



PERSONNEL COMMITTEE MEETING AGENDA

1

August 27, 2014 at 1:30 p.m.
Sister Bay Administration Building
2383 Maple Drive

For additional information check: www.sisterbaywi.info

In order for everyone to hear the discussion please, turn off your cell phone. Thank you.

Call Meeting to Order

Deviations from the agenda order shown may occur.

Roll Call

Approval of minutes as published

Comments and Correspondence

New Business Items

1. Discussion on employee Health Care benefit issues; Agent of Record and potential increases for 2015.
2. Consider motion to convene into Executive Session pursuant to Wisconsin State Statutes, Section 19.85(1)(c) to discuss personnel and employee benefits.
3. Consider a motion to reconvene into Open Session.
4. Consider a motion to take action, if required.
5. Discussion on employee personnel manual and various personnel policies

Adjournment

Public Notice

Questions regarding the nature of the agenda items or more detail on the agenda items listed above scheduled to be considered by the governmental body listed above can be directed to Zeke Jackson, Village Administrator at 920-854-4118 or zeke.jackson@sisterbaywi.gov. It is possible that members of and possibly a quorum of members of other governmental bodies of the municipality may be in attendance at the above-stated meeting to gather information; no action will be taken by any governmental body at the above-stated meeting other than the governmental body specifically referred to above in this notice. Upon reasonable notice, a good faith effort will be made to accommodate the needs of disabled individuals through sign language interpreters or other auxiliary aid at no cost to the individual to participate in public meetings. Due to the difficulty in finding interpreters, requests should be made as far in advance as possible preferably a minimum of 48 hours. For additional information or to request this service, contact the Sister Bay Village Administrator at 854-4118, (FAX) 854-9637, or by writing to the Village Administrator at the Village Administration Building, 2383 Maple Drive, P.O.B. 769, Sister Bay, WI 54234. Copies of reports and other supporting documentation are available for review at the Village Administrator's Office, Administration Building, 2383 Maple Drive during operating hours. (8 a.m. – 4 p.m. weekdays).

PERSONNEL COMMITTEE MEETING MINUTES
WEDNESDAY, NOVEMBER 21, 2013
(APPROVAL PENDING)

The Village of Sister Bay Personnel Committee meeting was called to order at 5:15 PM by Chairman Pat Duffy.

Present: Chairman Pat Duffy, Committee Members Pam Abshire and Donna Scattergood, Village Administrator Zeke Jackson and Finance Director Juliana Neuman

Approval of minutes as published

Scattergood made a motion to approve the minutes as published. Abshire seconded the motion and all voted Aye.

Comments and Correspondence

None

New Business Items

Jackson requested that the committee convene into Executive Session first.

4. Consider a motion to convene into Executive Session pursuant to Wisconsin State Statutes Section 19.85(1)(c) to discuss personnel and employee benefits

At 5:16 PM, Duffy moved to convene into Executive Session as above. Scattergood seconded.

Abshire –Yes Scattergood –Yes Duffy –Yes

5. Consider a motion to reconvene into Open Session

At 6:10 PM, Duffy moved to reconvene into Open Session. Scattergood seconded the motion.

Abshire –Yes Scattergood –Yes Duffy –Yes

6. Consider a motion to take action, if required

Duffy moved that employees be offered two HRA options within the Group Insurance plan identified by Midwest Insurance broker Mike Dietz, with the Village continuing to pay 90% of premiums and 100% of the HRA fees up to a total maximum of \$10,000 per employee. Abshire seconded the motion and all voted Aye.

1. Discussion on employee Health Care benefit issues

As above.

2. Discussion on extension of vacation carryover due to unforeseen circumstances

There was consensus that carryover of vacation days into 2014 should be permitted for the Assistant Utility Manager, who cannot take time off in December because of the Utility Manager's surgery, and for the Finance Director if her daughter's baby has not been born by the end of 2013. Jackson asked to be authorized to grant such carryovers in the future, in consultation with the Board President. The committee agreed.

3. Discussion on Paid Time Off policies

Jackson reported prior experience in setting up a PTO policy that had both short-term and long-term components. Duffy noted that the idea for a PTO policy had come up as a result of the County's experience with creating one in order to avoid large costs when long-time employees retire. He

1 suggested obtaining a copy of the County's plan for review by the Board. Scattergood asked whether
2 this issue needs to be addressed before the first of the year. Jackson said no, but Duffy thought it
3 would be useful to include the County document in the December Board packets.

4
5 **7. Discussion on employee personnel manual and various personnel policies**

6 None.

7
8 **Adjournment**

9 At 6:19 PM Duffy moved and Abshire seconded that the meeting be adjourned. All agreed.

10
11 Respectfully submitted,

12
13
14 Juliana Neuman
15 Village Finance Director

16
17 \\sbs01.local.sisterbay.com\users\rlkuftrin\files\active\agendas\others\personnel\2013\2013_09)
18 092613 personnel minutes - unapproved version.docx Created: 10/26/2011 12:59 PM Printed:
19 8/25/2014 2:20 PM Author: Juliana Neuman Last Saved By: Juliana Neuman

Zeke,

Your policy will renew this December 1st.

You will have the option to keep your current plan with whatever the renewal rate is or we can look at new ACA plans.

So far this year we are seeing renewal rates with United Health at 10% or 25%

It looks like they either want a group or not.

We have done a lot of different options over the years.

I do not think because of the tax law changes you will want to do individual plans.

The government took away the pre-taxed benefit for individual plans.

I would think we could have a fair renewal with either United Healthcare's offer or see what the ACA rates are.

If you would like, I could put together ACA rates so you can get an idea?

Let me know if you want me to do that already.

Thanks,

Mike Dietz
Midwest Insurance Brokerage LTD
4 Systems Drive
Appleton, WI 54914
920-731-2100 Cell 920-213-9989
mike@mibltd.com Fax 920-731-1421

Zeke,

For the HRA fees.

We will have to see how the balance of the year comes out.

Year to date was paid in \$13,230

Paid out was \$18,609

That is about \$5379 in the negative.

However, a lot of the deductible are meet for the year.

This may result in the HRA catching up.

I would look at a 10% increase in the HRA fees if they do not improve.

That would take the current rate from Single/Family \$135/\$225 to \$150/\$250

We will know more as the year goes on.

I hope this helps for the budget.

Let me know if you need anything else.

Thanks,

Mike Dietz

Midwest Insurance Brokerage LTD

4 Systems Drive

Appleton, WI 54914

920-731-2100 Cell 920-213-9989

mike@mibltd.com Fax 920-731-1421

Begin forwarded message:

From: Arty Rasmussen <Arty@mibltd.com>

Subject: ACA Rates

Date: June 5, 2014 at 12:54:08 PM CDT

To: "zeke.jackson@sisterbaywi.gov" <zeke.jackson@sisterbaywi.gov>

Cc: Mike Dietz <Mike@mibltd.com>

Good Afternoon Zeke,

Per our phone conversation, per your request, attached are the ACA rates for the Village of Sister Bay. Please note these rates do not include any HRA fees.

Thank you

Arty

Arty Rasmussen
Midwest Insurance Brokerage
4 System Drive
Appleton WI 54914
920-731-2100 Phone
920-731-1421 Fax
arty@mibltd.com

Village of Sister Bay Medical Comparison

Renewal: 7/1/2014

Prepared by Midwest Insurance Brokerage, Ltd.

Rates Based on Census

Employee:	3
Employee/S:	3
Employee/C:	2
Family:	3
Total Census:	11



	United Healthcare Option W/JF Rx NS Current	Anthem Blue Preferred HSA Essential Direct 13L7	Arise POS HSA Healthy Engage Gold	Arise HMO HSA Healthy Engage Gold	Humana PPO 14 HSA Gold Opt 1 \$1,750 0%	WPS PPO HSA Gold \$2,000 100%
Deductible						
Employee Only	\$2,850	\$3,000	\$2,000	\$2,000	\$1,750	\$2,000
Family	\$5,700	\$6,000	\$4,000	\$4,000	\$3,500	\$4,000
Coinsurance	0%	0%	0%	0%	0%	0%
Out of Pocket Maximum						
Employee Only	\$4,850	\$3,000	\$2,000	\$2,000	\$1,750	\$2,000
Family	\$9,700	\$6,000	\$4,000	\$4,000	\$3,500	\$4,000
Physician Office Visits	Deductible then \$30 Co-pay	Deductible	Deductible	Deductible	Deductible	Deductible
Specialty Physician	Deductible then \$60 Co-pay	Deductible	Deductible	Deductible	Deductible	Deductible
Prescription Drugs	Deductible then \$10/35/60	Deductible	Deductible	Deductible	Deductible	Deductible
Specialty Drugs	\$10/100/300					
Network Drs./Hospitals	Bay Area Med. Door Cty Mem	Bay Area Med. Ministry Door	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med./Ministry Door Door Cty Mem
TOTAL PREMIUM	\$8,790.86	\$16,273.98	\$15,264.84	\$14,453.99	\$16,137.99	\$15,872.54

* See Summary of Benefit Book for additional details.

This benefit comparison will not replace the benefit grid that is furnished by any insurance carrier and approved by the office of the commissioner of insurance. Medical conditions and enrollment data will affect underwritten rates.

Village of Sister Bay Medical Comparison - Employee Rating (page 2)



	United Healthcare Option W/F Rx NS Current	Anthem Blue Preferred HSA Essential Direct 13L7	Arise POS HSA Healthy Engage Gold	Arise HMO HSA Healthy Engage Gold	Humana PPO 14 HSA Gold Opt 1 \$1,750 0%	WPS PPO HSA Gold \$2,000 100%
Martha Baker (Emp)(C)	\$715.69	\$1,620.76	\$1,419.56	\$1,344.15	\$1,333.14	\$1,543.91
Joseph Felhofer (Emp)(C)	\$621.27	\$1,012.41	\$953.26	\$902.63	\$1,333.14	\$986.54
James Hirschmiller (Emp)	\$498.58	\$964.34	\$908.01	\$859.77	\$701.65	\$939.70
Matthew Jackson (Family)	\$534.99	\$1,084.70	\$1,069.43	\$1,012.63	\$2,245.29	\$1,106.77
Steven Jacobson (Emp)(S)	\$1,291.03	\$2,234.48	\$2,103.94	\$1,992.18	\$1,543.63	\$2,177.40
Patrick Johnson (Family)	\$1,002.70	\$1,760.27	\$1,657.43	\$1,569.39	\$2,245.29	\$1,715.30
Robert Lang (Family)	\$960.50	\$1,856.40	\$1,747.94	\$1,655.10	\$2,245.29	\$1,808.96
Steven Mann (Emp)(S)	\$1,193.69	\$2,027.84	\$1,909.38	\$1,807.95	\$1,543.63	\$1,976.03
Michael Schnell (Emp)(S)	\$937.81	\$1,703.11	\$1,603.62	\$1,518.43	\$1,543.63	\$1,659.60
Christine Sully (Emp)	\$615.97	\$1,087.34	\$1,023.82	\$969.44	\$701.65	\$1,059.56
Janal Suppanz (Emp)	\$518.63	\$922.33	\$868.45	\$822.32	\$701.65	\$898.77
TOTAL PREMIUM	\$8,790.86	\$16,273.98	\$15,264.84	\$14,453.99	\$16,137.99	\$15,872.54

Village of Sister Bay Medical Comparison

Renewal: 7/1/2014

Prepared by Midwest Insurance Brokerage, Ltd.



	United Healthcare Option WJF Rx NS Current	United Healthcare Option DEF Rx IU Alternate	United Healthcare Option DEZ Rx IU Alternate	United Healthcare Option DE6 Rx IU Alternate		
Deductible						
Employee Only	\$2,850	\$2,000	\$5,500	\$1,500		
Family	\$5,700	\$4,000	\$11,000	\$3,000		
Coinsurance	0%	0%	20%	20%		
Out of Pocket Maximum						
Employee Only	\$4,850	\$4,000	\$6,250	\$5,000		
Family	\$9,700	\$8,000	\$12,500	\$10,000		
Physician Office Visits	Deductible then \$30 Co-pay	\$30 Co-pay	Deductible & Coinsurance	\$30 Co-pay		
Specialty Physician	Deductible then \$60 Co-pay	\$60 Co-pay	Deductible & Coinsurance	\$60 Co-pay		
Prescription Drugs	Deductible then \$10/35/60	\$10/35/60	Deductible & Coinsurance	\$10/35/60		
Specialty Drugs	\$10/100/300					
Network Drs./Hospitals	Door Cty Mem Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem		
TOTAL PREMIUM	\$8,790.86	\$12,782.81	\$10,261.89	\$13,937.47		

* See Summary of Benefit Book for additional details.
 This benefit comparison will not replace the benefit grid that is furnished by any insurance carrier and approved by the office of the commissioner of insurance.
 Medical conditions and enrollment data will affect underwritten rates.

Rates Based on Census

Employee:	3
Employee/S:	3
Employee/C:	2
Family:	3
Total Census:	11

Village of Sister Bay Medical Comparison - Employee Rating (page 2)



	United Healthcare Option WJF Rx NS Current	United Healthcare Option DE7 Rx IJ Alternate	United Healthcare Option DEZ RX IJ Alternate	United Healthcare Option DE6 Rx IJ Alternate		
Martha Baker (Emp/C)	\$715.69	\$1,134.20	\$910.57	\$1,236.72		
Joseph Falhofer (Emp/C)	\$521.27	\$804.77	\$646.09	\$877.51		
James Hirschmiller (Emp)	\$498.58	\$766.57	\$615.42	\$835.85		
Matthew Jackson (Family)	\$534.99	\$862.24	\$692.22	\$940.17		
Steven Jacobson (Emp/S)	\$1,291.03	\$1,776.22	\$1,426.00	\$1,936.74		
Patrick Johnson (Family)	\$1,002.70	\$1,399.26	\$1,123.35	\$1,525.73		
Robert Lang (Family)	\$960.50	\$1,475.67	\$1,184.70	\$1,609.04		
Steven Mann (Emp/S)	\$1,193.69	\$1,611.96	\$1,294.12	\$1,757.64		
Michael Schnell (Emp/S)	\$937.81	\$1,353.83	\$1,086.89	\$1,476.18		
Christine Sully (Emp)	\$615.97	\$864.92	\$693.92	\$942.46		
Janal Suppanz (Emp)	\$518.63	\$733.17	\$588.61	\$799.43		
TOTAL PREMIUM	\$8,790.86	\$12,782.81	\$10,261.89	\$13,937.47		

Village of Sister Bay Medical Comparison

Renewal: 7/1/2014

Prepared by Midwest Insurance Brokerage, Ltd.



Rates Based on Census

Employee:	3
Employee/S:	3
Employee/C:	2
Family:	3
Total Census:	11

	United Healthcare Option WJF Rx NS	Anthem Blue Preferred Core Direct Access 13M6	Arise POS HSA Healthy Engage Bronze \$5,500 80%	Arise HMO HSA Healthy Engage Bronze \$5,500 80%	Humana NPOS Bronze Opt 2	WPS PRO HSA Bronze \$5,500 80%
Deductible						
Employee Only	\$2,850	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
Family	\$5,700	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000
Coinsurance	0%	0%	20%	20%	0%	20%
Out of Pocket Maximum						
Employee Only	\$4,850	\$5,500	\$6,350	\$6,350	\$5,500	\$6,350
Family	\$9,700	\$11,000	\$12,700	\$12,700	\$11,000	\$12,700
Physician Office Visits	Deductible then \$30 Co-pay	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialty Physician	Deductible then \$60 Co-pay	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs	Deductible then \$10/35/60	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Specialty Drugs	\$10/100/300					
Network Drs./Hospitals	Bay Area Med. Door Cty Mem	Bay Area Med. Ministry Door	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med./Ministry Door Door Cty Mem
TOTAL PREMIUM	\$8,790.86	\$11,391.00	\$9,981.91	\$9,466.18	\$10,139.98	\$10,379.15

* See Summary of Benefit Book for additional details.
This benefit comparison will not replace the benefit grid that is furnished by any insurance carrier and approved by the office of the commissioner of insurance.
Medical conditions and enrollment data will affect underwritten rates.

Village of Sister Bay Medical Comparison - Employee Rating (page 2)



	United Healthcare Option WJF Rx NS	Anthem Blue Preferred Core Direct Access 13M6	Arise POS HSA Healthy Engage Bronze \$5,500 80%	Arise HMO HSA Healthy Engage Bronze \$5,500 80%	Humana NPOS Bronze Opt 2	WPS PPO HSA Bronze \$5,500 80%
Martha Baker (Emp/C)	\$715.69	\$1,134.46	\$928.27	\$880.32	\$837.65	\$1,009.57
Joseph Felhofer (Emp/C)	\$521.27	\$708.64	\$623.35	\$591.15	\$837.65	\$645.11
James Hirschmiller (Emp)	\$498.58	\$674.99	\$593.76	\$563.08	\$440.87	\$614.48
Matthew Jackson (Family)	\$534.99	\$759.24	\$699.31	\$663.19	\$1,410.78	\$723.72
Steven Jacobson (Emp/S)	\$1,291.03	\$1,564.02	\$1,375.80	\$1,304.72	\$969.91	\$1,423.80
Patrick Johnson (Family)	\$1,002.70	\$1,232.10	\$1,083.82	\$1,027.83	\$1,410.78	\$1,121.65
Robert Lang (Family)	\$960.50	\$1,299.39	\$1,143.01	\$1,083.96	\$1,410.78	\$1,182.90
Steven Mann (Emp/S)	\$1,193.69	\$1,419.39	\$1,248.57	\$1,184.03	\$969.91	\$1,292.14
Michael Schnell (Emp/S)	\$937.81	\$1,192.09	\$1,048.63	\$994.45	\$969.91	\$1,085.22
Christine Sully (Emp)	\$615.97	\$761.09	\$669.50	\$634.90	\$440.87	\$692.85
Janal Suppanz (Emp)	\$518.63	\$645.59	\$567.89	\$538.55	\$440.87	\$587.71
TOTAL PREMIUM	\$8,790.86	\$11,391.00	\$9,981.91	\$9,466.18	\$10,139.98	\$10,379.15

Village of Sister Bay Medical Comparison

Renewal: 7/1/2014

Prepared by Midwest Insurance Brokerage, Ltd.



Rates Based on Census

Employee:	3
Employee/S:	3
Employee/C:	2
Family:	3
Total Census:	11

	United Healthcare Option WJF Rx NS	Anthem Blue Preferred Direct Access Option 13V5	Arise POS Healthy Engage Silver 80%	Arise HMO Healthy Engage Silver 80%	Humana PPO 14 Copay Opt 11 Silver	WPS PPO Healthy Choice Silver \$2,000 80%
Deductible	\$2,850	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Max No. of Deductibles		2	2	2	2	2
Coinsurance	0%	20%	20%	20%	20%	20%
Out of Pocket Maximum						
Per Person	\$4,850	\$3,500	\$6,350	\$6,350	\$6,350	\$6,350
No. of Times		2	2	2	2	2
Physician Office Visits	Deductible then \$30 Co-pay	\$30 Co-pay	\$30 Co-pay	\$30 Co-pay	\$30 Co-pay	\$30 Co-pay
Specialty Physician	Deductible then \$60 Co-pay	\$60 Co-pay	\$60 Co-pay	\$60 Co-pay	\$75 Co-pay	\$60 Co-pay
Prescription Drugs	Deductible then \$10/\$5/\$60	\$10/\$30/\$60	\$20/\$50/\$75	\$20/\$50/\$75	\$10/\$45/\$75	\$20/\$50/\$75
Specialty Drugs	\$10/\$100/\$300	25% of maximum allowed	25% to \$500	25% to \$500	25%	25% to \$500
Network Drs./Hospitals	Bay Area Med. Door Cty Mem	Bay Area Med. Ministry Door	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med. Door Cty Mem	Bay Area Med./Ministry Door Door Cty Mem
TOTAL PREMIUM	\$8,790.86	\$17,956.95	\$12,256.11	\$11,630.72	\$12,691.62	\$12,744.09

* See Summary of Benefit Book for additional details.
 This benefit comparison will not replace the benefit grid that is furnished by any insurance carrier and approved by the office of the commissioner of insurance.
 Medical conditions and enrollment data will affect underwritten rates.

Village of Sister Bay Medical Comparison - Employee Rating (page 2)



United Healthcare Option WJF Rx NS	Anthem Blue Preferred Direct Access Option 13V5	Arise POS Healthy Engage Silver 80%	Arise HMO Healthy Engage Silver 80%	Humana PPO 14 Copay Opt 11 Silver	WPS PPO Healthy Choice Silver \$2,000 80%
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Martha Baker (Emp/C)	\$715.69	\$1,788.38	\$1,139.76	\$1,081.60	\$1,048.44	\$1,239.61
Joseph Felhofer (Emp/C)	\$521.27	\$1,117.10	\$765.37	\$726.32	\$1,048.44	\$792.09
James Hirschmiller (Emp)	\$498.58	\$1,064.07	\$729.03	\$691.83	\$551.81	\$754.49
Matthew Jackson (Family)	\$534.99	\$1,196.87	\$858.65	\$814.84	\$1,765.78	\$888.63
Steven Jacobson (Emp/S)	\$1,291.03	\$2,465.56	\$1,689.26	\$1,603.06	\$1,213.99	\$1,748.24
Patrick Johnson (Family)	\$1,002.70	\$1,942.30	\$1,330.76	\$1,262.85	\$1,765.78	\$1,377.21
Robert Lang (Family)	\$960.50	\$2,048.37	\$1,403.42	\$1,331.81	\$1,765.78	\$1,452.42
Steven Mann (Emp/S)	\$1,193.69	\$2,237.55	\$1,533.03	\$1,454.80	\$1,213.99	\$1,586.56
Michael Schnell (Emp/S)	\$937.81	\$1,879.24	\$1,287.54	\$1,221.84	\$1,213.99	\$1,332.50
Christine Sully (Emp)	\$615.97	\$1,199.79	\$822.02	\$780.08	\$551.81	\$850.72
Janal Suppanz (Emp)	\$518.63	\$1,017.72	\$697.27	\$661.69	\$551.81	\$721.62
TOTAL PREMIUM	\$8,790.86	\$17,956.95	\$12,256.11	\$11,630.72	\$12,691.62	\$12,744.09

August 19, 2014

Delta Dental

**2801 Hoover Rd, Box 828
Stevens Point, WI 54481**

Re: Policy Name: Village of Sister Bay Policy Number(s): _____

Dear Delta Dental,

On *Sept. 1, 2014* we have appointed Sarah Beth Janssen (*if applicable*) at McClone 39-0968993 as our exclusive insurance agent for all lines of coverage. The appointment of Sarah Beth Janssen rescinds and supersedes all previous agent appointments and shall remain in force until cancelled in writing.

I understand that you will make this appointment effective on the first of the month following your receipt of this letter, and that once effective all commissions and other compensation payable from that date on will be paid to the agent appointed in this letter. I represent that I am authorized to appoint an agent for the lines of coverage that are included in this letter.

Sincerely,

**Zeke Jackson
Village Administrator**

August 19, 2014

Employee Benefits Corp

**PO Box 44347
Madison, WI 53744-4347**

Re: Policy Name: Village of Sister Bay Policy Number(s): _____

Dear EBC-Employee Benefits Corp,

On *Sept. 1, 2014* we have appointed Sarah Beth Janssen (*if applicable*) at McClone 39-0968993 as our exclusive insurance agent for all lines of coverage. The appointment of Sarah Beth Janssen rescinds and supersedes all previous agent appointments and shall remain in force until cancelled in writing.

I understand that you will make this appointment effective on the first of the month following your receipt of this letter, and that once effective all commissions and other compensation payable from that date on will be paid to the agent appointed in this letter. I represent that I am authorized to appoint an agent for the lines of coverage that are included in this letter.

Sincerely,

**Zeke Jackson
Village Administrator**

August 19, 2014

Minnesota Life

Re: Policy Name: Village of Sister Bay Policy Number(s): _____

Dear Minnesota Life,

On *Sept. 1, 2014* we have appointed Daniel McClone (*if applicable*) at McClone 39-0968993 as our exclusive insurance agent for all lines of coverage. The appointment of Daniel McClone rescinds and supersedes all previous agent appointments and shall remain in force until cancelled in writing.

I understand that you will make this appointment effective on the first of the month following your receipt of this letter, and that once effective all commissions and other compensation payable from that date on will be paid to the agent appointed in this letter. I represent that I am authorized to appoint an agent for the lines of coverage that are included in this letter.

Sincerely,

Zeke Jackson
Village Administrator

August 19, 2014

United Healthcare

**Attn: Agent Compensation
400 Capital Blvd - 2nd Floor
Rocky Hill, CT 06067-3576**

Re: Policy Name: Village of Sister Bay Policy Number(s): _____

Dear UnitedHealthcare,

On *Sept. 1, 2014* we have appointed Sarah Beth Janssen (*if applicable*) at McClone 39-0968993 as our exclusive insurance agent for all lines of coverage. The appointment of Sarah Beth Janssen rescinds and supersedes all previous agent appointments and shall remain in force until cancelled in writing.

I understand that you will make this appointment effective on the first of the month following your receipt of this letter, and that once effective all commissions and other compensation payable from that date on will be paid to the agent appointed in this letter. I represent that I am authorized to appoint an agent for the lines of coverage that are included in this letter.

Sincerely,

**Zeke Jackson
Village Administrator**