



TriCo Regional Sewer Utility

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Board of Trustees Meeting Agenda

Monday, September 13, 2021 @ 6:00 p.m.

TriCo WRRF

7236 Mayflower Park Drive, Zionsville, IN 46077

1. Roll Call
2. Public Comment
3. Approval of Meeting Memorandum
 - a. Board Meeting, August 9, 2021
4. Approval of Claims Docket
5. Attorney's Report
6. Utility Director's Report
7. Committee Reports
 - a. Budget & Finance Committee
 - b. Personnel & Benefits Committee
 - c. Capital & Construction Committee
8. Old Business
9. New Business
 - a. Plant Tour
10. Adjourn



BOARD OF TRUSTEE MEETING

Monday August 9, 2021, 6:00 p.m.

Memorandum

Ms. Merrill called the meeting to Order at 6:01 p.m.

ROLL CALL

Present: Treasurer Jane Merrill, Secretary Michael McDonald, members, Jeff Kimbell, Eric Hand, and Amanda Foley. Others in attendance were Utility Director Andrew Williams, Legal Counsel Scott Wyatt, Engineering Manager Wes Merkle, Controller Cindy Sheeks and Administrative Assistant Maggie Crediford

Carl Mills and Steve Pittman were absent. Mr. Ryerson was not in attendance during roll call.

PUBLIC COMMENT

There was no one present from the public.

APPROVAL OF MEETING MEMORANDUM

Executive Session July 12, 2021

Mr. Kimbell made a motion to approve the July 12, 2021 Executive Session Meeting Memorandum. Mr. McDonald seconded the motion, and it was unanimously approved.

Board Meeting, July 12, 2021

Ms. Foley made a motion to approve the July 12, 2021 Board of Trustees meeting memorandum. Mr. Kimbell seconded the motion, and it was unanimously approved.

APPROVAL OF CLAIMS DOCKET

Ms. Sheeks said a large payment in the amount of \$816,000 was made to Thieneman for the WRRF Plant Expansion project. There was one large refund in the amount of \$2700 because a customer accidentally paid TriCo their mortgage payment. Mr. McDonald made a motion to approve the claims docket. Mr. Kimbell seconded the motion, and it was unanimously approved.

ATTORNEY'S REPORT

Mr. Wyatt had no report. Ms. Merrill asked if there has been any additional correspondence from the customer that threatened litigation. Mr. Williams said there has not.

UTILITY DIRECTOR'S REPORT

Mr. Williams said he is working with the Huntington Insurance representative to get information on health insurance options. He has a meeting with him in the morning to review the scope of information the Utility is looking for and to arrange a time for him to present information to the Personnel and Benefits Committee for discussion. Mr. Kimbell said his expectation is that the representative will present his initial recommendations to the committee and then return for a later discussion after receiving input from staff and the committee.

Mr. Williams said he met with Allyson Gutwein the executive director of the Zionsville Chamber of Commerce. She came to the Utility and met with Mr. Williams to get an understanding of what the Utility does for the community. She offered to help facilitate meetings between TriCo and the Town of Zionsville if needed. Mr. Williams said he and Mr. Merkle have an upcoming meeting with HSE Utility to discuss their future intentions in Union Township.

Mr. Williams said the Employee appreciation lunch will be held on Friday September 17, 2021 at Lions Club Park in Zionsville. Board members will be sent invitations when the details of the event are decided, all are welcome and encouraged to attend.

Mr. Ryerson arrived at 6:08 p.m.

COMMITTEE REPORTS

Budget & Finance Committee

Ms. Merrill said Budget and Finance did not meet.

Personnel & Benefits Committee

Mr. Kimbell said Personnel and Benefits did not meet.

Capital & Construction Committee

Dedications

Ms. Foley made a motion to approve the sanitary sewer dedication of Jackson's Grant Section 7. Mr. Kimbell seconded the motion, and it was unanimously approved.

Manhole Repair Contract

Ms. Foley made a motion to award the 2021 Manhole Repair Contract to Culy Contracting in the amount of \$28,500. Mr. McDonald seconded the motion, and it was unanimously approved.

Asset Management System Contract

Ms. Foley said the current software was implemented in 2016. Staff has been evaluating the software and have had ongoing issues. Staff has concluded after researching the current software and other software platforms available in the industry, switching to Cartegraph Operations Management System would be in the best interest of the Utility. Ms. Foley made a motion to approve the agreement with Cartegraph for the installation of the OMS Plus Software subject to Staff agreeing with the vendor on satisfactory scope and terms. Mr. Kimbell seconded the motion.

Mr. Kimbell asked if this includes the accounting software or if the software's are compatible. Ms. Sheeks said the billing software is separate from the asset management software but there may be some integration possible relating to workorders and following and creating notes on parcel numbers. Ms. Merrill said the software appears to be very comprehensive. Mr. Ryerson asked what the annual subscription cost is for the software that is being replaced. Mr. Merkle answered just under \$20,000 per year. Mr. Williams said Cartegraph is more expensive, however it provides the information needed for the Utility to properly manage its assets and the current software was not able to deliver the services promised. The Utility switched from Cartegraph to Hyperweb and lost several needed functions. Cartegraph will provide the structure needed to optimize the staff and keep maintenance items on schedule. Ms. Merrill asked how

long the contract runs. Mr. Williams said one year and then it is renewable each year after. Mr. Merkle said the contract allows for an up to three-percent increase in fees to Cartegraph each year. The motion was unanimously approved.

#2103 Easements for 500 South and Long Brook Sewer Extensions

Ms. Foley said there are four easements needed to complete the subject project, two easements for the 500 South project and two for Long Brook. Staff has contacted or attempted to contact all property owners. Two of which staff is uncertain agreements can be met. One is unresponsive and the other has unreasonable compensation expectations. Staff sent statutory offers to both property owners on July 13, 2021. The property at 500 South is time sensitive as there is a property owner up the line with a failed septic system. Ms. Foley made a motion to direct Staff and legal counsel to continue easement acquisition efforts for the subject properties and proceed with condemnation of easements if agreements cannot be reached with property owners. Mr. Kimbell seconded the motion. Ms. Merrill asked where 500 South is located. Mr. Merkle said 500 South is a cross street on Michigan Road right before crossing over Little Eagle Creek near Austin Oaks subdivision. Ms. Merrill asked if there has been any action from legal counsel yet. Mr. Wyatt said no legal action has been taken yet. Mr. Wyatt said Mrs. Poindexter has concerns that before any condemnation is filed all of the Utility's i's are dotted and t's are crossed when it comes to making a uniform easement acquisition offer. Legal counsel is working with staff still to address that. This motion just authorizes staff and legal counsel to move forward if agreements cannot be met. Mr. Williams is hoping contact from legal counsel will bring the parties to the table to negotiate. Mr. Hand asked if the properties on 500 South are east or west of where the line would come out of Austin Oaks. Mr. Merkle said east. The motion was unanimously approved.

#2103 Neighborhood Sewer Extension 136th Street Service

Mr. Merkle summarized a handout given to the Board prior to the meeting requesting the extension of sanitary sewers to multiple properties along 136th Street between Ditch Road and Town Road just outside the Estates at West Clay, precipitated by several property owners' requests for service. Mr. Merkle said this project was originally slated for this fall, but TPI said they would add the work onto their contract using the same unit prices. GRW proposed to complete design work and permitting for \$7,000. There will not be firm quantities until design is complete. Using TPI's unit pricing staff estimates construction cost will be \$35,000 or less. One property owner has a failed septic system.

Ms. Foley made a motion to extend sanitary sewer service along 136th Street and approve a change order with TPI Utility Construction in an amount not to exceed \$35,000. Mr. Kimbell seconded the motion. Mr. Hand asked, if these proposed seven properties had been in the initial neighborhood project consideration, would that have lowered TPI's price. So, in effect, are these seven getting a better deal now than what they would have later on, and how would that get passed on to property owners in the original project bid? Mr. Merkle said sewer projects are bid by individual sewers, in this project there were four different neighborhoods, so there were four different bid tabs. TPI used the same unit price across all the neighborhoods. The cost would have been the same if it was included in the original quote as it is by adding it on now. When homeowners want to connect to sewers, they pay the Utility's Interceptor fee. The Utility doesn't divide the project costs per homeowner. Acreage determines a property's connection fee. The

motion was unanimously approved.

New Business

Mr. Merkle presented pictures showing the progress of the WRRF plant expansion project.

Adjournment

Mr. Kimbell made a motion to adjourn the meeting. Mr. McDonald seconded the motion. The meeting adjourned at 6:30 p.m.

The next Board of Trustees Meeting is scheduled for Monday, September 13, 2021 at 6:00 p.m.

Respectfully submitted,



Andrew Williams
Utility Director

Approved:

_____ as Presented
_____ as Amended

Michael McDonald, Secretary

Carl Mills, President

The TriCo Connection

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MONTHLY NEWSLETTER

FINANCIAL UPDATE- CINDY SHEEKS

In July 2021, total revenue was \$701,826. It was \$1,232 above July 2020, and \$43,000 below June 2021. YTD revenue of \$4,629,297 is 59.74% of the 2021 annual projections of \$7,748,500. Residential income was \$429,028 during the month, \$10,505 higher than July 2020. Commercial sales totaled \$247,128 in July 2021, \$20,246 higher than July 2020. YTD commercial sales total \$1,392,114 and continue to trend just below projections but above 2020 sales. YTD as of July 31, 2020 was \$1,319,638. Overall, residential sales comprise 63.75% of the annual revenue, commercial is 30.07%. The Other Revenue category (late fees, application fees, plan review fees) was \$11,905 in July and is \$106,846 YTD. The Other Income category (interest, gains on asset disposal, miscellaneous revenue) was \$13,763 during the month and is \$178,925 YTD.

Total operating expenses were \$488,472 in July. YTD spending is 57.44% of the 2021 Operating Budget of \$5,753,081. It is \$79,129 lower than expenses in July 2020. Wages and benefits spending totaled \$190,467 during the month and YTD expenses are 61.05% of the annual budget. Administration spending was \$45,499 in July and YTD expenses is 48.70% of the annual budget. Treatment costs totaled \$193,080 and YTD expenses are 57.04% of the annual budget. Collection costs totaled \$59,425 in July and YTD expenses total 56.26% of the annual budget.

Net income in July was \$89,849 after depreciation and amortization of CIAC. July 2020 net income totaled \$41,570.

Spending Breakdown in July:

Wages	38.99%
Administration	9.31%
Treatment Costs	39.53%
Collection Costs	12.17%

Interceptor fees collected in July were \$4,564. YTD is \$178,780. EDU fees collected during July were \$11,168 and \$501,548 YTD.

Cash generated for July shows a decrease in all funds of \$1,023,843. Capital spending during the month totaled \$1,034,235. The bond fund expenses in July were \$924,697 for plant expansion. Additional capital spending during the month included Hach Lab Software, Push camera, administrative office, LS 1 generator replacement, LS 2 Odor Control, neighborhood sewers, and Haver Way. Cash on hand as of July 31, 2021 was \$13,704,006. The balances in the funds are listed below:

Operating	\$6,073,682
Interceptor	\$-656,948
Plant Expansion	\$2,925,842
Operating Reserve	\$519,252
Reserve for Replacement	\$-110,073
2020 Bond Funds	\$4,952,251
Total	\$13,704,006

The Operating, Interceptor, Plant Expansion and Reserve for Replacement funds decreased \$1,202,302 since January 1, 2021. Bond construction fund spending YTD is \$4,521,393.

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Calendar of Events

September 13	Board Meeting	6:00 p.m.
September 22	P&B Meeting	7:30 a.m.
September 24	B&F Meeting	7:30 a.m.
October 4	C&C Meeting	4:30 p.m.

ENGINEERING & CONSTRUCTION - WES MERKLE

Staff completed 322 locates, 57 I&I inspections and 24 lateral inspections in August. There was one failed I&I inspection where a cleanout had separated and allowed root intrusion, requiring repair. Brandon completed most of the inspections. Nate completed most of the locates. A total of 2,180 locate requests were received and reviewed. Eric inspected remaining sewer installation at Appaloosa Crossing. He monitored warranty repairs at many locations. He is starting inspection at Ambleside shortly.

Jeff observed remaining construction on the Outfall Sewer project. Jeff, Aaron and Wes completed a presentation on TriCo's asset management system at the IWEA annual conference in Fort Wayne. We finished negotiating terms with Cartegraph for the new asset management software. Work is expected to begin soon. Engineering and permitting will be online by March 31; everything else will be online by the end of this year. Ryan continued to review plans on multiple private development projects. Many new restaurants and other businesses are coming to our service area.

Ryan continued to work with property owners regarding easements for this year's neighborhood sewer project. He and Wes evaluated options for extending the Little Eagle Creek Interceptor sewer after hearing concerns from property owners. Wes is working with Aaron on multiple pump replacements and generator installations which are scheduled for next year. Pump 4 and Lift Station 1 (99th/Keystone) failed this summer; both large 335 Hp pumps were scheduled for replacement in 2022 - they need to be ordered soon. Lift Station 2 (106th/Spring Mill) odor control equipment installation will be started up mid-September.

PLANT EXPANSION PROJECT UPDATE - WES MERKLE

Equipment startups are completed or underway as we start to see the finish line. Crews are finally modifying the new screens and compactor/conveyor, which were originally built and installed incorrectly in the pretreatment building last spring. Installation is underway for the new grit pumps and piping. Concrete repairs and cleanup work in the grit structure and VLRs are nearly complete. VLR equipment installation continues with installation of turning vanes, aeration grid, and platforms. Electrical work moved to the grit structure and VLRs. In the coming weeks we will bypass multiple areas of the pretreatment building as crews finish channel repair and lining work, then bypass the influent splitter to complete modifications, repairs and lining, and tie in the grit structure.

Equipment startup and staff training is either complete or anticipated shortly for the VLR blowers, post aeration blowers, RAS, WAS and scum pumps, clarifier equipment, and pretreatment screens and conveyor/compactor. Flow meters, motor operated valves, and controls associated with this equipment will soon be operational. Staff has had many conversations with GRW and Thieneman regarding process startups and tie ins. These activities have many moving parts for everyone involved and critically affect plant operations as staff mitigate impact to biological processes that must be maintained. The three new clarifiers will be in service in the coming weeks. The new VLRs will be in service this fall.



Aaron Strong, Wes Merkle and Jeff Martin presented at the IWEA conference in Fort Wayne Indiana

COLLECTIONS – AARON STRONG

Collections Staff had a great month of September completing key preventative maintenance tasks in the Utility's Year 3 Inspection Cycle.

Carter overcame multiple issues with the CCTV tractor yet completed 45,000 feet of televising in Basin #1 bringing his yearly total to 181,000 with 149,000 feet remaining.

Dan and Tristin completed the laborious task of ARV inspection and maintenance with over 150 ARV's inspected and cleaned in 2021. They have pivoted to spot checking interceptors with the pole camera in Basins #1, 3, 4 and 6.

Brian and Matt spent a good portion of the month cleaning historical "Hot Spots" throughout the Utility. Hot spots are gravity mains that have a history of collecting sediment, grease or otherwise have configuration issues that require yearly cleaning. They rounded out the month by pulling and inspecting macerators at Lift Stations #1 and #2.

TPI repaired a gravity main Carter identified during routine CCTV inspection. Carter found that Augusta Underground cross-bored sewer main CM40-CM39 located on Preston Drive while installing a water service. The repair was made with slip repair couplers and bedded in #8 stone; asphalt will be installed in the coming week. TPI was contracted by Augusta Underground to perform this repair.

A portable odor control unit has been placed at Lift Station #2 until the test and tune up of the new pad mounted bio unit is commissioned later this month.



(Left) Damaged sewer main on Preston Drive from a contractor cross bore

Repair made to sewer main.
(Right)



SAFETY UPDATE - LOREN PRANGE

No injuries reported this month and we are at 244 days without a loss time accident.

We had 13 attendees for the safety tailgate held on July 19th. We discussed powerful protection from PPE and Safety tips for employees working remotely or alone.

The monthly fire extinguisher and emergency lights inspections were completed.

TriCo sent a 4-member team and a judge to the July 14th IWEA Operators Challenge. This team has never competed before. They had a great time learning and gaining knowledge to help them compete in the future.

New safety vests were ordered to replace older vest that lost their visibility

✓
Site Safety

0

2

4

4

No. of days since the last lost time accident.

TREATMENT- SCOT WATKINS

Staff worked with the collection staff to clean the non-potable water filters and post aeration tank and to inspect the failed pretreatment step screen. The actuator for the old return activated sludge/waste activated sludge (RAS/WAS) had faulted; the valve will operate by hand but not in auto. This will be a temporary issue as the equipment is to be removed as part of the plant expansion. The overhead door on the pretreatment building had faulted; a contractor inspected the operator, and it was determined that the unit needs replaced. This was originally installed in 2004. Digester 4 pump faulted and after investigation, it was found that the communication wire was pinched in the cabinet. This wire was re-routed, and the pump is working properly. Cody attended the IWEA annual conference wastewater exam prep sessions.

One hundred and forty-five pump outs had been logged and accounted for over 27,000 gallons of FOG being prevented from entering the system this month. Nineteen inspections were logged with one follow up inspection. Shaun attended the IWEA annual conference pretreatment sessions.

The laboratory performed 308 CBOD5 tests, 244 Total Suspended Solids tests, 146 Phosphorus & Ammonia tests, 53 e. Coli tests and 68 Total Nitrogen tests. Monthly Method Detection Limit studies were completed on TSS, Phosphorus and Ammonia. Staff replaced influent and effluent sample tubing and collected quarter TOX test samples. Bob attended the IWEA annual conference lab sessions.

Birthdays

Colleen Byrnes September 23

Anniversary

Cindy Ferrulli September 6 5 Years of Service

TriCo Regional Sewer Utility
Register of Claims
For the period 8/5/21-9/8/21

Payment date	Check number	Bank name	Payee name	Amount	Amount Allowed	Description
8/5/21	16752	Operating	TPC Training	\$2,390.00	\$2,390.00	Training - Carter, Gardner
8/5/21	16753	Operating	Tristin Gardner	\$2,720.00	\$2,720.00	Tuition reimbursement
8/9/21	16754	Operating	ACE Technologies, LLC	\$15,015.00	\$15,015.00	Plant R & M
8/9/21	16754	Operating	ACE Technologies, LLC	\$5,692.50	\$5,692.50	Lift station R & M
8/9/21	16755	Operating	Black Tie Courier	\$525.00	\$525.00	July courier service
8/9/21	16756	Operating	Environmental Systems Research I	\$8,100.00	\$8,100.00	ArcGis Maintenance
8/9/21	16757	Operating	Gordon Plumbing, Inc	\$215.00	\$215.00	Plant R&M
8/9/21	16757	Operating	Gordon Plumbing, Inc	\$125.00	\$125.00	LS17 R&M
8/9/21	16758	Operating	IUPPS	\$1,824.00	\$1,824.00	Monthly tickets
8/9/21	16759	Operating	Kinetrex Energy	\$35.36	\$35.36	Natural gas
8/9/21	16760	Operating	Merrell Brothers, Inc.	\$274.70	\$274.70	LS R & M
8/9/21	16761	Operating	Pearson Ford, Inc.	\$1,736.45	\$1,736.45	Ford F520 repairs
8/9/21	16762	Operating	Cindy Sheeks	\$73.60	\$73.60	Reim - training lunch
8/16/21	16763	Operating	Matt Starr	\$58.24	\$58.24	On call mileage reim 8/8-8/11
8/16/21	16764	Operating	Eric Luis Delacruz	\$270.00	\$270.00	Reim-Ferguson reimbursement
8/17/21	16765	Operating	William Loveall	\$31.28	\$31.28	Refund-9850 Shelborne Road
8/17/21	16766	Operating	Andrew Williams	\$129.12	\$129.12	Reim- Sound dampening panels
8/17/21	16767	Operating	Matt Starr	\$22.83	\$22.83	Equipment repairs
8/18/21	16768	Operating	Mission Mechanical	\$631.69	\$631.69	Reissue check 15643 - Plant R & M
8/19/21	16769	Operating	Carmel Utilities	\$42.73	\$42.73	Stormwater
8/20/21	16770	Operating	Cindy Sheeks	\$67.70	\$67.70	Notary cont ed, mileage
8/25/21	16771	Operating	AFLAC	\$429.40	\$429.40	AFLAC deductions
8/25/21	16772	Operating	Maggie Crediford	\$589.34	\$589.34	Reim - Outreach items
8/25/21	16773	Operating	Doug Kim	\$28.89	\$28.89	Refund-2955 Brooks Bend
8/25/21	16774	Operating	Daniel Rossman	\$57.76	\$57.76	Reim - work pants
8/25/21	16775	Operating	Tristin Gardner	\$76.66	\$76.66	Mileage 8/4-8/5
8/15/21	16776	Operating	Carmel Utilities	\$17.02	\$17.02	LS 1
8/15/21	16776	Operating	Carmel Utilities	\$14.27	\$14.27	LS 2
8/15/21	16776	Operating	Carmel Utilities	\$29.02	\$29.02	LS 26
8/30/21	16783	Interceptor	Hamilton County Treasurer	\$300.00	\$300.00	CIP-Proj 2103 Legal drain crossing fee
8/30/21	16784	Operating	Daniel Rossman	\$97.44	\$97.44	Mileage
8/30/21	16785	Operating	Andrew Williams	\$124.32	\$124.32	IWEA conference - mileage
8/31/21	16786	Operating	Cody Cain	\$152.64	\$152.64	Mileage and parking
8/31/21	16787	Operating	Indiana Department of Environment	\$30.00	\$30.00	Cody Cain - Class I Exam
8/31/21	16788	Operating	Bennie Borman	\$20.31	\$20.31	Refund-3549 Inverness Blvd
8/31/21	16789	Operating	Hanna A Cohan	\$16.86	\$16.86	Refund-13121 Irwin Way
8/31/21	16790	Operating	Mark E Hosfeld	\$21.41	\$21.41	Refund-13460 Violet Way
8/31/21	16791	Operating	Ron or Judy Puch	\$42.27	\$42.27	Refund-11807 Creekstone Way
8/31/21	16792	Operating	Jeff Brown	\$5.44	\$5.44	Refund-4017 Ivory Court
8/31/21	16793	Operating	Patti Burns	\$198.01	\$198.01	Refund-12966 Treaty Line St
8/31/21	16794	Operating	Douglas S Smith	\$32.74	\$32.74	Refund-11430 Ralston Ave
8/31/21	16795	Operating	Ryan Moore	\$13.42	\$13.42	Refund-11715 Lenox Lane #206
8/31/21	16796	Operating	Mitchell or Debra Williams	\$63.04	\$63.04	Refund-2606 Congress St
8/31/21	16797	Operating	Todd Stein	\$29.19	\$29.19	Refund-13640 Marylou
8/31/21	16798	Operating	Zhefei Li	\$14.80	\$14.80	Refund-12503 Brookline
8/31/21	16799	Operating	AMERICAN HOMES 4 RENT	\$20.45	\$20.45	Refund-4220 Field Master Dr
8/31/21	16800	Operating	CHERI OR JOE RAINWATER	\$22.62	\$22.62	REFUND-12479 BELLINGRATH ST
8/31/21	16801	Operating	GAVIN H INGLIS	\$12.00	\$12.00	REFUND-12982 TREATY LINE ST
8/31/21	16802	Operating	JACKLYN CLEVELAND	\$8.01	\$8.01	REFUND-2716 BENMORE CT
8/31/21	16803	Operating	VOSKI PROP LLC	\$51.39	\$51.39	REFUND-1102 E 104TH ST
8/31/21	16804	Operating	CARLY MUNDER	\$29.17	\$29.17	REFUND-2411 WINFIELD DR
8/31/21	16805	Operating	VENKATHESH BASKAR	\$72.70	\$72.70	REFUND-14536 HEATHER KNOLL PKY
8/31/21	16806	Operating	MOLLY CZERNIK	\$22.32	\$22.32	REFUND-325 MALLARD CT
8/31/21	16807	Operating	MICHELE CUSTER	\$13.88	\$13.88	REFUND-3841 CASTLE ROCK
8/31/21	16808	Operating	SHADI KHOURY	\$5.49	\$5.49	REFUND-301 MALLARD
8/31/21	16809	Operating	ALANA OR JOHN VOEGE	\$104.53	\$104.53	REFUND-10350 WINCHESTER
8/31/21	16810	Operating	BRANDON TETLOW	\$30.90	\$30.90	REFUND-12970 FLEETWOOD DR N
8/31/21	16811	Operating	RAJESH PATIL	\$6.01	\$6.01	REFUND-13999 FINNHORSE DR
8/31/21	16812	Operating	LUIS OR DAISE DA CUNHA	\$26.32	\$26.32	REFUND-10881 PICKENS ST

Payment date	Check number	Bank name	Payee name	Amount	Amount Allowed	Description
8/31/21	16813	Operating	KATHERINE JOHNSON	\$10.29	\$10.29	REFUND-12184 FRENZEL PKWY
8/31/21	16814	Operating	MARGUERITE MUSGNUG	\$34.00	\$34.00	REFUND-1882 TROWBRIDGE HIGH ST
8/31/21	16815	Operating	JASON OR HEATHER CHRISTENS	\$25.18	\$25.18	REFUND-11108 ECHO CREST
8/31/21	16816	Operating	BILLY TRUONG	\$55.85	\$55.85	REFUND-1584 W 96TH ST
8/31/21	16817	Operating	ANGELA SILBER	\$97.73	\$97.73	REFUND-12723 VANDERHORST
8/31/21	16818	Operating	CHERYL CORBIN	\$5.91	\$5.91	REFUND-11669 LENOX LANE #103
8/31/21	16819	Operating	MUDIT AGARWAL OR MONIKA G	\$51.90	\$51.90	REFUND-10741 PUTNAM PL
8/31/21	16822	Operating	Brandon Woolf	\$30.00	\$30.00	August cell phone
8/31/21	16823	Operating	Eric Luis Delacruz	\$30.00	\$30.00	August Cell phone
8/31/21	16824	Operating	Jeffrey Martin	\$30.00	\$30.00	August cell phone
8/31/21	16825	Operating	Nathan Crowder	\$30.00	\$30.00	August cell phone
9/3/21	16826	Operating	Aaron Strong	\$293.27	\$293.27	Mileage, jeans
9/3/21	16827	Operating	Brian Vaughn	\$31.36	\$31.36	Mileage reim
9/7/21	16828	Operating	Scot Watkins	\$159.60	\$159.60	Mileage reim
9/7/21	16830	Operating	Louis Collado	\$1,016.51	\$1,016.51	Refund-430 Heritage Terrace overpmt
9/8/21	16831	Interceptor	GRW	\$5,139.50	\$5,139.50	CIP-Proj 2101 LEC Ext Prelim Design
9/8/21	16832	Reserve for R	Harris Computer Systems	\$7,997.50	\$7,997.50	CIP- New billing software - training
9/8/21	16833	Reserve for R	Maddox Industrial Group, Inc.	\$22,432.50	\$22,432.50	CIP-Proj 2002 LS 2 Odor Control R 4 R
9/8/21	16834	Reserve for R	Pyramid Design & Construction Co.	\$9,080.88	\$9,080.88	CIP-Proj 1911
9/8/21	16835	Operating	Amanda Foley	\$200.00	\$200.00	August Board fees
9/8/21	16836	Operating	Carl S. Mills	\$50.00	\$50.00	August board fees
9/8/21	16837	Operating	Charles Ryerson	\$50.00	\$50.00	August board fees
9/8/21	16838	Operating	Eric Hand	\$150.00	\$150.00	August board fees
9/8/21	16839	Operating	Jane B. Merrill	\$100.00	\$100.00	August board fees
9/8/21	16840	Operating	Jeff Hill	\$50.00	\$50.00	Aiugust board fees
9/8/21	16841	Operating	Jeffrey Kimbell	\$150.00	\$150.00	August Board fees
9/8/21	16842	Operating	Michael A. McDonald	\$100.00	\$100.00	August board fees
9/8/21	16843	Operating	Steve Pittman	\$50.00	\$50.00	August board fees
9/8/21	16844	Operating	Adobe Systems Incorporated	\$2,524.08	\$2,524.08	Acrobat Pro/Photoshop
9/8/21	16845	Operating	Altman, Poindexter & Wyatt, LLC	\$1,200.00	\$1,200.00	Legal fees
9/8/21	16846	Operating	Amazon Capital Services	\$16.94	\$16.94	StarTech VGA to BNC Cable
9/8/21	16846	Operating	Amazon Capital Services	\$39.04	\$39.04	Equipment repairs
9/8/21	16847	Operating	Bee Green Lawn Care & Plant Heal	\$134.50	\$134.50	Lawn care treatment
9/8/21	16847	Operating	Bee Green Lawn Care & Plant Heal	\$65.00	\$65.00	Bed maintenance
9/8/21	16847	Operating	Bee Green Lawn Care & Plant Heal	\$90.00	\$90.00	Mulch PreEmergent
9/8/21	16848	Operating	Bio Chem, Inc.	\$3,960.48	\$3,960.48	Operating supplies - Alum sulfate
9/8/21	16849	Operating	BL Anderson Company, Inc.	\$228.00	\$228.00	Plant R & M
9/8/21	16849	Operating	BL Anderson Company, Inc.	\$171.00	\$171.00	Sunlid
9/8/21	16850	Operating	Black Tie Courier	\$550.00	\$550.00	Courier service
9/8/21	16851	Operating	Carmel Utilities	\$1,103.20	\$1,103.20	Line maintenance
9/8/21	16852	Operating	Carmel Utilities	\$84,124.13	\$84,124.13	August flow to Carmel
9/8/21	16852	Operating	Carmel Utilities	\$1,080.30	\$1,080.30	August meter reads
9/8/21	16853	Operating	Carmel Utilities	\$42.73	\$42.73	Stormwater fees
9/8/21	16854	Operating	Cerlic Enviromental Controls, Inc.	\$2,523.00	\$2,523.00	Plant R & M
9/8/21	16855	Operating	Continental Utility Solutions, Inc.	\$700.00	\$700.00	Data extraction
9/8/21	16856	Operating	Doxim	\$3,923.12	\$3,923.12	Bill prep
9/8/21	16856	Operating	Doxim	\$5,414.24	\$5,414.24	Postage
9/8/21	16857	Operating	eGov Strategies, LLC	\$2,871.50	\$2,871.50	Annual website support
9/8/21	16858	Operating	Fast Signs #240301	\$289.84	\$289.84	Signs
9/8/21	16859	Operating	Fastenal Company	\$309.31	\$309.31	Plant R & M
9/8/21	16859	Operating	Fastenal Company	\$1.89	\$1.89	Televising
9/8/21	16859	Operating	Fastenal Company	\$451.19	\$451.19	Plant R & M
9/8/21	16859	Operating	Fastenal Company	\$249.60	\$249.60	Plant R & M
9/8/21	16859	Operating	Fastenal Company	\$421.12	\$421.12	Plant R & M
9/8/21	16859	Operating	Fastenal Company	\$119.87	\$119.87	Plant R & M
9/8/21	16859	Operating	Fastenal Company	\$407.40	\$407.40	Line Maintenance
9/8/21	16860	Operating	FerrellGas	\$140.71	\$140.71	Plant R & M
9/8/21	16861	Operating	Fluid Waste Services, Inc.	\$860.20	\$860.20	Line maintenance
9/8/21	16861	Operating	Fluid Waste Services, Inc.	\$3,050.00	\$3,050.00	9548 Wild Cherry repairs
9/8/21	16862	Operating	Gordon Plumbing, Inc	\$125.00	\$125.00	LS26 R&M
9/8/21	16863	Operating	Grainger	\$114.09	\$114.09	Plant R&M
9/8/21	16863	Operating	Grainger	\$91.52	\$91.52	Safety
9/8/21	16863	Operating	Grainger	\$26.57	\$26.57	Plant R & M
9/8/21	16863	Operating	Grainger	\$78.66	\$78.66	Plant R & M

Payment date	Check number	Bank name	Payee name	Amount	Amount Allowed	Description
9/8/21	16863	Operating	Grainger	\$231.42	\$231.42	Plant R & M
9/8/21	16864	Operating	Graybar	\$180.25	\$180.25	Lift Station R & M
9/8/21	16865	Operating	Hach Company	\$2,228.04	\$2,228.04	Sewer sampling
9/8/21	16865	Operating	Hach Company	\$713.54	\$713.54	Sewer sampling
9/8/21	16865	Operating	Hach Company	\$976.63	\$976.63	Sewer sampling
9/8/21	16865	Operating	Hach Company	\$5,699.00	\$5,699.00	CIP- lab software
9/8/21	16865	Operating	Hach Company	\$1,120.00	\$1,120.00	Claros base + Claros Collect annual subs
9/8/21	16866	Operating	Heritage-Crystal Clean, LLC	\$692.15	\$692.15	Plant R & M
9/8/21	16867	Operating	Indiana Chamber of Commerce	\$520.00	\$520.00	Annual Membership Dues
9/8/21	16868	Operating	Indiana Section, AWWA	\$500.00	\$500.00	Work Zone Safety Workshop
9/8/21	16869	Operating	IT Indianapolis	\$209.00	\$209.00	Phone
9/8/21	16869	Operating	IT Indianapolis	\$10,594.50	\$10,594.50	September services
9/8/21	16869	Operating	IT Indianapolis	\$805.29	\$805.29	Agreement CSP - Azure
9/8/21	16870	Operating	IUPPS	\$2,123.25	\$2,123.25	Tickets
9/8/21	16870	Operating	IUPPS	\$2,032.05	\$2,032.05	Monthly tickets
9/8/21	16871	Operating	KOORSEN FIRE & SECURITY	\$150.00	\$150.00	Quarterly billing
9/8/21	16872	Operating	Maco Press	\$1,395.73	\$1,395.73	Billing envelopes
9/8/21	16873	Operating	Merrell Brothers, Inc.	\$10,727.40	\$10,727.40	Biosolid disposal
9/8/21	16874	Operating	Meyer Truck Equipment	\$485.00	\$485.00	Equipment repair
9/8/21	16874	Operating	Meyer Truck Equipment	\$1,535.00	\$1,535.00	Truck wrap
9/8/21	16875	Operating	Motion Industries	\$1,427.68	\$1,427.68	Plant R & M
9/8/21	16875	Operating	Motion Industries	\$1,398.15	\$1,398.15	Plant R & M
9/8/21	16876	Operating	Nature Turf Services	\$250.00	\$250.00	Plant mowing
9/8/21	16876	Operating	Nature Turf Services	\$150.00	\$150.00	Mowing
9/8/21	16877	Operating	NCL of Wisconsin, Inc	\$561.05	\$561.05	Sewer Sampling
9/8/21	16877	Operating	NCL of Wisconsin, Inc	\$341.82	\$341.82	Sewer sampling
9/8/21	16878	Operating	Neenah Foundry Co.	\$5,533.79	\$5,533.79	Manhole R & M
9/8/21	16879	Operating	Office Depot	\$274.42	\$274.42	Office supplies
9/8/21	16880	Operating	Office Pride	\$2,165.00	\$2,165.00	Cleaning services
9/8/21	16881	Operating	Red Wing Business Advantage Acc	\$179.99	\$179.99	Shoe - Cain
9/8/21	16882	Operating	Simplifile	\$90.00	\$90.00	Filing fees
9/8/21	16883	Operating	Straeffler Pump & Supply, Inc.	\$558.98	\$558.98	Seal Kit
9/8/21	16883	Operating	Straeffler Pump & Supply, Inc.	\$1,072.00	\$1,072.00	Lower o-rings
9/8/21	16883	Operating	Straeffler Pump & Supply, Inc.	\$4,900.30	\$4,900.30	ARI Valve
9/8/21	16884	Operating	T&T Sales and Promotions	\$400.00	\$400.00	Hats
9/8/21	16885	Operating	Taylor Oil Company, Inc.	\$2,271.62	\$2,271.62	Fuel
9/8/21	16886	Operating	Utility Supply Company	\$10.96	\$10.96	Plant R & M
9/8/21	16886	Operating	Utility Supply Company	\$944.55	\$944.55	Line maintenance
9/8/21	16886	Operating	Utility Supply Company	\$117.57	\$117.57	Lift station R & M
9/8/21	16887	Operating	Vasey Commercial Heating & AC, In	\$1,750.00	\$1,750.00	Lift station R & M
9/8/21	16887	Operating	Vasey Commercial Heating & AC, In	\$3.00	\$3.00	Short paid \$3
9/8/21	16888	Operating	KnowBe4, Inc.	\$713.70	\$713.70	Security Awareness training
8/31/21	100052	Huntington Bo	Centier Bank	\$58,786.81	\$58,786.81	CIP-Proj 1902 Escrow Deposit
8/31/21	100053	Huntington Bo	GRW	\$4,121.80	\$4,121.80	CIP-Proj 1902 Const Admin
8/31/21	100053	Huntington Bo	GRW	\$12,160.00	\$12,160.00	CIP-Proj 1902 Const Obsv
8/31/21	100054	Huntington Bo	Thieneman Construction, Inc.	\$529,081.28	\$529,081.28	CIP-Proj 1902 Plant Expansion
8/25/21	2021368	Operating	PNC Bank	\$6,965.85	\$6,965.85	CC Expenses July 2021
8/9/21	2021372	Operating	ADP	\$64,641.25	\$64,641.25	Payroll PPE 8/6/21
8/9/21	2021373	Operating	Empower Retirement (Hoosier STA	\$8,399.98	\$8,399.98	401a, 457b, Roth
8/20/21	2021374	Operating	ADP	\$266.32	\$266.32	ADP Payroll Services & Time & Attendanc
8/23/21	2021375	Operating	ADP	\$64,553.36	\$64,553.36	Payroll PPE 8/20/21
8/23/21	2021376	Operating	ADP	\$8,512.79	\$8,512.79	401a, 457b, Roth
8/23/21	2021377	Operating	CenterPoint Energy/Vectren Energy	\$46.00	\$46.00	LS 2
8/23/21	2021378	Operating	CenterPoint Energy/Vectren Energy	\$21.25	\$21.25	LS 10
8/20/21	2021379	Operating	CenterPoint Energy/Vectren Energy	\$61.88	\$61.88	Plant
9/9/21	2021380	Operating	Comcast	\$214.93	\$214.93	Back up internet
8/19/21	2021381	Operating	Indianapolis Power and Light	\$96.73	\$96.73	LS 18
8/23/21	2021382	Operating	Indianapolis Power and Light	\$90.08	\$90.08	LS 24
8/20/21	2021383	Operating	Indianapolis Power and Light	\$59.34	\$59.34	LS VV
8/23/21	2021384	Operating	Indianapolis Power and Light	\$72.59	\$72.59	LS 27
8/20/21	2021385	Operating	Indianapolis Power and Light	\$358.55	\$358.55	LS 9
8/20/21	2021386	Operating	Indianapolis Power and Light	\$91.17	\$91.17	LS 12
8/20/21	2021387	Operating	Indianapolis Power and Light	\$72.59	\$72.59	LS 20
8/20/21	2021388	Operating	Indianapolis Power and Light	\$118.13	\$118.13	LS 3

Docket Report Information

For the period 8/5/21-9/8/21

CIP - Proj 1902 Plant Expansion	\$604,149.89
CIP-Lab Software	\$5,699.00
CIP- New billing software - training	\$7,997.50
CIP-Proj 2002 LS 2 Odor Control R 4 R	\$22,432.50
CIP-Proj 1911	\$9,080.88
CIP-Proj 2101 LEC Ext Prelim Design	<u>\$5,439.50</u>
	\$654,799.27
District Insurance	\$37,936.87
Treatment Flow to Carmel Utilities	\$84,124.13
Other Expenses	\$422,871.61
Total Claims	\$1,199,731.88

Selected Statistics 2021	January	February	March	April	May	June	July	August	2021 Monthly Average	2021 YTD	2020 Total Through August
Maintenance Information											
Lateral Inspections	36	26	17	26	23	27	27	24	26	206	195
Certified I&I Inspections	24	26	34	38	36	34	44	57	37	293	316
Failed I&I Inspections	0	0	0	0	0	0	0	1	0	1	7
Sewer Locates	464	384	421	417	499	408	340	322	407	3,255	4,129
Manholes Added	62	3	0	14	2	14	0	18	14	113	33
Total # of Manholes	5,948	5,951	5,951	5,965	5,967	5,981	5,981	5,999	N/A	5,999	5,919
Manholes Inspected	203	481	808	342	120	2	0	0	245	1,956	1,919
Feet of Sewer Added	28,089	1,234	11	1,776	198	3,859	0	9,362	5,566	44,529	19,731
Total Footage of Sewers	1,699,903	1,701,137	1,701,148	1,702,924	1,703,122	1,706,981	1,706,981	1,716,343	N/A	1,716,343	1,691,286
Feet of Sewer Televised	17,293	0	4,425	18,367	29,062	27,224	39,103	45,456	22,616	180,930	221,911
Feet of Sewer Cleaned	0	180	0	0	0	388	2,495	2,943	751	6,006	10,178
Overflows	0	0	1	2	0	0	0	0	0.4	3	3
Feet of LPFM Cleaned	6,617	0	0	0	0	0	0	0	827	6,617	67,264
LS 1 to Carmel Utilities											
Rainfall/Precipitation (inches)	0.87	1.14	4.06	3.45	3.13	4.31	6.00	1.1	3.01	24.06	28.3
Total Flow (gallons)	54,031,909	46,768,362	65,551,000	49,290,097	55,723,745	50,447,057	59,545,841	41,129,498	52,810,939	422,487,509	453,289,137
Max Daily Flow (gallons)	2,842,113	3,136,724	3,102,000	2,256,748	2,590,619	2,092,106	3,022,677	1,537,529	N/A	3,136,724	4,551,181
Average Daily Flow (gallons)	1,742,965	1,670,299	2,114,548	1,643,003	1,797,540	1,681,569	1,920,834	1,326,758	1,737,190	N/A	N/A
Min Daily Flow (gallons)	1,374,527	1,291,312	1,445,000	1,004,331	1,361,808	1,367,682	1,195,455	697,447	N/A	697,447	1,231,340
TriCo WRRF											
Total Flow (gallons)	83,802,321	63,901,000	78,069,000	64,278,000	72,024,000	70,047,000	91,735,000	87,357,000	76,401,665	611,213,321	714,212,040
Max Daily Flow (gallons)	3,314,154	2,995,000	5,351,000	3,116,000	3,581,000	2,705,000	4,072,200	3,132,000	N/A	5,351,000	7,015,000
Average Daily Flow (gallons)	2,703,301	2,282,179	2,518,354	2,142,600	2,323,355	2,334,900	2,959,200	2,817,968	2,510,232	N/A	N/A
Min Daily Flow (gallons)	2,354,511	1,988,000	2,053,000	1,926,000	1,259,000	1,432,000	2,212,100	1,872,000	N/A	1,259,000	2,192,000
Total Flow to Both Plants	137,834,230	110,669,362	143,620,000	113,568,097	127,747,745	120,494,057	151,280,841	128,486,498	129,212,604	1,033,700,830	1,167,501,177
Biosolids Handling (gallons)											
Wasted (Biosolids)	1,273,800	1,237,400	1,252,090	1,208,200	1,152,300	1,791,900	1,278,100	1,603,800	1,349,699	10,797,590	11,898,400
Dewatered	548,000	395,000	398,000	398,000	363,000	660,000	677,000	754,900	524,238	4,193,900	4,895,000
Digested Sludge Withdrawn	700,000	744,000	615,000	711,000	784,000	1,142,000	871,000	753,000	790,000	6,320,000	6,582,000
Customer Information											
New Sewer Service Accounts	7	34	-4	17	24	24	4	23	16	129	185
Permits Issued	25	18	31	22	83	21	11	17	29	228	167



PERSONNEL AND BENEFITS

Wednesday, August 25, 2021 at 7:30 a.m.
Memorandum

Mr. Kimbell called the meeting to order at 7:30 a.m.

Members Present: Committee Chair Jeff Kimbell, member Eric Hand and Board President Carl Mills. Others in attendance were Utility Director Andrew Williams, Controller Cindy Sheeks, Administrative Assistant Maggie Crediford and Huntington Insurance Agent Guy Vahle.

Mr. Ryerson was absent

Public Comment

There was no one present from the public.

Safety Update

Mr. Williams said it has been over 200 days without a lost time accident. Staff continues to do routine maintenance around the facility to make sure all safety requirements are being met, including checking fire extinguishers and safety lighting. TriCo recently participated in the Operator's Challenge hosted by the IWEA. TriCo staff members were instructors for the safety section of the challenge. Twelve teams from throughout the state participated.

Health Insurance Options

Mr. Williams said due to the large increase in premiums for 2021 the committee and staff wanted to begin reviewing options earlier this year. Mr. Vahle from Huntington Insurance was invited to give an overview of the different types of insurance plans available.

Mr. Vahle gave a presentation on the different types of coverage and funding options available in the marketplace. From 2014 to 2021 TriCo has seen increases and revised renewals throughout the years. The goal is to keep costs reasonable for the Utility without sacrificing benefits for the employees. Moving to different carriers every year is not good for employees because they may have to adjust doctors or ask their doctor to participate with another insurance carrier. However, it might be a consideration depending on the premium costs for 2022 to keep current benefits. Mr. Kimbell asked how the benefits from 2014 compare to the benefits of 2021. Mr. Vahle said he has been working with TriCo since 2016 and the deductible has hovered around \$1500. In 2021 the deductible was increased to \$2500 but the benefits have remained stable. Mr. Williams said TriCo's plan was grandfathered in for several years so benefits and deductibles remained constant as long as changes were not made to the plan.

Fully insured options are available through Anthem, United Health Care, PHP, Indiana Chamber, and IPEP. Level funded options are provided through All Savers (United Health Care), Cigna, and some standalone Indiana or Chicago based third party administrators. There are also Health Reimbursement Arrangement (HRA) and Post deductible HRA options. Mr. Vahle gave a presentation with examples of the different options available. (see attached slides from the presentation).

With fully insured options, 100% of the premium is paid and if there are fewer claims than expected the insurance provider would keep the profit from the unused premiums; but if there are higher claims, they cover the losses. Level funding options have set administrative costs with stop loss insurance. If claims come in lower than expected the company receives the difference back. Mr. Williams asked if being max rated implies that TriCo's claims are high. Mr. Vahle said he isn't sure because claims change each year, and it depends on the underwriter's perception when reviewing the company. Mr. Hand asked if there is a cap with level funding. Mr. Vahle said if the maximum funding is \$10,000 per month, you won't pay any more than \$120,000 a year even if claims go way above what was anticipated. It is covered by the stop-loss insurance and the carrier providing that policy. Mr. Kimbell asked if self-funded options would be just for TriCo or could TriCo be in a larger pool with other companies. Mr. Vahle said TriCo could be in a pool. There are associations available but TriCo cannot do a multiple employer welfare plan. Mr. Kimbell asked if there are many companies that choose self-funded plans with small numbers of employees. Mr. Vahle said the trend is moving towards self-funded plans. Indiana has one of the highest health care costs and self-funded options were created because costs were becoming so high.

Health Reimbursement Arrangements (HRAs) are account-based health plans offered by employers that reimburse employees for their medical expenses as they arise. Employees are reimbursed tax-free up to the maximum amount the employer will reimburse for health care costs within a certain amount of time. Employers may allow unused funds to roll over from year to year. Employers can extend coverage to both the employee and the employee's household members. HSA and HRA funds can be given at the same time without a tax liability.

TriCo will get health questionnaires out to employees in September so the information can be sent to the insurance companies early this year. Most companies won't start quoting policies until October 15, 2021; however, it generally is much later than that. Companies want to wait until the renewal quote is received by Anthem before issuing their quotes. Once quotes are received from the insurance providers, they are good for 90 days.

Other Business

Mr. Williams revisited the prior Committee discussion regarding the Utility's policy regarding military duty accommodations. The Utility follows State and Federal law regarding employees that take time off for military service. Some employers go above that and provide differential pay for employees. Mr. Williams discussed with the

Committee if this is something the Utility should consider. The Utility is compliant with current law and will leave the policy as it is.

Adjournment

The meeting adjourned at 8:41 a.m.

Respectfully Submitted,



Andrew Williams, Utility Director



2022 Pre-Renewal Discussion

Agenda:

- Introductions
- Medical Plan Renewal History
- Market alternatives
- Questions



2014 – 2020 Renewal History with Anthem



TriCO Regional Sewer Utility Anthem Rate History			
	Anthem Renewal	Final	
1/1/2021	21.67%	8.66%	w/plan changes
1/1/2020	5.28%		
1/1/2019	0.00%		
1/1/2018	32.64%		
12/1/2017	0.00%		
12/1/2016	5.64%	3.52%	revised
12/1/2015	6.50%	0.20%	revised
12/1/2014	7.77%		



Market Alternatives



Fully Insured Medical Plan options

- Anthem
- United Healthcare
- PHP
- Indiana Chamber Plan
- IPEP Indiana Public Employers Plan (Anthem)

Level Funded Plan Options

There are a few carriers and third-party administrators that offer Alternate Funded plan.

- United Healthcare (All Savers)
- Cigna's Level Funded option
- A few stand-alone third-party administrators

HRA and Post Deductible HRA Options



Alternate Funding Options



How does alternate funding work?

Traditional insurance is a fixed cost.

With traditional plans, the business pays a fixed premium to the insurance company, and then the insurance company pays the health care claims as well as the administrative costs, sales commissions and taxes.

If the actual health care claims are higher than expected, the insurance company covers them. But if the claims are lower than expected, the insurance company keeps the difference. This means your company doesn't get anything back if your employees have lower-than-expected claims.

Alternate funding plans are different.

With Alternate Funding, if the covered health care claims are lower than expected, your plan may get money back at the end of the year (where allowed by state law). And if the covered claims are higher than expected, your stop-loss insurance policy covers them.

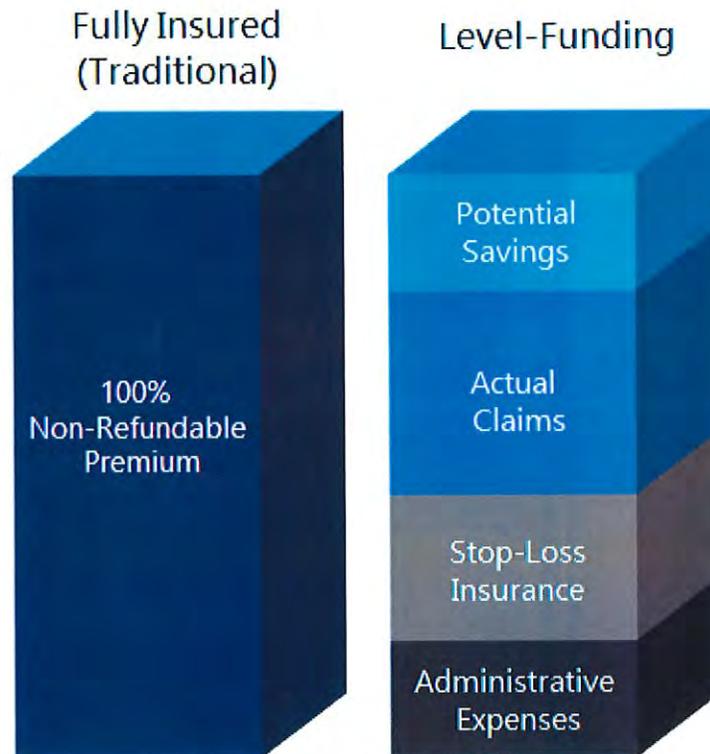
- The plan is a "level-funded" plan, so your company will make the same monthly claims funding payment throughout the plan year. You won't have to pay any more for claims at the end of the plan year, even if you have high claims costs.
- Self-funded medical plans are not subject to most state insurance mandates or state insurance premium taxes, which can mean lower costs throughout the year. (However, stop-loss coverage is still subject to premium tax.



Alternate Funding Options



A level-funded or Alternative funded plans are a **type of self-insurance** that includes monthly cash flow stabilization. That means you pay for the health insurance you use (like all self-insurance plans). But with level-funding, you have a cap on costs. It's also known as "level-funding" or a "partially self-funded" plan.



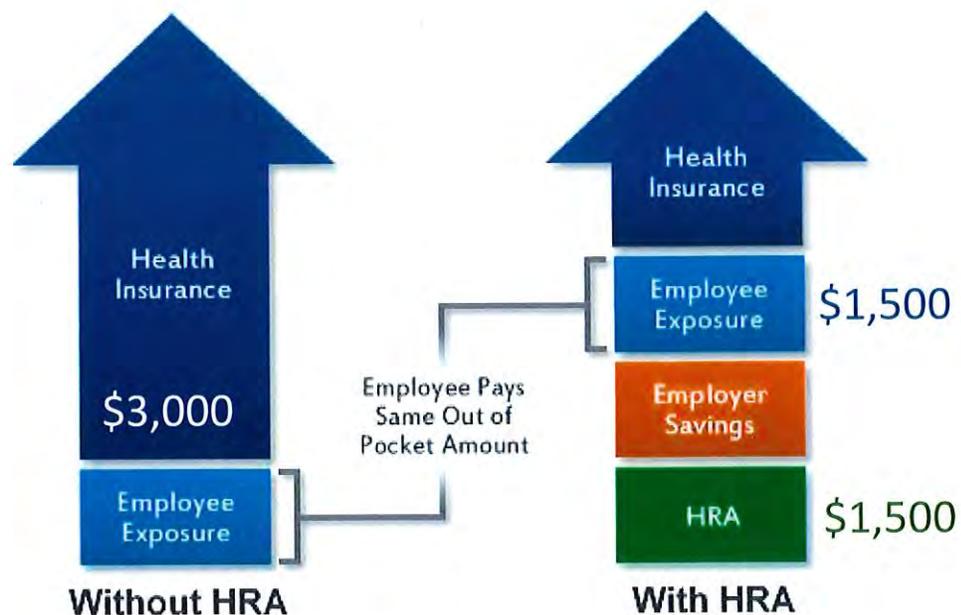


Health Reimbursement Arrangements



Health Reimbursement Arrangements (HRAs) are account-based health plans offered by employers that reimburse employees for their medical expenses:

- Employees are reimbursed tax-free up to the maximum amount the employer will reimburse for health care costs within a certain amount of time.
- Employers may allow unused funds to roll over from year to year.
- Employers can extend coverage to both the employee and the employees' household members.





Health Reimbursement Arrangements



A Post Deductible HRA's allows a company to contribute funds into an individuals HSA account and be reimburse members for medical expenses as long as the plan deductible is at least \$1,400 for self-only coverage or \$2,800 for family coverage for the 2021 plan year.

This plan is called a Post-Deductible HRA.

EXAMPLE: Your employer offers a medical plan with a \$3,000 deductible for self-only coverage. The HRA reimburses \$500 of the deductible expenses above \$1,500.

HRA Health Reimbursement Arrangement

**Deductible
\$3,000**

EE	\$1,000	↑
ER HRA	\$500	
EE	\$1,500	

Employee would still have a \$3,000 annual Exposure but \$500 would be reimbursed by Trico making the annual Deductible feel like \$2,500

Post Deductible HRA with HSA Contributions

**Deductible
\$3,000**

EE	\$1,000	↑
ER HRA	\$500	
EE	\$1,500	
ER HSA	\$1,000	

Employee would still have a \$3,000 annual Exposure but \$500 would be reimbursed by Trico and \$1,000 would be contributed into the members HSA account making the overall annual single deductible feel like \$1,500



Health Reimbursement Arrangements



Carrier Plan Name	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem
	Jan 2020 Anthem Plan	Jan 2021 Renewal	Current Plan 2021	Current Plan with HRA	Option 1 with HRA	Option 2 with HRA
	HSA Opt 1 Blue 6	HSA Opt 1 Blue 6	HSA Opt 3 RX5	HSA Opt 3 RX5	Lumenos Option 5	Lumenos Option 6
Single / Family Deductible	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Coinsurance	80% / 20%	80% / 20%	100%	100%	100%	80%
Out of Pocket Maximum	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$5,950 / \$11,900
Office Visit - PCP	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Office Visit - Specialist	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Virtual Visits	N/A	N/A	N/A	N/A	N/A	N/A
Emergency Room Visit	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Urgent Care Visit	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Diagnostic Lab/X-Ray	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Complex Imaging	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
Inpatient Hospital	Deduct then 20%	Deduct then 20%	Deduct then 0%	Deduct then 0%	Deduct then 0%	Deduct then 20%
	Non-Network	Non-Network	Non-Network	Non-Network	Non-Network	Non-Network
Single / Family Deductible	\$3,000 / \$6,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$6,000 / \$12,000
Coinsurance	60%/40%	70%	70%	70%	30%	50%
Out of Pocket Maximum ¹	\$6,000 / \$12,000	\$10,000 / \$20,000	\$10,000 / \$20,000	\$10,000 / \$20,000	\$20,000 / \$40,000	\$12,000 / \$24,000
Prescription Drugs:						
Retail Copays	Deduct then 20%	Deduct then \$10 / \$30 / \$60 / 25% \$200 max	Deduct then \$10 / \$30 / \$60 / 25% \$200 max	Deduct then \$10 / \$30 / \$60 / 25% \$200 max	\$10 / \$30 / \$60 / 25% \$300 max	\$10 / \$30 / \$60 / 25% \$300 max
Mail Order Copays	Deduct then 10%	Deduct then \$10 / \$75 / \$180 / 25% \$200 max	Deduct then \$10 / \$75 / \$180 / 25% \$200 max	Deduct then \$10 / \$75 / \$180 / 25% \$200 max	Previtive RX No Charge after Ded	Previtive RX No Charge after Ded

Employees		2020	2021	2021	2021	Lumenos Option 5	Lumenos Option 6
		Current Anthem Plan	Renewal	Renewal w/ plan change	Current Plan with HRA	Option 1 with HRA	Option 2 with HRA
EE	2	\$708.41	\$861.93	\$769.77	\$769.77	\$727.95	\$657.47
ES	1	\$1,487.67	\$1,810.06	\$1,616.53	\$1,616.53	\$1,528.70	\$1,380.68
EC	2	\$1,275.14	\$1,551.48	\$1,385.59	\$1,385.59	\$1,310.32	\$1,183.44
Family	14	\$2,054.40	\$2,499.60	\$2,232.34	\$2,232.34	\$2,111.06	\$1,906.66
Total	19						
Monthly Premium		\$34,216.37	\$41,631.28	\$37,180.01	\$37,180.01	\$35,160.08	\$31,755.74
Annual Premium		\$410,596.44	\$499,575.36	\$446,160.12	\$446,160.12	\$421,920.96	\$381,068.88
HSA Contributions					\$0.00	\$0.00	\$0.00
HRA Contributions					\$0.00	\$0.00	\$0.00
					\$446,160.12	\$421,920.96	\$381,068.88
% Increase			21.67%	8.66%	8.66%	2.76%	-7.19%
\$ Increase			\$88,978.92	\$35,563.68	\$35,563.68	\$11,324.52	-\$29,527.56



Health Reimbursement Arrangements



HRA Exposure Per Tier		HRA Total Exposure		HSA Contributions	
Employee	\$0.00	Employee	\$0.00	Employee	\$0.00
EE + Dep	\$0.00	EE + Dep	\$0.00	Employee + Dep	\$0.00
		Total	\$0.00		
				HSA Contributions	
				Total Employee	\$0.00
				Total Employee + Dep	\$0.00
Utilization %	HRA Utilization %				
25%	Employee	\$0.00		Total All	\$0.00
	EE + Dep	\$0.00			
	Total	\$0.00			

Anthem		Anthem	
Option 1		Option 2	
Lumenos Option 5		Lumenos Option 6	
\$3,000.00	\$6,000.00	\$3,000.00	\$6,000.00
100%		80%	
\$4,000.00	\$8,000.00	\$5,950.00	\$11,900.00
New Deductible Change for EE		New Deductible Change for EE	
\$3,000.00	\$6,000.00	\$3,000.00	\$6,000.00
Savings From Current		Savings from Current Plan	
\$11,324.52		-\$29,527.56	

Savings From Revised Renewal	Savings from Revised Renewal
-\$77,654.40	-\$118,506.48



Questions

