



TOWN OF PAONIA
TUESDAY, OCTOBER 22, 2024
TOWN BOARD WORK SESSION AGENDA
5:00 PM

Roll Call

Work Session

FY-2025 Budget Discussion

1. DRAFT FY-2025 Budget Discussion

Adjournment

AS ADOPTED BY:
TOWN OF PAONIA, COLORADO
RESOLUTION NO. 2017-10 – Amended May 22, 2018

I. RULES OF PROCEDURE

Section 1. Schedule of Meetings. Regular Board of Trustees meetings shall be held on the second and fourth Tuesdays of each month, except on legal holidays, or as re-scheduled or amended and posted on the agenda prior to the scheduled meeting.

Section 2. Officiating Officer. The meetings of the Board of Trustees shall be conducted by the Mayor or, in the Mayor's absence, the Mayor Pro-Tem. The Town Clerk or a designee of the Board shall record the minutes of the meetings.

Section 3. Time of Meetings. Regular meetings of the Board of Trustees shall begin at 6:30 p.m. or as scheduled and posted on the agenda. Board Members shall be called to order by the Mayor. The meetings shall open with the presiding officer leading the Board in the Pledge of Allegiance. The Town Clerk shall then proceed to call the roll, note the absences and announce whether a quorum is present. Regular Meetings are scheduled for three hours, and shall be adjourned at 9:30 p.m., unless a majority of the Board votes in the affirmative to extend the meeting, by a specific amount of time.

Section 4. Schedule of Business. If a quorum is present, the Board of Trustees shall proceed with the business before it, which shall be conducted in the following manner. Note that all provided times are estimated:

- (a) Roll Call - (5 minutes)
- (b) Approval of Agenda - (5 minutes)
- (c) Announcements (5 minutes)
- (d) Recognition of Visitors and Guests (10 minutes)
- (e) Consent Agenda including Approval of Prior Meeting Minutes (10 minutes)
- (f) Mayor's Report (10 minutes)
- (g) Staff Reports: (15 minutes)
 - (1) Town Administrator's Report
 - (2) Public Works Reports
 - (3) Police Report
 - (4) Treasurer Report
- (h) Unfinished Business (45 minutes)
- (i) New Business (45 minutes)
- (j) Disbursements (15 minutes)
- (k) Committee Reports (15 minutes)
- (l) Adjournment

* This schedule of business is subject to change and amendment.

Section 5. Priority and Order of Business. Questions relative to the priority of business and order shall be decided by the Mayor without debate, subject in all cases to an appeal to the Board of Trustees.

Section 6. Conduct of Board Members. Town Board Members shall treat other Board Members and the public in a civil and polite manner and shall comply with the Standards of Conduct for Elected Officials of the Town. Board Members shall address Town Staff and the Mayor by his/her title, other Board Members by the title of Trustee or the appropriate honorific (i.e.: Mr., Mrs. or Ms.), and members of the public by the appropriate honorific. Subject to the Mayor's discretion, Board Members shall be limited to speaking two times when debating an item on the agenda. Making a motion, asking a question or making a suggestion are not counted as speaking in a debate.

Section 7. Presentations to the Board. Items on the agenda presented by individuals, businesses or other organizations shall be given up to 5 minutes to make a presentation. On certain issues, presenters may be given more time, as determined by the Mayor and Town Staff. After the presentation, Trustees shall be given the opportunity to ask questions.

Section 8. Public Comment. After discussion of an agenda item by the Board of Trustees has concluded, the Mayor shall open the floor for comment from members of the public, who shall be allowed the opportunity to comment or ask questions on the agenda item. Each member of the public wishing to address the Town Board shall be recognized by the presiding officer before speaking. Members of the public shall speak from the podium, stating their name, the address of their residence and any group they are representing prior to making comment or asking a question. Comments shall be directed to the Mayor or presiding officer, not to an individual Trustee or Town employee. Comments or questions should be confined to the agenda item or issue(s) under discussion. The speaker should offer factual information and refrain from obscene language and personal attacks.

Section 9. Unacceptable Behavior. Disruptive behavior shall result in expulsion from the meeting.

Section 10. Posting of Rules of Procedure for Paonia Board of Trustees Meetings. These rules of procedure shall be provided in the Town Hall meeting room for each Board of Trustees meeting so that all attendees know how the meeting will be conducted.

II. CONSENT AGENDA

Section 1. Use of Consent Agenda. The Mayor, working with Town Staff, shall place items on the Consent Agenda. By using a Consent Agenda, the Board has consented to the consideration of certain items as a group under one motion. Should a Consent Agenda be used at a meeting, an appropriate amount of discussion time will be allowed to review any item upon request.

Section 2. General Guidelines. Items for consent are those which usually do not require discussion or explanation prior to action by the Board, are non-controversial and/or similar in content, or are those items which have already been discussed or explained and do not require further discussion or explanation. Such agenda items may include ministerial tasks such as, but not limited to, approval of previous meeting minutes, approval of staff reports, addressing routine correspondence, approval of liquor licenses renewals and approval or extension of other Town licenses. Minor changes in the minutes such as non-material Scribner errors may be made without removing the minutes from the Consent Agenda. Should any Trustee feel there is a material error in the minutes, they should request the minutes be removed from the Consent Agenda for Board discussion.

Section 3. Removal of Item from Consent Agenda. One or more items may be removed from the Consent Agenda by a timely request of any Trustee. A request is timely if made prior to the vote on the Consent Agenda. The request does not require a second or a vote by the Board. An item removed from the Consent Agenda will then be discussed and acted on separately either immediately following the consideration of the Consent Agenda or placed later on the agenda, at the discretion of the Board.

III. EXECUTIVE SESSION

Section 1. An executive session may only be called at a regular or special Board meeting where official action may be taken by the Board, not at a work session of the Board. To convene an executive session, the Board shall announce to the public in the open meeting the topic to be discussed in the executive session, including specific citation to the statute authorizing the Board to meet in an executive session and identifying the particular matter to be discussed “in as much detail as possible without compromising the purpose for which the executive session is authorized.” In the event the Board plans to discuss more than one of the authorized topics in the executive session, each should be announced, cited and described. Following the announcement of the intent to convene an executive session, a motion must then be made and seconded. In order to go into executive session, there must be the affirmative vote of two thirds (2/3) of Members of the Board.

Section 2. During executive session, minutes or notes of the deliberations should not be taken. Since meeting minutes are subject to inspection under the Colorado Open Records Act, the keeping of minutes would defeat the private nature of executive session. In addition, the deliberations carried out during executive session should not be discussed outside of that session or with individuals not participating in the session. The contents of an executive session are to remain confidential unless a majority of the Trustees vote to disclose the contents of the executive session.

Section 3. Once the deliberations have taken place in executive session, the Board should reconvene in regular session to take any formal action decided upon during the executive session. If you have questions regarding the wording of the motion or whether any other information should be disclosed on the record, it is essential for you to consult with the Town Attorney on these matters.

IV. SUBJECT TO AMENDMENT

Section 1. Deviations. The Board may deviate from the procedures set forth in this Resolution, if, in its sole discretion, such deviation is necessary under the circumstances.

Section 2. Amendment. The Board may amend these Rules of Procedures Policy from time to time.

ACCOUNT	DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024*	PROPOSED FY-2025 BUDGET	NOTES: GENERAL FUND REVENUE
General Fund							
10-31-01	PROPERTY TAXES	\$ 150,293.69	\$ 146,647.28	\$ 195,000.00	\$ 187,045.67	\$ 160,000.00	Budgeting on the lower end due to various SB's that may affect the amount of property taxes received
10-31-02	S.O. AUTO TAXES	\$ 24,169.50	\$ 24,005.56	\$ 21,000.00	\$ 13,689.28	\$ 21,000.00	
10-31-03	SALES TAX - TOWN	\$ 604,564.41	\$ 540,122.58	\$ 523,333.00	\$ 353,116.78	\$ 530,000.00	
10-31-04	SALES TAX - COUNTY	\$ 194,908.55	\$ 179,604.82	\$ 260,000.00	\$ 87,098.89	\$ 130,000.00	
10-31-05	SALES TAX - STATE MARIJUANA	\$ 22,947.50	\$ 22,363.50	\$ 52,000.00	\$ 8,920.40	\$ 25,000.00	
10-31-06	CIGARETTE TAX	\$ 1,707.18	\$ 1,859.84	\$ 1,500.00	\$ 715.45	\$ 1,500.00	
10-31-07	FRANCHISE TAX	\$ 58,447.69	\$ 110,218.14	\$ 45,000.00	\$ 45,382.74	\$ 60,000.00	
10-31-08	PENALTY & INTEREST	\$ 379.29	\$ 378.45	\$ 200.00	\$ 178.43	\$ 500.00	
10-31-09	DELINQUENT TAX	\$ 0.02	\$ -	\$ -	\$ -	\$ -	
10-31-10	ABATEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	
10-31-11 (22-31-06)	MARIJUANA OCCUPATIONAL TAX (Transaction Fee)	\$ 149,575.00	\$ 97,330.00	\$ 132,000.00	\$ 73,815.00	\$ 100,000.00	
	Subgroup : TAXES	\$ 1,206,992.83	\$ 1,122,530.17	\$ 1,230,033.00	\$ 769,962.64	\$ 1,028,000.00	
General Fund							
10-32-01	LIQUOR LICENSES	\$ 4,350.00	\$ 4,075.00	\$ 2,750.00	\$ 4,845.00	\$ 4,500.00	
10-32-02	MISCELLANEOUS PERMITS	\$ 1,515.00	\$ 13,540.00	\$ 2,500.00	\$ 12,940.00	\$ 10,000.00	
10-32-03	BUILDING PERMITS	\$ 42,659.89	\$ 28,670.28	\$ 26,000.00	\$ 20,255.03	\$ 30,000.00	
10-32-04	SPECIAL REVIEWS	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,550.00	\$ 1,000.00	
10-32-05	ZONING VERIFICATION & ADMINISTRATIVE REVIEWS	\$ -	\$ -	\$ 1,000.00	\$ 300.00	\$ 500.00	
10-32-06	VIN INSPECTIONS	\$ 810.00	\$ 1,000.00	\$ 2,200.00	\$ 970.00	\$ 1,500.00	
10-32-07	PRE-APPLICATION MEETINGS	\$ -	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	
10-32-09 (26-30-01)	SIDEWALK FEE	\$ 30,175.54	\$ 30,125.84	\$ 30,000.00	\$ 22,703.22	\$ 30,000.00	
10-32-10	MARIJUANA LICENSING FEE	\$ -	\$ -	\$ 9,000.00	\$ -	\$ 4,500.00	
	Subgroup : LICENSES, PERMITS & FEES	\$ 80,510.43	\$ 78,411.12	\$ 75,450.00	\$ 63,563.25	\$ 83,000.00	
General Fund							
10-33-01	HIGHWAY USER TAX	\$ 51,559.88	\$ 48,242.90	\$ 56,000.00	\$ 51,488.51	\$ 46,950.00	
10-33-02	MOTOR VEHICLE - \$1.50	\$ 2,597.57	\$ 1,725.27	\$ 1,500.00	\$ 896.65	\$ 1,500.00	
10-33-03	MOTOR VEHICLE - \$2.50	\$ 3,787.50	\$ 3,968.05	\$ 3,500.00	\$ 2,073.48	\$ 3,500.00	
10-33-07	SEVERANCE TAX	\$ 4,021.41	\$ 5,794.43	\$ 5,500.00	\$ 4,895.47	\$ 5,000.00	
10-33-08	MINERAL LEASING	\$ 10,330.31	\$ 18,654.37	\$ 16,000.00	\$ 8,012.82	\$ 10,000.00	
10-33-09 (40-38-01)	CONSERVATION TRUST FUND	\$ 9,259.68	\$ 3,038.75	\$ 9,250.00	\$ 12,197.47	\$ 3,500.00	
10-33-10	ROAD & BRIDGE	\$ 8,126.60	\$ 7,934.77	\$ 10,000.00	\$ 6,539.57	\$ 7,500.00	
	Subgroup : INTERGOVERNMENTAL REVENUES	\$ 89,682.95	\$ 89,358.54	\$ 101,750.00	\$ 86,103.97	\$ 77,950.00	
General Fund							
10-34-01	COURT FINES	\$ 351.00	\$ 160.00	\$ 100.00	\$ 1,095.00	\$ 1,000.00	
10-34-02	POLICE FINES	\$ 4,528.00	\$ 2,471.00	\$ 2,500.00	\$ 7,493.50	\$ 7,500.00	
10-34-03	MISCELLANEOUS FINES - BONDS	\$ 45.00	\$ 115.00	\$ 100.00	\$ 135.00	\$ 100.00	
10-34-04	OTHER AGENCY CONTRIBUTIONS - PD (BTB COUNTY)	\$ 264,470.43	\$ 244,193.18	\$ -	\$ 126,609.00	\$ 200,000.00	
10-34-05	DOG TAGS	\$ 185.00	\$ 250.00	\$ 100.00	\$ 170.00	\$ 400.00	
10-34-06	CODE ENFORCEMENT VIOLATIONS	\$ -	\$ -	\$ 2,500.00	\$ -	\$ 2,500.00	
10-34-10	LAW ENFORCEMENT COST ALLOCATION	\$ -	\$ -	\$ -	\$ -	\$ -	
10-34-50	PD GRANT	\$ 1,509.25	\$ 3,105.18	\$ 4,000.00	\$ -	\$ -	
	Subgroup : FINES AND FORFEITURES	\$ 271,088.68	\$ 250,294.36	\$ 9,300.00	\$ 135,502.50	\$ 211,500.00	
General Fund							
10-35-01	RENTS & ROYALTIES	\$ 10,385.50	\$ 5,555.26	\$ 3,600.00	\$ 9,141.02	\$ 5,500.00	Lease agreement from P-Hill Cellular Tower Lease after payment made to other property owner
10-35-02	MOTOR FUEL TAX REFUNDS	\$ 883.00	\$ -	\$ -	\$ -	\$ -	
10-35-04	INTEREST INCOME	\$ 25,590.96	\$ 165,337.18	\$ 115,000.00	\$ 134,163.86	\$ 130,000.00	
10-35-05	LATE CHARGES	\$ 5,349.92	\$ 7,880.00	\$ -	\$ 5,265.84	\$ 4,500.00	
10-35-06	OTHER INCOME	\$ 783.13	\$ 518.32	\$ 100.00	\$ 16,463.79	\$ 1,000.00	
10-35-07	INSURANCE PROCEEDS	\$ -	\$ -	\$ -	\$ -	\$ -	
10-35-09	PARK DONATIONS	\$ 25,200.00	\$ -	\$ -	\$ -	\$ -	
10-35-10	OTHER AGENCY CONTRIBUTIONS	\$ -	\$ -	\$ -	\$ -	\$ -	
10-35-13	BRIDGE RESERVE	\$ 40,000.00	\$ -	\$ -	\$ -	\$ -	
10-35-15	REFUND OF EXPENDITURES	\$ 20,349.53	\$ 62,237.95	\$ 1,000.00	\$ 17,442.77	\$ 1,000.00	

ACCOUNT	DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024*	PROPOSED FY-2025 BUDGET	NOTES: GENERAL FUND REVENUE
10-35-16	RESTITUTION	\$ 4,711.78	\$ 4,775.14	\$ 5,200.00	\$ 4,170.51	\$ 5,200.00	
10-35-18	SALES OF ASSETS	\$ 19,851.32	\$ -	\$ -	\$ -	\$ -	
10-35-20	GRANT REVENUE	\$ 46,087.81	\$ 52,612.50	\$ 1,035,592.00	\$ 35,351.00	\$ 1,260,592.00	SS4A \$250k Grant, 1,010,592 RMS CDOT Grant 5th & Grand
	Subgroup : MISCELLANEOUS REVENUES	\$ 199,192.95	\$ 298,916.35	\$ 1,160,492.00	\$ 221,998.79	\$ 1,407,792.00	
	General Fund						
10-39-99	TRANSFER REVENUE	\$ -	\$ -	\$ 386,826.00	\$ -	\$ 1,948,208.00	\$1,892,675 for 5th and Grand (\$40,000 of \$1,892,675,083 from Sidewalk Fund), \$75,000 from reserves for SS4A grant,
	Subgroup : TRANSFERS	\$ -	\$ -	\$ 386,826.00	\$ -	\$ 1,948,208.00	\$55,533 balance budget for Park Operations and Maintenance from General Fund
	General Fund						
	TOTAL GENERAL FUND REVENUES	\$ 1,847,467.84	\$ 1,839,510.54	\$ 2,963,851.00	\$ 1,277,131.15	\$ 4,756,450.00	
	General Fund						
	NET SURPLUS (DEFICIT) - General Fund	\$ 652,588.83	\$ (122,303.83)	\$ (183,075.00)	\$ (22,356.34)	\$ -	
* As of 9.30.2024 many items haven't been updated since 7.31.2024							

ACCOUNT	DESCRIPTION	ACTUAL	ACTUAL	ADOPTED	BUDGET/ACTUAL	PROPOSED	NOTES: ADMINISTRATION EXPENSES
		FY-2022 BUDGET	FY-2023 BUDGET	FY-2024 BUDGET	FY-2024 BUDGET	FY-2025 BUDGET	
ADMINISTRATION PERSONNEL SERVICES							MEANS NEW ACCOUNT NUMBER OR NAME CHANGE
10-41-01	MAYOR & TRUSTEES	\$ 9,450.00	\$ 3,821.94	\$ 9,600.00	\$ 6,944.00	\$ 2,400.00	\$9,600 for mayor and trustees split between 4 funds \$2,400 in General, Water, Wastewater, and Trash
10-41-02	TOWN ADMINISTRATOR/CONTRACT LABOR	\$ 18,720.00	\$ 153,114.33	\$ 44,500.00	\$ 31,115.98	\$ 39,000.00	
10-41-03	SALARIES & WAGES	\$ 54,972.01	\$ 84,175.47	\$ 65,500.00	\$ 48,050.68	\$ 110,000.00	
10-41-04	EMPLOYER FICA	\$ 3,896.23	\$ 5,273.88	\$ 7,400.00	\$ 5,281.33	\$ 6,975.00	
10-41-05	EMPLOYER MEDICARE	\$ 911.30	\$ 1,233.33	\$ 1,750.00	\$ 1,212.86	\$ 1,650.00	
10-41-06	UNEMPLOYMENT TAX	\$ 109.16	\$ 152.18	\$ 900.00	\$ 167.30	\$ 350.00	
10-41-07	INSURANCE BENEFITS	\$ 9,351.13	\$ 15,106.27	\$ 15,750.00	\$ 16,649.20	\$ 23,000.00	10-41-07 Health, Vision, Dental
10-41-08	RETIREMENT BENEFITS	\$ 2,438.49	\$ 1,995.95	\$ 5,200.00	\$ 3,257.19	\$ 5,300.00	
10-41-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 500.00	\$ -	\$ 500.00	10-41-09 Includes an increase in rate for death benefit of \$100,000
10-41-10	WORKMEN'S COMPENSATION	\$ 137.00	\$ -	\$ 1,200.00	\$ 697.62	\$ 1,500.00	
10-41-13	OVERTIME	\$ -	\$ -	\$ 982.00	\$ 1,013.34	\$ 2,500.00	
	Subgroup : Personnel Services	\$ 99,985.32	\$ 264,873.35	\$ 153,282.00	\$ 114,389.50	\$ 193,175.00	
ADMINISTRATION OPERATING							
10-41-15	OFFICE SUPPLIES	\$ 5,805.66	\$ 10,542.87	\$ 2,000.00	\$ 1,958.89	\$ 2,000.00	10-41-15 \$6,000 total for office supplies, \$2,000 Admin, \$2,000 Water, \$2,000 Sewer
10-41-16	OPERATING SUPPLIES	\$ 1,638.51	\$ 6,322.12	\$ 6,000.00	\$ 2,852.19	\$ 3,500.00	
10-41-17	POSTAGE	\$ 516.78	\$ 5,785.68	\$ 500.00	\$ 4,187.16	\$ 500.00	10-41-17 \$500 in Admin, but \$200 in Water, \$200 in Wastewater, \$100 in Solid Waste
10-41-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 65,898.01	\$ 77,378.25	\$ 105,000.00	\$ 46,209.43	\$ 65,000.00	10-41-20 Kelly PC (Town Attorney), Empower Retirement Management, Professional Management Solutions, \$5,000 Codification Municode
10-41-21	AUDIT & BUDGET EXPENSE	\$ 4,000.00	\$ -	\$ 5,000.00	\$ 6,708.34	\$ 5,500.00	10-41-21 \$5,000 in Admin; \$7,700 Water; \$7,700 Wastewater; \$7,700 Solid Waste
10-41-22	REPAIRS & MAINTENANCE	\$ -	\$ 1,834.54	\$ 5,000.00	\$ 305.84	\$ 1,500.00	
10-41-23	VEHICLE EXPENSE	\$ -	\$ -	\$ -	\$ -	\$ 2,000.00	
10-41-25	TOWN HALL EXPENSE	\$ 16,473.69	\$ 17,839.90	\$ 12,000.00	\$ 4,424.71	\$ 6,000.00	
10-41-26	TRAVEL, MEETINGS, & TRAININGS	\$ 432.20	\$ 11,828.59	\$ 10,200.00	\$ 6,945.20	\$ 10,000.00	Includes Clerk Training & Conference, CGFOA Training and Conference, CML Conferece and CCMA Confered, Also includes Conference and
10-41-27	INSURANCE & BONDS	\$ 3,073.67	\$ 4,427.09	\$ 10,000.00	\$ 7,525.70	\$ 10,000.00	10-41-27 \$2,000 of \$3,953.33 Premium for Town Hall, 25% of VAMP (volunteers) bill
10-41-28	UTILITIES	\$ 5,532.95	\$ 6,324.17	\$ 5,200.00	\$ 2,152.27	\$ 5,000.00	10-41-28 DMEA, Black Hills Energy
10-41-29	TELEPHONE & INTERNET	\$ 2,667.26	\$ 1,243.12	\$ 1,800.00	\$ 558.65	\$ 2,500.00	10-41-29 Elevate, TD Telecom
10-41-30	PUBLISHING ADS	\$ 7,989.75	\$ 8,917.57	\$ 6,500.00	\$ 1,617.73	\$ 2,000.00	
10-41-31	DUES & SUBSCRIPTIONS	\$ 10,923.75	\$ 25,888.85	\$ 24,000.00	\$ 27,215.23	\$ 30,000.00	10-41-31 ClearGov, CGFOA, CML, All Points Transit (Dial a Ride), Delta County Independent, CivicPlus, \$16,980 Caselle, Inc. bewteen GF, water sewer trash, Wordcab.com, ICMA, CCMA, ASPA, CMCA, CGFOA, IIMC, NAGARA, \$1,000 text my gov
10-41-33	DATA PROCESSING	\$ 15,080.27	\$ 6,981.44	\$ 8,000.00	\$ 432.11	\$ 4,500.00	10-41-33 Caselle Inc., Phonz+
10-41-40	MISCELLANEOUS	\$ 2,305.23	\$ 6,133.09	\$ 5,500.00	\$ 23,414.51	\$ 2,000.00	10-41-40 \$1,000 for Tree Board Operations Cost
10-41-43	CULTURAL EVENTS	\$ -	\$ -	\$ -	\$ -	\$ 3,000.00	
10-41-44	HUMAN SERVICES	\$ 3,336.99	\$ 3,441.93	\$ 4,500.00	\$ 3,018.05	\$ 5,000.00	10-41-44 \$3,000 for Senior Center; \$1000 for Partners Mentoring Youth, \$1,000 North Fork Mosquito Abatement District (will require an MOU)
10-41-45	BUILDING INSPECTOR	\$ -	\$ -	\$ -	\$ -	\$ -	addl. \$1,000 out of Wastewater
	Subgroup : Operating Expenditures	\$ 145,674.72	\$ 194,889.21	\$ 211,200.00	\$ 139,526.01	\$ 160,000.00	
ADMINISTRATION CAPITAL OUTLAY & TRANSFERS							
10-41-73	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ 10,000.00	\$ 692.19	\$ 7,500.00	Roof Repairs 1/4 \$30k split between GF, water, sewer, trash
10-41-74	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ 1,500.00	\$ 3,158.25	\$ 5,500.00	\$10k total Servers for Town Hall 1/4 GF, water, sewer trash
10-41-75	GRANT PROJECTS	\$ 3,600.00	\$ 85,692.60	\$ 50,000.00	\$ 44,654.61	\$ -	
10-41-90	TREASURER'S FEE	\$ 3,161.45	\$ 3,082.96	\$ -	\$ 5,317.78	\$ 7,000.00	
10-41-99	TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	
	Subgroup : CAPITAL OUTLAY	\$ 6,761.45	\$ 88,775.56	\$ 61,500.00	\$ 53,822.83	\$ 20,000.00	
	TOTAL	\$ 252,421.49	\$ 548,538.12	\$ 425,982.00	\$ 307,738.34	\$ 373,175.00	

ACCOUNT	DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024	PROPOSED FY-2025 BUDGET
LAW ENFORCEMENT PERSONNEL SERVICES						
10-42-02	CONTRACT LABOR (JUDGE)	\$ 6,300.00	\$ 8,160.00	\$ 6,600.00	\$ 4,170.00	\$ 6,600.00
10-42-03	SALARIES & WAGES	\$ 273,282.50	\$ 425,548.60	\$ 422,500.00	\$ 315,142.00	\$ 470,000.00
10-42-04	EMPLOYER FICA	\$ 3,891.68	\$ 5,314.63	\$ 29,100.00	\$ 2,557.98	\$ 32,000.00
10-42-05	EMPLOYER MEDICARE	\$ 3,873.15	\$ 6,047.55	\$ 6,800.00	\$ 4,637.79	\$ 7,500.00
10-42-06	UNEMPLOYMENT TAX	\$ 559.64	\$ 880.01	\$ 4,000.00	\$ 639.68	\$ 1,200.00
10-42-07	INSURANCE BENEFITS	\$ 41,924.04	\$ 53,715.89	\$ 65,500.00	\$ 42,301.67	\$ 72,000.00
10-42-08	RETIREMENT BENEFITS	\$ 4,481.49	\$ 8,963.07	\$ 11,000.00	\$ 6,662.63	\$ 12,000.00
10-42-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 1,180.00	\$ -	\$ 1,200.00
10-42-10	WORKMEN'S COMPENSATION	\$ 8,551.00	\$ 10,010.00	\$ 13,000.00	\$ 7,596.01	\$ 14,400.00
10-42-11	FPPA PENSION	\$ 17,479.49	\$ 32,996.18	\$ 40,000.00	\$ 27,569.78	\$ 44,000.00
10-42-12	FPPA D&D	\$ 6,203.83	\$ 9,406.78	\$ 10,000.00	\$ 8,221.58	\$ 8,500.00
10-42-13	OVERTIME	\$ -	\$ (164.31)	\$ 40,800.00	\$ 6,366.32	\$ 15,600.00
	Subgroup : Personnel Services	\$ 366,546.82	\$ 560,878.40	\$ 650,480.00	\$ 425,865.44	\$ 685,000.00
LAW ENFORCEMENT OPERATING						
10-42-15	OFFICE SUPPLIES	\$ 1,768.99	\$ 1,480.51	\$ 750.00	\$ 372.12	\$ 500.00
10-42-16	OPERATING SUPPLIES	\$ 10,941.22	\$ 23,436.61	\$ 20,000.00	\$ 3,536.11	\$ 7,500.00
10-42-17	POSTAGE	\$ 188.69	\$ -	\$ 500.00	\$ 5.70	\$ 500.00
10-42-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 2,017.70	\$ 2,648.35	\$ 5,000.00	\$ 4,081.19	\$ 5,500.00
10-42-22	REPAIRS & MAINTENANCE	\$ 834.01	\$ 630.29	\$ 1,500.00	\$ 103.51	\$ 1,500.00
10-42-23	VEHICLE EXPENSE	\$ 56,630.70	\$ 18,481.34	\$ 23,500.00	\$ 17,496.28	\$ 23,500.00
10-42-26	TRAVEL, MEETINGS, & TRAININGS	\$ 11,218.23	\$ 8,583.75	\$ 7,500.00	\$ 1,941.50	\$ 5,000.00
10-42-27	INSURANCE & BONDS	\$ 25,108.19	\$ 27,701.61	\$ 55,500.00	\$ 41,382.33	\$ 56,000.00
10-42-28	UTILITIES	\$ 2,177.60	\$ 1,819.06	\$ 2,500.00	\$ 1,464.34	\$ 2,500.00
10-42-29	TELEPHONE & INTERNET	\$ 5,427.22	\$ 2,663.87	\$ 1,200.00	\$ 1,236.35	\$ 3,500.00
10-42-30	PUBLISHING ADS	\$ 677.35	\$ -	\$ -	\$ -	\$ -
10-42-31	DUES & SUBSCRIPTIONS	\$ 17,898.44	\$ 1,071.86	\$ 1,200.00	\$ 1,496.85	\$ 7,000.00
10-42-33	DATA PROCESSING	\$ 28,396.30	\$ 15,624.24	\$ 1,500.00	\$ 549.80	\$ 1,000.00
10-42-42	CONTRACT SERVICES	\$ 7,040.80	\$ 10,217.41	\$ 13,500.00	\$ 6,918.32	\$ 8,000.00
10-42-44	HUMAN SERVICES	\$ 1,621.67	\$ 1,339.45	\$ 1,500.00	\$ 590.70	\$ 2,000.00
	Subgroup : Operating Expenditures	\$ 171,947.11	\$ 115,698.35	\$ 135,650.00	\$ 81,175.10	\$ 124,000.00
LAW ENFORCEMENT CAPITAL OUTLAY & TRANSFERS						
10-42-73	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ 2,032.35	\$ -
10-42-74	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ 39,000.00	\$ 46,163.40	\$ 10,500.00
	Subgroup : CAPITAL OUTLAY	\$ -	\$ -	\$ 39,000.00	\$ 48,195.75	\$ 10,500.00
	TOTAL	\$ 538,493.93	\$ 676,576.75	\$ 825,130.00	\$ 555,236.29	\$ 819,500.00

NOTES: LAW ENFORCEMENT EXPENSES

ACCOUNT	DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024	PROPOSED BUDGET FY-2025
BUILDING	PERSONNEL SERVICES					
10-43-01	MAYOR & TRUSTEES	\$ -	\$ -	\$ -	\$ -	\$ -
10-43-02	CONTRACT LABOR	\$ 52,940.00	\$ 34,030.00	\$ 52,000.00	\$ 5,437.50	\$ -
10-43-03	SALARIES & WAGES	\$ 2,506.47	\$ 3,091.67	\$ -	\$ -	\$ -
10-43-04	EMPLOYER FICA	\$ 139.14	\$ 170.03	\$ -	\$ -	\$ -
10-43-05	EMPLOYER MEDICARE	\$ 32.62	\$ 39.79	\$ -	\$ -	\$ -
10-43-06	UNEMPLOYMENT TAX	\$ 4.79	\$ 5.05	\$ -	\$ -	\$ -
10-43-07	INSURANCE BENEFITS	\$ 457.73	\$ 1,181.58	\$ -	\$ -	\$ -
10-43-08	RETIREMENT BENEFITS	\$ 104.68	\$ 100.17	\$ -	\$ -	\$ -
10-43-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ -	\$ -	\$ -
10-43-10	WORKMEN'S COMPENSATION	\$ 23.00	\$ 25.00	\$ -	\$ -	\$ -
10-43-13	OVERTIME	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : Personnel Services	\$ 56,208.43	\$ 38,643.29	\$ 52,000.00	\$ 5,437.50	\$ -
BUILDING	OPERATING					
10-43-15	OFFICE SUPPLIES	\$ 90.00	\$ -	\$ -	\$ -	\$ -
10-43-16	OPERATING SUPPLIES	\$ -	\$ 762.50	\$ 1,000.00	\$ -	\$ -
10-43-17	POSTAGE	\$ 18.29	\$ 1.20	\$ 500.00	\$ -	\$ -
10-43-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 6,155.17	\$ 63.90	\$ 5,500.00	\$ 23,491.00	\$ 30,000.00
10-43-22	REPAIRS & MAINTENANCE	\$ -	\$ -	\$ 500.00	\$ -	\$ -
10-43-23	VEHICLE EXPENSE	\$ -	\$ 1,375.51	\$ -	\$ -	\$ -
10-43-26	TRAVEL & MEETINGS	\$ -	\$ -	\$ -	\$ -	\$ -
10-43-27	INSURANCE & BONDS	\$ 872.61	\$ 1,010.12	\$ 1,000.00	\$ 745.62	\$ -
10-43-28	UTILITIES	\$ -	\$ 966.19	\$ 1,500.00	\$ 239.85	\$ -
10-43-29	TELEPHONE & INTERNET	\$ -	\$ -	\$ 1,100.00	\$ -	\$ -
10-43-30	PUBLISHING ADS	\$ 229.34	\$ -	\$ -	\$ -	\$ -
10-43-31	DUES & SUBSCRIPTIONS	\$ 742.85	\$ 145.00	\$ 500.00	\$ 290.00	\$ -
10-43-33	DATA PROCESSING	\$ -	\$ 136.10	\$ -	\$ 827.40	\$ -
10-43-40	MISCELLANEOUS	\$ -	\$ -	\$ -	\$ -	\$ -
10-43-43	CULTURAL EVENTS	\$ -	\$ -	\$ -	\$ -	\$ -
10-43-44	HUMAN SERVICES	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : Operating Expenditures	\$ 8,108.26	\$ 4,460.52	\$ 11,600.00	\$ 25,593.87	\$ 30,000.00
BUILDING	CAPITAL OUTLAY & TRANSFERS					
10-43-73	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ 44.57	\$ -
10-43-74	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : CAPITAL OUTLAY	\$ -	\$ -	\$ -	\$ 44.57	\$ -
	TOTAL	\$ 64,316.69	\$ 43,103.81	\$ 63,600.00	\$ 31,075.94	\$ 30,000.00

NOTES: BUILDING EXPENSES

10-43-28 DMEA, Black Hills Energy
10-43-29 Elevate, TD Telecom

NOTES: PARKS & RECREATION EXPENSES

DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024 BUDGET	PROPOSED FY-2025 BUDGET
PERSONNEL SERVICES					
CONTRACT LABOR	\$ 100.00	\$ 10,748.91	\$ 3,600.00	\$ 1,000.00	\$ -
SALARIES & WAGES	\$ 61,727.39	\$ 65,259.03	\$ 108,500.00	\$ 62,988.84	\$ 88,500.00
EMPLOYER FICA	\$ 3,755.29	\$ 3,959.44	\$ 7,000.00	\$ 3,934.86	\$ 5,800.00
EMPLOYER MEDICARE	\$ 878.26	\$ 925.95	\$ 1,650.00	\$ 920.25	\$ 1,500.00
UNEMPLOYMENT TAX	\$ 123.61	\$ 120.78	\$ 950.00	\$ 126.94	\$ 300.00
INSURANCE BENEFITS	\$ 6,438.32	\$ 7,930.12	\$ 18,500.00	\$ 12,831.28	\$ 16,500.00
RETIREMENT BENEFITS	\$ 2,029.19	\$ 2,386.21	\$ 5,750.00	\$ 2,908.63	\$ 5,000.00
LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 350.00	\$ -	\$ 500.00
WORKMEN'S COMPENSATION	\$ 2,376.00	\$ 1,594.00	\$ 3,750.00	\$ 2,151.17	\$ 3,500.00
OVERTIME	\$ -	\$ -	\$ 4,500.00	\$ 1,779.46	\$ 3,400.00
Subgroup : Personnel Services	\$ 77,428.06	\$ 92,924.44	\$ 154,550.00	\$ 88,641.43	\$ 125,000.00
OPERATING					
OFFICE SUPPLIES	\$ 105.17	\$ 153.55	\$ 100.00	\$ -	\$ -
OPERATING SUPPLIES	\$ 6,231.18	\$ 5,284.81	\$ 4,500.00	\$ 3,025.78	\$ 4,500.00
POSTAGE	\$ 86.70	\$ -	\$ -	\$ 54.54	\$ 100.00
LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 85.20	\$ -	\$ 1,000.00	\$ 867.00	\$ 1,000.00
AUDIT & BUDGET EXPENSE	\$ -	\$ -	\$ 1,000.00	\$ 2,208.33	\$ 2,500.00
REPAIRS & MAINTENANCE	\$ 4,859.83	\$ 42,676.66	\$ 28,000.00	\$ 10,252.88	\$ 15,000.00
VEHICLE EXPENSE	\$ 3,989.68	\$ 5,499.77	\$ 4,500.00	\$ 3,253.36	\$ 4,500.00
RENTALS	\$ 1,089.34	\$ 3,181.00	\$ 1,750.00	\$ 2,748.00	\$ 3,000.00
SHOP EXPENSE	\$ 953.03	\$ 1,204.76	\$ 750.00	\$ 937.98	\$ 1,000.00
TRAVEL, MEETINGS & TRAININGS	\$ -	\$ -	\$ 500.00	\$ 112.59	\$ 500.00
INSURANCE & BONDS	\$ 6,108.17	\$ 5,812.39	\$ 6,250.00	\$ 4,868.49	\$ 6,500.00
UTILITIES	\$ 8,794.66	\$ 7,926.66	\$ 6,500.00	\$ 6,020.84	\$ 7,500.00
TELEPHONE & INTERNET	\$ 501.63	\$ 283.83	\$ 750.00	\$ 261.64	\$ 500.00
PUBLISHING ADS	\$ 38.85	\$ -	\$ -	\$ -	\$ -
DUES & SUBSCRIPTIONS	\$ -	\$ -	\$ -	\$ 2,132.72	\$ 3,000.00
FEES & PERMITS	\$ 748.45	\$ 773.45	\$ 750.00	\$ -	\$ -
DATA PROCESSING	\$ -	\$ -	\$ -	\$ -	\$ -
MISCELLANEOUS	\$ 1,017.50	\$ 249.87	\$ 3,000.00	\$ 1,300.00	\$ 1,500.00
CONTRACT SERVICES	\$ 2,505.49	\$ 3,282.70	\$ 3,500.00	\$ 6,775.48	\$ 7,500.00
CULTURAL EVENTS	\$ -	\$ -	\$ -	\$ -	\$ -
HUMAN SERVICES	\$ -	\$ -	\$ -	\$ -	\$ -
BUILDING INSPECTOR	\$ -	\$ -	\$ -	\$ -	\$ -
Subgroup : Operating Expenditures	\$ 37,114.88	\$ 76,329.45	\$ 62,850.00	\$ 44,819.63	\$ 58,600.00
CAPITAL OUTLAY & TRANSFERS					
CAPITAL OUTLAY	\$ -	\$ 37,750.00	\$ -	\$ 11,166.00	\$ -
BUILDING IMPROVEMENTS	\$ -	\$ -	\$ 42,334.00	\$ 227.23	\$ -
MACHINERY & EQUIPMENT	\$ -	\$ -	\$ -	\$ 4,059.27	\$ -
GRANT PROJECTS	\$ 23,230.97	\$ -	\$ 2,500.00	\$ -	\$ 2,500.00
TREASURER'S FEE	\$ -	\$ -	\$ -	\$ -	\$ -
TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -
Subgroup : CAPITAL OUTLAY	\$ 23,230.97	\$ 37,750.00	\$ 44,834.00	\$ 15,452.50	\$ 2,500.00
TOTAL	\$ 137,773.91	\$ 207,003.89	\$ 262,234.00	\$ 148,913.56	\$ 186,100.00

10-46-03 Incls. Cell Phone Allowance

10-46-07 Health, Vision, Dental

10-46-09 Includes an increase in rate for death benefit of \$100,000

10-46-27 VAMP (Volunteers) 75% of bill

10-46-28 DMEA, Black Hills Energy

10-46-29 Elevate, TD Telecom

Colorado Grand and CTF funds for improvements to bathrooms in Town Park

10-46-75 \$2,500 Nature Connection (Wilder Bunch)

STREETS		PERSONNEL SERVICES						
10-45-02	CONTRACT LABOR	\$ -	\$ -	\$ -	\$ 700.00	\$ -		
10-45-03	SALARIES & WAGES	\$ 110,909.32	\$ 105,389.89	\$ 133,000.00	\$ 78,795.49	\$ 115,000.00	10-45-03 Incls. Cell Phone Allowance	
10-45-04	EMPLOYER FICA	\$ 6,761.89	\$ 6,402.00	\$ 8,500.00	\$ 4,933.03	\$ 7,300.00		
10-45-05	EMPLOYER MEDICARE	\$ 1,581.28	\$ 1,497.11	\$ 2,000.00	\$ 1,153.70	\$ 1,700.00		
10-45-06	UNEMPLOYMENT TAX	\$ 221.81	\$ 196.88	\$ 1,100.00	\$ 159.13	\$ 500.00		
10-45-07	INSURANCE BENEFITS	\$ 9,495.48	\$ 13,229.99	\$ 22,000.00	\$ 13,583.81	\$ 17,500.00	10-45-07 Health, Vision, Dental	
10-45-08	RETIREMENT BENEFITS	\$ 3,273.01	\$ 3,601.02	\$ 7,000.00	\$ 3,620.35	\$ 6,500.00		
10-45-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 450.00	\$ -	\$ 500.00	10-45-09 Includes an increase in rate for death benefit of \$100,000	
10-45-10	WORKMEN'S COMPENSATION	\$ 4,542.00	\$ 3,714.00	\$ 6,700.00	\$ 4,042.27	\$ 6,000.00		
10-45-13	OVERTIME	\$ -	\$ -	\$ 4,500.00	\$ 2,012.17	\$ 5,000.00		
	Subgroup : Personnel Services	\$ 136,784.79	\$ 134,030.89	\$ 185,250.00	\$ 108,999.95	\$ 160,000.00		
STREETS		OPERATING						
10-45-15	OFFICE SUPPLIES	\$ 160.37	\$ 249.24	\$ -	\$ 8.79	\$ -		
10-45-16	OPERATING SUPPLIES	\$ 1,645.92	\$ 17,489.55	\$ 1,500.00	\$ 1,252.14	\$ -		
10-45-17	POSTAGE	\$ 110.10	\$ -	\$ -	\$ -	\$ -		
10-45-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 1,008.30	\$ 59,154.47	\$ 102,000.00	\$ 1,702.50	\$ 20,000.00	\$2,500 ash borer, \$1,000Materials and training on tree care, \$16,500 TREE MAINTENANCE,	
10-45-21	AUDIT & BUDGET EXPENSE	\$ -	\$ -	\$ 1,500.00	\$ 2,208.33	\$ -		
10-45-22	REPAIRS & MAINTENANCE	\$ 15,727.69	\$ 38,156.72	\$ 25,000.00	\$ 13,236.79	\$ 15,000.00		
10-45-23	VEHICLE EXPENSE	\$ 11,172.07	\$ 10,305.61	\$ 12,500.00	\$ 3,377.03	\$ -		
10-45-24	RENTALS	\$ -	\$ -	\$ 1,500.00	\$ -	\$ -		
10-45-25	SHOP EXPENSE	\$ 4,187.93	\$ 3,988.09	\$ 1,500.00	\$ 941.99	\$ -		
10-45-26	TRAVEL, MEETINGS & TRAININGS	\$ 956.67	\$ -	\$ 1,500.00	\$ 855.77	\$ -		
10-45-27	INSURANCE & BONDS	\$ 3,761.66	\$ 4,006.50	\$ 3,700.00	\$ 2,758.83	\$ -	10-45-27 \$1,050 for Shop insurance, \$400 for Shop Shelter Insurance, \$2250 for vehicles incl. streetsweeper	
10-45-28	UTILITIES	\$ 10,533.41	\$ 11,522.24	\$ 13,000.00	\$ 6,875.85	\$ -	10-45-28 DMEA, Black Hills Energy	
10-45-29	TELEPHONE & INTERNET	\$ 554.08	\$ 283.84	\$ 1,100.00	\$ 483.32	\$ -	10-45-29 Elevate, TD Telecom	
10-45-30	PUBLISHING ADS	\$ 38.85	\$ -	\$ -	\$ 157.25	\$ -		
10-45-31	DUES & SUBSCRIPTIONS	\$ -	\$ 784.42	\$ 1,000.00	\$ 2,572.87	\$ -		
10-45-32	FEES & PERMITS	\$ -	\$ 122.00	\$ -	\$ -	\$ -		
10-45-33	DATA PROCESSING	\$ -	\$ -	\$ 1,250.00	\$ 136.10	\$ -		
10-45-40	MISCELLANEOUS	\$ -	\$ 1,763.66	\$ 2,500.00	\$ 84.27	\$ -		
10-45-42	SNOW REMOVAL	\$ 15,231.15	\$ 12,734.57	\$ 15,000.00	\$ 3,538.58	\$ -		
10-45-43	CULTURAL EVENTS	\$ -	\$ -	\$ -	\$ -	\$ -		
10-45-44	HUMAN SERVICES	\$ -	\$ -	\$ -	\$ -	\$ -		
10-45-45	BUILDING INSPECTOR	\$ -	\$ -	\$ -	\$ -	\$ -		
	Subgroup : Operating Expenditures	\$ 65,088.20	\$ 160,560.91	\$ 184,550.00	\$ 40,190.41	\$ 35,000.00		
STREETS		CAPITAL OUTLAY & TRANSFERS						
10-45-70	CAPITAL OUTLAY	\$ -	\$ -	\$ 1,117,680.00	\$ 5,188.51	\$ -		
10-45-72	5TH STREET REALIGNMENT	\$ -	\$ -	\$ -	\$ 82,818.06	\$ 2,827,675.00	Construction Estimate \$2,925,675 (\$40,000 from sidewalk), \$98,000 Water cost for construction shown in water fun	
10-45-73	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		
10-45-74	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ 82,500.00	\$ 19,326.43	\$ -		
10-45-75	GRANT PROJECTS	\$ -	\$ -	\$ -	\$ -	\$ 325,000.00	Safe Streets for All grant, \$250k grant and \$75k Town from Reserves	
10-45-90	TREASURER'S FEE	\$ -	\$ -	\$ -	\$ -	\$ -		
10-45-99	TRANSFERS	\$ -	\$ 192,000.00	\$ -	\$ -	\$ -		
	Subgroup : CAPITAL OUTLAY	\$ -	\$ 192,000.00	\$ 1,200,180.00	\$ 107,333.00	\$ 3,152,675.00		
TOTAL		\$ 201,872.99	\$ 486,591.80	\$ 1,569,980.00	\$ 256,523.36	\$ 3,347,675.00		

#NAME?	DESCRIPTION	ACTUAL FY-2022 BUDGET	ACTUAL FY-2023 BUDGET	ADOPTED FY-2024 BUDGET	BUDGET/ACTUAL FY-2024 BUDGET	PROPOSED FY-2025 BUDGET	NOTES: WATER UTILITY EXPENSES	
WATER							MEANS NEW ACCOUNT NUMBER OR NAME CHANGE	
<i>* Revenue is dependent upon utility rate increases</i>								
WATER UTILITY REVENUE								
60-36-01	WATER CHARGES	\$ 803,049.94	\$ 838,424.71	\$ 895,000.00	\$ 666,785.81	\$ 900,000.00		
60-36-02	WATER CHARGES - USAGE	\$ 212,266.21	\$ 346,235.08	\$ 700,000.00	\$ 234,096.73	\$ 380,000.00		
60-36-03	SALES & SERVICES	\$ 2,386.52	\$ 725.00	\$ 500.00	\$ (3,772.51)	\$ 500.00		
60-36-04	STANDBY TAP FEES	\$ 58,942.80	\$ 61,305.42	\$ 62,000.00	\$ 42,996.48	\$ 55,000.00		60-36-04 Current Year \$62,088
60-36-05	BULK WATER	\$ 7,208.00	\$ 15,710.15	\$ 2,500.00	\$ 11,962.00	\$ 14,000.00		
60-36-06	RECONNECT FEES & PENALTIES	\$ -	\$ -	\$ 1,500.00	\$ -	\$ -		60-36-06 FORMERLY SHUT OFF NOTICE FEES, 60-36-09 PENALTIES NEEDS TO HAVE RECONNECTIONS, SHUT OFFS AND PENALITIE
60-36-07	WATER TAPS	\$ -	\$ 100.00	\$ -	\$ 12,975.00	\$ -		
60-36-08	TAPS FEES ASSIGNED FOR STORAGE	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-09	START/STOP SERVICE FEES	\$ 4,500.00	\$ 7,125.00	\$ 6,500.00	\$ 3,715.14	\$ 5,500.00		
60-36-10	INTEREST	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00		
60-36-12	RENTS	\$ 1,000.00	\$ -	\$ -	\$ -	\$ -		
60-36-13	MISCELLANEOUS REVENUE	\$ -	\$ 41.98	\$ -	\$ 370.38	\$ 500.00		
60-36-15	SALE/DISPOSAL OF ASSETS	\$ 11,215.12	\$ -	\$ -	\$ -	\$ -		
60-36-20	PASS THROUGH FUNDS	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-21	DOLA PASS THROUGH REVENUE	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-22	WPA PASS THROUGH REVENUE	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-23	DWRP GRANT (PRINCIPAL LOAN FORGIVENESS)	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-24	DOLA URS PASS THROUGH REVENUE	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-25	LOAN FUNDS	\$ -	\$ -	\$ 7,200,000.00	\$ -	\$ 5,000,000.00		60-36-25 FORMERLY FCNB INTERIM FINANCING - CHANGED LOAN FUNDS
60-36-28	WATERSMART GRANT REVENUE	\$ -	\$ -	\$ -	\$ -	\$ -		
60-36-30	GRANT FUNDS	\$ 184,616.39	\$ -	\$ 1,137,973.00	\$ -	\$ 1,240,000.00		Made up of grants for Hydrogeological Study and \$965k from EIAF Tier II, \$25k CRB, \$122,973 CWCB, \$25k Gunnison Basin Roundtable
60-36-31	CAPITAL CONTRIBUTIONS	\$ -	\$ -	\$ 352,500.00	\$ -	\$ -		Reserves Necessary to Balance Budget, \$275,000 from ARPA and \$77,500 from Water reserves for Hydrogeological study
	Subgroup : Total Revenue¹	\$ 1,285,184.98	\$ 1,269,667.34	\$ 10,358,473.00	\$ 969,129.03	\$ 7,605,500.00		
<i>¹ Budget Revenues differ from 20-year cashflow analysis, budget is in whole numbers, cashflow is to the penny</i>								
WATER								
WATER UTILITY PERSONNEL SERVICES								
60-50-02	TRUSTEE/ADMIN SALARIES	\$ -	\$ -	\$ 40,750.00	\$ 24,600.60	\$ 40,750.00		
60-50-03	SALARIES & WAGES	\$ 149,789.99	\$ 284,117.89	\$ 236,500.00	\$ 146,012.46	\$ 250,000.00		
60-50-04	EMPLOYER FICA	\$ 8,528.16	\$ 17,581.11	\$ 20,000.00	\$ 10,731.77	\$ 20,000.00		
60-50-05	EMPLOYER MEDICARE	\$ 1,994.46	\$ 4,111.73	\$ 5,000.00	\$ 2,487.54	\$ 5,000.00		
60-50-06	UNEMPLOYMENT TAX	\$ 285.34	\$ 520.62	\$ 2,500.00	\$ 343.10	\$ 1,250.00		
60-50-07	INSURANCE BENEFITS	\$ 26,333.53	\$ 38,221.23	\$ 52,500.00	\$ 28,786.29	\$ 51,000.00		60-50-07 Health, Vision, Dental
60-50-08	RETIREMENT BENEFITS	\$ 5,497.00	\$ 10,033.64	\$ 15,000.00	\$ 7,504.52	\$ 15,000.00		
60-50-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 1,000.00	\$ -	\$ 1,500.00	60-50-09 Includes an increase in rate for death benefit of \$100,000	
60-50-10	WORKMEN'S COMPENSATION	\$ 3,776.00	\$ 6,061.00	\$ 5,500.00	\$ 3,216.67	\$ 5,500.00		
60-50-13	OVERTIME	\$ -	\$ -	\$ 17,500.00	\$ 5,012.06	\$ 16,000.00		
	Subgroup : Personnel Services	\$ 196,204.48	\$ 360,647.22	\$ 396,250.00	\$ 228,695.01	\$ 406,000.00		
WATER								
WATER UTILITY OPERATING EXPENSES								
60-50-14	CHEMICALS	\$ -	\$ -	\$ -	\$ -	\$ 25,000.00		
60-50-15	OFFICE SUPPLIES	\$ 917.19	\$ 798.01	\$ 2,000.00	\$ 1,688.11	\$ 2,500.00	60-50-15 Reallocating portion Amdin Office Supplies to Water - most office supplies in Admin are utilized for utility billing	
60-50-16	OPERATING SUPPLIES	\$ 39,213.34	\$ 35,580.62	\$ 28,000.00	\$ 13,130.56	\$ 20,000.00	60-50-16 Approx. \$2,345.72/month. Forecast multiplied by 12 = \$28,148.64	
60-50-17	POSTAGE	\$ 5,469.35	\$ 3,091.14	\$ 4,000.00	\$ 2,031.68	\$ 4,000.00	60-50-17 \$200 + Approx. \$254.32/month. Forecast multiplied by 12 = \$3,054.84 + 200 = \$3,254.84	
60-50-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 27,235.56	\$ 93,389.29	\$ 525,000.00	\$ 283,588.70	\$ 375,000.00	Additional Design Engineering for other projects & Hydrogeological Study	
60-50-21	AUDIT & BUDGET EXPENSE	\$ 12,500.00	\$ -	\$ 7,700.00	\$ 13,375.00	\$ 15,000.00	60-50-21 \$5,000 in Admin; \$7,700 Water; \$7,700 Wastewater; \$7,700 Solid Waste	
60-50-22	REPAIRS & MAINTENANCE	\$ 166,853.99	\$ 104,860.30	\$ 75,000.00	\$ 31,912.77	\$ 50,000.00	60-50-22 Approx. \$9,055.58/month. Forecast multiplied by 12 = \$108,666.96	
60-50-23	VEHICLE EXPENSE	\$ 5,988.53	\$ 6,932.39	\$ 6,000.00	\$ 3,656.09	\$ 5,500.00	60-50-23 Approx. \$491.90/month. Forecast multiplied by 12 = \$5,902.80	
60-50-24	RENTALS	\$ 360.00	\$ 1,113.75	\$ 2,500.00	\$ 996.00	\$ 1,500.00		
60-50-25	SHOP EXPENSE	\$ 5,863.40	\$ 8,432.43	\$ 7,300.00	\$ 4,105.32	\$ 6,500.00	60-50-25 Approx. \$606.61/month. Forecast multiplied by 12 = \$7,279.32	
60-50-26	TRAVEL, MEETINGS & TRAININGS	\$ 1,034.66	\$ 1,216.37	\$ 3,500.00	\$ 1,555.35	\$ 3,000.00		
60-50-27	INSURANCE & BONDS	\$ 26,405.31	\$ 29,789.15	\$ 17,000.00	\$ 12,675.66	\$ 17,000.00	60-50-27 \$4,233.46 water plant (lower) + \$2,714.36 + \$46.15 meter vault + \$70.52 meter vault + \$1,842.12 500k gal tank +\$5.85 pump house + \$3,476.91 2MM Gal. tank = \$12,389.37; cars \$9,706.01 divided by 3 = \$3,235.37	
60-50-28	UTILITIES	\$ 29,322.64	\$ 27,240.31	\$ 27,500.00	\$ 16,193.44	\$ 27,000.00	60-50-28 DMEA, Black Hills Energy. Approx. \$2,263.64/month. Forecast multiplied by 12 = \$27,163.68	
60-50-29	TELEPHONE & INTERNET	\$ 5,039.06	\$ 2,170.15	\$ 1,850.00	\$ 3,045.65	\$ 5,000.00	60-50-29 Elevate, TD Telecom. \$611.12. Approx. \$281.81/month. Forecast multiplied by 12 = \$3,381.65	
60-50-30	PUBLISHING ADS	\$ 241.31	\$ 170.33	\$ 2,000.00	\$ 157.25	\$ 1,000.00	60-50-30 \$1,500 for public notices (water quality report)	
60-50-31	DUES & SUBSCRIPTIONS	\$ 20,670.00	\$ 18,591.79	\$ 27,700.00	\$ 36,160.15	\$ 21,500.00	60-50-31 \$1,200 text my gov, \$1,500 ESRI Addons, \$4250 for Caselle, 1/2 cost of BlueBeam	
60-50-32	FEES & PERMITS	\$ 9,016.33	\$ 8,312.47	\$ 9,750.00	\$ 1,561.00	\$ 2,500.00	60-50-32 Approx. \$673.54/month. Forecast multiplied by 12 = \$8,082.45. Mesa County Health Dept. Labs, CDPHE, Green Analytical, USDA	
60-50-33	DATA PROCESSING	\$ 36,092.07	\$ 10,430.76	\$ 10,500.00	\$ 3,052.62	\$ 10,500.00	60-50-33 Caselle, Phonz+, Flowpoint Environmental Systems, Filter Tech. Approx. \$822/month. Forecast multiplied by 12 = \$9,864	
60-50-40	MISCELLANEOUS	\$ -	\$ 322.61	\$ 500.00	\$ 266.93	\$ 500.00		
60-50-41	WRITEOFF - UNCOLLECTABLE	\$ -	\$ 1,942.18	\$ -	\$ 200.00	\$ 500.00		
60-50-42	CONTRACT SERVICES	\$ 71,178.87	\$ 31,171.65	\$ 32,000.00	\$ 8,595.00	\$ 15,000.00		
60-50-44	NORRIS RETIREMENT	\$ 17,360.00	\$ 14,560.00	\$ 13,500.00	\$ 5,488.00	\$ 7,500.00		
60-50-50	WATER POWER AUTHORITY LOAN	\$ -	\$ -	\$ 180,000.00	\$ 154,059.69	\$ 155,000.00		
60-50-51	DRINKING WATER REVOLVING FUND	\$ -	\$ -	\$ 24,000.00	\$ -	\$ -		
60-50-52	FCNB INTERIM FINANCING	\$ 495.00	\$ -	\$ 500.00	\$ -	\$ -		
60-50-54	DEBT SERVICE	\$ (1,211.00)	\$ 10,039.00	\$ 15,000.00	\$ -	\$ -		
60-50-55	LOAN PRINCIPAL	\$ -	\$ -	\$ -	\$ 10,605.11	\$ 12,500.00		
60-50-56	LOAN INTEREST	\$ 45,176.13	\$ 43,793.40	\$ -	\$ 21,475.81	\$ 25,000.00		
60-50-57	INTEREST ON LEASE	\$ -	\$ 10,221.81	\$ -	\$ -	\$ -		
60-50-60	WATER STORAGE EXPENDITURE	\$ -	\$ -	\$ -	\$ 215.00	\$ -		
	Subgroup : Water Operating Expenditures	\$ 525,221.74	\$ 464,169.91	\$ 1,022,800.00	\$ 629,790.89	\$ 808,500.00		
WATER								
WATER UTILITY CAPITAL OUTLAY & TRANSFERS								
60-50-69	RAW WATER METERING	\$ -	\$ -	\$ -	\$ 3,240.36	\$ 150,000.00		
60-50-70	CAPITAL OUTLAY	\$ -	\$ -	\$ 7,775,000.00	\$ 24,502.55	\$ 105,500.00	\$98,000 5th & Grand Water Improvements for Realignment Project, \$7,500 roof repair at town hall	
60-50-71	PASS THROUGH ACCOUNT	\$ -	\$ -	\$ -	\$ -	\$ -		
60-50-72	WATER TANK RELINING	\$ -	\$ -	\$ -	\$ -	\$ 1,883,000.00		
60-50-73	WEST LOOP IMPROVEMENT PROJECT	\$ -	\$ -	\$ -	\$ -	\$ 3,800,000.00		
60-50-74	WATERSMART GRANT	\$ -	\$ -	\$ -	\$ -	\$ 335,000.00		
60-50-75	GRANT PROJECTS	\$ -	\$ -	\$ -	\$ 47,953.28	\$ 100,000.00	Hydrogeological Study	

60-50-76	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -
60-50-77	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ 24,500.00	\$ 23,001.94	\$ -
60-50-99	TRANSFERS	\$ (7,856.75)	\$ -	\$ -	\$ -	\$ -
	Subgroup : Water Capital Outlay & Transfers	\$ (7,856.75)	\$ -	\$ 7,799,500.00	\$ 98,698.13	\$ 6,373,500.00
WATER						
WATER UTILITY DEPRECIATION						
60-59-99	DEPRECIATION	\$ 356,057.32	\$ 298,676.91	\$ 223,550.00	\$ -	\$ 17,500.00
	Subgroup : Water Depreciation	\$ 356,057.32	\$ 298,676.91	\$ 223,550.00	\$ -	\$ 17,500.00
WATER FUND						
TOTAL REVENUES		\$ 1,285,184.98	\$ 1,269,667.34	\$ 10,358,473.00	\$ 969,129.03	\$ 7,605,500.00
TOTAL EXPENDITURES		\$ 1,069,626.79	\$ 1,123,494.04	\$ 9,442,100.00	\$ 957,184.03	\$ 7,605,500.00
NET INCOME (LOSS) - Water Utility		\$ 215,558.19	\$ 146,173.30	\$ 916,373.00	\$ 11,945.00	\$ -

60-59-99 Transfer to reserves for deferred maintenance, equipment replacement, and improvements

Transfer to Reserves for future projects, should invest in new COLOTRUST Account specifically for Water as CRS may allow. Must maintain a 1:

ACCOUNT	DESCRIPTION	ACTUAL FY-22 BUDGET	ACTUAL FY-23 BUDGET	ADOPTED FY-24 BUDGET	BUDGET/ACTUAL FY-24 BUDGET	PROPOSED FY-25 BUDGET
WASTEWATER						
WASTEWATER UTILITY REVENUE						
70-37-01	SEWER BASE CHARGE	\$ 533,217.77	\$ 756,038.06	\$ 884,000.00	\$ 588,366.34	\$ 785,000.00
70-37-04	SEWER TAPS	\$ 5,000.00	\$ -	\$ -	\$ 10,000.00	\$ 5,000.00
70-37-05	SEWER RENTAL PROPERTY	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-07	SALES & SERVICE	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-08	PASS THROUGH FUNDS	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-09	INTEREST INCOME	\$ 11,264.16	\$ 34,745.61	\$ 23,000.00	\$ 25,326.60	\$ 25,000.00
70-37-10	WWTP PAYBACK FUND	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-11	WWTP PAYBACK INTEREST	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-12	RENTS	\$ -	\$ -	\$ -	\$ -	\$ -
70-37-13	GRANT REVENUE	\$ -	\$ 137,745.00	\$ -	\$ 137,756.00	\$ -
70-37-14	MISCELLANEOUS REVENUE	\$ 9,860.56	\$ 40.00	\$ -	\$ -	\$ -
	Subgroup : Total Revenue	\$ 559,342.49	\$ 928,568.67	\$ 907,000.00	\$ 761,448.94	\$ 815,000.00
WASTEWATER						
WASTEWATER UTILITY PERSONNEL SERVICES						
70-51-02	TRUSTEE/ADMIN SALARIES	\$ -	\$ -	\$ 40,750.00	\$ 27,334.20	\$ 47,000.00
70-51-03	SALARIES & WAGES	\$ 79,981.79	\$ 161,548.70	\$ 237,000.00	\$ 152,165.85	\$ 266,500.00
70-51-04	EMPLOYER FICA	\$ 4,628.74	\$ 9,768.21	\$ 18,250.00	\$ 11,295.35	\$ 20,500.00
70-51-05	EMPLOYER MEDICARE	\$ 1,082.64	\$ 2,284.50	\$ 4,500.00	\$ 2,619.36	\$ 5,000.00
70-51-06	UNEMPLOYMENT TAX	\$ 155.11	\$ 288.34	\$ 2,500.00	\$ 361.28	\$ 750.00
70-51-07	INSURANCE BENEFITS	\$ 14,792.87	\$ 19,690.59	\$ 52,000.00	\$ 31,333.39	\$ 62,000.00
70-51-08	RETIREMENT BENEFITS	\$ 3,067.86	\$ 5,199.91	\$ 14,500.00	\$ 7,855.27	\$ 16,500.00
70-51-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 750.00	\$ -	\$ 1,000.00
70-51-10	WORKMEN'S COMPENSATION	\$ 1,027.00	\$ 1,820.00	\$ 5,200.00	\$ 3,023.01	\$ 7,850.00
70-51-11	OVERTIME	\$ -	\$ -	\$ 16,000.00	\$ 5,406.18	\$ 10,000.00
	Subgroup : Personnel Services	\$ 104,736.01	\$ 200,600.25	\$ 391,450.00	\$ 241,393.89	\$ 437,100.00
WASTEWATER						
WASTEWATER UTILITY OPERATING EXPENSES						
70-51-15	OFFICE SUPPLIES	\$ 810.09	\$ 690.31	\$ 2,000.00	\$ 205.88	\$ 1,000.00
70-51-16	OPERATING SUPPLIES	\$ 13,769.92	\$ 12,157.75	\$ 7,500.00	\$ 7,625.17	\$ 12,000.00
70-51-17	POSTAGE	\$ 2,667.71	\$ 1,669.96	\$ 4,000.00	\$ 1,722.14	\$ 4,000.00
70-51-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ 276.90	\$ 35,485.22	\$ 15,250.00	\$ 27,965.92	\$ 57,500.00
70-51-21	AUDIT & BUDGET EXPENSE	\$ 4,500.00	\$ 12.99	\$ 7,700.00	\$ 13,625.00	\$ 15,000.00
70-51-22	REPAIRS & MAINTENANCE	\$ 30,000.45	\$ 71,164.23	\$ 75,000.00	\$ 48,589.02	\$ 44,500.00
70-51-23	VEHICLE EXPENSE	\$ 6,217.69	\$ 6,180.60	\$ 6,500.00	\$ 3,534.21	\$ 6,500.00
70-51-24	RENTALS	\$ 3,520.00	\$ -	\$ 2,500.00	\$ 375.75	\$ 1,500.00
70-51-25	SHOP EXPENSE	\$ 3,443.33	\$ 7,029.30	\$ 11,500.00	\$ 1,532.18	\$ 5,500.00
70-51-26	TRAVEL, MEETINGS & TRAININGS	\$ 963.18	\$ 965.24	\$ 1,000.00	\$ 945.38	\$ 2,000.00
70-51-27	INSURANCE & BONDS	\$ 9,856.76	\$ 9,974.24	\$ 6,750.00	\$ 5,032.98	\$ 7,500.00
70-51-28	UTILITIES	\$ 41,917.30	\$ 42,672.37	\$ 40,000.00	\$ 29,356.88	\$ 40,000.00
70-51-29	TELEPHONE & INTERNET	\$ 1,991.13	\$ 1,774.98	\$ 1,350.00	\$ 3,125.17	\$ 5,000.00
70-51-30	PUBLISHING ADS	\$ 23.52	\$ -	\$ 500.00	\$ 157.25	\$ 500.00
70-51-31	DUES & SUBSCRIPTIONS	\$ 571.40	\$ 5,913.05	\$ 4,450.00	\$ 15,022.39	\$ 15,750.00
70-51-32	FEES & PERMITS	\$ 6,260.25	\$ 5,281.13	\$ 7,700.00	\$ 1,826.30	\$ 3,500.00
70-51-33	DATA PROCESSING	\$ 14,295.57	\$ 9,854.89	\$ 8,500.00	\$ 3,002.62	\$ 5,500.00
70-51-40	MISCELLANEOUS	\$ -	\$ 121.60	\$ 1,500.00	\$ 5,000.00	\$ 5,000.00
70-51-41	WRITEOFF - UNCOLLECTABLE	\$ -	\$ 1,085.05	\$ -	\$ -	\$ -
70-51-42	CONTRACT SERVICES	\$ 376.25	\$ 8,791.16	\$ 7,500.00	\$ 6,109.07	\$ 8,000.00
70-51-43	GAGING STATION	\$ 4,213.00	\$ 4,517.00	\$ 5,000.00	\$ -	\$ 7,000.00
70-51-44	NORRIS RETIREMENT	\$ -	\$ -	\$ -	\$ 4,592.00	\$ 6,500.00
70-51-50	DOLA PRINCIPAL & INTEREST	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-51	RURAL DEVELOPMENT PRINCIPAL & INTEREST	\$ 21,700.00	\$ 20,950.00	\$ 73,250.00	\$ 99,560.00	\$ 100,000.00
70-51-52	WWTP PAYBACK FUND EXPENDITURES	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-53	ISSUANCE COSTS	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-54	DEBT RESERVE	\$ 23,250.00	\$ 11,250.00	\$ 24,000.00	\$ -	\$ 24,000.00
	Subgroup : Operating Expenses	\$ 190,624.45	\$ 257,541.07	\$ 313,450.00	\$ 278,905.31	\$ 377,750.00
WASTEWATER						
WASTEWATER UTILITY CAPITAL OUTLAY & TRANSFERS						
70-51-70	CAPITAL OUTLAY	\$ 141,744.48	\$ -	\$ 70,000.00	\$ -	\$ -
70-51-71	PASS THROUGH FUNDS	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-72	ASSET REPLACEMENT RESERVE	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-73	PASS THROUGH OPERATING	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-74	SEWER LINE IMPROVEMENTS	\$ -	\$ 380,174.99	\$ -	\$ -	\$ -
70-51-75	GRANT PROJECTS	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-76	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -
70-51-77	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ 132,000.00	\$ 6,939.55	\$ -
70-51-99	TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : Wastewater Capital Outlay & Transfers	\$ 141,744.48	\$ 380,174.99	\$ 202,000.00	\$ 6,939.55	\$ -
WASTEWATER						
WASTEWATER UTILITY DEPRECIATION						
70-59-99	DEPRECIATION	\$ -	\$ -	\$ 100.00	\$ -	\$ 150.00
	Subgroup : Wastewater Depreciation	\$ -	\$ -	\$ 100.00	\$ -	\$ 150.00
WASTEWATER FUND						
TOTAL REVENUES	\$	815,000.00				
TOTAL EXPENDITURES	\$	815,000.00				
	NET INCOME (LOSS) - Wastewater Utility	\$ 122,237.55	\$ 90,252.36	\$ -	\$ 234,210.19	\$ -

NOTES: WASTEWATER UTILITY EXPENSES

70-51-07 Health, Vision, Dental

70-51-15 Reallocating portion Amdin Office Supplies to Water - most office supplies in Admin are utilized for utility billing

\$7,200 Professional Management Solutions

70-51-31 \$1,200 Text my Gov, 1/2 cost of bluebeam

\$4,250 Caselle,

70-51-40 \$1,000 for North Fork Mosquito Abatement District (sprays at ponds)

70-51-42 ORC Benny Archuleta, Professional Management Solutions

70-59-99 NOT PUTTING ENOUGH INTO RESERVES FOR FUTURE WASTEWATER IMPROVEMENTS AND REPAIRS

ACCOUNT	DESCRIPTION	ACTUAL FY-22 BUDGET	ACTUAL FY-23 BUDGET	ADOPTED FY-24 BUDGET	BUDGET/ACTUAL FY-24 BUDGET	PROPOSED FY-25 BUDGET
SANITATION						
SANITATION REVENUE						
80-30-02	TRASH CHARGES	\$ 247,147.04	\$ 324,057.79	\$ 320,000.00	\$ 239,373.53	\$ 315,000.00
80-30-03	BULK TRASH CHARGE	\$ 2,390.00	\$ 1,345.00	\$ 1,500.00	\$ 1,155.00	\$ 2,500.00
80-30-04	TIRE PICK UP	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : Total Revenue	\$ 249,537.04	\$ 325,402.79	\$ 321,500.00	\$ 240,528.53	\$ 317,500.00
SANITATION						
SANITATION PERSONNEL SERVICES						
80-52-02	CONTRACT/ADMIN SALARIES	\$ 50.00	\$ 330.00	\$ 12,000.00	\$ 2,900.06	\$ 9,000.00
80-52-03	SALARIES & WAGES	\$ 127,400.82	\$ 159,949.20	\$ 93,000.00	\$ 45,299.75	\$ 118,000.00
80-52-04	EMPLOYER FICA	\$ 7,554.60	\$ 9,715.06	\$ 6,800.00	\$ 3,042.49	\$ 8,500.00
80-52-05	EMPLOYER MEDICARE	\$ 1,766.67	\$ 2,272.26	\$ 1,600.00	\$ 689.23	\$ 2,000.00
80-52-06	UNEMPLOYMENT TAX	\$ 251.17	\$ 293.84	\$ 900.00	\$ 95.07	\$ 500.00
80-52-07	INSURANCE BENEFITS	\$ 24,939.53	\$ 21,964.01	\$ 23,000.00	\$ 9,615.53	\$ 29,500.00
80-52-08	RETIREMENT BENEFITS	\$ 5,121.56	\$ 5,042.60	\$ 5,700.00	\$ 2,133.50	\$ 6,500.00
80-52-09	LIFE/DISABILITY INSURANCE	\$ -	\$ -	\$ 500.00	\$ -	\$ 500.00
80-52-10	WORKMEN'S COMPENSATION	\$ 5,196.00	\$ 7,277.00	\$ 4,250.00	\$ 2,499.60	\$ 5,000.00
80-52-11	OVERTIME	\$ -	\$ -	\$ 4,750.00	\$ 1,432.02	\$ 5,000.00
	Subgroup : Personnel Services	\$ 172,280.35	\$ 206,843.97	\$ 152,500.00	\$ 67,707.25	\$ 184,500.00
SANITATION						
SANITATION OPERATING EXPENSES						
80-52-15	OFFICE SUPPLIES	\$ 401.41	\$ 833.69	\$ 2,000.00	\$ 213.88	\$ 500.00
80-52-16	OPERATING SUPPLIES	\$ 2,090.67	\$ 1,473.49	\$ 1,500.00	\$ 669.57	\$ 1,000.00
80-52-17	POSTAGE	\$ 1,624.12	\$ 1,015.28	\$ 2,500.00	\$ 1,618.53	\$ 2,000.00
80-52-20	LEGAL, ENGINEERING & PROFESSIONAL SERVICES	\$ -	\$ 2,095.20	\$ 5,500.00	\$ 13,394.99	\$ 17,200.00
80-52-21	AUDIT & BUDGET EXPENSE	\$ 4,000.00	\$ -	\$ 7,700.00	\$ 13,375.00	\$ 15,000.00
80-52-22	REPAIRS & MAINTENANCE	\$ 369.61	\$ 730.57	\$ 2,500.00	\$ 120.57	\$ 2,500.00
80-52-23	VEHICLE EXPENSE	\$ 22,882.88	\$ 14,512.46	\$ 15,000.00	\$ 9,416.37	\$ 13,500.00
80-52-24	RENTALS	\$ -	\$ -	\$ 5,000.00	\$ 110.00	\$ 500.00
80-52-25	SHOP EXPENSE	\$ 2,073.60	\$ 2,249.19	\$ 2,500.00	\$ 2,447.68	\$ 2,500.00
80-52-26	TRAVEL, MEETINGS & TRAININGS	\$ -	\$ 457.33	\$ 1,000.00	\$ 1,490.30	\$ 2,000.00
80-52-27	INSURANCE & BONDS	\$ 6,741.14	\$ 6,755.45	\$ 6,800.00	\$ 5,070.27	\$ 7,500.00
80-52-28	UTILITIES	\$ 2,674.64	\$ 2,631.28	\$ 3,000.00	\$ 1,461.59	\$ 2,000.00
80-52-29	TELEPHONE & INTERNET	\$ 510.97	\$ 283.93	\$ 1,400.00	\$ 935.80	\$ 1,500.00
80-52-30	PUBLISHING ADS	\$ 38.86	\$ -	\$ -	\$ 157.25	\$ 500.00
80-52-31	DUES & SUBSCRIPTIONS	\$ -	\$ 175.69	\$ 2,700.00	\$ 12,646.78	\$ 7,800.00
80-52-32	FEES & PERMITS	\$ -	\$ -	\$ 1,000.00	\$ 63.00	\$ 500.00
80-52-33	DATA PROCESSING	\$ 2,891.09	\$ 2,857.16	\$ 5,000.00	\$ 1,430.56	\$ 2,500.00
80-52-40	MISCELLANEOUS	\$ -	\$ -	\$ 1,000.00	\$ 63.00	\$ 500.00
80-52-41	WRITEOFF - UNCOLLECTABLE	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-42	LANDFILL FEES	\$ 37,911.00	\$ 41,142.80	\$ 38,100.00	\$ 26,815.30	\$ 39,000.00
80-52-43	CLEAN UP DAYS	\$ 4,173.60	\$ -	\$ 7,000.00	\$ -	\$ -
	Subgroup : Operating Expenses	\$ 88,383.59	\$ 77,213.52	\$ 111,200.00	\$ 91,500.44	\$ 118,500.00
SANITATION						
SANITATION CAPITAL OUTLAY & TRANSFERS						
80-52-70	CAPITAL OUTLAY	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-71	PASS THROUGH FUNDS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-75	GRANT PROJECTS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-76	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-77	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ -	\$ 6,939.55	\$ 14,000.00
80-52-99	TRANSFERS	\$ (7,856.75)	\$ -	\$ -	\$ -	\$ -
	Subgroup : Sanitation Capital Outlay & Transfers	\$ (7,856.75)	\$ -	\$ -	\$ 6,939.55	\$ 14,000.00
SANITATION						
SANITATION DEPRECIATION						
80-59-99	DEPRECIATION	\$ 18,207.20	\$ 18,207.20	\$ 57,800.00	\$ -	\$ 500.00
	Subgroup : Sanitation Depreciation	\$ 18,207.20	\$ 18,207.20	\$ 57,800.00	\$ -	\$ 500.00
SANITATION FUND						
TOTAL REVENUES		\$ 317,500.00				
TOTAL EXPENDITURE		\$ 317,500.00				
NET INCOME (LOSS) - Wastewater Utility		\$ (21,477.35)	\$ 23,138.10	\$ -	\$ 74,381.29	\$ -

NOTES: SANITATION UTILITY EXPENSES

80-30-02 Approx. \$29,976.97/month. Forecast multiplied by 12 = \$323,723.64
 80-30-03 Formerly "X-TRASH"
 80-30-04 PRACTICE DISCONTINUED - SHOULD REMOVE TO CLEANUP GL

80-52-02 Incls. Cell Phone Allowance

80-52-08 Health, Vision, Dental

80-52-09 Includes an increase in rate for death benefit of \$100,000

80-52-15 Reallocating portion Amdin Office Supplies to Water - most office supplies in Admin are utilized for utility billing

80-52-17 BALANCE AFTER ALL OTHER DEPARTMENTS BUDGETED WHEN COMPARED TO ANNUAL ACTUAL COST
 \$7,200 for 1/4 Cost of Professional Management Solutions

80-52-21 \$5,000 in Admin; \$7,700 Water; \$7,700 Wastewater; \$7,700 Solid Waste

80-52-26 Sanitation share of vehicle and liability

80-52-31 \$1,200 for Text my gov. \$4,250 Caselle

80-52-42 TIPPING FEES AT DELTA COUNTY LANDFILL Approx. \$3,001.10/month. Forecast multiplied by 12 = \$36,013.20

80-59-99 RESERVE FOR FUNDING NEW EQUIPMENT/TRUCK

ACCOUNT	DESCRIPTION	ACTUAL FY-22 BUDGET	ACTUAL FY-23 BUDGET	ADOPTED FY-24 BUDGET	BUDGET/ACTUAL FY-24 BUDGET	PROPOSED FY-25 BUDGET
NFV AIRPORT						
NFV AIRPORT REVENUE						
50-31-06	AIRPORT REVENUE	\$ -	\$ -	\$ 3,100.00	\$ 5,737.50	\$ 7,650.00
50-31-15	TRANSFER FROM GENERAL FUND RESERVE	\$ -	\$ -	\$ 75,492.00	\$ -	\$ 72,350.00
50-31-16	CAPITAL IMPROVEMENT FUND - AIRPORT GRANTS	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : Total Revenue	\$ -	\$ -	\$ 78,592.00	\$ 5,737.50	\$ 80,000.00
NFV AIRPORT						
NFV AIRPORT CAPITAL OUTLAY & TRANSFERS						
50-32-70	CAPITAL OUTLAY	\$ -	\$ -	\$ 78,592.00	\$ -	\$ 80,000.00
80-52-71	PASS THROUGH FUNDS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-75	GRANT PROJECTS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-76	BUILDING IMPROVEMENTS	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-77	MACHINERY & EQUIPMENT	\$ -	\$ -	\$ -	\$ -	\$ -
80-52-99	TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : NFV Capital Outlay & Transfers	\$ -	\$ -	\$ 78,592.00	\$ -	\$ 80,000.00
NFV AIRPORT						
NFV AIRPORT DEPRECIATION						
80-59-99	DEPRECIATION	\$ -	\$ -	\$ -	\$ -	\$ -
	Subgroup : NFV Depreciation	\$ -	\$ -	\$ -	\$ -	\$ -
NFV AIRPORT						
TOTAL REVENUES	\$	80,000.00				
TOTAL EXPENDITURE	\$	80,000.00				
NET INCOME (LOSS) - NFV CAPITAL IMPROVEMENT FUND						

NOTES: NFV AIRPORT EXPENSES

75% Lease Agreement for Cell Tower with County, annual amount is \$7,650, TIME OF CONSTRUCTION \$3100 EXPECTED TO COME IN

Design for Apron Repair

ADMINISTRATION

SWOT



STRENGTH

- **Well-Trained, Knowledgeable, diligent and caring staff**
- **Improved Communication with Elected Officials, Residents, and the extended Paonia Community**
- **Continuous Improvement and High Performance Mindset**
- **Building Confidence in Utility Systems and Processes**
- **High Performing and Impactful Team**

WEAKNESS

- **Need More Office Space**
- **Volume of Work is at times, Overwhelming**
- **Historic Data Collection, Retention and Records Management lacked established processes and procedures, resulting in difficult to recall information.**

OPPORTUNITY

- **Utilize Consulting Resources More Frequently Such as CML, Other Municipalities, Professional Associations**
- **Grant Funding and Opportunities, especially for Technical Assistance**
- **Continuing Education for Clerks, Accountants, Administrator, Etc.**

THREATS

- **Cloud of Judgement Stemming from Past Issues with Previous Administrations**
- **Volume of Catch-up Work and new Issues Can Quickly Overwhelm Staff and May Lead to Dissatisfaction**
- **Funding Infrastructure Takes Priority Over All Other Departments**

SWOT ANALYSIS

S

- Full-Staffed / Employees
- Community Policing - Out in the Community
- Social Media Presence and Engagement
- Collaborative with Other Departments

W

- Reliance on Local Officers (Live in Paonia)
- Funding (Competitive Wages, Equipment, etc.)
- Officer Retention due to Location of Town

O

- Strengthen the Partnership with Delta County Public Schools
- Establish Reserve Officer Program for Special Events & Departmental Support.

T

- Location & Distance from other Agencies, Paonia Mutual Aid Agreements are one-sided
- Unfunded Mandates from the State

Interagency Cooperation

STREETS, PARKS AND REC.

SWOT

STRENGTHS

- Caring and Professional Employees
- Excellent and Accessible Parks
- Free Public WiFi Internet
- Community's Love of Parks!
- Robust Volunteer Network
 - Flower Pot Crew
- Legacy Events

↑
Tree Board

Underutilized, and We Have One

WEAKNESSES

- ADA Accessibility at EVERY Park
- Need a Clearly Defined Maintenance Schedule Based on Seasons
- Internal Scheduled for Rentals, Maintenance and Coordination
- Parks Need Attention (Funding)
- Under-Utilization of Park Potential
- Potholes, Lack of Stormwater Consideration, Sidewalk Issues
- Lack of Funding for all Street-Related Issues

OPPORTUNITIES

- Strengthen Public/Private Partnerships
 - Western Slope Conservation Center
 - The Nature Connection
 - Delta County Public Schools
- Strengthen Relationship with North Fork Valley Pool Parks and Rec. District
- Grants
 - CDOT
 - FHWA
 - GOCO
- Continue to Build Relationship with Delta County



THREATS

- Skyrocketing cost of materials
 - Additional Cost Associated with Federal Construction and Design Standards Compliance
- Undermaintenance of Tree Canopy & DMEA Topping
- Emerald Ash Borer

Water

SWOT ANALYSIS

S

- Ambitious, Dedicated, Knowledgeable, and Skilled Employees
- Good Water (Tasting, Clean)
- An Understanding of Necessary Improvements to the System
- Three Excellent Engineering Firms

Strengths

W

- Understaffed, Need to Hire additional employees at Competitive Wages
- Tight Budget and Limited Resources
- State and Federal Government Processes & Procedures
- Scale and Magnitude of Needs
- Lack of System Redundancies

Weaknesses

O

- Skilled Contractors
- Supplemental Funding from Grants
- Improve Relationship and Collaborate with Consecutive Water Systems

Opportunities

T

- Additional Rules and Regulations from CDPHE
- Stigma Associated with Issues from Town's Historical Performance
- Spreading of Misinformation through Social Media
- Threat of Wildfires in Watershed
- Scale and Magnitude of Needs

Threats

Wastewater

SWOT ANALYSIS

S

- Ambitious, Dedicated, and Knowledgeable Employees
- Additional Capacity Available in Wastewater Plant
- Excellent Engineering Firm(s)

Strengths

W

- Understaffed, Need to Hire additional employees at Competitive Wages
- Lack of Funding
- Lack of Discharge Ability (Constrained by Permit)
 - Sludge Removal Necessary in 3-5 Years
- Land Constraints

Weaknesses

O

- Skilled Contractors
- Supplemental Funding from Grants
- Rural Water Association/Auxiliary Organizations and NGO's
- Ditch Company Offsets
- Floodplain Near the Plant
 - (Dilution Ability)

Opportunities

T

- Additional Rules and Regulations from CDPHE, EPA and changes to the NPDES Permit
- River Level Fluctuates and Effects Effluent
- Inconsistent Sampling Reports from Labs

Threats

STRENGTHS

- Dedicated Employees
 - Multiple Staff with CDL
- Proposed Changes to the Paonia Municipal Code will Strengthen the Enterprise

WEAKNESSES

21

- Customer Education about Rules
- Lack of Ability to Track Service Level and Appropriate Charges in the Field
- Employee Safety
- Lack of Ability to Enforce Rules
 - No Spare Truck or Redundancy
 - Route Scheduling

TRASH SWOT ANALYSIS

- Establishing a Recycling Program with CDPHE Assistance
- Locate and Establish a Dedicated Place for Town-Wide Composting
- New Technology to Help Mitigate Weaknesses

OPPORTUNITIES

- Landfill Approaching Maximum Capacity
 - Tipping Fees Increase
- Additional Enforcement from State Agencies on What Can be Collected and Disposed of at the Landfill
- Distance to Landfill - Causes Wear on Truck

THREATS



January 1st, 2025 RENEWAL

**Town of Paonia
BRANCH BBJ3**

MEMORANDUM

TO: Town of Paonia
FROM: WTW
SUBJECT: CEBT January 1, 2025 Small Group Renewal

Enclosed you will find the CEBT Small Group rate and benefit renewal information for your review. **To complete the renewal process, please submit your renewal online by October 11th, 2024:**

You will certainly notice that the CEBT Small Group rate increase for January 1, 2025, is higher than it's been in many years at 13.5%. CEBT's Small Group Pool has outperformed the general health benefit industry for many years. Still, due to what appears to be a post-COVID increase in healthcare utilization coupled with higher inflation, this year's rate increase is about the same as that of the general health insurance marketplace. From a historical perspective, over the past 10 years, the rate increases for the Small Group Pool have ranged from 2% to 8% with an overall average of 5.1% which is well below the industry average not to mention 3 years with dividends from CEBT over that same 10-year period. We understand this year's rate increase will add more strain to an already tight 2025 budget, so feel free to contact your CEBT Account Manager or Producer if you want to discuss other plan options from CEBT. As explained below, enclosed in your renewal packet is a CEBT Plan Summary comparing basic benefits for each of CEBT's medical plan offerings and a Renewal Rate sheet showing the current and renewal rates for each plan. Following are further instructions about how to complete the CEBT renewal process.

Renew Online (New Portal Feature) For quick, and convenient acceptance of your renewal, please submit online through the CEBT Online Community Portal by clicking on the **"Ready to Renew"** button within the **Renewal** tab. You will be asked to confirm and attest that you have reviewed and agree to the rates and plans presented in the renewal packet. Upon attestation, you will be taken to a page to select your plans for next year's elections. If you wish to keep all the same plan offerings, you will indicate "No Changes" and complete your renewal. If you would like to change any plan offering, **please check the box next to all plans you intend to offer and/or uncheck any plans that you wish to remove for the next plan year.**

Within the renewal packet, the **Renewal Rate** sheet contains both current and renewal rates, along with the percentage increase for all CEBT plans available to you. Your group's current plan elections are highlighted in blue at the top of the page for reference.

The **CEBT Plan Summary** page provides a list of all plans available to you through CEBT, highlighting the benefits for each plan offering. Please review and refer to this page when making your renewal selections online in the Community portal. Please note that you may choose up to three medical plans.

The **CEBT Benefit & Administrative Changes** sheet outlines each of the plan changes that will take effect January 2025, as well as a reminder of recent plan changes. Please read this sheet carefully to ensure you have a full understanding of the changes taking place and communicate all necessary changes to all eligible employees.

Enclosed is a copy of WTW's Health & Benefits **Brokerage Terms, Conditions and Disclosures**. This document outlines the details of the relationship between your organization and WTW as your broker/consultant. This information does not need to be signed or returned, but please retain it for your files.

Open enrollment supplies are administered electronically through the Community portal under the **Resource Center** tab. This is where all enrollment-related documents (i.e. benefit summaries, program flyers, etc.) are housed with easy

accessibility. Once your renewal is **accepted electronically**, you will receive an email notifying you that your renewal has been processed, and enrollment documents are available. If you require printed supplies, please open a Support Case to place your supply request order via the "Request Supplies" link within the Resource Center.

We appreciate the opportunity to serve you, your employees, and their families. Although this year's rate increase is higher than normal, CEBT remains financially strong with fully funded reserves for run-out claims and the plan stabilization reserve. We look forward to receiving your renewal and continuing to offer the exceptional service you've come to expect from WTW and CEBT. If you have any questions or need more information about different plan designs, please contact your CEBT account representative at (303) 773-1373 or (800) 332-1168.



CEBT
JANUARY 2025 RATE RENEWAL

Medical Renewal

Projected for 12/31/2024	Claims	Contributions	Loss Ratio	L/R
5/31/2024	270,493,663	265,428,776		
Self-funded Claims >\$750k	(2,243,200)			
Less: Rx Rebates	(20,000,000)			
Self-Funded Plan Subtotal	248,250,463	265,428,776	93.5%	93.5%
Plus: Kaiser Plans 04/01/2023-3/31/2024	16,567,549	20,422,306	81.1%	92.6%
Kaiser Claims >\$750k	-			92.6%
Remove termed groups	(3,028,795)	(1,840,657)	164.5%	92.2%
Plus: IBNR for newer groups	1,789,722			92.8%
Plus: Cost of CEBT Health Centers	4,041,192			94.2%
Adjusted Loss ratio for active groups	267,620,131	284,010,425	94.2%	
	Projected change through 12/31/2024		0.50%	
12/31/2024 Projected Adjusted Loss Ratio			94.7%	
Assumed Medical/Rx Trend	8.50%	X	1.085	
Plan Administration Expense	6.25%			
Stop Loss Premium	1.80%			
Add for PSR and IBNR deficiency	0.0%			
Total admin, SL and reserve load	8.05%	/	0.9195	
			111.78%	
Overall rate increase for CEBT			11.78%	

Adjustments to the rate increase

Other Revenue Sources	
Investment income of \$2,000,000	- 0.63
Benefit changes (none)	<u>0%</u>
	<u>11.15%</u>

Overall CEBT Rate Renewal	11.2%
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Medical Renewal Brackets

	<u>*Adjusted Loss Ratio</u>	<u>January 2025 Rate Adjustments</u>
1	77.99% or lower	5.50%
2	78% to 82.99%	7.50%
3	83% to 87.99%	8.50%
4	88% to 92.99%	9.50%
5	93% to 97.99%	13.50%
6	98% to 102.99%	18.50%
7	103% +	23.50%

*Adjusted Loss Ratio includes contributions and claims from CEBT Kaiser Plans, Health Center operating costs, stop loss claim credit and large claim credit, if any apply.

HRP – Remains at \$275.00 per month.

Dental and Vision Renewal

Renewal Brackets for January 2025

	<u>Loss ratio</u>	<u>Dental</u>	<u>Vision</u>
1	77.99% or lower	0.0%	0.0%
2	78% to 87.99%	0.0%	0.0%
3	88% to 92.99%	4.0%	0.0%
4	93% to 102.99%	8.0%	0.0%
5	103% +	12.0%	10.0%

Life Insurance Renewal

Group Term Life and AD&D – No rate change

CEBT Utilization Report

Small Group Pool

July 2023 to June 2024

MONTH	MEDICAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
July 2023	2,568	\$ 2,972,194	\$ 3,435,590	\$ 513,045	\$ 3,948,634	132.9%	103.3%
August 2023	2,576	\$ 2,947,229	\$ 2,332,263	\$ 503,050	\$ 2,835,313	96.2%	103.2%
September 2023	2,580	\$ 2,957,904	\$ 2,968,093	\$ 554,818	\$ 3,522,911	119.1%	106.3%
October 2023	2,691	\$ 3,046,598	\$ 3,556,261	\$ 549,219	\$ 4,105,480	134.8%	109.4%
November 2023	2,650	\$ 3,026,284	\$ 2,118,932	\$ 636,130	\$ 2,755,063	91.0%	110.3%
December 2023	2,661	\$ 3,049,743	\$ 3,248,280	\$ 508,573	\$ 3,756,853	123.2%	112.1%
January 2024	2,652	\$ 3,188,912	\$ 3,150,400	\$ 558,748	\$ 3,709,147	116.3%	112.9%
February 2024	2,617	\$ 3,136,076	\$ 3,336,117	\$ 563,331	\$ 3,899,448	124.3%	115.8%
March 2024	2,616	\$ 3,141,620	\$ 2,810,083	\$ 538,533	\$ 3,348,617	106.6%	114.4%
April 2024	2,646	\$ 3,185,612	\$ 3,435,355	\$ 475,347	\$ 3,910,702	122.8%	116.0%
May 2024	2,651	\$ 3,171,417	\$ 2,191,785	\$ 515,450	\$ 2,707,234	85.4%	112.5%
June 2024	2,647	\$ 3,184,268	\$ 2,987,094	\$ 504,636	\$ 3,491,729	109.7%	113.5%
Grand Total		\$ 37,007,857	\$ 35,570,251	\$ 6,420,880	\$ 41,991,131	113.5%	
Total Claims > \$750k					(\$- 1,344,866)		
Net Total					\$ 40,646,265	109.8%	



CEBT Utilization Report

Small Group Pool

July 2023 to June 2024

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	TOTAL CLAIMS > \$750K	NET LOSS RATIO
Medical								
PPO Select	13	\$ 166,363	\$ 55,527	\$ 20,992	\$ 76,519	46.0%	\$ 0	46.0%
PPO2	51	\$ 1,098,802	\$ 1,113,849	\$ 150,073	\$ 1,263,922	115.0%	\$ 0	115.0%
PPO3	208	\$ 3,292,142	\$ 3,475,886	\$ 623,455	\$ 4,099,342	124.5%	\$ 0	124.5%
PPO4	741	\$ 11,290,526	\$ 11,168,557	\$ 2,401,289	\$ 13,569,847	120.2%	\$ 0	120.2%
PPO5	300	\$ 4,046,377	\$ 3,984,222	\$ 894,686	\$ 4,878,908	120.6%	(\$- 190,854)	115.9%
PPO6	438	\$ 5,450,974	\$ 5,920,619	\$ 910,147	\$ 6,830,767	125.3%	\$ 0	125.3%
PPO7	235	\$ 2,497,457	\$ 1,521,923	\$ 305,713	\$ 1,827,636	73.2%	\$ 0	73.2%
PPO8	172	\$ 1,589,729	\$ 1,262,042	\$ 236,398	\$ 1,498,440	94.3%	\$ 0	94.3%
Total PPO	2,159	\$ 29,432,370	\$ 28,502,625	\$ 5,542,755	\$ 34,045,380	115.7%	(\$- 190,854)	115.0%
EPO3	67	\$ 1,205,426	\$ 953,039	\$ 87,249	\$ 1,040,288	86.3%	\$ 0	86.3%
EPO4	154	\$ 2,343,627	\$ 3,880,937	\$ 614,845	\$ 4,495,782	191.8%	(\$- 1,154,012)	142.6%
EPO5	28	\$ 353,098	\$ 144,837	\$ 26,563	\$ 171,400	48.5%	\$ 0	48.5%
EPO6	1	\$ 24,452	\$ 3,833	\$ 0	\$ 3,833	15.7%	\$ 0	15.7%
Total EPO	251	\$ 3,926,603	\$ 4,982,645	\$ 728,657	\$ 5,711,302	145.5%	(\$- 1,154,012)	116.1%
HD2800	17	\$ 185,213	\$ 164,251	\$ 11,907	\$ 176,158	95.1%	\$ 0	95.1%
HD3500	37	\$ 446,128	\$ 41,479	\$ 16,090	\$ 57,569	12.9%	\$ 0	12.9%
HDHP2	25	\$ 357,032	\$ 108,325	\$ 109,956	\$ 218,280	61.1%	\$ 0	61.1%
HDHP3	19	\$ 275,479	\$ 63,054	\$ 11,516	\$ 74,570	27.1%	\$ 0	27.1%
HDHP5	3	\$ 37,424	\$ 12,739	\$ 0	\$ 12,739	34.0%	\$ 0	34.0%
Total HD	100	\$ 1,301,276	\$ 389,848	\$ 149,468	\$ 539,316	41.4%	\$ 0	41.4%
HRP	119	\$ 384,725	\$ 2,327	\$ 0	\$ 2,327	0.6%	\$ 0	0.6%
Total Medical	2,630	\$ 35,044,974	\$ 33,877,446	\$ 6,420,880	\$ 40,298,326	115.0%	\$ 0	111.2%

CEBT Utilization Report

Small Group Pool

July 2023 to June 2024

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	TOTAL PAID CLAIMS	LOSS RATIO
Dental				
Dental A	1,446	\$ 1,185,540	\$ 1,032,485	87.1%
Dental B	621	\$ 392,204	\$ 380,949	97.1%
Dental C	173	\$ 98,295	\$ 87,500	89.0%
Total Dental	2,240	\$ 1,676,039	\$ 1,500,934	89.6%
Vision				
Vision A	347	\$ 37,020	\$ 29,002	78.3%
Vision B	947	\$ 122,298	\$ 89,445	73.1%
Vision C	790	\$ 127,527	\$ 73,425	57.6%
Total Vision	2,084	\$ 286,845	\$ 191,871	66.9%
Life				
EE Supp Life	226	\$ 60,526		
Life A	2,921	\$ 197,268		



BRANCH
BBJ3

Town of Paonia

Renewal and Optional Monthly Rates Effective January 01, 2025

Current Plans: PPO5; PPO6; PPO7; Dental B; Vision C; Life A; EAP Active
 Current Network: United Choice Plus
 Life Coverage: \$100k Base

		EE Only	EE +Spouse	EE +Child	EE +Children	EE +Family	Percent change
Medical (PPO2) (\$500 deductible)	current	\$1,163	\$2,326	\$2,155	\$2,155	\$2,795	
	renewal	\$1,320	\$2,640	\$2,446	\$2,446	\$3,172	13.50%
Medical (PPO3) (\$1,000 deductible)	current	\$981	\$1,997	\$1,847	\$1,847	\$2,397	
	renewal	\$1,113	\$2,267	\$2,096	\$2,096	\$2,721	13.50%
Medical (PPO4) (\$1,500 deductible)	current	\$873	\$1,777	\$1,642	\$1,642	\$2,133	
	renewal	\$991	\$2,017	\$1,864	\$1,864	\$2,421	13.50%
Medical (PPO5) (\$2,500 deductible)	current	\$806	\$1,642	\$1,519	\$1,519	\$1,974	
	renewal	\$915	\$1,864	\$1,724	\$1,724	\$2,240	13.50%
Medical (PPO6) (\$3,000 deductible)	current	\$741	\$1,512	\$1,398	\$1,398	\$1,814	
	renewal	\$841	\$1,716	\$1,587	\$1,587	\$2,059	13.50%
Medical (PPO7) (\$4,000 deductible)	current	\$683	\$1,391	\$1,286	\$1,286	\$1,673	
	renewal	\$775	\$1,579	\$1,460	\$1,460	\$1,899	13.50%
Medical (PPO8) (\$5,000 deductible)	current	\$649	\$1,322	\$1,222	\$1,222	\$1,588	
	renewal	\$737	\$1,500	\$1,387	\$1,387	\$1,802	13.50%
Medical (EPO3) (\$1,000 hospital copay)	current	\$1,011	\$2,058	\$2,003	\$2,003	\$2,574	
	renewal	\$1,147	\$2,336	\$2,273	\$2,273	\$2,921	13.50%
Medical (EPO4) (\$1,500 hospital copay)	current	\$903	\$1,842	\$1,791	\$1,791	\$2,301	
	renewal	\$1,025	\$2,091	\$2,033	\$2,033	\$2,612	13.50%
Medical (EPO5) (\$2,500 hospital copay)	current	\$858	\$1,747	\$1,701	\$1,701	\$2,186	
	renewal	\$974	\$1,983	\$1,931	\$1,931	\$2,481	13.50%
Medical (EPO6) (\$3,000 hospital copay)	current	\$824	\$1,678	\$1,633	\$1,633	\$2,099	
	renewal	\$935	\$1,905	\$1,853	\$1,853	\$2,382	13.50%
Medical (HDHP2) (\$2,000 deductible)	current	\$811	\$1,658	\$1,531	\$1,531	\$1,991	
	renewal	\$920	\$1,882	\$1,738	\$1,738	\$2,260	13.50%
Medical (HDHP25) (\$2,500 deductible)	current	\$792	\$1,620	\$1,496	\$1,496	\$1,945	
	renewal	\$899	\$1,839	\$1,698	\$1,698	\$2,208	13.50%
Medical (HD2800) (\$2,800 deductible)	current	\$786	\$1,607	\$1,484	\$1,484	\$1,929	
	renewal	\$892	\$1,824	\$1,684	\$1,684	\$2,189	13.50%

Medical (HDHP3) (\$3,000 deductible)	current	\$774	\$1,583	\$1,461	\$1,461	\$1,899	
	renewal	\$878	\$1,797	\$1,658	\$1,658	\$2,155	13.50%
Medical (HD3500) (\$3,500 deductible)	current	\$732	\$1,494	\$1,380	\$1,380	\$1,794	
	renewal	\$831	\$1,696	\$1,566	\$1,566	\$2,036	13.50%
Medical (HDHP4) (\$4,000 deductible)	current	\$710	\$1,449	\$1,338	\$1,338	\$1,741	
	renewal	\$806	\$1,645	\$1,519	\$1,519	\$1,976	13.50%
Medical (HDHP5) (\$5,000 deductible)	current	\$672	\$1,370	\$1,264	\$1,264	\$1,645	
	renewal	\$763	\$1,555	\$1,435	\$1,435	\$1,867	13.50%
Dental Plan A (w/ortho) (\$2,000 annual max)	current	\$38	\$78	\$97	\$97	\$131	
	renewal	\$40	\$81	\$101	\$101	\$136	4.00%
Dental Plan B (w/ortho) (\$1,500 annual max)	current	\$31	\$64	\$87	\$87	\$118	
	renewal	\$32	\$67	\$90	\$90	\$123	4.00%
Dental Plan C (w/o ortho) (\$1,500 annual max)	current	\$31	\$63	\$64	\$64	\$97	
	renewal	\$32	\$66	\$67	\$67	\$101	4.00%
Vision Plan A (UMR)	current	\$5	\$11	\$12	\$12	\$15	
	renewal	\$5	\$11	\$12	\$12	\$15	0.00%
Vision Plan B (VSP) (12/12/24)	current	\$6	\$12	\$13	\$13	\$22	
	renewal	\$6	\$12	\$13	\$13	\$22	0.00%
Vision Plan C (VSP) (12/12/12)	current	\$7	\$14	\$16	\$16	\$26	
	renewal	\$7	\$14	\$16	\$16	\$26	0.00%

Employee Life Rate:0.14

(Per \$1,000 in Coverage)

Dependent Life Rate:0.95

(\$5,000/Spouse & \$2,000/Child)

BBJ3

CEBT PLAN SUMMARY
Town of Paonia

Current Plans Offered: PPO5; PPO6; PPO7; Dental B; Vision C; Life A; EAP Active
Group Life Coverage: \$100k Base

Please renew by October 11th, 2024. This should be done in the CEBT Community Portal under the Renewal tab.

To begin your renewal, please select the **"Ready to Renew"** button and follow the steps outlined below:

- Accept the attestation which states that you have reviewed and accept the terms of the renewal as presented in the Renewal Packet.
- On the following page, you will see all available plans with your current plans checked. Please use the list of available plans outlined below as a reference when choosing your renewal plan selections.
- If you do not want to make changes to your plan offerings for the next renewal year, please select "No Plan Changes."
- If you do want to make plan changes, please ensure that all plans you wish to offer are checked. To do this you will uncheck any plans you intend to drop and check, or select, any plans you want to keep and/or add.
- You will then proceed to the signature section. Select the appropriate signer's name from the drop-down list. If you are signing on behalf of an approved signer, please select that person's name and then submit.
- Once submitted the renewal is complete and will be returned to WTW for processing.

OPEN ENROLLMENT

- Dates are determined by the employer group and should be held sometime between October and mid-November.
- To ensure ID cards are received on or before **January 1st, 2025**, enrollment changes should be returned to WTW no later than **November 15th, 2024**.
- Once your renewal has been submitted, open enrollment supplies will be updated online in the Resource Center of the CEBT Community portal.
- Printed Supplies will be sent on a request-only basis and can be done by clicking on the "Request Supplies" link in the Renewals tab or the Resource Center tab.

In accordance with your participation agreement, written notice of termination must be received by November 1st, 2024, or run-out claims will not be paid by CEBT.

*** For upcoming plan changes, please refer to the CEBT Benefit & Administrative Changes Document**

MEDICAL PLAN	OFFICE CO-PAY (primary/specialist)	HOSPITAL CO-PAY	DEDUCTIBLE (single/family)	MAXIMUM OOP (single/family)
PPO Medical Plans (UMR)				
PPO2	\$30/\$30	N/A	\$500/\$1,000	\$2,000/\$4,000
PPO3	\$35/\$35	N/A	\$1,000/\$2,000	\$3,000/\$6,000
PPO4	\$40/\$40	N/A	\$1,500/\$3,000	\$4,000/\$8,000
PPO5	\$45/\$45	N/A	\$2,500/\$5,000	\$4,500/\$9,000
PPO6	\$50/\$50	N/A	\$3,000/\$6,000	\$5,000/\$10,000
PPO7	\$55/\$55	N/A	\$4,000/\$8,000	\$5,000/\$10,000
PPO8	\$55/\$55	N/A	\$5,000/\$10,000	\$5,000/\$10,000
EPO Medical Plans (UMR)				
EPO3	\$40/\$55	\$1,000	N/A	\$5,000/\$10,000
EPO4	\$45/\$60	\$1,500	N/A	\$5,500/\$11,000
EPO5	\$50/\$65	\$2,500	N/A	\$6,000/\$12,000
EPO6	\$55/\$70	\$3,000	N/A	\$6,500/\$13,000

High Deductible Health Plans (UMR)

HDHP2	N/A	N/A	\$2,000/\$4,000 (Non-Embedded)	\$4,000/\$8,000
HDHP25	N/A	N/A	\$2,500/\$5,000 (Non-Embedded)	\$4,500/\$9,000
HD2800	N/A	N/A	\$2,800/\$5,600 (Non-Embedded)	\$5,000/\$10,000
HDHP3	N/A	N/A	\$3,000/\$6,000 (Non-Embedded)	\$5,000/\$10,000
HD3500	N/A	N/A	\$3,500/\$7,000	\$5,000/\$10,000
HDHP4	N/A	N/A	\$4,000/\$8,000	\$5,000/\$10,000
HDHP5	N/A	N/A	\$5,000/\$10,000	\$5,000/\$10,000

Dental Plans (Delta Dental of Colorado)

Plan A | \$2,000 annual benefit maximum/ \$2,000 Ortho lifetime maximum (includes adult ortho)

Plan B | \$1,500 annual benefit maximum/ \$1,500 Ortho lifetime maximum (child only)

Plan C | \$1,500 annual benefit maximum/ No Ortho

Vision Plans (UMR & VSP)

Plan A | (UMR) 12/24/24 \$150 frames, no network

Plan B | (VSP) 12/12/24, \$160 frames, \$15 copay at VSP providers

Plan C | (VSP) 12/12/12, \$175 frames, \$10 copay at VSP providers

Life Insurance Plans (The Standard Insurance Company)

Basic Group Life (Life A) | Volume \$20k min to \$450k max (Employer Paid)

Dependent Group Life (Dep Life A) | Volume \$5k Spouse, \$2k Child (Employer Paid)

Voluntary Life (Supp Life) | Volume \$500k max Employee, \$250k max Spouse, \$20k max Child

CEBT BENEFIT & ADMINISTRATIVE CHANGES
(Effective January 1, 2025)

CEBT Plans

There will be no benefit or plan changes going into effect January 1, 2025

Reminders of CEBT Plan Changes Effective 7/1/2024

Updates to the prior-authorization requirements on PPO/HD and EPO plans will change as outlined below 7/1/2024:

Remove Prior Authorization: CEBT PPO/HD & EPO Plans
Outpatient surgeries not performed in a Physician's office (except spinal surgery and implanted spinal and nerve stimulators)
Nuclear Medicine
Home Infusion therapy
Remove Prior Authorization: CEBT EPO Only Plans
Radiology services (CT, MRA, MRI, PET, Proton beam, SPECT)
Cardiac Rehabilitation
Dental anesthesia
EECP (a type of heart treatment)
Hyperbaric chamber
Liquid oxygen
Pulmonary rehabilitation
Air Ambulance
Defibrillators
Add Prior Authorization: CEBT PPO/HD Only Plans
Orthotics costing over \$500 or more
Pain Management Programs
Inpatient Sleep Studies
Any new service that may be considered experimental
Add Prior Authorization: CEBT EPO Only Plans
Prosthetics over \$1000 (already required on PPO/HD Plans)



**WILLIS TOWERS WATSON
EMPLOYEE BENEFIT TRUST COMMISSIONS**

Below is a schedule of our commission compensation from your Employee Benefits Placement. *You may not have all the products listed.*

- CEBT Medical, Dental and Vision are based on the number of employees covered by the medical plan, according to the following scale. If no medical plan exists, the dental or vision plans will be used to determine the commission scale.

# OF COVERED EMPLOYEES	COMMISSION %
001 – 099	3.4 %
100 – 249	2.9 %
250 – 499	2.4 %
500 – 999	1.9 %
1,000 +	1.4 %

- CEBT Employer Paid life Insurance 3%
- CEBT Voluntary Life Insurance 5%
- Special District Association Disability program Long & Short Term 9%

- CEBT Small Group Disability program commission is based on the following scale:

LONG TERM	
Annual Premium	
First \$15,000 (\$0 - \$15,000)	15 %
Next \$10,000 (\$15,001 - \$25,000)	10 %
Next \$25,000 (\$25,001 - \$50,000)	5 %
Amount over \$50,000	1 %
SHORT TERM	
Annual Premium	
First \$2,000 (\$0 - \$2,000)	15 %
Next \$8,000 (\$2,001 - \$10,000)	10 %
Next \$15,000 (\$10,001 - \$25,000)	6 %
Next \$25,000 (\$25,001 - \$50,000)	4 %
Next \$50,000 (\$50,001 - \$100,000)	2 %
Next \$150,000 (\$100,001 - \$250,000)	1 %
Amount over \$250,000	0.5 %

If you have any questions or concerns regarding our compensation, please don't hesitate to call us.



Health & Benefits Brokerage Terms, Conditions & Disclosures

Your decision to purchase insurance coverages, products, and/or services through a WTW company is subject to the following terms and conditions (the “**Brokerage Terms**”).

1. Brokerage Terms and Conditions

- 1.1. The services we provide to you will rely in significant part on the facts, information and direction provided by you or your authorized representatives. You must provide us with complete and accurate information regarding your loss experience, risk exposures, and changes in the analysis or scope of your risk exposures and any other information reasonably requested by us or insurers. It is important that you advise us of any changes in your business operations that may affect our services or your insurance coverages. Therefore, all information which is material to your coverage requirements or which might influence insurers in deciding to accept your business, finalizing the terms to apply and/or the cost of cover, or deciding to pay a claim, must be disclosed. Failure to make full disclosure of material facts might potentially allow insurers to avoid liability for a particular claim or to void the policy. This duty of disclosure applies equally at renewal or modification of your existing coverage and upon placement of new lines of coverage. You agree that WTW will not be responsible for any consequences arising from any delayed, inaccurate or incomplete information.
- 1.2. An insurer quote is an offer to provide coverage. Offers can be modified or withdrawn prior to your acceptance through your order to bind coverage. The quote itself is not a legally binding commitment or a confirmation of actual coverage. Should you choose to bind coverage, we will secure a formal commitment typically in the form of a binder on a form issued or approved by the insurer(s) at issue. The quotes we will provide to you are based upon the information that you have provided to us. If you discover that previously submitted information is inaccurate or incomplete, please advise us immediately so that we can attempt to revalidate terms with insurers.
- 1.3. At the time of binding, we review the financial soundness of the insurers we recommend to provide your coverages based on publicly available information, including that produced by well-recognized rating agencies. Upon request, we will provide you with our analysis of such insurers. We do not guarantee or warrant the solvency of any insurer or any intermediary that we may use to place your coverage.
- 1.4. If you have a multi-year policy, it is important that you understand the limitations associated with the coverage options and the possibility that the financial strength of the insurer may change throughout the term of the policy. We recommend that you review the insurer's ratings for any downgrades during the term of this multi-year policy.
- 1.5. The final decisions with respect to all matters relating to your insurance coverages, risk management, and loss control needs and activities are yours. We will procure the insurance coverage chosen by you, including the limits you choose, prepare or forward insurance binders, if applicable, and review and transmit policies to you.
- 1.6. We will review all binders, policies and endorsements to confirm their accuracy and conformity to negotiated specifications and your instructions and advise you of any errors in, or recommended changes to, such documents. You agree that you will also review all such documents and promptly advise us of any questions you have or of any document or provision which you believe may not be in accordance with your instructions as soon as possible, and in no event longer than two weeks, after you receive them. Your coverage is defined by the terms and conditions detailed in your insurance policies and endorsements. Your review of these documents, and any review you may seek from outside legal counsel or insurance consultants, is expected and essential.
- 1.7. You must timely and properly report all claims in accordance with your insurance policies. You agree that we are not responsible for reporting claims on your behalf. Failure to timely and properly report a claim may jeopardize coverage for the claim. In addition, you should retain copies of all insurance policies and coverage documents as well as claims-reporting instructions after termination of the policies because in some cases you may need to report claims after termination of a policy.
- 1.8. Our compensation may be revised if you request a change in the coverages and/or services we provide under the SOW or these Brokerage Terms and we enter into a written agreement documenting any change in coverages, services and compensation. If we are compensated by commissions paid by insurers, we will be entitled to retain the commissions for new coverages, revised coverages, or other material change in coverages.



- 1.9. Unless otherwise agreed in writing, in the event of termination, we will be entitled to receive and retain any commissions payable under the terms of our commission agreements with the insurers in relation to policies placed by us, whether or not the commissions have been received by us.
- 1.10. Our obligation to render services to you ceases on: (a) the effective date of termination of the SOW, or (b) if you have not entered into a SOW, the earlier of: (i) 60 days prior written notice by either party terminating the services, or (ii) with respect to any coverage subject to these Brokerage Terms, the effective date of a change in your broker of record for that coverage (the "**Termination Date**"). Nevertheless, we will take reasonable steps to assist in the orderly transition of matters to you or to a new insurance broker. Claims and premium or other adjustments may arise after the Termination Date, and we have no responsibility to handle these things after our relationship ends. Such items are normally handled by the insurance broker serving you at the time the claim or adjustment arises. However, we will consider providing such services after the Termination Date for mutually agreed additional compensation. Nevertheless, we will process all remaining deposit premium installments on the policy(ies) in effect on the Termination Date.
- 1.11. The insurance market is complex, and there could be other relationships which are not described in this document which might create conflicts of interest. If a conflict arises for which there is no practicable way of complying with this commitment, we will promptly inform you and withdraw from the engagement, unless you wish us to continue to provide the services and provide your written consent. Please let us know in writing if you have concerns or we will assume that you understand and consent to our providing our services pursuant to these Brokerage Terms.
- 1.12. If we are assisting you with stop loss coverage, you understand and agree that we are acting as an independent consultant/broker in assisting you with the placement of stop loss coverage. You further agree that our role is limited to assistance in resolution of broad issues or systemic disputes between you and your selected carrier relative to dissatisfaction with a carrier's products or services, including processing of claims, delayed payment of claims, missing/incorrect data feeds, and gaps or omissions between any final proposal document and implemented coverage. We are not able to provide an opinion on whether any particular complete or partial claim denial, is appropriate. Our role relative to any specific claim disputes would be limited to facilitation of a discussion between the stop loss carrier, medical/prescription drug administrator, and you to outline the issues and identify next steps and responsible parties. For avoidance of doubt, facilitation of specific claim disputes among the parties is not included in our services, unless specifically outlined in a separate statement of work and scope of services. If you would like us to perform that function, please let us know and we will work with you to determine the scope and fees for such work.

2. Brokerage Disclosures

- 2.1. If a WTW affiliate or office located outside of the United States or Canada serves as an intermediary in the placement of your coverages, it will also earn and retain compensation for providing those services which compensation may not be included in the fee.
- 2.2. To the extent WTW is compensated by commissions paid to us by insurers, they will be earned for the entire policy period at the time we place policies for you. We will be paid the commission percentage stated for the placement of your insurance as indicated and will receive the same commission percentage for all subsequent renewals of this policy unless a different commission percentage is disclosed to you, or unless the insurer changes its commission rates, in which case the new commission rate will be disclosed to you before placement of the policy.
- 2.3. The compensation that will be paid to WTW will vary based on the insurance contract it sells. Depending on the insurer and insurance contract you select, compensation may be paid by the insurer selling the insurance contract or by another third party. Such compensation may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business WTW provides to the insurer or the profitability of insurance contracts WTW provides to the insurer also may affect compensation. WTW may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in contingent compensation does not play any role in WTW's placement recommendations on behalf of its clients. WTW will decline to accept contingent compensation from an insurer if such compensation cannot be attributed or allocated by the insurer to a particular client. If you prefer that we not accept contingent compensation related to your policy, please notify us in writing and we will request that your insurer(s) exclude your business from their contingent payment calculations.
- 2.4. Upon request, WTW will provide you with additional information about the compensation WTW expects to receive based in whole or in part on your purchase of insurance, and (if applicable) the compensation expected to be received based in whole or in part on any alternative quotes presented to you.



- 2.5. WTW may place your insurance or other business with members of a panel of insurers or other vendors. WTW develops panels of insurers and vendors in certain market segments. Participating insurers and vendors are reviewed on a variety of factors. Commission or fee rates on panel placements may be higher than rates paid on business placed outside of the panel process. WTW discloses its commission rates to clients on quotes obtained through the panel process prior to binding the coverage. In some instances, insurers or vendors pay an administration or management fee to participate in the panel process or for additional reporting. In some instances, WTW may earn a referral fee for referring your business to certain vendors.
- 2.6. In some cases, the use of a wholesale broker may be beneficial to you. We will not directly or indirectly place or renew your insurance business through a wholesale broker unless we first disclose to you in writing any compensation we or our corporate parents, subsidiaries or affiliates will receive as a result. If wholesalers, underwriting managers or managing general agents have a role in providing insurance products and services to you, they will also earn and retain compensation for their role in providing those products and services. If any such parties are corporate parents, subsidiaries or affiliates of ours, any compensation we or our corporate parents, subsidiaries or affiliates will receive will be included in the total compensation we disclose to you. If such parties are not affiliated with us, and if you desire more information regarding the compensation those parties will receive, please contact us and we will assist you in obtaining this information.
- 2.7. Commission schedules and other compensation arrangements related to our services on your behalf may change over time and may not always be congruent with your specific policy period. WTW will provide you with accurate information to the best of our knowledge when information is presented to you, but it is possible that compensation arrangements may change over time. We will update you on any changes to our compensation prior to your renewal and will do so at any time upon your request.
- 2.8. As an insurance intermediary, we normally act for you. However, we or our corporate parents, subsidiaries or affiliates may also provide services to insurers for which we may earn compensation. These services may include, for example, acting as a managing general agent, program manager or in other similar capacities which give us binding authority enabling us to accept business on their behalf and immediately provide coverage for a risk or providing third party administration and other services to insurers. Contracts with these insurers may grant us certain rights or create certain obligations regarding the marketing of insurance by the insurers. When we place your insurance business in such a situation as we will receive compensation related to these services from an insurer, we will inform you and disclose that we may receive compensation. In addition, these services may include providing services to insurers as a client. For example, we or they may provide consulting, brokerage, outsourced administration or reinsurance services to insurer clients. In such cases we or they will be compensated, separately for the services provided to those insurer clients. Some of these insurer clients may happen to be insurers with whom we place your insurance coverages. The services provided to you and the services provided to our insurer clients are separate and any compensation earned for the services provided to insurer clients are separate from and in addition to the compensation we earn for the services we provide you under these Brokerage Terms.
- 2.9. We are members of a major international group of companies. In addition to the commissions received by us from insurers for placement of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties (some of which may be owned in whole or in part by our corporate parents or affiliates), may earn and retain usual and customary commissions for their role in providing insurance products or services to you under their separate contracts with insurers or reinsurers.
- 2.10. To comply with applicable anti-money laundering regulations there are times when we may ask clients to confirm (or reconfirm) their identity. We may need to do this at the time you become a client or have been one for some time or for example, when checking details on proposal forms and transferring claims payments. This information may be shared with other subsidiaries of WTW PLC and where we deem necessary with regulatory or law enforcement bodies. Please note that we are prohibited from disclosing to you any report we may make based on knowledge or suspicion of money laundering, including the fact that such a report has been made.

We have systems that protect our clients and ourselves against fraud and other crime and we may utilize the services of third parties in order to identify and verify clients. Client information can be used to prevent crime and trace those responsible. We may check your details against financial crime databanks. If false or inaccurate information is provided, we may be obliged to pass such details to relevant regulatory agencies that may use this information.

3. Disclosures only applicable in the United States.

- 3.1. The Consolidated Appropriations Act, 2021 (CAA) amends ERISA by requiring brokers and consultants to disclose both direct and indirect compensation received in relation to services provided to the group health plan. In general, direct compensation received by us is any fee you pay to us using plan assets and indirect compensation is generally any other compensation we receive in connection with our services to the plan as your broker or consultant. The description of our services and our compensation (direct, indirect, or other compensation) we receive in connection with the services we provide to you can be found in one or all of the following documents, as applicable to our arrangement: Master Services Agreement/Terms and Conditions, Statement(s) of Work, Brokerage Terms, Conditions and Disclosures Document, Additional Insurance Terms & Disclosure Document and/or a stand-alone Compensation Disclosure Document. For additional information regarding the above disclosure requirements, please see ERISA Section 408(b)(2)(B).
- 3.2. WTW and its employees may receive indirect compensation from plan vendors and service providers (such as insurers or third party administrators) that is not in connection with any particular client. This incidental compensation includes items such as promotional and holiday gifts, meals, tickets to a sporting or entertainment event, or expense reimbursement in connection with educational meetings, client workshops or events, or marketing or advertising initiatives, including services for identifying prospective clients. Plan vendors and service providers may also pay or reimburse WTW for the costs associated with education or training events that may be attended by WTW employees and WTW-sponsored conferences and events. Based upon historical data and on a per client basis, WTW estimates the value of the above compensation is less than \$100 per client annually.
- 3.3. If and to the extent that any portion of WTW's compensation is to be paid by or on behalf of any employee health or other welfare benefit plan ("Plan"), including commissions derived from Plan assets, then you will secure the approval of the applicable Plan fiduciaries for such portion of our compensation. You, and if applicable, the Plan fiduciaries, and not WTW, will determine whether any payment utilizing, or deriving from, Plan assets is appropriate. Based on historical market data, we estimate that our commissions may range from 0% to 20% of premium depending on lines of coverages selected, the insurer selected, and geographical location. Based on historical market data, we estimate that directed fees we may receive from insurers/third party administrators in connection with your self-funded plans may range between \$0 and \$10 per employee per month or between 0% and 5% of monthly fees. Refined estimates of the amounts we might earn as described in this paragraph will be discussed with you and disclosed to you prior to placement.
- 3.4. WTW will provide details concerning its charges to enable you, and if applicable, the Plan fiduciaries to make such determinations, but any information that WTW provides to you with its invoices or otherwise should not be construed as advice regarding the appropriate use of Plan assets. You, and if applicable, the Plan fiduciaries are encouraged to consult with legal counsel regarding such matters. Unless you tell us otherwise, in providing our services we will assume that the employee welfare benefits you provide to your employees and with respect to which we provide services have been wrapped into a single Plan. To the extent that you or your Plan enter into an administrative services only contract with a third party administrator pursuant to which WTW receives a directed fee, you represent that all administrative fees are paid by you out of your general assets and will not be charged to the Plan.
- 3.5. As further explained in section 3.3, we may receive contingent compensation in relation to our brokerage services we provide to you. Based on historical market data, we estimate that our contingent compensation may range from 0% to 5% of the total premium placed for all lines of coverage.
- 3.6. We may also receive additional compensation from certain carriers depending on the line of business that we place for you. This additional compensation is distinct from contingent compensation and is additional compensation we receive in addition to the standard commission rate offered by carriers based upon pre-negotiated commission rates with carriers at a corporate level or in connection with the services we provide to you in section 3.5. Based upon historical market data, our additional compensation may be between 0% and 6% of the premium placed on particular lines of coverage and the carrier you choose. The amount of this compensation, if applicable, will be discussed with you and disclosed to you prior to placement.
- 3.7. WTW is not being engaged as a fiduciary or to provide investment advice and does not and will not perform or assume any fiduciary or trust responsibilities or liability in connection with the performance of the services. You agree that the services to be performed by WTW under an applicable Statement of Work are ministerial and not fiduciary in nature, that WTW has no discretionary authority or control with respect to the management or administration of your employee benefit plan(s) or any Plan assets, that WTW is not providing any advice with respect to products that may have an investment component, and that WTW's compensation has not been set at levels intended to compensate it for assuming fiduciary liability. You retain full responsibility for decisions to purchase or not purchase insurance policies, all claims for benefits against the Plan and any other discretionary decisions by the Plan or any fiduciary, trustee, Plan administrator, or Plan committee.



- 3.8. You agree that any enrollment or census data provided to WTW will be provided by you in your role as an employer. You agree that you are responsible for your own access to and use of employee data, and that all persons whom you direct or request WTW to share employee data with are authorized to receive the employee data.
- 3.9. In the event that you and/or any of the employee benefit plans sponsored by you need to enter into business associate agreements with WTW to satisfy the requirements of the Health Insurance Portability and Accountability Act, the regulations implementing that Act (the "Standards for Privacy of Individually Identifiable Health Information," codified at 45 C.F.R. parts 160 and 164), or any other similar law, the parties will execute an agreement in compliance with these requirements.
- 3.10. If any of our affiliates or subcontractors receive compensation related to these services on a transaction basis as that term is defined in ERISA Section 408(b)(2)(B), we will identify the affiliate and/or subcontractor receiving such compensation. This Agreement or your agreement with that affiliate or subcontractor will detail the services those entities are providing to you and their compensation.
- 3.11. The Texas Department of Insurance maintains a toll-free telephone number (1-800-252-3439) which you may call if you have complaints regarding fees charged by any insurance producer. You also may contact the Texas Department of Insurance at ConsumerProtection@tdi.state.tx.us. The Texas Department of Insurance's website is www.tdi.state.tx.us and its mailing address is P.O. Box 149104, Austin, TX 78714-9104.

4. General Terms and Conditions

- 4.1. **Taxes.** Any fees or rates quoted or estimated shall be exclusive of income tax or of any sales, ad valorem, value added tax or any similar tax unless such tax is required to be included pursuant to a statutory requirement. If required, WTW will add the relevant tax to the invoice, separately stated, and remit such tax to the appropriate authority.
- 4.2. **Our Responsibilities.** We shall provide the Services in a professional manner with reasonable skill and care and in accordance with all laws and regulations applicable to us. We will assign to the project team, members of our staff with adequate education, training and experience to perform the tasks assigned to them. We will use reasonable endeavors to meet any agreed timetable.

The work product we produce in the course of providing the services (the "Work Product") will not infringe any intellectual property right of any third party. Unless otherwise expressly agreed in writing, we do not accept any fiduciary or trust responsibilities or related liability in connection with the performance of the Services. We do not provide legal, accounting or tax advice.

- 4.3. **Your Responsibilities.** You will provide us, in a timely manner, with all documentation, information, access to your personnel, access to your premises (if applicable) and cooperation reasonably required to provide the services. Any delay or failure to provide such documentation, information, access to your personnel or cooperation may result in: (a) a revision to any agreed timetable; and (b) if we are required to perform any additional work as a result, additional fees being charged. We will rely on the documentation and information provided by you or your representatives and we do not take responsibility for verifying the accuracy or completeness of it. You may rely only upon our final Work Product and not on any drafts or oral statements made by us in the course of performing the Services.

You represent that you are in compliance, and will continue to comply, with all laws, rules, regulations or government authority guidance applicable to you. If WTW determines that the services WTW performs for you relate to operations or activities prohibited by or inconsistent with any applicable law, rule, regulation or government authority guidance, it reserves the right to immediately terminate these Brokerage Terms in its entirety and/or decline to provide certain services.

- 4.4. **Intellectual Property Rights and Work Product.** You shall retain ownership of all original data and materials provided to us by you or your representatives, and the intellectual property rights in that data and materials. You will have the right to use, reproduce and adapt the copies of the Work Product for internal purposes within your organization. We shall retain the intellectual property rights in the Work Product, and the skills, know-how and methodologies used or acquired by us during the course of providing any of the services.

The services, including the Work Product, are provided solely for the intended purpose, and may not be referenced or distributed to any other party without our prior written consent. You may distribute the Work Product to your affiliates, provided that you ensure that each such affiliate complies with the terms and conditions of these Brokerage Terms and any applicable Statement of Work, as if it were a party to them, and you remain responsible for such compliance.

You shall not refer to us or include any of the Work Product in any shareholder communication or in any offering materials (or fairness opinion provided by your professional advisers) prepared in connection with the public offering or private placement of any security, unless otherwise agreed in writing.

- 4.5. **Confidentiality and Data Privacy.** Each Party (the “**Recipient**”) shall protect all confidential information which the other Party (the “**Discloser**”) provides to it (whether orally, in writing or in any other form) (“**Confidential Information**”) using the same standards as the Recipient applies to its own comparable confidential information, but in no event less than reasonable measures. Confidential Information shall not include information that is: (a) already known to the Recipient at the time of disclosure; (b) in the public domain or publicly available; (c) provided to it by a third party who is under no such obligation of confidentiality; (d) independently developed by it; or (e) is required to be disclosed by court order, regulatory authority or other legal process, provided that prior to disclosing any Confidential Information, the Recipient shall, if permitted by law, notify, and cooperate with the Discloser, at Discloser’s expense, to lawfully limit and/or obtain appropriate protective orders with respect to such portion(s) of the Confidential Information which is the subject of any such required disclosure. Each Party may disclose Confidential Information to its legal advisers to protect its own legitimate interests or to comply with any legal or regulatory requirements.

In the course of providing the services, the Parties acknowledge that you may provide us with information about an identifiable individual or information which relates to a natural person and allows that person to be identified, including your customer or employee information (“**Personal Data**”). It is further acknowledged that we are a global business and that we may transmit your information, including Personal Data within our global network of offices to our affiliates and providers of IT outsourcing who will be subject to appropriate data protection standards. You represent that Willis Towers Watson is authorized to receive and process any such Personal Data and that you have obtained any necessary consents from third parties, including the individual to whom such Personal Data relates, that may be required for us to use the Personal Data for the purpose of providing the Services. Irrespective of where we receive or hold Personal Data on your behalf, we will take appropriate technical, physical and organizational/administrative measures to protect it against accidental or unlawful destruction or accidental loss or unauthorized alteration, disclosure or access. Each Party shall comply with the provisions and obligations imposed on it by applicable data privacy legislation and regulations.

You agree that we may maintain, process and transfer your Confidential Information and Personal Data to perform the services, and for other reasonable ancillary purposes, unless you instruct otherwise. We may retain such information and data as may be required by applicable law, regulation, or our record retention and business continuity policies and procedures.

In addition, you hereby grant us permission to use data we receive from you or your representatives in the course of the services for use in industry benchmarking studies, trend analyses and research. We may use the results of these studies, analyses and research for various purposes, including articles and studies for distribution to our other clients and prospects. Any such articles or studies will not disclose your participation or mention the inclusion of your information to any other party. Any findings from these studies that may show individual participant results will be on a blinded basis, and not attribute any finding to a specific participant.

- 4.6. **Limitation of Liability.**

(a) If the services do not conform to the requirements agreed between the Parties, you shall notify us promptly and we shall re-perform any non-conforming services at no additional charge or, at our option, refund the portion of the fees paid with respect to such non-conforming Services. The re-performance of the Services or refund of the applicable fees is intended to provide an adequate remedy for any failure on our part to adhere to the requirements agreed between the Parties for the performance of services. Whether or not such re-performance or refund would provide an adequate remedy for any loss or damage suffered by you or any third party, the aggregate liability taken together of Willis Towers Watson, our affiliates and our and their respective employees, directors, officers, agents and subcontractors (“**Related Persons**”) arising from or in any way connected with the services, whether in contract, tort (including, without limitation, negligence), or for breach of statutory duty or otherwise, shall not exceed in aggregate the greater of (i) \$250,000 or (ii) the total amount of the fees paid to us for the services provided pursuant to that Statement of Work during any 12-month period beginning with the commencement of that Statement of Work, unless otherwise agreed in writing. Notwithstanding the above, the foregoing shall not limit the liability of Willis Towers Watson or the Related Persons in the case of: (i) death or personal injury resulting from our or our Related Person’s negligence; (ii) willful misconduct; (iii) fraud; or (iv) other liability to the extent that the same may not be excluded or limited as a matter of law.

(b) In no event shall we or any of our Related Persons or affiliates be liable for any incidental, special, punitive, or consequential damages of any kind (including, without limitation, loss of income, loss of profits, or other pecuniary loss), except to the extent such liability may not be excluded as a matter of law.

(c) Where we are jointly liable to you with another party, we shall to the extent permitted by law only be liable for those losses that correspond directly with our share of responsibility for the losses in question.

- 4.7. **Third Parties.** For the avoidance of doubt, section 4.6 confers rights on the Related Persons which may be enforced by any of them. Otherwise, no person who is not a party to these Brokerage Terms shall have the right to enforce any of these terms. We accept no responsibility for any consequences arising from any third party relying on the Work Product. If we agree to provide the Work Product to a third party, you are responsible for ensuring that the third party is made aware of the fact that they are not entitled to rely upon it. You agree to reimburse us for all costs (including reasonable legal fees) that we incur in responding to any requests or demands from third parties, pursuant to legal process or otherwise, for data or information related to the services.
- 4.8. **Termination.** Except as may otherwise be agreed in an applicable Statement of Work or other written agreement, either Party may terminate these Brokerage Terms or any Statement of Work on 30 days' written notice to the other Party. We shall be entitled to be paid for services rendered up to the effective date of any such termination, and for expenses incurred. Any provision of these Brokerage Terms or any Statement of Work that would be reasonably intended to apply after termination will do so, including sections 4.4, 4.5, 4.6, 4.7, 4.12, and 4.13.
- 4.9. **Force Majeure.** Neither Party shall be liable for any delay or non-performance of its obligations arising under any Statement of Work caused by an event beyond its control (a "**Force Majeure Event**") provided that the Party affected gives prompt notice in writing to the other Party of such Force Majeure Event and uses all reasonable endeavors to continue to perform its obligations. Either Party may terminate any Statement of Work by written notice to the other with immediate effect if such Force Majeure Event continues for more than 3 months.
- 4.10. **Miscellaneous.** In respect of each project, these Brokerage Terms, together with the applicable Statement of Work, sets out the complete and exclusive statement of agreement and understanding between the Parties, which supersedes and excludes all prior or contemporaneous proposals, understandings, agreements or representations, whether oral or written, with respect to the subject matter of the Statement of Work in question. Any modifications of or amendments to these Brokerage Terms or a Statement of Work or a change to the services must be in writing and agreed by the Parties. Should any provisions of these Brokerage Terms or any provisions of a Statement of Work be declared void, illegal or otherwise unenforceable, the remainder shall survive unaffected.

Neither Party may assign or delegate any of its rights or obligations to any third party without the prior written consent of the other Party. Notwithstanding the foregoing, either Party may assign or delegate any of its rights and obligations to an affiliate. We reserve the right to employ subcontractors to assist in providing Services and to pass to them any information and materials they need to perform their work. Where we use affiliates or subcontractors to provide the Services, we will remain ultimately responsible for the provision of the Services.

Neither Party shall have any liability in respect of any statement (except in the case of fraud where the liability of each Party to the other shall be unlimited) made by such Party or on its behalf to the other Party which is not contained in these Brokerage Terms or in the applicable Statement of Work and each Party acknowledges that it has not entered into these Brokerage Terms or any Statement of Work, or will enter into a Statement of Work, in reliance on any representation by the other Party which is not contained in these Brokerage Terms or the applicable Statement of Work.

We do not tolerate unethical behavior either in our own activities or in those with whom we seek to do business. We will comply with applicable laws, regulations, and rules.

- 4.11. **Sanctions and Export Control.** Sanctions and export control laws from Canada, the EU, United States, and other government authorities prohibit companies, including WTW, from conducting business in certain jurisdictions or with certain individuals. The restrictions may differ based on your business activity, ownership structure, and the location or nationality of your employees. Please inform us of any insurance or service requirements you have which touch upon goods, countries, entities or individuals subject to any sanctions or export controls. We will comply with all applicable sanctions and export control laws, and we are not responsible for actions taken by third parties based on their own sanctions or export control constraints.
- 4.12. **Dispute Resolution.** The parties agree to work in good faith to resolve any disputes arising out of or in connection with the services provided under these Brokerage Terms. If a dispute cannot be resolved it will be submitted to non-binding mediation to be conducted by (in the US) Judicial Arbitration and Mediation Services (JAMS) or (in Canada) the National Mediation Rules of the ADR Institute of Canada then in force before either party pursues other remedies hereunder. If the mediation does not resolve the dispute and a party or both parties wish to pursue other remedies, the parties agree that their legal dispute will be resolved

without a jury trial and agree not to request or demand a jury trial. To the fullest extent permitted by applicable law, the parties hereby irrevocably waive any right they may have to demand a jury trial.

To the extent the foregoing jury trial waiver is not enforceable under the governing law, except as provided below, any dispute arising out of or in connection with these Brokerage Terms which the parties are unable to resolve between themselves or through mediation as provided above, will be resolved by binding arbitration in the state or province as provided for in Section 4.13 below, or other mutually agreed location, before a panel of three arbitrators in accordance with the (in the US) Commercial Arbitration Rules of the American Arbitration Association or (in Canada) the Canadian Arbitration Rules of the ICDR Canada. Under these circumstances, the arbitration proceeding will be the sole and exclusive means for resolving any dispute between the parties, except for any dispute involving the ownership or use of work product or intellectual property, provided that either party may seek an injunction or other equitable relief if such action is necessary to avoid irreparable damage or to preserve the status quo. Each party will have the right to select one of the arbitrators and the two arbitrators so selected will agree on the choice of the third arbitrator. Each party will bear the expenses of the arbitrator it selects and one-half of the expenses of the third arbitrator and other costs related to the arbitration. Judgment on the award rendered by the arbitrators will be final and binding and may be entered in any court having jurisdiction thereof. The arbitration proceeding will be confidential.

- 4.13. **Governing Law.** Any controversy, dispute or claim of any kind between the parties will be governed by and interpreted in accordance with the laws of the jurisdiction where the Willis Towers Watson office principally responsible for providing the services to you under the particular Statement of Work is located, without regard to any provisions governing conflicts of laws; provided that if such office is located outside of Canada or the US, the governing law will be that of (in the US) the State of New York or (in Canada) the Province of Ontario without regard to (as applicable) New York's or Ontario's provisions governing conflicts of laws.

5. Disclosures only applicable in Canada.

- 5.1. It is the express wish of the parties that these Brokerage Terms and any related documents be drawn up in and executed in English. Les parties souhaitent expressément que cette entente et tous les documents s'y rapportant soient rédigés et signés en anglais.

6. Inquiries and Complaints

- 6.1. Your satisfaction is important to us. If you have questions or complaints, please inform the person who handles your business or contact the head of our office. Alternatively, you may call toll free 1-866-704-5115.

Position	Plan Name	Coverage Tier	CURRENT Employee Cost Per Month	PROPOSED Employee Cost Per Month	CURRENT Employer Contribution	PROPOSED Employer Contribution	CURRENT Total Cost	PROPOSED Total Cost
Town Administrator	PPO5	EE+Family	CONTRACT	CONTRACT	\$ 1,974.00	\$ 2,240.00	\$ 1,974.00	\$ 2,240.00
	Dental B	EE+Family	CONTRACT	CONTRACT	\$ 118.00	\$ 123.00	\$ 118.00	\$ 123.00
	Vision C	EE+Family	CONTRACT	CONTRACT	\$ 26.00	\$ 26.00	\$ 26.00	\$ 26.00
	EAP Active	EE	CONTRACT	CONTRACT	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	CONTRACT	CONTRACT	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
EMPLOYEE ANNUAL COST			\$ -	\$ -	\$ -	TOTAL ANNUAL COST	\$ 25,584.00	\$ 28,836.00
					TOWN ANNUAL COST	\$ 25,584.00	\$ 28,836.00	
Town Clerk	PPO7	EE+Child	\$ 149.40	\$ 175.20	\$ 1,136.60	\$ 1,284.80	\$ 1,286.00	\$ 1,460.00
	Vision C	EE+Child	\$ 7.00	\$ 7.00	\$ 9.00	\$ 9.00	\$ 16.00	\$ 16.00
	Dental B	EE+Child	\$ 56.00	\$ 59.00	\$ 31.00	\$ 31.00	\$ 87.00	\$ 90.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ 2,548.80	\$ 2,894.40	\$ -	TOTAL ANNUAL COST	\$ 16,836.00
					TOWN ANNUAL COST	\$ 14,287.20	\$ 16,065.60	
Police Detective	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ -	\$ 942.00	\$ -	TOTAL ANNUAL COST	\$ 8,820.00
					TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00	
Laborer - Solid Waste	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ -	\$ 942.00	\$ -	TOTAL ANNUAL COST	\$ 8,820.00
					TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00	
Police Sergeant	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ -	\$ 942.00	\$ -	TOTAL ANNUAL COST	\$ 8,820.00
					TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00	
Police Chief	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	PPO5	EE+Family	\$ 626.00	\$ 672.00	\$ 1,348.00	\$ 1,568.00	\$ 1,974.00	\$ 2,240.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ 7,512.00	\$ 8,064.00	\$ -	TOTAL ANNUAL COST	\$ 23,940.00
					TOWN ANNUAL COST	\$ 16,428.00	\$ 19,068.00	
Laborer - Mechanic	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	PPO7	EE+Spouse	\$ 251.40	\$ 315.80	\$ 1,139.60	\$ 1,263.20	\$ 1,391.00	\$ 1,579.00
	Dental B	EE+Spouse	\$ 33.00	\$ 34.00	\$ 31.00	\$ 33.00	\$ 64.00	\$ 67.00
	Vision C	EE+Spouse	\$ 5.00	\$ 5.00	\$ 9.00	\$ 9.00	\$ 14.00	\$ 14.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST			\$ 3,472.80	\$ 4,257.60	\$ -	TOTAL ANNUAL COST	\$ 17,796.00
					TOWN ANNUAL COST	\$ 14,323.20	\$ 15,830.40	

Position	Plan Name	Coverage Tier	CURRENT Employee Cost Per Month	PROPOSED Employee Cost Per Month	CURRENT Employer Contribution	PROPOSED Employer Contribution	CURRENT Total Cost	PROPOSED Total Cost
Police - Clerk	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,736.00	\$ 9,852.00
				TOWN ANNUAL COST	\$ 8,736.00	\$ 8,910.00		
Laborer - Water	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,820.00	\$ 9,936.00
				TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00		
Deputy PW Director	PPO5	EE	\$ 123.00	\$ 183.00	\$ 683.00	\$ 732.00	\$ 806.00	\$ 915.00
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	EMPLOYEE ANNUAL COST		\$ 1,476.00	\$ 2,208.00		TOTAL ANNUAL COST	\$ 10,296.00	\$ 11,616.00
				TOWN ANNUAL COST	\$ 8,820.00	\$ 9,408.00		
Water Operator	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ -	\$ -		TOTAL ANNUAL COST	\$ 168.00	\$ 168.00
				TOWN ANNUAL COST	\$ 168.00	\$ 168.00		
Police - Officer	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,820.00	\$ 9,936.00
				TOWN ANNUAL COST	\$ 8,652.00	\$ 8,994.00		
Lead Water Operator	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,820.00	\$ 9,936.00
				TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00		
PW Director	Dental B	EE+Spouse	\$ 33.00	\$ 34.00	\$ 31.00	\$ 33.00	\$ 64.00	\$ 67.00
	Vision C	EE+Spouse	\$ 5.00	\$ 5.00	\$ 9.00	\$ 9.00	\$ 14.00	\$ 14.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	PPO7	EE+Spouse	\$ 251.40	\$ 315.80	\$ 1,139.60	\$ 1,263.20	\$ 1,391.00	\$ 1,579.00
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00
	EMPLOYEE ANNUAL COST		\$ 3,472.80	\$ 4,257.60		TOTAL ANNUAL COST	\$ 17,796.00	\$ 20,088.00
				TOWN ANNUAL COST	\$ 14,323.20	\$ 15,830.40		
Laborer - PW General	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Position	Plan Name	Coverage Tier	CURRENT Employee Cost Per Month	PROPOSED Employee Cost Per Month	CURRENT Employer Contribution	PROPOSED Employer Contribution	CURRENT Total Cost	PROPOSED Total Cost																
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00																
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,820.00	\$ 9,936.00																
				TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00																		
Deputy Town Clerk	PPO7	EE+Family	\$ 325.00	\$ 379.80	\$ 1,348.00	\$ 1,519.20	\$ 1,673.00	\$ 1,899.00																
	Dental B	EE+Family	\$ 87.00	\$ 88.00	\$ 31.00	\$ 35.00	\$ 118.00	\$ 123.00																
	Vision C	EE+Family	\$ 17.00	\$ 17.00	\$ 9.00	\$ 9.00	\$ 26.00	\$ 26.00																
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EMPLOYEE ANNUAL COST		\$ 5,148.00	\$ 5,817.60		TOTAL ANNUAL COST	\$ 21,972.00	\$ 24,744.00																
				TOWN ANNUAL COST	\$ 16,824.00	\$ 18,926.40																		
Staff Accountant	PPO7	EE+Spouse	\$ 251.40	\$ 315.80	\$ 1,139.60	\$ 1,263.20	\$ 1,391.00	\$ 1,579.00																
	Dental B	EE+Family	\$ 87.00	\$ 88.00	\$ 31.00	\$ 35.00	\$ 118.00	\$ 123.00																
	Vision C	EE+Spouse	\$ 5.00	\$ 5.00	\$ 9.00	\$ 9.00	\$ 14.00	\$ 14.00																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																
	EMPLOYEE ANNUAL COST		\$ 4,120.80	\$ 4,905.60		TOTAL ANNUAL COST	\$ 18,444.00	\$ 20,760.00																
				TOWN ANNUAL COST	\$ 14,323.20	\$ 15,854.40																		
Laborer - Parks	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00																
	Dental B	EE+Spouse	\$ 33.00	\$ 34.00	\$ 31.00	\$ 33.00	\$ 64.00	\$ 67.00																
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EMPLOYEE ANNUAL COST		\$ 396.00	\$ 1,338.00		TOTAL ANNUAL COST	\$ 9,132.00	\$ 10,272.00																
				TOWN ANNUAL COST	\$ 8,736.00	\$ 8,934.00																		
Police - Officer (SRO)	PPO7	EE	\$ -	\$ 77.50	\$ 683.00	\$ 697.50	\$ 683.00	\$ 775.00																
	Dental B	EE	\$ -	\$ 1.00	\$ 31.00	\$ 31.00	\$ 31.00	\$ 32.00																
	Vision C	EE	\$ -	\$ -	\$ 7.00	\$ 7.00	\$ 7.00	\$ 7.00																
	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EMPLOYEE ANNUAL COST		\$ -	\$ 942.00		TOTAL ANNUAL COST	\$ 8,820.00	\$ 9,936.00																
				TOWN ANNUAL COST	\$ 8,820.00	\$ 8,994.00																		
Police - Officer	EAP Active	EE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																
	Employee Life Volumes(Employer Paid Life)	EE	\$ -	\$ -	\$ 14.00	\$ 14.00	\$ 14.00	\$ 14.00																
	EMPLOYEE ANNUAL COST		\$ -	\$ -		TOTAL ANNUAL COST	\$ 168.00	\$ 168.00																
				TOWN ANNUAL COST	\$ 168.00	\$ 168.00																		
			<table border="1"> <thead> <tr> <th>COST SHARE</th> <th>Town/Employee</th> </tr> </thead> <tbody> <tr> <td>PPO5 EE</td> <td>80/20</td> </tr> <tr> <td>PPO5 E+F</td> <td>70/30</td> </tr> <tr> <td>PPO6</td> <td>75/25</td> </tr> <tr> <td>PPO7 EE</td> <td>90/10</td> </tr> <tr> <td>PPO7 E+S</td> <td>80/20</td> </tr> <tr> <td>PPO7 E+F</td> <td>80/20</td> </tr> </tbody> </table>		COST SHARE	Town/Employee	PPO5 EE	80/20	PPO5 E+F	70/30	PPO6	75/25	PPO7 EE	90/10	PPO7 E+S	80/20	PPO7 E+F	80/20	TOTAL TOWN ANNUAL COST \$ <u>229,951.20</u>					
COST SHARE	Town/Employee																							
PPO5 EE	80/20																							
PPO5 E+F	70/30																							
PPO6	75/25																							
PPO7 EE	90/10																							
PPO7 E+S	80/20																							
PPO7 E+F	80/20																							
					TOTAL EMPLOYEE ANNUAL COST \$ <u>42,220.80</u>																			
					TOTAL ANNUAL COST FOR INSURANCE \$ <u>272,172.00</u>																			

Position	Home Department/Allocated	Allocation	Annual Salary
Town Administrator	Administration Department - 10-41	25%	31,300.42
Town Administrator	Water Operations 60-50	35%	43,820.58
Town Administrator	Wastewater Operations 70-51	35%	43,820.58
Town Administrator	Sanitation Operations 80-52	5%	6,260.08
TA Total			\$ 125,201.66
Town Clerk	Administration Department - 10-41	25%	17,691.54
Town Clerk	Water Operations 60-50	35%	24,768.16
Town Clerk	Wastewater Operations 70-51	35%	24,768.16
Town Clerk	Sanitation Operations 80-52	5%	3,538.31
Clerk Total			\$ 70,766.17
Deputy Town Clerk	Administration Department - 10-41	25%	14,120.25
Deputy Town Clerk	Water Operations 60-50	35%	19,768.35
Deputy Town Clerk	Wastewater Operations 70-51	35%	19,768.35
Deputy Town Clerk	Sanitation Operations 80-52	5%	2,824.05
Deputy Clerk Total			\$ 56,481.00
Staff Accountant	Administration Department - 10-41	25%	16,250.00
Staff Accountant	Water Operations 60-50	25%	16,250.00
Staff Accountant	Wastewater Operations 70-51	25%	16,250.00
Staff Accountant	Sanitation Operations 80-52	25%	16,250.00
Staff Accountant Total			\$ 65,000.00
Public Works Director	Streets Department 45-03	10%	8,152.26
Public Works Director	Parks & Recreation 46-03	10%	8,152.26
Public Works Director	Water Operations 60-50	30%	28,532.91
Public Works Director	Wastewater Operations 70-51	30%	28,532.91
Public Works Director	Sanitation Operations 80-52	20%	8,152.26
PW Director Total			\$ 81,522.60
Deputy Public Works Director	Streets Department 45-03	10%	6,755.50
Deputy Public Works Director	Parks & Recreation 46-03	10%	6,755.50
Deputy Public Works Director	Water Operations 60-50	35%	23,644.24
Deputy Public Works Director	Wastewater Operations 70-51	35%	23,644.24
Deputy Public Works Director	Sanitation Operations 80-52	10%	6,755.50
Dep. PW Director Total			\$ 67,554.98
Water Operator	Water Operations 60-50	45%	30,637.57
Water Operator	Wastewater Operations 70-51	45%	30,637.57
Water Operator	Sanitation Operations 80-52	10%	6,808.35
Lead Water Operator Total			\$ 68,083.49
Water Operator	Water Operations 60-50	50%	28,306.46
Water Operator	Wastewater Operations 70-51	50%	28,306.46
Water Operator Total			\$ 56,612.92
Water Operator	Water Operations 60-50	50%	27,500.00
Water Operator	Wastewater Operations 70-51	50%	27,500.00
Water Operator Total			\$ 55,000.00
Laborer - Water	Streets Department 45-03	34%	19,248.39
Laborer - Water	Water Operations 60-50	33%	18,682.26
Laborer - Water	Wastewater Operations 70-51	33%	18,682.26
Laborer - Water Total			\$ 56,612.92
Laborer - Parks	Parks & Recreation 46-03	35%	19,248.39
Laborer - Parks	Streets Department 45-03	30%	19,248.39
Laborer - Parks	Sanitation Operations 80-52	35%	9,624.20
Laborer - Parks Total			\$ 48,120.98
Laborer - Solid Waste (SW)	Parks & Recreation 46-03	35%	22,400.00
Laborer - Solid Waste (SW)	Streets Department 45-03	30%	22,400.00
Laborer - Solid Waste (SW)	Sanitation Operations 80-52	35%	11,200.00
Laborer - Solid Waste Total			\$ 56,000.00

Laborer - General Public Works (PW)	Streets Department 45-03	30%	16,983.88
Laborer - General Public Works (PW)	Parks & Recreation 46-03	30%	16,983.88
Laborer - General Public Works (PW)	Water Operations 60-50	10%	5,661.29
Laborer - General Public Works (PW)	Wastewater Operations 70-51	10%	5,661.29
Laborer - General Public Works (PW)	Sanitation Operations 80-52	20%	11,322.59
Laborer General PW Total			\$ 56,612.93
Laborer - Mechanic	Streets Department 45-03	12%	6,521.81
Laborer - Mechanic	Parks & Recreation 46-03	13%	7,065.29
Laborer - Mechanic	Water Operations 60-50	28%	15,217.55
Laborer - Mechanic	Wastewater Operations 70-51	27%	14,674.07
Laborer - Mechanic	Sanitation Operations 80-52	20%	10,869.68
Laborer - Mechanic Total			\$ 54,348.40
Laborer - General Public Works (PW)	Streets Department 45-03	20%	10,400.00
Laborer - General Public Works (PW)	Parks & Recreation 46-03	15%	7,800.00
Laborer - General Public Works (PW)	Water Operations 60-50	20%	10,400.00
Laborer - General Public Works (PW)	Wastewater Operations 70-51	20%	10,400.00
Laborer - General Public Works (PW)	Sanitation Operations 80-52	25%	13,000.00
Laborer - General PW Total			\$ 52,000.00
Police Chief	Law Enforcement - 10-42	100%	80,982.72
Police Department Clerk	Law Enforcement - 10-42	100%	52,083.89
Police Sergeant	Law Enforcement - 10-42	100%	76,500.00
Police Officer	Law Enforcement - 10-42	100%	60,000.00
Investigator	Law Enforcement - 10-42	100%	67,935.50
Police Officer	Law Enforcement - 10-42	100%	60,000.00
Police Officer (SRO)	Law Enforcement - 10-42	100%	65,000.00
Office Assistant (PT)	Administration Department - 10-41	34%	\$ 7,284.16
Office Assistant (PT)	Water Operations 60-50	33%	\$ 7,069.92
Office Assistant (PT)	Wastewater Operations 70-51	33%	\$ 7,069.92
Office Asst. PT Total			\$ 21,424.00
PT Office Assistant	Administration Department - 10-41	25%	5,661.29
PT Office Assistant	Water Operations 60-50	25%	5,661.29
PT Office Assistant	Wastewater Operations 70-51	25%	5,661.29
PT Office Assistant	Sanitation Operations 80-52	25%	5,661.29
PT Office Assistant Total			\$ 16,983.88
Utility Billing and Permit Clerk	Administration Department - 10-41	25%	10,992.80
Utility Billing and Permit Clerk	Water Operations 60-50	25%	10,992.80
Utility Billing and Permit Clerk	Wastewater Operations 70-51	25%	10,992.80
Utility Billing and Permit Clerk	Sanitation Operations 80-52	25%	10,992.80
Utility Billing & Permit Clerk PT			\$ 43,971.20
Mayor	Administration Department - 10-41	100%	\$ 2,400.00
Mayor Pro-Tempore	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Trustee	Administration Department - 10-41	100%	\$ 1,200.00
Municipal Judge	Law Enforcement - 10-42	100%	\$ 6,600.00

August 30, 2024

Stefen Wynn, Town Administrator & Treasurer
Town of Paonia
P.O. Box 460
Paonia, CO 81428

RE: 2025 Workers' Compensation Preliminary Contribution Quotation

Dear Stefen:

Enclosed is the preliminary quotation for your 2025 contribution to the CIRSA Workers' Compensation Pool. We're pleased to let you know that contributions reflect the excellent job members have done in controlling losses.

The 2025 Workers' Compensation preliminary quotation letter(s) include the payroll and contribution for each classification. If you have requested multiple deductible options, a separate quote for each option is attached.

If you have requested a quote that reflects the same deductible as 2024's, now may be a good time to look at your chosen deductible. Many of our members have greatly expanded their payrolls in recent years but have not increased their chosen deductibles accordingly. A higher deductible is one way in which you may be able to offset your workers' compensation contribution amounts. Of course, choosing a higher deductible means that your entity will bear more of the cost of a claim, so it's important to assess your entity's appetite and capacity for a higher deductible. CIRSA's Finance Team can help you with this assessment. If you would like to see additional deductible options, please contact Linda Black, Assistant Director/Chief Financial Officer, at (720) 605-5440 or lindab@cirsa.org.

Being a CIRSA member offers you significant benefits that are not available elsewhere, especially if you are also obtaining your property and liability coverages through CIRSA. For example, we are able to seamlessly manage claims that cut across coverage lines, such as a workers' compensation matter that also has employment liability implications, can take a global perspective to defending and/or settling such a matter, and have a special liability coverage, available only to members of both the workers' compensation and property pools, to assist pre-loss resolution of such a matter. CIRSA's risk management services are also specifically tailored to the unique needs of Colorado municipalities. Please see the attached brochures for a summary of those services.

The enclosed quotation is preliminary. Final invoices, e-mailed on December 16, 2024, will be adjusted for any changes made to your 2025 renewal application. In addition, quoted contributions may also change if CIRSA membership changes significantly for 2025 and/or actual excess insurance premiums are not adequately funded by the budget established within your rate.

The attached quotation(s) provides information on your 2025 contribution, the amount of any Loss Control Credits available to your entity and optional payment plans. In addition, a general description of the types and monetary limits of the proposed coverages to be provided to 2025



CIRSA Workers' Compensation members is attached.

The acceptance form must be completed and returned to CIRSA **on or before Tuesday, October 1, 2024**. When completing your form, please make sure to:

- Initial the quotation sheet that reflects your chosen 2025 deductible option.
- Write the amount of any available Loss Control Credits you wish to use in the appropriate section of the *Loss Control Credits* table on the quotation sheet.
- Indicate which payment option you would like for 2025 on the quotation sheet.
- Return the signature page signed by an authorized signer.

Please note that if you have requested quotations for any of the Optional Coverage Programs, including Occupational Accidental Death & Dismemberment Plan, Sports Accident Medical Plan, Community Service Workers' Accident Medical Plan, or Volunteer Accident Medical Plan coverage, they are not included in this mailing. The carriers that provide coverage for these programs are anticipated to provide quotes that will be mailed to members in October.

If you have any questions about your renewal quote, please don't hesitate to contact us. Shannon Pursley, Membership Services Manager, is available to offer any further explanation of your quote that you may require. Shannon can be reached at (303) 594-6249 or shannonp@cirsa.org. We are also available to give presentations to your governing body upon request.

Thank you for the opportunity to serve you. We look forward to continuing our relationship with you in 2025.

Sincerely,

Tami A. Tanoue
Executive Director

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Town of Paonia
 P.O. Box 460
 Paonia, CO 81428

Deductible or SCP: \$0

Payroll Class Code and Description	Allocated Payroll	Contribution
5506 - Streets, Roads, Bridge Construction & Repair	\$69,628.00	\$3,119.92
7520 - Waterworks Operations - All Operations	\$83,553.60	\$2,094.61
7580 - Sewer Disposal Plant Operations - All Operations	\$83,553.60	\$1,269.96
7720 - Police Officers, Chief, District Attorney, Investigators with Police Power, Sheriff's Posse, Jail Employees, Traffic Controllers, Armed Guards, Airport Security Personnel	\$402,771.20	\$9,434.55
8380 - Garage used for Municipal Vehicles & Mobile Equipment Maintenance	\$51,417.60	\$920.22
8810 - Clerical or Office Employees, including Librarians, Museum Professionals & Judges	\$238,712.80	\$251.31
8811 - Unpaid Elected Council, Trustees & Officials	\$109,200.00	\$43.11
9102 - Parks & Recreation All Employees, including Swimming Pool Employees	\$45,526.00	\$1,030.46
9402 - Street Cleaning & Snow Removal	\$69,628.00	\$2,102.85
9403 - Refuse, Garbage & Recycling Collection, including Drivers	\$152,110.40	\$7,816.69
9410 - Not Otherwise Classified - Field & Office	\$115,000.00	\$1,475.52
Total Contribution	\$1,421,101.20	\$29,559.20



Town of Paonia
P.O. Box 460
Paonia, CO 81428

Deductible or SCP: \$0

Description	Amount
Contribution Before Reserve Fund and Loss Experience	\$44,250.30
Reserve Fund Contribution	\$0.00
Impact of Loss Experience	(\$14,691.10)
Total 2025 Preliminary Quotation before Credits	\$29,559.20

Loss Control Credits (Please indicate the amount that you wish to use. Amount may be split between available options.)

Description	Amount	Credit Options		
		Credit Contribution	Deposit/Leave in Account	Send Check
2024 Loss Control Audit Credit	(\$0.00)			
Balance Remaining from Prior Years' LC Credits	(\$0.00)			
Total Preliminary Quotation with all Available Credits	\$29,559.20			

Billing Options (Please indicate which option you choose)

<input type="checkbox"/> Annual Billing on January 1, 2025
<input type="checkbox"/> Quarterly Billing January 1, April 1, July 1, and October 1, 2025

To Renew with Quoted Option Initial Here: _____

***Contact Linda Black, CFO at (720) 605-5440 or lindab@cirsa.org if you are interested in other options.

Preliminary 2025 Contribution Quotation

This preliminary quotation includes all exposures reported on your entity's 2025 Workers' Compensation Renewal Application.

**The undersigned is authorized to accept this preliminary quotation on behalf of the
Town of Paonia.**

We accept this preliminary quotation for January 1, 2025 to January 1, 2026. We understand our final invoice may increase or decrease depending upon the number of Workers' Compensation members for 2025, actual excess insurance premiums, and any changes made to our 2025 renewal application.

Signature: _____ Date: _____

Title: _____

Signature must be that of the Mayor, Manager, Clerk or equivalent (such as President of a Special District.)

Both pages of this form must be returned on or before Tuesday, October 1, 2024. An emailed, mailed, or faxed copy is acceptable. Please return to:

Monique Ferguson, Underwriting Coordinator
3665 Cherry Creek North Drive
Denver, CO 80209
E-Mail: MoniqueF@cirsa.org
Fax: (303) 757-8950 or (800) 850-8950

PROPOSED 2025 WORKERS' COMPENSATION COVERAGES

The types and monetary limits of the proposed coverages to be provided to CIRSA Workers' Compensation members for the applicable coverage period of January 1, 2025 to January 1, 2026, are generally described below. The scope, terms, conditions, and limitations of the coverages are governed by the applicable excess and/or reinsurance policies, the CIRSA Bylaws and Intergovernmental Agreement, and other applicable documents.

I. TYPES OF COVERAGES (subject to the limit on CIRSA's liability as described in Section II below):

- A. Workers' Compensation coverage
- B. Employer's Liability coverage

II. PROPOSED CIRSA LOSS FUND, AGGREGATE LIMITS, RETENTIONS, EXCESS INSURERS/REINSURERS

For the coverages described in Section I, CIRSA is liable only for payment of the self-insured retentions and only to a total annual aggregate amount for CIRSA members as a whole of the amount of the applicable CIRSA loss fund for the coverage period. There is no aggregate excess coverage over any loss fund.

The CIRSA loss fund is as adopted or amended from time to time by the CIRSA Board of Directors based on the members in the Workers' Compensation Pool for the year and investment earnings on those amounts. Information on the current loss fund amounts is available from CIRSA's Finance Department.

CIRSA's proposed self-insured retention will be \$750,000 per claim/occurrence for all claims made by employees. Coverages in excess of the retention (to statutory limits for Workers' Compensation coverage, and to \$1,000,000/accident for Employer's Liability coverage) are provided by the excess insurers and/or reinsurers in the applicable excess and/or reinsurance policies and are payable only by those excess insurers and/or reinsurers.

III. 2025 PAYROLL AUDIT

The payroll information in your 2025 renewal application is based on your estimated payroll for 2025. We will ask you to provide your actual 2025 payroll in January 2026 and your 2025 contribution will be adjusted to reflect the actual payroll amounts.

EXPLANATION OF CREDITS AVAILABLE AND ACCEPTANCE OR WITHDRAW PROCEDURES

LOSS CONTROL AUDIT SCORE CREDIT

CIRSA members who received a Loss Control Audit Score of 80 or higher in 2024 and renew their membership in 2025, are eligible for a Loss Control Audit Score Credit. This credit is offered to all members that take an active role in preventing or reducing their losses by complying with the CIRSA Loss Control Standards.

If you did not receive a credit for 2025 and would like to receive one in future years, please contact your Risk Control Representative.

LOSS CONTROL ACCOUNT

The CIRSA Board of Directors has approved your use of any balance in the Loss Control Credit Account, except any Special Credit monies, to pay 2025 contributions. Your entity's balance in this account, if any, is shown on the quote letter.

ACCEPTANCE PROCEDURES

Please complete the enclosed acceptance form indicating your decision for 2025 and return it to the CIRSA office ***on or before Tuesday, October 1, 2024***. **Failure to return the form in time may result in the imposition of penalties under CIRSA Bylaw Article XIV upon withdrawal.**

WITHDRAWAL PROCEDURES *(if applicable)*

The enclosed Article XIV of the CIRSA Bylaws describes withdrawal procedures from CIRSA. **Written notice of withdrawal must be received by CIRSA no later than Tuesday, October 1, 2024, for a withdrawal without penalty effective January 1, 2025.** No withdrawing member shall be eligible for the above-described credits.

Article XIV should be read in its entirety for any penalties which would otherwise apply. Withdrawing members who subsequently apply to rejoin CIRSA may be subject to such terms and conditions as established by the CIRSA Board of Directors.

WITHDRAWAL NOTICE

**MUST BE RECEIVED AT THE CIRSA OFFICE
ON OR BEFORE TUESDAY, OCTOBER 1, 2024**

Sign and return this form if your entity has decided to **withdraw** from CIRSA effective January 1, 2025. Under CIRSA Bylaws, this form must be received by CIRSA ***no later than Tuesday, October 1, 2024***, for a withdrawal without penalty effective January 1, 2025.

NOTICE OF WITHDRAWAL FROM CIRSA

This is to notify the CIRSA Board of Directors that the Town of Paonia is withdrawing from CIRSA for purposes of Workers' Compensation coverage effective January 1, 2025. We understand the Town of Paonia remains obligated and will be billed for any amounts due CIRSA pursuant to the Bylaws and policies established by CIRSA.

The undersigned is authorized to provide this notice of withdrawal on behalf of the Town of Paonia.

Signature must be that of the Mayor, Manager, Clerk, or equivalent (such as President of a Special District.)

Signature: _____

Title: _____

Date: _____

ARTICLE XIV

Withdrawal from Membership

(1) Any member may withdraw from CIRSA by giving prior notice in writing to the Board of Directors of the prospective effective date of its withdrawal.

(2) If the effective date of a member's withdrawal is a date other than a January 1, the withdrawing member shall not be entitled to receive any refund of contributions made for administrative costs for the claim year of withdrawal. The withdrawing member shall be entitled to receive within forty-five (45) days after the effective date of withdrawal, a proportionate return of its contribution to any loss fund.

(3) If the effective date of a member's withdrawal is January 1, but the member's written notice of withdrawal is received by CIRSA more than thirty (30) days after the date on which CIRSA emailed a preliminary quote of the contribution to be assessed the member for the year beginning on that January 1, the withdrawing member shall be obligated to pay its share of CIRSA's administrative costs for the year beginning on that January 1. However, if the preliminary quote is mailed by CIRSA prior to September 1, members shall not be obligated for future claim year administrative costs if the member's written notice of withdrawal is received by CIRSA on or before the October 1 preceding the January 1 renewal date.

(4) The members may, by a two-thirds (2/3) vote of the members present at a meeting, adopt or amend a policy establishing additional conditions applicable to members which withdraw.

August 30, 2024

Stefen Wynn, Town Administrator & Treasurer
Town of Paonia
P.O. Box 460
Paonia, CO 81428

RE: 2025 Property/Casualty Preliminary Contribution Quotation

Dear Stefen:

Enclosed is the preliminary quotation for your 2025 contribution to the CIRSA Property/Casualty Pool.

For your convenience, the quote includes a breakdown of contribution by line of coverage. As part of the [2025 Cost-Sharing Initiative](#), this quote reflects the NEW minimum deductibles on property, auto physical damage, law enforcement, and wind/hail deductibles. If your 2024 deductibles were lower than the new minimums, your quote will automatically reflect the new minimums as well as the standard wind/hail deductible. If you requested for 2025 the same liability limits as 2024 with different deductibles for specific property locations or for physical damage to specific vehicles, the quote is attached. If you requested quotes for optional liability limits, various policy level deductible options, and the alternative wind/hail deductible, quotes for those options will be sent to you separately.

The attached quote provides information on your 2025 contribution, the amount of any Loss Control Credits available to your entity, and optional payment plans. Also included in this packet is a general description of the types and monetary limits of the proposed coverages to be provided to 2025 CIRSA Property/Casualty members. Final invoices will be e-mailed on December 16, 2024, and will be adjusted for any changes made to your 2025 renewal application. Quoted contributions may change if CIRSA's membership changes significantly for 2025 and/or actual excess insurance premiums are not adequately funded by the budget established within your rate.

Given the increases in minimum deductibles, you may need assistance in evaluating the impact and budgeting implications of these changes. CIRSA's Finance Team can help you understand the impact of these changes, including help with anticipating and estimating how to fund these deductibles. Please contact Linda Black, Assistant Director/Chief Financial Officer, at (720) 605-5440 or lindab@cirsa.org. Our Finance Team can also provide you with additional deductible options if you wish to increase your deductibles more than the current minimums.

New for 2025, if you requested a quote for one or more of the CIRSA self-funded optional coverage programs, Excess Cyber (Data Privacy and Network Security), No-Fault Water Line Rupture and/or Sewer Back-Up coverage, or Property Damage Caused by Member's Operation of Mobile Equipment coverage the quotes and plan information are included in this packet.

If you have requested quotes for any of the optional coverage programs including Equipment Breakdown, Excess Crime, Community Service Workers' Accident Medical Plan, Sports Accident Medical Plan, Occupational Accidental Death and Dismemberment Plan, Volunteer Accident Medical Plan, or Detainee Medical coverage, they are not included in this mailing. The majority of the carriers that provide coverage for each program are unable to provide quotes until later this year. We anticipate that quotes for these optional coverages will be mailed to members in October.



The acceptance forms must be completed and returned to CIRSA on or before **Tuesday, October 1, 2024**. When completing your property/casualty form, please make sure to:

- Initial the desired quote option you wish to accept for 2025.
- Write the amount of any available Loss Control Credits you wish to use in the appropriate section of the *Loss Control Credits* table on the quotation sheet.
- Indicate which payment option you would like for 2025 on the quotation sheet.
- Indicate if you will be participating in the optional Uninsured/Underinsured Motorist Coverage.
- Return the signature page signed by an authorized signer.

When completing your optional overage forms (I.E. Excess Cyber, No-Fault Water Line Rupture and/or Sewer Back-Up coverage, or Property Damage Caused by Member’s Operation of Mobile Equipment, please:

- Indicate if you wish to accept or decline coverage.
- Return the signature page signed by an authorized signer.

For 2025, the average pool-wide increase is 12.6%. Your entity may see a greater or lesser increase, or overall decrease. The factors affecting your contribution include your loss history, changes in exposures and total operating expenditures, chosen deductibles, chosen limits, and your member equity balance.

We thank you for your continued membership in CIRSA, and for your commitment to public entity pooling. If you would like further information, or a virtual or face-to-face meeting, please reach out to Shannon Pursley, Membership Services Manager, at (303) 594-6249 or shannonp@cirsa.org.

Thank you for the opportunity to serve you. We look forward to continuing our relationship with you in 2025.

Sincerely,

Tami A. Tanoue
Executive Director

Enc.





Town of Paonia
 P.O. Box 460
 Paonia, CO 81428

Auto Liability Limit: \$5,000,000
 Liability Limit: \$10,000,000

Coverage	Deductible	Contribution
All Risk Property - Building and Contents (See Attached Property Schedule)	\$5,000**	\$29,094.70
Other Property		
Extra Expense	\$5,000	\$33.46
Valuable Papers	\$5,000	\$40.20
Electronic Data Processing	\$5,000	\$113.03
Fencing	\$5,000	\$139.40
Mobile Equipment	\$5,000	\$566.00
Employee-Owned Tools	\$5,000	\$8.04
Park Equipment	\$5,000	\$107.87
Athletic Equipment	\$5,000	\$249.28
Outdoor Lighting	\$5,000	\$364.00
Transformers	\$5,000	\$40.20
Signage	\$5,000	\$16.08
General Outdoor Items	\$5,000	\$8.61
Other Miscellaneous Property	\$5,000	\$50.72
Watercraft	\$5,000	\$1.61
Auto Liability	\$1,000	\$7,185.04
Auto Physical Damage	\$5,000*	\$9,514.40
General Liability		\$3,638.03
Separately Rated Exposures		
Water/Sewer Payroll	\$1,000	\$1,881.06
Public Officials Errors & Omissions Liability	\$1,000	\$7,758.13
Employment Practices Liability	\$1,000	\$417.87
Employment Benefit Liability	\$1,000	\$164.95
Law Enforcement Liability – Total Full-Time Police Officers	\$25,000	\$49,263.84
Law Enforcement Liability – Total Part-Time Reserve Officers		\$0.00
Property Damage from Mobile Equipment		See Attached
Water Line Ruptures / Sewer Back-up		See Attached
Excess Cyber Liability		See Attached
Total Contribution		\$110,656.52



Town of Paonia
P.O. Box 460
Paonia, CO 81428

All Risk Property Deductible:	\$5,000
Auto Liability Deductible:	\$1,000
Auto Physical Damage Deductible:	\$5,000
General Liability Deductible:	\$1,000
Public Officials Errors & Omissions Liability Deductible:	\$1,000
Law Enforcement Liability Deductible:	\$25,000
Auto Liability Limit:	\$5,000,000
Liability Limit:	\$10,000,000

Description	Amount
Contribution Before Reserve Fund and Loss Experience	\$97,981.72
Reserve Fund Contribution	\$549.52
Impact of Loss Experience	\$12,125.28
Total 2025 Preliminary Quotation before Credits	\$110,656.52

Loss Control Credits (Please indicate the amount that you wish to use. Amount may be split between available options.)

Description	Amount	Credit Options		
		Credit Contribution	Deposit/Leave in Account	Send Check
2024 Loss Control Audit Credit	(\$0.00)			
Balance Remaining from Prior Years' LC Credits	(\$0.00)			
Total Preliminary Quotation with all Available Credits	\$110,656.52			

Billing Options (Please indicate which option you choose)

<input type="checkbox"/>	Annual Billing on January 1, 2025
<input type="checkbox"/>	Quarterly Billing January 1, April 1, July 1, and October 1, 2025

To Renew with Quoted Option Initial Here: _____

* Deductible may vary by scheduled vehicle, see attached vehicle schedule.
** Deductible may vary by scheduled property, see attached property schedule.
***Contact Linda Black, CFO at (720) 605-5440 or lindab@cirsa.org if you are interested in other options.

Paonia 2025 Property Schedule

Cirsa I D	Use	Address	Postal	Remove Building	Remove Date	Property Excluded	Building Value	Contents Value	Deductible	Final Property Contribution	Final Contents Contribution	Contribution	Member
24750001	Annex	403 2nd St.	81428	No		No	\$242,900.00	\$0.00	\$5,000	\$390.54	\$0.00	\$390.54	Paonia
24750008	Apple Valley Park Restroom Building	1 Pan American Ave.	81428	No		No	\$75,200.00	\$0.00	\$5,000	\$120.91	\$0.00	\$120.91	Paonia
24750418	Lower Water Treatment Plant	41576 Lamborn Mesa Rd.	81428	No		No	\$2,633,500.00	\$0.00	\$5,000	\$4,234.24	\$0.00	\$4,234.24	Paonia
24750020	Lower Water Treatment Plant Covered Water Tank - 1,000,000 Gallons	41576 Lamborn Mesa Rd.	81428	No		No	\$1,691,900.00	\$0.00	\$5,000	\$2,720.30	\$0.00	\$2,720.30	Paonia
24750415	Lower Water Treatment Plant Meter Vault	41576 Lamborn Mesa Rd.	81428	No		No	\$28,800.00	\$0.00	\$5,000	\$46.31	\$0.00	\$46.31	Paonia
24750414	Lower Water Treatment Plant Valve Vault	41576 Lamborn Mesa Rd.	81428	No		No	\$44,000.00	\$0.00	\$5,000	\$70.74	\$0.00	\$70.74	Paonia
24750014	Old Water Plant Tank - 500,000 Gallons	14486 Cresthaven Rd.	81428	No		No	\$1,147,100.00	\$0.00	\$5,000	\$1,844.35	\$0.00	\$1,844.35	Paonia
24750419	Park Pump House	700 4th St.	81428	No		No	\$3,600.00	\$4,040.00	\$5,000	\$5.79	\$6.50	\$12.29	Paonia
24750395	Salt Shed	Public Works	81428	No		No	\$43,600.00	\$3,182.00	\$5,000	\$70.10	\$5.12	\$75.22	Paonia
24750417	Town Garage - Equipment Shelter	402 2nd St.	81428	No		No	\$229,600.00	\$0.00	\$5,000	\$369.16	\$0.00	\$369.16	Paonia
24750002	Town Hall	214 Grand Ave.	81428	No		No	\$2,226,700.00	\$232,300.00	\$5,000	\$3,580.17	\$373.50	\$3,953.67	Paonia
24750006	Town Park Maintenance Building	603 4th St.	81428	No		No	\$65,800.00	\$3,030.00	\$5,000	\$105.80	\$4.87	\$110.67	Paonia
24750013	Town Park Pavilion/Picnic Shelter	603 4th St.	81428	No		No	\$119,700.00	\$0.00	\$5,000	\$192.46	\$0.00	\$192.46	Paonia
24750005	Town Park Restroom Building	603 4th St.	81428	No		No	\$177,400.00	\$0.00	\$5,000	\$285.23	\$0.00	\$285.23	Paonia
24750010	Town Park Teen Center	603 4th St.	81428	No		No	\$1,009,500.00	\$70,041.00	\$5,000	\$1,623.11	\$112.61	\$1,735.72	Paonia
24750003	Town Shop/Garage	401 2nd St.	81428	No		No	\$470,400.00	\$161,600.00	\$5,000	\$756.33	\$259.83	\$1,016.16	Paonia
24750007	Upper Water Treatment Plant	12762 Roeber Rd.	81428	No		No	\$3,742,300.00	\$25,250.00	\$5,000	\$6,017.01	\$40.60	\$6,057.61	Paonia
24750416	Upper Water Treatment Plant Water Tank - 2,000,000 Gallons	12762 Roeber Rd.	81428	No		No	\$2,162,900.00	\$0.00	\$5,000	\$3,477.59	\$0.00	\$3,477.59	Paonia
24750408	Wastewater Treatment Plant - Lagoon #1 Liner and Aerators (3)	38976 Highway 133	81428	No		No	\$440,300.00	\$0.00	\$5,000	\$707.93	\$0.00	\$707.93	Paonia
24750409	Wastewater Treatment Plant - Lagoon #2 Liner and Aerators (3)	38976 Highway 133	81428	No		No	\$440,300.00	\$0.00	\$5,000	\$707.93	\$0.00	\$707.93	Paonia
24750411	Wastewater Treatment Plant - Polishing Pond Liner	38976 Highway 133	81428	No		No	\$92,700.00	\$0.00	\$5,000	\$149.05	\$0.00	\$149.05	Paonia
24750412	Wastewater Treatment Plant Chlorine Contact Chamber	38976 Highway 133	81428	No		No	\$30,700.00	\$0.00	\$5,000	\$49.36	\$0.00	\$49.36	Paonia
24750404	Wastewater Treatment Plant Control Building	38976 Highway 133	81428	No		No	\$136,900.00	\$0.00	\$5,000	\$220.11	\$0.00	\$220.11	Paonia
24750410	Wastewater Treatment Plant Diversion Vault	38976 Highway 133	81428	No		No	\$24,600.00	\$0.00	\$5,000	\$39.55	\$0.00	\$39.55	Paonia
24750413	Wastewater Treatment Plant Effluent Chamber	38976 Highway 133	81428	No		No	\$20,000.00	\$0.00	\$5,000	\$32.16	\$0.00	\$32.16	Paonia
24750407	Wastewater Treatment Plant Headworks	38976 Highway 133	81428	No		No	\$52,000.00	\$0.00	\$5,000	\$83.61	\$0.00	\$83.61	Paonia
24750405	Wastewater Treatment Plant Maintenance/Laboratory Building	38976 Highway 133	81428	No		No	\$223,500.00	\$20,200.00	\$5,000	\$359.35	\$32.48	\$391.83	Paonia
							\$17,575,900.00	\$519,643.00		\$28,259.19	\$835.51	\$29,094.70	

Paonia 2025 Vehicle Schedule

CIRSA ID	Member Vehicle Number	Year	Make And Model	Number of Vehicles	Vehicle Type	Location	V I N	Final APD Value	Auto Physical Damage Deductible	Final Annual AL Contribution	Final Annual APD Contribution	Total AL & APD Contribution	Member
24750001	0002	1972	International		All Trucks	Public Works	106620H255471	\$5,646.00	\$5,000	\$182.75	\$47.47	\$230.22	Paonia
24750002	0003	1972	Chevrolet		All Trucks	Public Works	CCE632V147146	\$10,700.00	\$5,000	\$182.75	\$89.97	\$272.72	Paonia
24750003	D86	1982	Ford		All Trucks	Public Works	1FDNF70K8CYA41977	\$2,000.00	\$5,000	\$182.75	\$16.82	\$199.57	Paonia
24750004	0007	1991	International		All Trucks	Public Works	1HTGCGNR5MH387454	\$11,782.00	\$5,000	\$182.75	\$99.07	\$281.82	Paonia
24750006	0008	1994	Chevrolet		All Trucks	Public Works	1GCEK14K2RZ32173	\$14,984.00	\$5,000	\$182.75	\$125.99	\$308.74	Paonia
24750007	0009	1995	Chevrolet		All Trucks	Public Works	1GBHK34N4SE226508	\$20,500.00	\$5,000	\$182.75	\$172.37	\$355.12	Paonia
24750008	0010	1996	Chevrolet		All Trucks	Public Works	1GBM7H1J6TJ100464	\$25,763.00	\$5,000	\$182.75	\$216.62	\$399.37	Paonia
24750010	0011	1998	International		All Trucks	Public Works	1HSSDAAN9W4577866	\$8,500.00	\$5,000	\$182.75	\$71.47	\$254.22	Paonia
24750012	0012	1999	International		All Trucks	Public Works	1HTGGAXT4XH648794	\$112,558.00	\$5,000	\$182.75	\$946.42	\$1,129.17	Paonia
24750013	0013	2000	Chevrolet		All Trucks	Public Works	1GCGK24UXYE182497	\$19,318.00	\$5,000	\$182.75	\$162.43	\$345.18	Paonia
24750015	0014	2002	Ford		All Trucks	Public Works	1FTYR44U72PA93039	\$5,000.00	\$5,000	\$182.75	\$42.04	\$224.79	Paonia
24750017	0015	2004	Ford		All Trucks	Public Works	1FDWF37S04EC42700	\$22,000.00	\$5,000	\$182.75	\$184.98	\$367.73	Paonia
24750018	0016	2007	Dodge		All Trucks	Public Works	3D6WH46A77G708157	\$8,756.00	\$5,000	\$182.75	\$73.62	\$256.37	Paonia
24750022	0029	2008	Ford		All Trucks	Public Works	1FTVX14568KC41087	\$25,857.00	\$5,000	\$182.75	\$217.41	\$400.16	Paonia
24750023	0030	2008	Ford		All Trucks	Public Works	1FMEU51E88UA34172	\$21,562.00	\$5,000	\$182.75	\$181.30	\$364.05	Paonia
24750026	0017	2009	Dodge		All Trucks	Public Works	3D7KS26L19G532520	\$29,084.00	\$5,000	\$182.75	\$244.55	\$427.30	Paonia
24750027	0035	2014	Ford		All Trucks	Public Works	1FTFW1EF2EKD62208	\$30,000.00	\$5,000	\$182.75	\$252.25	\$435.00	Paonia
24750028	0036	2014	Ford		All Trucks	Public Works	1FTFW1EF8EKE25487	\$30,000.00	\$5,000	\$182.75	\$252.25	\$435.00	Paonia
24750036		2020	Freightliner		All Trucks	Public Works	3ALHCYFE0LDKY3558	\$176,460.00	\$5,000	\$182.75	\$1,483.73	\$1,666.48	Paonia
24750037		2019	EZGO TXT		All Trucks	Police Department	3433048	\$7,649.00	\$5,000	\$182.75	\$64.32	\$247.07	Paonia
24750041		2022	Ford		All Trucks	Public Works	1FTW2B65NEE91265	\$60,000.00	\$5,000	\$182.75	\$504.50	\$687.25	Paonia
24750042		2022	Ford		All Trucks	Public Works	TBD	\$70,000.00	\$5,000	\$182.75	\$588.58	\$771.33	Paonia
24750014	0034	2000	GEM		Cars - Passenger	Public Works	5ASAG2744YF009261	\$8,895.00	\$5,000	\$96.19	\$74.79	\$170.98	Paonia
24750016	0027	2002	Ford		Cars/Trucks - Emergency Response	Police Department	1FMZU72K72UD57587	\$22,900.00	\$5,000	\$288.56	\$192.55	\$481.11	Paonia
24750024	0031	2008	Ford		Cars/Trucks - Emergency Response	Police Department	1FMEU51EX8UA34173	\$21,562.00	\$5,000	\$288.56	\$181.30	\$469.86	Paonia
24750030	0040	2011	Ford		Cars/Trucks - Emergency Response	Police Department	1FMHK8B88BGA84282	\$3,000.00	\$5,000	\$288.56	\$25.22	\$313.78	Paonia
24750031	0041	2016	GMC		Cars/Trucks - Emergency Response	Police Department	2GKFLSEK6G6186432	\$30,000.00	\$5,000	\$288.56	\$252.25	\$540.81	Paonia
24750032	0042	2017	GMC		Cars/Trucks - Emergency Response	Police Department	2GKFLUEK5H6321428	\$30,000.00	\$5,000	\$288.56	\$252.25	\$540.81	Paonia
24750033	0043	2011	Ford		Cars/Trucks - Emergency Response	Police Department	2FAVP7BV8BX138031	\$5,800.00	\$5,000	\$288.56	\$48.77	\$337.33	Paonia
24750034	0044	2018	Chevrolet		Cars/Trucks - Emergency Response	Police Department	2GNAXSEV2J6272601	\$25,000.00	\$5,000	\$288.56	\$210.21	\$498.77	Paonia
24750035	0045	2018	Chevrolet		Cars/Trucks - Emergency Response	Police Department	2GNAXSEV2J6318914	\$25,000.00	\$5,000	\$288.56	\$210.21	\$498.77	Paonia
24750038		2020	Chevy		Cars/Trucks - Emergency Response	Police Department	3GNAXUEV7L7510359	\$35,000.00	\$5,000	\$288.56	\$294.29	\$582.85	Paonia
24750040		2021	Ford		Cars/Trucks - Emergency Response	Police Department	1FTFW1ED2MFA92287	\$41,000.00	\$5,000	\$288.56	\$344.74	\$633.30	Paonia
24750019	0018	2007	Tymco	0	Street Sweepers	Public Works	JALE5B16477901622	\$105,000.00	\$5,000	\$182.75	\$882.87	\$1,065.62	Paonia
24750005	0012	1993	Homemade		Trailers	Public Works	ID18006509CO	\$1,100.00	\$5,000	\$0.00	\$9.25	\$9.25	Paonia
24750009	0025	1996	HMD		Trailers	Public Works	ID716760CO	\$9,019.00	\$5,000	\$0.00	\$75.83	\$75.83	Paonia
24750021	0039	2007	Pac		Trailers	Police Department	4P2UB14257U078700	\$4,010.00	\$5,000	\$0.00	\$33.72	\$33.72	Paonia
24750029	0043	2017	Old Dom Brush		Trailers	Public Works	129PS2029HR168034	\$46,144.00	\$5,000	\$0.00	\$387.99	\$387.99	Paonia
								\$1,131,549.00		\$7,185.04	\$9,514.40	\$16,699.44	

This preliminary quotation includes all exposures reported on your entity's 2025 Property/Casualty Renewal Application and any Application Amendment Requests received by CIRSA before August 1, 2025.

* Regarding the Liability Deductible shown on page 1, a \$500 deductible quotation is offered to members, if requested, for general liability. However public officials errors and omissions deductibles cannot go below \$1,000 and law enforcement liability deductibles cannot go below \$25,000.

** Regarding the Property Deductible shown on page 1, an additional property deductible will apply separately to each location in a National Flood Insurance Program (NFIP) Zone A if total building and contents values at that location are in excess of \$1,000,000. The deductible will be the maximum limit of coverage which could have been purchased through NFIP, whether it is purchased or not.

The Town of Paonia participated in the 2024 Uninsured/Underinsured Motorist coverage. Please indicate if the Town of Paonia will:

- Accept 2025 Uninsured/Underinsured Motorist coverage
- Decline 2025 Uninsured/Underinsured Motorist coverage

The undersigned is authorized to accept this preliminary quotation on behalf of the Town of Paonia.

We accept this preliminary quotation for January 1, 2025 to January 1, 2026. We understand our final invoice may increase or decrease depending upon the number of CIRSA Property/Casualty members for 2025, actual excess insurance premiums, and any changes made to our 2025 renewal application.

Signature: _____ Date: _____

Title: _____

Signature must be that of the Mayor, Manager, Clerk or equivalent (such as President of a Special District.)

This page, along with all pages of the applicable attached quote, must be returned on or before Tuesday, October 1, 2024. A mailed, faxed or e-mailed copy is acceptable. Please return to:

Monique Ferguson, Underwriting Coordinator
3665 Cherry Creek North Drive
Denver, CO 80209
E-Mail: MoniqueF@cirsa.org
Fax: (303) 757-8950 or (800) 850-8950

**2025 NO-FAULT WATER LINE RUPTURE & SEWER BACKUP
Quotation and Notice of Acceptance/Rejection Form**

The Town of Paonia does wish to purchase this coverage at the below option effective January 1, 2025 through December 31, 2025.

- Option 1 - \$2,500 Premises/\$10,000 Aggregate - **\$1,213.00**
- Option 2 - \$5,000 Premises/\$20,000 Aggregate - **\$1,821.00**
- Option 3 - \$10,000 Premises/\$40,000 Aggregate - **\$3,034.00**

The Town of Paonia does NOT wish to purchase this coverage for 2025.

Reject

For reference, the Town of Paonia does participate in Option 2 in this coverage in 2024.

Signature: _____
*Signature must be that of the Mayor, Manager, Clerk or equivalent
(such as President of a Special District).*

Title: _____ Date: _____

This is NOT a bill. An invoice will be sent upon acceptance.

2025 NO-FAULT WATER LINE RUPTURE & SEWER BACKUP Optional Coverage Plan Information

Coverage: Under liability lines coverage, an indemnity payment to a claimant is made only if an incident falls within a waiver provision in the Governmental Immunity Act and the member is at fault for the damage, such as a dangerous physical condition of the public water or sanitation system arising from the member’s faulty construction, operation, or maintenance. This optional coverage will pay a limited amount for damage, including cleanup costs to property of others, when the member has immunity or is otherwise not at fault for the damage.

This coverage is excess of any other valid collectible insurance available to the owners of the affected property. This coverage has been designed to help pay a claimant’s deductibles, up to the chosen sublimit per any one premises or commercial occupancy, listed below or to assist those without insurance with some of the damage costs or clean up expenses.

Limits: Members have the option of selecting the following limits of coverage:

- Option 1** \$ 2,500 Any one residential premises
 \$ 2,500 Any one commercial occupancy
 \$ 10,000 Annual Member Aggregate

- Option 2** \$ 5,000 Any one residential premises
 \$ 5,000 Any one commercial occupancy
 \$ 20,000 Annual Member Aggregate

- Option 3** \$ 10,000 Any one residential premises
 \$ 10,000 Any one commercial occupancy
 \$ 40,000 Annual Member Aggregate

Deductibles: \$0

Claims: Claims will be handled by the CIRSA Claims Department. Please report claims using the CIRSA on-line claims system or contact your assigned CIRSA Claims Representative.

*This information is provided only as a general summary of the coverages that apply or are available to CIRSA members. All coverages are governed by the terms, conditions, exclusions and limits stated in the applicable coverage documents. **This summary should not be relied on as a substitute for review of those documents.***

PROPOSED 2025 PROPERTY/CASUALTY COVERAGES

The types and monetary limits of the proposed coverages to be provided to CIRSA Property/Casualty members for the coverage period of January 1, 2025 to January 1, 2026 are generally described below. The scope, terms, conditions, and limitations of the coverages are governed by the applicable coverage and/or excess/reinsurance coverages policies, the CIRSA Bylaws and Intergovernmental Agreement, and other applicable documents.

I. TYPES OF COVERAGES (subject to the limit on CIRSA’s liability as described in Section II below):

- A. Property coverage (including auto physical damage and cyber first party, public relations expense and privacy breach expense)
- B. Liability coverage:
 - 1. General liability
 - 2. Automobile liability
 - 3. Law enforcement liability
 - 4. Public officials errors and omissions liability
 - 5. Cyber (third party, security and privacy breach liability)
- C. Crime coverage (including employee dishonesty and theft of money and securities)

II. CIRSA RETENTIONS, LOSS FUNDS, AGGREGATE LIMITS, AND MEMBER DEDUCTIBLES:

For the coverages described in Section I, CIRSA is liable only for payment of the applicable self-insured retentions and only to a total annual aggregate amount for CIRSA members as a whole of the amount of the applicable CIRSA loss fund for the coverage period. There is no aggregate excess coverage over any loss fund.

Coverages in excess of CIRSA’s self-insured retentions are provided only by the applicable excess insurers and/or reinsurers in applicable excess and/or reinsurance policies, and shall be payable only by those excess insurers and/or reinsurers. The limits of coverage provided by the excess insurers and/or reinsurers for the coverage period shall be described in the coverage documents issued to the members. Aggregate and other limits shall apply as provided in said documents.

A. CIRSA PROPOSED SELF-INSURED RETENTIONS FOR THE COVERAGE PERIOD:

- 1. \$1,000,000 per claim/occurrence property*
- 2. \$100,000 per claim/annual aggregate cyber first party (public relations expense and privacy breach expense)
- 3. \$1,000,000 per claim/occurrence liability
- 4. \$1,000,000 each and every claim public officials liability
- 5. \$1,000,000 each and every claim law enforcement liability
- 6. \$500,000 per claim/annual aggregate cyber third party (security and privacy breach liability)
- 7. \$150,000 per claim/occurrence crime

*Subject further to CIRSA retention of first \$5,000,000 each and every hail/wind loss and/or occurrence

Proposed Coverages (continued)

B. CIRSA LOSS FUND AMOUNTS FOR THE COVERAGE PERIOD:

Loss fund amounts are as adopted or amended from time to time by the CIRSA Board of Directors based on the members in the Property/Casualty Pool for the year and investment earnings on those amounts. Information on the current loss fund amounts is available from CIRSA’s Finance Department.

C. PROPOSED EXCESS INSURANCE LIMITS FOR THE COVERAGE PERIOD:

- 1. Excess property: to \$500 million each claim/occurrence
- 2. Excess liability: to \$2 million each claim/occurrence; \$5 million each claim/occurrence or \$10 million each claim/occurrence; \$2 million or \$5 million excess auto liability; \$2 million, \$5 million or \$10 million annual aggregate for public officials errors and omission liability. The maximum liability and auto liability limits will be determined based on each member’s selection.
- 3. Excess crime (optional): to \$5 million per claim/occurrence

D. MEMBER DEDUCTIBLES:

A member-selected deductible shall apply to each of the member’s claims/occurrences. Payment of the deductible reduces the amount otherwise payable under the applicable CIRSA retention. Allocated loss adjustment expenses are included in the member deductible.

**EXPLANATION OF CREDITS AVAILABLE AND
ACCEPTANCE OR WITHDRAW PROCEDURES**

LOSS CONTROL AUDIT SCORE CREDIT

CIRSA members who received a Loss Control Audit Score of 80 or higher in 2024 and renew their membership in 2025, are eligible for a Loss Control Audit Score Credit. This credit is offered to all members that take an active role in preventing or reducing their losses by complying with the CIRSA Loss Control Standards.

If you did not receive a credit for 2025 and would like to receive one in future years, please contact your Risk Control Representative.

LOSS CONTROL CREDIT ACCOUNT

The CIRSA Board of Directors has approved your use of any balance in the Loss Control Credit Account, except any Special Credit monies, to pay 2025 contributions. Your entity's balance in this account, if any, is shown on the quote letter.

ACCEPTANCE PROCEDURES

Please complete the enclosed acceptance form indicating your decision for 2025 and return it to the CIRSA office ***on or before Tuesday, October 1, 2024***. **Failure to return the form in time may result in the imposition of penalties under CIRSA Bylaw Article XIV upon withdrawal.**

WITHDRAWAL PROCEDURES *(if applicable)*

The enclosed Article XIV of the CIRSA Bylaws describes withdrawal procedures from CIRSA. **Written notice of withdrawal must be received by CIRSA no later than Tuesday, October 1, 2024, for a withdrawal without penalty effective January 1, 2025.** No withdrawing member shall be eligible for the above-described credits.

Article XIV should be read in its entirety for any penalties which would otherwise apply. Withdrawing members who subsequently apply to rejoin CIRSA may be subject to such terms and conditions as established by the CIRSA Board of Directors.

WITHDRAWAL NOTICE

**MUST BE RECEIVED AT THE CIRSA OFFICE
ON OR BEFORE TUESDAY, OCTOBER 1, 2024**

Sign and return this form if your entity has decided to **withdraw** from CIRSA effective January 1, 2025. Under CIRSA Bylaws, this form must be received by CIRSA ***no later than Tuesday, October 1, 2024***, for withdrawal without penalty effective January 1, 2025.

NOTICE OF WITHDRAWAL FROM CIRSA

This is to notify the CIRSA Board of Directors that the Town of Paonia is withdrawing from CIRSA for purposes of Property/Casualty coverage effective January 1, 2025. We understand the Town of Paonia remains obligated and will be billed for any amounts due CIRSA pursuant to the Bylaws and the policies established by CIRSA.

The undersigned is authorized to provide this notice of withdrawal on behalf of the Town of Paonia.

Signature must be that of the Mayor, Manager, Clerk, or equivalent (such as President of a Special District.)

Signature: _____

Title: _____

Date: _____

**CIRSA BYLAWS
ARTICLE XIV**

Withdrawal from Membership

(1) Any member may withdraw from CIRSA by giving prior notice in writing to the Board of Directors of the prospective effective date of its withdrawal.

(2) If the effective date of a member’s withdrawal is a date other than January 1, the withdrawing member shall not be entitled to receive any refund of contributions made for administrative costs for the claim year of withdrawal. The withdrawing member shall be entitled to receive within forty-five (45) days after the effective date of withdrawal, a proportionate return of its contribution to any loss fund.

(3) If the effective date of a member’s withdrawal is January 1 but the member’s written notice of withdrawal is received by CIRSA more than thirty (30) days after the date on which CIRSA mailed a preliminary quotation of the contribution to be assessed the member for the year beginning on that January 1, the withdrawing member shall be obligated to pay its share of CIRSA’s administrative costs for the year beginning on that January 1. However, if the preliminary quotation is mailed by CIRSA prior to September 1, members shall not be obligated for future claim year administrative costs if the member’s written notice of withdrawal is received by CIRSA on or before the October 1 preceding the January 1 renewal date.

(4) The members may, by a two-thirds (2/3) vote of the members present at a meeting, adopt or amend a policy establishing additional conditions applicable to members which withdraw.



August 20, 2024

Town of Paonia
214 Grand Ave
Paonia, CO 81428

Reference: Town of Paonia Verkada Camera System

Current Solutions proposes to furnish and install Verkada cameras at the following locations based on the walkthrough with Matt Laiminger on 8/7/2024.

Waste Water

Main Building

Proposed Price: \$4,627.00

- 1. (1) Verkada CF81-30E-HW indoor/outdoor fisheye 12MP camera with fixed lens, 512GB of storage, 30 day retention.
 - a. (1) Verkada ACC-MNT-7 angle mount kit.
- 2. (1) Verkada LYC-5Y 5-Year camera license.
- 3. (1) Signamax CS12010 C-120 series unmanaged 4-port gigabit PoE++ switch.
- 4. Cat6 cable from switch to camera exposed along West interior wall.
- 5. Programming and training provided.

Influent Building

Proposed Price: \$4,716.00

- 1. (1) Verkada CB52-256E-HW outdoor bullet 5MP camera with zoom lens, 256GB of storage, 30 day retention
 - a. (1) Verkada ACC-MNT-SJBOX-1 square junction box mount.
- 2. (1) Verkada LYC-5Y 5-Year camera license.
- 3. (1) Ubiquiti UBB wireless network bridge.
- 4. (1) Signamax CS12010 C-120 series unmanaged 4-port gigabit PoE++ switch.
- 5. Programming and training provided.

Water Treatment

Main Building

Proposed Price: \$12,750.00

- 1. (1) Verkada CF81-30E-HW indoor/outdoor fisheye 12MP camera with fixed lens, 512GB of storage, 30 day retention.
 - a. (1) Verkada ACC-MNT-7 angle mount kit.
- 2. (1) Verkada CM41-30-HW indoor mini-dome 5MP camera with fixed lens, 128GB of storage, 30 day retention.
- 3. (2) Verkada GC31-E-HW outdoor cellular gateway.
- 4. (2) Verkada LYC-5Y 5-Year camera license.
- 5. (2) Verkada LIC-GC-1VD-1Y 1-Year cellular gateway data plan.
- 6. (2) Signamax CS12010 C-120 series unmanaged 4-port gigabit PoE++ switch.
- 7. Programming and training provided.

Town Park

Proposed Price: \$19,548.00

- 1. (1) Verkada CF81-30E-HW indoor/outdoor fisheye 12MP camera with fixed lens, 512GB of storage, 30 day retention.
 - a. (1) Verkada ACC-MNT-7 angle mount kit.
- 2. (1) Verkada CB52-256E-HW outdoor bullet 5MP camera with zoom lens, 256GB of storage, 30 day retention
 - a. (1) Verkada ACC-MNT-SJBOX-1 square junction box mount.
- 3. (1) Verkada CH52-1TBE-HW outdoor multisensor 4x5MP camera with zoom lens, 1TB of storage, 30 days of retention.
- 4. (2) Verkada LYC-5Y 5-Year camera license.
- 5. (1) Verkada LIC-CH52-5Y 5-year CH52 multisensor camera license.
- 6. (3) Signamax CS12010 C-120 series unmanaged 4-port gigabit PoE++ switch.
- 7. Lockable NEMA enclosures for Pavilion and Gazebo.
- 8. Programming and training provided.
- 9. Phones+ will need to configure the existing mesh network to allow for the cameras to reside on a private network and allow for PoE switches to be connected.

Town Hall

Exterior

Proposed Price: \$9,358.00

- 1. (2) Verkada CF81-30E-HW indoor/outdoor fisheye 12MP camera with fixed lens, 512GB of storage, 30 day retention.
 - a. (2) Verkada ACC-MNT-7 angle mount kit.
- 2. (2) Verkada LYC-5Y 5-Year camera license.
- 3. (1) Signamax CS12010 C-120 series unmanaged 4-port gigabit PoE++ switch.
- 4. Programming and training provided.

Interior

Proposed Price: \$5,224.00

- 1. (2) Verkada CM41-30-HW indoor mini-dome 5MP camera with fixed lens, 128GB of storage, 30 day retention
- 2. (2) Verkada LYC-5Y 5-Year camera license.
- 3. Programming and training provided.

Proposal Expires in (30) Days.

If you have any questions or need additional information please contact me.

Respectfully,







Troy Polson
Project Estimator
troy@currentsolutionsgj.com

Current Solutions agrees to perform the work described in the proposal subject to the following provisions:

- 1. All hardware will be warranted for one year after installation. Hardware will be returned to the manufacture for repair or replacement if found defective.
- 2. Proposal has been based on all work being performed during normal working hours 7:00 am to 6:00 pm Monday through Friday.
- 3. Excludes any 120v AC power hookups.
- 4. Excludes any repair, patch, finish, etc., as result of installation (Care will be taken to insure minimal damage occurs).
- 5. Price is good for a period of up to **30 days** from the date of the proposal.
- 6. The cost of any changes to the scope of work will be priced individually and agreed to, in writing by both parties, before additional work is performed. The cost will be added to the original project price.
- 7. Back boxes, floor boxes, cable trays, raceways, and conduit stubs provided by electrical contractor.



CCTV

-  - Verkada CB52-256E-HW outdoor bullet 5MP camera
-  - Verkada CF81-30E-HW outdoor fisheye 12MP camera
-  - Verkada CH52-1TBE-HW outdoor multisensor camera
-  - Verkada CM41-30-HW indoor mini-dome 5MP camera

Approved - ○○○○○○
 Pending Approval - ●○○●○○

1.	5.
2.	6.
3.	7.
4.	8.





 3184 Mesa Avenue
 Grand Junction, CO 81504
 PHONE: (970) 256-1175

Verkada Camera System 

Town of Paonia
 Waste Water Facility
 Drawing: _____
 Date: _____
 Page #: _____



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Approved - ○○○○○○
 Pending Approval - ○○○○○○

Verkada Camera System



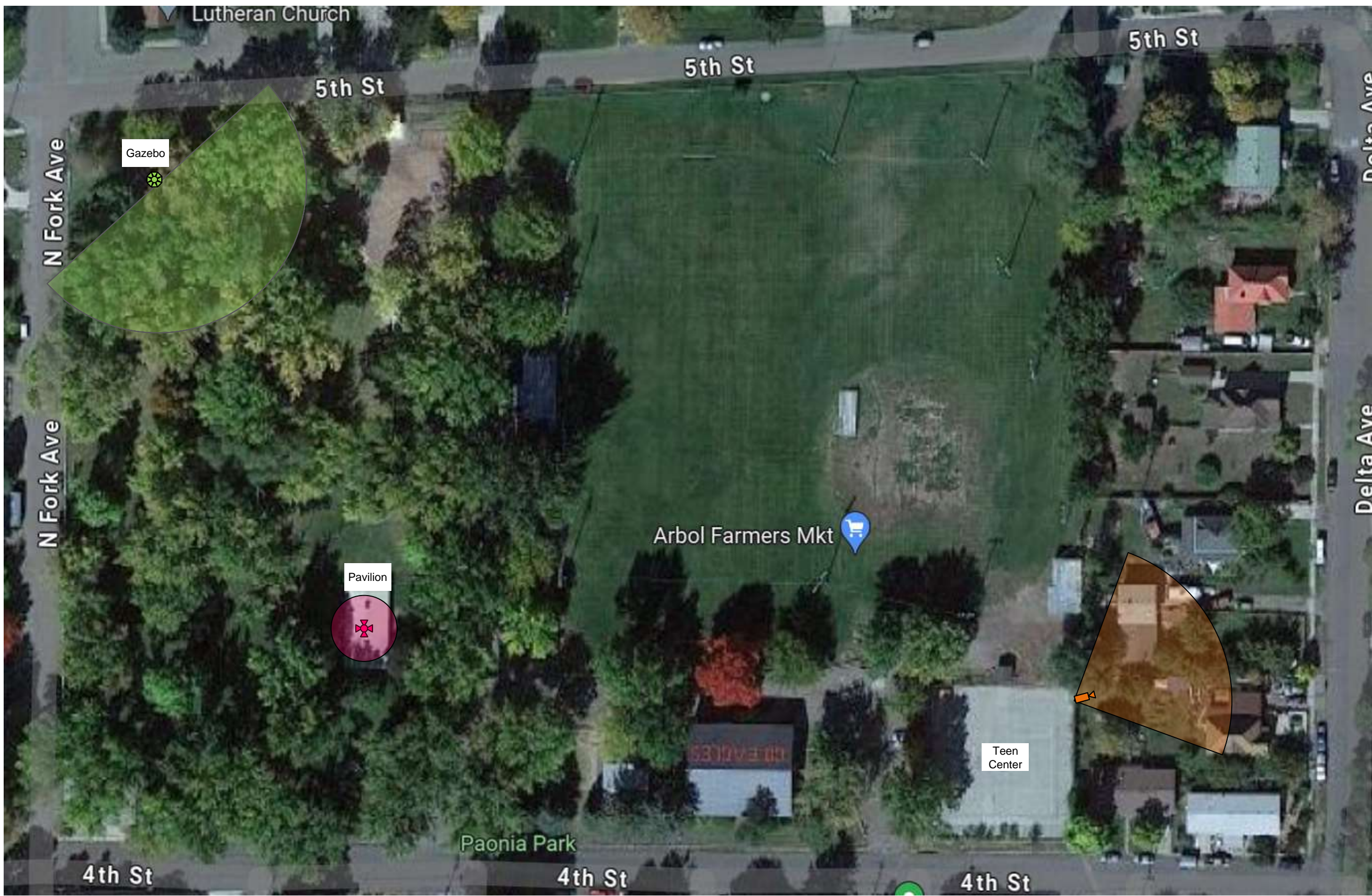
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 81504
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Town of Paonia
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Drawing: _____
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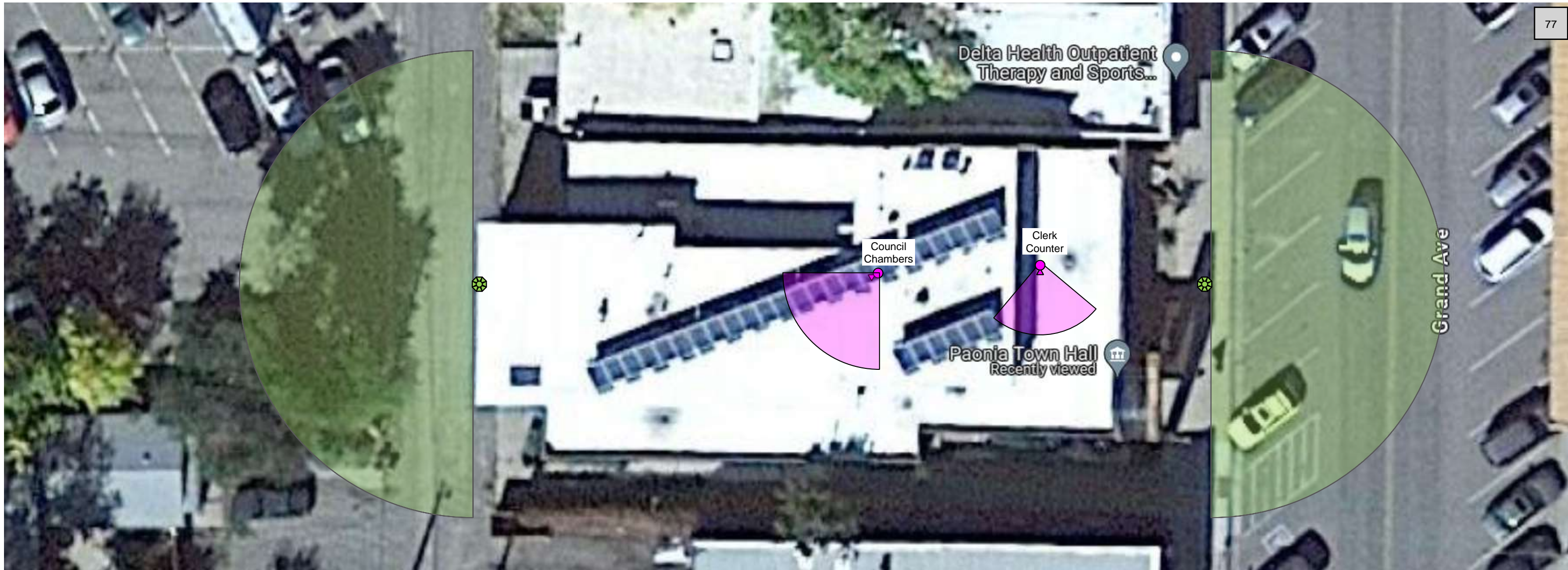
Approved - ○○○○○○
 Pending Approval - ○○○○○○

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 3184 Mesa Avenue
 Grand Junction, CO
 81504
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Verkada Camera System 

Town of Paonia Town Park	Drawing: _____ Date: _____ Page #: _____
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CCTV

-  - Verkada CB52-256E-HW outdoor bullet 5MP camera
-  - Verkada CF81-30E-HW outdoor fisheye 12MP camera
-  - Verkada CH52-1TBE-HW outdoor multisensor camera
-  - Verkada CM41-30-HW indoor mini-dome 5MP camera

Approved - ○○○○○○
 Pending Approval - ○●○○○●○

Verkada Camera System 

1.	5.	 3184 Mesa Avenue Grand Junction, CO 81504 PHONE: (970) 256-1175	Town of Paonia Town Hall	Drawing: _____
2.	6.			Date: _____
3.	7.			Page #: _____
4.	8.			