

**REVISED 3/22/2018**

**AGENDA  
REGULAR MEETING OF THE MAYOR AND COUNCIL  
March 27, 2018  
SEAFORD CITY HALL - 414 HIGH STREET**

- 6:00 P.M.** - Mayor David Genshaw calls the Regular Meeting to Order.
- Invocation
  - Pledge of Allegiance to the Flag of the United States of America.
  - Changes to agenda for this meeting.
  - Executive Session - Personnel
  - Approval of minutes of the regular meeting on March 13, 2018.
  - Approval of the minutes of the planning session on March 9, 2018

**ALL ITEMS ON THIS AGENDA MAY OR MAY NOT BE VOTED ON.**

**Mayor Genshaw solicits a motion to hold an Executive Session for the purpose of discussing personnel.**

**7:00 P.M.** - Mayor Genshaw reopens the regular council meeting

**CORRESPONDENCE:**

- 1.

**7:05 P.M. PUBLIC HEARING:**

1. Seaford Historical Society, 23669 Ross Station Road, TMP # 331-5.00-4.03, are seeking a final site plan review for a proposed Ross Station Event Center

**NEW BUSINESS:**

1. Mayor David Genshaw to present a proclamation in recognition of National Service Recognition Day; April 3, 2018.
2. Present for approval a proposal from Carmean Appraisal Group for the appraisal of 2.3 acres +/- of land at the west end of the Melanie's Ridge Development.
3. Mayor David Genshaw to recommend to the City Council an appointment for Chief of Police.

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4. Present for approval an employment contract for the Chief of Police position.
5. Kris Smith, President Integra health insurance plan administrator to be present with a renewal recommendation for employee health insurance.

**OLD BUSINESS:**

1. Bill Bennett, Director of Electric to provide an update on the Pine Street Substation and Distribution Improvements projects.

**REMINDER OF MEETINGS & SETTING NEW MEETINGS:**

1. Friday March 30<sup>th</sup> 2018 City Offices and Utility Divisions will be closed for the Good Friday Holiday.
2. SCAT Legislative breakfast, Cheer Center Georgetown, April 6, 9:00 a.m.
3. Chief Gary Flood Retirement Event Seaford Fire Hall - April 7, 2018; 5:00 pm.
4. April 9<sup>th</sup> Light it Up Blue Autism Event - 5:45 pm Band Starts, 6:30 Ceremony; Gateway Park

**CITY OF SEAFORD**

**Municipal Election – April 21, 2018**

The City of Seaford Municipal Election will be held on Saturday, April 21, 2018 in the City Council Chambers, City Hall, 414 High Street, between the hours of 7:00 a.m. E.S.T. and 3:00 p.m. E.S.T.

One (1) Mayor will be elected for a (2) year term and

Two (2) Council Members will be elected for a (3) year term.

**All candidates must have filed by 5:00 p.m., E.S.T., February 23, 2018. Registration can be completed at City Hall, 414 High Street. Registration hours are Monday through Friday, 8 a.m. until 5:00 p.m. or by appointment if you cannot register during these normal business hours.**

Any candidate who withdraws his/her name must do so in writing. Any candidate who withdraws his/her name after 5:00 p.m., E.S.T., February 23, 2018 will still appear on the official ballot for election.

Anyone eighteen (18) years of age or older who is a bona fide resident to be eligible to vote **must have been registered at the Seaford City Hall by 5:00 p.m., E.S.T., March 23, 2018.** A nonresident property owner to be eligible to vote must be owner of record for a period of six (6)

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months immediately preceding the date of the Annual Municipal Election (October 21, 2017) and shall have one vote provided he or she is registered on the “Books of Registered Voters” maintained at the City Hall. Registration hours are Monday through Friday, 8 a.m. until 5 p.m. or by appointment if you cannot register during these normal business hours.

**The City of Seaford has independent registration procedures for the Annual Municipal Election. To vote, you must meet the eligibility requirements and be registered on the “Books of Registered Voters” maintained at City Hall.**

A person shall be required to register only one time. You are urged to check your registration if you did not vote in the last municipal election. If you have moved out of the City after your original registration, you will need to check your registry to assure you are an eligible voter.

All voters will need to show proof of residency which may be a State of Delaware driver’s license, a State of Delaware identification card, a federal or state tax return with address, a City of Seaford utility bill or real estate property tax bill, or other acceptable proof of residency or ownership.

**CANDIDATES FILED:**

**Mayor David Genshaw has filed for re-election as Mayor**

**Alfred Lee Cannon has filed for Mayor**

**Matthew MacCoy has filed for Council**

**Patricia Jones has filed for Council**

**Councilman Orlando Holland has filed for re-election to Council**

**Shane Beard has filed for Council**

**James King has filed for Council**

**COMMITTEE REPORTS:**

- 1. Police & Fire – Councilwoman Leanne Phillips-Lowe**
- 2. Administration – Councilman Orlando Holland**
- 3. Code, Parks and Recreation – Councilwoman Grace Peterson**
- 4. Public Works & WWTF – Councilman William Mulvaney**
- 5. Electric – Councilman Dan Henderson**

**Mayor Genshaw solicits a motion to adjourn the regular Council meeting.**

**Mayor Genshaw closes the regular Council meeting.**

**NOTE: Agenda shall be subject to change to include or delete**

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Additional items (including executive session) which arise at the time of the meeting. (29 Del. C. S1004 (e) (3))

Date Posted: 3/22/18

Posted by: TNT



414 High Street | PO BOX 1100  
Seaford, DE 19973  
302.629.9173  
302.629.9307 fax  
www.seafordde.com

To: Mayor and City Council Members

From: Charles Anderson, City Manager

RE: Appraisal Proposals for a portion of Melanie's Ridge parcel

Date: 3/19/18

NB#2  
3/27/18

I requested quotes from two different appraisal companies to provide appraisal services for the value of value of the rear portion of the Melanie's Ridge parcel.

The low quote was received from Carmean Appraisal in the amount of \$2,000.

On 3/19/18 this information was presented to the Electric Committee and they recommended proceeding with Carmean Appraisal to provide the appraisal services for the parcel in the amount of \$2,000.

We have worked with this firm on several projects in the past with good success.

The funds for the appraisal work will come from the Electric Professional Fees line item in the FY18 budget.

If you have any questions or need any additional information, please feel free to contact me.

**C. Anderson**

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**From:** Harold Carmean <hlcarmean@gmail.com>  
**Sent:** Wednesday, February 14, 2018 11:14 AM  
**To:** C. Anderson  
**Subject:** appraisal

I propose a fee of \$2000 to be completed by mid march for Melanies Ridge parcel

Thanks

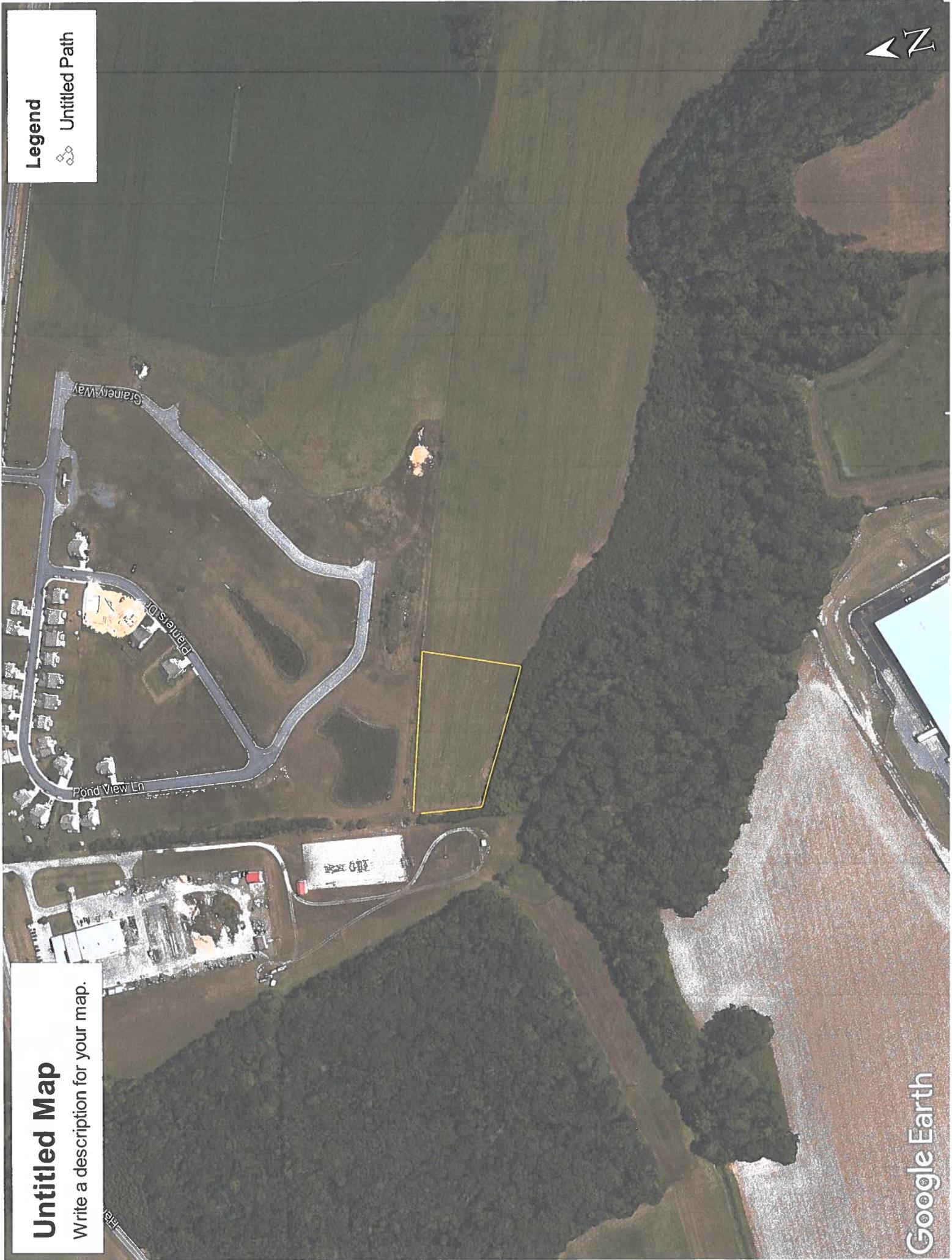
Harold L. Carmean, MBA  
President  
Carmean Appraisal Group  
532 South Bedford St.  
P.O. Box 441  
Georgetown, DE 19947  
(302)856-2460

# Untitled Map

Write a description for your map.

## Legend

 Untitled Path



NB#4  
3/27/18

Employment Agreement

Chief of Police

THIS AGREEMENT made this 16th day of April 2018 by and between the Mayor and Council of the City of Seaford (hereafter "the City");

And

Robert F. Kracyla (hereafter "the employee");

WHEREAS the City desires to hire Employee as the Chief of Police of the City of Seaford because of employee's experience and qualifications; and

WHEREAS, Employee desires to be employed by the City in the position of Chief of Police;

NOW THEREFORE, in consideration of the mutual covenants and promises set forth herein the parties agree as follows:

- 1) Employment: The City employs Employee on the terms and conditions stated in this Agreement to perform the duties of Chief of Police of the City of Seaford and Employee agrees to perform such services on the terms and conditions stated herein, including the attached job description. The City of Seaford, by its ordinance, Article 6 Employee Residency Requirement, does require as a condition of employment, that Employee shall be required to live within a (30) mile radius of the City of Seaford, City Hall, 414 High Street, Seaford, DE 19973.
- 2) Term: The term of employment shall be for two (2) years with an initial six month probationary period ending on October 16, 2018. Continued employment of Employee after said date shall be under the term and conditions agreed to by the parties, and at the sole discretion of the Mayor and Council.
- 3) Compensation: The City shall pay Employee a minimum annual salary of \$100,000.00; payable weekly. Future increases in the minimum annual salary shall be at the sole discretion of the Mayor and Council. However, there will not be another adjustment in 2018 due to the short time between this pay and any possible annual pay increases effective July 1, 2018.
- 4) Benefits: Employee shall be entitled to the employee benefits as set forth below:

(A) Work schedule will be as approved by the City Manager.

Employment Agreement  
Chief of Police

- (B) Employee shall be entitled to benefits as stated in the City of Seaford Employee Handbook and any other benefits as approved for the Seaford Fraternal Order of Police bargaining Unit.
- (C) Employee shall be enrolled as a participant in the Delaware County & Municipal Police & Firefighters Pension Plan and will start making such contribution as other sworn officers in the Seaford Fraternal Order of Police Bargaining Unit of his base salary to this plan. As of this date the contribution is 7% of base pay.
- (D) Vacation: Employee shall be entitled to four (4) weeks of vacation per calendar year. It is agreed that should the employee desire to attend the National Liquor Law Enforcement Association Conference in 2018 this shall be permitted by the City without the use of vacation.

5) Duties:

- (A) Authority: The Chief of Police is considered to be one of the three directors of the City of Seaford. He is considered to be the Chief Operational Officer within the department. He is responsible for the execution of all policies, operations, and discipline within the Police Department. He is to exercise all lawful powers of his office and issues such lawful orders as are necessary to assure the effective performance of the Department. He is responsible directly to the City Manager of the City of Seaford, Delaware.
- (B) Responsibility: Through the Chief of Police, the Department is responsible for the enforcement of all laws and ordinances coming within its legal jurisdiction. The Chief of Police is responsible for planning, directing, coordinating, controlling, and staffing all activities of the Department, for its continued and efficient operations, for the enforcement of rules and regulations within the Department, for the completing and forwarding of such reports as may be required by competent authority, i.e., Mayor, Council, City Manager, etc. and for the departments good relations with the citizens of Seaford, the City government, and other agencies. To provide all essential information to the Mayor, Council, and City Manager whenever there is the potential for litigation to be brought against the City of Seaford due to an Officer's action in carrying out his duties.
- (C) Standard of Conduct: Employee shall be subject to the standard of conduct of City employees as set forth in Section 2-117 through 2-140 of the City of

Employment Agreement  
Chief of Police

Seaford Employee Handbook, a copy that this employee acknowledges in writing having received the entire handbook.

- (D) Termination: This Agreement may only be terminated for just cause being the Employee's failure or refusal to perform the services required by this Agreement or as a result of Employee's disability or death. In the event of termination, Employee shall be afforded all rights provided by 11 Del.C. Section 9301, Police Chief Due Process, a copy of which is attached hereto and incorporated herein. This Agreement expires effective April 16, 2020. The Mayor and Council reserve the right, at its sole discretion, to buy-out the balance of the contract, in which case, this contract will be deemed terminated.
- a. Employee may terminate this Agreement only upon a minimum of ninety (90) days prior written notice to Employer or earlier due to unforeseen circumstances.
- 6) Return of Property: The City directs and Employee agrees that, upon termination of this Agreement, Employee will deliver and/or return to the City any and all equipment, weapons, badges, documents and/or other property issued by the City to Employee during the term of this Agreement. Employee also agrees that, upon termination of his employment with the City for any reason, or at any earlier time as may be requested by the City, Employee will deliver to the City all equipment, weapons, badges, documents and/or other property of any nature in Employee's possession or control that are the property of the City.
- 7) Representations: Employee warrants that all information provided by Employee (including, but not limited to, resume, interview, and references) in consideration for employment by the City is true to the best of Employee's knowledge. Employee further warrants that he is not restricted by, and has no conflict of interest derived from, any employment or other agreement or any other interest or obligation that would interfere with his performing work as directed under this Agreement for the City and that he shall inform the City immediately should such a restriction or conflict arise. Employee understands that any misstatements or lack of candor by Employee concerning his qualifications may be grounds for immediate discharge by the City and may subject Employee to damages for any harm caused to the City.
- 8) Waiver: No waiver of any provision of this Agreement shall be valid unless it is in writing, supported by consideration and signed by the person against whom it is sought to be enforced (in the case of the City, the Mayor). The failure of any party at any time to insist on strict performance of any condition, promise agreement, or understanding contained in this Agreement shall not be construed as a waiver or relinquishment of the right to insist on strict performance of the same condition, promise, agreement, or understanding at any future time.

Employment Agreement  
Chief of Police

- 9) Miscellaneous. Employee represents that Employee has carefully read the foregoing Agreement, that Employee fully understands the meaning and intent of this document, that Employee has signed this Agreement voluntarily and knowingly, that Employee had a full opportunity to consult with Employee's family and advisors prior to executing this Agreement and that the Employee intends to be legally bound by the promises contained in this Agreement.

The City of Seaford

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Mayor David Genshaw

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Witness

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Charles Anderson  
City Manager

Dated: \_\_\_\_\_

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Witness

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Robert Kracyla  
Chief of Police

Dated: \_\_\_\_\_



NB#5  
3-27-18

Benefits are an important part of an employer's ability to hire and retain good employees. Cost is also a key component of being able to offer an affordable benefit plan to retain and hire good employees. INTEGRA Administrative Group works with the employer to find a balance in offering a competitive benefit program that is affordable. This is done with forward thinking programs that assist in keeping benefits affordable now and in the future.

# City of Seaford Benefit Plan Renewal Letter

2018/2019

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**To: City of Seaford Council & Mayor**

**Date: March 27th, 2018**

**Re: The Medical/Prescription/Dental/Vision/Hearing & Life  
Insurance for the Employees & Retirees of the City for the  
2018/2019 Plan Year**

**Kris L. Smith**  
President  
110 S. Shipley Street  
P.O. Box 650  
Seaford, DE 19973

302-629-8570  
Fax: 302-629-2566  
E-mail: kris@integraTPA.com

On behalf of the staff at INTEGRA, we would like to thank the City of Seaford for their continued confidence in our organization as the administrator of the employee benefit program.

As your administrator, we submitted a request for proposals from 6 reinsurance carriers that are rated A or better by the A.M. Best rating agency. We presented the top four carrier quotes to the benefits committee: Unimerica (Incumbent), Westport Insurance, Companion Life and Sirius America. Based on the meeting with the benefits committee and a thorough review of the current claims experience, the recommendation is to renew with Unimerica (a United HealthCare company) Option 3a for the 2018/2019 benefit plan year. This option includes the -0- copay telemedicine program (SwiftMD) and the free generic script program (Medtipster). The current Prescription Benefit Manager Magellan has continued to provide excellent discounts as the prescriptions this year were 30% under projections.

The current benefit plan costs have run slightly above projections to date. Based on the favorable past years claim experience and the current cost control programs, the 2018/2019 renewal costs are projected to increase 3.05% after a -6.5% decrease last plan year. This percentage is below the 2018 Segal Health Plan Cost Trend Survey which forecasts medical trend, for a similar benefit program, at a 7.7% inflationary increase.

Optum/Unimerica Rewards Program is included in the current benefit program. It offers a refund of premium if the carrier-paid claim costs are lower than Optum/Unimerica expects during the benefit plan year. This previous plan year the City received a refund of \$38,379. The City would need to renew with Unimerica this coming plan year to be eligible for the refund. Based on current claims experience, the estimated possible refund is \$10,786.

The retiree benefit program is insured through the Hartford Group Retiree Insurance Trust. The renewal for the Medicare eligible retiree program is January 1, 2018. For the 2018 plan year there was a 3.5% trend increase to the 2018 rates. The 2018 retiree member rate is \$472.03. The retiree dental and vision benefits are administered by INTEGRA.

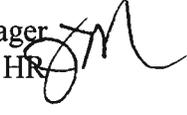
The Life Insurance is currently covered through Sun Life effective 9/1/17. The Previous Carrier AIG, sold its Life Insurance Block to AXA effective July 1, 2017 at a rate hold from the rates presented in 2017. The City decided to change carriers 9/1/17 to Sun Life due to retiree benefit concerns in the policy. The Sun Life rates were also \$4,276 a year less based on the current Life insurance volume. The Sun Life contracted rates are firm for 2 years and will be subject to change 9/1/2019.

## **Additional Points:**

- 1. Health Reform/ACA is continuing to impact health plan benefits & costs. Compliance requirements for the June 1, 2018 renewal plan year include: Patient-Centered Outcomes Research Institute (PCORI) fee of \$2.26 per covered person -- due July 31<sup>st</sup> 2018; No benefit lifetime maximums; No pre-existing conditions for any covered person on the plan; 90 day maximum limit on waiting periods; Establish maximum in-network medical & prescription out of pocket limits to no more than \$7,350 an individual and \$14,700 a family. All employers are required to provide 1095C forms (proving the benefits provided to the employee is affordable and meets the minimum value standards set by the ACA law) to employees by March 31<sup>st</sup>, 2018. INTEGRA will assist in providing data needed to prepare these documents.**
- 2. SwiftMD Telemedicine Program. This program allows the employees and dependents covered on the City's benefit plan to call a doctor 24/7/365 at a -0- co-pay. It is a convenient way to speak with a doctor in the evenings or on weekends when primary doctors or urgent care centers are not available or open.**
- 3. Medtipster Free Generic Prescription Program. This program allows the employees and dependents to present their City health plan card (with Medtipster logo on it) at participating pharmacies for free generic prescriptions. Approximately 50% of generic medications are available in the Medtipster program.**
- 4. INETICARE's Healthy Lifestyle Partnership Program. This voluntary program allows for employees and eligible dependents with Diabetes, Chronic Obstructive Pulmonary Disease including Emphysema (COPD), Asthma, Congestive Heart Disease and Coronary Artery Disease to participate with a nurse care manager to assist the member to better manage their medical condition. If the member participates in the Healthy Lifestyle Partnership Program, they will be eligible to receive prescriptions for the medical condition at a -0- co-pay. This could save the member hundreds of dollars a year and positively impact the health of the member. If the medical condition meets the criteria, a nurse care manager may contact the member to discuss participation in this beneficial program.**
- 5. Dentamax dental network. This network allows employees and dependents on the benefit program to receive discounts for dental related services. There are limited dentists in most dental networks in Delmarva.**
- 6. Outlook Vision Services. This network allows for employees and dependents on the benefit plan to see discounts for vision related services. These providers are mainly national chains compared to local chains available in the HPN network.**
- 7. Employee Benefit Educational Renewal Booklet Provided Each Year Includes: Current year Plan Sheet; Prior Year Plan Sheet to include the HPN network information; Urgent Care Centers; Preferred Labs Centers; One Call Medical MRI/CAT/PET Scan Facilities; Sample Health/Prescription card; INTEGRA Employee Website Help Pages; Retail Pharmacy Listing & Cost Comparison Sheet; 4D/Magellan Website to Include Mail Order & Prescription Information; Mobil Application Pages for Pharmacy; Federal Notices and Information required for distribution each year.**

Thank you for your time this evening!

NB#5  
 3/27/18

TO: Charles D. Anderson, City Manager  
 FROM: June Merritt, Dir. Of Finance & HR   
 DATE: March 22, 2018  
 RE: Benefit Committee Recommendation – Health & Life Insurance Renewal

The Employee Benefit Committee met with INTEGRA for the annual review of the City’s employee health & life insurance program. INTEGRA received quotes from various health insurance carriers. The life insurance is provided by Sun Life and pricing was guaranteed for two years during last year’s renewal.

The committee recommends accepting the health insurance quote from Unimerica Option 3a, our current carrier. There are no plan modifications. Using this option the health plan projected costs are expected to increase by 3.05% from the prior year and the maximum costs are expected to increase by approximately 2.86%.

Also, the committee is recommending the employee contribution toward the premium remain at the same percentage as the prior year. This results in the employee paying the following amounts per week.

	<u>Medical</u>	<u>Dental</u>	<u>Vision</u>	<u>2018 Weekly</u>	<u>2017 Weekly</u>	<u>Increase</u>
Single	\$11.14	\$ 0.48	\$ 0.23	\$ 11.85	\$11.48	\$ 0.37
EE/Child	\$62.75	\$ 2.27	\$ 1.10	\$ 66.12	\$63.98	\$ 2.14
EE/Spouse	\$96.84	\$ 4.12	\$ 2.02	\$102.98	\$99.81	\$ 3.17
EE/Family	\$96.84	\$ 4.12	\$ 2.02	\$102.98	\$99.81	\$ 3.17

NB#5

3/22/2018, 9:30 AM

3/27/18

The City Of Seaford  
Quote Analysis for 2018-2019 Contract Year



Plan Information	Current	
	Projected	Actual
1 Plan Description	HPNFH, MTP, ERO, SWMD, IAG Agg	HPNFH, MTP, ERO, SWMD, IAG Agg
2 Stop Loss Carrier	Unimerica	Unimerica
3 Specific Contract	12/24	12/24
4 Benefits Included	Med/Rx	Med/Rx
5 Contract Deductible	\$70K	\$70K
6 Maximum	Unlimited	Unlimited
7 Run-in Limitations	None	None
8 Aggregating Specific	None	None
9 Laser Risk	None	None
10 Aggregate Contract	IAG - Paid	IAG - Paid
11 Benefits Included	Med/Rx/Dent/Vis	Med/Rx/Dent/Vis
<b>Fixed Costs (Annual)</b>		
12 <b>Total Annual Fixed Costs</b>	<b>\$427,369</b>	<b>\$427,369</b>
	Incl. Life/AD&D	Incl. Life/AD&D
13 <b>Fixed Cost Increase</b>		
<b>Projected Plan Costs (Annual)</b>		
14 <b>Total Annual Projected Costs</b>	<b>\$1,709,864</b>	<b>\$1,181,988</b>
	Incl. Life/AD&D	Incl. Life/AD&D
15 % Increase in Projected Costs		6.52%
16 Projected Cost Increase		\$72,333
17 Projected Cost Increase PEPM		\$78
<b>Maximum Plan Costs (Annual)</b>		
18 <b>Total Annual Maximum Costs</b>	<b>\$1,348,421</b>	<b>\$1,181,988</b>
	Incl. Life/AD&D	Incl. Life/AD&D
19 % Increase in Maximum Costs		-12.34%
20 Maximum Cost Increase		-\$166,434
21 Maximum Cost Increase PEPM		-\$180

Option 3a
HPNFH, MTP, ERO, IAG Agg, Lower Admin Forfeiti R Rebates
Unimerica
12/24
Med/Rx
\$70K
Unlimited
None
None
None
IAG - Paid
Med/Rx/Dent/Vis

	<b>\$429,122</b>
	Incl. Life/AD&D
	<b>\$1,763</b>

	<b>\$1,143,468</b>
	Incl. Life/AD&D
	3.05%
	\$33,814
	\$37

	<b>\$1,387,031</b>
	Incl. Life/AD&D
	2.86%
	\$38,609
	\$42

**The City Of Seaford**  
Quote Analysis for 2018-2019 Contract Year



Plan Information	Current		Option 3a
	Projected	Actual	
1 Plan Description	HPNFH, MTP, ERO, SWMD, IAG Agg	HPNFH, MTP, ERO, SWMD, IAG Agg	HPNFH, MTP, ERO, IAG Agg, Lower Admin Forfeit Pt, Rebates
2 Stop Loss Carrier	Unimetrica	Unimetrica	Unimetrica
3 Specific Contract	12/24	12/24	12/24
4 Benefits Included	Med/Rx	Med/Rx	Med/Rx
5 Contract Deductible	\$70K	\$70K	\$70K
6 Maximum	Unlimited	Unlimited	Unlimited
7 Run-in Limitations	None	None	None
8 Aggregating Specific	None	None	None
9 Laser Risk	None	None	None
10 Aggregate Contract	IAG - Paid	IAG - Paid	IAG - Paid
<b>Monthly Rates</b>			
Life/AD&D (NOT included in the Billing/Projected Rates listed below)			
11 Per Employee per Month	\$44.30	\$44.30	\$43.13
Med/Rx Billing/Projected Rates (Not including Dental/Vision Rates below)			
12 Single	\$660.93	\$702.87	\$674.65
13 Employee & Spouse	\$1,584.85	\$1,685.44	\$1,616.96
14 Employee & Children	\$1,219.60	\$1,297.92	\$1,246.45
15 Family	\$1,584.85	\$1,685.44	\$1,616.96
16 Retiree	\$0.00	\$0.00	\$0.00
Dental Projected Rates (Not included in the above Billing/Projected Rates)			
17 Single	\$25.76	\$30.46	\$32.76
18 Employee & Spouse	\$61.23	\$72.41	\$78.59
19 Employee & Children	\$40.97	\$48.45	\$52.58
20 Family	\$61.23	\$72.41	\$78.59
21 Retiree	\$23.01	\$27.21	\$29.58
Vision Projected Rates (Not included in the above Billing/Projected Rates)			
17 Single	\$14.43	\$16.22	\$17.46
18 Employee & Spouse	\$35.51	\$39.92	\$43.02
19 Employee & Children	\$23.47	\$26.39	\$28.51
20 Family	\$35.51	\$39.92	\$43.02
21 Retiree	\$12.93	\$14.54	\$11.97
Anticipated Maximum Monthly Rates			
22 Single	\$860.12	\$960.12	\$886.43
23 Family	\$1,942.19	\$1,942.19	\$2,005.46
24 Single	\$860.45	\$860.45	\$887.40
25 Employee & Spouse	\$2,063.29	\$2,063.29	\$2,127.91
26 Employee & Children	\$1,587.78	\$1,587.78	\$1,637.50
27 Family	\$2,063.29	\$2,063.29	\$2,127.91
28 Retiree	\$46.79	\$40.73	\$48.26
29 <b>Total Annual Projected Medical Costs</b>	<b>\$1,046,926</b>	<b>\$1,119,268</b>	<b>\$1,082,396</b>
Employee Withholding			
30	(\$200,520)	(\$200,520)	(\$200,520)
31 Retiree Contributions	\$0	\$0	\$0
32 Est. S125 Tax Savings	\$0	\$0	\$0
33 COBRA Payments	(\$1,747)	(\$1,747)	(\$1,747)
34 <b>Net Projected Company Health Cost</b>	<b>\$844,659</b>	<b>\$916,992</b>	<b>\$880,129</b>
35 <b>Net Projected Health Cost PEPM</b>	<b>\$914</b>	<b>\$992</b>	<b>\$953</b>