

GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting
November 20, 2019 4:30 p.m.

Public Notice - Meeting Agenda

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

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

1. Call to Order and Roll Call

2. Opening Exercises

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

3. Call to the Public

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

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

4. Reports and Informational Items

- a. Assistant Superintendent's Update
Administration will present the Trust Board with an update on the District's business operations.
- b. Claims Experience Review - Medical
The Trust Board will review medical claims experience for September 2019.
- c. Claims Experience Review - Dental
The Trust Board will review dental claims experience for October 2019.
- d. Financial Review - Employee Benefits
The Trust Board will review employee benefits' financial statements for August, September and October 2019.
- e. Claims Experience Review - Workers' Compensation
The Trust Board will review workers' compensation experience for October 2019.
- f. Financial Review - Workers' Compensation
The Trust Board will review workers' compensation financial statements for August and September 2019.
- g. Wellness/Insurance Update
Staff will present the Trust Board with updates on the District's insurance and wellness programs.

5. Action Items

a. Approval of Minutes

It is recommended the Trust Board approve the minutes of the October 15, 2019 regular Meeting 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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

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: November 20, 2019

In September, GESD incurred \$631,783 in medical claims and represents a monthly loss ratio of 92%.

Based on the trend, we project revenues to generate \$7,986,024 by June 30, 2020 and we anticipate to incur medical claims of approximately \$8,201,460 or a loss ratio of 103% by June 30, 2019.



Monthly Experience Report

Glendale EI-All

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

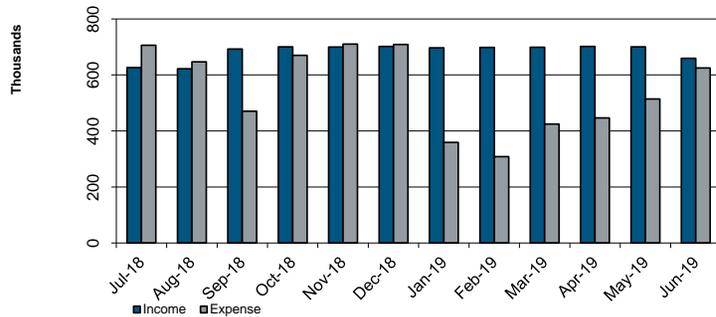


Name: Valley Schools Employee Benefits Group

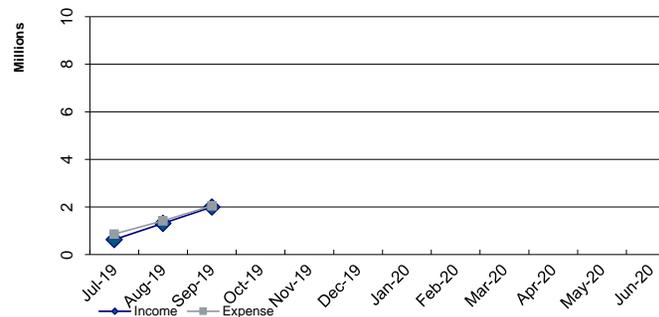
Plan: All

a	b	c	d	e	f	g	h	i	j	k	l	m	n
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM	Prior Year YTD Loss Ratio
2019-07	922	1,336	\$ 701,835	\$ -	\$ 102,725	\$ 804,560	\$ 57,092	\$ 861,652	\$ 627,809	\$ (233,843)	137%	\$ 645	113%
2019-08	1,011	1,455	\$ 416,551	\$ -	\$ 77,777	\$ 494,328	\$ 62,602	\$ 556,930	\$ 683,754	\$ 126,824	81%	\$ 383	108%
2019-09	1,016	1,459	\$ 481,531	\$ -	\$ 87,341	\$ 568,872	\$ 62,911	\$ 631,783	\$ 684,942	\$ 53,159	92%	\$ 433	94%
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	94%
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	96%
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	97%
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	90%
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	84%
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	82%
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	80%
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	79%
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-	80%
Total	2,949	4,250	\$ 1,599,918	\$ -	\$ 267,843	\$ 1,867,761	\$ 182,605	\$ 2,050,366	\$ 1,996,506	\$ (53,860)	103%	\$ 482	
Mo. Avg.	983	1,417	\$ 533,306	\$ -	\$ 89,281	\$ 622,587	\$ 60,868	\$ 683,455	\$ 665,502	\$ (17,953)		\$ 482	
PY Mo. Avg. @ 6/30/19	1,016	1,429	\$ 414,857	\$ 36,448	\$ 107,981	\$ 486,390	\$ 62,901	\$ 549,290	\$ 683,252	\$ 133,962		\$ 384	

HISTORICAL MONTHLY INCOME VS EXPENSE



CURRENT PLAN YR CUMULATIVE INCOME VS EXPENSE





Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	903	1,310	\$ 668,046	\$ -	\$ 99,407	\$ 767,453	\$ 55,915	\$ 823,368	\$ 614,094	\$ (209,274)	134%	\$ 629
2019-08	996	1,437	\$ 383,915	\$ -	\$ 72,202	\$ 456,117	\$ 61,673	\$ 517,790	\$ 673,597	\$ 155,807	77%	\$ 360
2019-09	1,004	1,444	\$ 427,882	\$ -	\$ 81,597	\$ 509,479	\$ 62,168	\$ 571,647	\$ 676,436	\$ 104,790	85%	\$ 396
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
Total	2,903	4,191	\$ 1,479,843	\$ -	\$ 253,206	\$ 1,733,049	\$ 179,756	\$ 1,912,805	\$ 1,964,128	\$ 51,322	97%	\$ 456
Mo. Avg.	968	1,397	\$ 493,281	\$ -	\$ 84,402	\$ 577,683	\$ 59,919	\$ 637,602	\$ 654,709	\$ 17,107		\$ 456



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: All COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	19	26	\$ 33,789	\$ -	\$ 3,318	\$ 37,107	\$ 1,177	\$ 38,284	\$ 13,715	\$ (24,569)	279%	\$ 1,472
2019-08	15	18	\$ 32,636	\$ -	\$ 5,575	\$ 38,211	\$ 929	\$ 39,140	\$ 10,157	\$ (28,983)	385%	\$ 2,174
2019-09	12	15	\$ 53,650	\$ -	\$ 5,744	\$ 59,394	\$ 743	\$ 60,137	\$ 8,506	\$ (51,631)	707%	\$ 4,009
2019-10	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Total	46	59	\$ 120,075	\$ -	\$ 14,637	\$ 134,712	\$ 2,849	\$ 137,561	\$ 32,378	\$ (105,182)	425%	\$ 2,332
Mo. Avg.	15	20	\$ 40,025	\$ -	\$ 4,879	\$ 44,904	\$ 950	\$ 45,854	\$ 10,793	\$ (35,061)		\$ 2,332



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active TERMED

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2019-07	-	-	\$ 378,500	\$ -	\$ 40,393	\$ 418,893	\$ -	\$ 418,893	\$ -	\$ (418,893)	0%	\$ -
2019-08	-	-	\$ 28,131	\$ -	\$ -	\$ 28,131	\$ -	\$ 28,131	\$ -	\$ (28,131)	0%	\$ -
2019-09	-	-	\$ 47,866	\$ -	\$ 4	\$ 47,870	\$ -	\$ 47,870	\$ -	\$ (47,870)	0%	\$ -
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 454,496	\$ -	\$ 40,397	\$ 494,893	\$ -	\$ 494,893	\$ -	\$ (494,893)		
Mo. Avg.	0	0	\$ 151,499	\$ -	\$ 13,466	\$ 164,964	\$ -	\$ 164,964	\$ -	\$ (164,964)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA TERMED

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 15,684	\$ -	\$ 1,209	\$ 16,893	\$ -	\$ 16,893	\$ -	\$ (16,893)	0%	\$ -
2019-08	-	-	\$ 1,677	\$ -	\$ (16)	\$ 1,661	\$ -	\$ 1,661	\$ -	\$ (1,661)	0%	\$ -
2019-09	-	-	\$ (390)	\$ -	\$ -	\$ (390)	\$ -	\$ (390)	\$ -	\$ 390	0%	\$ -
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 16,970	\$ -	\$ 1,193	\$ 18,163	\$ -	\$ 18,163	\$ -	\$ (18,163)		
Mo. Avg.	0	0	\$ 5,657	\$ -	\$ 398	\$ 6,054	\$ -	\$ 6,054	\$ -	\$ (6,054)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active TERMED

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 97,999	\$ -	\$ 11,536	\$ 109,535	\$ -	\$ 109,535	\$ -	\$ (109,535)	0%	\$ -
2019-08	-	-	\$ 39,030	\$ -	\$ (1,173)	\$ 37,857	\$ -	\$ 37,857	\$ -	\$ (37,857)	0%	\$ -
2019-09	-	-	\$ 13,294	\$ -	\$ -	\$ 13,294	\$ -	\$ 13,294	\$ -	\$ (13,294)	0%	\$ -
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 150,322	\$ -	\$ 10,363	\$ 160,685	\$ -	\$ 160,685	\$ -	\$ (160,685)		
Mo. Avg.	0	0	\$ 50,107	\$ -	\$ 3,454	\$ 53,562	\$ -	\$ 53,562	\$ -	\$ (53,562)	0%	\$ -

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA TERMED

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	-	-	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)	0%	\$ -
2019-08	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-09	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	\$ -
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	0	0	\$ 151	\$ -	\$ 7	\$ 158	\$ -	\$ 158	\$ -	\$ (158)		
Mo. Avg.	0	0	\$ 50	\$ -	\$ 2	\$ 53	\$ -	\$ 53	\$ -	\$ (53)	0%	

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost MPPM
2019-07	429	594	\$ 144,865	\$ -	\$ 33,787	\$ 178,652	\$ 26,564	\$ 205,216	\$ 307,537	\$ 102,321	67%	\$ 345
2019-08	427	596	\$ 269,042	\$ -	\$ 56,457	\$ 325,499	\$ 26,440	\$ 351,939	\$ 307,453	\$ (44,486)	114%	\$ 591
2019-09	426	589	\$ 217,868	\$ -	\$ 65,244	\$ 283,112	\$ 26,378	\$ 309,490	\$ 304,834	\$ (4,656)	102%	\$ 525
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,282	1,779	\$ 631,775	\$ -	\$ 155,488	\$ 787,263	\$ 79,382	\$ 866,645	\$ 919,824	\$ 53,178	94%	\$ 487
Mo. Avg.	427	593	\$ 210,592	\$ -	\$ 51,829	\$ 262,421	\$ 26,461	\$ 288,882	\$ 306,608	\$ 17,726	94%	\$ 487

Monthly Contribution Rates

Premiums

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	14	19	\$ 5,780	\$ -	\$ 2,079	\$ 7,859	\$ 867	\$ 8,726	\$ 10,115	\$ 1,389	86%	\$ 459
2019-08	10	11	\$ 27,188	\$ -	\$ 597	\$ 27,785	\$ 619	\$ 28,404	\$ 6,557	\$ (21,847)	433%	\$ 2,582
2019-09	9	10	\$ 49,297	\$ -	\$ 853	\$ 50,150	\$ 557	\$ 50,707	\$ 5,966	\$ (44,742)	850%	\$ 5,071
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	33	40	\$ 82,265	\$ -	\$ 3,529	\$ 85,794	\$ 2,043	\$ 87,837	\$ 22,637	\$ (65,200)	388%	\$ 2,196
Mo. Avg.	11	13	\$ 27,422	\$ -	\$ 1,176	\$ 28,598	\$ 681	\$ 29,279	\$ 7,546	\$ (21,733)	388%	\$ 2,196

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	406	575	\$ 18,666	\$ -	\$ 11,754	\$ 30,420	\$ 25,140	\$ 55,560	\$ 254,589	\$ 199,029	22%	\$ 97
2019-08	491	682	\$ 42,133	\$ -	\$ 15,322	\$ 57,455	\$ 30,403	\$ 87,858	\$ 307,374	\$ 219,516	29%	\$ 129
2019-09	499	696	\$ 125,710	\$ -	\$ 14,470	\$ 140,180	\$ 30,898	\$ 171,078	\$ 312,229	\$ 141,151	55%	\$ 246
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	1,396	1,953	\$ 186,509	\$ -	\$ 41,546	\$ 228,055	\$ 86,441	\$ 314,496	\$ 874,192	\$ 559,696	36%	\$ 161
Mo. Avg.	465	651	\$ 62,170	\$ -	\$ 13,849	\$ 76,018	\$ 28,814	\$ 104,832	\$ 291,397	\$ 186,565	36%	\$ 161

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: HDHP Base-COBRA

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	5	7	\$ 12,175	\$ -	\$ 23	\$ 12,198	\$ 310	\$ 12,508	\$ 3,600	\$ (8,908)	347%	\$ 1,787
2019-08	5	7	\$ 3,770	\$ -	\$ 4,994	\$ 8,764	\$ 310	\$ 9,074	\$ 3,600	\$ (5,474)	252%	\$ 1,296
2019-09	3	5	\$ 4,743	\$ -	\$ 4,891	\$ 9,634	\$ 186	\$ 9,820	\$ 2,540	\$ (7,279)	387%	\$ 1,964
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	13	19	\$ 20,688	\$ -	\$ 9,908	\$ 30,596	\$ 806	\$ 31,402	\$ 9,741	\$ (21,661)	322%	\$ 1,653
Mo. Avg.	4	6	\$ 6,896	\$ -	\$ 3,303	\$ 10,199	\$ 269	\$ 10,467	\$ 3,247	\$ (7,220)	322%	\$ 1,653

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-Active

a	b	c	d	e	f	g	h	i	j	k	l	m
Date	Employees	Members	Paid Medical Claims	Less Estimated Specific Stop Loss Refunds	Paid RX Claims	Total Net Medical/RX Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Total Calculated Premium Equivalent	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PMPM
2019-07	68	141	\$ 28,016	\$ -	\$ 1,937	\$ 29,953	\$ 4,211	\$ 34,164	\$ 51,968	\$ 17,804	66%	\$ 242
2019-08	78	159	\$ 5,580	\$ -	\$ 1,596	\$ 7,176	\$ 4,830	\$ 12,006	\$ 58,771	\$ 46,765	20%	\$ 76
2019-09	79	159	\$ 23,144	\$ -	\$ 1,879	\$ 25,023	\$ 4,892	\$ 29,915	\$ 59,373	\$ 29,458	50%	\$ 188
2019-10						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-11						\$ -	\$ -	\$ -	\$ -	\$ -		
2019-12						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-01						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-02						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2020-06						\$ -	\$ -	\$ -	\$ -	\$ -		
Total	225	459	\$ 56,740	\$ -	\$ 5,412	\$ 62,152	\$ 13,933	\$ 76,085	\$ 170,112	\$ 94,027	45%	\$ 166
Mo. Avg.	75	153	\$ 18,913	\$ -	\$ 1,804	\$ 20,717	\$ 4,644	\$ 25,362	\$ 56,704	\$ 31,342	45%	\$ 166

Monthly Contribution Rates

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



Monthly Experience Report

Glendale Elementary School District

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

Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base-COBRA

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

Monthly Contribution Rates

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO TERMED

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base TERMED

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



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Traditional PPO

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	334	24	58	13	429	11	2	1	0	14	443
2019-08	330	24	60	13	427	9	1	0	0	10	437
2019-09	332	24	58	12	426	8	1	0	0	9	435
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: HDHP Base

Date	Active				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM		
2019-07	319	16	56	15	406	3	1	1	0	5	411
2019-08	389	22	60	20	491	3	1	1	0	5	496
2019-09	396	21	61	21	499	1	1	1	0	3	502
2019-10	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0



GLENDALE
ELEMENTARY SCHOOL DISTRICT

Enrollment Detail

Glendale Elementary School District

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



Name: Valley Schools Employee Benefits Group

Plan: Navigate Plus HDHP Base

Date	Active				Total	Cobra					Total	Medical Plan Totals
	EE	SP	CH	FAM		EE	SP	CH	FAM			
2019-07	29	7	24	8	68	0	0	0	0	0	0	68
2019-08	35	8	26	9	78	0	0	0	0	0	0	78
2019-09	36	10	24	9	79	0	0	0	0	0	0	79
2019-10	0	0	0	0	0	0	0	0	0	0	0	0
2019-11	0	0	0	0	0	0	0	0	0	0	0	0
2019-12	0	0	0	0	0	0	0	0	0	0	0	0
2020-01	0	0	0	0	0	0	0	0	0	0	0	0
2020-02	0	0	0	0	0	0	0	0	0	0	0	0
2020-03	0	0	0	0	0	0	0	0	0	0	0	0
2020-04	0	0	0	0	0	0	0	0	0	0	0	0
2020-05	0	0	0	0	0	0	0	0	0	0	0	0
2020-06	0	0	0	0	0	0	0	0	0	0	0	0



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
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: November 20, 2019

Correction to September's experience report. Originally, we reported for September, Pool I (or base plan) incurred \$241,912 in dental claims or a monthly loss ratio of 352%. However, the correct incurred amount was \$41,912 in dental claims and a loss ratio of 61%.

In October, Pool I (or base plan) incurred \$70,564 in dental claims or a monthly loss ratio of 103%.

Based on the trend, we project revenues to generate \$803,808 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$795,912 or a loss ratio of 99% by June 30, 2020.

In October, Pool III (or buy-up plan) incurred \$240,760 in dental claims or a monthly loss ratio of 88%.

Based on the trend, we project revenues to generate approximately \$3,192,780 by June 30, 2020 and we anticipate Pool III (or buy-up plan) to incur approximately \$3,150,120 or a loss ratio of 99% by June 30, 2020.

Monthly Experience Report

VSEBG Master

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



Name: Valley Schools Employee Benefits Group

Plan: Master

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	11,840	\$ 801,865	\$ 40,788	\$ 842,653	\$ 614,033	\$ (228,620)	137%	\$ 71	106%
2019-08	12,231	\$ 572,714	\$ 42,122	\$ 614,836	\$ 630,533	\$ 15,697	98%	\$ 50	112%
2019-09	12,735	\$ 426,529	\$ 43,692	\$ 470,221	\$ 655,045	\$ 184,824	72%	\$ 37	95%
2019-10	12,787	\$ 618,164	\$ 43,988	\$ 662,152	\$ 657,836	\$ (4,316)	101%	\$ 52	94%
2019-11				\$ -	\$ -	\$ -			90%
2019-12				\$ -	\$ -	\$ -			87%
2020-01				\$ -	\$ -	\$ -			91%
2020-02				\$ -	\$ -	\$ -			90%
2020-03				\$ -	\$ -	\$ -			89%
2020-04				\$ -	\$ -	\$ -			88%
2020-05				\$ -	\$ -	\$ -			88%
2020-06				\$ -	\$ -	\$ -			89%
Total	49,593	\$ 2,419,272	\$ 170,590	\$ 2,589,862	\$ 2,557,447	\$ (32,415)	101%	\$ 52	
Mo. Avg.	12,398	\$ 604,818	\$ 42,648	\$ 647,466	\$ 639,362	\$ (8,104)		\$ 52	
PY Mo. Avg. @ 6/30/19	10,169	\$ 442,254	\$ 35,186	\$ 477,440	\$ 536,325	\$ 58,885		\$ 47	

Monthly Experience Report

VSEBG Pool I

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



Name: Valley Schools Employee Benefits Group

Plan: Pool I

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	1,783	\$ 89,059	\$ 6,199	\$ 95,258	\$ 63,239	\$ (32,019)	151%	\$ 53	97%
2019-08	1,920	\$ 50,977	\$ 6,594	\$ 57,571	\$ 67,665	\$ 10,094	85%	\$ 30	95%
2019-09	1,952	\$ 35,190	\$ 6,722	\$ 41,912	\$ 68,660	\$ 26,748	61%	\$ 21	84%
2019-10	1,945	\$ 63,873	\$ 6,691	\$ 70,564	\$ 68,372	\$ (2,192)	103%	\$ 36	86%
2019-11				\$ -	\$ -	\$ -			82%
2019-12				\$ -	\$ -	\$ -			80%
2020-01				\$ -	\$ -	\$ -			84%
2020-02				\$ -	\$ -	\$ -			82%
2020-03				\$ -	\$ -	\$ -			81%
2020-04				\$ -	\$ -	\$ -			82%
2020-05				\$ -	\$ -	\$ -			84%
2020-06				\$ -	\$ -	\$ -			85%
Total	7,600	\$ 239,099	\$ 26,206	\$ 265,305	\$ 267,936	\$ 2,631	99%	\$ 35	
Mo. Avg.	1,900	\$ 59,775	\$ 6,552	\$ 66,326	\$ 66,984	\$ 658		\$ 35	
PY Mo. Avg. @ 6/30/19	2,083	\$ 55,244	\$ 7,266	\$ 62,510	\$ 73,322	\$ 10,812		\$ 30	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool II

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



Name: Valley Schools Employee Benefits Group

Plan: Pool II

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	6,375	\$ 361,478	\$ 21,985	\$ 383,463	\$ 294,313	\$ (89,150)	130%	\$ 60	121%
2019-08	6,573	\$ 285,616	\$ 22,666	\$ 308,282	\$ 302,975	\$ (5,307)	102%	\$ 47	125%
2019-09	6,820	\$ 208,479	\$ 23,464	\$ 231,943	\$ 313,214	\$ 81,271	74%	\$ 34	105%
2019-10	6,859	\$ 327,233	\$ 23,595	\$ 350,828	\$ 314,749	\$ (36,079)	111%	\$ 51	106%
2019-11				\$ -	\$ -	\$ -			100%
2019-12				\$ -	\$ -	\$ -			97%
2020-01				\$ -	\$ -	\$ -			100%
2020-02				\$ -	\$ -	\$ -			99%
2020-03				\$ -	\$ -	\$ -			98%
2020-04				\$ -	\$ -	\$ -			96%
2020-05				\$ -	\$ -	\$ -			96%
2020-06				\$ -	\$ -	\$ -			96%
Total	26,627	\$ 1,182,806	\$ 91,710	\$ 1,274,516	\$ 1,225,251	\$ (49,265)	104%	\$ 48	
Mo. Avg.	6,657	\$ 295,702	\$ 22,928	\$ 318,629	\$ 306,313	\$ (12,316)		\$ 48	
PY Mo. Avg. @ 6/30/19	4,112	\$ 167,646	\$ 14,169	\$ 181,815	\$ 189,369	\$ 7,554		\$ 44	

Monthly Contribution Rates

Premiums

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

Monthly Experience Report

VSEBG Pool III

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



Name: Valley Schools Employee Benefits Group

Plan: Pool III

a	b	c	d	e	f	g	h	i	j
Date	Employees	Paid Dental Claims	PEPM Fixed Expenses	Total Paid Claims & Expenses	Contributions	Surplus/ (Deficit)	Total Cost Loss Ratio	Total Cost PEPM	PY YTD Loss Ratio
2019-07	3,682	\$ 351,328	\$ 12,604	\$ 363,932	\$ 256,481	\$ (107,451)	142%	\$ 99	98%
2019-08	3,738	\$ 236,121	\$ 12,862	\$ 248,983	\$ 259,893	\$ 10,910	96%	\$ 67	108%
2019-09	3,963	\$ 182,860	\$ 13,506	\$ 196,366	\$ 273,171	\$ 76,805	72%	\$ 50	92%
2019-10	3,983	\$ 227,058	\$ 13,702	\$ 240,760	\$ 274,715	\$ 33,955	88%	\$ 60	89%
2019-11				\$ -	\$ -	\$ -			85%
2019-12				\$ -	\$ -	\$ -			83%
2020-01				\$ -	\$ -	\$ -			87%
2020-02				\$ -	\$ -	\$ -			86%
2020-03				\$ -	\$ -	\$ -			85%
2020-04				\$ -	\$ -	\$ -			84%
2020-05				\$ -	\$ -	\$ -			84%
2020-06				\$ -	\$ -	\$ -			85%
Total	15,366	\$ 997,367	\$ 52,674	\$ 1,050,041	\$ 1,064,260	\$ 14,219	99%	\$ 68	
Mo. Avg.	3,842	\$ 249,342	\$ 13,169	\$ 262,510	\$ 266,065	\$ 3,555		\$ 68	
PY Mo. Avg. @ 6/30/19	3,974	\$ 219,364	\$ 13,751	\$ 233,115	\$ 273,634	\$ 40,519		\$ 59	

Monthly Contribution Rates

Premiums

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



REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.E. TOPIC: Financial Review

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

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

The financial report for October 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$20,755,575.69”.

The financial report for September 30, 2019 reflects the “Ending net position reserved for claims and expenses” as \$21,488,198.95.

The financial report for August 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$22,292,725.82.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

November 7, 2019

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the four months ended October 31, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Four Months Ended October 31, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	2,398,004.27
Fixed expense	251,642.88
Dental pool expense	177,158.88
H.S.A. contributions	351,427.30
Health insurance premiums	21,978.02
Short term disability premiums	36,156.52
Dental premiums	5,561.69
Vision plan premiums	22,140.80
Flexible spending premums	99,265.00
Life insurance premiums	45,429.28
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>3,412,209.83</u>
Operating income/(loss)	<u>6,622,290.17</u>
Non-operating revenue	
Interest income	219,837.24
Change in market value	96,192.58
Return of net position	0.00
Total non-operating revenue	<u>316,029.82</u>
Change in net position	<u>6,938,319.99</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 20,755,575.69</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 11/06/2019**



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

October 14, 2019

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 30, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Three Months Ended September 30, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	1,874,868.43
Fixed expense	188,732.16
Dental pool expense	132,869.16
H.S.A. contributions	302,960.71
Health insurance premiums	16,162.13
Short term disability premiums	25,901.89
Dental premiums	4,052.91
Vision plan premiums	16,141.36
Flexible spending premiums	49,565.00
Life insurance premiums	22,533.08
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>2,637,232.02</u>
Operating income/(loss)	<u>7,397,267.98</u>
Non-operating revenue	
Interest income	158,396.50
Change in market value	115,278.77
Return of net position	0.00
Total non-operating revenue	<u>273,675.27</u>
Change in net position	<u>7,670,943.25</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 21,488,198.95</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 10/11/2019**



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

October 9, 2019

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, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Employee Benefits Group
Statement of Revenues, Expenses and
Changes in Net Position by District--Cash Basis
For the Two Months Ended August 31, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 10,034,500.00
Total operating revenues	<u>10,034,500.00</u>
Operating expenses	
Paid claims	1,373,776.90
Fixed expense	125,821.44
Dental pool expense	88,579.44
H.S.A. contributions	254,753.25
Health insurance premiums	10,448.41
Short term disability premiums	16,203.73
Dental premiums	2,418.25
Vision plan premiums	0.00
Flexible spending premums	49,565.00
Life insurance premiums	12,109.92
Prepaid legal premiums	0.00
Identity protection premiums	0.00
Wellness	0.00
Trust administration & mgmt.	0.00
Member administration expense	0.00
ACA Fees	3,445.19
Total operating expenses	<u>1,937,121.53</u>
Operating income/(loss)	<u>8,097,378.47</u>
Non-operating revenue	
Interest income	104,973.96
Change in market value	273,117.69
Return of net position	0.00
Total non-operating revenue	<u>378,091.65</u>
Change in net position	<u>8,475,470.12</u>
Beginning net position reserved for claims and expenses	<u>13,817,255.70</u>
Ending net position reserved for claims and expenses	<u>\$ 22,292,725.82</u>

**Beginning Net Position and Ending Net Position do not include liability for IBNR
Created on: 10/07/2019**

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

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

In October, GESD logged 17 incidents and GESD incurred \$12,700 for the month.

GESD has 35 open claims recorded since 2013 and the "Paid" amount is \$2,382,460.06 compared to the "Incurred" of \$3,516,255.73.

GESD has eight (8) claimants above \$75,000 (based on the "Paid" amount) and two (2) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$300,000.

The "Paid" amount for the eight (8) claimants are \$2,030,029.93 or 85% of the total "Paid" amount of \$2,382,460.06 and 2,815,719,.30 or 80% of the total "Incurred" amount of \$3,516,255.73.

The average cost per individuals is:

- \$68,070.29 for "Paid"
- \$100,464.45 for "Incurred"



Claim Log Summary - Body Part and Cause

As of 10/31/2019

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	0.00	800.00
		Open		KNEE, RIGHT	FALL/SLIP	0.00	0.00
		Closed		ABDOMEN INCLUDING GROIN	HUMAN BITE	0.00	0.00
		Closed		NOSE	Struck by Excep-Ed Student	0.00	0.00
		Closed		MULTIPLE BODY PARTS	STRIKE FALLING/FLYING OBJECT	0.00	0.00
		Closed		FOOT, RIGHT	FALL INTO OPENING	0.00	0.00
		Open		LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	0.00	800.00
		Open		BACK AREA LOWER: LUMBAR/SACRAL	PATIENT RESTRAINTS	0.00	3,300.00
		Open		EYE, RIGHT	FOREIGN BODY IN EYE	0.00	800.00
		Open		SHOULDER, RIGHT	HUMAN BITE	0.00	800.00
		Closed		ARM - NOC	BLOOD/BODY FLUID EXPOSURE	0.00	0.00
Total: 12						0.00	6,500.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Closed		SKULL	STRUCK BY OBJECT	0.00	0.00
		Closed		UPPER ARM, LEFT	LIFTED/HANDLE LIFTING	0.00	0.00
Total: 2						0.00	0.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		THUMB, RIGHT	NEEDLE/SYRINGE	0.00	800.00
Total: 1						0.00	800.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK: NOC	FALL/SLIP LIQUID/GREASE SPILLS	0.00	2,850.00
Total: 1						0.00	2,850.00

Claim Log Summary - Body Part and Cause

As of 10/31/2019

		<u>Status</u>		<u>Body Part</u>	<u>Claim Cause</u>	<u>Paid</u>	<u>Incurred</u>
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	0.00	2,550.00
Total: 1						0.00	2,550.00
Glendale Elementary School District #40 Insured Total: 17						0.00	12,700.00
Glendale Elementary School District #40 Insurer Total: 17						0.00	12,700.00
Grand Total: 17						0.00	12,700.00

-

Claim Log Summary - Body Part and Cause

As of 10/31/2019

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	TRUNC(ADD_DATE) >= to_date('10/01/2019 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('10/31/2019 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))



Claim Log Summary - Body Part and Cause

As of 10/31/2019

Insurer: Glendale Elementary School District #40

Insured: Glendale Elementary School District #40

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	137,973.38	158,558.86
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	0.00	800.00
		Open		KNEE, RIGHT	FALL/SLIP	0.00	0.00
		Open		WRIST & HAND, LEFT	INJURED BY HAND TOOL/MACHINE	88,829.24	99,918.04
		Open		BUTTOCKS	FALL/SLIP ON/OVER OBJECT	5,268.34	9,381.77
		Open		ELBOW, LEFT	FALL/SLIP ON/OVER OBJECT	11,395.18	20,013.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	8,766.85	14,113.00
		Open		MULTIPLE BODY PARTS	Struck by Excep-Ed Student	34,601.62	81,312.56
		Open		MULTIPLE BODY PARTS	FALL/SLIP ON/OVER OBJECT	739,701.44	958,459.20
		Open		SHOULDER, LEFT	Struck by Excep-Ed Student	49,480.20	59,658.58
		Open		WRIST, RIGHT	LIFTED OR HANDLED OBJECT	121,091.34	147,004.50
		Open		LOWER ARM, RIGHT	HUMAN BITE	0.00	0.00
		Open		MULTIPLE BODY PARTS	FALL/SLIP LIQUID/GREASE SPILLS	0.00	800.00
		Open		WRIST(S)	TRIP/NO FALL	97,574.47	152,662.64
		Open		BACK AREA LOWER: LUMBAR/SACRAL	PATIENT RESTRAINTS	0.00	3,300.00
		Open		EYE, RIGHT	FOREIGN BODY IN EYE	0.00	800.00
		Open		SHOULDER, RIGHT	HUMAN BITE	0.00	800.00
		Re-Open		MULTIPLE UPPER EXTREMITIES	SUBDUING A PERSON	33,203.84	64,028.65
		Open		MULTIPLE UPPER EXTREMITIES	TRIP	0.00	4,500.00
		Open		EYE, LEFT	TRIP	106,909.60	167,136.12
		Open		MULTIPLE BODY PARTS	STRUCK BY STUDENT	8,466.81	14,461.79
		Open		BACK AREA LOWER: LUMBAR/SACRAL	STRUCK BY STUDENT	141,671.01	177,387.30

Total: 22 **1,584,933.32** **2,135,096.01**

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		LOWER LEG, RIGHT	FALL/SLIP	3,959.02	5,550.00
		Open		THUMB, RIGHT	NEEDLE/SYRINGE	0.00	800.00



Claim Log Summary - Body Part and Cause

As of 10/31/2019

		Status		Body Part	Claim Cause	Paid	Incurred
		Open		EYE, RIGHT	STRUCK BY OBJECT LIFTED/HANDLE	1,052.94	3,300.00
Total: 3						5,011.96	9,650.00
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, LEFT	TRIP	596,279.83	984,592.64
Total: 1						596,279.83	984,592.64
		Status		Body Part	Claim Cause	Paid	Incurred
		Re-Open		KNEE(S)	FALL ON SAME LEVEL	1,152.14	2,200.00
		Open		BACK: NOC	FALL/SLIP LIQUID/GREASE SPILLS	0.00	2,850.00
		Open		WRIST, LEFT	LIFTED OR HANDLED OBJECT	4,520.68	15,169.98
Total: 3						5,672.82	20,219.98
		Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
		Open		ELBOW, LEFT	FALL/SLIP	20,427.87	23,752.40
		Open		BACK AREA MIDDLE	FALL/SLIP	68,166.34	94,666.11
		Open		MULTIPLE LOWER EXTREMITIES	STRUCK/INJURED BY MOTOR VEHICL	21,396.04	26,700.00
		Open		SHOULDER, LEFT	LIFTING	45,771.85	168,086.32
Total: 4						155,762.10	313,204.83
		Status		Body Part	Claim Cause	Paid	Incurred
		Open		KNEE, RIGHT	FALL/SLIP ON STAIRS/STEPS	34,800.03	50,942.27
		Open		FINGER(S)	CUT/PUNCTURE/SCRAPE INJURY	0.00	2,550.00
Total: 2						34,800.03	53,492.27
Glendale Elementary School District #40 Insured Total: 35						2,382,460.06	3,516,255.73
Glendale Elementary School District #40 Insurer Total: 35						2,382,460.06	3,516,255.73
Grand Total: 35						2,382,460.06	3,516,255.73



Claim Log Summary - Body Part and Cause

As of 10/31/2019

Report Fields

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

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

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

Additional Report Parameters	
Additional Parameter	claimant_status_desc <> 'Closed' AND END_DATE >= to_date('10/01/2019 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND END_DATE <= to_date('10/31/2019 23:59:00', 'mm/dd/yyyy hh24:mi:ss') AND (INSURER_NUMBER in ('2528'))

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

AGENDA NO: 4.F. TOPIC: Financial Review - Workers Compensation

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

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

The financial report for September 30, 2019 reflects the “Ending net position reserved for claims and expenses” as \$1,116,914.40.

The financial report for August 31, 2019 reflects the “Ending net position reserved for claims and expenses” as \$1,201,764.08.



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

October 18, 2019

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the three months ended September 30, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Three Months Ended September 30, 2019**

		Glendale Elementary
Operating revenues		
Contributions	\$	163,588.02
Cost of re-insurance		(84,675.00)
Total operating revenues		<u>78,913.02</u>
Operating expenses		
Paid claims		275,156.53
Subrogation/restitution/stop loss		0.00
Safety and loss control		0.00
Trust administration & mgmt.		0.00
Consultant service fees		0.00
Total operating expenses		<u>275,156.53</u>
Operating income/(loss)		<u>(196,243.51)</u>
Non-operating revenue		
Interest income		9,045.79
Change in market value		7,859.46
Total non-operating revenue		<u>16,905.25</u>
Change in net position		<u>(179,338.26)</u>
Beginning net position reserved for claims and expenses		<u>1,296,252.66</u>
Ending net position reserved for claims and expenses	\$	<u><u>1,116,914.40</u></u>



VALLEY SCHOOLS WORKERS'
COMPENSATION GROUP

VALLEY SCHOOLS
INSURANCE GROUP

VALLEY SCHOOLS
EMPLOYEE BENEFITS GROUP

September 19, 2019

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, 2019. The financial statement is prepared in accordance with the cash basis of accounting, and does not include any note disclosures.

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

Sincerely,

Dan Davison
Chief Financial Officer

**Valley Schools Workers' Compensation Group
Statement of Revenue, Expenses and
Changes in Net Position by District--Cash Basis
For the Two Months Ended August 31, 2019**

	Glendale Elementary
Operating revenues	
Contributions	\$ 163,588.02
Cost of re-insurance	(84,675.00)
Total operating revenues	<u>78,913.02</u>
 Operating expenses	
Paid claims	196,472.62
Subrogation/restitution/stop loss	0.00
Safety and loss control	0.00
Trust administration & mgmt.	0.00
Total operating expenses	<u>196,472.62</u>
 Operating income/(loss)	 <u>(117,559.60)</u>
 Non-operating revenue	
Interest income	6,803.98
Change in market value	16,267.04
Total non-operating revenue	<u>23,071.02</u>
 Change in net position	 <u>(94,488.58)</u>
 Beginning net position reserved for claims and expenses	 <u>1,296,252.66</u>
 Ending net position reserved for claims and expenses	 <u>\$ 1,201,764.08</u>

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: Insurance and Wellness Update

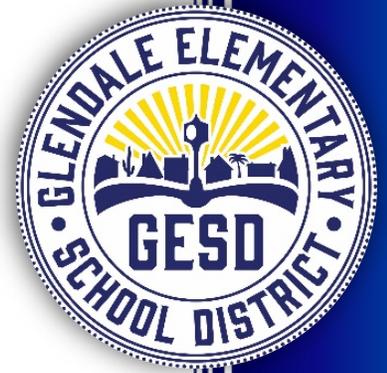
SUBMITTED BY: Mr. Mike Barragan, Assistant Superintendent for Finance and Auxiliary Services

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

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

GLENDALE ELEMENTARY SCHOOL DISTRICT No. 40

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



Benefits Team Highlights

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

November 2019

- Deby Valadez and Teresa Wong attended Valley Schools Annual Study Session in Prescott
- HR Leadership Team attended Fiducious Student Loan Debt Relief Presentation
- Participated in the Health Plan Review with United Healthcare and Valley Schools
- Site Visit with Benefits/Payroll Department at Dysart Unified School District
- Financial Literacy Presentations are scheduled as follows: (*D.O. presentation completed on Friday, November 8th)

Date	School / Department Site
November 8, 2019*	District Office
January 15, 2020	Horizon School
January 15, 2020	Transportation Department
January 15, 2020	Desert Garden School
January 15, 2020	Melvin E. Sine School
February 5, 2020	Coyote Ridge School
February 5, 2020	Discovery School
February 5, 2020	Bicentennial South School
February 5, 2020	Isaac E. Imes School
February 19, 2020	Sunset Vista School
February 19, 2020	Challenger Middle School
February 19, 2020	Glenn F. Burton School
February 19, 2020	Glendale Success Academy
February 26, 2020	Don Mensendick School
February 26, 2020	William C. Jack School
February 26, 2020	Glendale Landmark School
February 26, 2020	Harold W. Smith School
March 11, 2020	Desert Spirit School
March 11, 2020	Glendale American School
March 11, 2020	Bicentennial North School
January 6, 2020	Food and Nutrition Department
January 6, 2020	Purchasing Department**
January 6, 2020	Maintenance Department**
January 6, 2020	Preschool Department

- #KnowYourBenefits campaign emails sent out:
 - Flexible Spending Accounts
 - United Healthcare Mobile App / Health Records Retention
 - Travel Assistance Benefits
 - Employee Assistance Programs
- Wellness Fair Biometric Screenings:
 - 64 employees participated in the biometric screening
 - 219 employees received flu shots
 - Vision and hearing screenings were also offered and employees did take advantage of these services, however, number of participants was not tracked.
- WellStyles enrollments increased from 341 to 430 – that’s an increase of 89 from last month. In the last two months, participation numbers have doubled since last year!

ALL IN FOR ALL KIDS

CREATED 10.3.19

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD

ACTION AGENDA ITEM

AGENDA NO: 5.A. TOPIC: Approval of Minutes

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

DATE ASSIGNED FOR CONSIDERATION: November, 2019

RECOMMENDATION:

The minutes of the October 15, 2019 Regular Meetings are submitted for approval.

The minutes of October 15, 2019 meeting is attached.

MINUTES OF THE REGULAR TRUST BOARD MEETING
Glendale Elementary School District No. 40 of Maricopa County, Arizona
District Office, Executive Conference Room 4:30 p.m.
October 15, 2019

Present: Board Members
Mr. Mike Martinez
Mr. Lee Peterson
Ms. Bernadette Bolognini
Ms. Teresa Wong* *telephonically*

Other Attendees:
Ms. Megan McCave
Ms. Joanna Morse
Ms. Judy Nublick
Ms. Jodi Finnesy
Ms. Ruby Williams

Absent: Ms. Mary Ann Wilson

Recorder: Mike Barragan

CALL TO ORDER

Mr. Peterson called the meeting to order at 4:45 p.m. noted the presence of three Trust Board members, with Ms. Wong participating telephonically, and Ms. Mary Ann Wilson absent, constituting a quorum.

APPROVAL OF AGENDA

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

BOARD AND STAFF INTRODUCTIONS

Mr. Peterson welcomed everyone in attendance. Mr. Barragan introduced new Trust Board member Teresa Wong. Everyone in attendance introduced themselves.

INFORMATIONAL ITEMS

Assistant Superintendents Update

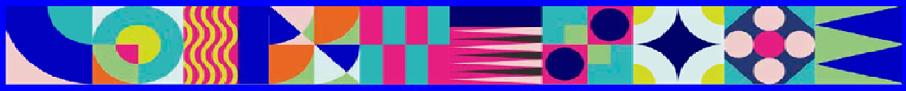
Mr. Barragan announced to the Trust Board Members that multiple schools were in the final flag football tournaments being hosted at Landmark.

Mr. Barragan shared it was National School lunch week and thanked all of the employees of Food and Nutrition.

Mr. Barragan states enrollment continues to decline. Currently enrollment is less now than in 2001 when GESD had only 15 schools.

Overview Risk Management

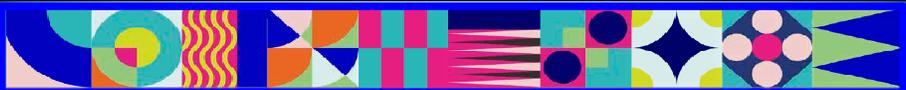
Ms. Morse gave an overview of the various responsibilities within her role, changes and improvements, Worker's compensation, the AZ RISK TRUST safety, and trainings.





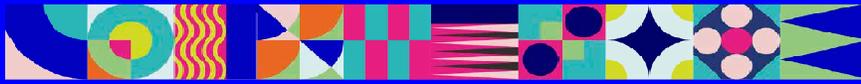
Risk Manager

Joanna Morse
Trust Board
October 15, 2019
4:30pm



Responsibilities

1. Emergency Responder
2. Workers' Compensation
3. Arizona Risk Retention Trust (Auto/Property/Liability Insurance)
4. Safety
5. Training

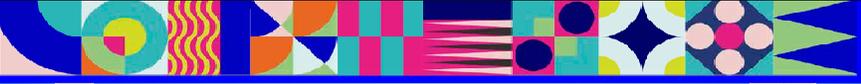


1. Emergency Responder

- Responds to 9-1-1 calls
 - Hospital visits if guardians/parents are unavailable
- Responds to Non-Emergency Calls
- Investigates and records all incidents
- Collaborates with police department, fire department, and insurance

Changes/Improvements

- Live communication with Executive Team
- Direct contact with SLOs
- New chain of command in the EOP

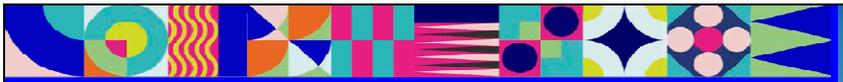


2. Workers' Compensation

- Investigate and manage all claims
 - Pay losses
- Sustain self-insured status
 - Quarterly taxes
- Actuarial report every 2 years
- Communicates directly with district's medical provider
 - MBI

Changes/Improvements

- Return to Work Program
- Tristar Nurse Triage
- Valley Schools
- Trust Board
- Added stats in safety meetings
- Communicate with supervisors work status



3. Arizona Risk Retention Trust

Changes/Improvements

- Responds, investigates, records any and all claims (auto/property/liability)
- Collaborates with vendors to correct losses.
- Collaborates with legal on liability cases.
- Minimize district exposure
- Loyalty credit up to 7%
 - Full credit 17/18 & 18/19
- District wide inspections with the Trust.



4. Safety

Changes/Improvements

- Organizes the district's safety program
- Investigates and ensures compliance with safety and environmental regulations.
- Collaborates with all departments on safety related matters.
- Site safety inspections
- Online resources
- Online reporting
- Presence



5. Trainings

- Lockdowns
- Fire Drills
- Safety Trainings
 - Trust Trainings
 - PD Days
 - Throughout the Year
 - Safe Schools NEW!!!

Changes/Improvements

- New lockdown procedures
- Safe Schools - HR
- Fire Safety



Questions?

Claims Experience Review – Dental

Mr. Barragan reported the following:

In September, Pool I (or base plan) incurred \$241,912 in dental claims or a monthly loss ratio of 352%.

Based on the trend, we project revenues to generate \$798,888 by June 30, 2020 and we anticipate Pool I (or base plan) to incur approximately \$1,578,960 or a loss ratio of 198% by June 30, 2020.

In September, Pool III (or buy-up plan) incurred \$196,366 in dental claims or a monthly loss ratio of 72%.

Based on the trend, we project revenues to generate approximately \$3,151,260 by June 30, 2020 and we anticipate Pool III (or buy-up plan) to incur approximately \$3,237,120 or a loss ratio of 103% by June 30, 2020.

Claims Experience Review - Worker's Compensation

Mr. Barragan reported:

In September, GESD logged 15 incidents and GESD incurred \$11,900 for the month.

GESD has 37 open claims recorded since 2013 and the "Paid" amount is \$2,252,420.24 compared to the "Incurred" of \$3,552,085.73.

GESD has eight (8) claimants above \$75,000 (based on the "Paid" amount) and two (2) above \$150,000. For the purpose of workers' compensation, the stop-loss-level is \$300,000. The "Paid" amount for the eight (8) claimants are \$1,907,785.03 or 85% of the total "Paid" amount of \$2,252,420.24 and 2,845,719.30 or 80% of the total "Incurred" amount of \$3,552,085.73.

The average the cost per individuals is:

- \$60,876.22 for "Paid"
- \$96,002.32 for "Incurred"

Wellness and Insurance Benefit Update

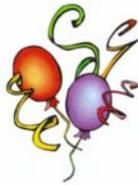
Ms. Wong presented on disability insurance

Ms. Judy Nublick gave an overview of HR's new communication campaign.

Ms. Finnesy presented about the Wellness Fair at Landmark. GESD will provide free flu shots for employees, and biometric screenings. GESD will have Biggest loser contest and the Employee Network will be in attendance.

G.E.S.D. Wellness/Benefits and The Employee Network Present

WELLNESS FAIR



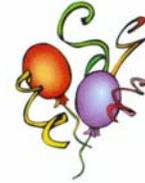
Wednesday

October 30

2:00pm - 5:30pm

Landmark Gym

5730 W. Myrtle, Glendale 85301



- * Vision and Hearing Screening
- * Biggest Loser Contest
- * Biometric Screenings



- * FREE Flu shots for ALL employees
- * Discounts
- * Prizes to win

The Employee Network
Since 1998
THE NATION'S PREMIER EMPLOYEE DISCOUNT PROGRAM

ROAD SHOW

Meet Merchants • Membership Cards • Win Prizes

GET YOUR DISCOUNTS <ul style="list-style-type: none">• THEME PARK TICKETS• TRAVEL & HOTELS• AUTO & HOME• RESTAURANTS• EDUCATION• HEALTH & WELLNESS	GLENDALE ELEMENTARY SCHOOL DISTRICT
	Landmark Gym
	2:00pm - 5:30pm
	October 30

Follow The Employee Network or check us out at EmployeeNetwork.com

Glendale Elementary Wellness Program
Finding Balance Physically, Emotionally and Financially



FREE FLU SHOTS FOR ALL EMPLOYEES

Wednesday, October 30
2:00-5:30 p.m.

Landmark Cafeteria @
Employee Road Show

Questions:
Davita Solter
Wellness Program
Specialist
623-237-7231
dsolter@gesd40.org



A Health Screening provides a valuable snapshot of your health and well-being. It identifies risk factors for chronic conditions allowing you to make lifestyle improvements now, which can help you on your quest to live life to the fullest.



Support your health and your wallet.
Complete your Wellness Screening!

Scheduling your Health Screening

Online! Visit www.myinteractivehealth.com

- New users – register using sponsor code **U9KRX**
- Returning users – login with User ID and Password
- 1. Click the “Schedule Now” box at the top of the page
- 2. Confirm your personal information to proceed to the schedule
- 3. Select your appointment location, date, and time
- 4. Continue until you are prompted to **confirm your appointment**
- 5. Save time by **completing your Health Assessment online**

By phone! You may also schedule your appointment by calling Interactive Health. (800) 840-6100, 8am – 6pm CST.

Unable to attend onsite?

You may select to participate at your local LabCorp. If you choose to Test at a Lab, register online or call Interactive Health at (800) 840-6100 to request the Test at a Lab option. Note: Test at a Lab will conduct a venipuncture blood draw, not a finger stick.

The deadline to request Test at a Lab is **November 15** with final submission deadline of **November 29, 2019**.

Screening Schedule

Location	Date	Time
Glendale Elementary SD Landmark School Gym	October 30, 2019	2:00pm – 5:30pm

Who is Eligible?

This program is available to benefited employees.

Your Health Screening includes:

- Total Cholesterol, HDL & LDL
- Triglycerides and Fasting Glucose
- Height, Weight, and Waist Circumference
- Blood Pressure
- Results Review with Health Coach

Privacy & Security

Personal information that you provide, and health data obtained through your health screening will only be used by Interactive Health to provide you with personally relevant information. Interactive Health will NOT, under any circumstances, share this information with your employer. In addition, we will not sell or rent information to any outside third party. We respect the privacy of all our members.



Register online at myinteractivehealth.com or call (800) 840-6100.

Glendale Elementary Wellness
Finding Balance Physically, Emotionally and Financially

October 30-December 18

Biggest Loser Contest

Are you haunted by your weight?
Ready to make a change?
Join the GESD Biggest Loser Contest!

Pay \$5 and weigh in at the GESD Employee Road Show/Wellness Fair, October 30. The winner will receive 75% of the money collected, based on most weight percentage lost by December 18. Second place receives 15%; third place 10%.

Final weigh in will be December 18 from 7:00 a.m.– 5:00 p.m. in Human Resources. Winner announced before Winter Break.

Ms. Finnesy also presented events the Wellness program hosts in various schools weekly for employees.



Cardio kickboxing is a group fitness class that combines martial arts techniques with fast-paced cardio. This high-energy workout challenges the beginner and elite athlete alike. Build stamina, improve coordination and flexibility, and burn calories as you build lean muscle with this fun and challenging workout.

Cardio Kickboxing with Barbara

Instructor Barbara Winch will lead you in this high-energy workout

Horizon Room 60

Mondays, except on holidays

3:30-4:30 p.m.

This class is part of the
Glendale Elementary School District Wellness Program.



COMMIT

DANCE FITNESS *with* **Ajouli!**



...is a dynamic, fun-filled HIIT-style dance workout. Each routine focuses on essential fitness elements created to a variety of popular music, from all over the world, that will inspire everyone to get moving.

Classes start on August 13th!!

Day: Tuesdays

Time: 4:30-5:30pm

**Location: Harold W. Smith Cafeteria
6534 N. 63rd Ave
Glendale, AZ 85301**

Email Ajouli at ajbutler@gesd40.org for more info!

**Looking for a new workout?
How about PiYo?**

PiYo combines the muscle-sculpting, core-firming benefits of Pilates with the strength and flexibility advantages of yoga. And, we crank up the speed to deliver a true fat-burning, low impact workout that leaves your body looking long, lean and incredibly defined.

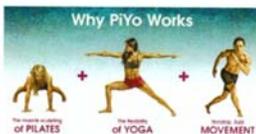
Tuesdays

3:30-4:30 p.m.

Horizon Workout Room 60

Certified instructor Barbara Winch will assist and lead you through the workout.

All invited!



This class is brought to you by GESD Wellness Program.



It's time to get moving!
Join the GESD Wellness Program's Yoga Classes FREE to all GESD employees

Schedule is subject to change

Mondays	9:30 a.m.	Challenger Workout Room
	4:15 p.m.	Landmark Workout Room
Thursdays	4:15 p.m.	Landmark Workout Room
Friday	9:30 a.m.	Challenger Workout Room
Saturday	9:30 a.m.	Landmark Workout Room

Watch for the signs directing you to the room

Certified Yoga Instructors Debra Raeder will assist you with:

- Flexibility
- Increased muscle strength and tone
- Improved respiration, energy and vitality

Beginning October 14, 2019





GESD Wellness Pinterest Party
Scarecrow Decoration
Wednesday, October 16, at 3:00 p.m.
Bicentennial North Cafeteria
Space is limited so sign up now!
No Cost
Take your project home that afternoon
Great way to Relieve Stress
<https://www.eventbrite.com/e/fallhalloween-decoration-tickets-74836571199>

Check out our Glendale Elementary School District Wellness Page for more activities

ACTION ITEMS

Approval of Minutes

Mr. Martinez motioned to approve the September 25, 2019 minutes. Ms. Bolognini seconded; upon a call to vote, the motion carried with three votes in favor from Mr. Martinez, Ms. Bolognini and Mr. Peterson.

Ms. Wong abstained since she was not a Trust board member at that time.

Summary of Current Events

None.

Ms. Bolognini mentioned the CPI training that was being held in the Board room.

ADJOURNMENT

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

There being no further business, the meeting adjourned at 5:35 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT
TRUST BOARD
INFORMATIONAL AGENDA ITEM

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

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

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

DATE ASSIGNED FOR CONSIDERATION: November 20, 2019

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