



CITY OF MARSHFIELD

MEETING NOTICE

AMENDED

**FINANCE, BUDGET AND PERSONNEL COMMITTEE MEETING
TUESDAY, OCTOBER 18, 2016
Common Council Chambers, City Hall Plaza
5:30 p.m.**

1. Call to Order – Alanna Feddick, Chairperson
2. Citizen Comments
3. Consent Agenda
 - a) Approval of Minutes of October 4, 2016 meeting
 - b) Approve Bills and Payroll
 - c) Treasury Report

Recommended Action: Approve the Consent Agenda, as presented
4. Consideration of items removed from the consent agenda, if any
5. Discuss UW Foundation's financial oversight role on STEM project. Introduced by Steve Barg, City Administrator; Michelle Boernke & Roxie Wetterau from UW-Marshfield/Wood County present to answer questions

Recommended Action: None, for information only
6. Discuss possible City contribution toward employee HSA accounts in 2017. Presented by Jen Rachu, Human Resources Manager/Assistant to the City Administrator

Recommended Action: Discretion of the Committee
7. Adjourn to closed session under Wisconsin Statutes 19.85 (1)(c) "Consider employment, promotion, compensation, or performance evaluation data of any public employee over which the governmental body has jurisdiction or exercises control."
 - Placement of employee on compensation plan
8. Reconvene in open session
9. Action on matter discussed in closed session, if appropriate
10. Suggested items for future agendas
11. Adjourn

FINANCE, BUDGET AND PERSONNEL COMMITTEE
OCTOBER 18, 2016

Posted this day, October 17, 2016 at 12:30 p.m. by Deb M. Hall, Clerk

NOTICE

It is possible that members of and possibly a quorum of other governmental bodies of the municipality may be in attendance at the above-stated meeting to gather information; no action will be taken by any governmental body at the above-stated meeting other than the governmental body specifically referred to above in this notice. Upon reasonable notice, efforts will be made to accommodate the needs of disabled individuals through appropriate aids and services. For additional information or to request this service, contact Deb M. Hall, City Clerk, at 630 South Central Avenue or by calling (715) 384-3636.

FINANCE, BUDGET AND PERSONNEL COMMITTEE
MINUTES OF OCTOBER 4, 2016

Meeting called to order by Chairperson Feddick at 5:30 p.m., in the Common Council Chambers, City Hall Plaza.

PRESENT: Alderpersons Alanna Feddick, Jason Zaleski, Tom Witzel, and Peter Hendler.

ABSENT: Alderperson Rebecca Spiros

ALSO PRESENT: Alderperson Earll and Wagner, City Administrator Barg, and City Personnel (Jennifer Rachu, Amy VanWyhe, and Deb M. Hall)

Citizen Comments

None

FBP16-081 Motion by Zaleski, second by Hendler to approve the items on the consent agenda:

1. Minutes of the September 6, 2016 meeting.
2. Bills in the amount of \$858,492.89 and \$1,363,028.33.
3. Monthly Position Control Report as of September 30, 2016.
4. August 2016 Treasury Report.

Motion carried

No items were removed from the consent agenda.

The request to move the assessing function under the Finance Department was postponed until the next meeting. The Committee would like the Finance Director present so they can ask him questions. There is also a concern about the perception of having the Assessing function under the Finance Department

FBP16-082 Motion by Hendler, second by Zaleski to approve revised Policy No. 3.510, Vacation.

Motion carried

FBP16-083 Motion by Hendler, second by Witzel to adjourn to Closed Session pursuant to Wisconsin Statutes 19.85 (1)(c) "Consider employment, promotion, compensation, or performance evaluation data of any public employee over which the governmental body has jurisdiction or exercises control."

- Placement of employee on compensation plan.

Roll call vote, all ayes. (Time: 5:43 p.m.)

Motion carried

Present in closed session: Alderpersons Feddick, Zaleski, Witzel, Hendler, Earll and Wagner, City Administrator Barg and City Personnel (Jen Rachu, Amy VanWyhe and Deb M. Hall).

FBP16-084 Motion by Zaleski, second by Hendler to return to open session. Roll call vote, all ayes.

(Time: 6:02 p.m.)

Motion carried

FBP16-085 Motion by Zaleski, second by Witzel to approve the placement of Philip Schmidt, Classification IV position, in Step 5 of Pay Grade F on the 2016 scale.

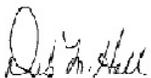
Motion carried

FUTURE AGENDA ITEMS

Unfunded Mandate/Health Insurance for Post Retirement

Motion by Witzel, second by Zaleski to adjourn at 6:06 p.m.

Motion carried



Deb M. Hall
City Clerk

Resolved by the COMMON COUNCIL of the CITY OF MARSHFIELD, WISCONSIN, that the General Payrolls amounting to **\$1,309,693.77** and General Expense Bills for **SEPTEMBER, 2016** amounting to **\$706,428.42** be allowed paid and charged to their proper accounts.

Chairman

**CITY OF MARSHFIELD
SCHEDULE OF BILLS FOR APPROVAL**

**PREPAID BILLS
PREPAID BILLS PAID BY CHECK**

Check #	Check Date	Vendor Name	Amount
89139	9/28/2016	NVA FIDUCIARY TRUST FOR FSLI	\$1,481.32
89140	10/7/2016	ADVANCED DISPOSAL SERVICES LLC	\$3,538.78
89141	10/7/2016	CHARTER COMMUNICATIONS	\$99.98
89142	10/7/2016	DE LAGE LANDEN PUBLIC FINANCE	\$17,093.28
89143	10/7/2016	DEPT OF WORKFORCE DEVELOPMENT	\$1,601.21
89144	10/7/2016	FRONTIER	\$458.91
89145	10/7/2016	MARSHFIELD CLINIC	\$25,000.00
89146	10/7/2016	MARSHFIELD UTILITIES	\$44,874.67
89147	10/7/2016	TELRITE CORPORATION	\$82.11
89148	10/7/2016	US CELLULAR	\$2,461.27
89149	10/7/2016	VERIZON WIRELESS	\$887.74
89150	10/7/2016	WALMART COMMUNITY/GECRB	\$1,500.87
89151	10/7/2016	WE ENERGIES	\$2,651.87
89152	10/7/2016	WI PARK AND RECREATION ASSN	\$20.00
89153	10/7/2016	SECURIAN FINANCIAL GROUP, INC.	\$5,766.11
89154	10/7/2016	SECURITY HEALTH PLAN	\$231,398.66
		TOTAL PREPAID BILLS PAID BY CHECK	\$338,916.78

PREPAID BILLS PAID BY EFT

EFT000000006522	10/7/2016	5 ALARM FIRE & SAFETY EQUIPMNT	\$87.71
EFT000000006523	10/7/2016	ROBERT SCHOOLEY JR	\$180.29
		TOTAL PREPAID BILLS PAID BY EFT	\$268.00

CURRENT BILLS

CURRENT BILLS PAID BY EFT

EFT000000006526	10/19/2016	MARY ADLER	\$36.72
EFT000000006527	10/19/2016	ADVANCE AUTO PARTS FINANCIAL SERVICES	\$30.03
EFT000000006528	10/19/2016	GENE ALLAR	\$100.00
EFT000000006529	10/19/2016	JASON ANGELL	\$382.21
EFT000000006530	10/19/2016	ARAMARK UNIFORM SERVICES	\$275.18
EFT000000006531	10/19/2016	BALTUS OIL COMPANY INC	\$17,241.05
EFT000000006532	10/19/2016	BEAVER OF WISCONSIN INC	\$92.00
EFT000000006533	10/19/2016	BENDLIN FIRE EQUIPMENT CO INC	\$2,763.00
EFT000000006534	10/19/2016	SUZANNE BERGER	\$110.16
EFT000000006535	10/19/2016	BOUND TREE MEDICAL, LLC	\$391.01
EFT000000006536	10/19/2016	CARQUEST AUTO PARTS	\$299.10
EFT000000006537	10/19/2016	JUSTIN CASPERSON	\$127.55
EFT000000006538	10/19/2016	CDW GOVERNMENT INC	\$329.63
EFT000000006539	10/19/2016	CENTRAL STATE SUPPLY CORP	\$608.55
EFT000000006540	10/19/2016	CHARRON/JACOB	\$100.00
EFT000000006541	10/19/2016	CTL COMPANY INC	\$92.55
EFT000000006542	10/19/2016	DALCO ENTERPRISES, INC.	\$283.11
EFT000000006543	10/19/2016	CRAIG DEGRAND	\$242.16
EFT000000006544	10/19/2016	ROY DOLENS	\$724.04
EFT000000006545	10/19/2016	ENVISIONWARE INC	\$738.45

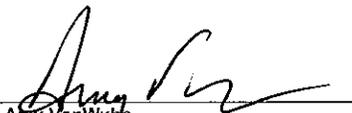
Check #	Check Date	Vendor Name	Amount
EFT000000006546	10/19/2016	KELLY ESKER	\$89.61
EFT000000006547	10/19/2016	FIRE & SAFETY EQUIPMENT IV INC	\$125.50
EFT000000006548	10/19/2016	PETER FLETTY	\$82.77
EFT000000006549	10/19/2016	GALE/CENGAGE LEARNING	\$367.27
EFT000000006550	10/19/2016	GRAINGER	\$236.70
EFT000000006551	10/19/2016	RICHARD GRAMZA	\$107.79
EFT000000006552	10/19/2016	INGRAM LIBRARY SERVICES INC	\$617.33
EFT000000006553	10/19/2016	DEBRA KARL	\$169.28
EFT000000006554	10/19/2016	DAN KNOECK	\$64.97
EFT000000006555	10/19/2016	LONDON KRAMER	\$23.92
EFT000000006556	10/19/2016	LORRIE KROKSTROM	\$181.74
EFT000000006557	10/19/2016	MCMASTER-CARR	\$33.49
EFT000000006558	10/19/2016	MERKEL COMPANY INC	\$274.26
EFT000000006559	10/19/2016	MIDSTATE TRUCK SERVICE	\$650.63
EFT000000006560	10/19/2016	SHAWN MILLER	\$162.99
EFT000000006561	10/19/2016	JOSH MILLER	\$532.45
EFT000000006562	10/19/2016	MISSISSIPPI WELDERS	\$287.32
EFT000000006563	10/19/2016	MONROE TRUE EQUIPMENT	\$190.56
EFT000000006564	10/19/2016	MSA PROFESSIONAL SERVICES INC	\$10,992.50
EFT000000006565	10/19/2016	NORTH CENTRAL LABORATORIES	\$331.61
EFT000000006566	10/19/2016	THOMAS OTT	\$586.44
EFT000000006567	10/19/2016	POWER PAC INC	\$454.51
EFT000000006568	10/19/2016	REIGEL PLUMBING & HEATING INC	\$498.42
EFT000000006569	10/19/2016	RIPP DISTRIBUTING COMPANY INC	\$55.50
EFT000000006570	10/19/2016	DANIEL A SALACINSKI	\$177.00
EFT000000006571	10/19/2016	SCHILLING SUPPLY COMPANY	\$292.74
EFT000000006572	10/19/2016	SHERWIN WILLIAMS COMPANY	\$138.02
EFT000000006573	10/19/2016	JOAN SPENCER	\$151.20
EFT000000006574	10/19/2016	STAINLESS AND REPAIR INC	\$547.76
EFT000000006575	10/19/2016	STRATFORD SIGN COMPANY LLC	\$360.00
EFT000000006576	10/19/2016	TRI-MEDIA LLC	\$2,899.00
EFT000000006577	10/19/2016	LOCATE HOLDINGS INC	\$5,006.24
EFT000000006578	10/19/2016	V & H AUTOMOTIVE MARSHFIELD	\$23.06
EFT000000006579	10/19/2016	V & H INC	\$483.51
EFT000000006580	10/19/2016	TROY WEILAND	\$88.99
EFT000000006581	10/19/2016	WOOD CO HIGHWAY DEPARTMENT	\$32,847.10
EFT000000006582	10/19/2016	XYLEM WATER SOLUTIONS U.S.A., INC.	\$105.00
		TOTAL CURRENT BILLS PAID BY EFT	\$85,203.68
CURRENT BILLS PAID BY CHECK			
89160	10/19/2016	ABR EMPLOYMENTSERVICES	\$662.40
89161	10/19/2016	ALTMANN BUILDERS, LLC	\$40.00
89162	10/19/2016	AMAZON	\$293.44
89163	10/19/2016	AMERICAN FENCE COMPANY	\$5,971.70
89164	10/19/2016	ASSESSMENT TECHNOLOGIES, LLC	\$20,525.00

Check #	Check Date	Vendor Name	Amount
89165	10/19/2016	ASSOCIATED SERVICE CENTER	\$194.61
89166	10/19/2016	BAKER AND TAYLOR INC	\$4,131.44
89167	10/19/2016	BATTERYJACK INC	\$122.68
89168	10/19/2016	I BRANDL INC	\$209.75
89169	10/19/2016	BROOKS TRACTOR INC	\$1,914.78
89170	10/19/2016	BROTHERS BUSINESS INTERIORS	\$68,834.00
89171	10/19/2016	BURT TROPHY & AWARDS INC	\$154.70
89172	10/19/2016	JOYCE BURT	\$100.00
89173	10/19/2016	DARREL CASPERSON	\$100.00
89174	10/19/2016	CENTRAL WI LAWN CARE & SEAL COATING LLC	\$1,775.00
89175	10/19/2016	CHARTER COMMUNICATIONS	\$99.11
89176	10/19/2016	Commercial Interiors	\$3,366.00
89177	10/19/2016	COMMON SCHOOL FUND	\$460.50
89178	10/19/2016	COMPLETE OFFICE OF WISCONSIN	\$458.31
89179	10/19/2016	CORNERSTONE ADMINISYSTEMS	\$109.90
89180	10/19/2016	CSWEA-WI SECTION	\$40.00
89181	10/19/2016	CUMMINS NPOWER LLC	\$751.32
89182	10/19/2016	W S DARLEY & CO	\$761.87
89183	10/19/2016	ALAN & MARIE ESSER	\$500.00
89184	10/19/2016	FALCON ALTERNATOR & STARTER	\$104.46
89185	10/19/2016	FASTENAL COMPANY	\$205.35
89186	10/19/2016	FEDERAL EXPRESS	\$17.84
89187	10/19/2016	FESTIVAL FOODS	\$237.35
89188	10/19/2016	FOX VALLEY TECHNICAL COLLEGE	\$275.00
89189	10/19/2016	GEGARE TILE INC	\$4,974.20
89190	10/19/2016	GRANICUS INC	\$600.00
89191	10/19/2016	GUEST SERVICES	\$296.00
89192	10/19/2016	JFTCO, INC	\$210.51
89193	10/19/2016	E O JOHNSON COMPANY	\$355.83
89194	10/19/2016	E O JOHNSON COMPANY	\$162.51
89195	10/19/2016	ALMA LAMBERT	\$150.00
89196	10/19/2016	LIGHTING DESIGN SOLUTIONS LLC	\$19,800.00
89197	10/19/2016	LMH PROPERTIES	\$13,067.00
89198	10/19/2016	MAIN STREET MARSHFIELD INC	\$80.00
89199	10/19/2016	MARSHFIELD BUYERS GUIDE	\$175.00
89200	10/19/2016	MARSHFIELD CLINIC	\$25.00
89201	10/19/2016	MARSHFIELD FIRE DEPARTMENT	\$21.11
89202	10/19/2016	MARSHFIELD PARKS & REC DEPT	\$38.06
89203	10/19/2016	MARSHFIELD SENIOR HIGH SCHOOL	\$120.00
89204	10/19/2016	MARSHFIELD STEEL HOLDING COMPANY, INC.	\$214.35
89205	10/19/2016	MARSHFIELD UTILITIES	\$21,843.45
89206	10/19/2016	MAVO SYSTEMS	\$6,568.84
89207	10/19/2016	MENARDS	\$827.72
89208	10/19/2016	MID WISCONSIN SUPPLY, LLC	\$160.14
89209	10/19/2016	MILWAUKEE MAP SERVICE INC	\$552.50
89210	10/19/2016	MINITEX CPP	\$2,888.00
89211	10/19/2016	MMG EMPLOYER SOLUTIONS	\$892.50
89212	10/19/2016	MUELLER PUBLISHING INC	\$248.00
89213	10/19/2016	NAPA AUTO PARTS	\$138.46
89214	10/19/2016	NORTHCENTRAL TECHNICAL COLLEGE	\$168.00
89215	10/19/2016	NORTHERN LAKE SERVICE INC	\$76.50

Check #	Check Date	Vendor Name	Amount
89216	10/19/2016	NORTHWAY COMMUNICATIONS	\$128.00
89217	10/19/2016	O'REILLY AUTO PARTS	\$138.98
89218	10/19/2016	OFFICE DEPOT	\$612.89
89219	10/19/2016	OFFICE MAX INCORPORATED	\$127.32
89220	10/19/2016	OUR WISCONSIN	\$18.98
89221	10/19/2016	JAY PARKER	\$74.00
89222	10/19/2016	EUGENE PERLOCK	\$468.80
89223	10/19/2016	PRECISE MRM LLC	\$27.26
89224	10/19/2016	PROVISION PARTNERS	\$190.36
89225	10/19/2016	JEFFREY NIKOLAI	\$148.76
89226	10/19/2016	RADISSON HOTEL	\$297.00
89227	10/19/2016	REDEVELOPMENT RESOURCES LLC	\$6,278.16
89228	10/19/2016	RODENTPRO	\$1,989.75
89229	10/19/2016	RUNNING INC	\$30,358.43
89230	10/19/2016	SCAFFIDI TRUCK CENTER	\$137.94
89231	10/19/2016	SCHALOWS NURSERY, INC.	\$260.00
89232	10/19/2016	SCHREINERS PLUMBING & HEATING, LLC	\$243.95
89233	10/19/2016	SCHWAAB INC	\$55.80
89234	10/19/2016	STERNWEIS & SONS INC	\$88.20
89235	10/19/2016	STI-CO INDUSTRIES INC	\$385.20
89236	10/19/2016	STREICHER'S POLICE EQUIPMENT	\$768.82
89237	10/19/2016	TAPCO	\$84.14
89238	10/19/2016	TDS TELECOM	\$105.10
89239	10/19/2016	ERIS THURSTON	\$138.70
89240	10/19/2016	TRANSUNION RISK AND ALTERNATIVE	\$25.00
89241	10/19/2016	TRIERWEILER CONSTRUCTION	\$31,517.60
89242	10/19/2016	TRAVIS LINDEKUGEL	\$435.00
89243	10/19/2016	ULINE	\$81.12
89244	10/19/2016	UNIFIRST CORPORATION	\$305.82
89245	10/19/2016	THE UNIFORM SHOPPE	\$621.15
89246	10/19/2016	UNITED MAILING SERVICE INC	\$2,647.31
89247	10/19/2016	VITAL COMMUNICATION	\$79.94
89248	10/19/2016	WATCHGUARD VIDEO	\$366.00
89249	10/19/2016	WEILER TRANSPORTATION LLC	\$187.38
89250	10/19/2016	JANE WELLES	\$821.76
89251	10/19/2016	WELLS FARGO FINANCIAL LEASING	\$165.11
89252	10/19/2016	WEPAK-N-SHIP	\$36.84
89253	10/19/2016	WI DEPARTMENT OF JUSTICE	\$105.00
89254	10/19/2016	STATE OF WISCONSIN	\$100.00
89255	10/19/2016	WI PARK AND RECREATION ASSN	\$300.00
89256	10/19/2016	WI STATE FIRE INSPECTORS ASSN	\$1,495.00
89257	10/19/2016	WOLFGRAM GAMOKE AND HUTCHINSON	\$12,553.20
		TOTAL PREPAID BILLS PAID BY CHECK	\$282,039.96
		TOTAL PREPAID BILLS	\$339,184.78
		TOTAL CURRENT BILLS	\$367,243.64
		GRAND TOTAL	\$706,428.42

TREASURY REPORT
September 2016

	September	August
GENERAL CITY		
PREVIOUS BANK BALANCES (CASH):		
Bonds -----	6,510.00	
Citizens State Bank -----	1,917,009.48	
TOTAL PREVIOUS CASH BALANCE:	\$1,923,519.48	\$1,049,020.84
RECEIPTS:		
Citizens State Bank -----	4,114,026.44	
Citizens State Bank Interest -----	1,027.93	
L-T Investment Interest Rec -----		
Tax collection -----		
TOTAL CASH RECEIPTS:	\$4,115,054.37	\$9,649,400.61
DISBURSEMENTS:		
Citizens State Bank -----	3,831,577.81	
TOTAL CASH DISBURSEMENTS:	\$3,831,577.81	\$8,774,901.97
GENERAL CITY BOOK BALANCE (CASH):	(Previous Balance + Receipt - Disbrsmnts.)	
		\$2,206,996.04
GENERAL CITY INVESTMENTS:		
Securities Investments (Long Term) -----	2,000,000.00	
Securities Investments (Short Term) -----	995,702.78	
SIST Int rate/earning 0.00% -----	0.00	
Local Government Investment Pool (LGIP) -----	9,612,034.70	
LGIP Int rate/earning 0.43% -----	3,751.01	
	\$12,611,488.49	\$14,207,740.48
TOTAL GENERAL CITY CASH & INVESTMENTS -----	\$14,818,484.53	\$16,131,259.96
MARSHFIELD UTILITIES		
Citizens Bank Previous Bal. -----	2,865,836.96	
Citizens Bank Utility Receipt -----	4,128,247.50	
Citizens Bank Utility Disburs -----	5,825,416.30	
MU BOOK BALANCE:		\$1,168,668.16
MU INVESTMENTS: -----	\$20,358,541.59	\$21,219,953.13
TOTAL MU CASH & INVESTMENTS: -----	\$21,527,209.75	\$24,085,790.09
TOTAL BOOK BALANCE (CASH):	(Marshfield Utilities Balance + General Balance)	
		\$3,375,664.20
RECAPITULATION BANK REPORT		
Bonds -----	6,510.00	
Citizens Bank Mfld Utilities -----	1,336,844.29	
Citizens Bank General City -----	2,439,695.50	
TOTAL BANK BALANCE:	3,783,049.79	
(OUTSTANDING CHECKS)	407,385.59	
TOTAL BANK BALANCE (CASH):		\$3,375,664.20
CASH ON HAND :		\$100.00
		\$100.00
TOTAL INVESTMENTS: -----	\$32,970,030.08	\$35,427,693.61
TOTAL CASH & INVESTMENTS: -----	\$36,345,694.28	\$40,217,050.05

Submitted by: 
Amy VanWylle
Accounting Manager



City of Marshfield Memorandum

DATE: October 13, 2016
TO: Finance, Budget & Personnel Committee
FROM: Steve Barg, City Administrator
RE: UW Foundation's financial oversight of STEM project

Background

On September 6th, the Committee recommended that Council approve a budget transfer to enable the City to make its \$1,000,000 contribution to the UW-Marshfield/Wood County STEM project in 2016, rather than 2017 as initially planned. But Councilmember Hendler asked that UW Foundation representatives attend a future Committee meeting to address questions about financial oversight of this project. Michelle Boernke and Roxie Wetterau will be present with us at Tuesday night's meeting for this purpose.

Recommendation

This item is for information only, and no action is required.



City of Marshfield Memorandum

DATE: October 14, 2016
TO: Finance, Budget & Personnel Committee
FROM: Steve Barg, City Administrator
RE: Possible City contribution to employee HSA accounts in 2017

Background

As part of changing our health insurance to Security Health Plan (SHP) last fall, the City decided to offer employees a new option that included a Health Savings Account (HSA). A presentation given at that time by our insurance consultant is attached for your review. (NOTE: This is only to remind you of what we approved last year. The figures are from a year ago.) As you'll see on page 5 of this presentation, significant premium savings were offered under the HSA plan, and as an incentive for employees to take this plan, the City agreed to make contributions to employee HSA accounts for 2016: \$600 for a single plan and \$1,200 for a family plan. This was the greatest contribution that the City could offer and still achieve premium savings.

As I write this (Friday morning), we are awaiting SHP's renewal proposal, expected later today. Before making a recommendation on whether or not to offer a City contribution to employee HSA plans in 2017, we must have a chance to thoroughly review this proposal, and assess the impact of the HSA plan to date. For 2016, approximately 30% of our staff chose the HSA plan, which was a great start. Based upon first quarter numbers from SHP, utilization was considerably lower among those on the HSA plan, suggesting that the plan is providing the desired cost control. However, without more information at this time, it's too early to know if we can expect this to be an ongoing trend.

Recommendation

Staff has no recommendation at this time, since we haven't yet had the chance to review SHP's renewal proposal. But we hope to be ready to present more information along with some options for discussion at Tuesday night's meeting.



Health Savings Account (HSA) Option

Common Council Presentation

October 13, 2015



GIVING YOU THE FREEDOM TO MOVE YOUR BUSINESS FORWARD.

Agenda

2016 Plan Options

Employer Perspective / Employee
Cost Savings

Employee Impact

Health Savings Accounts

Your 2016 Plan Options

(In-network example)

Plan Benefit	Traditional Plan	HSA Plan
Deductible	\$1,000 Single \$2,000 Family	\$1,300 Single \$2,600 Family
Annual City HSA Deposit*	N/A	\$600/\$1,200
Coinsurance	90%	90%
Maximum Out-of-Pocket	\$3,000 Single \$6,000 Family	\$3,500 Single \$7,000 Family
Preventive Care	100%	100%
Office Visits and Chiropractic Visits Specialty Visits	\$25 copay \$50 copay	Deductible & Coinsurance
Prescription Drug (Preventative RX 100%)	\$0/\$10/\$30/\$60 Or actual cost if less	Deductible & Coinsurance
ER Copay	\$150 copay	Deductible & Coinsurance

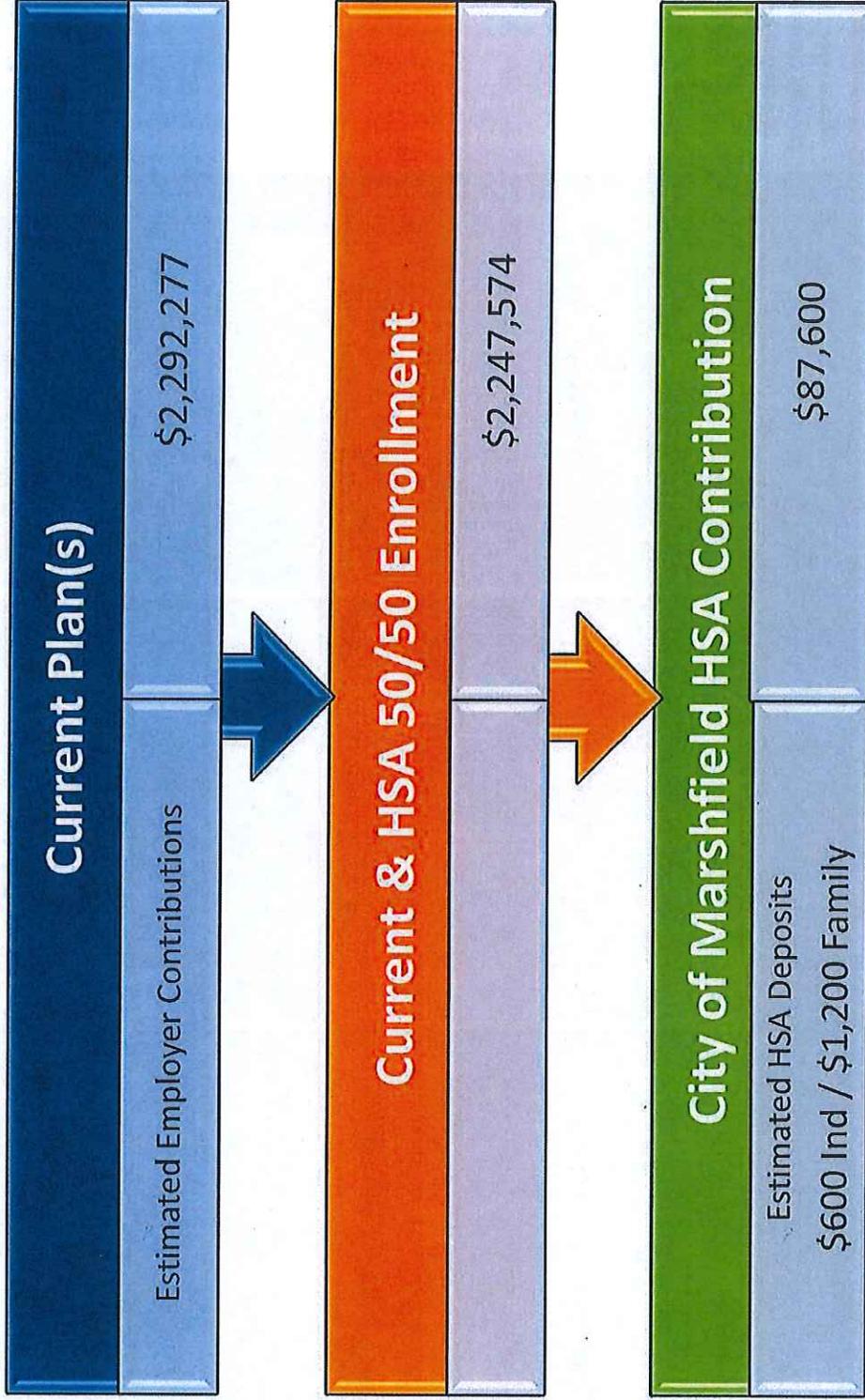
*HSA deposits will be made by the City in January.

Please refer to the schedule of benefits provided by SHP for out of network benefit coverage.



HSA Option : Employer Perspective

Dual Choice : Current Plan and HSA \$1,300 Ind / \$2,600 Family



Employer Increase from Current : \$42,897

2016 Employer Increase from current with no changes: \$286,537

HSA Option: Employer Perspective

Employer Contribution Comparison

2016		Premium	Monthly Employer Contributions	Annual Cost	ER HSA Deposit	Savings
\$1,000 / \$2,000 Deductible Plan	Single	\$ 694.74	\$ 590.53	\$7,086.36		
	Family	\$ 1,605.75	\$ 1,364.89	\$16,378.68		
\$1,300 / \$2,600 Deductible HSA	Single	\$ 630.80	\$ 536.18	\$6,434.16	\$ 600	\$ 52.20
	Family	\$ 1,457.97	\$ 1,239.27	\$14,871.24	\$ 1,200	\$ 307.44



HSA Option: Employee Perspective

Employee Contribution Comparison

2016

	Premium	Monthly Employee Contributions	EE %	Annual Cost for Employee	Savings
--	---------	--------------------------------	------	--------------------------	---------

\$1,000 / \$2,000 Deductible Plan

Single	\$ 694.74	\$ 104.21	15%	\$1,250.53	
Family	\$ 1,605.75	\$ 240.86	15%	\$2,890.53	

\$1,300 / \$2,600 Deductible HSA

Single	\$ 630.80	\$ 94.62	15%	\$ 1,135.44	\$ 115.09
Family	\$ 1,457.97	\$ 218.70	15%	\$ 2,624.35	\$ 266.00



HSA Plan Effective 1.01.16

Employee Deductible

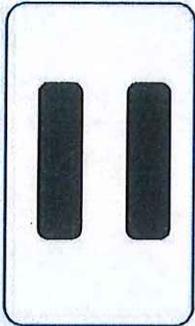
\$1,300 Single	\$2,600 Family
--------------------------	--------------------------

Employer HSA Deposits

\$600 Single	\$1,200 Family
------------------------	--------------------------

Employee Premium Savings

\$115.09	\$266
-----------------	--------------



Employee Liability – Deductible Only

\$584.91 Single	\$1,134 Family
---------------------------	--------------------------



Eligible Participants & Expenses for 2016

Eligible Participants:

HSA qualifying high deductible plan

No other "first dollar" health coverage

Not enrolled in Medicare or Medicaid

Can't be claimed as a dependent

No VA benefits within last 3 months

US resident with valid SSN

Over 18 years of age

HSA

Minimum Deductibles
\$1,300 Single
\$2,600 Family

Maximum Out of Pocket
(including deductibles)
\$6,550 Single
\$13,100 Family

Qualified Medical Expenses:

Only includes expenses incurred after HSA is established

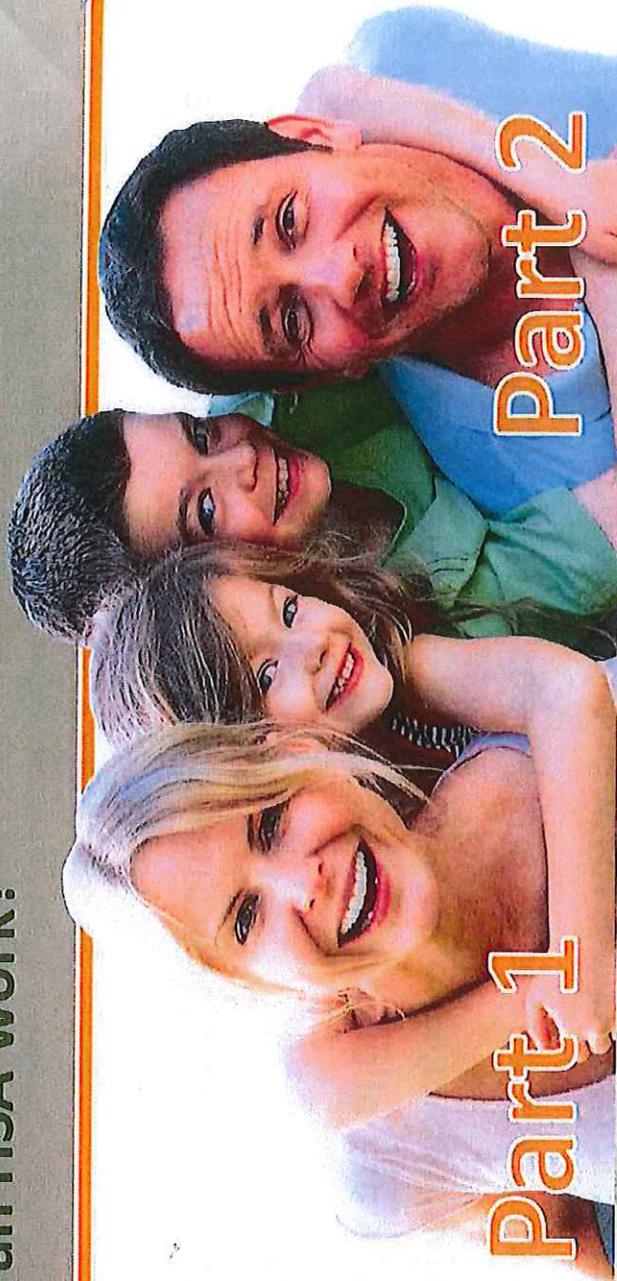
Expenses that qualify for medical & dental expenses deductions

Doesn't include non-prescription drugs (OTC) with the exception of insulin

Qualified Medical Expenses Allowed For:

- You and your spouse
- Dependents: up to age 19, or 23 if full time student

How does an HSA work?



Qualifying High Deductible Health Plan

Intended to cover serious illness or injury after the deductible has been met; however, preventive services are still covered at 100% without having to meet the deductible.

Health Savings Account

Pays for out-of-pocket expenses incurred before the deductible is met.

2016 HSA Contribution Rules

The maximum amount that can be contributed to an HSA from all sources

Individual \$3,350

Family \$6,750

- ❖ Can be made by the employer or the individual, or both
- ❖ Are always excluded from employees' income (pretax)
- ❖ For individuals ages 55+, additional "catch-up" contributions to their HSA are allowed

Amount: \$1,000

- ❖ Must stop once an individual is enrolled in any type of Medicare

These amounts are indexed annually



ENSURE
FREEDOM TO
COVERAGES