



HENDRICKS COUNTY BOARD OF COMMISSIONERS & HENDRICKS COUNTY COUNCIL

MINUTES OF THE JOINT JUNE 18, 2024 MEETING

The Hendricks County Board of Commissioners and the Hendricks County Council met in a joint session at 10:30 AM on Tuesday, June 18, 2024 in Meeting Rooms 4 & 5 located on the first floor of the Hendricks County Government Center at 355 S. Washington Street, Danville, IN 46122 with the following Hendricks County personnel in attendance:

Phyllis A. Palmer	Commissioner, President
Bob Gentry	Commissioner, Vice President
Dennis W. Dawes	Commissioner
Eric Wathen	Councilman, President
Caleb Brown	Councilman, Vice President
Dave Cox	Councilman
Larry Hesson	Councilman
Larry Scott	Councilman
David Wyeth	Councilman
R. Todd McCormack	Executive Director
Jack Sadler	Sheriff
Cinda Kattau	Chief Deputy Auditor
Paula Alkire	Financial Administrator
Erin Hughes	Human Resources Administrator
Mila M. Shaffer	Administration and Public Affairs
John Ayers	Engineer

CALL TO ORDER AND DETERMINATION OF A QUORUM

Commissioner Palmer opened the Meeting for the Commissioners at 10:05 AM with a quorum of all three (3) Commissioners present. Councilman Wathen opened the Meeting for the Council at 10:05 AM with a quorum of six (6) Councilmen present; Councilman Whicker was not in attendance.

IN THE MATTER OF APPROVAL OF MINUTES FROM FEBRUARY 27, 2024 JOINT MEETING

Councilman Wyeth moved to approve the Minutes from the February 27, 2024 Joint Meeting as presented. Councilman Cox seconded the motion and the motion was approved unanimously 6-0-0. Commissioner Gentry moved to approve the Minutes from the February 27, 2024 Joint Meeting as presented. Commissioner Dawes seconded the motion and the motion was approved unanimously 6-0-0.

IN THE MATTER OF FINANCIAL DISCUSSION

There was discussion amongst the Commissioners, Council, Todd McCormack, Sheriff Sadler, John Ayers, Cinda Kattau, Paula Alkire, Greg Guerrettaz (Financial Solutions Group), Adam Steuerwald (Barnes & Thornburg), and Dan Zuerner (Garmong Construction) regarding financing options for current and potential capital improvement projects, financing for road projects, and the importance of completing a space study for all County locations, excluding the new Jail and Highway Department.

Potential projects include the new Highway Department Facility, East Campus Building demolition, storage building at the new Highway Department property, Courthouse Annex parking lot, Fairgrounds upgrades, three roundabouts at SR 39/I-70, and Ronald Reagan Parkway north of CR 750 to CR 1000.

Councilman Brown left the meeting at 10:33 AM.

Councilman Wathen stated the space study will help with future decisions.

Commissioner Dawes reported a high-end developer that purchased 1200 +/- acres in Liberty Township is looking to the County for a residential TIF. Commissioner Dawes stated he does not think the developer will walk and throw it away if he doesn't get the TIF, but wanted to make everyone aware that there are discussions.

Commissioner Dawes left the meeting at 11:35 AM.

There was discussion amongst the Commissioners, Council, John Ayers, Greg Guerrettaz, and Adam Steuerwald regarding TIFs and how once the areas are annexed those portions of the TIF are removed from the County, unless the County has a reimbursement obligation resolution in place. There was concern expressed regarding the areas along the Ronald Reagan Parkway that the Town of Brownsburg has annexed and are continuing to annex. Councilman Wathen stated the County needs to talk with the Town of Brownsburg about them doing this and the County paying for the roads and then losing the planned TIF funds because of Brownsburg annexing the areas. John Ayers stated he would look into the TIF definition and compare it to what's being annexed currently. Adam Steuerwald stated he could not give the County legal advice because he represents Brownsburg on legal matters.

IN THE MATTER OF ACTION ITEMS

Jasmine Chong (Apex Benefits) presented Amendment No. 1 to the Hendricks County Government Summary Plan Document to accommodate the requirements under IC 36-8-10-16.5 regarding sheriff and merit deputy health insurance for surviving spouse and children and requested approval.

Councilman Wyeth moved to approve the Amendment as presented. Councilman Cox seconded the motion and the motion was approved unanimously 5-0-0. Commissioner Gentry moved to approve the Amendment as presented. Commissioner Palmer seconded the motion and the motion was approved unanimously 2-0-0.

IN THE MATTER OF STEELE UPDATE

Mike Blink (Steele Insurance & Financial Services) presented a Client Services Agreement to move from utilizing the Aflac enrollment site for Steele Benefits (employee benefit management system) to Steele's enrollment site beginning January 1, 2025, to make updates and reports easier to obtain and enable carrier changes away from Aflac. Mike Blink stated the monthly fee would increase from \$650.00 to \$1,025.00.

There was discussion amongst the Commissioners, Council, Erin Hughes, Paula Alkire, Jasmine Chong, and Mike Blink regarding the matter. Councilman Wathen inquired what the difference is between the two platforms. Mike Blink advised it would have the County's logo on it, would offer more product education, and wouldn't tie the County to Aflac in case they ever decided to stop offering Aflac. Erin Hughes stated it would also enable HR and the Auditor's Office to run reports themselves more easily, instead of having Steele run the reports for them, which could take up to one day to receive. Paula Alkire stated the added education would be a good user tool for employees to utilize instead of meeting with HR to obtain the information, and in the future with another added option it would give them the ability to send out alerts to employees for weather, birthdays, anniversaries, appreciation, etc. Councilman Cox inquired if this was worth a \$400.00 per month increase. Commissioner Palmer stated she had the same question as Councilman Cox. Erin Hughes and Paula Alkire stated it was, especially for payroll to have the reports within minutes. Erin Hughes advised that if the County ever went away from Aflac, they would have to make the transition at that point anyways, and stated Steele has not increased the County's price since signing up with them in 2018. Aflac currently pays a portion of the monthly fee for the County.

Councilman Wyeth moved to approve the Agreement as presented. Councilman Cox seconded the motion and the motion was approved unanimously 5-0-0. Commissioner Gentry moved to approve the Agreement as presented. Commissioner Palmer seconded the motion and the motion was approved unanimously 2-0-0.

IN THE MATTER OF 2024 PLAN PERFORMANCE REVIEW THROUGH APRIL 2024

Jasmine Chong presented the 2024 plan performance review through April 2024 (Exhibit A).

IN THE MATTER OF 2025 RENEWAL PROJECTIONS

Jasmine Chong presented the 2025 renewal projections (Exhibit B).

There was discussion amongst the Commissioners, Council, and Jasmine Chong regarding the projected substantial increase to the stop loss premium for 2025 when there currently are no claims impacting it. Jasmine Chong stated that's the rate increase Apex Benefits staff projected. Councilman Wathen and Councilman Hesson still questioned it because the amount of the increase does not coincide with the County's claims history.

IN THE MATTER OF 2025 RENEWAL STRATEGIES AND DECISIONS

Jasmine Chong presented the 2025 UMR Administrative Services Renewal (Exhibit C) and reported UMR is increasing their True Rx external pharmacy benefit manager interface fee from \$3.00 per employee per month to \$6.00 per employee per month beginning January 1, 2025 and requested approval to renew with UMR for 2025. Jasmine Chong stated she could look into costs to utilize UMR for pharmacy benefits management instead of True Rx if the County wanted her to.

Councilman Cox moved to approve renewing with UMR for 2025 as presented. Councilman Scott seconded the motion and the motion was approved unanimously 5-0-0. Commissioner Gentry moved to approve renewing with UMR for 2025 as presented. Commissioner Palmer seconded the motion and the motion was approved unanimously 2-0-0.

Jasmine Chong presented UMR's One Pass Select Program (Exhibit D), an optional fitness and well-being program, and inquired if the County would be interested in offering it to employees. Jasmine Chong stated the monthly fee would be paid by any employee that chooses to opt-in.

It was the consensus of the Commissioners and Council to go ahead and begin offering One Pass Select to employees now and for Jasmine Chong to send information out to make employees aware of it.

Jasmine Chong inquired if the County would like to remain with Delta Dental for 2025 with no rate changes.

It was the consensus of the Commissioners and Council to remain with Delta Dental for 2025.

Jasmine Chong inquired if the County would like to remain with VSP Vision for 2025 with no rate changes.

It was the consensus of the Commissioners and Council to remain with VSP Vision for 2025.

Jasmine Chong reported MetLife group life, LTD, AD&D, and voluntary life rates for 2025 would remain the same, but inquired if the County would consider switching to The Standard for group life, LTD, AD&D, and optional life (Exhibit E) and advised they are a great partner for Steele Benefits, offer a public safety officers line of duty benefit, and offered lower rates to the County's portion for three years.

There was discussion amongst the Commissioners, Council, Todd McCormack, Erin Hughes, and Jasmine Chong regarding the matter. Councilman Wyeth inquired what public safety officers would be eligible for this extra benefit. Jasmine Chong did not know and asked for a list to be sent to her so she could look into it. Councilman Scott inquired if these were introductory rates. Jasmine Chong stated yes, they are only good for three years. Erin Hughes inquired if employees that currently have voluntary MetLife would be able to keep their policies with MetLife without increasing their premiums. Jasmine Chong advised she did not know if they would be able to keep the policies or if the rates would increase if they were able to keep the policies. Jasmine Chong stated The Standard has agreed to match the current voluntary policies for employees. Erin Hughes stated the last time life insurance was changed it did not go over well with the employees.

It was the consensus of the Commissioners and Council to change to The Standard Plan 8 for 2025 as presented.

IN THE MATTER OF HRH CLINIC PROGRAM REVIEW

Jasmine Chong presented a proposed expansion of the hours at the Danville HRH Wellness Clinic (Exhibit F) by 20 hours each month for an additional \$1,246.75 and inquired if the County was interested.

There was discussion amongst the Commissioners, Council, Todd McCormack, Erin Hughes, and Jasmine Chong regarding the matter and the online scheduling issues. Councilman Wathen stated he does not believe the issue is a lack of hours but is rather the issue of the HRH online scheduling system that does not show you all available appointments for a specific location, and only shows available appointments with any provider that you have seen at the Clinic before. Councilman Wathen advised if you call to schedule an appointment the availability is completely different than the online availability because they will tell you what's available at that location for any provider, instead of only what's available with a provider you've seen. Todd McCormack agreed with Councilman Wathen. Erin Hughes advised HRH is working on changing this and stated employees have complained about not being able to get appointments at the Danville location. Councilman Wathen inquired if these added hours would only be available to County employees. Jasmine Chong stated no, they would be available to everyone that utilizes the HRH Wellness Clinics. Commissioner Palmer suggested reducing hours at one of the Clinics not as heavily used to increase the hours at Danville without increasing the cost.

Commissioner Palmer left the meeting at 12:58 PM.

It was the consensus of the Commissioners and Council to not add the extra hours right now and for Erin Hughes and Jasmine Chong to reach out to HRH about fixing their online scheduling to show all available appointments.

IN THE MATTER OF 2025 RENEWAL STRATEGIES AND DECISIONS (CONTINUED)

Mila Shaffer inquired if The Standard would be offering the same guaranteed issue amount for new employees (\$150,000.00) and the same guaranteed annual buy-up amount (\$10,000.00) to current policyholders without having to show evidence of insurability. Mila Shaffer stated many employees purchase the guaranteed buy-up each year specifically because they do not have to prove insurability and advised this would be a tremendous loss to someone that may have a medical condition that would now make them ineligible for life insurance. Erin Hughes agreed with Mila Shaffer and stated it would definitely be an issue for many if The Standard does not have these same guarantees. Jasmine Chong stated she did not know.

There was discussion amongst the Commissioners, Council, Mila Shaffer, Erin Hughes, and Jasmine Chong regarding the matter. Erin Hughes advised Jasmine Chong would need to get something in writing from The Standard to show they would offer the same guarantees as MetLife and would need to find out what would happen to employees wanting to keep their current MetLife policies instead of converting them to The Standard.

IN THE MATTER OF COMPLIANCE DISCUSSION

No matters presented.

IN THE MATTER OF STRATEGY TIMELINE

No matters presented.

IN THE MATTER OF OTHER COMMISSIONER BUSINESS

No matters presented.


IN THE MATTER OF OTHER COUNCIL BUSINESS

No matters presented.


IN THE MATTER OF ADJOURNMENT

The June 18, 2024 Joint Meeting of the Commissioners and Council was adjourned at 1:04 PM.

HENDRICKS COUNTY BOARD OF COMMISSIONERS


Phyllis A. Palmer, President


Bob Gentry, Vice President


Dennis W. Dawes, Member


HENDRICKS COUNTY COUNCIL



Eric Wathen, President

Caleb Brown, Vice President


Dave Cox, Councilman


Larry Hesson, Councilman


Larry Scott, Councilman


Brad Whicker, Councilman


David Wyeth, Councilman

Executive Financial Summary

Exhibit A

	2024 thru April	2023 thru April	Difference +/-
1 # of Months	4	4	0
2 Avg YTD Employee Enrollment	447	439	8
3 Avg Member Enrollment	956	922	34
Paid Claims			
4			
5 Medical Gross Spend	\$ 1,423,625	\$ 1,106,224	\$317,401
6 Rx Gross Spend	\$ 218,709	\$ 227,415	(\$8,706)
7 Total Gross Spend	\$ 1,642,334	\$ 1,333,639	\$308,695
8 Percent of Expected Claims	78%	60%	
9 Percent of Maximum Claims (attachment point)	62%	48%	
10 Stop Loss Reimbursements	\$ -	\$ -	
11 RX Rebates	(\$53,767)	(\$33,219)	(\$20,548)
12 Total Net Spend	\$ 1,588,568	\$ 1,300,421	\$288,147
13 Total Net Spend PEPM	\$ 889	\$ 741	\$148
14 Rx % (of gross)	13%	17%	-4%
Fixed Costs			
15 Admin Fee	\$ 153,296	\$ 129,962	\$23,334
16 ISL Premium	\$ 183,657	\$ 197,031	(\$13,374)
17 ASL Premium	\$ 15,878	\$ 12,930	\$2,948
18 Total Fixed Costs	\$ 352,831	\$ 339,923	\$12,908
19 Total Fixed Costs PEPM	\$ 197	\$ 194	\$3
Budgeted Costs			
20 Employee Contribution	\$ 115,159	\$ 107,411	\$7,748
21 Employee Contribution PEPM	\$ 64	\$ 61	\$3
22 Employer Portion	\$ 2,894,443	\$ 2,728,271	\$166,172
23 Employer Portion PEPM	\$ 1,620	\$ 1,555	\$65
24 Total Budget	\$ 3,009,602	\$ 2,835,683	\$173,919
25 Total Budget PEPM	\$ 1,684	\$ 1,616	\$68
Cost Comparison			
26			
27 Total Plan Cost	\$ 1,941,398	\$ 1,640,344	\$301,054
28 Total Plan Cost PEPM	\$ 1,086	\$ 935	\$151
29 Surplus / Deficit	\$ 1,068,204	\$ 1,195,339	
30 Performance to Budget	65%	58%	7%
31 Total Net Paid (minus employee contribution)	\$ 1,826,239	\$ 1,532,933	\$293,306
32 Total Net Paid PEPM	\$ 1,021	\$ 873	\$148

Renewal Projections

Exhibit B

Period: January 1, 2025 to December 31, 2025
Includes: Summary of Projected Costs based on Current Plans

Projected 2025 Cost					
Month	# EE	2024 Expected	2025 Expected	Midpoint	Max Cost
Medical & Rx	442	6,070,874	\$6,330,520	\$7,121,835	\$7,913,150
Admin	442	\$311,398	320,740	\$320,740	\$320,740
Stop Loss	442	\$593,536	\$727,841	\$727,841	\$727,841
Aggregating Specific Included	442	\$80,000	\$80,000	\$80,000	\$80,000
Transplant Carveout	442	\$91,366	\$95,942	\$95,942	\$95,942
Laser Excess Liability	442	\$0	NNL	NNL	NNL
Clinic	442	\$339,000	\$450,000	\$450,000	\$450,000
RX Help Center	442	\$43,920	45,238	\$45,238	\$45,238
GLAD Medications	442	\$710,000	\$810,000	\$810,000	\$810,000
GLAD Medication Rebates	442	(\$90,000)	(\$90,000)	(\$90,000)	(\$90,000)
PCORI Fees	941	\$3,030	\$3,209	\$3,209	\$3,209
Total		\$8,153,125	\$8,773,489	\$9,564,804	\$10,356,119
% Change			7.61%		
PEPM	442		\$1,654	\$1,803	\$1,953
2024 Premium Equivalents HRA/HSA		8,907,096 \$590,400	-1.5% \$590,400	7.4% \$590,400	16.3% \$590,400

Notes 8,773,489.21
2024 Claims are based on 2024 Renewal;
Projected 2025 based on 70% 5/23-4/24 Experience and 30% 5/22-4/23 Experience.

2025 UMR Administrative Services Renewal

Exhibit C

Exhibit C		Renewal Fees		Renewal Fees	
Administration and access fees	Subscribers	Current Fees	1/1/2025	1/1/2026	1/1/2027
Medical claims	441	\$41.59	\$41.59	\$42.82	\$44.08
Medical client advisor commission	441	\$12.50	\$12.50	\$12.50	\$12.50
Required stop loss interface fee	441	Included	Included	Included	Included
Stop loss interface - If a non-preferred vendor is selected, this surcharge fee will also apply	441	Waived for QBE	Waived for QBE	TBD	TBD
UnitedHealthcare Choice Plus ® network - access fee	441	Included	Included	Included	Included
COBRA administration	441	\$1.05	\$1.05	\$1.05	\$1.05
Utilization Management (UM)	441	Included	Included	Included	Included
Complex Condition CARE	441	Included	Included	Included	Included
External Pharmacy Benefit Manager (PBM) Interface	441	\$3.00	\$6.00	\$6.00	\$6.00
Medical and pharmacy integration - per participating employee per month	441	Included	Included	Included	Included
Medical Insured Carve Out Coordination Fee	441	\$0.35	\$0.35	\$0.35	\$0.35
Specialty Carveout Injectables / Medications Coordination Fee	441	\$0.20	\$0.35	\$0.35	\$0.35
Telemedicine (Teladoc)	441	Included	Included	Included	Included
Teladoc - Dermatology	441	Included	Included	Included	Included
Plan Advisor	441	Included	Included	Included	Included
+ Care Connect	441	Included	Included	Included	Included
Retiree billing - ACH debit	1	\$4.25	\$4.25	\$4.25	\$4.25
Retiree billing - check payment	1	\$5.85	\$5.85	\$5.85	\$5.85
CRS Benchmark Program – Multiplan's Complementary Network, Fee Negotiation and Data iSight - % of savings	441	22% with \$50,000 cap per claim	N/A	N/A	N/A
CRS Enhanced - % of Savings	441	N/A	20% with \$50,000 cap per claim	20% with \$50,000 cap per claim	20% with \$50,000 cap per claim



One Pass Select

Fitness and well-being program

More advantages for employees

One Pass Select offers employees various membership tiers to choose from based on their unique fitness goals — along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access with no waiting period
- The ability to add up to four family members or friends (ages 18+) at a 10% monthly discount
- A convenient grocery delivery subscription

Membership options for employees

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$29	\$64	\$99	\$144
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	12,000+	14,000+	16,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	10,000+	10,000+	10,000+	10,000+	10,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery		✓	✓	✓	✓
Family & friend memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*10% discount off the tier selected for each person added.

ApexBenefits

Exhibit D



More advantages for employees

One Pass Select offers employees various membership tiers to choose from based on their unique fitness goals — along with additional benefits, including:

- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access with no waiting period
- The ability to add up to four family members or friends (ages 18+) at a 10% monthly discount
- A convenient grocery delivery subscription

One Pass Select commercial gym brands*

Digital (2k+)	Classic (12k)	Standard (13k+)	Premium (15k+)	Elite (18k+)

*Certain fees and other restrictions apply, vary depending on member's location. Other participating locations available in all markets. All trademarks are the property of their respective owners.

UMR
U.S. Mutual Insurance Company, Inc.
In and for the convenience of its members and employees

2025 MetLife Products

Exhibit E



MetLife Group Life and AD&D – Successfully negotiated Rate Hold Renewal Offer for 2025

The Standard option review:

- **Public Sector Specialization** – The public group clients represent 35% of The Standard's overall business and they insure 70+ municipalities/towns/local governments throughout Indiana.
- **Line of Duty Benefit** – They have a unique benefit specifically designed for municipalities called a **line of duty benefit** which is a great attraction and retention tool for their clients. They are the only carrier who offers this. This is available in our Life and Accident policies. ***For Life, this benefit offers public safety officers an additional \$50,000 or 100% of the AD&D benefit, whichever is less, when suffering a loss which is the result of a line of duty accident.*** Public safety officers include police officers, firefighters, correction officers, judicial officers or a public safety officer.
- They are a great partner for Steele
- Standard's offer includes 3-year lower rates.

2025 Standard Option Review

Exhibit E

Basic Life and AD&D Benefit and Cost Analysis

Basic Life and AD&D Benefit and Cost Analysis						
Effective Date		1/1/2025	Current	Negotiated Renewal	Proposed 1	Proposed 2
Carrier		MetLife				
Benefit Details		The Standard				
Eligibility		All Eligible Employees	All Eligible Employees	Class 1: Elected Officials, 17.5 hrs/wk Class 2: All Other Members, 30+ hrs/wk	Class 1: Elected Officials, 17.5 hrs/wk Class 2: All Other Members, 30+ hrs/wk	
Life and AD&D Benefit		\$25,000	\$25,000	\$25,000	\$35,000	
Benefit Maximum		\$25,000	\$25,000	\$25,000	\$35,000	
Guarantee Issue Amount		\$25,000	\$25,000	\$25,000	\$35,000	
Reduction Schedule		65% at age 65, 40% at age 70, 25% at age 75	65% at age 65, 40% at age 70, 25% at age 75	65% at age 65, 40% at age 70, 25% at age 75	65% at age 65, 40% at age 70, 25% at age 75	
Waiver of Premium		Included	Included	Included	Included	
Rates						
	Volume	\$11,682,500	\$11,682,500	\$11,682,500	\$16,254,000	
	Life Rate per \$1,000	\$0.180	\$0.180	\$0.070	\$0.100	
	AD&D Rate per \$1,000	\$0.028	\$0.028	\$0.025	\$0.025	
	Life & AD&D Premium Monthly	\$2,430	\$2,430	\$1,110	\$2,032	
	Life & AD&D Premium Annualized	\$29,160	\$29,160	\$13,318	\$24,381	
	\$ Difference from Current		\$0	-\$15,841	-\$4,779	
	% Difference from Current		0.0%	-54.3%	-16.4%	
Plan Type	Employer Paid	Employer Paid	Employer Paid	Employer Paid	Employer Paid	
Rate Guarantee	1 yr. 1/1/2024-12/31/2024	1 yr. 1/1/2025-12/31/2025	3 yrs. 1/1/2025-12/31/2027	3 yrs. 1/1/2025-12/31/2027		



The above is for illustrative purposes only. For a complete description of coverage/rates/terms, reference must be made to the actual policy and rate documents provided by the insurance carrier(s). Where discrepancies occur, the contract for coverage will prevail.

2025 Standard Option Review

Exhibit E

Long Term Disability Benefit and Cost Analysis

Effective Date		1/1/2025		Current		Renewal		Proposed 1	
Carrier		MetLife		MetLife		MetLife		The Standard	
Benefit Details									
Eligibility	All Eligible Employees	All Eligible Employees	All Eligible Employees	Class 1: Elected Officials, Class 2: All Other Members					
Definition of Earnings	Gross Salary or Wages	Gross Salary or Wages	Gross Salary or Wages						\$25,000
Minimum Hours Worked	30 hours/week	30 hours/week	30 hours/week					Class 1: 17.5 hrs/week Class 2: 30 hrs/week	
Monthly Benefit Percentage	60%	60%	60%					60%	
Benefit Maximum	\$3,000	\$3,000	\$3,000					\$3,000	
Elimination Period (EP)	90 days	90 days	90 days					90 days	
Maximum Benefit Period / Benefit Duration	SSNRA	SSNRA	SSNRA					SSNRA	
Definition of Disability / Own Occupation	24 months	24 months	24 months					24 months	
Partial Disability Benefit	Included	Included	Included					Included	
Zero Day Residual	Included	Included	Included					Included	
Social Security Integration Method	Full Family	Full Family	Full Family					Full Family	
Survivor Benefit	3 months	3 months	3 months					3 months	
Mental Nervous / Substance Abuse	24 months	24 months	24 months					24 months	
Self-Reported Limitation	24 months	24 months	24 months					24 months	
Pre-Existing Limitation	3/12	3/12	3/12					3/12	
Rates									
Covered Payroll									
Long Term Disability Premium Annualized	\$65,406	\$65,406	\$65,406					\$57,317	
			\$0					-\$8,089	
			0.0%					-12.4%	
Plan Type	Employer Paid	Employer Paid	Employer Paid					Employer Paid	
Contributions	Employer pays 100%	Employer pays 100%	Employer pays 100%					Employer pays 100%	
Participation Requirement	100%	100%	100%					100%	
Rate Guarantee	1 yr, 1/1/2024-12/31/2024	1 yr, 1/1/2025-12/31/2025	3 yrs, 1/1/2025-12/31/2027						



The above is for illustrative purposes only. For a complete description of coverage/rates/terms, reference must be made to the actual policy and rate documents provided by the insurance carrier(s). Where discrepancies occur, the contract for coverage will prevail.

2025 Standard Option Review

Exhibit E

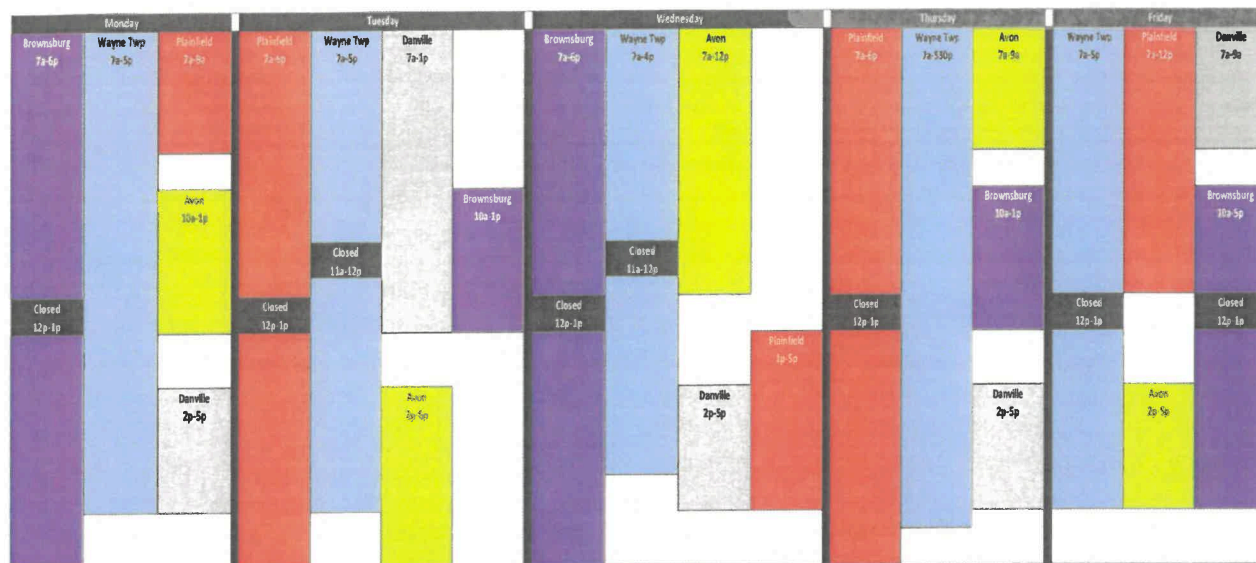
Voluntary Life & Voluntary AD&D Benefit and Cost Analysis

Carrier		Effective Date	1/1/2025	Current	MetLife	Renewal	MetLife	Proposed 1	The Standard
Benefit Details & Provisions									
Eligibility		All Eligible Employees				All Eligible Employees			
Employee Voluntary Life Benefit		Increments of \$10,000				Increments of \$10,000			Increments of \$10,000
Employee Voluntary Life Maximum		The lesser of 5 times your annual earnings or \$300,000				The lesser of 5 times your annual earnings or \$300,000			\$300,000
Employee Guarantee Issue Amount		\$150,000				\$150,000			\$200,000
Benefit Reduction Schedule		None				None			None
Waiver of Premium		Included				Included			Included
Accelerated Benefit		Included				Included			Included
Employee Voluntary AD&D Benefit		Matches Vol Life Amount				Matches Vol Life Amount			Matches Vol Life Amount
Spouse Voluntary Life Benefit		Increments of \$5,000				Increments of \$5,000			Increments of \$5,000
Spouse Voluntary Life Maximum		The lesser of 50% of employee's amount or \$150,000				The lesser of 50% of employee's amount or \$150,000			The lesser of 50% of employee's amount or \$150,000
Spouse Guarantee Issue Amount		\$25,000				\$25,000			\$50,000
Dependent Child(ren) Life Benefit		Available Options: \$1,000, \$2,000, \$4,000, \$5,000, \$10,000				Available Options: \$1,000, \$2,000, \$4,000, \$5,000, \$10,000			Available Options: \$1,000, \$2,000, \$4,000, \$5,000, \$10,000
Rates									
		Volume							
Employee / Spouse Rate per \$1,000		\$18,145.000							
Age 24 and Under		\$0.060							
Age 25-29		\$0.060							
Age 30-34		\$0.060							
Age 35-39		\$0.090							
Age 40-44		\$0.150							
Age 45-49		\$0.230							
Age 50-54		\$0.450							
Age 55-59		\$0.710							
Age 60-64		\$0.790							
Age 65-69		\$1,400							
Age 70-74		\$3,520							
Age 75 and Over		\$3,520							
Voluntary AD&D EE / SP / CH		\$0.029							
Child Life per \$1,000		\$0.20 / \$0.430							
Plan Type		Voluntary							
Participation Requirement		Assumes current 1 yr. 1/1/2024-12/31/2024							
Rate Guarantee		Assumes current 1 yr. 1/1/2025-12/31/2025							
		20% or 10 enrolled 3 yrs. 1/1/2025-12/31/2027							

ApexBenefits

The above is for illustrative purposes only. For a complete description of coverage/rates/terms, reference must be made to the actual policy and rate documents provided by the insurance carrier(s). Where discrepancies occur, the contract for coverage will prevail.

Current Hours



Proposed Danville Location Expansion



Tuesday – Adds two hours (2:00 PM – 4:00 PM)

Current hours	New proposed hours
7:00 AM – 1:00 PM	7:00 AM – 4:00 PM (Closed 11:00 am - 12:00 PM)

Wednesday – Adds one hour to morning availability? Change to morning hours.

Current hours	New proposed hours
2:00 PM – 5:00 PM	7:00 AM – 11:00 AM

Friday – Adds two hours to morning availability after 9:00 AM

Current hours	New proposed hours
7:00 AM – 9:00 AM	7:00 AM – 11:00 AM