TriCo Regional Sewer Utility

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PERSONNEL & BENEFITS COMMITTEE MEETING

Wednesday, November 5, 2025, at 7:30 a.m.
7236 Mayflower Park Drive, Zionsville, IN 46077

AGENDA

1. Roll Call

2. Public Comment

3. Safety Report

4. Range Adjustment

5. Health Insurance IPEP Renewal Quote

6. Staffing

7. Other Business

8. Adjourn

Next Scheduled Meeting: November 20, 2025 @ 7:30 a.m.

MEMORANDUM

To: **P&B Committee**

From: **Maggie Crediford**

Date: **October 28, 2025**

Subject: **Safety Update**

It's been 82 days without a lost-time accident.

This month's online safety training through Ving covered the following topics:

- Emergency Roles and Responsibilities
- The Top 3 Machine Hazards
- Types of Machine Guards
- Working Safely Around Machines

On Thursday, October 9**,** staff participated in fire safety training and a live drill conducted by Trico. The session included procedures to follow during a fire and hands-on practice using a live fire extinguisher.

During routine equipment checks, one air monitor failed calibration and was taken out of service. A replacement CO/H_2S sensor has been ordered and will be installed once received.

Additionally, one confined space entry was completed this month to inspect a check valve in the digester vault.

MEMORANDUM

To: **Personnel and Benefits Committee**

From: **Andrew Williams**

Date: **October 20, 2025**

Subject: **2026 Range Adjustment**

TriCo's annual salary ordinance ranges are taken from the established step system. The range spread and steps for each grade level are dependent on the positions and job families, with an increasing number of steps for higher grades in accordance with the salary study. Steps are designed to advance employees within their ranges as they gain experience in their respective positions. The Board approved a range adjustment of 5% for 2023, 4.5% for 2024, and 3% for 2025.

Annual adjustments are made to the ranges to maintain competitive compensation in line with our peers and the local labor market. Several factors have been considered in the past, including the local labor market conditions, rate of inflation as shown in the CPI, and the operational & financial performance of the Utility.

According to the Bureau of Labor Statistics, the Consumer Price Index for All Urban Consumers (CPI-U) increased by 2.9 percent over the last 12 months, before seasonal adjustment, in the "all items" index.

The Atlanta Fed's Wage Growth Tracker measures the nominal wage growth of individuals. The median percentage change in the hourly wage of individuals observed 12 months apart is 4.1%.

Local municipalities have proposed the following adjustments:

Brownsburg	3% - Merit System
Carmel	3% - Step System
Fishers	3% - Max of Range
Greenwood	3% - Merit System
Noblesville	0% - Max of Range
Westfield	2.8% - Merit System
Zionsville	2% - Merit System

MEMORANDUM

To: **P&B Committee**

From: **Andrew Williams**

Date: **October 31, 2025**

Subject: **Health, Dental, ST/LT Disability & Life Insurance**

Background
TriCo changed to Anthem IPEP (Indiana Public Employer's Plan) for the 2022 coverage, as it represented a 12.17% decrease from the 2021 rates. The Deductible increased from $2,500/$5,000 to $3,000/$6,000, but the maximum out-of-pocket amount was reduced from $3,500/$7,000 to $3,000/$6,000. The 2023 Anthem IPEP renewal quote for health insurance was a 19.84% increase. We shopped for the coverage but remained with IPEP as it was still the most competitive for the coverage provided. The 2024 Anthem IPEP renewal quote included a 5.2% premium increase, accompanied by an increase in the individual deductible to $3,200. In 2025, the deductibles increased to $4,000/$8,000 to reduce the proposed 15.8% increase to 7.8%.

2026 Coverage

Health Insurance
The Anthem IPEP renewal for our current high-deductible plan is a 9.6% increase, with no changes to the coverage levels. With our current employee participation, the annual premium increases $45,588 from $475,224 to $520,812. TriCo pays 80% and the employee 20% of this premium.

The attached IPEP renewal shows additional Anthem plans.

McGowan is in the process of obtaining quotes from other carriers. We may have these numbers back by the Wednesday, November 5th meeting.

Dental, STD/LTD coverage, and Group Life Insurance
We have not received the Mutual of Omaha renewal for dental, STD/LTD, and group life insurance coverage. The IPEP Anthem plan provided quotes for coverage. McGowan is obtaining quotes from other carriers for all these coverages.

The current annual premium for MoO is $34,221. The 2026 premiums for the Anthem Plan A are $29,979 (-12.40%) and for Plan B are $36,808 (7.56%). Plan A has lower reimbursement limits on services and a $1,000 annual maximum. Plan B has similar reimbursement limits to the current MoO plans and the same $1,500 annual maximum.

TriCo Regional Sewer Utililty

Renewal Rates Effective: 1/1/2026 - 12/31/2026

Prepared by: businessolver

		BAHSA E5	BAHSA E5
Census		Current Rates	Renewal Rates
Single	4	$884.50	$968.50
EE/Sp	5	$1,936.50	$2,122.50
EE/Ch	3	$1,664.50	$1,823.50
Family	8	$2,673.50	$2,930.50
Total	20	$39,602.00	$43,401.00

Signature: _____ **Date:** _____

TriCo Regional Sewer Utililty

Rates Effective: 1/1/2026 - 12/31/2026

Prepared by: businessolver

IPEP PPO Plans			
	PPO 2 Rx T3	PPO 3 Rx T3	PPO 7 Rx T3
	In-Network	In-Network	In-Network
Deductible			
Single	$250	$500	$1,000
Family	$750	$1,500	$3,000
Coinsurance	20%	20%	20%
Out-of-Pocket Maximum (includes deductible)			
Single	$1,000	$2,000	$3,000
Family	$2,000	$4,000	$6,000
Physician Copay			
PCP	$20	$20	$20
SCP	$20	$20	$20
Urgent Care	$50	$50	$50
Emergency Room	$200	$200	$200
Inpatient Services	20%	20%	20%
Outpatient Services	20%	20%	20%
Deductible Type	Embedded	Embedded	Embedded
Out of Network Benefits Available	Yes	Yes	Yes
Prescription Drug Plan *			
Deductible (Rx Choice)			
Retail (30 day supply) - Level 1	$20/$40/$60/25% w $200 Max	$20/$40/$60/25% w $200 Max	$20/$40/$60/25% w $200 Max
Retail (30 day supply) - Level 2	$30/$50/$70/25% w $200 Max	$30/$50/$70/25% w $200 Max	$30/$50/$70/25% w $200 Max
Mail Order (90 day supply)	$40/$80/$120/25% w $200 Max	$40/$80/$120/25% w $200 Max	$40/$80/$120/25% w $200 Max

	Census			
Single	**4**	$1,275.50	$1,227.50	$1,179.50
EE/Sp	**5**	$2,797.50	$2,693.50	$2,586.50
EE/Ch	**3**	$2,403.50	$2,315.50	$2,222.50
Family	**8**	$3,865.50	$3,720.50	$3,571.50
Total	**20**	$57,224.00	$55,088.00	$52,890.00

* Benefits for in-network pharmacies. Rx copays apply to the Out of Pocket Maximum

This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract. In the event of a conflict between the Group Contract and this summary, the terms of the Group Contract will prevail.

The rates and premium shown here are for illustrative purposes only. Final rates are based on the census at the time of enrollment and the risk tier assigned by underwriting. The premium billed will vary based on the current group census at the time of billing.

Plan Selected: _____ **Signature:** _____ **Date:** _____

TriCo Regional Sewer Utililty

Rates Effective: 1/1/2026 - 12/31/2026

Prepared by: businessolver

IPEP PPO Plans		
	PPO 9 Rx T3	PPO 16 Rx T3
	In-Network	In-Network
Deductible		
Single	$2,000	$2,500
Family	$6,000	$7,500
Coinsurance	20%	20%
Out-of-Pocket Maximum (includes deductible)		
Single	$4,000	$5,000
Family	$8,000	$10,000
Physician Copay		
PCP	$20	$20
SCP	$20	$20
Urgent Care	$50	$50
Emergency Room	$200	$200
Inpatient Services	20%	20%
Outpatient Services	20%	20%
Deductible Type	Embedded	Embedded
Out of Network Benefits Available	Yes	Yes
Prescription Drug Plan *		
Deductible (Rx Choice)		
Retail (30 day supply) - Level 1	$20/$40/$60/25% w $200 Max	$20/$40/$60/25% w $200 Max
Retail (30 day supply) - Level 2	$30/$50/$70/25% w $200 Max	$30/$50/$70/25% w $200 Max
Mail Order (90 day supply)	$40/$80/$120/25% w $200 Max	$40/$80/$120/25% w $200 Max

	Census		
Single	**4**	$1,120.50	$1,085.50
EE/Sp	**5**	$2,454.50	$2,380.50
EE/Ch	**3**	$2,111.50	$2,046.50
Family	**8**	$3,391.50	$3,286.50
Total	**20**	$50,221.00	$48,676.00

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TriCo Regional Sewer Utililty

Rates Effective: 1/1/2026 - 12/31/2026

Prepared by: businessolver

IPEP H.S.A. Plans		
	BAHSA E2	**BAHSA E5**
	In-Network	**In-Network**
Deductible		
Single	$3,400	$4,000
Family	$6,000	$8,000
Coinsurance	0%	0%
Out-of-Pocket Maximum (includes deductible)		
Single	$3,400	$4,000
Family	$6,000	$8,000
Physician Copay		
PCP	0%	0%
SCP	0%	0%
Urgent Care	0%	0%
Emergency Room	0%	0%
Inpatient Services	0%	0%
Outpatient Services	0%	0%
Deductible Type	Embedded	Embedded
Out of Network Benefits Available	Yes	Yes
Prescription Drug Plan *		
Deductible (Rx Choice)	Medical deductible applies first	Medical deductible applies first
Retail (30 day supply) - Level 1	0%	0%
Retail (30 day supply) - Level 2	10%	10%
Mail Order (90 day supply)	0%	0%

	Census		
Single	**4**	$1,039.50	$968.50
EE/Sp	**5**	$2,280.50	$2,122.50
EE/Ch	**3**	$1,960.50	$1,823.50
Family	**8**	$3,149.50	$2,930.50
Total	**20**	$46,638.00	$43,401.00

* Benefits for in-network pharmacies. Rx copays apply to the Out of Pocket Maximum

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Plan Selected: _____ **Signature:** _____ **Date:** _____

TriCo Regional Sewer Utililty

Rates Effective: 1/1/2026 - 12/31/2026

Prepared by: businessolver

IPEP H.S.A. Plans		
	BAHSA E6	**BAHSA E7**
	In-Network	**In-Network**
Deductible		
Single	$5,000	$6,000
Family	$10,000	$12,000
Coinsurance	0%	0%
Out-of-Pocket Maximum (includes deductible)		
Single	$5,000	$6,000
Family	$10,000	$12,000
Physician Copay		
PCP	0%	0%
SCP	0%	0%
Urgent Care	0%	0%
Emergency Room	0%	0%
Inpatient Services	0%	0%
Outpatient Services	0%	0%
Deductible Type	Embedded	Embedded
Out of Network Benefits Available	Yes	Yes
Prescription Drug Plan *		
Deductible (Rx Choice)	Medical deductible applies first	Medical deductible applies first
Retail (30 day supply) - Level 1	0%	0%
Retail (30 day supply) - Level 2	10%	10%
Mail Order (90 day supply)	0%	0%

	Census		
Single	**4**	$908.50	$871.50
EE/Sp	**5**	$1,988.50	$1,907.50
EE/Ch	**3**	$1,710.50	$1,641.50
Family	**8**	$2,745.50	$2,634.50
Total	**20**	$40,672.00	$39,024.00

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Plan Selected: _____ **Signature:** _____ **Date:** _____

MEMORANDUM

To: **P&B Committee**

From: **Andrew Williams**

Date: **October 31, 2025**

Subject: **Staffing**

The proposed 2026 Budget includes a new position to backfill staffing needs when other employees are working at HCRUD. A job description for a Plant & Field Operations Technician was created and provided to our compensation consultant. Their study results indicate the position should be classified as a Grade 10. The addition of this employee should be revenue-neutral, as the additional cost will be covered by revenue from HCRUD for the operation of their utility. This position will be included in the 2026 Salary Ordinance, pending approval by the Board.