)
Total operating revenues	<u>857,140.10</u>
Operating expenses	
Paid claims	560,709.69
Subrogation/restitution/stop loss	(16,103.34)
Insurance premiums	4,640.00
Safety and loss control	0.00
VSMG administration fee	6,500.00
Consulting services	35,940.36
ICA fees	11,414.86
Total operating expense	<u>603,101.57</u>
Operating income/(loss)	<u>254,038.53</u>
Non-operating revenue	
Interest income	123,995.50
Change in market value	12,851.48
Additions to net position	0.00
Total non-operating revenue	<u>136,846.98</u>
Change in net position	<u>390,885.51</u>
Beginning net position reserved for claims and expenses	<u>3,281,852.21</u>
Ending net position reserved for claims and expenses	<u>\$ 3,672,737.72</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR



September 18, 2024

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the one month ended July 31, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', is written over a light blue horizontal line.

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the One Month Ended July 31, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	(35,069.20)
Total operating revenues	<u>(35,069.20)</u>
Operating expenses	
Paid claims	26,603.46
Subrogation/restitution/stop loss	(0.71)
Safety and loss control	0.00
VSMG administration fee	7,386.32
Consulting services	35,000.00
Total operating expense	<u>68,989.07</u>
Operating income/(loss)	<u>(104,058.27)</u>
Non-operating revenue	
Interest income	11,085.53
Change in market value	31,631.09
Total non-operating revenue	<u>42,716.62</u>
Change in net position	<u>(61,341.65)</u>
Beginning net position reserved for claims and expenses	<u>3,672,737.72</u>
Ending net position reserved for claims and expenses	<u>\$ 3,611,396.07</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR



September 26, 2024

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the two months ended August 31, 2024. 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,

A handwritten signature in dark ink, appearing to read 'Laura Felten', is written over a light blue horizontal line.

Laura Felten
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the Two Months Ended August 31, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 880,000.00
Cost of re-insurance	(35,069.20)
Total operating revenues	<u>844,930.80</u>
Operating expenses	
Paid claims	34,273.82
Subrogation/restitution/stop loss	(831.87)
Safety and loss control	0.00
VSMG administration fee	14,772.64
Consulting services	35,000.00
Total operating expense	<u>83,214.59</u>
Operating income/(loss)	<u>761,716.21</u>
Non-operating revenue	
Interest income	22,765.21
Change in market value	68,313.28
Additions to net position	0.00
Total non-operating revenue	<u>91,078.49</u>
Change in net position	<u>852,794.70</u>
Beginning net position reserved for claims and expenses	<u>3,672,737.72</u>
Ending net position reserved for claims and expenses	<u>\$ 4,525,532.42</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR

GLENDAL ELEMNTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.G. TOPIC: Financial Review - Insurance Group

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

The financial report for June 30, 2024, reflects the "Ending net position reserved for claims and expenses" as \$1,310,304.56.

The financial report for July 31, 2024, reflects the "Ending net position reserved for claims and expenses" as \$1,320,984.60.

The financial report for August 31, 2024, reflects the "Ending net position reserved for claims and expenses" as \$2,237,143.66.



September 3, 2024

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the twelve months ended June 30, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', is written over a light blue horizontal line.

Laura Felten
Chief Financial Officer

Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by Member—Cash Basis
For the Twelve Months Ended June 30, 2024

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
VSMG administration fee	0.00
Consulting services	2,000.00
Total operating expenses	<u>2,000.00</u>
Operating income/(loss)	<u>(2,000.00)</u>
Non-operating revenue	
Interest income	29,410.56
Change in market value	10,211.22
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Additions to net position	562,899.78
Total non-operating revenue	<u>602,521.56</u>
Change in net position	<u>600,521.56</u>
Beginning net position reserved for claims and expenses	<u>709,783.00</u>
Ending net position reserved for claims and expenses	<u>\$ 1,310,304.56</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR



September 18, 2024

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the one month ended July 31, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', is written over a light blue horizontal line.

Laura Felten
Chief Financial Officer

**Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the One Month Ended July 31, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
VSMG administration fee	0.00
Consulting services	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>0.00</u>
Non-operating revenue	
Interest income	5,721.55
Change in market value	4,958.49
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Total non-operating revenue	<u>10,680.04</u>
Change in net position	<u>10,680.04</u>
Beginning net position reserved for claims and expenses	<u>1,310,304.56</u>
Ending net position reserved for claims and expenses	<u>\$ 1,320,984.60</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR



September 27, 2024

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the two months ended August 31, 2024. 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,

A handwritten signature in black ink, appearing to read 'Laura Felten', is written over a light blue rectangular background.

Laura Felten
Chief Financial Officer

**Valley Schools Insurance Group
Statement of Revenue, Expenses and
Changes in Net Position by Member--Cash Basis
For the Two Months Ended August 31, 2024**

	Glendale Elementary
Operating revenues	
Contributions	\$ 0.00
Cost of re-insurance	0.00
Total operating revenues	<u>0.00</u>
Operating expenses	
Paid claims - liability	0.00
Paid claims - auto liability	0.00
Paid claims - property	0.00
Subrogation/restitution/stop loss	0.00
Insurance premiums	0.00
Safety and loss control	0.00
VSMG administration fee	0.00
Consulting services	0.00
Total operating expenses	<u>0.00</u>
Operating income/(loss)	<u>0.00</u>
Non-operating revenue	
Interest income	9,494.33
Change in market value	17,589.77
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Additions to net position	899,755.00
Total non-operating revenue	<u>926,839.10</u>
Change in net position	<u>926,839.10</u>
Beginning net position reserved for claims and expenses	<u>1,310,304.56</u>
Ending net position reserved for claims and expenses	<u>\$ 2,237,143.66</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR

GLENDAL ELEMNTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.H. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

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



**GLENDALE
ELEMENTARY
SCHOOL DISTRICT**

7301 N. 58th Ave.
Glendale, AZ 85301
(623) 237-7100
gesd40.org

Benefits & Wellness Highlights

Goals:

Compliance / Benefits & Financial Literacy / Build Strong Partnerships

July, 2024

New Teacher Drive-thru Event

Attendance:

A total of 135 new teachers participated in the drive-thru event. Each teacher drove through the designated parking lot to receive a rolling cart filled with teaching supplies.

Benefits and Wellness Team Involvement

The Benefits and Wellness Team played a crucial role in organizing and facilitating the event. Their responsibilities included:

- Coordinating with event organizers to ensure smooth logistics
- Assembling and preparing the rolling carts with necessary teaching supplies. Providing information and assistance to teachers during the drive-thru process.
- Providing information and assistance to teachers during the drive-thru process.
- Delta Dental: New Third Cleaning Benefit

August, 2024

School Visits for HR Information Program: "Did You Know"

We are pleased to announce the commencement of our school visit program, titled "Did You Know," which aims to provide valuable HR information to various educational institutions. This program will run from August 19 through September 13.

Know Your Benefits Campaigns

- Maven: New Maternity Support Benefit for UHC Members
- Delta Dental: New Third Cleaning Benefit



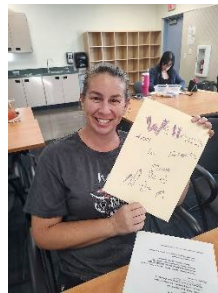
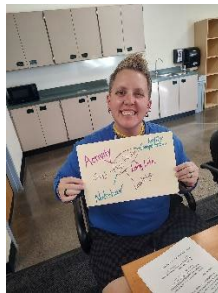
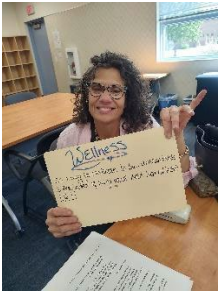


**GLENDALE
ELEMENTARY
SCHOOL DISTRICT**

7301 N. 58th Ave.
Glendale, AZ 85301
(623) 237-7100
gesd40.org

Fit Factor Wellness Champions

Champions: We met with the Fit Factor Wellness Champions. They'll update staff on events, share information, and assist with WellStyles sign-ups.



Volunteer Squad

Our Volunteer Squad helped at two special events to assist our students in getting back to school. The Strong Family Network hosted a Back-to-School event at the GESD System of Care Center, offering free vaccines, backpacks and resources. And many of our staff assisted the Kiwanis Club of Glendale in shopping for seventy of our students for a back-to-school outfit at Kohl's.



GLENDAL ELEMNTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.A. TOPIC: Minutes

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2024

RECOMMENDATION:

It is recommended the Trust Board approve the minutes of the April 17 and June 20, 2024; regular meeting as presented.

RATIONALE:

The minutes of April 17, and June 20, 2024, regular meeting are attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, District Office Conference Room 4:00 p.m.
April 17, 2024

Present: Board Members
Mr. Lee Peterson
Ms. Bernadette Bolognini
Ms. Alejandra Lopez
Ms. Mary Ann Wilson

Other Attendees:
Mr. Mike Barragan
Dr. Gerry Petersen-Incorvaia
Ms. Jodi Finnesy
Ms. Hogla Gonzalez
Ms. Elizabeth Powell
Ms. Cindy Segotta-Jones
Ms. Sara Luque

Absent: Mr. Nate Bowler

Recorder: Ms. Elizabeth Powell, Ms. Mary Villalpando

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:00 p.m. and noted the presence of four of five Trust Board members, with Mr. Bowler absent, constituting a quorum.

ADOPTION OF AGENDA

Ms. Wilson moved to approve the agenda as presented and Ms. Bolognini seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Bolognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson greeted and welcomed everyone in attendance.

Mr. Peterson led the group in reciting the Pledge of Allegiance.

CALL TO THE PUBLIC

- None at this time.

REPORTS AND INFORMATIONAL ITEMS

Assistant Superintendent's Update

Mr. Barragan provided the Trust Board with an update on the District's business:

- Mr. Barragan addressed a scheduling conflict to the June 19th meeting and asked to reschedule the meeting to June 20th at 4:00 p.m. due to the capital lawsuit hearing. The Workers Compensation and Property Liability insurance renewals would be brought for consideration at that time.
- Employee wellness fair took place today and had a great turn out from vendors and staff.
- State testing is currently underway across the District.
- Challenger school was closed today due to HVAC issues and the Art Show has been rescheduled.

Claims Experience Review – Medical

Mr. Barragan provided the Trust Board with an overview of the medical claims experience for January 2024:

- \$333,934 claims in February
- The COBRA plan incurred \$-63,002 in medical claims or a monthly loss ratio of -749%. In the last eight months, COBRA has incurred \$188,295 out of \$4,330,636 in total medical claims. COBRA represents 4% of the total medical claims.
- The traditional plan incurred \$239,560 in medical claims or a monthly loss ratio of 74%.
- The HDHP plan incurred \$157,376 in medical claims or a monthly loss ratio of 54%.
- There are eight claims above \$100,000 totaling \$1,038,692 but none above the stop loss level of \$200,000. This represents 24% of the total medical claims. Currently, there is no anticipated refund.
- Loss ratio for the year expected to be 86% (\$.86 spent for every \$1 taken in).

Claims Experience Review – Dental

Mr. Barragan provided the Trust Board with an overview of the dental claims experience for February 2024:

- \$176,031 claims in base plan, monthly loss ratio 91.2%, anticipated loss ratio for the year 84%
- \$378,753 claims in buy up plan, monthly loss ratio 79%, anticipated loss ratio for the year 87%

Financial Review – Employee Benefits

Mr. Barragan provided the Trust Board with employee benefits' financial statements February 2024.

- \$23,702,096 ending net position

Claims Experience Review – Workers' Compensation

Dr. Petersen-Incorvaia provided the Trust Board with an overview of Workers' Compensation claims experience for March 2024.

- Seven incidents logged, \$17,180 for the month.
- There are currently 21 open claims.

Financial Review – Workers' Compensation

Mr. Barragan provided the Trust Board with workers' compensation financial statements for February 2024.

- \$3,718,938 available for claims.

Financial Review – COVID-19 Legal Defense

Mr. Barragan provided the Trust Board with COVID-19 legal defense financial statements for February 2024.

- \$1,298,948 available for claims.

Wellness/Insurance Update

Ms. Gonzalez presented updates on the District's insurance and wellness programs.

- The 2024-2025 benefits booklet is in the process of being updated for open enrollment.
- Benefit teams for around the area have met to network and receive training mental health.
- The Benefit and Wellness Team will hold a virtual open enrollment presentation on Tuesday April 23rd at 4:30pm. Open enrollment is scheduled for April 29 to May 10th.
- Benefits team met with classified employees at Sunset Vista to provide information about the WellStyles program, untied health care and the State retirement system.
- Staff participated in a street clean up day.

ACTION ITEM

Approval of Minutes

The Trust Board approved the minutes of the March 27, 2024 regular meeting as presented. Ms. Lopez moved to approve the recommendation as stated and Ms. Bolognini seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Bolognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

Mr. Peterson proposed that the Trust Board review each of the action items 5.B. through 5.L and vote upon as one:

Mr. Barragan noted that items 5.I, 5.J, and 5.L, (identity protection, legal insurance, and pet insurance) are employee paid benefit. These are offered to employees at no additional cost to the District.

Ms. Wilson moved to approve items 5.B. through 5.L. as presented, and Ms. Lopez seconded the motion. Upon call to vote, the motion carried with votes in favor from Ms. Lopez, Ms. Wilson, Ms. Bolognini and Mr. Peterson.

Ms. Lopez suggested these items could be placed on the agenda as a Consent Agenda in the future. The Board agreed to discuss this possibility at a future meeting.

Delta Dental Insurance Renewal

The Trust Board approved renewal of Delta Dental insurance as presented for fiscal year 2024-2025.

CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal

The Trust Board approved renewal of CIGNA Dental Health Maintenance Organization insurance as presented for fiscal year 2024-2025.

Mr. Peterson noted there is a rate increase of 3.5%, but participation is expected to be lower so the overall cost to the District should not increase.

Vision Insurance Renewal

The Trust Board approved renewal of United Healthcare Vision insurance as presented for fiscal year 2024-2025.

Life Insurance and Accidental Death and Dismemberment

The Trust Board approved renewal of Sun Life Financial insurance benefits as presented for fiscal year 2024-2025.

Flexible Spending Accounts and COBRA

The Trust Board approved renewal of WEX Flexible Spending Accounts (FSA) and COBRA benefits as presented for fiscal year 2024-2025.

Short-Term and Mid-Term Disability

The Trust Board approved renewal of Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2024-2025.

Employee Assistance Program (EAP)

The Trust Board approved renewal of Interface Behavioral Health program benefits as presented for fiscal year 2024-2025.

Identity Protection Program

The Trust Board approved renewal of Allstate Identity Protection program as presented for fiscal year 2024-2025.

Legal Services - Employees

The Trust Board approved renewal of ARAG Legal Insurance program as presented for fiscal year 2024-2025.

WellStyles through Virgin Pulse

The Trust Board approved renewal of WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2024-2025.

Pet Insurance

The Trust Board approved renewal of pet insurance through Nationwide and United Pet Care as presented for fiscal year 2024-2025.

SUMMARY OF CURRENT EVENTS

Ms. Wilson commented on attending the employee Wellness Fair and seeing the Prom Closet at the System of Care.

Ms. Bolognini thanked the Wellness Program and Ms. Solter for the Glendale Avenue cleanup.

ADJOURNMENT

Ms. Wilson moved to adjourn and Ms. Bolognini seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Lopez, Ms. Bolognini, Ms. Wilson and Mr. Peterson, and the meeting adjourned at 4:53 p.m.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, District Office Conference Room 4:00 p.m.
June 20, 2024

Present: Board Members
Mr. Lee Peterson
Ms. Bernadette Bolognini
Ms. Alejandra Lopez
Ms. Mary Ann Wilson

Other Attendees:
Mr. Mike Barragan
Dr. Gerry Petersen-Incorvaia
Ms. Jodi Finnesy
Ms. Hogla Gonzalez
Ms. Sara Luque
Ms. Cindy (*arrived 4:43pm*)

Absent: Mr. Nate Bowler

Recorder: Ms. Mary Villalpando

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:00 p.m. and noted the presence of four of five Trust Board members, with Mr. Bowler absent, constituting a quorum.

ADOPTION OF AGENDA

- Mr. Barragan requested item number 5.A. meeting minutes be removed at this time.

Ms. Wilson moved to approve the agenda as presented with the exception of 5.A. and Ms. Bolognini seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Bolognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson greeted and welcomed everyone in attendance.

Mr. Peterson led the group in reciting the Pledge of Allegiance.

CALL TO THE PUBLIC

- None at this time.

Reports and Informational Items

Assistant Superintendent's Update

- Mr. Barragan provided the Trust Board with an update on the District's business:
- May was celebrating retirement, students and employees
- The last 5 weeks have been in court. Court will end Tuesday, but Mr. Barragan believes the trial will move to the next court.

Claims Experience Review – Medical

Mr. Barragan provided the Trust Board with an overview of the medical claims experience for April 2024:

- \$579,970 claims in April
- The COBRA plan incurred \$5,029 in medical claims or a monthly loss ratio of 75%. In the last 10 months, COBRA has incurred \$205,090 out of \$5,445,043 in total medical claims. COBRA represents 4% of the total medical claims.
- The traditional plan incurred \$373,072 in medical claims or a monthly loss ratio of 110%.
- The HDHP plan incurred \$201,119 in medical claims or a monthly loss ratio of 68%.
- There are nine claims above \$100,000 totaling \$1,273,421 but none above the stop loss level of \$200,000. This represents 23% of the total medical claims. Currently, there is no anticipated refund.

Claims Experience Review – Dental

Mr. Barragan provided the Trust Board with an overview of dental claims experience for April 2024:

- \$211,288 claims in base plan, monthly loss ratio 94%, anticipated loss ratio for the year 85%.
- \$418,941 claims in buy up plan monthly loss ratio 87%, anticipate loss ratio for the year 88%.

Financial Review – Employee Benefits

Mr. Barragan the Trust Board with employee benefits' financial statements for March and April 2024.

- \$22,300,285.26 April ending net position
- \$23,212,494.40 March ending net position

Claims Experience Review – Workers' Compensation

Dr. Peterson-Incorvaia proved Trust Board with an overview of workers' Compensation claims experience for April and May 2024.

- 18 incidents logged in April, 26,700.00 for the month.
- There are currently 25 open claims.
- There are 3 high claims that have been analyzed. The first claim will be resolved by the end of the month. The 2nd claim has met the reserved amount. The 3rd claim will have to stay the course.
- Mr. Baragan suggested providing year to date information to the Board.
- Each department is responsible for their employees on light duty assignments.
- 8 incidents logged in May, 6,400.00 for the month.
- There are currently 26 open claims recorded since 2013.
- The average cost per individual is \$64,560.00 paid \$87,393.04 Incurred.

Financial Review – Workers' Compensation

Mr. Barragan provided the Trust Board with workers' compensation financial statements for March and April 2024.

- \$3,671,404.90 available for claims in April.
- \$3,721,797.25 available for claims in March

Financial Review – COVID-19 Legal Defense

Mr. Barragan provided the Trust Board with COVID-19 legal defense financial statements for March and April 2024.

- \$1,299,163.98 available for claims in April
- \$1,306,154.78 available for claims in March

Wellness/Insurance Update

- Ms. Gonzalez presented updates on the District's insurance and wellness programs.
- 24-25 benefits virtual presentation 4/23/24 48 employees attended. 98 employees registered.
- Mental Health Awareness Month.
- HR Team engaged in learning experience at the ASPAA Academy.
- Wellness Fair was April 17, 2024 with 50 vendors were on hand for 250 employees.
- Blood drive April 24, 2024 with 22 donors 5 employees completed Power Red donations.
- VITA 11th season of volunteer income tax assistance has come to an end with the 3rd highest number of completed returns.
- EAP offers employees 6 counseling sessions for the year.
- April 18th GESD was awarded Phoenix Business Journal Healthiest Employer award.

Action Items

Authorization to Settle Claims

Ms. Wilson moved to authorize the Assistant Superintendent for Financial and Auxiliary Services, or his designee, to approve the settlement and payment of claims up to the deductible limits in the insurance policy for fiscal year 2024-2025 and Ms. Lopez seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Bognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

Property, Casualty, and Liability Insurance

Ms. Lopez moved to approve Arizona School Risk Retention Trust, Inc. (ASRRT) option 2 annual planning document (APD) renewal premiums, including the Trust administration fee for prepaid legal, property, casualty and liability insurance for fiscal year 2024-2025 up to the maximum renewal amount of \$1,031,816.00 as presented and Ms. Bognini seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Bognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

Workers Compensation Insurance Program

Ms. Bognini moved to approve the workers' compensation program through Valley Schools Workers' Compensation Group (VSWCG) for fiscal year 2024-2025 as presented and Ms. Lopez seconded the motion. Upon call to a vote, the motion carried with votes in favor from Ms. Bognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

Summary of Current Events

Trust Board Report

- Ms. Lopez will not be returning to GESD for the 24-25 School Year.

Adjournment

Ms. Wilson moved to adjourn and Ms. Lopez seconded the motion. Upon a call to vote, the motion carried with votes in favor from Ms. Lopez, Ms. Bognini, Ms. Wilson and Mr. Peterson, and the meeting adjourned at 4:53 p.m.

GLENDAL ELEMNTARY 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: 2024-2025 Meeting Schedule

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

DATE ASSIGNED FOR CONSIDERATION: October 16, 2023

The proposed meeting schedule is attached.



**Glendale Elementary School District No. 40
Trust Board Meeting Dates
2024-2025 School Year**

DATE	TIME
October 16, 2024	4:00 pm
November 20, 2024	4:00 pm
December 18, 2024	4:00 pm
January 15, 2025	4:00 pm
February 19, 2025	4:00 pm
March 26, 2025	4:00 pm
April 16, 2025	4:00 pm
May 21, 2025	4:00 pm
June 18, 2025	4:00 pm

NOTE: Unless otherwise posted, all meetings are held in the District Office Executive Conference Room located at 7301 N. 58th Avenue, Glendale, AZ 85301. Special meetings may be called for study sessions and for in-depth review and discussion of specific topics and information related to the district's trust program. All meeting dates are subject to change. Please verify dates and times by calling (623) 237-7110.

GLENDAL ELEMNTARY 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: October 16, 2024

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