



PERSONNEL COMMITTEE MEETING AGENDA

August 30, 2016 at 8:00 AM

Sister Bay Fire Station, Small Room

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 Agenda

Comments and Correspondence

New Business Items

1. Review of updated regional wage survey; consider relevant motions for action if appropriate.
2. Discussion on Health Insurance and other Benefits for the 2017 Budget Year; Consider a relevant motion for action.
3. Discussion on COLA for the 2017 Budget Year; Consider a relevant motion for action.
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.
5. Consider a motion to reconvene into Open Session.
6. Consider a motion to take action, if required.
7. Matters to be placed on a future agenda or referred to a Committee, official or employee.

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).

I hereby certify that I have posted a copy of this agenda at the following locations:		
<input type="checkbox"/> Administration Building	<input type="checkbox"/> Library	<input type="checkbox"/> Post Office
_____ / _____		_____
Name		Date

1 **PERSONNEL COMMITTEE MEETING MINUTES**
2 **TUESDAY, JUNE 21, 2016**
3 **LARGE MEETING ROOM – SISTER BAY FIRE STATION**
4 **2258 MILL ROAD, SISTER BAY, WI**
5 **(APPROVAL PENDING)**

6
7 *The June 21, 2016 meeting of the Personnel Committee was called to order by Committee Chair*
8 *Pat Duffy at 5:05 P.M.*
9

10 **Present:** Committee Chair Pat Duffy and Committee members Kathy Enquist and
11 Denise Bhirdo.

12
13 **Staff Members:** Village Administrator Zeke Jackson, Finance Director Tasha Rass,
14 Utilities Director Mike Schell and Assistant Administrator Janal Suppanz.

15
16 **Approval of Agenda:**

17 *A motion was made by Bhirdo, seconded by Enquist that the Agenda for the June 21, 2016*
18 *meeting of the Personnel Committee be approved as presented. Motion carried – All ayes.*
19

20 **Approval of minutes as published:**

21 *A motion was made by Enquist, seconded by Duffy that the minutes for the March 31, 2016 joint*
22 *meeting of the Finance Committee and the Personnel Committee be approved as presented.*
23 *Motion carried with Bhirdo abstaining.*
24

25 **Comments, correspondence and concerns from the public:**

26 Duffy noted that no new correspondence had been received, and then asked if anyone
27 wished to address a non-agenda item. No one responded.
28

29 **Business Items:**

30 **Item No. 1. Discussion regarding opening the Utility Clerk position up and review of**
31 **a “Help Wanted” ad for that position; Consider a motion for action if necessary:**

32 Jackson noted that after Martha Baker resigned from her full-time position as the Utility
33 Clerk, the decision was made that existing staff members would perform the Utility
34 Clerk’s duties for a short time so that a determination could be made as to whether or
35 not a full-time replacement was actually needed. At this time staff is recommending that
36 some of the Clerk’s duties still be performed by Rass and Suppanz, but that a part-time
37 person be hired to perform the remaining duties. During discussion Bhirdo questioned
38 why some of the Utility Clerk’s duties will still be performed by existing staff members,
39 and Jackson, Suppanz and Rass responded that they believe it would be best to have
40 staff members cross-trained. The job duties and assignments will be re-evaluated once
41 someone has been working as a Utility Clerk for a while. A job description and draft of
42 a “Help Wanted” ad were included in the meeting packets, and the Committee members
43 jointly reviewed those documents. During the review process a few revisions were
44 recommended, and Jackson and Suppanz took note of them.
45

46 *A motion was made by Duffy, seconded by Bhirdo that the “Help Wanted” ad for a part-time*
47 *Utilities Clerk which was reviewed at this meeting shall be revised in accord with the Personnel*

1 *Committee's directives and be posted and published ASAP. Motion carried – All ayes.*

2

3 Jackson noted that as an interim measure a contracted employee has been hired to work
4 as a part-time Utility Clerk, and it was the consensus that the contracted employee shall
5 remain on staff until the part-time Utility Clerk position has been filled.

6

7 **Item No. 2. Matters to be placed on a future agenda or referred to a Committee or**
8 **Commission:**

9 *Jackson noted that it is his understanding that health insurance premiums will be increasing in*
10 *2017. This issue will have to be addressed by the Personnel Committee once more information has*
11 *been received.*

12

13 **Adjournment:**

14 *A motion was made by Bhirdo, seconded by Enquist to adjourn the meeting of the Personnel*
15 *Committee at 5:41 P.M. Motion carried – All ayes.*

16

17 Respectfully submitted,



18

19 Janal Suppanz,

20 Assistant Administrator



Village of Sister Bay PERSONNEL COMMITTEE

Meeting Date 08/30/2016

Items:

Regional Wage Survey:

A survey of Northern Door municipalities was performed to identify wages, years of service, benefit contributions, and health insurance deductibles. The survey may be used for comparison purposes when reviewing the proposed wage and benefit schedule for 2017.

Increase in Health Insurance Premium:

Insurance premiums are expected to increase significantly this year regardless of the insurer or the insured. Although renewal costs are not in yet and will not be available until mid-September, McClone is expecting United HealthCare to raise costs about 18%. For the purposes of budgeting, an 18% increase in premiums has been included in the salary and benefits spreadsheet. Other benefit splits have been maintained from 2016:

- 85/15 split in employee premium
- 65/35 split in dependent premium
- Village contribution of 75% of the employee deductible to individual HSA accounts which results in contributions to single coverage of \$2850 and contributions to family coverage of \$4275.

The increase in premium is expected to result in an increased cost to the Village of \$29,462.07 and an increase to the employees of \$10,619.59. For comparison purposes, premium and the employer/employee division of payment for 2013 are shown. Over the past four years, employees have taken on a significant share of the premiums. The employee paid portion has grown \$36,473 in four years.

For purposes of budgeting, dental, life, and disability insurance premiums have an estimated increase of 4%.

Cost of Living Adjustment (COLA):

CPI in the first half of 2016 for the Milwaukee-Racine area living expenses component rose 2.3% (page 2, paragraph 2 of the BLS News Release). As a result, COLA was set to that level.

2016 NORTHERN DOOR MUNICIPAL EMPLOYEE WAGE AND HEALTH INSURANCE DATA

Department /Title	BAILEYS HARBOR	YRS OF EMP.	EGG HARBOR	YRS. OF EMP.	EPHRAIM	YRS. OF EMP.	GIBRALTAR	YRS. OF EMP.	LIBERTY GROVE	YRS. OF EMP.	TOWN OF EGG HARBOR	YRS. OF EMP.	SISTER BAY	YRS. OF EMP.
Administration														
Administrator									\$68,930 YR	33 YRS				
Administrator/Clerk	\$26.90 HR	9.25 YRS												
Administrator/Zoning Administrator			\$75,000 YR	<1 YR	\$60,000 YR	10 YRS							\$73,507 YR	3 YRS
Administrator/Clerk-Treasurer							\$27.92 HR	15 YRS						
Assistant Administrator													\$57,574 YR	10.5 YRS
Finance Director													\$62,005 YR	<1 YR
Treasurer	\$14,542 YR	12 YRS												
Clerk/Treasurer			\$44,880 YR	4 YRS	\$40,000 YR	<1 YR			\$56,000 YR	17 YRS	\$35,000 YR (3 DAYS WK.) \$23.87 Per Hr. After That	21 YRS	\$18.44 HR	26 YRS
Administrative Asst./Deputy Clerk	\$15.00 HR	8 MOS							\$13.50 HR 16 Hrs./Week	1 YR.				
Administrative Asst./Deputy Clerk-Treas.			\$37,000 YR	<1 YR										
Deputy Clerk					\$34,800 YR	1 YR	\$19.00 HR	4 YRS						
Sewer and Wastewater Utility														
Utility Clerk													\$16.00 HR (30 HRS. WK.)	2 MOS
Utility Manager	\$29.15 HR	20 YRS	\$64,835 YR	28 YRS	\$45,000 YR	10 YRS							\$28.37	27 YRS
Utility Supervisor													\$28.16	<1 YR
Utility Operator	\$24.35 HR	18 YRS	\$26.21 HR	23 YRS	\$38,000 YR	VACANT							\$21.47	17 YRS
Utility Operator	\$17.15 HR	< 3 MOS											\$21.47	8 YRS
Public Works/Maintenance Department														
Public Works/Maintenance Supervisor	\$20.65 HR	18 YRS	\$64,835 YR	18 YRS	\$45,000 YR	12 YR	\$20.86 HR	16 YRS	\$23.66 HR	18 YRS			\$ 31.18 HR	37 YRS
Public Works/Maintenance Employee	\$18.15 HR	9.25 YRS	\$21.50 HR	14YRS	\$33,000 YR	2 YRS	\$19.57 HR	16 YRS	\$22.00	25 YRS	\$16.00 HR (Part-Time)	12 YRS	\$19.89 HR	21 YRS
Public Works/Maintenance Employee	\$14.00 HR	3 MOS	\$21.50 HR	1 YR			\$19.00 HR	4 YRS	\$21.33	13.5 YRS	\$16.00 HR (Part-Time)	1 YR	\$19.89 HR	16 YRS
Public Works/Maintenance Employee									\$20.76	13 YRS			\$ 15.75 HR	1 YR
Seasonal Public Works/Maintenance Emp.			\$10,000-\$15.00 HR	SEASONAL									\$11.50-12.00 HR	SEASONAL
Marina														
Harbor Master	\$15.15 HR	1 YR	\$3,200 MO Operating Fee		Duties Are Handled By Village Admin.				\$13.00 HR	SEASONAL			\$40,000 YR	1 YR
Dockmasters	\$12.80 HR	8 YRS	Paid By Op. Company										\$ 12.00 HR	1-3 YRS
Seasonal Employees	\$11.00 HR	SEASONAL	Paid By Op. Company		\$11.50 HR	SEASONAL							\$10.00-11.50 HR	SEASONAL

EMPLOYEE HEALTH INSURANCE COVERAGE DATA

Baileys Harbor	Town of Baileys Harbor employees must purchase their own health insurance, but \$800 is provided to them per month to cover health insurance premiums.
Village of Egg Harbor	The Village of Egg Harbor pays 90% of employees' health insurance premiums. Single Deductible \$1,000.00/Family Deductible \$2,000.00
Ephraim	The Village of Ephraim pays 85% of employees' health insurance premiums regardless of whether individual or family coverage is chosen. No Deductible.
Liberty Grove	The Town of Liberty Grove pays 90% of employees health insurance premiums regardless of whether individual or family coverage is chosen. Single Deductible \$2,000.00/Family Deductible \$4,000.00
Gibraltar	The Town of Gibraltar pays 85% of employees' health insurance premiums regardless of whether individual or family coverage is chosen. No Deductible.
Town of Egg Harbor	The Town of Egg Harbor doesn't provide health insurance to any of its employees.
Sister Bay	The Village of Sister Bay pays 85% of employees' health insurance premiums and 65% of dependent coverage, but also makes a contribution to an H.S.A. Account. Single Deductible \$2,850.00/Family Deductible \$5,700.00



For Release: Friday, July 15, 2016

16-1446-CHI

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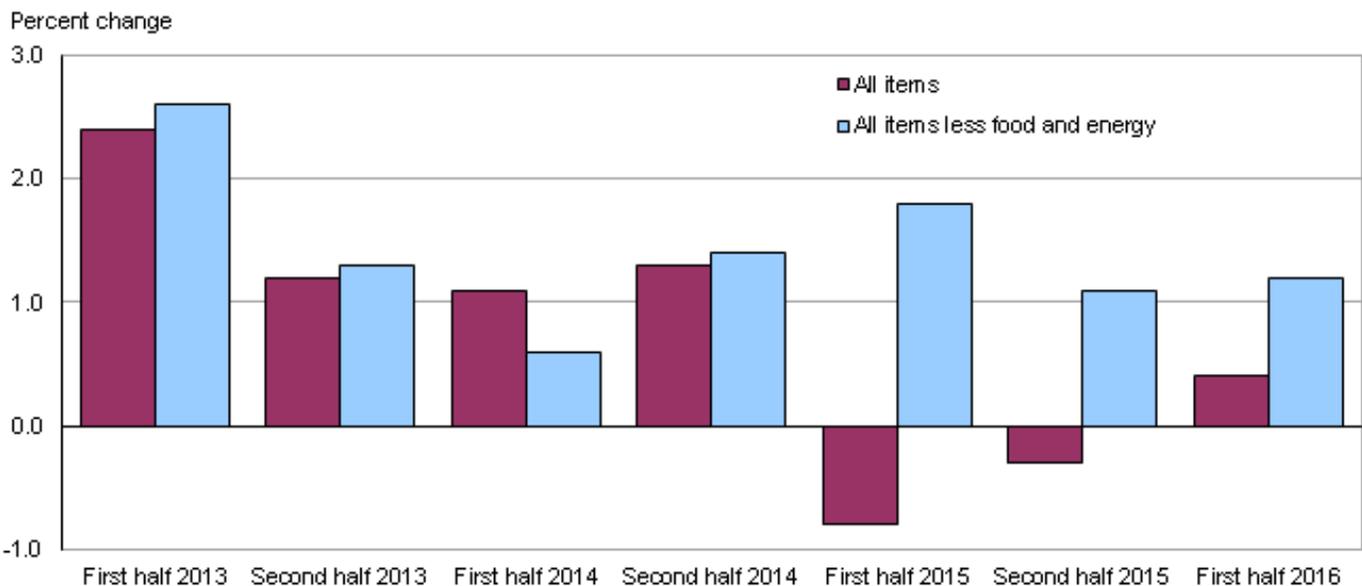
Media contact: (312) 353-1138

Consumer Price Index, Milwaukee-Racine — First Half 2016

Local prices rose 0.4 percent over the year

The Consumer Price Index for All Urban Consumers (CPI-U) in the Milwaukee-Racine area rose 0.4 percent from the first half of 2015 to the first half of 2016, the U.S. Bureau of Labor Statistics reported today. Assistant Commissioner for Regional Operations Charlene Peiffer noted that the all items less food and energy index was 1.2 percent higher compared to its first half 2015 level as price increases were noted for several categories: shelter, recreation, and medical care. Food prices rose 1.1 percent over the year while the index for energy fell 8.7 percent. (See [chart 1](#).)

Chart 1. Over-the-year percent change in CPI-U, Milwaukee, first half 2013–first half 2016



Source: U.S. Bureau of Labor Statistics.

Food

Food prices rose 1.1 percent from their first half 2015 levels. Within the food category, the index for food away from home (restaurant, cafeteria, and vending purchases) increased 4.5 percent while prices for food at home (groceries) were 0.9 percent lower.

Energy

The energy index was 8.7 percent lower from the first half of 2015 to the first half of 2016. Within the energy category, the indexes for gasoline and utility (piped) gas service declined 14.9 percent and 7.5 percent, respectively, over the year. The index for electricity rose 0.3 percent compared to its first half 2015 level.

All items less food and energy

The all items less food and energy index increased 1.2 percent over the year. Among the index's components, higher costs were recorded for shelter (2.3 percent), recreation (1.9 percent), and medical care (1.2 percent). Prices declined 1.3 percent for education and communication over the year.

The second half 2016 Consumer Price Index for Milwaukee-Racine is scheduled to be released in January 2017.

Technical Note

The Consumer Price Index (CPI) is a measure of the average change in prices over time in a fixed market basket of goods and services. The Bureau of Labor Statistics publishes CPIs for two population groups: (1) a CPI for All Urban Consumers (CPI-U) which covers approximately 89 percent of the total population and (2) a CPI for Urban Wage Earners and Clerical Workers (CPI-W) which covers 28 percent of the total population. The CPI-U includes, in addition to wage earners and clerical workers, groups such as professional, managerial, and technical workers, the self-employed, short-term workers, the unemployed, and retirees and others not in the labor force.

The CPI is based on prices of food, clothing, shelter, and fuels, transportation fares, charges for doctors' and dentists' services, drugs, and the other goods and services that people buy for day-to-day living. Each month, prices are collected in 87 urban areas across the country from about 6,000 housing units and approximately 24,000 retail establishments--department stores, supermarkets, hospitals, filling stations, and other types of stores and service establishments. All taxes directly associated with the purchase and use of items are included in the index.

The index measures price changes from a designated reference date (1982-84) that equals 100.0. An increase of 16.5 percent, for example, is shown as 116.5. This change can also be expressed in dollars as follows: the price of a base period "market basket" of goods and services in the CPI has risen from \$10 in 1982-84 to \$11.65. For further details see the CPI home page on the Internet at www.bls.gov/cpi and the BLS Handbook of Methods, Chapter 17, The Consumer Price Index, available on the Internet at www.bls.gov/opub/hom/pdf/homch17.pdf.

In calculating the index, price changes for the various items in each location are averaged together with weights that represent their importance in the spending of the appropriate population group. Local data are then combined to obtain a U.S. city average. Because the sample size of a local area is smaller, the local area index is subject to substantially more sampling and other measurement error than the national index. In addition, local indexes are not adjusted for seasonal influences. As a result, local area indexes show greater

volatility than the national index, although their long-term trends are quite similar. **Note:Area indexes do not measure differences in the level of prices between cities; they only measure the average change in prices for each area since the base period.**

The **Milwaukee-Racine, Wis.**, consolidated area covered in this release is comprised of Milwaukee, Ozaukee, Racine, Washington, and Waukesha Counties in Wisconsin.

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

Table 1. Consumer Price Index for All Urban Consumers (CPI-U): Indexes for semiannual averages and percent changes for selected periods Milwaukee-Racine, WI (1982-84=100 unless otherwise noted)

Item and Group	Semiannual average indexes			Percent change to 1st half 2016 from-	
	1st half 2015	2nd half 2015	1st half 2016	1st half 2015	2nd half 2015
Expenditure category					
All Items.....	226.220	226.984	227.147	0.4	0.1
All items (1967=100).....	698.704	701.066	701.568	-	-
Food and beverages.....	246.551	248.702	249.801	1.3	0.4
Food.....	251.090	252.964	253.851	1.1	0.4
Food at home.....	246.293	248.995	243.964	-0.9	-2.0
Food away from home.....	259.030	259.541	270.570	4.5	4.2
Alcoholic beverages.....	203.507	208.358	211.580	4.0	1.5
Housing.....	211.854	213.262	215.621	1.8	1.1
Shelter.....	257.408	260.716	263.454	2.3	1.1
Rent of primary residence ⁽¹⁾	239.683	241.257	243.815	1.7	1.1
Owners' equiv. rent of residences ^{(1) (2)}	273.591	278.025	280.692	2.6	1.0
Owners' equiv. rent of primary residence ^{(1) (2)}	273.591	278.025	280.692	2.6	1.0
Fuels and utilities.....	212.012	208.419	208.691	-1.6	0.1
Household energy.....	173.468	169.387	169.269	-2.4	-0.1
Energy services ⁽¹⁾	178.310	174.593	174.696	-2.0	0.1
Electricity ⁽¹⁾	212.489	216.195	213.153	0.3	-1.4
Utility (piped) gas service ⁽¹⁾	118.049	105.286	109.147	-7.5	3.7
Household furnishings and operations.....	96.797	95.644	98.328	1.6	2.8
Apparel.....	143.504	139.638	143.679	0.1	2.9
Transportation.....	188.043	187.955	178.677	-5.0	-4.9
Private transportation.....	179.949	180.048	170.303	-5.4	-5.4
Motor fuel.....	219.746	225.426	186.601	-15.1	-17.2
Gasoline (all types).....	216.463	222.241	184.274	-14.9	-17.1
Gasoline, unleaded regular ⁽³⁾	216.045	219.801	180.211	-16.6	-18.0
Gasoline, unleaded midgrade ^{(3) (4)}	234.862	244.856	206.462	-12.1	-15.7
Gasoline, unleaded premium ⁽³⁾	203.418	217.561	189.200	-7.0	-13.0
Medical care.....	486.551	488.733	492.156	1.2	0.7
Recreation ⁽⁵⁾	116.796	118.172	119.058	1.9	0.7
Education and communication ⁽⁵⁾	154.216	152.723	152.158	-1.3	-0.4
Other goods and services.....	388.370	389.660	397.126	2.3	1.9
Commodity and service group					
All Items.....	226.220	226.984	227.147	0.4	0.1
Commodities.....	178.022	177.558	175.979	-1.1	-0.9
Commodities less food & beverages.....	146.998	145.558	142.995	-2.7	-1.8
Nondurables less food & beverages.....	199.014	198.575	192.621	-3.2	-3.0
Durables.....	99.847	97.689	98.030	-1.8	0.3
Services.....	272.379	274.366	276.332	1.5	0.7
Special aggregate indexes					
All items less medical care.....	214.774	215.476	215.492	0.3	0.0
All items less shelter.....	216.829	216.676	215.906	-0.4	-0.4
Commodities less food.....	149.188	147.960	145.594	-2.4	-1.6
Nondurables.....	223.761	224.515	221.692	-0.9	-1.3
Nondurables less food.....	199.124	199.070	193.787	-2.7	-2.7
Services less rent of shelter ⁽²⁾	301.813	302.343	303.456	0.5	0.4
Services less medical care services.....	255.314	257.310	259.263	1.5	0.8
Energy.....	195.626	195.796	178.639	-8.7	-8.8

Table 1. Consumer Price Index for All Urban Consumers (CPI-U): Indexes for semiannual averages and percent changes for selected periods Milwaukee-Racine, WI (1982-84=100 unless otherwise noted) - Continued

Item and Group	Semiannual average indexes			Percent change to 1st half 2016 from-	
	1st half 2015	2nd half 2015	1st half 2016	1st half 2015	2nd half 2015
All items less energy.....	231.527	232.358	234.259	1.2	0.8
All items less food and energy.....	229.157	229.819	231.893	1.2	0.9

(1) This index series was calculated using a Laspeyres estimator. All other item stratum index series were calculated using a geometric means estimator.

(2) Index is on a November 1982=100 base.

(3) Special index based on a substantially smaller sample.

(4) Indexes on a December 1993=100 base.

(5) Indexes on a December 1997=100 base.

- Data not available.

Error on Page**Green Bay, WI****Green Bay, WI**

Data Series	Back Data	Feb 2016	Mar 2016	Apr 2016	May 2016	June 2016	July 2016
Labor Force Data							
Civilian Labor Force (1)		172.2	171.3	170.4	170.4	(P) 174.0	
Employment (1)		163.3	163.3	163.6	164.3	(P) 166.9	
Unemployment (1)		8.8	8.0	6.8	6.1	(P) 7.1	
Unemployment Rate (2)		5.1	4.7	4.0	3.6	(P) 4.1	
Nonfarm Wage and Salary Employment							
Total Nonfarm (3)		171.1	171.9	173.2	174.6	176.5	(P) 175.1
12-month % change		0.9	1.0	0.5	0.4	0.2	(P) 0.0
Mining, Logging, and Construction (3)		6.6	6.8	7.4	7.9	8.3	(P) 8.4
12-month % change		3.1	3.0	1.4	2.6	2.5	(P) 1.2
Manufacturing (3)		29.0	29.1	29.2	29.3	29.8	(P) 30.0
12-month % change		0.3	1.0	0.7	0.0	-0.3	(P) -0.7
Trade, Transportation, and Utilities (3)		32.3	32.3	32.5	32.6	32.8	(P) 32.7
12-month % change		1.6	0.6	0.3	-0.9	-0.3	(P) -0.3
Information (3)		1.8	1.8	1.8	1.8	1.8	(P) 1.8
12-month % change		-5.3	-5.3	-5.3	-5.3	-5.3	(P) -5.3
Financial Activities (3)		12.1	12.1	12.0	12.1	12.2	(P) 12.3
12-month % change		0.0	0.0	0.0	0.0	0.8	(P) 0.8
Professional and Business Services (3)		19.6	19.6	19.8	19.8	20.3	(P) 20.3
12-month % change		-1.5	-1.0	-1.0	-1.0	-1.0	(P) -1.0
Education and Health Services (3)		25.1	25.2	25.2	25.2	25.1	(P) 25.1
12-month % change		3.7	3.7	3.7	4.1	3.7	(P) 3.7
Leisure and Hospitality (3)		14.8	15.0	15.2	15.8	16.4	(P) 16.5
12-month % change		1.4	2.0	0.7	0.0	-3.0	(P) -0.6
Other Services (3)		8.5	8.6	8.5	8.5	8.4	(P) 8.4
12-month % change		1.2	1.2	0.0	0.0	0.0	(P) 0.0
Government (3)		21.3	21.4	21.6	21.6	21.4	(P) 19.6
12-month % change		-0.5	0.0	-0.9	0.5	0.5	(P) -2.0

Footnotes

(1) Number of persons, in thousands, not seasonally adjusted.

(2) In percent, not seasonally adjusted.

(3) Number of jobs, in thousands, not seasonally adjusted. See [About the data](#).

(P) Preliminary

Data extracted on: August 19, 2016**Source:** U.S. Bureau of Labor Statistics**Note:** More data series, including additional geographic areas, are available through the "[Databases & Tables](#)" tab at the top of this page.**Geographically based survey data available from BLS:****Employment & Unemployment**

- [Employment, Hours, and Earnings from the CES survey \(State and Area\)](#)
- [Local Area Unemployment Statistics](#)
- [Create Customized Maps -- Unemployment Rates](#)
- [Quarterly Census of Employment and Wages](#)
- [Occupational Employment Statistics](#)
- [Geographic Profile](#)

Prices & Living Conditions

- [Consumer Price Index](#)
- [Consumer Expenditure Survey](#)

Compensation & Working Conditions

- [National Compensation Survey](#)
- [Employment Cost Index](#)
- [Injuries, Illnesses, and Fatalities](#)

U.S. Bureau of Labor Statistics | Midwest Information Office, Suite 960, 230 South Dearborn Street, Chicago, IL 60604

www.bls.gov/regions/midwest | Telephone: 1-312-353-1880 | [Contact Midwest Region](#)

8/22/16

Zeke and Tasha,

Your health insurance is set to renew 12/1/16. As you may recall, we changed you to the community rated platform last year. Prior to this your renewals were experience rated, meaning that your renewals were based upon how well or poor your plan was running. Under the community rated platform, you and most other employers with under 50 employees are pooled together for risk.

Some years this works in favor of the community rated pool, and other times it works against the group. UHC's community rated plans have been averaging in the high teens this year. However, history has told us this is not always indicative of what will happen in the coming months.

If UHC does not provide a favorable renewal, we can look at other carriers. Quoting is simple and only requires a census.

Thanks,

Sarah-Beth Janssen

McClone