

# GLENDALE ELEMENTARY SCHOOL DISTRICT NO. 40

Trust Board Regular Meeting

April 17, 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. 58<sup>th</sup> 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 February 2024.
- c. Claims Experience Review – Dental  
The Trust Board will review dental claims experience for February 2024.
- d. Financial Review – Employee Benefits  
The Trust Board will review employee benefits' financial statements for February 2024.
- e. Claims Experience Review – Workers' Compensation  
The Trust Board will review workers' compensation experience for March 2024.

- 
- f. Financial Review - Workers' Compensation  
The Trust Board will review workers' compensation financial statements for February 2024.
  - g. Financial Review - COVID-19 Legal Defense  
The Trust Board will review COVID-19 legal defense financial statements for February 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 March 27, 2024, regular meeting as presented.
- b. Delta Dental Insurance Renewal  
It is recommended the Trust Board approve renewal of Delta Dental insurance as presented for fiscal year 2024-2025.
- c. CIGNA Dental Health Maintenance Organization (DHMO) Insurance Renewal  
It is recommended the Trust Board approve renewal of CIGNA Dental Health Maintenance Organization insurance as presented for fiscal year 2024-2025.
- d. Vision Insurance Renewal  
It is recommended the Trust Board approve renewal of United Healthcare Vision insurance as presented for fiscal year 2024-2025.
- e. Life Insurance and Accidental Death and Dismemberment  
It is recommended the Trust Board approve renewal of Sun Life Financial insurance benefits as presented for fiscal year 2024-2025.
- f. Flexible Spending Accounts and COBRA  
It is recommended the Trust Board approve renewal of WEX Flexible Spending Accounts (FSA) and COBRA benefits as presented for fiscal year 2024-2025.
- g. Short-Term and Mid-Term Disability  
It is recommended the Trust Board approve renewal of Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2024-2025.
- h. Employee Assistance Program (EAP)  
It is recommended the Trust Board approve renewal of Interface Behavioral Health program benefits as presented for fiscal year 2024-2025.
- i. Identity Protection Program  
It is recommended the Trust Board approve renewal of Allstate Identity Protection program as presented for fiscal year 2024-2025.
- j. Legal Services - Employees  
It is recommended the Trust Board approve renewal of ARAG Legal Insurance program as presented for fiscal year 2024-2025.

k. WellStyles through Virgin Pulse

It is recommended the Trust Board approve renewal of WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2024-2025.

l. Pet Insurance

It is recommended the Trust Board approve renewal of pet insurance through Nationwide and United Pet Care as presented for fiscal year 2024-2025.

**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: April 17, 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: April 17, 2024

---

In February, GESD incurred \$333,934 in medical claims, which represents a monthly loss ratio of 52%.

- The COBRA plan reflects \$-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 70%.
- 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.

Based on the trend, we project revenues to generate \$7,588,320 by June 30, 2024, and we anticipate incurring medical claims of approximately \$6,495,948 or a loss ratio of 86% by June 30, 2024.

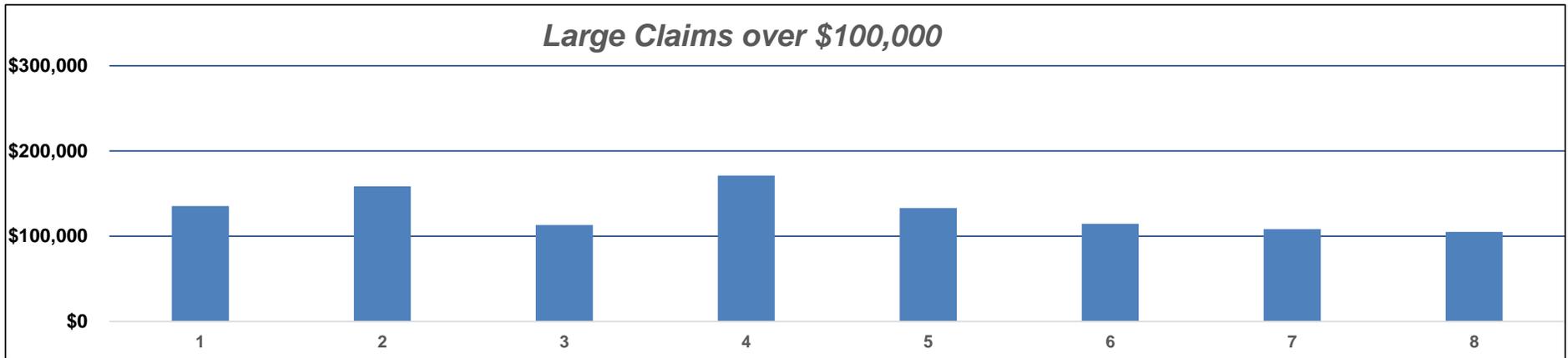


**Glendale Elementary School District  
Paid Claims Greater Than \$100,000 by Claimant  
Large Claims by Plan  
(7/1/2023 through 6/30/2024)**



# of claims > \$100K	
FY23	FY24
13	8

10  
12



Claimant	Amount	SL Level	SL Level Remaining	Expected Refunds
1	\$135,405	\$200,000	\$64,595	\$0
2	\$158,354	\$200,000	\$41,646	\$0
3	\$113,220	\$200,000	\$86,780	\$0
4	\$171,056	\$200,000	\$28,944	\$0
5	\$133,021	\$200,000	\$66,979	\$0
6	\$114,360	\$200,000	\$85,640	\$0
7	\$108,284	\$200,000	\$91,716	\$0
8	\$104,993	\$200,000	\$95,007	\$0
<b>Total</b>	<b>\$1,038,692</b>			<b>\$0</b>



**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
		<b>Total for Claimant 1</b>	<b>\$135,405.25</b>
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
		<b>Total for Claimant 2</b>	<b>\$158,353.77</b>
2023-10	HDHP Base		\$113,219.71
		<b>Total for Claimant 3</b>	<b>\$113,219.71</b>



**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
		<b>Total for Claimant 4</b>	<b>\$171,055.70</b>
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
		<b>Total for Claimant 5</b>	<b>\$133,020.85</b>



**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
		<b>Total for Claimant 6</b>	<b>\$114,359.56</b>
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
		<b>Total for Claimant 7</b>	<b>\$108,283.76</b>
2023-10	HDHP Base		\$76,494.27
2023-11	HDHP Base		\$1,609.23
2024-02	HDHP Base		\$26,889.78
		<b>Total for Claimant 8</b>	<b>\$104,993.28</b>
<b>TOTAL</b>		<b>Total</b>	<b>\$1,038,691.88</b>



# Monthly Experience Report

Glendale EI-All

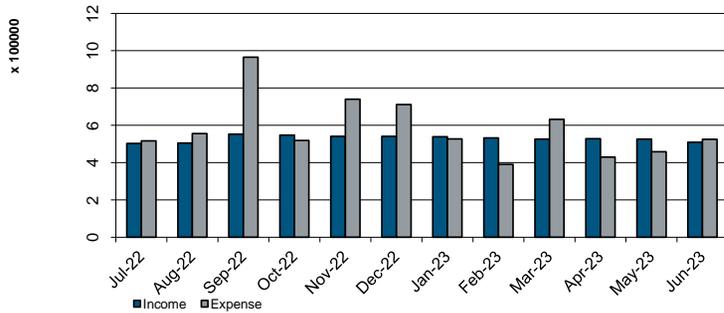
Dates: (7/1/2023-6/30/2024)



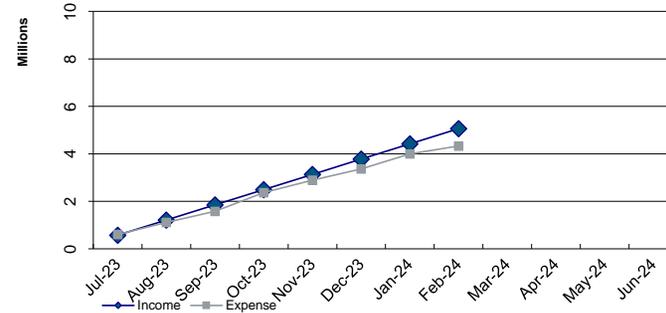
Name: Valley Schools Employee Benefits Group  
Plan: All

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	755	1,096	\$ 107,126	\$ -	\$ 170,183	\$ 277,309	\$ 56,625	\$ 333,934	\$ 641,706	\$ 307,772	52%	\$ 305	115%
2024-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			116%
2024-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			113%
2024-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			110%
2024-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			110%
<b>Total</b>	<b>5,981</b>	<b>8,592</b>	<b>\$ 2,492,648</b>	<b>\$ -</b>	<b>\$ 1,389,413</b>	<b>\$ 3,882,061</b>	<b>\$ 448,575</b>	<b>\$ 4,330,636</b>	<b>\$ 5,058,879</b>	<b>\$ 728,243</b>	<b>86%</b>	<b>\$ 504</b>	
<b>Mo. Avg.</b>	<b>748</b>	<b>1,074</b>	<b>\$ 311,581</b>	<b>\$ -</b>	<b>\$ 173,677</b>	<b>\$ 485,258</b>	<b>\$ 56,072</b>	<b>\$ 541,329</b>	<b>\$ 632,360</b>	<b>\$ 91,030</b>		<b>\$ 504</b>	
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	744	1,084	\$ 178,747	\$ -	\$ 162,389	\$ 341,136	\$ 55,800	\$ 396,936	\$ 633,289	\$ 236,353	63%	\$ 366
2024-03	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	5,829	8,428	\$ 2,357,725	\$ -	\$ 1,347,441	\$ 3,705,166	\$ 437,175	\$ 4,142,341	\$ 4,944,112	\$ 801,771	84%	\$ 491
<b>Mo. Avg.</b>	729	1,054	\$ 294,716	\$ -	\$ 168,430	\$ 463,146	\$ 54,647	\$ 517,793	\$ 618,014	\$ 100,221		\$ 491



# 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	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06	-	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	152	164	\$ 134,923	\$ -	\$ 41,972	\$ 176,895	\$ 11,400	\$ 188,295	\$ 114,766	\$ (73,529)	164%	\$ 1,148
<b>Mo. Avg.</b>	19	21	\$ 16,865	\$ -	\$ 5,247	\$ 22,112	\$ 1,425	\$ 23,537	\$ 14,346	\$ (9,191)		\$ 1,148



# 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	383	549	\$ 109,469	\$ -	\$ 101,366	\$ 210,835	\$ 28,725	\$ 239,560	\$ 341,872	\$ 102,312	70%	\$ 436
2024-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	2,990	4,254	\$ 1,536,236	\$ -	\$ 878,019	\$ 2,414,255	\$ 224,250	\$ 2,638,505	\$ 2,655,867	\$ 17,362	99%	\$ 620
<b>Mo. Avg.</b>	374	532	\$ 192,030	\$ -	\$ 109,752	\$ 301,782	\$ 28,031	\$ 329,813	\$ 331,983	\$ 2,170	99%	\$ 620

### 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						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	108	120	\$ 119,997	\$ -	\$ 37,846	\$ 157,843	\$ 8,100	\$ 165,943	\$ 86,058	\$ (79,885)	193%	\$ 1,383
<b>Mo. Avg.</b>	14	15	\$ 15,000	\$ -	\$ 4,731	\$ 19,730	\$ 1,013	\$ 20,743	\$ 10,757	\$ (9,986)	193%	\$ 1,383

### 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	361	535	\$ 69,278	\$ -	\$ 61,023	\$ 130,301	\$ 27,075	\$ 157,376	\$ 291,418	\$ 134,041	54%	\$ 294
2024-03						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	<b>2,839</b>	<b>4,174</b>	<b>\$ 821,489</b>	<b>\$ -</b>	<b>\$ 469,422</b>	<b>\$ 1,290,911</b>	<b>\$ 212,925</b>	<b>\$ 1,503,836</b>	<b>\$ 2,288,245</b>	<b>\$ 784,409</b>	<b>66%</b>	<b>\$ 360</b>
<b>Mo. Avg.</b>	<b>355</b>	<b>522</b>	<b>\$ 102,686</b>	<b>\$ -</b>	<b>\$ 58,678</b>	<b>\$ 161,364</b>	<b>\$ 26,616</b>	<b>\$ 187,980</b>	<b>\$ 286,031</b>	<b>\$ 98,051</b>	<b>66%</b>	<b>\$ 360</b>

### 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						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-04						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-05						\$ -	\$ -	\$ -	\$ -	\$ -		
2024-06						\$ -	\$ -	\$ -	\$ -	\$ -		
<b>Total</b>	44	44	\$ 14,926	\$ -	\$ 4,126	\$ 19,052	\$ 3,300	\$ 22,352	\$ 28,709	\$ 6,356	78%	\$ 508
<b>Mo. Avg.</b>	6	6	\$ 1,866	\$ -	\$ 516	\$ 2,382	\$ 413	\$ 2,794	\$ 3,589	\$ 795	78%	\$ 508

### 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				Total	Cobra				Total	Medical Plan Totals
	EE	SP	CH	FAM		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	293	25	49	16	383	7	1	0	0	8	391
2024-03	0	0	0	0	0	0	0	0	0	0	0
2024-04	0	0	0	0	0	0	0	0	0	0	0
2024-05	0	0	0	0	0	0	0	0	0	0	0
2024-06	0	0	0	0	0	0	0	0	0	0	0



## Enrollment Detail

Glendale Elementary School District

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



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		
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	274	9	58	20	361	3	0	0	0	3	364
2024-03	0	0	0	0	0	0	0	0	0	0	0
2024-04	0	0	0	0	0	0	0	0	0	0	0
2024-05	0	0	0	0	0	0	0	0	0	0	0
2024-06	0	0	0	0	0	0	0	0	0	0	0



## REPORT DEFINITIONS

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

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

GLENDALE ELEMENTARY SCHOOL DISTRICT  
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: April 17, 2024

---

In February, Pool I (or base plan) incurred \$176,031 in dental claims or a monthly loss ratio of 912%.

Based on the trend, we project revenues to generate \$2,660,580 by June 30, 2024, and we anticipate Pool I (or base plan) to incur approximately \$2,228,964 or a loss ratio of 84% by June 30, 2024.

In February, Pool III (or buy-up plan) incurred \$378,753 in dental claims or a monthly loss ratio of 79%.

Based on the trend, we project revenues to generate \$5,753,316 by June 30, 2024, and we anticipate Pool III (or buy-up plan) to incur approximately \$5,013,072 or a loss ratio of 87% by June 30, 2024.



# Monthly Experience Report

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

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
2023-07	19,050	\$ 1,118,972	\$ 67,628	\$ 1,186,600	\$ 1,022,128	\$ (164,472)	116%	\$ 62	104%
2023-08	19,660	\$ 894,004	\$ 69,793	\$ 963,797	\$ 1,047,664	\$ 83,867	92%	\$ 49	101%
2023-09	20,158	\$ 754,645	\$ 71,561	\$ 826,206	\$ 1,071,263	\$ 245,057	77%	\$ 41	92%
2023-10	20,221	\$ 968,729	\$ 71,785	\$ 1,040,513	\$ 1,073,919	\$ 33,406	97%	\$ 51	89%
2023-11	20,276	\$ 697,006	\$ 71,980	\$ 768,986	\$ 1,076,018	\$ 307,032	71%	\$ 38	87%
2023-12	20,303	\$ 686,805	\$ 72,076	\$ 758,881	\$ 1,076,023	\$ 317,142	71%	\$ 37	86%
2024-01	20,209	\$ 1,163,912	\$ 71,742	\$ 1,235,654	\$ 1,070,265	\$ (165,389)	115%	\$ 61	89%
2024-02	19,815	\$ 760,683	\$ 70,343	\$ 831,026	\$ 1,038,331	\$ 207,305	80%	\$ 42	88%
2024-03	-	\$ -	\$ -	\$ -	\$ -	\$ -			88%
2024-04	-	\$ -	\$ -	\$ -	\$ -	\$ -			87%
2024-05	-	\$ -	\$ -	\$ -	\$ -	\$ -			86%
2024-06	-	\$ -	\$ -	\$ -	\$ -	\$ -			88%
<b>Total</b>	159,692	\$ 7,044,756	\$ 566,907	\$ 7,611,663	\$ 8,475,611	\$ 863,949	90%	\$ 48	
<b>Mo. Avg.</b>	19,962	\$ 880,594	\$ 70,522	\$ 951,458	\$ 1,059,451	\$ 107,994		\$ 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	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	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	\$ 226,951	\$ 30,526	87%	\$ 34	80%
2023-11	5,813	\$ 137,033	\$ 20,636	\$ 157,669	\$ 227,141	\$ 69,472	69%	\$ 27	80%
2023-12	5,818	\$ 130,944	\$ 20,654	\$ 151,598	\$ 226,739	\$ 75,141	67%	\$ 26	80%
2024-01	5,799	\$ 231,475	\$ 20,586	\$ 252,061	\$ 225,614	\$ (26,447)	112%	\$ 43	83%
2024-02	5,389	\$ 156,900	\$ 19,131	\$ 176,031	\$ 192,580	\$ 16,549	91%	\$ 33	81%
2024-03				\$ -	\$ -	\$ -			83%
2024-04				\$ -	\$ -	\$ -			82%
2024-05				\$ -	\$ -	\$ -			82%
2024-06				\$ -	\$ -	\$ -			83%
<b>Total</b>	45,848	\$ 1,323,218	\$ 162,760	\$ 1,485,978	\$ 1,773,721	\$ 287,743	84%	\$ 32	
<b>Mo. Avg.</b>	5,731	\$ 165,402	\$ 20,345	\$ 185,747	\$ 221,715	\$ 35,968		\$ 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	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	7,167	\$ 441,965	\$ 25,443	\$ 467,408	\$ 336,191	\$ (131,217)	139%	\$ 65	133%
2023-08	7,355	\$ 299,462	\$ 26,110	\$ 325,572	\$ 344,379	\$ 18,807	95%	\$ 44	117%
2023-09	7,759	\$ 266,506	\$ 27,544	\$ 294,051	\$ 361,588	\$ 67,537	81%	\$ 38	103%
2023-10	7,809	\$ 348,853	\$ 27,722	\$ 376,575	\$ 363,757	\$ (12,818)	104%	\$ 48	100%
2023-11	7,841	\$ 245,001	\$ 27,836	\$ 272,837	\$ 364,963	\$ 92,126	75%	\$ 35	97%
2023-12	7,862	\$ 261,650	\$ 27,910	\$ 289,560	\$ 366,087	\$ 76,527	79%	\$ 37	95%
2024-01	7,829	\$ 453,596	\$ 27,793	\$ 481,389	\$ 364,589	\$ (116,800)	132%	\$ 61	99%
2024-02	7,836	\$ 248,426	\$ 27,818	\$ 276,243	\$ 364,792	\$ 88,549	76%	\$ 35	96%
2024-03				\$ -	\$ -	\$ -			96%
2024-04				\$ -	\$ -	\$ -			93%
2024-05				\$ -	\$ -	\$ -			92%
2024-06				\$ -	\$ -	\$ -			94%
<b>Total</b>	61,458	\$ 2,565,458	\$ 218,176	\$ 2,783,634	\$ 2,866,346	\$ 82,712	97%	\$ 45	
<b>Mo. Avg.</b>	7,682	\$ 320,682	\$ 26,931	\$ 347,954	\$ 358,293	\$ 10,339		\$ 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	6,455	\$ 423,899	\$ 22,915	\$ 446,814	\$ 475,207	\$ 28,393	94%	\$ 69	96%
2023-09	6,586	\$ 350,632	\$ 23,380	\$ 374,012	\$ 482,499	\$ 108,487	78%	\$ 57	89%
2023-10	6,606	\$ 444,063	\$ 23,451	\$ 467,514	\$ 483,211	\$ 15,697	97%	\$ 71	86%
2023-11	6,622	\$ 314,972	\$ 23,508	\$ 338,480	\$ 483,914	\$ 145,434	70%	\$ 51	84%
2023-12	6,623	\$ 294,210	\$ 23,512	\$ 317,722	\$ 483,197	\$ 165,475	66%	\$ 48	82%
2024-01	6,581	\$ 478,842	\$ 23,363	\$ 502,205	\$ 480,062	\$ (22,143)	105%	\$ 76	85%
2024-02	6,590	\$ 355,358	\$ 23,395	\$ 378,753	\$ 480,959	\$ 102,207	79%	\$ 57	84%
2024-03				\$ -	\$ -	\$ -			84%
2024-04				\$ -	\$ -	\$ -			83%
2024-05				\$ -	\$ -	\$ -			83%
2024-06				\$ -	\$ -	\$ -			85%
<b>Total</b>	52,386	\$ 3,156,080	\$ 185,970	\$ 3,342,050	\$ 3,835,544	\$ 493,494	87%	\$ 64	
<b>Mo. Avg.</b>	6,548	\$ 394,510	\$ 23,246	\$ 417,756	\$ 479,443	\$ 61,687		\$ 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.



March 20, 2024

Valley Schools Employee Benefits Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 29, 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 Eight Months Ended February 29, 2024**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 9,233,500.00
<b>Total operating revenues</b>	<u>9,233,500.00</u>
<b>Operating expenses</b>	
Paid claims	4,129,067.90
Fixed expense	450,000.00
Dental pool premiums	282,581.99
HSA contributions	522,691.56
Medical premiums	38,533.44
Short term disability premiums	54,779.64
Dental premiums	5,344.99
Vision premiums	46,907.08
Flexible spending contributions	66,440.00
Life insurance premiums	83,102.61
Prepaid legal premiums	0.00
Identity protection	0.00
Wellness program	10,284.50
VSMG administration fee	0.00
Benefit related services	29,326.21
Consulting services	0.00
ACA fees	0.00
<b>Total VSEBG Operating Expense</b>	<u>5,719,059.92</u>
<b>Operating income/(loss)</b>	<u>3,514,440.08</u>
<b>Non-operating revenue</b>	
Interest income	453,948.81
Change in market value	224,116.30
Return of net position	0.00
<b>Total non-operating revenue</b>	<u>678,065.11</u>
<b>Change in net position</b>	<u>4,192,505.19</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>19,509,590.98</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 23,702,096.17</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.D. TOPIC: Financial Review

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

The financial report for February 29, 2024, reflects the “Ending net position reserved for claims and expenses” as \$23,702,096.17.

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, Risk Manager and Director for Student Services

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

In March, GESD logged 7 incidents and GESD incurred \$17,180.00 for the month.

As of the end of March GESD has 21 open claims recorded since 2013 and the “Paid” amount is \$1,653,956.95 compared to the “Incurred” of \$2,134,900.36.

GESD has two (2) 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 \$1,434,602.49 or 87% of the total “Paid” amount of \$1,653,956.95 and \$1,548,530.95 or 73% of the total “Incurred” amount of \$2,134,900.36.

The average cost per individual is:

\$78,759.86 “Paid”

\$101,661.92 “Incurred”



# Claim Log Summary - Body Part and Cause

As of 03/31/2024

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████	████████████████	████████	2,537.05	3,900.00
████████	████████	Open	████████	████████	████████	5,715.44	9,450.00
████████	████████	Re-Open	████████	████████	████████████████	120.00	4,000.00
████████	████████	Re-Open	████████	████████████████	████████	5,749.05	7,246.28
████████	████████	Open	████████	████████████████	████████████████	1,815.70	3,900.00
████████	████████	Open	████████	████████	████████	0.00	4,000.00
████████	████████	Open	████████	████████	████████	30,669.98	148,994.79
████████	████████	Open	████████	████████████████	████████████████	25,465.67	38,929.64
████████	████████	Open	████████	████████	████████████████	11,442.02	16,600.00
████████	████████	Open	████████	████████	████████	159,633.27	182,711.60
████████	████████	Open	████████	████████████████	████████████████	882.13	5,000.00
████████	████████	Open	████████	████████	████████	2,721.92	3,400.00
<b>Total: 12</b>						<b>246,752.23</b>	<b>428,132.31</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████████████	████████	████████	1,274,969.22	1,365,819.35
<b>Total: 1</b>						<b>1,274,969.22</b>	<b>1,365,819.35</b>

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	Open	████████████████	████████	████████	0.00	7,300.00
████████	████████	Open	████████████████	████████████████	████████	0.00	0.00
████████	████████	Open	████████████████	████████████████	████████████████	157.80	1,750.00
████████	████████	Open	████████████████	████████████████	████████████████	2,062.57	3,900.00
<b>Total: 4</b>						<b>2,220.37</b>	<b>12,950.00</b>

ORG1 DESC : ██████████



# Claim Log Summary - Body Part and Cause

As of 03/31/2024

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	██████	██████	74,455.09	214,186.74
██████	██████	Open	██████	██████	██████	0.00	1,380.00
<b>Total: 2</b>						<b>74,455.09</b>	<b>215,566.74</b>
<b>ORG1 DESC :</b> ██████████							
Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
██████	██████	Open	██████	██████	██████	55,309.63	107,931.96
██████	██████	Open	██████	██████	██████	250.41	4,500.00
<b>Total: 2</b>						<b>55,560.04</b>	<b>112,431.96</b>
<b>Grand Total: 21</b>						<b>1,653,956.95</b>	<b>2,134,900.36</b>



# Claim Log Summary - Body Part and Cause

As of 03/31/2024

## 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 03/31/2024

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	████	████████	████████████████	████████████████	0.00	0.00
████████	████████	████	████████	████████████	████████	0.00	0.00
████████	████████	████	████████	██████████	████████	0.00	4,000.00

████████ Total: 3 0.00 4,000.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	████	████████████	████████	████████	0.00	7,300.00
████████	████████	████	████████████	████████████████	████████	0.00	0.00

████████ Total: 2 0.00 7,300.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	████	████████████	████████	████████████████	0.00	1,380.00

████████ Total: 1 0.00 1,380.00

ORG1 DESC : ██████████

Claim Number	Injury	Status	Organization 1	Body Part	Claim Cause	Paid	Incurred
████████	████████	████	████████████	████████████████	████████████████	250.41	4,500.00

████████ Total: 1 250.41 4,500.00

Grand Total: 7 250.41 17,180.00



# Claim Log Summary - Body Part and Cause

As of 03/31/2024

## 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('03/01/2024 00:00:00', 'mm/dd/yyyy hh24:mi:ss') AND TRUNC(ADD_DATE) <= to_date('03/31/2024 23:59:59', 'mm/dd/yyyy hh24:mi:ss')) AND (1=1)



March 25, 2024

Valley Schools Workers' Compensation Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 29, 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 Eight Months Ended February 29, 2024**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 890,000.00
Cost of re-insurance	(32,859.90)
<b>Total operating revenues</b>	<u><b>857,140.10</b></u>
<b>Operating expenses</b>	
Paid claims	462,601.46
Subrogation/restitution/stop loss	(2,589.33)
Insurance premiums	4,640.00
Safety and loss control	0.00
VSMG administration fee	4,336.00
Consulting services	32,800.00
ICA Fees	6,014.06
Computer Software	0.00
<b>Total operating expenses</b>	<u><b>507,802.19</b></u>
<b>Operating income/(loss)</b>	<u><b>349,337.91</b></u>
<b>Non-operating revenue</b>	
Interest income	78,775.45
Change in market value	8,972.61
Additions to net position	0.00
<b>Total non-operating revenue</b>	<u><b>87,748.06</b></u>
<b>Change in net position</b>	<u><b>437,085.97</b></u>
<b>Beginning net position reserved for claims and expenses</b>	<u><b>3,281,852.21</b></u>
<b>Ending net position reserved for claims and expenses</b>	<u><b>\$ 3,718,938.18</b></u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on 03/13/2024

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: April 17, 2024

---

The financial report for February 29, 2024, reflects the "Ending net position reserved for claims and expenses" as \$3,718,938.18.



March 25, 2024

Valley Schools Insurance Group Member

Attached is the statement of revenues, expenses and changes in net position for the eight months ended February 29, 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 Eight Months Ended February 29, 2024**

	<b>Glendale Elementary</b>
<b>Operating revenues</b>	
Contributions	\$ 0.00
Cost of re-insurance	0.00
<b>Total operating revenues</b>	<u>0.00</u>
<b>Operating expenses</b>	
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
Computer Software	0.00
<b>Total operating expenses</b>	<u>0.00</u>
<b>Operating income/(loss)</b>	<u>0.00</u>
<b>Non-operating revenue</b>	
Interest income	16,355.45
Change in market value	9,910.58
Rental income	0.00
Rental expense	0.00
Depreciation expense	0.00
Additions to net position	562,899.78
<b>Total non-operating revenue</b>	<u>589,165.81</u>
<b>Change in net position</b>	<u>589,165.81</u>
<b>Beginning net position reserved for claims and expenses</b>	<u>709,783.00</u>
<b>Ending net position reserved for claims and expenses</b>	<u>\$ 1,298,948.81</u>

Beginning Net Position and Ending Net Position do not include liability for IBNR  
Created on 03/13/2024

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD  
**INFORMATIONAL AGENDA ITEM**

---

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

---

AGENDA NO: 4.G. TOPIC: Financial Review - COVID-19 Legal Defense

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

The financial report for February 29, 2024, reflects the “Ending net position reserved for claims and expenses” as \$1,298,948.81.



## **Benefits & Wellness Highlights**

### *Goals:*

*Compliance / Benefits & Financial Literacy / Build Strong Partnerships*

### **Benefits – March 2024**

#### **Benefit Booklet**

- Revised the Benefits Booklet for 2024-2025 school year.

#### **Wellstyles Program**

- Monthly meeting with WellStyles team to discuss the program and request vouchers orders for 2024-25.

#### **Wellness Valley Benefits Group**

- The HR Team participated in the West Valley Benefits Group Wellness Conference, hosted by Avondale Elementary District and Valley Schols on March 28<sup>th</sup> 2024. During this event, the team gained valuable insight into the significance of mental health for employees and finding great network peer support.

#### **Open Enrollment**

- Open Enrollment virtual presentation is scheduled for April 23 at 4:30 PM. All Benefited Employees will be submitting their new benefit elections during the Open Enrolment process from April 29 through May 10.

#### **Did you Know at Sunset Vista**

- Our Benefits Team had the pleasure of meeting with the Sunset Vista classified staff. During our session, we provided insights and information on ASRS, [www.myuhc.com](http://www.myuhc.com), and our exclusive discount programs.





**GLENDALE  
ELEMENTARY  
SCHOOL DISTRICT**

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

### **Making a Difference in the Community:**

collaboration with Glendale SERVE Day, we took part in cleaning up Glendale Avenue, demonstrating our commitment to environmental stewardship. Additionally, we volunteered at Manistee Ranch, gleaning fruit for the Glendale Arizona Historical Society and subsequently donating the bounty to the West Valley Food Pantry. Wrapping up our community engagements, we savored a delightful Chef-made soup at the Heart for the City Community Garden, fostering connections and nourishing both body and soul.



### **Spring Week Celebration:**

We kicked off March with an array of invigorating activities to celebrate the spirit of Spring. Our staff indulged in the Peacock Passport Trail in downtown Glendale, exploring the rich culture and heritage of our community. The festivities culminated with a refreshing Market on the Move event, promoting healthy living through access to fresh produce and local goods.



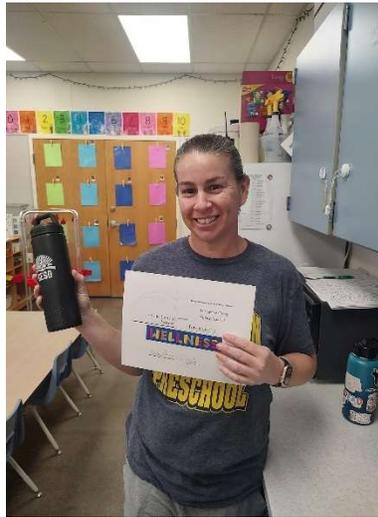


**GLENDALE  
ELEMENTARY  
SCHOOL DISTRICT**

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

**Wellness Champion Recognition:**

A round of applause is for Tonya DuPre, our esteemed Wellness Champion of the Quarter. Tonya's dedication to fostering a culture of wellness at Desert Garden is commendable. As the Fit Factor Representative, she has not only excelled in accumulating the most points in Well Styles but has also actively participated in numerous wellness activities, serving as an inspiration to us all.



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.H. TOPIC: Insurance and Wellness Update

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

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

GLENDALE ELEMENTARY 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: April 17, 2024

---

RECOMMENDATION: It is recommended the Trust Board approve the minutes of the March 27, 2024, regular meeting as presented.

---

**RATIONALE:**

The minutes of March 27, 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.**  
**March 27, 2024**

Present: Board Members  
Mr. Lee Peterson  
Mr. Nate Bowler  
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. Mary Villalpando  
Ms. Cindy Segotta-Jones  
Ms. Sara Luque

Absent: None

Recorder: Ms. Elizabeth Powell

**CALL TO ORDER**

Mr. Peterson called the meeting to order at 4:00 p.m. and noted the presence of all five Trust Board members, 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 Mr. Bowler, Ms. Bolognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

**BOARD AND STAFF INTRODUCTIONS**

Mr. Peterson greeted and welcomed everyone in attendance. Mr. Barragan introduced Ms. Mary Villalpando, the new Administrative Assistant for Finance and Auxiliary Services. She will be working to take over the duties of Trust Board Secretary. The Trust Board members introduced themselves to Ms. Villalpando.

Ms. Segotta-Jones presented the Trust Board members with some local treats from Cerreta's to thank them for their service to the District.

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:

- Administration is preparing for an administrative hearing with the School Facilities Oversight Board regarding the ongoing requests for replacement of school buildings which have exceeded their useful life: Jack, Mensendick and Smith schools. The hearing will take place next week.
- Separate from the hearing is the upcoming lawsuit proceedings, with the trial related to Capital Funding scheduled to begin at the end of May.
- At the last meeting the Governing Board approved the renewal of the employee medical insurance with the Trust Board's recommendation related to COBRA premiums.
- Administration continues to work to finalize a revised Trust Agreement with the hope to have closure on the matter at the May Trust Board meeting.
- The April Trust Board meeting is expected to be a longer one with all of the usual employee benefit renewals, aside from the medical renewal that already went forward last month.

### Claims Experience Review – Medical

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

- \$633,159 claims in January
- The COBRA plan incurred \$7,489 in medical claims or a monthly loss ratio of 89%. In the last seven months, COBRA has incurred \$251,222 out of \$3,996,627 in total medical claims. COBRA represents 6% of the total medical claims.
- The traditional plan incurred \$402,639 in medical claims or a monthly loss ratio of 119%.
- The HDHP plan incurred \$223,031 in medical claims or a monthly loss ratio of 77%.
- There are seven claims above \$100,000 totaling \$876,669 but none above the stop loss level of \$200,000. This represents 22% of the total medical claims. Currently, there is no anticipated refund.
- Loss ratio for the year expected to be 87% (\$.87 spent for every \$1 taken in).

This time last year the expected loss ratio was 115%. The improvement is attributed to the implementation of additional employee resources such as Second MD and Hinge Health (at-home physical therapy) which provide a more proactive approach to employee wellness.

### Claims Experience Review – Dental

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

- \$252,057 claims in base plan, monthly loss ratio 112%, anticipated loss ratio for the year 83%
- \$502,208 claims in buy up plan, monthly loss ratio 105%, anticipated loss ratio for the year 88%

### Financial Review – Employee Benefits

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

- \$24,372,939 ending net position
- There was a change in market value of \$380,000

---

### **Claims Experience Review – Workers’ Compensation**

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

- Ten incidents logged, \$11,750 for the month.
- There are currently 22 open claims.

Dr. Petersen-Incorvaia noted a correction to his cover sheet details: the paid amount in paragraph four is for two claimants, and not three.

Mr. Peterson inquired whether there was counsel to try to settle the two open claims that are over \$75,000/\$150,000. One claim is about eleven or twelve years old, the other is around five. Discussion took place regarding the more proactive approach being implemented to ensure claims are opened and closed more expeditiously.

Ms. Bolognini asked whether claims had to be reported by the employee, or could the supervisor do so for them.

### **Financial Review – Workers’ Compensation**

Mr. Barragan provided the Trust Board with workers’ compensation financial statements for January 2024.

- \$3,748,903 available for claims.
- The change in market value was approximately \$40,000

### **Financial Review – COVID-19 Legal Defense**

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

- \$1,300,934 available for claims.
- The change in market value was approximately \$28,000.
- Mr. Barragan will be working with Valley Schools to change the name of the fund to remove the reference to COVID-19 Legal Defense.

### **Wellness/Insurance Update**

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

- Employee notice guidelines have been provided by Valley Schools and shared with all staff through the District Website and GESD Weekly.
- Seven employees will be participating in the Phased Retirement program next school year. An informational meeting was held last month with approximately 40 employees attending.
- Staff prepared an application for the Phoenix Business Journal Healthiest Employer awards program, and shared the statistics provided by United Healthcare related to employee participation in preventative care, cancer screening, and wellness exams.
- Mobile Onsite Mammography was provided at two sites in February.
- Volunteer Income Tax Assistance is continuing to be offered through April 10.
- Additional activities in February include a blood drive, Corner Archery event, and Vitalant appreciation event.

Mr. Peterson asked for some details about the VITA tax program.

## **ACTION ITEM**

### **Minutes**

Mr. Barragan recommended the Trust Board approve the minutes of the February 21, 2024 regular meeting as presented. Ms. Lopez moved to approve the recommendation as stated and Mr. Bowler seconded the motion. Upon call to a vote, the motion carried with votes in favor from Mr. Bowler, Ms. Bolognini, Ms. Lopez, Ms. Wilson and Mr. Peterson.

## **SUMMARY OF CURRENT EVENTS**

None at this time.

## **ADJOURNMENT**

Ms. Bolognini moved to adjourn and Ms. Lopez seconded the motion. Upon a call to vote, the motion carried with votes in favor from Mr. Bowler, Ms. Lopez, Ms. Bolognini, Ms. Wilson and Mr. Peterson, and the meeting adjourned at 4:50 p.m.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.B. TOPIC: Delta Dental Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

RECOMMENDATION:

It is recommended the Trust Board approve renewal of Delta Dental insurance as presented for fiscal year 2024-2025.

There is no change in premium or plan design for fiscal year 2024-2025. The District anticipates a premium cost of approximately \$243,352.20 for the year, an increase of approximately \$15,657.20 from the current year. The increase is a result of higher participants.

FY25 Base Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY25 District's Annual Cost	FY25 Employee's Annual Cost	FY25 Total Annual Cost
Employee	\$ 313.32	\$ -	\$ 313.32	365	\$ 114,361.80	\$ -	\$ 114,361.80
Employee + Spouse	\$ 335.04	\$ 291.60	\$ 626.64	32	\$ 10,721.28	\$ 9,331.20	\$ 20,052.48
Employee + Child(ren)	\$ 335.04	\$ 322.92	\$ 657.96	55	\$ 18,427.20	\$ 17,760.60	\$ 36,187.80
Family	\$ 335.04	\$ 604.80	\$ 939.84	35	\$ 11,726.40	\$ 21,168.00	\$ 32,894.40
<b>Total</b>				<b>487</b>	<b>\$ 155,236.68</b>	<b>\$ 48,259.80</b>	<b>\$ 203,496.48</b>

FY25 Buy-Up Plan							
Tier	District Contribution	Employee Contribution	Total Annual Cost	# of Employees Participating	FY25 District's Annual Cost	FY25 Employee's Annual Cost	FY25 Total Annual Cost
Employee	\$ 335.04	\$ 205.08	\$ 540.12	163	\$ 54,611.52	\$ 33,428.04	\$ 88,039.56
Employee + Spouse	\$ 335.04	\$ 745.32	\$ 1,080.36	29	\$ 9,716.16	\$ 21,614.28	\$ 31,330.44
Employee + Child(ren)	\$ 335.04	\$ 799.32	\$ 1,134.36	41	\$ 13,736.64	\$ 32,772.12	\$ 46,508.76
Family	\$ 335.04	\$ 1,285.44	\$ 1,620.48	30	\$ 10,051.20	\$ 38,563.20	\$ 48,614.40
<b>Total</b>				<b>263</b>	<b>\$ 88,115.52</b>	<b>\$ 126,377.64</b>	<b>\$ 214,493.16</b>

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.C, TOPIC: CIGNA Dental Health Maintenance Organization Insurance Renewal

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

RECOMMENDATION:

It is recommended the Trust Board approve renewal of CIGNA Dental Health Maintenance Organization insurance as presented for fiscal year 2024-2025.

CIGNA is a dental insurance provider with a narrower network and an alternative option to Delta Dental. There is a 3.5% increase in premium(s) but no change in plan design for fiscal year 2024-2025. CIGNA's rates are lower compared to Delta Dental and therefore is employer paid for all tiers.

The District anticipates a premium cost of approximately \$9,280.44 for the year, a decrease of approximately \$1,872.84 from the current year as a result of lower participants.

	<u>Current Rate</u>	<u>Renewal Rate</u>
Employee	\$ 9.95	\$10.30
Emp. + Spouse	\$ 19.68	\$20.37
Emp. + Child(ren)	\$ 22.06	\$22.84
Family	\$ 24.21	\$25.06

FY25 Cigna Dental							
Tier	Total Annual Cost	District Contribution	Employee Cost	# of Employees Participating	FY25 District's Annual Cost	FY25 Employee's Annual Cost	FY25 Total Annual Cost
Employee	\$ 123.60	\$ 123.60	\$ -	15	\$ 1,854.00	\$ -	\$ 1,854.00
Employee + Spouse	\$ 244.44	\$ 244.44	\$ -	9	\$ 2,199.96	\$ -	\$ 2,199.96
Employee + Child(ren)	\$ 274.08	\$ 274.08	\$ -	7	\$ 1,918.56	\$ -	\$ 1,918.56
Family	\$ 300.72	\$ 300.72	\$ -	11	\$ 3,307.92	\$ -	\$ 3,307.92
<b>Total</b>				<b>42</b>	<b>\$ 9,280.44</b>	<b>\$ -</b>	<b>\$ 9,280.44</b>

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.D. TOPIC: Vision Insurance

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of United Healthcare Vision insurance as presented for fiscal year 2024-2025.

---

There is no change in premium or plan design for fiscal year 2024-2025.

	<u>Current</u>
Employee	\$ 5.80
Emp. + Spouse	\$ 10.36
Emp. + Child(ren)	\$ 10.85
Family	\$ 13.61

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

- FY 2015 - \$ 72,464.22
- FY 2016 - \$ 70,131.68
- FY 2017 - \$ 69,688.96
- FY 2018 - \$ 67,106.48
- FY 2019 - \$ 65,335.68
- FY 2020 - \$ 67,427.10
- FY 2021 - \$ 90,826.77
- FY 2022 - \$ 79,026.62
- FY 2023 - \$ 68,542.21

From July 1, 2023, through December 2023, GESD has incurred \$35,120.42 in visions insurance. Staff estimates vision insurance to cost \$70,240.84 by June 30, 2024.

# Valley Schools Employee Benefits Group

Glendale Elementary School District

## Premium Rate Notification

### Mode of Payment

Monthly

### Coverage

### Premium Rates

Basic Employee Life, per \$1,000	\$ .061
Basic Employee Accidental Death Per \$1,000	\$ .01
Basic Dependent Family Life (Closed Class)	\$1.15
Voluntary Employee and Spouse Life, per \$1,000	
Under 25	\$ .05
25-29	\$ .05
30-34	\$ .05
35-39	\$ .068
40-44	\$ .102
45-49	\$ .167
50-54	\$ .240
55-59	\$ .377
60-64	\$ .576
65-69	\$ .898
70-74*	\$1.738
75-79*	\$3.781
80-84*	\$7.679
85+*	\$15.682
Voluntary Child Life, per \$1,000	\$ .136
Voluntary Employee Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Spouse Accidental Death & Dismemberment per \$1,000	\$ .02
Voluntary Child Accidental Death & Dismemberment per \$1,000	\$ .02
Short Term Disability, Employer Paid Per \$10 of weekly benefit	\$ .057
Voluntary Short Term Disability (7 day elimination period) Per \$10 of weekly benefit	\$ .223

\*Spouse Voluntary Life ends at age 70



GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

ACTION AGENDA ITEM

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

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

RECOMMENDATION:

It is recommended the Trust Board approve renewal of Sun Life Financial insurance benefits as presented for fiscal year 2024-2025.

---

GESD provides Basic Group Life and AD&D insurance at no cost to the employee(s). There is no rate increase for fiscal year 2024-2025. In addition, employees have an option to increase their life insurance and AD&D at their own expense. The rate sheet is attached.

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

- FY 2015 - \$123,496.14
- FY 2016 - \$176,585.22
- FY 2017 - \$152,891.14
- FY 2018 - \$148,887.06
- FY 2019 - \$155,804.87
- FY 2020 - \$145,236.62
- FY 2021 - \$174,304.90
- FY 2022 - \$154,211.20
- FY 2023 - \$135,755.96

From July 1, 2023, through December 31, 2023, GESD has incurred \$61,737.09 for life insurance. Staff estimates life insurance to cost \$123,474.18 by June 30, 2024.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.F. TOPIC: Flexible Spending Accounts (FSA) and COBRA

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

RECOMMENDATION:

It is recommended the Trust Board approve renewal of WEX Flexible Spending Accounts (FSA) and COBRA benefits as presented for fiscal year 2024-2025.

---

The cost of administering the FSAs including medical, limited, and dependent care is included in the fixed expense Per Employee Per Month (PEPM).

The cost of administering the COBRA benefits is incurred by the COBRA participant.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.G. TOPIC: Short-Term and Mid-Term Disability

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

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

RECOMMENDATION:

It is recommended the Trust Board approve renewal of Sun Life Financial Short-Term and Mid-term Disability insurance benefits as presented for fiscal year 2024-2025.

---

There are no rate increases or premium changes for the employee-paid short-term disability or the employer paid mid-term disability. The attached document references “Short-Term Disability, Employer Paid” and for our purpose, it is the mid-term disability that GESD provides employees.

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

	<b><u>Short-term</u></b>	<b><u>Mid-term</u></b>
FY 2015	\$ 97,413.38	\$ 31,842.31
FY 2016	\$ 99,893.82	\$ 62,745.91
FY 2017	\$ 91,671.53	\$ 61,684.37
FY 2018	\$ 88,449.23	\$ 45,795.15
FY 2019	\$ 89,180.66	\$ 63,401.52
FY 2020	\$116,522.01	\$ 68,001.22
FY 2021	\$ 94, 518.04 ( <i>amounts are combined</i> )	
FY 2022	\$ 79,507.17 ( <i>amounts are combined</i> )	
FY 2023	\$90,132.84 ( <i>amounts are combined</i> )	

From July 1, 2023, through December 31, 2023, GESD has incurred \$40,596.52 in short-term and mid-term disability insurance. Staff estimates short-term and mid-term disability insurance to cost \$81,193.04 by June 30, 2024.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.H. TOPIC: Employee Assistance Program (EAP)

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of Interface Behavioral Health program benefits as presented for fiscal year 2024-2025.

---

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

The cost for six (6) sessions will remain \$0.90 per employee per month (PEPM). We anticipate the cost to be approximately \$12,000 for the year.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.I TOPIC: Identity Protection Program

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of Allstate Identity Protection program as presented for fiscal year 2024-2025.

---

It is important to provide staff, their dependents, and families with resources such as identity protection. The basic plan is covered at no cost to the employee, however, extending identity protection to dependents or upgrading to a more robust plan will be a cost to the employee. There are no premium or design changes for fiscal year 2024 - 2025.

Allstate provides two tiers of pricing to the employee as follows:

**Allstate Identity Protection Pro**

Employee - \$0 per month

Employee + Family - \$8.95 per month - *Direct billed*

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

**Allstate Identity Protection Pro Plus**

Employee - \$4.25 per month - *Direct billed*

Employee + Family - \$10.95 per month - *Direct billed*

All the features of our Pro plan, plus:

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

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.J. TOPIC: Legal Services for Employees

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of ARAG Legal Insurance program as presented for fiscal year 2024-2025.

---

ARAG Legal Insurance provides a network of knowledgeable attorneys to provide legal advice and consultation, prepare and review documents and if necessary, represents individuals in court. This is an employee paid program and the rate proposal includes a three-year rate guarantee.

ARAG Legal Insurance provides two options to employee:

1. The Ultimate Advisor Plan - \$17.30 per month
2. The Ultimate Advisor Plus Plan - \$24.45 per month

Please review the attached document(s) for a list of services covered by AGRA Legal Insurance.

# Legal Insurance RENEWAL OFFER

---

ARAG® Legal Insurance

**GLENDALE ELEMENTARY  
SCHOOL DISTRICT #40**

Effective date 7/1/2024

ARAG Insurance Company Policy Number 17936

ARAG Service Number 17936



Legal Insurance

# GLENDALE ELEMENTARY SCHOOL DISTRICT #40 Renewal



- New Coverages
- New Rate
- New 3-year Rate Guarantee



## RENEWAL OPTION

Each year we analyze how members use the plan as well as what we currently offer in the market to ensure the benefits we offer meet the employee's needs and closes the gaps in coverage. Starting July 1, 2024, their legal insurance plan will move to a new filing to help modernize their current plan benefits. By moving to the new filing, they will gain broader benefits under their existing plans and ultimately be able to assist more employees with their legal needs.

*UltimateAdvisor*<sup>®</sup> – the following new coverages will be added to the current legal plan.

- Egg/Sperm/Embryo Donation Agreement
  - Pre-Birth/Post-Birth Parentage Order
  - Surrogacy Agreement
  - Drivers License Suspension and Revocation – now with DWI<sup>1</sup>
  - Drivers License Restoration – now with DWI
  - Minor Traffic Ticket – Non-Moving<sup>2</sup>
  - Executor Appointment
  - Protection of Inheritance Rights
- ✓ **New Rate:** will increase to \$17.30 per member per month  
 ✓ **Rate Guarantee:** 7/1/2024 – 6/30/2027

*UltimateAdvisor Plus*<sup>™</sup> – the following new coverages will be added to the current legal plan.

- Contested Divorce – now up to 30 hours
  - Egg/Sperm/Embryo Donation Agreement
  - Pre-Birth/Post-Birth Parentage Order
  - Surrogacy Agreement
  - Drivers License Suspension and Revocation – now with DWI<sup>1</sup>
  - Drivers License Restoration – now with DWI
  - Minor Traffic Ticket – Non-Moving<sup>2</sup>
  - Executor Appointment
  - Protection of Inheritance Rights
  - Services for Parents/Grandparents:
    - Document Preparation
    - Document Review
    - Miscellaneous Legal Services (up to 4 hours per year)
    - Wills & Power of Attorney
  - Identity Theft Protection
- ✓ **New Rate:** will increase to \$24.45 per member per month  
 ✓ **Rate Guarantee:** 7/1/2024 – 6/30/2027

Limitations and exclusions apply.

<sup>1</sup>DWI is not available when situated in New York.

<sup>2</sup>Non-moving violations do not include parking tickets or equipment violations.

# The Most Comprehensive Legal Insurance Plan Available

**3-year Rate Guarantee: 7/1/2024 – 6/30/2027**

**UltimateAdvisor® for \$17.30 per month.**

 New coverages available

## Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

## Consumer Protection Matters

- Consumer Protection
  - Auto Repair Disputes
  - Buying/Selling a New or Used Automobile
  - Consumer Fraud
  - Consumer Protection for Goods and Services
  - Contracts & Financial Disputes
- Insurance Disputes

## Criminal Matters

- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

## Debt-Related Matters

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

## Family Law

- Adoption Proceedings Uncontested & Contested
- Conservatorship Uncontested & Contested
- Domestic Partnership Agreement
- Domestic Violence
- [Egg/Sperm/Embryo Donation Agreement](#)
- Elder Law – Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested & Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings

- Postnuptial Agreements
- [Pre-Birth/Post-Birth Parentage Order](#)
- Prenuptial Agreements
- Restraining/Protective Orders
- School Administrative Hearing
- [Surrogacy Agreement](#)

## General Matters

- Credit Records Correction
- Document Preparation
  - Affidavits
  - Bill of Sale
  - Demand Letters
  - HIPAA Authorization
  - Promissory Notes
- Document Review
- Personal Property Disputes

## Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

## Real Estate Matters (Primary and Secondary Residence)

- Building Codes
- Deeds and Mortgages
- Easements
- Eminent Domain/Variances/Zoning
- Foreclosure
- Home Equity Loan
- Home Improvement/Contractor Disputes
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

## Services for Tenants

- Contracts/Lease Agreements
- Eviction

- Security Deposits
- Tenant Disputes with a Landlord

## Small Claims Court

- Small Claims Assistance

## Tax Matters

- IRS/State/Local Audit Protection
- IRS/State/Local Collection Defense

## Traffic Matters

- Drivers License Suspension and Revocation [with DWI<sup>1</sup>](#)
- Drivers License Restoration [with DWI](#)
- Minor Traffic Ticket
- [Minor Traffic Ticket – Non-Moving<sup>2</sup>](#)

## Wills and Estate Planning

- Codicil
- Complex Will
- Durable/Financial Power of Attorney
- Estate Administration (Probate) (Up to 9 hours)
- [Executor Appointment](#)
- Health Care Power of Attorney
- Living Will
- [Protection of Inheritance Rights](#)
- Standard Will
- Trusts – Revocable & Irrevocable

## Additional Services

- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits



## UltimateAdvisor Plus™ for \$24.45 per month

Plan includes all coverages listed above in UltimateAdvisor®, PLUS these additional coverages:

- Divorce Uncontested
- Divorce Contested ([up to 30 hours per event](#)) ([was up to 20 hours](#))
- Alimony (up to 8 hours per event)
- Child Custody (up to 8 hours per event)
- Child Support (up to 8 hours per event)
- Child Visitation Rights (up to 8 hours per event)
- Criminal Misdemeanor
- Miscellaneous Legal Services (up to 4 hours per year)

## Even More Services

- Identity Theft Protection
- Financial Education and Counseling Services
- Tax Services
- Services for Parents/Grandparents
  - Caregiving Services
  - [Document Preparation](#)
  - [Document Review](#)
  - Legal Advice
  - [Miscellaneous Legal Services \(up to 4 hours per certificate year\)](#)
  - Reduced Fee Benefit
  - [Wills & Power of Attorney](#)

Limitations and exclusions apply.

<sup>1</sup>DWI is not available when situated in New York.

<sup>2</sup>Non-moving violations do not include parking tickets or equipment violations.

# New Benefit Descriptions

## FAMILY LAW MATTERS

### Contested Divorce - 30 Hours (Average Member Savings: \$11,040)

Example(s):

- *During the divorce process, you and your spouse cannot agree on one or more issues, such as both of you want sole custody of your children and require the court to make the final decision.*

Policy Language:

- Legal services for the named insured in a contested divorce, legal separation, and/or an annulment of marriage. Up to 30 hours per event. Additional hours billed by network attorney at a reduced rate of at least 25 percent off the normal rate.

### Egg/Sperm/Embryo Donation Agreement (Average Member Savings: \$1,241)

Example(s):

- *You want an attorney to prepare an agreement giving you (the intended parent) control over all eggs retrieved from a donor.*
- *You want an attorney to prepare an agreement that outlines your intentions and legal obligations as an egg donor.*

Policy Language:

- Legal services for an insured for the preparation of an egg, sperm or embryo donation agreement.

### Pre-Birth/Post-Birth Parentage Order (Average Member Savings: \$2,760)

Example(s):

- *You're using a surrogate to have a baby and you need to establish legal parentage over the baby.*

Policy Language:

- Legal services for an insured for the preparation of a pre-birth or post-birth parentage order.

### Surrogacy Agreement (Average Member Savings: \$3,938)

Example(s):

- *You and your partner want to have a baby through surrogacy and need help conducting the evaluation, writing an agreement, and negotiating payment.*

Policy Language:

- Legal services for an insured for the preparation of a surrogacy agreement.

## TRAFFIC MATTERS

### \*Driving Privilege Protection – now with DWI (Average Member Savings: \$1,897)

Example(s):

- *You're charged with a second offense of DWI and as a result, your driver's license is going to be suspended.*

Policy Language:

- Legal services for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges.

*\*Not available when situated in NY.*

### Driving Privilege Restoration – now with DWI (Average Member Savings: \$1,204)

Example(s):

- *Your license is suspended and you need a permit in order to drive to work.*

Policy Language:

- Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured.

Limitations and exclusions apply.

Average member savings based on the average number of attorney hours reported by ARAG network attorneys for claims incurred in 2020 or 2021 and paid by December 31, 2022, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

## New Benefit Descriptions (continued)

### Minor Traffic - Non-Moving Violations (Average Member Savings: \$1,104)

Example(s):

- *You receive notice of failure to pay at a designated location on a tollway, but believe you were incorrectly cited.*
- *You received a traffic ticket via a red-light camera, but you believe you came to a complete stop at the light.*

Policy Language:

- Legal services for an insured in the defense of a non-moving violation, the conviction of which would not result in the suspension or revocation of your driving privileges. (Does not include parking tickets or equipment violations.)

## WILLS AND ESTATE PLANNING

### Executor Appointment (Average Member Savings: \$2,723)

Example(s):

- *You want to be the executor of your parent's estate. Your parent passed away without a valid will.*

Policy Language:

- Legal services for an insured to be appointed executor of an estate, where no valid will exists, or if a valid will exists where the named executor(s) are unable or unwilling.

### Protection of Inheritance Rights (Average Member Savings: \$1,582)

Example(s):

- *Your parent named your sibling as their only heir and never updated their will after you and your siblings were born.*
- *Your parent had previously told you that their wedding ring should pass to you; however, your sibling has taken the ring and will not give it to you.*

Policy Language:

- Legal services for an insured claiming the right to inherit from or assert a claim against a deceased person's estate.

## SERVICES FOR PARENTS AND GRANDPARENTS

### Document Preparation for Parents and Grandparents (Average Member Savings: \$626)

Example(s):

- *Your parent needs legal assistance to deed their home to you.*

Policy Language:

- Legal services for your parents and grandparents for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.

### Document Review for Parents and Grandparents (Average Member Savings: \$699)

Example(s):

- *Your parent is moving into an assisted living facility and would like an attorney to review the agreement.*
- *Your grandparent wants to update the beneficiaries in their will and has questions about inheritance laws.*

Policy Language:

- Legal services for the review of your parent's and grandparent's personal legal documents.

### Miscellaneous Services for Parents and Grandparents – 4 hours (Average Member Savings: \$1,472)

Example(s):

- *Your parents/grandparents need assistance with reviewing a rental agreement on a vacation property they plan on renting.*
- *Your parent/grandparent wants to consult with an attorney regarding the validity of a field sobriety test conducted when they received a DWI charge.*

Policy Language:

- Miscellaneous legal services provided by network attorneys for parents/grandparents of an insured. (This benefit is limited to four hours per certificate year when using a network attorney.)

Limitations and exclusions apply.

Average member savings based on the average number of attorney hours reported by ARAG network attorneys for claims incurred in 2020 or 2021 and paid by December 31, 2022, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

## New Benefit Descriptions (continued)

### Wills & Durable Power of Attorney for Parents and Grandparents (Average Member Savings: \$1,039)

Example(s):

- *Your parent wants to create/update a will and name you as the executor.*
- *Your grandparents do not have a will and want to create one to ensure their assets go to the correct beneficiaries.*

Policy Language:

- Preparation of the documents listed below for your parents and grandparents.
  - Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)
  - Codicil (an amendment to a will)
  - Living Will / Health Care Directive
  - Durable / Financial Power of Attorney

Limitations and exclusions apply.

Average member savings based on the average number of attorney hours reported by ARAG network attorneys for claims incurred in 2020 or 2021 and paid by December 31, 2022, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

# Thank You For Your Business!

We're proud to partner with you and offer this valuable legal benefit to your employees and their families.

Many thanks to our customers in 19 countries.  
You've made us the **leading legal insurer worldwide.**

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 800-758-2860.



Legal Insurance

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

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

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of WellStyles through Virgin Pulse wellness benefit as presented for fiscal year 2024-2025.

---

WellStyles is a hands-on health and wellness platform offered to all benefited employees at no cost and at a nominal fee of \$1.75 for non-benefited employees (on a per employee per month (PEPM) basis and an annual maintenance fee of \$5,000. The program allows employees to connect with peers, track their health progress, get healthy recipes, take wellness classes, and earn rewards up to \$300.

So far, in the current year, we have incurred \$10,984.50.

GLENDALE ELEMENTARY SCHOOL DISTRICT  
TRUST BOARD

**ACTION AGENDA ITEM**

AGENDA NO: 5.L. TOPIC: Pet Insurance

---

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

---

DATE ASSIGNED FOR CONSIDERATION: April 17, 2024

---

RECOMMENDATION:

It is recommended the Trust Board approve renewal of pet insurance through Nationwide Pet Protection and United Pet Care as presented for fiscal year 2024-2025.

---

GESD provides two options for pet insurance, which is an employee paid program. Nationwide Pet Protection and United Pet Care premiums are based on several factors such as zip code, type of pet and the number of pets being insured.

Please review the attached document(s) for additional information.

# Nationwide<sup>®</sup>

# My Pet Protection<sup>®</sup>

## PLAN SUMMARY

Nationwide<sup>®</sup> pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

### My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 annual benefit.

Coverage include<sup>1</sup>:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

My Pet Protection includes these additional benefits for cats and dogs:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

### What makes My Pet Protection different?

My Pet Protection is available only through your employer, which includes preferred pricing and is guaranteed issuance. It also includes additional benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.



**Did you know?** Nationwide is the first provider with coverage plans for birds and exotic pets.

### Nationwide offers more than great coverage

#### vet<sup>h</sup>elpline<sup>®</sup>

- 24/7 access to veterinary experts
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

#### Nationwide PetRxExpress<sup>™</sup>

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations



Get a quote at [PetsNationwide.com](https://www.petsnationwide.com) • 877-738-7874

<sup>1</sup>These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, vet<sup>h</sup>elpline<sup>®</sup> and Nationwide PetRxExpress<sup>™</sup> are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide. 22GRP9056B





# Easy. Instant. Affordable.

United Pet Care offers a pet care plan that you and your pet will love.

We are NOT pet insurance, instead we offer an inclusive alternative to traditional pet insurance saving you 20-50% on every visit to the vet.

## Better Than Insurance

Unlike most traditional pet insurance, UPC covers:

- ✓ Senior & rescue animals
- ✓ Breed specific conditions
- ✓ Pre-existing conditions
- ✓ Routine wellness services

### Includes All In-House Medical Services Including

#### STANDARD VET CARE

Wellness Visits

Routine Care

Vaccinations

Sick Visits

Parasite Screenings

#### + SO MUCH MORE

Dental Exams

Emergency Care

Allergy Treatments

In-House X-Rays

Cancer Care

Hospitalization

\*Exclusions may apply.

 Includes access to a 24/7 Pet Helpline

- ✗ No deductibles
- ✗ No waiting periods
- ✗ No claim forms

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: April 17, 2024

---

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