

HANOVER FIRE PROTECTION DISTRICT

Oct 8, 2024

This meeting is being recorded to assist in the production of meeting minutes.

1. CHANGES TO AGENDA/POSTPONEMENTS

2. PUBLIC COMMENT:

3. APPROVAL OF THE MINUTES FROM AUG

4. REGULAR BUSINESS:

- a. Treasurer's Report for August and September
- b. Chief's Report

5. OLD BUSINESS:

- a. SDA Conference
 - i. Recap the conference

- b. Station 2 Insurance Claim

- i. Replacement Trucks

1. We have the trucks 90% in service @ Station 3

- ii. Building

1. The structure engineer has submitted their report to the insurance company. The recommendation was to replace the building, and the insurance company is looking at options for rebuilding it. As they are deciding what to do, they have agreed to the temporary building.

- iii. Temporary building with three bays

1. Material on site Plans is at the County Land Development.
 2. Engineering plans are almost completed and will be submitted to Regional BLD.

6. NEW BUSINESS:

- a. Proposed 2025 Budget
- b. Notice of Budget Hearing

HANOVER FIRE PROTECTION DISTRICT

Oct 8, 2024

- c. 2025 Board Elections.
- d. Benefit packages for the career staff
- e. Schedule a working group session to talk about
 - i. District funding options
 - 1. Sale tax
 - 2. Property Taxes
 - 3. Impact fees
 - ii. Property tax relief Legislation in 2024

7. OTHER BUSINESS:

8. FUTURE AGENDA ITEMS:

9. BOARD COMMENTS

10. ADJOURNMENT

Hanover Fire Protection District

Profit and Loss

August 2024

	TOTAL
Income	
Earned Revenues	29,433.05
Total Income	\$29,433.05
GROSS PROFIT	\$29,433.05
Expenses	
Administrative Expense	
Bank Service Charge	31.98
Data Automation/ ERS	2,577.47
Incentives +Achievement	72.12
Office Supplies and Materials	431.97
Professional Services fees	
Accounting	250.00
Total Professional Services fees	250.00
Total Administrative Expense	3,363.54
Benefits	
Health Insurance	1,477.33
Total Benefits	1,477.33
Communications	
Web Page	7.20
Total Communications	7.20
Maintenance	
Radio & Pager Maintenance	5,950.00
Stations Maintenance	905.26
Vehicle Maintenance	2,490.84
Total Maintenance	9,346.10
Operation	
Fuel and oil	32.11
Telephone	357,699.25
Utilities	686.61
Total Operation	358,417.97
Other Miscellaneous Expenses	
Volunteer FF Deployment	39,125.27
Total Other Miscellaneous Expenses	39,125.27
Payroll Expenses	
Company Contributions	
Health Insurance	1,672.41
Total Company Contributions	1,672.41
Taxes	3,437.97
Wage	41,809.79
Total Payroll Expenses	46,920.17

Hanover Fire Protection District

Profit and Loss

August 2024

	TOTAL
Training	
Training - Chief	911.04
Training - Fire	335.52
Total Training	1,246.56
Travel	1,113.94
Total Expenses	\$461,018.08
NET OPERATING INCOME	\$ -431,585.03
Other Income	
Interest Income	34.06
Total Other Income	\$34.06
NET OTHER INCOME	\$34.06
NET INCOME	\$ -431,550.97



Hanover Fire Protection District
13325 Old Pueblo Road
Fountain, CO 80817
(719) 382-1900



Building plan reviews / Inspections (NTR)

Equipment Testing NTR

Personal (NTR)

Grants

1. Safer Grant (Submitted 11-April) (Not Awarded)
 - a. Funding opportunity Staffing adequate fire and emergency response grant. (3rd round of awards so far)
2. Safer Grant (Submitted 11-April) (Not Awarded)
 - a. Fire Prevention and Safety Community Outreach Training (5th round of awards so far)
3. Safer Grant Training (Submitted 11-April) (Not Awarded)
 - a. Fire Prevention and Safety (5th round of awards so far)
4. El Palmar Grant (Submitted 28-June) (27 September 2024, the awards committee will meet. We will get the notification within 3 business days.
 - a. Completed Fire/EMS UTV
5. Direct Distribution Funding (Submitted 28-June)
 - a. Structure Bunker gear (10 complete Sets)
 - b. Wildland PPE (10 Complete Sets)
 - c. 6 MSA Packs
6. Fire House Grant (Working)
 - a. Extraction equipment

Training (NTR)

Radios (NTR)

Old Items

1. Retirement plans for career and part-time employees
 - a. The retirement plans are complete.



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2. Fire at Station 2

- i. Remainder of items in the main station.
 - 1. The air ducts have been cleaned and the insulation has been reinstalled
 - 2. A sample of the carpet had to be removed and tested; they will be replacing the carpet in the day room, both bedrooms and the conference room
 - b. The building adjuster
 - i. Is working with our engineer on documentation with the changes of the codes and new requirements.
 - c. Phone lines (was put on the back burner)
 - i. We have a temporary phone service in the building. We are currently looking at VOIP for the station. If it works, we will have it installed at station 1. We will be upgrading station 3 with starlink. Looking at the cost, we are paying Century Link. It would be cheaper with starlink at a monthly cost.
3. Short-term needs
- d. Temporary building.
 - 1. Is on the ground working on permits to start building.
 - i. Engine and Tender
 - 2. The new trucks are back at Station 3. We are about 90% on in-service and just waiting for a few items.
4. Station 2 Rebuild
- i. Bbkern Designs LLC is working up the initial design. They have contacted El Paso County planning department for a premeeting. The dates that they have is 12-23rd of August.
 - ii. We had the meeting and provided a list of items we need to complete and get back to them.



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New Items

1. 2025 budget
 - a. When the officers met to review the budget line items, we were conservative as we did not know how the property tax reductions would affect us. When you reach the bottom of the budget, you will see that we are about 140K overspent. At our November budget reading, we will have another County Treasure valuation, and from there, we can see the changes and adjust the numbers. We will also be able to project the rollover more accurately.
 - b. The treasure report shows we have about 1 million in the bank, divided into 4 accounts.
 - i. Money market 5659 account
 1. That is where all our property tax money goes into.
 - ii. Checking account 0624
 1. Where we pay out all our bills are linked to.
 - iii. Money Market 4912
 1. That is where our money is for the new budget year start-up if there is not enough rollover.
 - iv. Capital Savings account (Colorado Trust)
 1. That is where our capital should get transferred to.
 - c. Asset Summary
 - i. The board can decide what is best. As the insurance money came in and others from the past taxes we received, I moved the money into accounts per the previous budget years and board conversations to have separate accounts for capital, start-up money, checking, and primary accounts.
 - ii. The last money move would take 150K out of the primary account and move it to Colorado Trust. The start-up account is fully funded.
2. Elections
 - a. We have elections for possible new board members in April 2025.



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- b. We have also budgeted for another election in Nov. 2025 or possibly earlier.
3. Health insurance
 - a. Listing to our employees attending Special Districts conferences and setting in on 2 different presentations on insurance and how they use health insurance as a retention and recruitment. We talked to several insurance companies and are doing comparisons. We have found 1 that is within our budget and a good product.
 - b. Several fire districts that we know and talked to use the same company and product, and we love them. This would bring our insurance under 1 umbrella, and they have a site the employees can access with all their plans and coverages in 1 place.
 - c. We have a single policy payment each month instead of several. When it comes to providing benefits to the state each year, we have worker's compensation, health, and retirement.
 - d. It's also in our proposed 2025 budget that the officers worked in early August.

Questions

Hanover Fire Protection District

Profit and Loss
January - August, 2024

	TOTAL
Income	
Earned Revenues	1,061,111.91
Total Income	\$1,061,111.91
GROSS PROFIT	\$1,061,111.91
Expenses	
Administrative Expense	98.30
Bank Service Charge	137.13
Data Automation/ ERS	10,811.12
Incentives + Achievement	1,969.18
Office Supplies and Materials	6,645.11
Postage and Delivery	14.09
Professional Services fees	
Accounting	2,000.00
Legal Fees & Notices	5,862.75
Total Professional Services fees	7,862.75
Recruitment Retention	161.32
Total Administrative Expense	27,699.00
Benefits	
Health Insurance	10,769.99
Insurance - Workmans Comp	11,194.00
Volunteer Stipen Pay	17,706.69
Total Benefits	39,670.68
Communications	
Cellular Support	4,140.00
County Paging Net/ 911	660.00
Regional Radio Network Support	9,068.65
Web Page	45.94
Total Communications	13,914.59
District Hq Lease	288.99
Dues and Subscriptions Expense	997.25
Ems Training	3,220.38
Maintenance	
Radio & Pager Maintenance	8,996.28
Stations Maintenance	11,619.18
Vehicle Maintenance	44,157.03
Total Maintenance	64,772.49
Operation	
Fire Suppression Expendables	255.00
Fuel and oil	20,767.24
Insurance -Liability	3,998.21
Medical Supplies Expendables	16,411.68

Hanover Fire Protection District

Profit and Loss

January - August, 2024

	TOTAL
Telephone	365,779.44
Utilities	6,768.27
Total Operation	413,979.84
Other Miscellaneous Expenses	
Volunteer FF Deployment	53,774.79
Total Other Miscellaneous Expenses	53,774.79
Payroll Expenses	
Company Contributions	
Health Insurance	2,057.06
Total Company Contributions	2,057.06
Taxes	30,069.18
Wage	204,476.12
Total Payroll Expenses	236,602.36
Training	
Training - Chief	4,624.37
Training - Fire	12,942.63
Total Training	17,567.00
Travel	1,951.10
Total Expenses	\$874,438.47
NET OPERATING INCOME	\$186,673.44
Other Income	
Interest Income	309.41
Total Other Income	\$309.41
NET OTHER INCOME	\$309.41
NET INCOME	\$186,982.85

Hanover Fire Protection District

Balance Sheet

As of August 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Colorado Trust	4,198.61
UMB Checking-0624	604,719.62
UMB Money Mkt-5659	284,415.15
UMB MonMkt2-4912	64,745.97
Total Bank Accounts	\$958,079.35
Accounts Receivable	
Accounts Receivable	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Generator	7,140.00
Inventory Asset	21,007.82
Payroll Corrections	0.00
Prepaid Insurance	0.00
Prepaid Repairs Stations 1&2	122,926.88
Prepaid-Fuel and oil	2,251.36
Undeposited Funds	0.00
Vol Disability Insurance	0.00
Total Other Current Assets	\$153,326.06
Total Current Assets	\$1,111,405.41
Fixed Assets	
Accumulate Depreciation	-998,343.33
Building improvements	11,293.60
Capital - Fence	3,817.00
Capital - Fixed Support Equip	74,343.46
Capital Lease-3511 Fire Truck	123,491.46
Fire Station - Improvements	55,405.70
Station 1	1,650.00
Station 2 - cost	223,801.81
Station 2 Expansion	422,526.14
Station 2 Office	0.00
Station 3	131,297.38
Station 3 Gas install	0.00
Total Fire Station - Improvements	834,681.03
Fixed Asset Software	30,615.26

Hanover Fire Protection District

Balance Sheet

As of August 31, 2024

	TOTAL
Furniture & Equipment	15,802.02
2 New Radios	-3,734.56
2007 Dodge Durango Console	1,577.99
2007 Light	13,602.10
3/4 HP Brown Pump - Well Pump	0.00
AEDs	2,530.34
Bunk Gear 7 Sets	0.00
Bunker Gear Sets	65,389.31
Cascade System	29,729.49
Computer- Mobile	8,092.88
Equipment 1	0.00
Equipment 2	0.00
Extractor	8,585.48
Extrication Equipment	33,182.00
Fire Hose	34,030.00
Laptop computer sets	4,415.85
Mechanical CPR Unit	11,814.50
Med Stair chairs	6,105.60
Metal Bldg 2011	0.00
Minitor II Pagers	0.00
Mob Radio	3,147.36
Network Page Net Convert	0.00
New Door	0.00
Office Equipment	17,019.83
PPR Comm Norwest	18,534.00
Radio (1) 2020	10,630.79
Radio 3570	0.00
Radio Motorlas	46,353.18
Radio/Pagers (2)	16,108.65
SCBAs (8)	71,870.25
TVs 2020	7,710.45
Units	1,439.88
Wildland Firefighting gear	80,429.01
Wildland Pump	5,335.00
Total Furniture & Equipment	509,701.40
Insurance Claims	-549,000.00
Radio/Pager 2020	26,978.90
Shelters2020	4,483.70
Streamlight Fire Vulcan System	539.81
Surveillance Equipment 2020	7,119.97

Hanover Fire Protection District

Balance Sheet As of August 31, 2024

	TOTAL
Vehicles & Trucks	600,585.62
1989 Pierce Arrow Engine	17,000.00
1992 Chev Ambulance	2,000.00
1997 Pierce Engine	9,500.00
2 Fire Brush Truck	-35,000.00
2000 Ford Ambulance	29,000.00
2003 Ford 250 & 2007 Dodge Dura	4,320.00
2008 Brush Truck 3	283,551.89
2008 Tanker	0.00
2009 Suburban	14,746.20
2013 Chevy Tahoe	-19,170.00
2021 Chevy Silverado	57,098.44
2022 Chevy Ex Cab	85,718.90
Ambulance 2015 Chev	121,950.00
Chief Truck	31,496.56
Dep Chief Vehicle	16,731.41
Engine 3511(1999)	120,055.16
Equipment	20,468.32
Vehicle-Hose Roller	9,240.00
Total Equipment	29,708.32
Fast Attack-2 2021	33,887.47
Fire Truck	600.00
Fire Truck 1986 F800	0.00
Fire Truck 2001 3521	61,451.31
Fire Truck 2005 3522	87,292.99
Fire Truck 2021 5500 Chevy	24,964.63
Fire Truck A7 (3512)	22,500.00
Ford Expedition 2012	4,000.00
Snow Mobile Trailer	6,912.77
Support Trailer	58,973.67
Truck	0.00
Total Vehicles & Trucks	1,669,875.34
Total Fixed Assets	\$1,749,597.60
Other Assets	
Pension Fund	411,283.43
Prepaid Utilities	14,638.20
Total Other Assets	\$425,921.63
TOTAL ASSETS	\$3,286,924.64

Hanover Fire Protection District

Balance Sheet

As of August 31, 2024

	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
Capital One Credit Card	19,884.14
Visa-UMB-9581	0.00
Total Credit Cards	\$19,884.14
Other Current Liabilities	
Colorado Department of Revenue Payable	-629.00
Direct Deposit Liabilities	0.00
Direct Deposit Payable	0.00
Notes Payable	0.00
Payroll Liabilities	9,104.80
401a	3,652.60
457	-1,777.41
457 Roth	41.01
941- Social & Medicare	-0.99
Archuleta Child Support	-34.27
CO Income Tax	-1,412.00
CO Paid Family and Medical Leave	302.81
CO Unemployment Tax	8,591.66
Federal Taxes (941/944)	3,356.86
Federal Unemployment (940)	126.00
Federal Withholding	0.00
FUTA- Federal Unemployment	0.00
State Wage Withholding	0.00
SUTA- State Unemployment	-322.53
Vestw Contributionell Integration State IRA	7,449.54
Total Payroll Liabilities	29,078.08
Total Other Current Liabilities	\$28,449.08
Total Current Liabilities	\$48,333.22
Long-Term Liabilities	
Lease Purchase Payable	-80,854.26
Loan to Sate Bank-3511 Fire Tru	26,000.00
Total Long-Term Liabilities	\$ -54,854.26
Total Liabilities	\$ -6,521.04

Hanover Fire Protection District

Balance Sheet

As of August 31, 2024

	TOTAL
Equity	
Opening Balance Equity	840,943.83
Retained Earnings	2,265,519.00
Net Income	186,982.85
Total Equity	\$3,293,445.68
TOTAL LIABILITIES AND EQUITY	\$3,286,924.64

Hanover Fire Protection District

Profit and Loss

September 2024

	TOTAL
Income	
Earned Revenues	310,869.55
Total Income	\$310,869.55
GROSS PROFIT	\$310,869.55
Expenses	
Administrative Expense	
Bank Service Charge	19.45
Office Supplies and Materials	247.00
Professional Services fees	
Accounting	275.00
Total Professional Services fees	275.00
Total Administrative Expense	541.45
Benefits	
Health Insurance	1,404.73
Total Benefits	1,404.73
Communications	
Web Page	7.20
Total Communications	7.20
Maintenance	
Stations Maintenance	982.75
Total Maintenance	982.75
Operation	
Fuel and oil	10,402.20
Medical Supplies Expendables	2,237.97
Telephone	458.60
Utilities	796.48
Total Operation	13,895.25
Other Miscellaneous Expenses	
Volunteer FF Deployment	33,209.87
Total Other Miscellaneous Expenses	33,209.87
Payroll Expenses	
Company Contributions	
Health Insurance	416.75
Total Company Contributions	416.75
Taxes	870.35
Wage	10,418.55
Total Payroll Expenses	11,705.65

Hanover Fire Protection District

Profit and Loss

September 2024

	TOTAL
Training	
Training - Fire	390.40
Total Training	390.40
Total Expenses	\$62,137.30
NET OPERATING INCOME	\$248,732.25
Other Income	
Interest Income	75.88
Total Other Income	\$75.88
NET OTHER INCOME	\$75.88
NET INCOME	\$248,808.13

Hanover Fire Protection District

Profit and Loss

January - September, 2024

	TOTAL
Income	
Earned Revenues	1,371,981.46
Total Income	\$1,371,981.46
GROSS PROFIT	\$1,371,981.46
Expenses	
Administrative Expense	98.30
Bank Service Charge	156.58
Data Automation/ ERS	10,811.12
Incentives +Achievement	4,911.82
Office Supplies and Materials	6,917.87
Postage and Delivery	14.09
Professional Services fees	
Accounting	2,275.00
Legal Fees & Notices	5,862.75
Total Professional Services fees	8,137.75
Recruitment Retention	161.32
Total Administrative Expense	31,208.85
Benefits	
Health Insurance	12,174.72
Insurance - Workmans Comp	11,194.00
Volunteer Stipen Pay	17,706.69
Total Benefits	41,075.41
Communications	
Cellular Support	4,140.00
County Paging Net/ 911	660.00
Regional Radio Network Support	9,068.65
Web Page	2,186.14
Total Communications	16,054.79
District Hq Lease	288.99
Dues and Subscriptions Expense	997.25
Ems Training	3,486.63
Maintenance	
Radio & Pager Maintenance	8,996.28
Stations Maintenance	14,147.75
Vehicle Maintenance	44,714.29
Total Maintenance	67,858.32
Operation	
Fire Suppression Expendables	255.00
Fuel and oil	31,169.44
Insurance -Liability	3,998.21
Medical Supplies Expendables	18,778.52

Hanover Fire Protection District

Profit and Loss

January - September, 2024

	TOTAL
Telephone	366,238.04
Utilities	7,564.75
Total Operation	428,003.96
Other Miscellaneous Expenses	
Volunteer FF Deployment	87,360.86
Total Other Miscellaneous Expenses	87,360.86
Payroll Expenses	
Company Contributions	
Health Insurance	2,473.81
Total Company Contributions	2,473.81
Taxes	30,939.53
Wage	214,894.67
Total Payroll Expenses	248,308.01
Training	
Training - Chief	4,624.37
Training - Fire	13,422.03
Total Training	18,046.40
Travel	4,019.85
Total Expenses	\$946,709.32
NET OPERATING INCOME	\$425,272.14
Other Income	
Interest Income	385.29
Total Other Income	\$385.29
NET OTHER INCOME	\$385.29
NET INCOME	\$425,657.43

Hanover Fire Protection District

Balance Sheet

As of September 30, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Colorado Trust	4,198.61
UMB Checking-0624	-275,534.95
UMB Money Mkt-5659	695,844.93
UMB MonMkt2-4912	300,022.37
Total Bank Accounts	\$724,530.96
Accounts Receivable	
Accounts Receivable	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Generator	7,140.00
Inventory Asset	21,007.82
Payroll Corrections	0.00
Prepaid Insurance	0.00
Prepaid Repairs Stations 1&2	122,926.88
Prepaid-Fuel and oil	2,251.36
Undeposited Funds	0.00
Vol Disability Insurance	0.00
Total Other Current Assets	\$153,326.06
Total Current Assets	\$877,857.02
Fixed Assets	
Accumulate Depreciation	-998,343.33
Building improvements	11,293.60
Capital - Fence	3,817.00
Capital - Fixed Support Equip	74,343.46
Capital Lease-3511 Fire Truck	123,491.46
Fire Station - Improvements	55,405.70
Station 1	1,650.00
Station 2 - cost	223,801.81
Station 2 Expansion	422,526.14
Station 2 Office	0.00
Station 3	131,297.38
Station 3 Gas install	0.00
Total Fire Station - Improvements	834,681.03
Fixed Asset Software	30,615.26

Hanover Fire Protection District

Balance Sheet

As of September 30, 2024

	TOTAL
Furniture & Equipment	15,802.02
2 New Radios	-3,734.56
2007 Dodge Durango Console	1,577.99
2007 Light	13,602.10
3/4 HP Brown Pump - Well Pump	0.00
AEDs	2,530.34
Bunk Gear 7 Sets	0.00
Bunker Gear Sets	65,389.31
Cascade System	29,729.49
Computer- Mobile	8,092.88
Equipment 1	0.00
Equipment 2	0.00
Extractor	8,585.48
Extrication Equipment	33,182.00
Fire Hose	34,030.00
Laptop computer sets	4,415.85
Mechanical CPR Unit	11,814.50
Med Stair chairs	6,105.60
Metal Bldg 2011	0.00
Minitor II Pagers	0.00
Mob Radio	3,147.36
Network Page Net Convert	0.00
New Door	0.00
Office Equipment	17,019.83
PPR Comm Norwest	18,534.00
Radio (1) 2020	10,630.79
Radio 3570	0.00
Radio Motorlas	46,353.18
Radio/Pagers (2)	16,108.65
SCBAs (8)	71,870.25
TVs 2020	7,710.45
Units	1,439.88
Wildland Firefighting gear	80,429.01
Wildland Pump	5,335.00
Total Furniture & Equipment	509,701.40
Insurance Claims	-152,339.00
Radio/Pager 2020	26,978.90
Shelters2020	4,483.70
Streamlight Fire Vulcan System	539.81
Surveillance Equipment 2020	7,119.97

Hanover Fire Protection District

Balance Sheet

As of September 30, 2024

	TOTAL
Vehicles & Trucks	656,991.72
1989 Pierce Arrow Engine	17,000.00
1992 Chev Ambulance	2,000.00
1997 Pierce Engine	9,500.00
2 Fire Brush Truck	-35,000.00
2000 Ford Ambulance	29,000.00
2003 Ford 250 & 2007 Dodge Dura	4,320.00
2008 Brush Truck 3	283,551.89
2008 Tanker	0.00
2009 Suburban	14,746.20
2013 Chevy Tahoe	-19,170.00
2021 Chevy Silverado	57,098.44
2022 Chevy Ex Cab	85,718.90
Ambulance 2015 Chev	121,950.00
Chief Truck	31,496.56
Dep Chief Vehicle	16,731.41
Engine 3511(1999)	120,055.16
Equipment	20,468.32
Vehicle-Hose Roller	9,240.00
Total Equipment	29,708.32
Fast Attack-2 2021	33,887.47
Fire Truck	600.00
Fire Truck 1986 F800	0.00
Fire Truck 2001 3521	61,451.31
Fire Truck 2005 3522	87,292.99
Fire Truck 2021 5500 Chevy	24,964.63
Fire Truck A7 (3512)	22,500.00
Ford Expedition 2012	4,000.00
Snow Mobile Trailer	6,912.77
Support Trailer	58,973.67
Truck	0.00
Total Vehicles & Trucks	1,726,281.44
Total Fixed Assets	\$2,202,664.70
Other Assets	
Pension Fund	411,283.43
Prepaid Utilities	14,638.20
Total Other Assets	\$425,921.63
TOTAL ASSETS	\$3,506,443.35

Hanover Fire Protection District

Balance Sheet

As of September 30, 2024

	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
Total Accounts Payable	\$0.00
Credit Cards	
Capital One Credit Card	6,236.08
Visa-UMB-9581	0.00
Total Credit Cards	\$6,236.08
Other Current Liabilities	
Colorado Department of Revenue Payable	-629.00
Direct Deposit Liabilities	0.00
Direct Deposit Payable	0.00
Notes Payable	0.00
Payroll Liabilities	9,275.42
401a	4,383.54
457	-4,424.55
457 Roth	41.01
941- Social & Medicare	-0.99
Archuleta Child Support	-34.27
CO Income Tax	-1,998.00
CO Paid Family and Medical Leave	349.70
CO Unemployment Tax	8,719.52
Federal Taxes (941/944)	5.88
Federal Unemployment (940)	126.00
Federal Withholding	0.00
FUTA- Federal Unemployment	0.00
State Wage Withholding	0.00
SUTA- State Unemployment	-322.53
Vestw Contributionell Integration State IRA	7,449.54
Total Payroll Liabilities	23,570.27
Total Other Current Liabilities	\$22,941.27
Total Current Liabilities	\$29,177.35
Long-Term Liabilities	
Lease Purchase Payable	-80,854.26
Loan to Sate Bank-3511 Fire Tru	26,000.00
Total Long-Term Liabilities	\$ -54,854.26
Total Liabilities	\$ -25,676.91

Hanover Fire Protection District

Balance Sheet

As of September 30, 2024

	TOTAL
Equity	
Opening Balance Equity	840,943.83
Retained Earnings	2,265,519.00
Net Income	425,657.43
Total Equity	\$3,532,120.26
TOTAL LIABILITIES AND EQUITY	\$3,506,443.35

Hanover Fire Protection District
2025 Proposed Budget

Acct No	Description	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
	Assessed Valuation (El Paso)	49,875,500	54,303,410	58,807,010	66,687,530	66,722,630
	Assessed Valuation (Pueblo)		1,723,931	1,860,221	2,124,440	2,190,290
	District Mil Levy	0.01	0.01	0.011	0.012557	0.012557
	Revenues					
101.00	Beginning Fund Balance January 1,	271,517	345,288	280,597	315,208	180,000
311.00	Property Taxes (El Paso)	498,041	543,034	666,527	837,395	837,836
311.01	Property Taxes (Pueblo)	11,449	17,239	19,650	26,677	27,503
311.02	Backfill (State Prop HH)				0	0
311.03	Backfill (State SB23-238)				0	0
311.10	Contract for service	0	0	0	0	0
311.20	Interest Income	2,687	3,000	3,000	3,000	3,000
311.30	Member's reimbursement to District offered Insurance Policies	0	0	0	0	0
311.40	Donations	0	0	85,364	0	0
311.50	Capital sale of assets	0	0	0	0	0
311.45	Insurance Claims	0	0	0	0	0
311.60	Fuel Rebate	2,000	0	0	0	0
311.61	Electric Rebates	0	0	0	0	0
311.62	Refunds	0	18,970	0	0	0
311.63	State LOSAP Matching Funds	15,750	16,000	17,200	17,200	17,200
312.00	Grants	0	0	0	0	0
312.10	Grants carry over from previous year budget	0	0	0	0	0
312.20	Grants for upcoming year	0	0	0	0	0
780.00	Reserve	0	0	0	0	0
500.00	Capital Improvements savings Account	0	0	0	0	0
200.00	Abatements	0	0	0	37,523	42,299
	TOTAL AVAILABLE RESOURCES	801,444	943,531	1,072,338	1,237,003	1,107,838
	ESTIMATED EXPENDITURES	597,974	698,468	1,001,858	1,257,003	1,228,875
	Adminstration					
415.10	Audit & Consulting	1,500	2,200	2,200	3,000	3,000
415.20	Bank Service Charges	500	750	750	800	800
415.30	Bookkeeping	7,000	8,000	8,000	10,000	10,000
415.40	Election	15,000	20,000	20,000	20,000	40,000
415.50	Legal fees & Notices	1,800	1,800	1,800	2,000	2,000
415.60	Office Supplies	2,000	2,000	2,000	2,500	2,500
415.70	Achievements & Incentives	4,000	4,000	4,000	15,500	15,500
415.80	Data Automation Support / ERS	2,500	3,500	3,500	4,500	4,500
Total		34,300	42,250	42,250	58,300	78,300
416.00	Operations					

Hanover Fire Protection District
2025 Proposed Budget

Acct No	Description	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
416.10	Fire suppression expendables	1,000	1,250	1,250	1,500	1,500
416.20	Medical supplies expendables	8,000	12,000	15,000	18,000	18,000
416.30	Fuel and oil	45,000	55,000	60,000	65,000	65,000
416.40	Building & Vehicle Insurance	18,000	40,000	46,000	55,000	85,000
416.50	Utilities (Electric)	3,000	7,500	7,500	8,500	8,500
416.51	Utilities (Gas)	3,675	4,000	6,500	7,000	7,000
416.52	Utilities (Water)	720	800	800	800	800
416.52	Waste service	2,000	2,500	2,500	2,800	2,800
Total		81,395	123,050	139,550	158,600	188,600
417.00	Maintenance					
417.10	Vehicle maint.	40,000	50,000	60,000	60,000	60,000
417.20	Building maint.	15,000	20,000	20,000	25,000	25,000
417.30	Radio and Pager Maint.	6,500	7,500	7,500	8,000	8,000
417.40	PPE & SCBA's maint.	2,500	3,000	3,000	5,000	5,000
417.50	Medical equipt. maint.	0	3,000	3,000	5,000	5,000
Total		64,000	83,500	93,500	103,000	103,000
418.00	Benefits					
418.10	Salary	64,680	67,914	71,310	74,875	78,619
418.15	FF Salaries	78,000	95,980	210,000	234,000	246,526
418.16	Part Time Stipend back fill	6,000	8,000	8,000	12,000	12,000
418.17	District Benefits	10,000	16,000	30,000	35,000	43,887
418.18	Overtime Pay				0	0
418.19	Holiday Pay				0	0
418.20	Employer Tax Expense	21,000	21,000	29,000	35,000	37,800
418.30	Volunteer Pension	37,750	42,000	42,000	42,000	42,000
418.31	FF Pension Match 4% Base pay				12,213	13,250
418.40	Volunteer Stipend	15,000	20,000	25,000	25,000	25,000
418.45	Volunteer FF Deployment Pay	10,000	10,000	10,000	10,000	10,000
418.50	Accident and Sickness Disability	4,000	4,000	4,000	4,500	4,500
418.51	Firefighter Physicals	8,000	10,000	10,000	10,000	10,000
418.60	Workmans Compensation Insurance	9,500	9,500	9,500	12,000	12,000
418.70	Recruitment / Retention	1,000	3,000	12,252	14,000	5,500
418.80	District offered insurance polycys with volunteers reimbursement	0	0	0	0	0
418.90	Employee Uniform Stipend		0	0	0	2,400
418.91	Employee Uniform Boots (Every 2 years Cycle)		0	0	0	2,400
Total		264,930	307,394	461,062	520,588	545,882
419.00	Communications					
419.10	Regional Radio Network Support	8,500	9,500	9,500	10,000	10,000
419.20	County Paging Network Support / Active 911	2,500	3,000	4,500	5,000	5,000

Hanover Fire Protection District
2025 Proposed Budget

Acct No	Description	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
419.30	Cellular support	4,200	4,600	4,600	5,000	5,000
419.31	Phone and Internet	4,000	5,000	18,000	22,000	22,000
419.40	Web Page	1,500	2,200	2,200	2,500	2,500
Total		20,700	24,300	38,800	44,500	44,500
420.00	Training					
420.10	Firefighter Training	15,000	20,000	20,000	20,000	20,000
420.20	EMS Training	2,000	5,000	5,000	7,000	7,000
420.30	Admin. Training	1,000	1,000	1,000	3,500	5,500
420.40	Chief Training	6,000	8,000	8,000	10,000	10,000
420.50	Assn. Fees / Dues	750	1,500	1,500	2,000	2,000
420.60	Fire Prevention	500	500	500	750	750
420.70	Subscription Services	200	200	200	500	500
420.80	Community Out Reach					2,000
Total		25,450	36,200	36,200	43,750	47,750
421.00	Lease and Bond Purchase					
421.10	Lease payments	32,553	0	48,000	48,000	98,000
421.20	DFPC State Truck Lease	200	200	200	200	200
421.30	Bond Payments	0	0	0	0	0
Total		32,753	200	48,200	48,200	98,200
422.00	Capital Purchases					
422.10	Vehicles	0	0	0	0	0
422.20	PPE & SCBA's	20,000	20,000	20,000	20,000	20,000
422.30	Radio / Pager Replacement	10,000	10,000	10,000	10,000	0
422.40	Truck Mounted Equipment	0	0	7,500	7,500	0
422.50	New building, renovation, additions	0	0	35,000	48,068	0
422.60	Fixed Support Equipment	0	0	0	0	0
422.70	Office Equipment	0	0	0	0	0
422.80	Medical equipment	1,000	1,000	1,000	0	0
422.90	Land	0	0	0	0	0
Total		31,000	31,000	73,500	85,568	20,000
423.00	Reserves					
423.10	Equipment	20,872	28,000	28,000	23,463	23,463
423.20	Contingency	10,000	10,000	20,000	40,000	40,000
423.30	Emergency	12,574	12,574	20,796	39,180	39,180
Total		43,446	50,574	68,796	102,643	102,643
500.00	Capital Improvement Saving Account					
500.10	Land	0	0	0	0	0
500.20	New construction, addition and or remodel of current buildings	26,000	35,000	10,000	11,854	0
500.30	Vehicles	110,865	131,274	10,000	12,000	0
500.40	PPE & SCBA's	41,605	41,605	7,000	10,000	0
500.50	Loose or handheld equipment	10,000	10,000	7,500	10,000	0
500.60	Radio / Pager Replacement	15,000	27,184	5,500	8,000	0

Hanover Fire Protection District
2025 Proposed Budget

Acct No	Description	2021 Budget	2022 Budget	2023 Budget	2024 Budget	2025 Budget
	TOTAL AVAILABLE CAPITAL SAVINGS ACCOUNT					
	Next years starting fund balance	203,470	245,063	40,000	51,854	0
600.00						
610.00	Operational Budget			30,500	40,000	0
	ESTIMATED EXPENDTURES	597,974	698,468	1,001,858	1,205,149	1,228,875
	TOTAL AVAILABLE CAPITAL SAVINGS	203,470	245,063	40,000	51,854	0
	TOTAL USE OF RESOURCES	801,444	943,531	1,072,358	1,257,003	1,107,838
	Ending Fund Balance December 31					

This is what I am projecting with the current numbers. These numbers will move closer as we continue receiving updated figures from the County asseors. Along with other factors

-120,000.00

Notice of Budget
NOTICE CONCERNING PROPOSED
2024 BUDGET OF
HANOVER FIRE PROTECTION DISTRICT

Notice is hereby given that a proposed budget has been submitted to the Board of Directors of Hanover Fire Protection District for the 2025 budget year; the copies of such proposed budgets have been filed at the Hanover Fire Protection District Headquarters, 13325 Old Pueblo Road, Fountain, CO 80817, where the same is open for public inspection; and that such proposed budget will be considered at a public hearing by the Board of Directors of the District to be held at the District Headquarters on Tuesday, 12 November 2024 at 6:30 PM in conjunction with the District's monthly meeting. Any person within the District may, at any time before final adoption of the budgets, inspect the budgets and file or register any objections hereto.

HANOVER FIRE PROTECTION DISTRICT

By: /s/ Michael Mills

Treasure

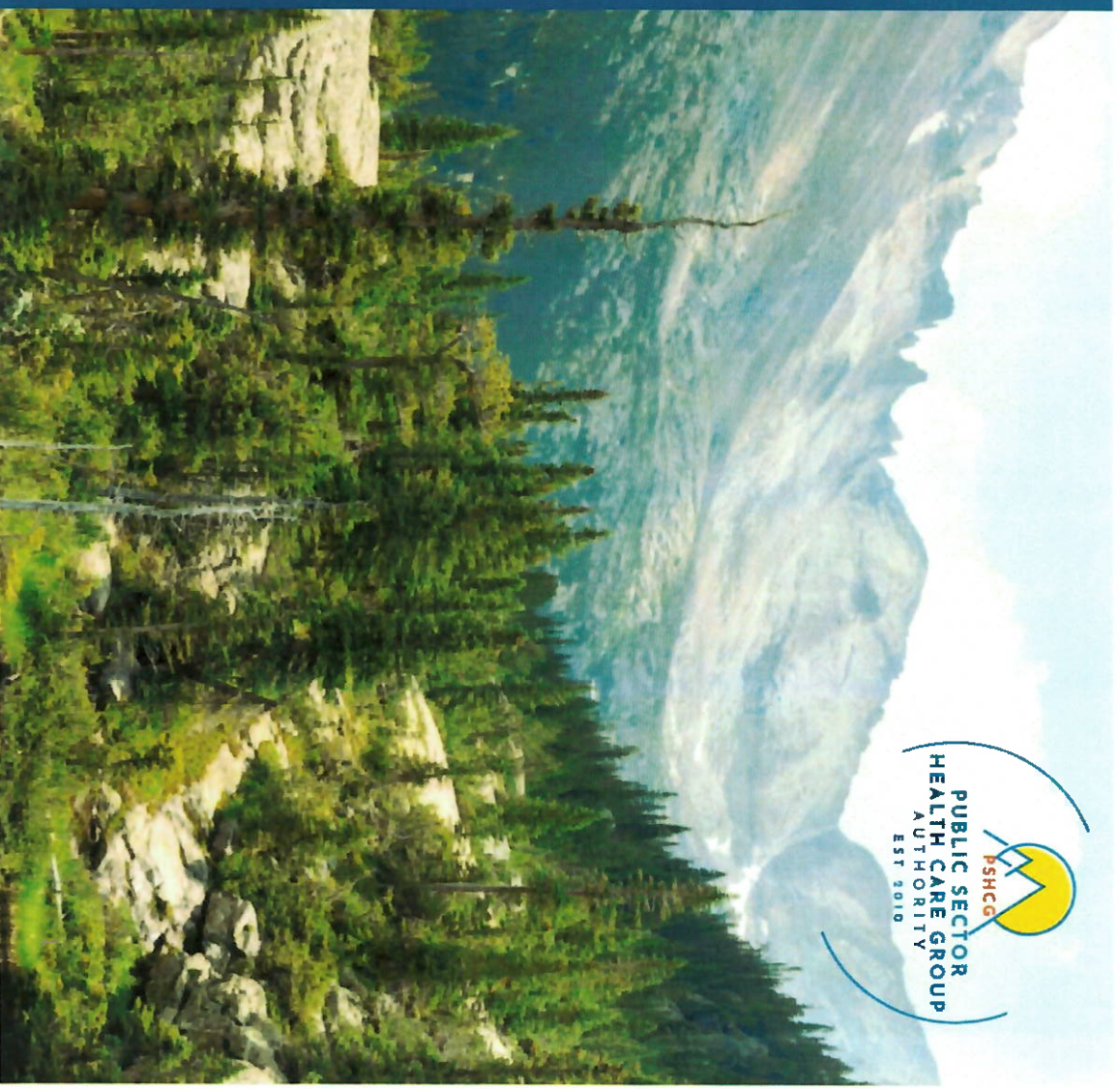
Pursuant C.R.S. 29-1-106(1)

PSHCG Program Overview for Metro Areas

Presented by:

Cindy Myers
President Benefits
Highstreet TCW Risk Management

cindy@rmic.biz 303-960-7562



Who We Are

Public Sector Healthcare Group (PSHCG) is an association of Colorado governmental entities operating under the Colorado Joint Powers Authority statute, to purchase employee benefits on a larger scale.

- Formed by 4-founding members in Elizabeth CO in 2010
- 100 member agencies | 4,000 members
- Stable risk pool with a la carte choices
 - 14 Medical Plans | 2 Dental | 2 Vision | Custom Life | 2 Disability | Early Retiree Benefits | Voluntary Benefits (Critical Illness and Accident) | Identity and Fraud Protection
- State-wide coverage with 5-rate tiers
 - Metro Area | Front Range | Western Slope | Mountain Resort | Hybrid
- Streamlined administration with consolidated billing

PSHCG continues this grassroots effort today, to grow mindfully throughout the State of Colorado partnering with agencies who also recognize the value of our program.



Mission & Purpose

Public Sector Healthcare Group's mission is to help you attract and retain valuable employees with a superior and stable benefits program. The primary goal of controlling healthcare costs and curbing renewal increases has been met, with an average annual medical renewal increase of 3.5%.

We strive to be different than other health plans.
And here's how...

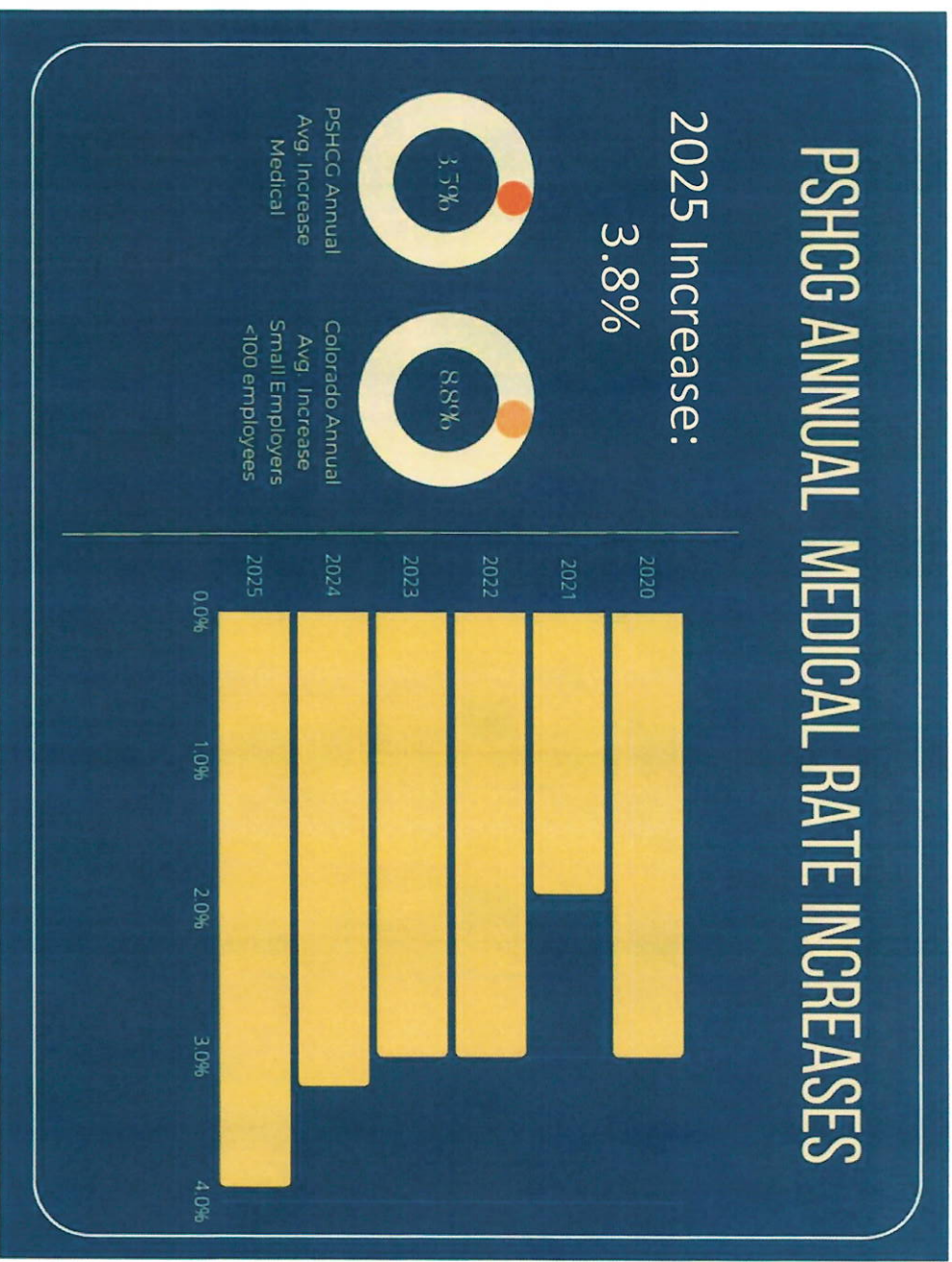
- ✓ Structure and Autonomy
- ✓ Operating Boards
- ✓ Service and Consulting Team
- ✓ Flexibility
- ✓ Rate Stability
- ✓ Consolidated Billing



PSHCG Recent Rate History

Renewal increase for 2025 is
3.8%

Average renewal increase since
the inception of the program
(2010) is 3.5% per year



Local Service and Consulting Team

Consulting Services

Cindy Myers Highstreet Denver, CO	Dave Vecchio Benefits Broker, Inc. Pueblo, CO
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Agency and Member Service

- Single-point-of-contact with your dedicated Account Manager
- On-going service and support
- Customized Benefits/HR website Bswift
- Open Enrollment preparation
- Online enrollment and resources
- Consolidated Billing
- Full COBRA administration

Local. Focused. Dedicated.



We value our partnership with PSHCG and take seriously, our responsibility as the overseer of such a critical part of the association.

Governing Committees

Executive Committee



CHIEF T J
STECK



CHRISTINE
CHAPLIN



CHIEF T O M
BEACH



LINDSAY
WILEY



KATIE
DAVIS

Governed by the IGA, the Executive Committee handles daily operations and makes recommendations to the broader Operating Committee regarding budget, benefit changes, and new programs.

PSHCG's Special Committee is available to help create new programs, most recently the Early Retiree Health Insurance program.

COMPLETE ADMINISTRATION AND BENEFITS FOR PUBLIC SECTOR HEALTH CARE GROUP CLIENTS



Clarity Benefit Solutions provides...

- Robust Benefit Administration Platform (BenAdmin) through Bswift
- COBRA administration
- Consolidated Billing for any benefits that are housed on the Clarity BenAdmin site
- Allows member agencies to offer voluntary benefits on one platform
- PSHCG member agencies can use Clarity for their tax-advantaged accounts: FSA, HSA, and HRA



Flexible Spending Accounts (FSAs)

\$3.90 per participant per mo.
\$35 mo. min.



Health Savings Accounts (HSAs)

\$1.80 per participant per mo.
\$35 mo. min.



Health Reimbursement Arrangements (HRAs)

\$4.80 per participant per mo.
\$35 mo. min.



CLARITY BENEFIT CARD

The Clarity Benefit Card gives employees easy access to all of their Clarity accounts by swiping the card at the point of sale. The card can be used at any qualified service provider that accepts MasterCard.

PSHCG United Healthcare PPO Plans Choice Plus PPO Network

MEDICAL	United Healthcare Plan A PPO	United Healthcare Plan A 1500	United Healthcare Plan B PPO	United Healthcare Plan C PPO
Provider Network	UHC Choice Plus PPO	UHC Choice Plus PPO	UHC Choice Plus PPO	UHC Choice Plus PPO
D. Office Copay	\$25 copay	\$25 copay	\$30 copay	No copay
Specialist Copay	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Associated Lab Work	Plan pays 100% after copay	Plan pays 100% after copay	Plan pays 100% after copay	Plan pays 100% after copay
Prescription Drug Copays	\$10 / \$30 / \$60 / 25% max \$500 tier 1 / tier 2 / tier 3 / specialty	\$10 / \$30 / \$60 / 25% max \$500 tier 1 / tier 2 / tier 3 / specialty	\$15 / \$40 / \$70 / 25% max \$500 tier 1 / tier 2 / tier 3 / specialty	\$5 / \$40 / \$60 / 25% max \$500 tier 1 / tier 2 / tier 3 / specialty
Individual Deductible	\$1,000 in-network	\$1,500 in-network	\$3,000 in-network	\$3,000 in-network
Family Deductible	\$2,000 in-network	\$3,000 in-network	\$6,000 in-network	\$6,000 in-network
Co-insurance Percentage (applied after deductible)	Plan pays 80% in-network	Plan pays 80% in-network	Plan pays 100% in-network	Plan pays 80% in-network/50% out
Individual Out of Pocket Max	\$4,500 per individual	\$4,000 per individual	\$6,000 per individual	\$6,500 per individual
Family Out of Pocket Max (after which plan pays 100%)	\$9,000 per family	\$8,000 per family	\$12,000 per family	\$13,000 per family
Inpatient Hospital	(INCLUDES DEDUCTIBLE AND COPAYS) Plan pays 80% after deductible	(INCLUDES DEDUCTIBLE AND COPAYS) Plan pays 80% after deductible	(INCLUDES DEDUCTIBLE AND COPAYS) Plan pays 100% after deductible	(INCLUDES DEDUCTIBLE AND COPAYS) Plan pays 80% after deductible
Outpatient Surgery	Plan pays 80% after deductible	Plan pays 80% after deductible	100% after deductible	Plan pays 80% after deductible
Emergency Room	\$400 copay, \$25 urgent care	\$400 copay, \$25 urgent care	\$400 copay, \$30 urgent care	ER 80% Ded, Urgent Care \$0 copay
MRI, CT, PET Scans	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 100% after deductible	\$750 copay
4 TIER OPTIONS				
Employee	\$775.00	\$756.00	\$704.00	\$603.00
Employee + Spouse	\$1,716.00	\$1,666.00	\$1,558.00	\$1,321.00
Employee + Child(ren)	\$1,403.00	\$1,431.00	\$1,274.00	\$1,090.00
Family	\$2,364.00	\$2,048.00	\$2,173.00	\$1,825.00

Rates do not include a \$2 per employee per month administrative fee
Rates do not include the annual PCORI fee of \$3.22 per covered member, per year

United Healthcare Surest Plans Choice Plus Network

MEDICAL	United Healthcare Surest A3000	United Healthcare Surest D6500	United Healthcare Surest B4000
	UHC Choice Plus PPO	UHC Choice Plus PPO	UHC Choice Plus PPO
Provider Network			
Dr. Office Copay	\$5 - \$40	\$25 to \$130	\$10 to \$65
Specialist Copay	\$5 - \$40	\$25 to \$130	\$10 to \$65
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Associated Lab Work	Plan pays 100%	Plan pays 100%	Plan pays 100%
Prescription Drug Copays	\$5 / \$20 / \$40 / \$150	\$10 / \$90 / \$120 / \$370	\$5 / \$40 / \$60 / \$200
Individual Deductible	n/a, copays apply	n/a, copays apply	n/a, copays apply
Family Deductible	Plan pays 100% after copays	Plan pays 100% after copays	Plan pays 100% after copays
Co-insurance Percentage (applied after deductible)	\$3,000	\$6,500	\$4,000
Individual Out of Pocket Max	\$6,000	\$13,000	\$8,000
Family Out of Pocket Max (after which plan pays 100%)	Up to \$2000	Up to \$3500	Up to \$2500
Inpatient Hospital	Up to \$2000	Up to \$3500	Up to \$2500
Outpatient Surgery	\$200 ER/ \$20 UC	\$850 ER/ \$80 UC	\$375 ER/ \$35 UC
Emergency Room	\$150 - \$340	\$150 - \$1050	\$75 - \$550
MRI, CT, PET Scans			
4 TIER OPTIONS			
Employee	\$755.00	\$655.00	\$715.00
Employee + Spouse	\$1,635.00	\$1,406.00	\$1,548.00
Employee + Child(ren)	\$1,376.00	\$1,221.00	\$1,302.00
Family	\$2,298.00	\$1,865.00	\$2,160.00

Rates do not include a \$2 per employee per month administrative fee
 Rates do not include the annual PCORI fee of \$3.22 per covered member, per year

Grab your phones!

We'll show you how Surest works.

Scan the QR code:



1. Open the camera app on your phone
2. Point your camera at the QR code and hold your phone steady — like you would scan a barcode
3. Follow the prompt on your phone to the app

<https://join-demo.surest.com/>

Access code:

24OPTUMC5K

Member Experience

- Surest member portal
- Search providers on simple phone app
- Same PPO network and Rx program

United Healthcare HSA Plans (HDHP) Choice Plus and Choice Network

MEDICAL	United Healthcare		United Healthcare	
	HSA Qualified Plan D PPO	HSA Qualified Plan E PPO	HSA Qualified Plan F EPO	
Provider Network	UHC Choice Plus PPO	UHC Choice Plus PPO	UHC Choice EPO	
Dr. Office Copay	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
Specialist Copay	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	
Associated Lab Work	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
Prescription Drug Copays	Deductible then \$15/\$40/\$70/25% max \$500	Deductible then \$15/\$40/\$70/25% max \$500	Plan pays 80% after deductible	
Individual Deductible	\$2,500 per employee only in-network	\$3,500 per INDIVIDUAL in-network	\$4,000 per INDIVIDUAL	
Family Deductible	\$5,000 per family COMBINED	\$7,000 per family EMBEDDED	\$6,000 per family Embedded	
Co-insurance Percentage	Plan pays 100% in-network/70% out	Plan pays 90% in-network/70% out	Plan Pays 80% in-Network	
(applied after deductible)				
Individual Out of Pocket Max	\$3,500 per employee only	\$4,500 per INDIVIDUAL	\$5,000 per INDIVIDUAL	
Family Out of Pocket Max	\$7,000 per family COMBINED	\$9,000 per family EMBEDDED	\$12,000 per family EMBEDDED	
(after which plan pays 100%)	(INCLUDES DEDUCTIBLE & RX COPAYS)	(INCLUDES DEDUCTIBLE & RX COPAYS)		
Inpatient Hospital	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
Outpatient Surgery	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
Emergency Room	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
MRI, CT, PET Scans	Plan pays 100% after deductible	Plan pays 90% after deductible	Plan pays 80% after deductible	
4 TIER OPTIONS				
Employee	\$661.00	\$589.00	\$489.00	
Employee + Spouse	\$1,449.00	\$1,291.00	\$1,071.00	
Employee + Child(ren)	\$1,198.00	\$1,066.00	\$887.00	
Family	\$2,004.00	\$1,782.00	\$1,478.00	

Rates do not include a \$2 per employee per month administrative fee
 Rates do not include the annual PCORI fee of \$3.22 per covered member, per year

Kaiser Permanente HMO Plans

MEDICAL	Kaiser EPO HMO Platinum	Kaiser EPO HMO Plan D	Kaiser DEPO Everyday Care Plan	Kaiser DEPO DHMO Plan E	Kaiser HDHP Plan A
Provider Network	Kaiser HMO	Kaiser HMO	Kaiser HMO	Kaiser HMO	Kaiser HMO
Dr. Office Copay	\$15 copay	\$25 copay	\$0 copay	\$30 copay	Plan pays 80% after deductible
Specialist Copay	\$30 copay	\$50 copay	\$0 copay	\$60 copay	Plan pays 80% after deductible
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Associated Lab Work	Plan pays 90% in-network \$10 / \$40 / \$60 / 30% max \$300	\$0 copay	Plan pays 100% after copay \$0 / \$50 / \$125 / \$300	Plan pays 70% after deductible (80% OV) \$5 / \$50 / \$75 / 30% max \$300	Plan pays 80% after deductible \$15 / \$50 / \$75 / 20% Ded.
Prescription Drug Copays	tier 1 / tier 2 / tier 3 / specialty \$0 in-network \$0 in-network	tier 1 / tier 2 / tier 3 / specialty \$0 in-network \$0 in-network	tier 1 / tier 2 / tier 3 / specialty \$0 in-network \$0 in-network	tier 1 / tier 2 / tier 3 / specialty \$2,000 in-network \$4,000 in-network	tier 1 / tier 2 / tier 3 / specialty \$1,750 in-network \$3,500 in-network COMBINED
Individual Deductible	\$0 in-network	\$0 in-network	\$8,000 in-network	\$4,000 in-network	Plan pays 80% in-network
Family Deductible	Plan pays 90% in-network	Plan pays 100% in-network	Plan pays 100% in-network	Plan pays 70% in-network	Plan pays 80% in-network
Co-Insurance Percentage	(applied after deductible)	\$4,500 per individual \$9,000 per family (INCLUDES COPAYS)	\$4,000 per individual \$8,000 per family (INCLUDES DEDUCTIBLE AND COPAYS)	\$5,000 per individual \$10,000 per family (INCLUDES DEDUCTIBLE AND COPAYS)	\$3,500 per individual \$7,000 per family COMBINED (INCLUDES DEDUCTIBLE AND COPAYS)
Individual Out of Pocket Max	\$3,000 per individual	\$4,500 per individual	\$4,000 per individual	\$5,000 per individual	\$3,500 per individual
Family Out of Pocket Max	\$6,000 per family (INCLUDES COPAYS)	\$9,000 per family (INCLUDES COPAYS)	\$8,000 per family (INCLUDES DEDUCTIBLE AND COPAYS)	\$10,000 per family (INCLUDES DEDUCTIBLE AND COPAYS)	\$7,000 per family COMBINED (INCLUDES DEDUCTIBLE AND COPAYS)
(after which plan pays 100%)	\$500 per day / 3 days	\$1,000 per day / 3 days	Plan pays 100% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible
Inpatient Hospital	\$750 copay	\$1,000 copay	Plan pays 100% after deductible	Plan pays 70% after deductible	Plan pays 80% after deductible
Outpatient Surgery	\$300 copay, \$30 urgent care	\$500 copay, \$50 urgent care	\$500 copay, Urgent Care \$0 copay	\$500 copay, \$50	Plan pays 80% after deductible
Emergency Room	\$200 copay	\$200 copay	\$500 copay	Plan pays 70% after deductible	Plan pays 80% after deductible
MRI, CT, PET Scans					
4 TIER OPTIONS					
Employee	\$680.00	\$642.00	\$513.00	\$490.00	\$468.00
Employee + Spouse	\$1,414.00	\$1,334.00	\$1,332.00	\$1,061.00	\$1,029.00
Employee + Child(ren)	\$1,354.00	\$1,278.00	\$1,038.00	\$941.00	\$853.00
Family	\$1,747.00	\$1,649.00	\$1,358.00	\$1,609.00	\$1,454.00

Rates do not include a \$2 per employee per month administrative fee

Rates do not include the annual PCORI fee of \$3.22 per covered member, per year

Ancillary Plans

PSHCG's Comprehensive Approach

At PSHCG, we are dedicated to delivering an extensive ancillary benefits package that rivals those offered by large employers. Our approach ensures that you receive a well-rounded suite of benefits designed to support your unique needs and preferences.

Our Benefits Include:

- **Flexible Options for Employers:** Customizable benefits packages that align with your organization's needs and goals.
- **Enhanced Coverage:** A comprehensive array of ancillary benefits that complement your core health plans.
- **Voluntary Benefits:** Optional benefits available for your employees to purchase with enhanced benefits and maximum limits.



PSHCG Dental



Features of the MetLife Dental Plan

- Benefits are the same in and out-of-network
- If you visit an in-network dentist, you take advantage of a negotiated fee schedule that can save you 25-30%
- MetLife's out-of-network reimbursement to non-participating dentists is the highest possible, at the 99th percentile of UCR

Search for a Dentist Online:

Go to www.metlife.com/dental, click on Find a participating dentist, and select the PDP Plus dental network.

DENTAL	MetLife PSHCG	MetLife PSHCG
KEY POINTS SUMMARY	Plan A	Plan B
Calendar Year Deductible	\$50 per individual /max \$150 per family	\$50 per individual /max \$150 per family
Deductible Applies To	Type II & III	Type II & III
Dental Calendar Year Maximum	\$1,500 per individual in your family	\$2,000 per individual in your family
Orthodontia Lifetime Maximum	\$1,500 for children up to age 19	\$2,000 for children up to age 19
Benefit Percentage	In-Network and Out-of-Network	In-Network and Out-of-Network
Type I - Diagnostic & Preventive	100%	100%
Type II - Basic Services	80%	80%
Type III - Major Services	50%	50%
Type IV - Orthodontic Services	50%	50%
Endodontics/Periodontics	80%	80%
4 TIER OPTIONS	2025	2025
Employee Only	\$33.30	\$35.63
Employee + Spouse	\$67.94	\$72.70
Employee + Child(ren)	\$89.10	\$95.34
Employee + Family	\$131.76	\$140.98

PSHCG Vision



GROUP VISION	MetLife Plan A		MetLife Plan B	
Benefit Comparison	In-Network	Out of Network	In-Network	Out of Network
Eye Exam	\$10 copay	Up to \$45	\$10 copay	Up to \$45
Prescription Glasses: Lenses	\$10 copay	Up to \$30-\$100	\$10 copay	Up to \$30-\$100
Prescription Glasses: Frames	\$150 max + 20% off	Up to \$70	\$200 max + 20% off	Up to \$70
Contact Lenses-Elective	\$150 allowance	Up to \$105	\$200 allowance	Up to \$105
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Prescription Glasses: Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months
Prescription Glasses: Frames	Every 24 months	Every 24 months	Every 12 months	Every 12 months
Contact Lenses	Every 12 months in lieu of glasses	Every 12 months in lieu of glasses	Every 12 months in lieu of glasses	Every 12 months in lieu of glasses
Other Network Discounts				
Laser Vision Correction	15% Savings	n/a	15% Savings	n/a
Prescription Glasses	20% Savings	n/a	20% Savings	n/a
Cost Analysis				
Employee Only	\$8.18		\$9.83	
Employee + Spouse	\$16.39		\$19.70	
Employee + Child(ren)	\$13.88		\$16.68	
Employee + Family	\$22.88		\$27.49	

Features of the MetLife Vision Plan

- MetLife uses VSP's national network of vision providers
- Greater benefits can be obtained by visiting an in-network VSP provider, which includes eye doctors and facilities

Search for a Vision Provider Online:

Go to www.metlife.com/vision, click on Find Vision Provider, and select the VSP Choice network.



Employer Paid Basic Life and AD&D

- New Basic Life and AD&D will be through Ochs- Securian Financial
- Ochs is offering flexibility for every employer to choose the Basic Life and AD&D benefit they wish
- Ochs' Line of Duty benefit for Public Safety Officers is unmatched in the industry
- Consolidated billing from the new Clarity BenAdmin Platform

GROUP LIFE/AD&D	Ochs
Benefit Provisions	
Flat Benefit Option	\$5,000 increment to \$200k
Multiple of Salary	1 X to \$200k, 1.5 X to \$200k, 2 X to \$400k
Basic Dependent Life	\$5,000 and \$2,500
Line of Duty Benefit	100% to \$100k
Cost Analysis	
Life Rate Flat	\$0.14
Life Rate Multiple of Salary	\$0.153
AD&D Rate, per \$1,000 of Benefit	\$0.03
Dependent Life (per family unit)	\$1.72



Disability

- New Short and Long-Term Disability plans through Securian Financial
- Two plan options A and B
- Employers can choose the plan and price point that best suits their budget
- Consolidated billing from the new Clarity BenAdmin Platform

SHORT TERM DISABILITY	Securian Financial	Securian Financial
Benefit Provisions	Plan A	Plan B
Benefit Amount	60%	70%
Maximum Weekly Benefit	\$1,000	\$1,500
Accident Waiting Period	30 days	14 days
Sickness Waiting Period	30 days	14 days
Benefit Duration	9 weeks	11 weeks
Cost Analysis		
STD Rate, per \$100 of monthly benefit	\$0.20	\$0.38

LONG TERM DISABILITY	Securian Financial	Securian Financial
Benefit Provisions	Plan A	Plan B
Benefit Amount	60%	66.67%
Maximum Monthly Benefit	\$6,000	\$9,000
Elimination Period	90 days	90 days
Cost Analysis		
LTD Rate, per \$100 of covered payroll	\$0.36	\$0.43

Voluntary Life and AD&D

- New Voluntary (employee paid) Life Insurance through Ochs- Securian Financial
- Ochs offers higher benefit maximums, higher Guarantee Issues amounts, and lower rates
- Guarantee Issue is available for
 - current employees and their spouse/partner during the 2025 Open Enrollment
 - employees and their spouse/partner during their new hire window
- All plans are portable for employees upon termination or retirement
- Consolidated billing and payroll deductions reporting from the new Clarity BenAdmin Platform

VOLUNTARY LIFE/AD&D		Ochs- Securian Financial
Benefit Provisions		
Voluntary Life/AD&D Max Employee		\$750,000
Voluntary Life/AD&D Max Spouse		\$250,000 (does not require employee life)
Voluntary Life/AD&D Max Children		\$10k \$15k \$20k
Guarantee Issue Amt. Employee		\$200,000
Spouse:		\$30,000
Child(ren) age 14 days to 25:		\$20,000
Cost Analysis		Rates per \$1,000
29 and under		\$0.080
30-34		\$0.085
35-39		\$0.110
40-44		\$0.157
45-49		\$0.247
50-54		\$0.400
55-59		\$0.612
60-64		\$0.955
65-69		\$1.624
AD&D		\$0.030
Children		\$0.140



Accident and Critical Illness

- New Voluntary Accident and Critical Illness options with Securian Financial
- Opportunity for employers to enhance their benefits program or compare plans with current offering
- Streamlined enrollment through the new Clarity BenAdmin Platform
- Consolidated billing and payroll deductions reporting from the new Clarity BenAdmin Platform

Securian Accident Plans

- Pays a cash benefit to employee for accidental injury
- 2 plan options: High and Low with different payments per claim
- \$50 wellness benefit for employee, spouse/partner, and each child

Tier	Low Plan Monthly Rates	High Plan Monthly Rates
EE Only	\$4.43	\$7.62
EE + SP	\$7.24	\$12.31
EE + CH	\$10.10	\$17.15
EE + FAM	\$14.39	\$24.37

Securian Critical Illness Plan

- Pays a cash benefit to employee for defined illnesses
- Several benefit choices (\$10k - \$30k)
- Diagnosis based definitions, not treatment
- Expanded childhood conditions
- Rates vary by age and benefit option



Identity Theft Protection

- New Identity Theft Protection through MetLife's partnership with Aura
- Opportunity for employers to enhance their benefits program by either paying for this benefit or providing it as a voluntary option
- Consolidated billing and payroll deductions reporting from the new Clarity BenAdmin Platform

Our AI-powered solution covers the broad spectrum of identity theft, financial fraud, and digital security for employees and their loved ones – all in one easy-to-use app.

FINANCIAL FRAUD PROTECTION
Monitors credit, asset titles, and financial accounts for suspicious activity, one-tap credit lock, and financial tools to help keep money and assets safe.

IDENTITY THEFT PROTECTION
Get alerted to threats to personal information, online accounts, social media and more. Plus, we automatically request removal of personal info from data broker sites to protect it from thieves and spammers.

PRIVACY & DEVICE PROTECTION
Tools to manage passwords, protect devices from malware and viruses, secure public Wi-Fi connections, keep browsing activity private, and more

FAMILY SAFETY (WITH FAMILY PLANS)
Fully integrated family safety tools help parents and caregivers keep a pulse on loved ones' online safety. Inclusive family plans cover unlimited dependent minors and up to 10 additional adult loved ones with no restrictions.

SERVICES & SUPPORT
24/7 US-based customer support, write glove fraud resolution services, access on-the-go via the all-in-one Aura app, and more.

ID THEFT INSURANCE POLICY
Each adult is backed by their own separate \$5M ID theft insurance policy* to reimburse for eligible losses and expenses resulting from ID theft.



MetLife · AURA

Identity & Fraud Protection



Scan the QR or click here to watch a short product video

Monthly Premiums

Protection Plus Individual coverage	Protection Plus Family coverage
\$8.45	\$13.95

Additional Programs

FREE Employee Assistance Program (EAP)

Optum

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Employee Assistance Program (EAP) Solutions

We provide support across the full spectrum of employee needs.



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realappeal

FREE UHC Weight Control Program

One Pass Select™

UHC Gym Discount Program

PSHCG Early Retiree Health Insurance

Employer Requirements

- A Public Sector employer must be a member agency of PSHCG for at least 1-year to participate in this program



An eligible employee includes:

- Employees who are between the ages of 55-65
- Employees who meet the member agency's designated tenure period
 - ✓ 5-10 years of service (employer choice)
 - ✓ Minimum of 5 years of participation on the health insurance plan (credit for prior coverage is offered for new Member Agencies)

An eligible dependent includes:

- A spouse/domestic partner who is active on the health insurance plan for at least 2-years prior to an employee's retirement
- A dependent child to the age of 26
- ✓ 3-years of COBRA offered once employee turns age 65

Group accident insurance

Provides a lump sum payment for any covered accident

Benefit amounts

- 24-hour coverage
- Employees may elect either the High Plan or the Low Plan
- Spouse and child benefit amounts equal the amounts available to the employee

Guaranteed issue and EOI

- All coverage is guaranteed issue

Age reductions

- Accident coverage amounts do not reduce or terminate due to age

Covered benefits

Benefits		Low Plan	High Plan
Injuries			
Burn Benefit (varies based on % of body burned)	2 nd degree 3 rd degree	Up to \$750 Up to \$7,500	Up to \$1,500 Up to \$15,000
Organized Sports Injury		25% to a max of 3,000	25% to a max of 3,000
Concussion		\$200	\$400
Dislocation (varies based on type of Dislocation)	Surgical Non-Surgical Partial	Up to \$6,000 Up to \$3,000 Up to \$750	Up to \$8,000 Up to \$4,000 Up to \$1,000
Eye Injury	With Surgery	\$200	\$400
	Removal of Foreign Object Without Surgery	\$50	\$100
Fracture (varies based on type of Fracture)	Surgical Non-Surgical Chip Fracture	Up to \$9,000 Up to \$4,500 Up to \$1,125	Up to \$12,000 Up to \$6,000 Up to \$1,500
Lacerations (flat amount)	With stitches or staples	\$300	\$500
	Without stitches or staples	\$75	\$125
Paralysis (varies based on type of Paralysis)	Quadriplegia	\$15,000	\$30,000
	Paraplegia	\$7,500	\$15,000
	Hemiplegia	\$7,500	\$15,000
	Uniplegia	\$3,750	\$7,500

Benefits		Low Plan	High Plan
Traumatic Brain Injury		\$400	\$800
Emergency Care			
Ambulance	Ground or Water Air	\$250 \$1,000	\$500 \$2,000
Blood, Plasma or Platelets Transfusion		\$300	\$600
Emergency Room Treatment		\$150	\$300
Emergency Dental	Crown Extraction Fillings	\$150 \$50 \$25	\$300 \$100 \$50
Initial Physician's Office Visit		\$100	\$200
Urgent Care Visit		\$125	\$250
Hospital Care			
Coma		\$10,000	\$20,000
Diagnostic Testing	Ultrasound, EEG, CT, CAT, MR, and MRI	\$150	\$300
Hospital Stay – Initial Benefit	Non-ICU ICU	\$1,000 \$2,000	\$2,000 \$4,000
Hospital Stay – Daily Benefit	Non-ICU (365 days) ICU (60 days)	\$150 \$300	\$300 \$600
Spinal Injection for Pain Management		\$75	\$150
Surgical Anesthesia	General Regional	\$100 \$50	\$200 \$100
X-Ray		\$75	\$150
Surgery			
Abdominal or Pelvic		\$1,000	\$2,000
Cranial Surgery		\$1,000	\$2,000
Inpatient Surgery		\$750	\$1,500
Joint Replacement of Elbow, Hip, Knee or Shoulder		\$750	\$1,500
Knee Cartilage Surgery	Open Arthroscopic	\$750 \$375	\$1,500 \$750
Outpatient Surgery	Tier 1: Physician's Office or ER Tier 2: Hospital or Ambulatory Center	\$250	\$500
		\$500	\$1,000
Ruptured Disc		\$750	\$1,500
Skin Graft	Percent of applicable burn benefit	50%	50%

Benefits		Low Plan	High Plan
Tendon, Ligament or Rotator Cuff	Open	\$750	\$1,500
	Arthroscopic	\$375	\$750
Thoracic Surgery		\$1,000	\$2,000
Follow-Up Care			
Adaptive Home and Vehicle		\$1,500	\$3,000
Appliances	Medical devices used to aid movement	\$100	\$200
	Hospital bed or scooters/wheelchairs with expected use >1 year	\$500	\$1,000
Follow-Up Physician's Office Visit	Up to 6 visits	\$75	\$150
Prosthetics	One	\$1,000	\$2,000
	Two or More	\$2,000	\$4,000
Post-Traumatic Stress Disorder		\$350	\$700
Rehabilitative Therapy (Inpatient)	Up to 30 days	\$100 per day	\$200 per day
Rehabilitative Therapy (Outpatient)	Up to 1 session	\$300 lump sum	\$600 lump sum
Transportation		\$250 per visit	\$500 per visit
Support Care			
Adult Companion Lodging	Up to 30 days	\$100 per day	\$200 per day
Family Care	Up to 30 days	\$50 per day	\$100 per day
Pet Boarding	Up to 30 days	\$25 per day	\$50 per day

Proposed rates

- Coverage is employee paid
- Composite, four-tiered rates
- Rates include health and wellness benefit - \$50 included for employees, spouses, and each child
 - For over 50 specific wellness screenings, including annual physical exam
 - Benefit is paid regardless of the result of any screening
 - Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit.

Monthly rates

	Low Plan	High Plan
Employee only	\$4.43	\$7.62
Employee + Spouse	\$7.24	\$12.31
Employee + Child	\$10.10	\$17.15
Employee + Family	\$14.39	\$24.37



Public Sector Health Care Group

Supplemental Health Insurance

- **Critical Illness**
- **Accident**

Benefits to help prepare for the unexpected

Supplemental health insurance complements health plans by providing a lump sum payment due to the occurrence of an event requiring medical attention. Programs can be designed to meet the needs of diverse workforces with little or no cost to employers and serve as a compelling benefit to help support employee recruiting and retention.

Group critical illness insurance

Provides a lump sum payment due to sickness

Coverage amounts

- Employees may elect coverage in \$10,000 increments to a maximum of \$30,000
- Spouse coverage is equal to 50% of the employee benefit
- Child coverage is equal to 50% of the employee benefit

Guaranteed issue and EQI

- All coverage is guaranteed issue when initially eligible, during annual enrollment periods, and after a family status change (mid-year elections outside these events not allowed).

Age reductions

- No age reductions

Additional occurrences

- Insureds are eligible to receive more than one benefit payment for a separate covered condition

Recurrence

- Provides more than one benefit payment for the same covered condition after a benefit separation period of 1 month
- A cancer benefit recurrence benefit separation period will be measured from the original date of diagnosis to when the insured is determined to be cancer-free under the terms of the policy (not from any subsequent continued treatments or last treatment date).

Pre-existing condition

- No pre-existing condition exclusion

Covered conditions

Condition	Initial Occurrence Benefit	Recurrence Benefit
Heart Attack	100%	100%
Stroke	100%	100%
Major Organ Failure	100%	100%
Kidney Failure	100%	100%
Invasive Cancer	100%	100%
Non-Invasive Cancer	25%	25%
Coronary Artery Disease Needing Surgery	25%	25%
Addison's Disease	25%	N/A
ALS	100%	N/A
Alzheimer's Disease	100%	N/A
Aneurysm	10%	10%
Autism Spectrum Disorder	50%	N/A
Bacterial Meningitis	25%	25%
Benign Brain Tumor	100%	100%
Blindness	100%	N/A
Cerebral Palsy	100%	N/A

Condition	Initial Occurrence Benefit	Recurrence Benefit
Cleft Lip or Cleft Palate Needing Surgery	100%	N/A
Coma	100%	100%
COVID-19 Disease of Specified Severity (5-day Hospital Stay)	25%	N/A
Creutzfeldt-Jakob Disease	25%	N/A
Cystic Fibrosis	100%	N/A
Diphtheria	25%	25%
Down Syndrome	100%	N/A
Gaucher Disease	100%	N/A
Glycogen Storage Disease	100%	N/A
Huntington's Disease	25%	N/A
Infectious Encephalitis	25%	25%
Infertility	10%	N/A
Legionnaires' Disease	25%	25%
Loss of Hearing	100%	N/A
Loss of Speech	100%	N/A
Malaria	25%	25%
Metastatic Cancer	25%	N/A
Multiple Sclerosis	100%	N/A
Muscular Dystrophy	100%	N/A
Myasthenia Gravis	25%	N/A
Necrotizing Fasciitis	25%	25%
Niemann-Pick Disease	100%	N/A
Paralysis	100%	100%
Parkinson's Disease	100%	N/A
Phenylalanine Hydroxylase Deficiency (PKU)	100%	N/A
Poliomyelitis	25%	N/A
Pompe Disease	100%	N/A
Rabies	25%	N/A
Severe Burns	100%	100%
Severe Lyme Disease	25%	N/A
Sickle Cell Anemia	100%	N/A
Skin Cancer	10%	10%
Spina Bifida	100%	N/A
Sudden Cardiac Arrest	25%	25%
Systemic Lupus Erythematosus	25%	N/A
Systemic Sclerosis	25%	N/A
Tay-Sachs	100%	N/A
Tetanus	25%	25%
Transient Ischemic Attacks (TIA)	10%	10%
Tuberculosis	25%	25%
Type 1 Diabetes	100%	N/A
Zellweger Syndrome	100%	N/A

Proposed rates

- Coverage is employee paid
- Rates include health and wellness benefit - \$50 included for employees, spouses, and each child
 - For over 50 specific wellness screenings, including annual physical exam
 - Benefit is paid regardless of the result of any screening
 - Maximum of one health and wellness benefit payment per insured per year, with no limit to the number of years an insured can receive a health and wellness benefit.

Monthly attained age rates

\$10,000 of coverage

Uni-Tobacco	EE	EE+SP	EE+CH	EE+Family
< 25	1.98	3.27	3.95	5.70
25 - 29	3.08	5.01	5.05	7.44
30 - 34	4.64	7.45	6.62	9.88
35 - 39	5.68	9.04	7.65	11.47
40 - 44	6.58	10.30	8.55	12.74
45 - 49	8.66	13.25	10.63	15.68
50 - 54	12.73	19.03	14.70	21.47
55 - 59	17.95	26.48	19.93	28.91
60 - 64	25.79	37.69	27.76	40.12
65 - 69	34.72	50.55	36.70	52.98
70 +	50.57	73.46	52.55	75.89

\$20,000 of coverage

Uni-Tobacco	EE	EE+SP	EE+CH	EE+Family
< 25	3.33	5.29	6.49	9.18
25 - 29	5.53	8.77	8.69	12.66
30 - 34	8.66	13.65	11.82	17.55
35 - 39	10.74	16.82	13.89	20.72
40 - 44	12.53	19.36	15.69	23.26
45 - 49	16.70	25.25	19.85	29.14
50 - 54	24.84	36.82	28.00	40.72
55 - 59	35.29	51.71	38.44	55.61
60 - 64	50.96	74.13	54.12	78.03
65 - 69	68.82	99.84	71.98	103.74
70 +	100.52	145.67	103.68	149.56

PUBLIC SECTOR HEALTH CARE GROUP

2025 Rates and Plans

	Jesse \$54,600 salary	Sabrina \$43,820 Salary	Chris \$48,250 salary	Grant \$49,350 salary	Carl \$74,875 salary	Kevin \$30,765 salary
Kaiser Everyday Care Plan	\$513.00	\$513.00	\$513.00	\$513.00		\$513.00
MetLife Dental	\$33.30	\$33.30	\$33.30	\$33.30		\$33.30
MetLife Vision	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18	\$8.18
Life and AD&D 1.5 x Salary	\$14.99	\$12.04	\$13.25	\$13.56	\$20.57	\$8.45
Short Term Disability	\$12.60	\$10.11	\$11.13	\$11.39	\$17.28	\$7.10
Long Term Disability	\$16.38	\$13.15	\$14.48	\$14.81	\$22.46	\$9.23
Securian Accident Low	\$4.43	\$4.43	\$4.43	\$4.43	\$4.43	\$4.43
Securian Critical Illness 20k (age based)	\$5.53	\$5.53	\$5.53	\$5.53	\$35.29	\$50.96
Voluntary Life 200k (age based)	\$22.00	\$22.00	\$22.00	\$22.00	\$86.00	\$197.00
Total Monthly All Lines of Coverage	\$630.41	\$621.74	\$625.30	\$626.20	\$194.21	\$831.65

\$3,529.51
\$42,354.12
Per year

