



Jefferson County Water Authority
MONTHLY MEETING
711 WEST MAIN STREET, FESTUS, MO 63028
Thursday, November 20, 2025 at 10:00 AM

"OPEN TO PUBLIC"

Virtual Viewing on the City of Festus You Tube Channel
Link to City's channel can be found on main page at www.cityoffestus.org.

AGENDA

- I. Call to Order**
- II. Roll Call**
- III. Pledge of Allegiance**
- IV. Approve Minutes**
 - a. September 18, 2025
- V. Approval of Bills**

Vendor	Check Amount	Description
Miscellaneous Vendors (Oct Payments)	\$18,939.62	See Attached List "Unpaid-Oct"
Miscellaneous Vendors (Oct Payments)	\$1,356,549.03	See Attached List "Released-Oct"
Bloomsdale Bank	-\$470,000.00	12 Month CD Purchase
Bloomsdale Bank	-\$670,000.00	6 Month CD Purchase
Employees & Taxes (Released)	\$15,879.77	Payroll/Payroll Taxes for Pay Date 9-12-25
Employees & Taxes (Released)	\$15,948.31	Payroll/Payroll Taxes for Pay Date 9-26-25
Employees & Taxes (Released)	\$395.12	Payroll/Payroll Taxes for Patton OT 9-26-25
UMB Bank (Released)	\$61,000.00	Debt Service Payment on 2021A/B Due 10-5-25

Agenda for Thursday, November 20, 2025 was posted on Friday November 14, 2025 at Festus City Hall by Miranda O'Haleck at approximately 12:00 pm.

Durkin/Bucheits (Released)	\$159,774.58	SCADA & Uniform Invoices
Miscellaneous Vendors (Nov Payments-Unpaid)	\$54,581.89	See Attached List "Unpaid"
Miscellaneous Vendors (Nov Payments-Released)	\$23,681.39	See Attached List "Released"
Employees & Taxes (Released)	\$15,800.84	Payroll/Payroll Taxes for Pay Date 10-10-25
Employees & Taxes (Released)	\$1,070.45	Payroll/Payroll Taxes for Meng Final Pay 10-17-25
Employees & Taxes (Released)	\$14,712.78	Payroll/Payroll Taxes for Pay Date 10-24-25
UMB Bank (Released)	\$61,000.00	Debt Service Payment on 2021A/B Due 11-5-25
Miscellaneous Vendors (Addition)	\$68,430.57	See Attached List "Unpaid"-Addition
TOTAL	\$727,764.35	

VI. Old Business

VII. New Business

- a. United Healthcare Renewal Rates
- b. December 26th Holiday

VIII. Resolutions

IX. Reports

- a. Work Comp Experience Rating
- b. Treasurer Reports
 - GL Activity Report
 - Revenue & Expenditure Report
 - Trial Balance
- c. Plant Managers Report Oct-25
- d. Plant Managers Report Nov-25

X. Adjourn

Agenda for Thursday, November 20, 2025 was posted on Friday November 14, 2025 at Festus City Hall by Miranda O'Haleck at approximately 12:00 pm.



MONTHLY MEETING
711 West Main Street, Festus, MO 63028

Meeting Minutes

Thursday, September 18, 2025

CALL TO ORDER:

Greg Camp called the meeting at approximately 10:00 a.m.

ROLL CALL:

Members Present: Logan Jaskiewicz, Greg Camp, Mark Johnson, Terry Thomas, Kevin Dennis (Zoomed)
Absent: Michael Christopher
Also Present: Jeff Crannick JCWA Plant Manager, Jennifer Filkins

PLEDGE OF ALLEGIANCE

APPROVAL OF MINUTES:

Greg Camp entertained a motion to approve the minutes from August 21, 2025 minutes as presented.

Motion for Approval: Terry Thomas
Second: Mark Johnson
Ayes: 5
Nays: 0
Absent: 1

APPROVAL OF BILLS:

Greg Camp stated approval of bills is \$801,699.84 & asked if there were any questions. With no questions, he entertained a motion.

Motion for Approval: Mark Johnson
Second: Logan Jaskiewicz
Roll Call: Terry Thomas, Mark Johnson, Greg Camp, Kevin Dennis, Logan Jaskiewicz
Nays: 0
Absent: 1

OLD BUSINESS: N/A

NEW BUSINESS: N/A

RESOLUTIONS: N/A



REPORTS:

PE: 8/31/25 - Trial Balance, General Ledger Cash Activity, Revenue & Expenditure Report Investment Schedule

Informational only, no discussion by the board.

Plant Manager Report:

Jeff Crannick updated the board on current plant operations. Aerator cleaning was just completed and everything went well. He is proud of his team's work and mentioned that his new employee they just hired is doing very well.

BOARD OF DIRECTORS:

Terry Thomas: None

Kevin Dennis: None

Mark Johnson: None

Logan Jaskiewicz: None

Greg Camp: None

Michael Christopher: Absent

ADJOURN:

Terry Thomas made a motion to adjourn the meeting, seconded by Mark Johnson motion carried unanimously.

These minutes were approved this _____ day of _____, 2025.

Greg Camp, President

Attest:

Jennifer Filkins, Secretary

Jefferson County Water Authority

Check Detail Register - UNPAID

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October 09, 2025 12:10 PM

JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
FARM PLAN - BUCHHEIT'S				
87744443	60-6000-56450.00	Tools	\$148.88	ROPE/TAPE/GLOVES/DRAIN SPADE/ICE SCRAPER
87758090	60-6000-56400.00	Uniforms	\$249.98	HOODY/BOOTS-STROUP
87757365	60-6000-53550.00	Maintenance & Repair	\$21.98	(2) PERMATEx GASKET MAKER 3 OZ TUBE
Total for	FARM PLAN - BUCHHEIT'S		\$420.84	
STROUP, DAMIAN R.				
WALMART-9/28/25	60-6000-56400.00	Uniforms	\$158.10	(6) SHIRTS & STEELTOE SHOES - STROUP
Total for	STROUP, DAMIAN R.		\$158.10	
CITY OF FESTUS				
SERVICES OCT-25	60-6000-51190.00	Other Personal Services	\$908.92	PERSONAL SERVICES FOR OCT-25
POSTAGE SEP-25	60-6000-54000.00	Postage	\$6.66	POSTAGE USED IN SEP-25
AMERICAN SEP-25	60-0000-22820.00	American Fidelity Liab.	\$269.76	AMERICAN FIDELITY PREIMUMS FOR SEP-25
18837	60-6000-51800.00	Computer Services Fee	\$20.00	MAILBOX + ONLINE (2) OCT-25
	60-6000-51800.00	Computer Services Fee	\$23.00	FULL OFFICE VERSION OCT-25
Total for	CITY OF FESTUS		\$1228.34	
Grainger -				
9640196474	60-6000-56450.00	Tools	\$1050.17	FLUKE INFRARED THERMOMETER
Total for	Grainger -		\$1050.17	
Guarantee Electrical Const. Co				
195345	60-6000-53550.00	Maintenance & Repair	\$579.48	TROUBLESHOOT FRONT GATE - BAD RELAY
Total for	Guarantee Electrical Const. Co		\$579.48	
SCHOPP, JEFFREY A				
AMAZON-9/13/25	60-6000-56400.00	Uniforms	\$78.17	JACKET
	60-6000-56400.00	Uniforms	\$271.83	SHIRTS/HAT/JEANS MINS 2.99 OVER
Total for	SCHOPP, JEFFREY A		\$350.00	
Mississippi Lime Company				
CD136226	60-6000-56550.00	Chemicals	\$10431.53	25.45TN QUICKLIME
Total for	Mississippi Lime Company		\$10431.53	
MISSOURI ONE CALL SYSTEM, INC.				
5091219	60-6000-57003.00	TTHM COMPLIANCE CO	\$1.35	3RD QTR LOCATES-2025
Total for	MISSOURI ONE CALL SYSTEM, INC.		\$1.35	

Jefferson County Water Authority

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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
PVS DX, INC.				
237001239-25	60-6000-56550.00	Chemicals	\$1850.40	2000LB CHLORINE
Total for	PVS DX, INC.		\$1850.40	
HD SUPPLY, INC.				
INV00842120	60-6000-56305.00	Lab Supplies	\$2762.29	SAMPLE PACKS, SOLUTION, SULFURIC ACID
Total for	HD SUPPLY, INC.		\$2762.29	
Waste Management of St. Louis				
7581189-1840-1	60-6000-53250.00	Trash Service	\$107.12	(2) YARD DUMPSTER FOR OCT-25
Total for	Waste Management of St. Louis		\$107.12	

Jefferson County Water Authority
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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
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Total Amount Being Paid: \$18939.62

JEFFERSON COUNTY WATER AUTHORITY

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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
CUSTOM INSURANCE SERVICES, INC				
4850	60-0000-18010.00	Prepaid Expenses	\$142631.00	GEN LIABILITY RENEWAL 25-26
Total for	CUSTOM INSURANCE SERVICES, INC		\$142631.00	
AMERENUE				
RIVER METER SEP-25	60-6000-53100.00	Electricity	\$8926.43	RIVER METER FROM 8/21-9/20
PLANT METER SEP-25	60-6000-53100.00	Electricity	\$13977.92	PLANT METER FROM 8/22-9/22
Total for	AMERENUE		\$22904.35	
AT&T COMPANY				
287351353413-9/25	60-6000-54200.00	Telephone	\$96.93	CELLPHONE/TABLET PLAN
Total for	AT&T COMPANY		\$96.93	
BANK OF BLOOMSDALE				
6 MO CD-10/1/2025	60-0000-13004.00	Wtr Replacement Inves	\$164500.00	35% REPLACEMENT INVESTMENT
	60-0000-13005.00	Wtr Reserve Investmen	\$305500.00	65% RESERVE INVESTMENT
6-MONTH CD 10/6/25	60-0000-13004.00	Wtr Replacement Inves	\$200000.00	30% WATER REPLACEMENT
	60-0000-13005.00	Wtr Reserve Investmen	\$470000.00	70% WATER RESERVE
Total for	BANK OF BLOOMSDALE		\$1140000.00	
FARM PLAN - BUCHHEIT'S				
87741152	60-6000-56400.00	Uniforms	\$114.95	T-SHIRTS, & PANTS - SLABBY
Total for	FARM PLAN - BUCHHEIT'S		\$114.95	
CENTRAL POWER SYSTEMS & SERVICES				
R116010107:01	60-6000-54550.00	MAINTENANCE & SOFT	\$482.00	AUG-25 QUARTERLY GENERATOR INSPECTION
Total for	CENTRAL POWER SYSTEMS & SERVIC		\$482.00	
CHARTER COMMUNICATIONS				
INTERNET OCT-25	60-6000-54200.00	Telephone	\$120.00	INTERNET SERVICE 9/24-10/23
Total for	CHARTER COMMUNICATIONS		\$120.00	
COMMERCE BANK - COMMERCIAL CARDS				
HOLIDAY INN-8/18	60-6000-57010.00	Travel,Training & Lodgi	\$224.64	HOTEL FOR MRWA CONFERENCE - CRANNICK
HOLIDAY INN-8/18(2)	60-6000-57010.00	Travel,Training & Lodgi	\$224.64	HOTEL FOR MRWA CONFERENCE - STROUP
BACKGROUND-8/26	60-6000-57999.00	Other Misc. Special Exp	\$15.55	PRE-EMPLOYMENT BACKGROUND CK - MENG
HP-8/27/25	60-6000-54300.00	Office Supplies	\$814.49	INK (4)
EBAY CREDIT	60-6000-53550.00	Maintenance & Repair	-\$101.72	SECURITY SYSTEM ACCESS BOARD CREDIT

JEFFERSON COUNTY WATER AUTHORITY

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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
HERKY COP 9/14/25	60-6000-55100.00	Gas, Oil & Antifreeze	\$27.90	10.735G GAS TRUCK - MILES 15,867
Total for	COMMERCE BANK - COMMERCIAL CA		\$1205.50	
CRYSTAL HEATING & COOLING, INC.				
130343096	60-6000-54550.00	MAINTENANCE & SOFT	\$385.00	HVAC QUARTERLY MAINTENANCE
Total for	CRYSTAL HEATING & COOLING, INC.		\$385.00	
CITY OF FESTUS				
POSTAGE AUG-25	60-6000-54000.00	Postage	\$5.18	POSTAGE USED IN AUG-25
18774	60-6000-51800.00	Computer Services Fee	\$20.00	MAILBOX + ONLINE (2) SEP-25
	60-6000-51800.00	Computer Services Fee	\$23.00	FULL OFFICE VERSION SEP-25
SERVICES SEPT-25	60-6000-51190.00	Other Personal Services	\$882.42	PERSONAL SERVICES FOR SEPT-25
Total for	CITY OF FESTUS		\$930.60	
Grainger -				
9621425215	60-6000-56460.00	Safety Supplies	\$946.12	(36) PKS 100 GLOVES & (2) EARPLUGS
Total for	Grainger -		\$946.12	
Hach Co.				
HACH1781431	60-6000-55500.00	Equipment Rent	\$941.00	LOANER SPECTROPHOTOMETER-ANNUAL
Total for	Hach Co.		\$941.00	
CRANNICK, JEFFREY M				
AMAZON-8/22	60-6000-56400.00	Uniforms	\$71.68	PANTS-CRANNICK
AMAZON-8/22/25	60-6000-56400.00	Uniforms	\$264.58	JACKET/BOOTS-CRANNICK
Total for	CRANNICK, JEFFREY M		\$336.26	
METROPOLITAN LIFE INSURANCE COMPANY				
METLIFE OCT-25	60-0000-22700.00	Life Insurance Liability	\$55.48	LIFE INSURANCE LIABILITY
	60-0000-22702.00	DENTAL INSURANCE LI	\$377.74	DENTAL INSURANCE LIABILITY
	60-0000-22703.00	VISION INSURANCE LI	\$65.88	VISION INSURANCE LIABILITY
	60-6000-48000.00	Misc. Income	-\$0.10	ROUNDING
Total for	METROPOLITAN LIFE INSURANCE CO		\$499.00	
Mississippi Lime Company				
CD128411	60-6000-56550.00	Chemicals	\$10382.35	25.330TN QUICKLIME
Total for	Mississippi Lime Company		\$10382.35	
NATIONWIDE TRUST COMPANY, FSB				
401K 9/26/25	60-0000-22360.00	401(K) Deferred Liabilit	\$631.61	PAYROLL DEDUCTION FOR PAY DATE 9/26/25

JEFFERSON COUNTY WATER AUTHORITY

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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
401K 10/10/25	60-0000-22360.00	401(K) Deferred Liabilit	\$637.11	PAYROLL DEDUCTION FOR PAY DATE 10/25/24
	60-0000-22360.00	401(K) Deferred Liabilit	\$33000.00	ANNUAL CONTRIBUTION 5500 PER EMPLOYEE
	60-0000-13900.00	Accounts Receivable Ot	-\$12670.51	FORFEITURE FUNDS USED
Total for	NATIONWIDE TRUST COMPANY, FSB		\$21598.21	
PVS DX, INC.				
237001145-25	60-6000-56550.00	Chemicals	\$1850.40	2000LBS CHLORINE
237001097-25	60-6000-56550.00	Chemicals	\$1850.40	2000LBS CHLORINE
237001069-25	60-6000-56550.00	Chemicals	\$2244.00	3300LB HYDROFLUOROSILICIC ACID
Total for	PVS DX, INC.		\$5944.80	
TSA SALES ASSOCIATES, LLC				
8637585	60-6000-53550.00	Maintenance & Repair	\$2940.00	FILTER RETAINER (6), SB POWERCORE (6)
8710644	60-6000-53550.00	Maintenance & Repair	\$644.28	BIN-O-MATIC LEVEL INDICATOR
Total for	TSA SALES ASSOCIATES, LLC		\$3584.28	
UNITED HEALTHCARE SERVICES, INC.				
HEALTH OCT-25	60-0000-22600.00	HEALTH INSURANCE LI	\$3344.82	HEALTH INSURANCE OCT-25 MINUS MENG
Total for	UNITED HEALTHCARE SERVICES, INC.		\$3344.82	
Waste Management of St. Louis				
7557558-1840-7	60-6000-53250.00	Trash Service	\$101.86	(2) YARD DUMPSTER FOR SEPT-25
Total for	Waste Management of St. Louis		\$101.86	

JEFFERSON COUNTY WATER AUTHORITY
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JCWA MEETING OCT 16, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
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Total Amount Being Paid: **\$1356549.03**

JCWA PAYROLL

Bi-Weekly Payroll

DATE: 9/12/25

PERIOD FROM: 8/24/25-9/06/25

NET PAY: \$ 11,551.98

TAXES: \$ 4,327.79

TOTAL \$ 15,879.77


AUTHORIZED ACH/VERIFIED

2062011
Confirmation No.


Processed By


FIT TAX

n/a
SIT TAX


401K Done

n/a
Supports

Albrecht:
Overtime (12)
Holiday Overtime (8)

Patton:
Overtime (8)
Holiday Overtime (8)

Schopp:
Overtime (18)
Holiday Overtime (8) @ Straight Rate

Stroup:
Overtime (13) 5 @ Straight Rate
Holiday Overtime (8) @ Straight Rate

JCWA PAYROLL

Bi-Weekly Payroll

DATE: 9/26/25

PERIOD FROM: 9/07/25-9/20/25

NET PAY: \$ 11,752.33

TAXES: \$ 4,195.98

TOTAL \$ 15,948.31



AUTHORIZED ACH/VERIFIED

2123308

Confirmation No.



Processed By


FIT TAX



SIT TAX



401K Done



Supports

Albrecht:

Overtime (8)

Holiday Overtime (0)

Meng:

Overtime (0)

Holiday Overtime (0)

Patton:

Overtime (16)

Holiday Overtime (0)

Schopp:

Overtime (4)

Holiday Overtime (0)

Stroup:

Overtime (8)

Holiday Overtime (0)

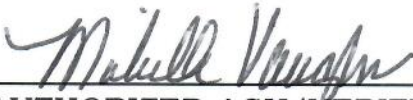
JCWA PAYROLL

Patton Overtime

DATE: 9/26/25

PERIOD FROM: 9/07/25-9/20/25

NET PAY: \$ 263.98
TAXES: \$ 131.14
TOTAL \$ 395.12


AUTHORIZED ACH/VERIFIED

2123476
Confirmation No.



Processed By


FIT TAX



SIT TAX


401K Done



Supports

Albrecht:
Overtime (0)
Holiday Overtime (0)

Meng:
Overtime (0)
Holiday Overtime (0)

Patton:
Overtime (10)
Holiday Overtime (0)

Schopp:
Overtime (0)
Holiday Overtime (0)

Stroup:
Overtime (0)
Holiday Overtime (0)

Good Afternoon, Miranda Ohaleck

Digital Activity

TRANSACTION DETAILS

SEND ACH

UMB Bank N A

Tracking ID: 2013869

\$61,000.00

Created Date: 8/28/2025

PAYMENT DETAILS

Created By

Miranda Ohaleck

Authorized

08/28/2025 4:16 PM

Authorized By

Miranda Ohaleck

Process Date

09/29/2025

Effective

10/01/2025

From Account

Water Authority 9614

Total Payments

1

ACH Header

JEFFERSON COUNTY

SEC Code

PPD

Description

Copy of Copy of DEBT

Company Entry Description

JCWA 2021A

Subsidiary Name

JEFFERSON COUNTY

Tax ID

9030407826

RECIPIENT DETAILS

Name	Account	Type	Routing	Amount
UMB Bank N A	9801018981	Checking	101000695	\$61,000.00



Name	Account	Type	Routing	Amount
Recipient Information				
ACH Name				
UMB Bank N A				

Jefferson County Water Authority

Check Detail Register - UNPAID

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JCWA MEETING NOV 20, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
CEE KAY SUPPLY, INC.				
CK4567790	60-6000-56550.00	Chemicals	\$2920.70	19,596 LBS CARBON DIOXIDE
Total for	CEE KAY SUPPLY, INC.		\$2920.70	
CITY OF FESTUS				
18903	60-6000-51800.00	Computer Services Fee	\$20.00	MAILBOX + ONLINE (2) NOV-25
	60-6000-51800.00	Computer Services Fee	\$23.00	FULL OFFICE VERSION NOV-25
AMERICAN OCT-25	60-0000-22820.00	American Fidelity Liab.	\$236.56	AMERICAN FIDELITY PREIMUMS FOR OCT-25
POSTAGE OCT-25	60-6000-54000.00	Postage	\$13.69	POSTAGE USED IN OCT-25
SERVICES NOV-25	60-6000-51190.00	Other Personal Services	\$908.92	PERSONAL SERVICES FOR NOV-25
Total for	CITY OF FESTUS		\$1202.17	
Grainger -				
9676240576	60-6000-56305.00	Lab Supplies	\$233.28	GRADUATED DIPPER (2)
9687279415	60-6000-56999.00	Other Materials & Suppl	\$799.37	TOILET PAPER/SOAP/WIPES/HAND CLEANER
Total for	Grainger -		\$1032.65	
HOME DEPOT U.S.A., INC.				
6012623	60-6000-53550.00	Maintenance & Repair	\$31.71	FIBERGLAS FILTER, COUPLING
Total for	HOME DEPOT U.S.A., INC.		\$31.71	
KA PAZDERA HAULING & EXCAVATING LLC				
56976	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56964	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56977	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56978	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FT24-25
56979	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56980	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56981	60-6000-57201.00	SLUDGE MAINTENANC	\$2500.00	HOURLY TRACTOR TIME-SLUDE MAINT FY24-25
56982	60-6000-57201.00	SLUDGE MAINTENANC	\$500.00	HOURLY TRACTOR TIME-SLUDE MAINT. FY 24-2
Total for	KA PAZDERA HAULING & EXCAVATIN		\$18000.00	
Mississippi Lime Company				
CD143674	60-6000-56550.00	Chemicals	\$10509.42	25.64TN QUICKLIME

Jefferson County Water Authority

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JCWA MEETING NOV 20, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
Total for Mississippi Lime Company			\$10509.42	
PVS DX, INC.				
237001347-25	60-6000-56550.00	Chemicals	\$1850.40	2000LB CHLORINE
237001287-25	60-6000-56550.00	Chemicals	\$2244.00	3300LB HYDROFLUOROSILICIC ACID
237001296-25	60-6000-56550.00	Chemicals	\$1850.40	2000LBS CHLORINE
Total for PVS DX, INC.			\$5944.80	
RHINO INDUSTRIES, INC.				
3905	60-6000-56550.00	Chemicals	\$3159.00	6 450LB DRUMS C-308P
3913	60-6000-56550.00	Chemicals	\$6842.00	2200 LBS CLARIFLOC
Total for RHINO INDUSTRIES, INC.			\$10001.00	
TOTAL ACCESS URGENT CARE, PC				
4035	60-6000-57999.00	Other Misc. Special Exp	\$55.00	PRE-EMPLOYMENT DRUG SCREEN- SHANE
Total for TOTAL ACCESS URGENT CARE, PC			\$55.00	
TSA SALES ASSOCIATES, LLC				
8788778	60-6000-53550.00	Maintenance & Repair	\$3912.00	(8) DUST COLLECTOR FILTERS
8819416	60-6000-53550.00	Maintenance & Repair	\$865.32	(7) SOLENOID VALVES & (2) REPAIR KITS
Total for TSA SALES ASSOCIATES, LLC			\$4777.32	
Waste Management of St. Louis				
7600339-1840-9	60-6000-53250.00	Trash Service	\$107.12	(2) YARD DUMPSTER FOR NOV-25
Total for Waste Management of St. Louis			\$107.12	

Jefferson County Water Authority
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Invoice Number	GL Number	Vendor Name	Check Amount	Comment
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Total Amount Being Paid: \$54581.89

JEFFERSON COUNTY WATER AUTHORITY

Check Detail Register - (RELEASED)

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JCWA MEETING NOV 20, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
AMERENUE				
RIVER METER OCT-25	60-6000-53100.00	Electricity	\$7062.91	RIVER METER FROM 9/20-10/21
PLANT METER OCT-25	60-6000-53100.00	Electricity	\$9739.47	PLANT METER FROM 9/23-10/21
Total for	AMERENUE		\$16802.38	
AT&T COMPANY				
287351353413-10/25	60-6000-54200.00	Telephone	\$97.14	CELLPHONE/TABLET PLAN
Total for	AT&T COMPANY		\$97.14	
CHARTER COMMUNICATIONS				
INTERNET NOV-25	60-6000-54200.00	Telephone	\$120.00	INTERNET SERVICE 10/24-11/23/25
Total for	CHARTER COMMUNICATIONS		\$120.00	
COMMERCE BANK - COMMERCIAL CARDS				
TOTAL ACCESS-9/16/25	60-6000-57999.00	Other Misc. Special Exp	\$154.00	PRE-EMPLOYMENT DRUG & PHYSICAL - MENG
HERKY COP 9/17/25	60-6000-55100.00	Gas, Oil & Antifreeze	\$23.54	9.058G GAS LAWN MOWER/PRESSURE WASHER
WALMART-9/26/25	60-6000-54300.00	Office Supplies	\$599.22	(6) OFFICE CHAIRS
Total for	COMMERCE BANK - COMMERCIAL CA		\$776.76	
METROPOLITAN LIFE INSURANCE COMPANY				
METLIFE NOV-25	60-0000-22700.00	Life Insurance Liability	\$49.22	LIFE INSURANCE LIABILITY
	60-0000-22702.00	DENTAL INSURANCE LI	\$350.44	DENTAL INSURANCE LIABILITY
	60-0000-22703.00	VISION INSURANCE LI	\$60.22	VISION INSURANCE LIABILITY
	60-6000-48000.00	Misc. Income	-\$0.06	ROUNDING
	60-0000-22700.00	Life Insurance Liability	\$6.24	TYLER MENG LIFE-NEEDS CREDIT BACK
Total for	METROPOLITAN LIFE INSURANCE CO		\$466.06	
NATIONWIDE TRUST COMPANY, FSB				
401K 10/24/25	60-0000-22360.00	401(K) Deferred Liabilit	\$650.49	PAYROLL DEDUCTION FOR PAY DATE 10/24/25
401K 11/7/25	60-0000-22360.00	401(K) Deferred Liabilit	\$650.49	PAYROLL DEDUCTION FOR PAY DATE 11/7/25
	60-0000-13900.00	Accounts Receivable Ot	-\$6.79	FORFEITURE FUNDS USED
Total for	NATIONWIDE TRUST COMPANY, FSB		\$1294.19	
UNITED HEALTHCARE SERVICES, INC.				
HEALTH NOV-25	60-0000-22600.00	HEALTH INSURANCE LI	\$3734.84	HEALTH INSURANCE NOV-25
	60-0000-22600.00	HEALTH INSURANCE LI	\$390.02	MENG-UNITED TO CREDIT BACK
Total for	UNITED HEALTHCARE SERVICES, INC.		\$4124.86	

JEFFERSON COUNTY WATER AUTHORITY
Check Detail Register - (RELEASED)

JCWA MEETING NOV 20, 2025

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
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Total Amount Being Paid: **\$23681.39**

JCWA PAYROLL

Bi-Weekly Payroll

DATE: 10/10/25

PERIOD FROM: 9/21/25-10/4/25

NET PAY: \$ 11,608.02

TAXES: \$ 4,192.82

TOTAL \$ 15,800.84

Michelle Vaughan
AUTHORIZED ACH/VERIFIED

2188678
Confirmation No.

[Signature]
Processed By

[Signature]
FIT TAX

n/a
SIT TAX

[Signature]
401K Done

n/a
Supports

Albrecht:
Overtime (13.5)
Holiday Overtime (0)

Meng:
Overtime (0)
Holiday Overtime (0)

Patton:
Overtime (.5)
Holiday Overtime (0)

Schopp:
Overtime (2)
Holiday Overtime (0)

Stroup:
Overtime (16.5)
Holiday Overtime (0)

JCWA PAYROLL

Meng-Final Pay

DATE: 10/17/25

PERIOD FROM: 10/05/25-10/15/25

NET PAY: \$ 863.56

TAXES: \$ 206.89

TOTAL \$ 1,070.45

Mahell Vaughn
AUTHORIZED ACH/VERIFIED

#2232924
Confirmation No.

[Signature]
Processed By

JAV
FIT TAX

n/a
SIT TAX

n/a
401K Done

n/a
Supports

JCWA PAYROLL

Bi-Weekly Payroll

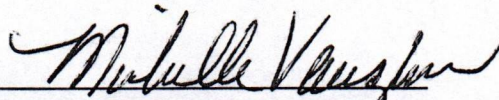
DATE: 10/24/25

PERIOD FROM: 10/5/25-10/18/25

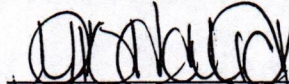
NET PAY: \$ 10,765.24

TAXES: \$ 3,947.54

TOTAL \$ 14,712.78


AUTHORIZED ACH/VERIFIED

437710
Confirmation No.



Processed By


FIT TAX


SIT TAX


401K Done

n/a
Supports

Albrecht:
Overtime (2)
Holiday Overtime (8)

Patton:
Overtime (2)
Holiday Overtime (8)

Schopp:
Overtime (0)
Holiday Overtime (8) @Straight Rate

Stroup:
Overtime (0)
Holiday Overtime (8) @ Straight Rate

Digital Activity ^②

<https://digitalbanking.fscb.com/fscbdigitalbanking/uux.aspx?hsCtaTracking=90293253-de31-4074-b239-7c2f5daf2ced%7C25df2ef2-2752-46d1-8ae1-2017-000000000000>

Name	Account	Type	Routing	Amount
Recipient Information				
ACH Name				
UMB Bank N A				

Jefferson County Water Authority

Check Detail Register - UNPAID

1/2
November 19, 2025 09:48 AM

JCWA MEETING NOV 20, 2025-ADDITION

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
LAYNE CHRISTENSEN COMPANY				
3089261	60-6000-59999.00	Other Capital Outlay	\$56240.00	REPLACEMENT WELL NO. 1 MOTOR - BA
Total for	LAYNE CHRISTENSEN COMPANY		\$56240.00	
Mississippi Lime Company				
CD150259	60-6000-56550.00	Chemicals	\$10340.17	25.24TN QUICKLIME
Total for	Mississippi Lime Company		\$10340.17	
PVS DX, INC.				
237001386-25	60-6000-56550.00	Chemicals	\$1850.40	2000LBS CHLORINE
Total for	PVS DX, INC.		\$1850.40	

Jefferson County Water Authority
Check Detail Register - UNPAID

JCWA MEETING NOV 20, 2025-ADDITION

Invoice Number	GL Number	Vendor Name	Check Amount	Comment
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Total Amount Being Paid: \$68430.57

Jefferson County Water Authority

Staff Report



TO: Board of Directors
FROM: Michelle Vaughn
SUBJECT: Health Insurance Renewal Quotes
MEETING DATE: November 20, 2025

STAFF COMMENTS:

JCWA has been with United Health Care's Level Funded plan since 2023. The renewal for 2026 came in at 9% higher based on current market trend of 10-14%. However, UHC will provide JCWA with a 2% rate of relief for them quoting life, dental & vision and another 2% if adding these benefits. JCWA currently is under the City of Festus MetLife plan for those plans, which I do not see changing unless it is a huge benefit for both JCWA & employees. JCWA received a health rebate of \$4,724 in 2025 and currently are seeing a trend to receive another this year, which will be calculated and returned to each employee who has a dependent plan.

JCWA currently pays \$600 towards the monthly health premium per employee which covers the employee 100% plus a portion of their premium to help absorb the cost to employees who carry a dependent. We currently have four employees who carry a dependent who will see an increase of \$66.74 (9%) and/or \$51.71 (7%) per month. Vest Benefits Solution does plan to receive a quote to receive a 2% rate reduction. Below are the renewal rates with the 9% increase.

Current Rates					
	Employee Only (# enrolled / rate)	Employee + Spouse (# enrolled / rate)	Employee + Child (# enrolled / rate)	Employee + Family (# enrolled / rate)	Monthly Medical Costs
P2000i100LX21	1 / \$390.02	0 / \$793.75	4 / \$738.70	0 / \$1,142.43	\$3,344.82

Renewal Rates					
	Employee Only (# enrolled / rate)	Employee + Spouse (# enrolled / rate)	Employee + Child (# enrolled / rate)	Employee + Family (# enrolled / rate)	Monthly Medical Costs
P2000i100LX21B	1 / \$424.25	0 / \$865.63	4 / \$805.44	0 / \$1,246.83	\$3,646.01

As shown above, the current plan with United Health Care has \$2,000/\$4,000 in network & \$4,000/\$8,000 maximum out of pocket with 0% coinsurance. Out of network is \$4,000/\$8,000 and \$8,000/\$16,000 maximum out of pocket with 50% coinsurance. I did not see an alternative plan that JCWA would entertain. However, attached is the renewal quote with alternative options for your review.

Recommendation:

Accept the renewal quote from United Health Care (Level Funded Plan). This will give us fixed monthly rates, limit exposure to medical claims risk with safeguards built in for small plan sponsors, exemption from many Affordable Care Act (ACT) regulations, and a potential year-end surplus refund on medical claims if medical claims are lower than expected. In addition, JCWA has budgeted to pay up to \$600 towards the employees' health premium, which will cover employees only and a portion of their dependents whether child, spouse, or family. JCWA's budget has allocated \$43,200 for six (6) employees for health insurance.

REQUESTED ACTION:

To renew contract with United Health Care for calendar year 2026 and pay up to \$600 towards health only premium.

Motion_____ SECOND _____

Ayes_____ Nays_____ Abstentions_____

Approved By:_____

Attachments: United Health Care Renewal, Group Medical Marketing Survey, and Excess Loss Summary.

BLUE CHIP CONSORTIUM LLC (THE)
390 S WOODS MILL RD STE 100
CHESTERFIELD, MO 63017

Re: JEFFERSON COUNTY WATER AUTHORITY
Group Number: 1468149
Current Plans: P2000i100LX21
Renewal date: January 1, 2026

Dear Agent:

Enclosed is a copy of the UnitedHealthcare Level Funded renewal package for JEFFERSON COUNTY WATER AUTHORITY. Included are details of the customer's current and renewal plans and rates along with alternate plan options. We've also provided information on programs available to your Level Funded clients.

We are excited to bring you the ability to renew your clients' Level Funded Small Business through our new Sales Automation Management tool, referred to as SAMx – Level Funded.

SAMx – Level Funded is intended to improve your experience and allows you to perform the following functions:

- View renewals including alternate plan options and rates
- Process renewals with or without plan changes
- Add or remove plan participants
- Renew, quote, and add UnitedHealthcare dental and vision

If you have any questions about this material, please contact Small Business Sales at 1-866-432-5992.

Thank you again for your business. We look forward to our continued relationship.

Sincerely,

Your Renewal Account Executive

JEFFERSON COUNTY WATER AUTHORITY
GREG CAMP
711 WEST MAIN STREET
FESTUS, MO 63028

Re: JEFFERSON COUNTY WATER AUTHORITY
Group Number: 1468149
Current Plans: P2000i100LX21
Renewal date: January 1, 2026

Dear GREG CAMP:

Thank you for allowing UnitedHealthcare to serve your health benefit needs. It's time to begin making plans for the upcoming plan year. This packet contains your customized renewal package which will allow you to determine the plan, or plans, that best meet your health care needs.

Once you choose a plan level that fits your company's budget, your employees can then choose plans that fit them best.

Also included is a new Exhibit B – Service Fees page which replaces the one in your Administrative Services Agreement document. The exhibit lists the updated service fees.

After the plan is renewed, the new ID cards (if there are plan changes) will be sent in the mail. The updated plan documents will be available on uhceservices.com.

We're looking forward to another year of serving you and your employees. Please take the time to review the enclosed materials. Feel free to contact your broker with any questions.

Sincerely,

Your Renewal Account Executive
CC: BLUE CHIP CONSORTIUM LLC (THE)

UnitedHealthcare Renewal Kit

Prepared for JEFFERSON COUNTY WATER AUTHORITY



NOTICES

NEW HealthiestYou cost-share structure update for HSA plans

At renewal, members on an HSA/HDHP medical plan will have a per-visit cost share. This cost will apply toward their annual deductible and out-of-pocket maximum. Specific cost share amounts will be displayed when accessing services through the HealthiestYou app.

Eligibility Verification

Your group may be under audit to verify that you meet enrollment requirements. If so, renewal information is not valid until the audit is approved. To check if your group is under audit, please go to the Risk Management website, www.uhc.com/rm. Enter your group number exactly as it appears in your renewal package. You may also email your inquiry to risk.management@uhc.com. This must be done no earlier than 45 days before your renewal date.

Medical Plan Pairing

When considering alternate renewal plans than what is displayed in this package, refer to the following guidelines. Please consult with your broker or sales representative for additional information.

We offer 2 options for minor lab and x-ray cost sharing: LX and non-LX.

- Level Funded offers EPO and PPO plans with minor lab and x-ray subject to deductible/coinsurance (LX). The alternative is EPO and PPO plans with minor lab and x-ray covered at 100% (non-LX). LX and non-LX EPO and PPO plans cannot be paired.

We offer 2 prescription drug lists: Advantage & Essential

- You cannot mix a plan that has Essential PDL with a plan that has Advantage and vice versa. Advanced, Direct, Doctors, Flex Focus and Primary Focus Plans are excluded.
- Essential PDL plans are identified by having 'ES' in the plan name.

We offer 2 pharmacy networks: Standard Select & National Broad (not subject to pairing guidelines)

- Plans ending in '21' or '22' are Standard Select pharmacy network. ME, MA, CT, FL, & NH are the only states where Standard Select is tied to CVS, all other states are tied to Walgreens.
- Plans ending in 'B' are tied to the National Broad pharmacy network – e.g., '21B' and '22B'.
- All other plans are tied to the National Broad pharmacy network.

Personal Overview

JEFFERSON COUNTY WATER AUTHORITY

Group number: 1468149

Renewal date: January 1, 2026

Specific Deductible: \$15,000

How to use this document:

Review your current medical coverage	2
Consider alternate Medical plans	4
Medical Rates by coverage tier	13
Review your Specialty coverage	16
Supporting Documentation	
Topics of Interest	21
Exhibit B – Service Fees	26

Review

The chart below shows an overview of your current plan(s), your renewal plan(s) and the associated monthly medical costs.

Plan ID	Plan Deductibles Individual/Family		Accumulator	Out of Pocket Max Individual/Family		Office Copays	
	In-Network	Out-of-Network		In-Network	Out-of-Network	PCP	Specialist
Current medical plans							
P2000i100LX21	\$2,000/\$4,000	\$4,000/\$8,000	C	\$4,000/\$8,000	\$8,000/\$16,000	\$25	\$75
Renewal medical plans							
P2000i100LX21B	\$2,000/\$4,000	\$4,000/\$8,000	C	\$4,000/\$8,000	\$8,000/\$16,000	\$25	\$75

Coinsurance		Network	Pharmacy Plan	Enrolled Employees	Elig Financial Acct	HSA/HRA Contrib.	Monthly Medical Costs
In-Network	Out-of-Network						
100%	50%	UnitedHealthcare Choice Plus	RX4 ADV	5	None		\$3,344.82
							\$3,344.82
100%	50%	UnitedHealthcare Choice Plus	RX4 ADVB	5	None		\$3,646.01
							Change from Current Rates: 9.00%
							\$3,646.01

Renewal Assumptions:

- Renewal of your employer plan is contingent upon meeting UnitedHealthcare's minimum participation requirements.
- Plan design and corresponding medical costs offered herein represent a coverage option that is consistent with your current group size (based on most recent census or survey information) and closely matches your current coverage. Additional coverage options may be available to you.
- The monthly medical cost noted above is based upon the coverage in force at the time the renewal was calculated. Please refer to Rates and Costs included in this package. Actual monthly medical cost as of your renewal date may differ from the amounts reflected in this package.
- Information on alternate benefit plans is summarized for ease of review. It is not intended to be a statement of benefits, nor does it guarantee coverage.

Alternate Plans to Consider

Plan ID	Plan Deductibles Individual/Family		Accumulator	Out of Pocket Max Individual/Family		Office Copays	
	In-Network	Out-of-Network		In-Network	Out-of-Network	PCP	Specialist
Level Funded UHC Plans							
CnHP800025B	\$8,000/\$16,000	\$10,000/\$20,000	C	\$8,000/\$16,000	\$15,000/\$30,000	\$0	\$0
CnHP63502575i10026B	\$6,350/\$12,700	\$12,000/\$24,000	C	\$6,900/\$13,800	\$13,800/\$27,600	\$25	\$75
CnHP50002575i8025B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$7,000/\$14,000	\$14,000/\$28,000	\$25	\$75
CnHP635025B	\$6,350/\$12,700	\$12,700/\$25,400	C	\$6,350/\$12,700	\$25,400/\$50,800	\$0	\$0
HP800025B	\$8,000/\$16,000	\$10,000/\$20,000	C	\$8,000/\$16,000	\$15,000/\$30,000	\$0	\$0
HE800025B	\$8,000/\$16,000	NA/NA	C	\$8,000/\$16,000	NA/NA	\$0	\$0
CnHP5000257525B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$6,900/\$13,800	\$20,000/\$40,000	\$25	\$75
CnHP40002575i8025B	\$4,000/\$8,000	\$8,000/\$16,000	C	\$7,000/\$14,000	\$14,000/\$28,000	\$25	\$75
HE63502575i10026B	\$6,350/\$12,700	NA/NA	C	\$6,900/\$13,800	NA/NA	\$25	\$75
CnP7000i100XLX25B	\$7,000/\$14,000	\$8,150/\$16,300	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnP6000i80LX21B	\$6,000/\$12,000	\$12,000/\$24,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnP8000i100LX21B	\$8,000/\$16,000	\$16,000/\$32,000	C	\$8,000/\$16,000	\$16,000/\$32,000	\$25	\$75
HE50002575i8025B	\$5,000/\$10,000	NA/NA	C	\$7,000/\$14,000	NA/NA	\$25	\$75
CnP5000i80LX21B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
HE635025B	\$6,350/\$12,700	NA/NA	C	\$6,350/\$12,700	NA/NA	\$0	\$0
HP63502575i10026B	\$6,350/\$12,700	\$12,000/\$24,000	C	\$6,900/\$13,800	\$13,800/\$27,600	\$25	\$75
CnP6000i100LX21B	\$6,000/\$12,000	\$12,000/\$24,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnPROP500015i8021B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$8,150/\$16,300	\$20,000/\$40,000	\$15	\$50
CnP4000i80LX21B	\$4,000/\$8,000	\$8,000/\$16,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnP3500i80LX21B	\$3,500/\$7,000	\$7,000/\$14,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75

- As outlined in your Administrative Service Agreement, ten days advanced notification is required to terminate your group plan. We will accept a request to terminate up to 30 days following the requested termination date, however, a prorated service fee will be assessed for each day beyond the termination date. In addition, any claim incurred and paid after the requested termination date will be the employer's responsibility.
- Please note these alternate plan design options are a limited plan offering. For additional plan availability than what is displayed in this packet, please consult with your broker.

Plan election guidelines are available under the 'Notices' section of this renewal.

Coinsurance		Network	Pharmacy Plan	Elig Financial Acct	Monthly Medical Costs
Network	Non-Network				
100%	50%	UnitedHealthcare Core	COINS ADVB 100	HSA	\$2,058.18
100%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,184.49
80%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,292.47
100%	50%	UnitedHealthcare Core	COINS ADVB 100	HSA	\$2,306.69
100%	50%	UnitedHealthcare Choice Plus	COINS ADVB 100	HSA	\$2,362.06
100%	NA	UnitedHealthcare Choice	COINS ADVB 100	HSA	\$2,267.80
100%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,391.99
80%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,409.17
100%	NA	UnitedHealthcare Choice	RX5 ADVB	HSA	\$2,411.71
100%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,444.70
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,450.34
100%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,457.43
80%	NA	UnitedHealthcare Choice	RX5 ADVB	HSA	\$2,474.22
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,488.48
100%	NA	UnitedHealthcare Choice	COINS ADVB 100	HSA	\$2,496.06
100%	50%	UnitedHealthcare Choice Plus	RX5 ADVB	HSA	\$2,510.59
100%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,514.65
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,531.48
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,555.44
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,598.09

Alternate Plans to Consider

(continued)

Plan ID	Plan Deductibles Individual/Family		Accumulator	Out of Pocket Max Individual/Family		Office Copays	
	In-Network	Out-of-Network		In-Network	Out-of-Network	PCP	Specialist
Level Funded UHC Plans							
CnP5000i100LX21B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnHP40002575i100CP26B	\$4,000/\$8,000	\$8,000/\$16,000	C	\$6,900/\$13,800	\$16,000/\$32,000	\$25	\$75
HP50002575i8025B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$7,000/\$14,000	\$14,000/\$28,000	\$25	\$75
CnP3000i80LX21B	\$3,000/\$6,000	\$6,000/\$12,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
HE5000257525B	\$5,000/\$10,000	NA/NA	C	\$6,900/\$13,800	NA/NA	\$25	\$75
HP635025B	\$6,350/\$12,700	\$12,700/\$25,400	C	\$6,350/\$12,700	\$25,400/\$50,800	\$0	\$0
HE40002575i8025B	\$4,000/\$8,000	NA/NA	C	\$7,000/\$14,000	NA/NA	\$25	\$75
CnPROP3000i15i8021B	\$3,000/\$6,000	\$7,500/\$15,000	C	\$8,150/\$16,300	\$15,000/\$30,000	\$15	\$50
CnHP20002575i8025B	\$2,000/\$4,000	\$4,500/\$9,000	C	\$6,900/\$13,800	\$13,800/\$27,600	\$25	\$75
CnP2500i80LX21B	\$2,500/\$5,000	\$5,000/\$10,000	C	\$8,150/\$16,300	\$12,000/\$24,000	\$25	\$75
CnP2000i80XLX26B	\$2,000/\$4,000	\$4,000/\$8,000	C	\$9,100/\$18,200	\$18,200/\$36,400	\$45	\$90
E7000i100XLX25B	\$7,000/\$14,000	NA/NA	C	\$8,150/\$16,300	NA/NA	\$25	\$75
E6000i80LX21B	\$6,000/\$12,000	NA/NA	C	\$8,150/\$16,300	NA/NA	\$25	\$75
E8000i100LX21B	\$8,000/\$16,000	NA/NA	C	\$8,000/\$16,000	NA/NA	\$25	\$75
HP5000257525B	\$5,000/\$10,000	\$10,000/\$20,000	C	\$6,900/\$13,800	\$20,000/\$40,000	\$25	\$75
CnP4000i100LX21B	\$4,000/\$8,000	\$8,000/\$16,000	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
CnHP25002575i8025B	\$2,500/\$5,000	\$5,000/\$10,000	C	\$5,000/\$10,000	\$10,000/\$20,000	\$25	\$75
HP40002575i8025B	\$4,000/\$8,000	\$8,000/\$16,000	C	\$7,000/\$14,000	\$14,000/\$28,000	\$25	\$75
E5000i80LX21B	\$5,000/\$10,000	NA/NA	C	\$8,150/\$16,300	NA/NA	\$25	\$75
E6000i100LX21B	\$6,000/\$12,000	NA/NA	C	\$8,150/\$16,300	NA/NA	\$25	\$75

- As outlined in your Administrative Service Agreement, ten days advanced notification is required to terminate your group plan. We will accept a request to terminate up to 30 days following the requested termination date, however, a prorated service fee will be assessed for each day beyond the termination date. In addition, any claim incurred and paid after the requested termination date will be the employer's responsibility.
- Please note these alternate plan design options are a limited plan offering. For additional plan availability than what is displayed in this packet, please consult with your broker.

Coinsurance		Network	Pharmacy Plan	Elig Financial Acct	Monthly Medical Costs
Network	Non-Network				
100%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,621.69
100%	50%	UnitedHealthcare Core	CP RX5 ADVB	HSA	\$2,623.94
80%	50%	UnitedHealthcare Choice Plus	RX5 ADVB	HSA	\$2,637.62
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,647.50
100%	NA	UnitedHealthcare Choice	RX5 ADVB	HSA	\$2,650.40
100%	50%	UnitedHealthcare Choice Plus	COINS ADVB 100	HSA	\$2,654.37
80%	NA	UnitedHealthcare Choice	RX5 ADVB	HSA	\$2,665.82
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,696.15
80%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,705.09
80%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,706.62
80%	50%	UnitedHealthcare Core	RX30 ADVB	None	\$2,720.48
100%	NA	UnitedHealthcare Choice	RX4 ADVB	None	\$2,728.78
80%	NA	UnitedHealthcare Choice	RX4 ADVB	None	\$2,736.64
100%	NA	UnitedHealthcare Choice	RX4 ADVB	None	\$2,745.03
100%	50%	UnitedHealthcare Choice Plus	RX5 ADVB	HSA	\$2,754.74
100%	50%	UnitedHealthcare Core	RX4 ADVB	None	\$2,756.73
80%	50%	UnitedHealthcare Core	RX5 ADVB	HSA	\$2,774.31
80%	50%	UnitedHealthcare Choice Plus	RX5 ADVB	HSA	\$2,774.95
80%	NA	UnitedHealthcare Choice	RX4 ADVB	None	\$2,780.26
100%	NA	UnitedHealthcare Choice	RX4 ADVB	None	\$2,810.65

Alternate Plans to Consider

(continued)

Plan ID	Plan Deductibles Individual/Family		Accumulator	Out of Pocket Max Individual/Family		Office Copays	
	In-Network	Out-of-Network		In-Network	Out-of-Network	PCP	Specialist
Level Funded UHC Plans							
P7000i100XLX25B	\$7,000/\$14,000	\$8,150/\$16,300	C	\$8,150/\$16,300	\$16,300/\$32,600	\$25	\$75
Level Funded Surest Plans							
SurestPF90002026RXALT3	\$0/\$0	\$0/\$0	C	\$9,000	\$18,000	\$50 to \$160	\$50 to \$160
SurestPFA80002026RXALT2	\$0/\$0	\$0/\$0	C	\$8,000	\$16,000	\$20 to \$150	\$20 to \$150
SurestPE70002026RXALT2	\$0/\$0	\$0/\$0	C	\$7,000	\$14,000	\$40 to \$150	\$40 to \$150
SurestPE60002026RXALT2	\$0/\$0	\$0/\$0	C	\$6,000	\$12,000	\$40 to \$150	\$40 to \$150
SurestPD55002026RXALT2	\$0/\$0	\$0/\$0	C	\$5,500	\$11,000	\$25 to \$130	\$25 to \$130
SurestPDA45002026RXALT2	\$0/\$0	\$0/\$0	C	\$4,500	\$9,000	\$45 to \$150	\$45 to \$150
SurestPC50002026RXALT2	\$0/\$0	\$0/\$0	C	\$5,000	\$10,000	\$20 to \$105	\$20 to \$105
SurestPCA40002026RXALT2	\$0/\$0	\$0/\$0	C	\$4,000	\$8,000	\$25 to \$130	\$25 to \$130
SurestPB40002026RXALT2	\$0/\$0	\$0/\$0	C	\$4,000	\$8,000	\$10 to \$65	\$10 to \$65
SurestPA30002026RXALT1	\$0/\$0	\$0/\$0	C	\$3,000	\$8,000	\$5 to \$40	\$5 to \$40
SurestCF90002026RXALT3	\$0/\$0	\$0/\$0	C	\$9,000	\$0	\$50 to \$160	\$50 to \$160

- As outlined in your Administrative Service Agreement, ten days advanced notification is required to terminate your group plan. We will accept a request to terminate up to 30 days following the requested termination date, however, a prorated service fee will be assessed for each day beyond the termination date. In addition, any claim incurred and paid after the requested termination date will be the employer's responsibility.
- Please note these alternate plan design options are a limited plan offering. For additional plan availability than what is displayed in this packet, please consult with your broker.

Coinsurance		Network	Pharmacy Plan	Elig Financial Acct	Monthly Medical Costs
Network	Non-Network				
100%	50%	UnitedHealthcare Choice Plus	RX4 ADVB	None	\$2,816.79
NA	NA	UnitedHealthcare Choice Plus	RXALT3 ADV	None	\$2,862.32
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,055.01
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,091.56
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,172.12
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,320.41
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,334.05
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,426.91
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,484.58
NA	NA	UnitedHealthcare Choice Plus	RXALT2 ADV	None	\$3,634.68
NA	NA	UnitedHealthcare Choice Plus	RXALT1 ADV	None	\$3,958.92
NA	NA	UnitedHealthcare Choice	RXALT3 ADV	None	\$2,772.56

Pharmacy Plan Benefits

Plan	HSA	Prescription	Pharmacy Retail	Deductible		Mail
Code	Rx	Drug List	Network	Individual	Family	Service
RX3 ESB	No	Essential	Broad	n/a	n/a	2.5
RX4 ESB	No	Essential	Broad	n/a	n/a	2.5
RX5 ESB	Yes	Essential	Broad	n/a	n/a	2.5
CP RX5 ESB	Yes	Essential	Broad	n/a	n/a	2.5
RX10 ESB	No	Essential	Broad	n/a	n/a	2.5
RX11 ESB	No	Essential	Broad	n/a	n/a	2.5
RX14 ESB	No	Essential	Broad	n/a	n/a	2.5
RX16 ESB	No	Essential	Broad	n/a	n/a	2.5
RX17 ESB	No	Essential	Broad	n/a	n/a	2.5
RX18 ESB	Yes	Essential	Broad	n/a	n/a	2.5
RX19 ESB	No	Essential	Broad	n/a	n/a	2.5
RX24 ESB	No	Essential	Broad	n/a	n/a	2.5
RX25 ESB	No	Essential	Broad	n/a	n/a	2.5
RX26 ESB	No	Essential	Broad	n/a	n/a	2.5
RX27 ESB	No	Essential	Broad	n/a	n/a	2.5
COINS ESB ^{1, 4}	Yes	Essential	Broad	n/a	n/a	2.5
CP COINS ESB ^{1, 4}	Yes	Essential	Broad	n/a	n/a	2.5
RX3 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX4 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX5 ADVB	Yes	Advantage	Broad	n/a	n/a	2.5
CP RX5 ADVB	Yes	Advantage	Broad	n/a	n/a	2.5
RX6 ADVB ²	No	Advantage	Broad	n/a	n/a	2.5
RX7 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX8 ADVB ³	No	Advantage	Broad	\$250	\$500	2.5
RX15 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX17 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX19 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX21 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX22 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX23 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX24 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX25 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX26 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX28 ADVB	No	Advantage	Broad	n/a	n/a	2.5
RX29 ADVB	Yes	Advantage	Broad	n/a	n/a	2.5
COINS ADVB ⁴	Yes	Advantage	Broad	n/a	n/a	2.5
CP COINS ADVB ⁴	Yes	Advantage	Broad	n/a	n/a	2.5
Surest Alt1 Plan	No	Advantage	Broad	n/a	n/a	2.5
Surest Alt2 Plan	No	Advantage	Broad	n/a	n/a	2.5
Surest Alt3 Plan	No	Advantage	Broad	n/a	n/a	2.5

All Rx plans for the current coverage may not be represented in the above chart. Please consult your plan documents for current Rx information.

¹ The Essential PDL Rx plan "Coins ES" has a \$150 minimum on Tier 3 and \$300 minimum on Tier 4.

² When utilizing the RX6 ADVB design for PROformance Plans, a Tier 3 coinsurance with a \$75 minimum and a Tier 4 coinsurance with a \$150 minimum will be applied

³ When utilizing the RX8 ADVB plan design, an Rx Deductible applies to Tier 3 or Tier 4

⁴ For any COINS plan, the coinsurance amount is represented within the Rx plan name.

Pharmacy Plan Benefits (cont.)

Plan Code	Tier1	Tier 1 Specialty	Tier 2	Tier 2 Specialty	Tier 3	Tier 3 Specialty	Tier4	Tier 4 Specialty
RX3 ESB	\$5	\$5	\$30	\$30	\$65	\$65	\$150	\$500
RX4 ESB	\$10	\$10	\$35	\$35	\$75	\$75	\$250	\$500
RX5 ESB	\$10	\$10	\$35	\$35	\$70	\$70	\$150	\$500
CP RX5 ESB	\$10	\$10	\$35	\$35	\$70	\$70	\$150	\$500
RX10 ESB	\$10	\$10	\$50	\$50	\$115	\$115	\$250	\$500
RX11 ESB	\$15	\$15	\$55	\$55	\$135	\$135	\$350	\$500
RX14 ESB	\$10	\$10	\$50	\$50	\$115	\$115	\$250	\$500
RX16 ESB	\$10	\$10	\$40	\$40	\$105	\$105	\$250	\$500
RX17 ESB	\$10	\$10	\$40	\$40	\$125	\$125	\$300	\$500
RX18 ESB	\$15	\$15	\$60	\$60	\$125	\$125	\$400	\$600
RX19 ESB	\$5	\$5	\$60	\$60	\$105	\$105	\$300	\$500
RX24 ESB	\$15	\$15	\$85	\$85	\$200	\$200	\$350	\$500
RX25 ESB	\$10	\$10	\$40	\$40	\$125	\$125	\$300	\$500
RX26 ESB	\$5	\$5	\$40	\$40	\$125	\$125	\$300	\$500
RX27 ESB	\$15	\$15	\$50	\$50	\$150	\$150	\$250	\$500
COINS ESB ^{1,4}	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins
CP COINS ESB ^{1,4}	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins
RX3 ADVB	\$5	\$5	\$30	\$150	\$65	\$350	\$150	\$500
RX4 ADVB	\$10	\$10	\$35	\$150	\$75	\$350	\$250	\$500
RX5 ADVB	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500
CP RX5 ADVB	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500
RX6 ADVB ²	\$10	\$10	\$40	\$150	30%	\$350	50%	\$500
RX7 ADVB	\$10	\$10	\$50	\$150	\$100	\$350	\$125	\$500
RX8 ADVB ³	\$5	\$5	\$50	\$150	\$100	\$350	\$250	\$500
RX15 ADVB	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500
RX17 ADVB	\$10	\$10	\$40	\$165	\$125	\$350	\$300	\$500
RX19 ADVB	\$5	\$5	\$20	\$165	\$50	\$350	\$199	\$500
RX21 ADVB	\$5	\$5	\$25	\$150	\$50	\$350	30%	30%
RX22 ADVB	\$10	\$10	\$30	\$150	\$60	\$350	30%	30%
RX23 ADVB	\$10	\$10	\$40	\$150	\$80	\$350	30%	30%
RX24 ADVB	\$15	\$15	\$85	\$200	\$200	\$350	\$350	\$500
RX25 ADVB	\$10	\$10	\$40	\$150	\$125	\$350	\$300	\$500
RX26 ADVB	\$5	\$5	\$40	\$150	\$125	\$350	\$300	\$500
RX28 ADVB	\$10	\$10	\$35	\$150	\$70	\$350	\$150	\$500
RX29 ADVB	\$5	\$5	\$20	\$165	\$50	\$350	\$100	\$500
COINS ADVB ⁴	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins
CP COINS ADVB ⁴	Coins	Coins	Coins	Coins	Coins	Coins	Coins	Coins
Surest Alt1 Plan	\$10	\$10	\$35	\$100	\$70	\$200	n/a	n/a
Surest Alt2 Plan	\$10	\$10	\$60	\$150	\$90	\$300	n/a	n/a
Surest Alt3 Plan	\$20	\$20	\$90	\$200	\$150	\$500	n/a	n/a

All Rx plans for the current coverage may not be represented in the above chart. Please consult your plan documents for current Rx information.

¹ The Essential PDL Rx plan "Coins ES" has a \$150 minimum on Tier 3 and \$300 minimum on Tier 4.

² When utilizing the RX6 ADVB design for PROformance Plans, a Tier 3 coinsurance with a \$75 minimum and a Tier 4 coinsurance with a \$150 minimum will be applied

³ When utilizing the RX8 ADVB plan design, an Rx Deductible applies to Tier 3 or Tier 4

⁴ For any COINS plan, the coinsurance amount is represented within the Rx plan name.

Level Funded UHC Plan Options Key

LX	Minor Lab/X-ray covered at Deductible then Coinsurance
i	% of Coinsurance. Ex. I80 = 80% coinsurance
Nav	Plan is available on the Navigate network. Ex. NavE2000i80LX21
Char	Plan is available on the Charter network. Ex. CharE2000i80LX21
Cn	Plan is available on the CORE network. Ex. CnE2000i80LX21
Lib	Plan is available on the Liberty network. Ex: LibE2000i80LX21
Fr	Plan is available on the Freedom network. Ex: FrE2000i80LX21
Met	Plan is available on the Metro network. Ex: MetE2000i80LX21
Sel	Plan is available on the Select network. Ex: SelE2000i80LX21
DP	Plan is available on the Doctors Plan network/product. Ex: DPE2000100i80XES22
Nex	Plan is available on the Nexus network. Ex: NexOAE500i10024B
SelTier	Select Tiering. Ex: SelTierMSE3000i70LX24B
UHCfr	Plan is available on the UHC Freedom network. Ex: UHCfrE2000i80LX23B
OPT	Plan is available on the Options network. Ex: OPTP2000i80LX24B
TIA	Plans are available for groups in the Tecna Association. Ex: TIAE2000i8024B
ES	Plan is paired with the Essential Rx PDL
CP	Plan is paired with the Core Plus Preventive Medication List
Rx10	Rx Copay after Deductible
B	Pharmacy Retail on the Broad Network
VV	Virtual Visit benefit covered at 100%
V, W, X, Y, Z	Signifies difference between similar plans. Ex: Out of pocket maximum is different
21 - 26	Plan year

- Some of these values may not apply to this plan grid but are applicable in other states.

Level Funded Surest Plan Options Key

The Surest Level Funded plan code is built using the following criteria:

Surest + network letter + cost spectrum + alternate version + network individual OOPM + year + Rx

Network Letter	
P	Choice Plus
C	Choice
O	Options PPO
SP	Select Plus
S	Select
Cost Spectrum	
A	Richest plan
F	Leanest plan
Alternate Version	
A	Indicates an alternate version of the same cost spectrum plan offering more copay and OOPM options within each cost spectrum

Examples:

SurestCAP20002025RXALT1

- **Surest:** Product
- **C:** Choice
- **AP2000:** A Plus Surest plan with a \$2,000 out-of-pocket limit
- **2025:** Plan year
- **RXALT1:** Rx plan name

SurestPE70002025RXALT2

- **Surest:** Product
- **P:** Choice Plus
- **E7000:** E Surest plan with a \$7,000 out-of-pocket limit
- **2025:** Plan year
- **RXALT2:** Rx plan name

Medical Rates and Costs

The chart below shows the rates and monthly medical costs for your current plan(s), your renewal plan(s), and available alternate plan(s)

Current Rates					
	Employee Only (# enrolled / rate)	Employee + Spouse (# enrolled / rate)	Employee + Child (# enrolled / rate)	Employee + Family (# enrolled / rate)	Monthly Medical Costs
P2000i100LX21	1 / \$390.02	0 / \$793.75	4 / \$738.70	0 / \$1,142.43	\$3,344.82

Renewal Rates					
	Employee Only (# enrolled / rate)	Employee + Spouse (# enrolled / rate)	Employee + Child (# enrolled / rate)	Employee + Family (# enrolled / rate)	Monthly Medical Costs
P2000i100LX21B	1 / \$424.25	0 / \$865.63	4 / \$805.44	0 / \$1,246.83	\$3,646.01

Alternate Plan Rates					
Level Funded UHC Plans					
	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Monthly Medical Costs
CnHP800025B	\$243.82	\$486.72	\$453.59	\$696.49	\$2,058.18
CnHP63502575i10026B	\$258.17	\$516.86	\$481.58	\$740.26	\$2,184.49
CnHP50002575i8025B	\$270.43	\$542.62	\$505.51	\$777.69	\$2,292.47
CnHP635025B	\$272.05	\$546.02	\$508.66	\$782.61	\$2,306.69
HP800025B	\$278.34	\$559.23	\$520.93	\$801.80	\$2,362.06
HE800025B	\$267.64	\$536.74	\$500.04	\$769.14	\$2,267.80
CnHP5000257525B	\$281.75	\$566.37	\$527.56	\$812.18	\$2,391.99
CnHP40002575i8025B	\$283.69	\$570.48	\$531.37	\$818.14	\$2,409.17
HE63502575i10026B	\$283.99	\$571.08	\$531.93	\$819.02	\$2,411.71
CnP7000i100XLX25B	\$287.74	\$578.96	\$539.24	\$830.46	\$2,444.70
CnP6000i80LX21B	\$288.38	\$580.30	\$540.49	\$832.42	\$2,450.34
CnP8000i100LX21B	\$289.19	\$581.99	\$542.06	\$834.87	\$2,457.43
HE50002575i8025B	\$291.10	\$586.00	\$545.78	\$840.68	\$2,474.22
CnP5000i80LX21B	\$292.72	\$589.41	\$548.94	\$845.64	\$2,488.48
HE635025B	\$293.58	\$591.21	\$550.62	\$848.25	\$2,496.06
HP63502575i10026B	\$295.23	\$594.68	\$553.84	\$853.30	\$2,510.59
CnP6000i100LX21B	\$295.69	\$595.66	\$554.74	\$854.71	\$2,514.65
CnP5000i15i8021B	\$297.60	\$599.67	\$558.47	\$860.55	\$2,531.48
CnP4000i80LX21B	\$300.32	\$605.39	\$563.78	\$868.85	\$2,555.44
CnP3500i80LX21B	\$305.17	\$615.57	\$573.23	\$883.63	\$2,598.09
CnP5000i100LX21B	\$307.85	\$621.19	\$578.46	\$891.80	\$2,621.69
CnHP40002575i100CP26B	\$308.10	\$621.72	\$578.96	\$892.58	\$2,623.94

Continued on next page

Alternate Plan Rates
Level Funded UHC Plans

	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Monthly Medical Costs
HP50002575i8025B	\$309.66	\$625.00	\$581.99	\$897.34	\$2,637.62
CnP3000i80LX21B	\$310.78	\$627.35	\$584.18	\$900.75	\$2,647.50
HE5000257525B	\$311.12	\$628.04	\$584.82	\$901.76	\$2,650.40
HP635025B	\$311.57	\$628.99	\$585.70	\$903.13	\$2,654.37
HE40002575i8025B	\$312.86	\$631.72	\$588.24	\$907.10	\$2,665.82
CnP300015i8021B	\$316.31	\$638.95	\$594.96	\$917.60	\$2,696.15
CnP20002575i8025B	\$317.33	\$641.10	\$596.94	\$920.71	\$2,705.09
CnP2500i80LX21B	\$317.50	\$641.45	\$597.28	\$921.23	\$2,706.62
CnP2000i80LX26B	\$319.08	\$644.77	\$600.35	\$926.05	\$2,720.48
E7000i100XLX25B	\$320.02	\$646.74	\$602.19	\$928.92	\$2,728.78
E6000i80LX21B	\$320.92	\$648.64	\$603.93	\$931.66	\$2,736.64
E8000i100LX21B	\$321.87	\$650.63	\$605.79	\$934.55	\$2,745.03
HP5000257525B	\$322.98	\$652.94	\$607.94	\$937.90	\$2,754.74
CnP4000i100LX21B	\$323.21	\$653.41	\$608.38	\$938.61	\$2,756.73
CnP25002575i8025B	\$325.19	\$657.62	\$612.28	\$944.69	\$2,774.31
HP40002575i8025B	\$325.27	\$657.77	\$612.42	\$944.92	\$2,774.95
E5000i80LX21B	\$325.86	\$659.03	\$613.60	\$946.77	\$2,780.26
E6000i100LX21B	\$329.33	\$666.28	\$620.33	\$957.28	\$2,810.65
P7000i100XLX25B	\$330.03	\$667.75	\$621.69	\$959.42	\$2,816.79

Level Funded Surest Plans

	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Monthly Medical Costs
SurestPF90002026RXALT3	\$335.20	\$678.61	\$631.78	\$975.20	\$2,862.32
SurestPFA80002026RXALT2	\$357.09	\$724.59	\$674.48	\$1,041.98	\$3,055.01
SurestPE70002026RXALT2	\$361.24	\$733.31	\$682.58	\$1,054.64	\$3,091.56
SurestPE60002026RXALT2	\$370.40	\$752.53	\$700.43	\$1,082.56	\$3,172.12
SurestPD55002026RXALT2	\$387.25	\$787.93	\$733.29	\$1,133.97	\$3,320.41
SurestPDA45002026RXALT2	\$388.81	\$791.19	\$736.31	\$1,138.69	\$3,334.05
SurestPC50002026RXALT2	\$399.35	\$813.34	\$756.89	\$1,170.89	\$3,426.91
SurestPCA40002026RXALT2	\$405.90	\$827.11	\$769.67	\$1,190.87	\$3,484.58
SurestPB40002026RXALT2	\$422.96	\$862.92	\$802.93	\$1,242.89	\$3,634.68
SurestPA30002026RXALT1	\$459.80	\$940.29	\$874.78	\$1,355.26	\$3,958.92
SurestCF90002026RXALT3	\$325.00	\$657.19	\$611.89	\$944.07	\$2,772.56



2025 | Level Funded | Surest plan designs for 2 – 50 employees

Each column is a fixed medical plan design. Plans vary by market, please see your market plan grid or consult your UnitedHealthcare representative.

Many care categories on a Surest plan include a copay range. Provider copays will fall within that range.

Example: Members on Plan A+ will pay between \$5–\$25 for an office visit. By searching in the app, they can see the actual cost of care—not just an estimate—before they ever make an appointment.

Plan design element	Surest plan designs										
	Plan A+ (AP)*	Plan A	Plan B	Plan C	Plan C-Alt	Plan D	Plan D-Alt	Plan E	Plan F	Plan F-Alt	Plan V
	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network
Deductible	None	None	None	None	None	None	None	None	None	None	None
Coinsurance	None	None	None	None	None	None	None	None	None	None	None
Out-of-pocket max	\$1,500 or \$2,000	\$2,500 or \$3,000 or \$4,000	\$4,000 or \$5,000	\$5,000 or \$6,000	\$4,000	\$5,500 or \$6,500	\$4,500	\$6,000 or \$7,000	\$7,000 or \$8,000 or \$8,500 or \$9,000	\$7,000 or \$8,000 or \$9,000	\$9,000
Preventive care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office visit	\$5 to \$25	\$5 to \$40	\$10 to \$65	\$20 to \$105	\$30 to \$125	\$25 to \$130	\$45 to \$145	\$40 to \$150	\$50 to \$160	\$25 to \$130	\$55 to \$165
Virtual care (primary and urgent)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Virtual care (specialty)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Routine diagnostic test (X-ray, lab, ultrasound)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Urgent care	\$10	\$20	\$35	\$60	\$80	\$80	\$100	\$90	\$110	\$110	\$110
Emergency room	\$110	\$200	\$375	\$600	\$850	\$850	\$1,000	\$1,000	\$1,000	\$1,000	\$1,200
Inpatient hospital stay	\$500	\$1,000	\$1,600	\$2,000	\$2,750	\$2,750	\$3,500	\$3,500	\$4,500	\$4,500	\$5,000
Maternity delivery	\$100 to \$625	\$350 to \$1,025	\$625 to \$1,600	\$900 to \$2,000	\$1,050 to \$2,750	\$1,300 to \$2,750	\$1,500 to \$3,500	\$1,850 to \$3,500	\$2,400 to \$4,500	\$2,400 to \$4,500	\$3,100 to \$5,200
Procedures (office, inpatient, out- patient)	\$5 to \$1,200	\$10 to \$2,000	\$15 to \$2,500	\$35 to \$3,000	\$50 to \$3,500	\$40 to \$3,500	\$70 to \$4,000	\$70 to \$4,500	\$80 to \$5,500	\$80 to \$5,500	\$80 to \$6,500
Rehabilitative therapies (e.g., physical therapy)	\$5 to \$35	\$5 to \$50	\$5 to \$85	\$10 to \$130	\$15 to \$165	\$15 to \$165	\$20 to \$190	\$20 to \$190	\$25 to \$200	\$25 to \$200	\$30 to \$210
Complex imaging (e.g., MRI, CT scan)	\$30 to \$220	\$50 to \$340	\$75 to \$550	\$125 to \$850	\$150 to \$1,050	\$150 to \$1,050	\$150 to \$1,200	\$150 to \$1,200	\$200 to \$1,300	\$200 to \$1,300	\$250 to \$1,000
Rx plan	Rx Alt 1	Rx Alt 1	Rx Alt 2	Rx Alt 2	Rx Alt 2	Rx Alt 2	Rx Alt 2	Rx Alt 2	Rx Alt 2	Rx Alt 3	Rx Alt 2

Rx plan designs

Plan design element	Surest Standard Pharmacy Plan Options (Optum Rx)		
	Rx 1	Rx 2	Rx 3
Retail Pharmacy (30 day 90 day are 2.5x)			
Tier 1 / Tier 2 / Tier 3	\$10 / \$35 / \$70	\$10 / \$60 / \$90	\$20 / \$90 / \$150
Specialty Pharmacy			
Tier 1 / Tier 2 / Tier 3	\$10 / \$100 / \$200	\$10 / \$150 / \$300	\$20 / \$200 / \$500

*This is listed as Plan AP in the quoting system.

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Packaged Savings

For groups up to 50 eligible employees (group size may vary by state) who purchase Level Funded plans and UnitedHealthcare specialty products.



The more you bundle, the more you could save

When you choose the Level Funded medical plan and also select an eligible UnitedHealthcare specialty plan, you may qualify for the Packaged Savings® program. Under the Packaged Savings program, you receive administrative credits based on the number of lives enrolled in the Level Funded medical plan and the UnitedHealthcare specialty plans you choose. The chart below shows potential savings.

When your company purchases medical coverage and:	You enjoy the following potential savings (calculated per employee per month):
Dental	\$3
Vision	\$2
Life ¹	\$1
Short-term disability ^{2,3}	\$1
Life ² and short-term disability ^{2,3}	\$2
Life ² and long-term disability ^{2,3}	\$2
Dental and vision	\$5
Dental and life ¹	\$4
Vision and life ¹	\$3
Dental, vision and life ¹	\$6
Dental, vision, life ¹ and short-term disability ^{2,3}	\$7

See next page for product combination details and program terms and conditions.





Some things to remember

- Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000
- Credits are available at the amounts outlined on the previous page for Level Funded medical groups who elect eligible UnitedHealthcare specialty coverage. For contributory and employer-paid specialty coverages, credits apply as long as the eligible medical and specialty coverage remain in force.
- Long-term disability must be combined with life or short-term disability coverage to qualify for the program and be eligible for credit⁴



Program terms and conditions

1. This Packaged Savings program is available solely to groups with up to 50 eligible employees who have selected Level Funded and who purchase eligible UnitedHealthcare specialty products. Group size may vary by state. For information on other UnitedHealthcare Packaged Savings programs, please contact your UnitedHealthcare representative.
2. Per employee per month savings is given as a monthly credit based on the number of enrolled Level Funded Plan medical subscribers
3. Employer-paid plans require an employer contribution level of 50% of the employee premium or greater
4. Voluntary specialty benefit plans do not qualify for the Packaged Savings program
5. Employee enrollment in qualifying dental and vision plans must be 75% or greater of total eligible medical employees for Packaged Savings to be activated
6. Life insurance plans qualifying for Packaged Savings must completely replace existing life plans or be added to customers with no prior coverage; adding an additional life policy to an existing life benefit does not qualify for Packaged Savings
7. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000. Customers who have existing basic and supplemental life with another carrier must place both the basic and supplemental life with UnitedHealthcare to qualify for Packaged Savings.
8. Any combination of life products counts as one product for the purpose of the program. Any combination of disability products counts as one product for the purpose of the program. Long-term disability does not qualify alone; it must be packaged with life or short-term disability.



In brief

- Savings potential when you purchase a Level Funded plan as well as one or more UnitedHealthcare specialty benefit plans
- The convenience of working with one UnitedHealthcare account team to service all your benefit needs
- Savings credits are based on your medical enrollment and the number of eligible employer-paid or contributory specialty benefit plans you offer your employees
- Per employee, per month savings are given as a monthly credit. The credit is calculated based on the number of enrolled Level Funded medical subscribers.



Program terms and conditions (cont.)

9. UnitedHealthcare specialty benefits can be added off-cycle from the existing medical or specialty benefit effective date and will become eligible for Packaged Savings as long as medical coverage remains in force and products meet eligibility requirements
10. UnitedHealthcare retains sole and complete discretion to revise or terminate the Packaged Savings program at any time
11. Not all specialty benefits are available in all states or for all group sizes. Contact your UnitedHealthcare sales representative for specialty product availability.

Questions?

Contact your Broker or UnitedHealthcare representative for more information



¹ Any combination of life products counts as one product for the purpose of the program. Life insurance plans qualifying for Packaged Savings must have a minimum life benefit of \$25,000.

² Any combination of disability products counts as one product for the purpose of the program.

³ Customers will receive a single bill for the UnitedHealthcare Level Funded plan and the Dental, Vision and Life plans. Disability products will be billed separately.

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UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX, VPOL.13.TX or VPOL.18.TX and associated COC form number VCOC.INT.06.TX, VCOC.CER.13.TX or VCOC.18.TX. Plans sold in Virginia use policy form number VPOL.06.VA, VPOL.13.VA or VPOL.18.VA and associated COC form number VCOC.INT.06.VA, VCOC.CER.13.VA or VCOC.18.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL (05/03) and UHCLD-POL 2/2008. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX, DPOL.12.TX, DPOL.12.TX (Rev. 9/16) and DPOL.18.TX and associated COC form numbers DCOC.CER.06, DCOC.CER.IND.12.TX, DCERT.IND.12.TX and DCOC.18.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA, policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA or policy form number DPOL.18.VA with associated COC form number DCOC.18.VA.

Benefits and programs may not be available in all states or for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your broker or UnitedHealthcare sales representative.

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Dental Options

	Quote 1	
	Plan: P8756 ¹	
	Type: 100/80/50/0 INCENTIVE PPO \$50/\$150-\$1,000	
	Benefit	In/Out
Coinsurance	Preventive	100% /80%
	Minor Restore	80% /60%
	Endodontic Svcs	50% /50%
	Periodontic Svcs	50% /50%
	Oral Surgery Svcs	50% /50%
	Major Services	50% /50%
Deductible	Indiv/Family	\$50/\$150
Annual Plan Maximum	In/Out Network	\$1,000 /\$1,000
	Benefit	NA
Orthodontia Coverage	Coinsurance	NA /NA
	Lifetime Max	NA /NA
Wait Period for Major Services		NO WAIT
	Tiers	Monthly Rate
Enrollment Rates	Employee	\$37.38
	Empl + Spouse	\$74.75
	Empl + Child	\$82.00
	Empl + Family	\$125.33
Monthly Premium	\$365.38	

- Dental plans have a 12 month rate guarantee from contract issuance. Note that the rate guarantee is subject to change based upon changes to the policy and/or plan structure.

¹ Ask about our Consumer Max Multiplier! This consumer driven benefit allows members to carry forward a portion of their unused annual dental maximum into an account for future use.



Embedded value-add programs with a Level Funded plan



UnitedHealthcare Level Funded and Surest plans on Level Funded embed value-add programs to help support medical and prescription coverage. The following summary outlines information found further in this renewal document.

UnitedHealthcare Level Funded plans include the following programs:

- **Virtual Care 24/7 Virtual Visits** – Virtual care on your phone* or computer
- **Real Appeal®** – Weight management program
- **UnitedHealthcare Rewards** – Wellness and health incentives through the UnitedHealthcare® app
- **Mineral™** – Assistance with human resources and plan compliance

Level Funded Surest plans include the following programs:

- **Surest Virtual Care** – Virtual care through various partners
- **Real Appeal** – Weight management program
- **One Pass Select®** – Fitness and gym memberships
- **Mineral** – Assistance with human resources and plan compliance

Note: Each program has minor program and plan differences not stated here. Reference your plan documents for additional information.

**United
Healthcare®**

*Data rates may apply.

The UnitedHealthcare® app and Surest app are available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA, NY, and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Mineral™ products and services are provided directly by Mineral, Inc., (a subsidiary of Mintratech Holdings, Inc.) and is headquartered at 6701 Koll Center Parkway, Suite 430, Pleasanton, California 94566. ThinkHR®, Mineral™, Mineral Intelligence and Mineral Platform™ are registered and unregistered trademarks of Mineral, Inc.

United HealthCare Services, Inc. and Mineral, Inc. are separate entities and independent contractors.

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Virtual care is available on your plan participants' app, web or phone



What is HealthiestYou?

HealthiestYou is a virtual health service that offers convenient, confidential access to U.S. board-certified physicians 24/7, anytime, anywhere. By scheduling a phone or video visit with one of our U.S. board-certified and licensed medical doctors, plan participants can be diagnosed, treated and prescribed medication, if necessary, for conditions like the flu, sinus infections, rashes and more. With HealthiestYou, plan participants can also price prescriptions in their area, search for providers, get an expert medical opinion on an existing condition and more. Virtual care services include general medical, dermatology, mental health, back and neck care.



How do I access HealthiestYou?

Plan participants can download the HealthiestYou app, visit the website at member.healthiestyou.com or call **1-866-703-1259** to set up their account. Once their account is set up, they can access all of the HealthiestYou services through the HealthiestYou app or website, and visits with a doctor by calling the number above.



What is Expert Medical Services?

In addition to the virtual care services that HealthiestYou provides, plan participants also have access to Expert Medical Services through HealthiestYou. When dealing with a difficult diagnosis or questioning a treatment plan or upcoming surgery, plan participants can have their medical case reviewed at no additional cost by a leading expert who specializes in their condition. Access these services through the HealthiestYou app or by calling **1-866-904-0910**.

United Healthcare

HealthiestYou is not available with Surest Level Funded plans.

All trademarks are the property of their respective owners.

HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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Note: The above services list is not all-inclusive. This information is solely provided for general informational purposes only and is not intended to take the place of legal or tax advice regarding HSA eligibility. Please consult your own legal or tax professional.

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Take the guesswork out of HR and compliance

Looking to keep your business ready and resilient for whatever lies ahead? Mineral® is included as part of your Level Funded plan to help you handle even the most complex compliance issues with confidence.

What can Mineral help you with?

- ACA compliance and reporting solution to support you with IRS Forms 1094/5-B/C reporting requirements
- Keeping track of new laws and regulations
- Build and maintain an employee handbook
- Operate successfully in multiple states
- Address harassment, safety, diversity and inclusion training
- Answer questions via a live HR-certified expert
- Provide access to forms, tools, templates and law alerts specific to your organization

Confused about the latest laws and regulations?

The Human Resources (HR) Compliance Library allows you to search by topic and access how-to guides, checklists, sample documents and more to make sure you're following best practices. Need more personalized advice? One of our HR-certified Mineral Experts can give you clear, straightforward answers to your questions.

continued



1094/1095 Filing

Mineral provides the tools and resources to help you easily file your 1094/1095 forms. Beginning for 2024 plan year, all Level Funded groups with 5+ must file electronically with the IRS. By partnering with Mineral, Level Funded plans have you covered.

**United
Healthcare®**

Mineral
MITRA/TECH

With Mineral, you can:

Monitor your organizational health

Access materials that include:

- HR assessment
- Document library
- Salary compare
- ERISA Plan Documents

Tackle HR and compliance basics

Answer questions, recruit talent and more with the help of:

- HR compliance library
- Job descriptions
- Benefits document creator
- Compliance calendar

Step up your compliance game

Stay up to date on law changes and on top of daily tasks with:

- Smart Employee Handbooks
- Law alerts
- To-do lists
- OSHA log

Boost employee engagement

Manage training from a single location using Mineral Learn. Choose from a variety of courses to help with safety, compliance and professional development.

- Workplace Harassment Prevention
- Workplace Safety
- Data Security



Have a diverse workforce?

Smart Employee Handbook Plus gives you the ability to create a multi-state-compliant handbook that's also available in Spanish.

Education for nearly every scenario

Choose from 300+ online training courses*



Scan here to login

Have questions?

Email unitedhealthcare@trustmineral.com or visit uhc.com/mineral to learn more

United
Healthcare®

Mineral
MITR/TECH

Mineral™ is not available in all markets, contact your UnitedHealthcare representative to see if Mineral is available in your state.

*Nearly 300 online training courses available as of March 31, 2023, based on Mineral's training catalog.

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A UnitedHealthcare Company

Take health benefits to the next level.

When it comes to knowing health care costs, consumers are often kept out of the loop.

The Surest health plan is designed to give members more control by showing them a single price (not estimate) for providers and services before a visit. And prices (copays) are often lower for providers evaluated as high value based on factors like quality, efficiency, and overall effectiveness of care.

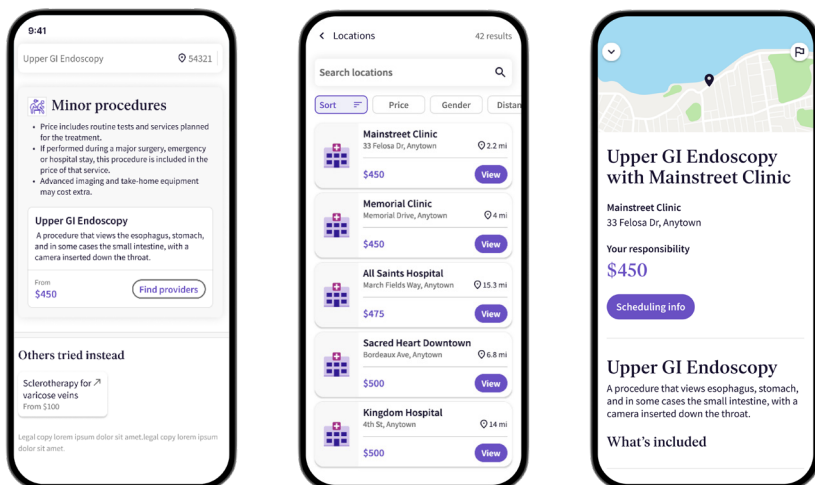


Clear costs, no deductible
Find opportunities to save.



43% lower member
out-of-pocket costs¹

When members shop for care, they can compare options and copays to find ways to save.



Illustrative examples only. Costs and coverage may vary.



Features of the Surest plan.

- ACA-compliant health plan for employers available nationwide*
- Self-funded, level-funded, and fully insured options**
- No deductible, no coinsurance
- Upfront copays (not estimates) for care
- Broad, national UnitedHealthcare network
- Virtual health network

*Excludes Hawaii

**Minimum required employees varies by state and funding type



7 out of 10 members would be disappointed if their plan sponsor no longer offered the Surest plan.²

90% of Surest members re-enroll in the Surest plan.²



See how powerful simple can be.
surest.com

¹Study comparing Surest financial and utilization outcomes to a matched control group composed of non-Surest members from the same employers, using the same network. Members were matched on age, gender, geography, and chronic conditions. ²Surest 2023 book-of-business digital engagement analysis. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. © Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2B_24-AI-801136_0624



Programs to support employees and employers.

The Surest health plan gives members access to wellness programs, clinical programs, and virtual care options to support healthier behaviors and improved health outcomes.

Virtual care 	• Primary care • Urgent and acute care • Mental and behavioral health • Serious mental illness • Intensive outpatient therapy • Substance use support • Eating disorder support • Gastroenterology clinic • Speech therapy • Migraine clinic • Sleep health • Women's health • Dermatology	Other programs  • Packaged savings • Payment integrity programs
Clinical/Complex care 	• Transplant Resource Services Center of Excellence • Comprehensive Kidney Solutions • Second opinion services • Specialty guidance program and Cancer guidance program • Clinical advocacy programs	
Behavioral health 	• Optum Behavioral Health Network (includes virtual providers) • Self-help programs and tools • Behavioral health clinical advocacy	
Wellness 	• Weight management (Real Appeal®) • Fitness/gym memberships (One Pass Select™)	
Advocacy 	• Surest Member Services • Clinical advocacy	

Applicable to Surest only. Not available for UnitedHealthcare Level Funded. Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY. © Bind Benefits, Inc., d/b/a Surest. All rights reserved. B2B_25-AI-801101_0825

surest.
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Exhibit B - Service Fees

This exhibit lists the service fees Customer must pay United for its services during the term of the Agreement. These fees apply for the period from January 1, 2026 through December 31, 2026. Customer acknowledges that the amounts paid for administrative services are reasonable.

Administrative Service Fees - Standard Medical Service Fees

The Standard Medical Fees listed below are based upon the following Minimum Participation and Minimum Contribution requirements:

Minimum Participation Requirement: 2-50 eligible – 25 percent participation of all eligible persons is required. Notwithstanding, at least 2 employees or the state mandated minimum, whichever is higher, must enroll.

Minimum Contribution Requirement: Customer must maintain a minimum contribution rate of 50% for each Eligible Employee.

The Standard Medical Service Fees are the sum of the following:	
Employee only	\$48.18 per month
Employee + Spouse	\$75.88 per month
Employee + Children	\$72.10 per month
Employee + Family	\$99.80 per month

Administrative Service Fees - Optional and Non-Standard Fees

Service Description	Fee
Third Part Liability Recovery (Subrogation) Services	Fee equal to twenty five percent (25%) of the gross recovery amount
Consolidated Appropriations Act, 2021 ("CAA") Support Services. United will support Customer's compliance with the requirements of the CAA, including the No Surprises Act ("NSA"), by the respective enforcement date as follows:	United will not charge separate service fees outside of base rates for the CAA Support Services.
- NSA medical billing and the independent dispute resolution ("IDR"): - United will determine if a claim is subject to the NSA billing protections. - If United and a provider are unable to come to an agreement within the prescribed negotiation period for a claim subject to the NSA billing protections, United will manage, direct, and make decisions and submissions to support the IDR for Customer. - All qualifying payment amounts under the NSA will be calculated based on an insurance market across all self-insured group health plans administered by United. - United will not be using third party provider networks for services covered by the NSA. - The fees for programs in which the parties share in the savings achieved off a provider's billed charge will continue to apply to all services covered under NSA. - Customer shall fund all settlement amounts and payments required as a result of any IDR process decision through the Bank Account.	
- Revised medical Plan ID cards. - Provider directory enhancements. - Continuity of care and external appeals support for surprise medical bills. - Support related to Mental Health Parity Non-Quantified Treatment Limitations audits initiated by the U.S. Department of Labor, U.S. Department of Health and Human Services or the U.S. Department of Treasury. - Provide language to support Customer's anti-gag clause attestation requirement	

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Hearing is provided through UnitedHealthcare, offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific hearing aid discounts. This is not an insurance nor managed care product, and fees or charges for services in excess of those defined in program materials are the member's responsibility. UnitedHealthcare does not endorse nor guarantee hearing aid products/services available through the hearing program. This program may not be available in all states or for all group sizes. Components subject to change.





WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: JEFFERSON COUNTY WATER AUTHORITY

Risk ID: 240882884

Rating Effective Date: 04/01/2026

Production Date: 10/22/2025

State: MISSOURI

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses	Split Point
MO	.17	8,344	14,143	5,799	0	64,170	0	0	22,500
(A) Wt	(B)	(C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses	
.17		8,344	14,143	5,799	0	64,170	0	0	0

	Primary Losses	Stabilizing Value	Ratable Excess	Totals	
Actual	(I) 0	C * (1 - A) + G 71,096	(A) * (F) 0	(J) 71,096	
Expected	(E) 5,799	C * (1 - A) + G 71,096	(A) * (C) 1,418	(K) 78,313	
	ARAP	FLARAP	SARAP	MAARAP	Exp Mod
Factors	1.00				(J) / (K) .91

NCCI'S EXPERIENCE RATING WORKSHEET SUMMARY PAGE NOW INCLUDES A COLUMN FOR THE STATE'S APPROVED PRIMARY/EXCESS LOSS SPLIT POINT, APPLICABLE TO THE RATING EFFECTIVE DATE.



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: JEFFERSON COUNTY WATER AUTHORITY

Risk ID: 240882884

Rating Effective Date: 04/01/2026

Production Date: 10/22/2025

State: MISSOURI

24-MISSOURI

Firm ID:

Firm Name: JEFFERSON COUNTY WATER AUTHORITY

Carrier: 35114

Policy No. WC72909200022

Eff Date: 04/01/2022

Exp Date: 03/31/2023

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7520	1.295	.41	331,039	4,287	1,758					
8810	.063	.43	2,400	2	1					
Policy Total:			333,439	Subject Premium:	15,894	Total Act Inc Losses:			0	

24-MISSOURI

Firm ID:

Firm Name: JEFFERSON COUNTY WATER AUTHORITY

Carrier: 33413

Policy No. MEM301283500

Eff Date: 04/01/2023

Exp Date: 04/01/2024

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7520	1.295	.41	365,058	4,728	1,938					
8810	.063	.43	2,400	2	1					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			367,458	Subject Premium:	11,519	Total Act Inc Losses:			0	

24-MISSOURI

Firm ID:

Firm Name: JEFFERSON COUNTY WATER AUTHORITY

Carrier: 33413

Policy No. MEM301283501

Eff Date: 04/01/2024

Exp Date: 04/01/2025

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7520	1.295	.41	395,640	5,124	2,101					
9812	EMPLOYERS LIABILIT			0	0					
Policy Total:			395,640	Subject Premium:	11,799	Total Act Inc Losses:			0	

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* Total by Policy Year of all cases \$2,000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss

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GL ACTIVITY REPORT FOR CITY OF FESTUS

From 10/01/2025 to 10/31/2025

Date	JNL	Type	Description	Reference #	Debits	Credits	Balance
10/01/2025			60-0000-11005.00 JCWA Operating Cash Acct.		BEG. BALANCE		823,486.95
10/01/2025	CD	CHK	BANK OF BLOOMSDALE	271673			353,486.95
10/01/2025	GJ	JE	TRANSFER FUNDS TO COVER CD PURCHASE	0000122597	470,000.00	470,000.00	823,486.95
10/01/2025	CD	CHK	COMMERCE BANK - COMMERCIAL CARDS	1323(E)		1,205.50	822,281.45
10/01/2025	CD	CHK	METROPOLITAN LIFE INSURANCE COMPANY	1324(E)		499.00	821,782.45
10/01/2025	CD	CHK	UNITED HEALTHCARE SERVICES, INC.	1325(E)		3,344.82	818,437.63
10/01/2025	GJ	JE	1/12TH OF DEPRECIATION & REPLACEMEN	0000122614		20,833.37	797,604.26
10/01/2025	GJ	JE	1/12TH OF ANNUAL RESERVE	0000122615		39,750.00	757,854.26
10/05/2025	GJ	JE	JCWA DEBT SERVICE PAYMENTS	0000122579		61,000.00	696,854.26
10/06/2025	CD	CHK	BANK OF BLOOMSDALE	271674		670,000.00	26,854.26
10/06/2025	GJ	JE	TRANSFER FUNDS TO COVER CD INVESTME	0000122637	670,000.00		696,854.26
10/07/2025	GJ	JE	RECORD 1-MONTH T-BILL PURCHASE @ 4.	0000122643		199,386.64	497,467.62
10/08/2025	CD	CHK	AMERENUE	1330(E)		8,926.43	488,541.19
10/10/2025	PR	CHK	SUMMARY PR 10/10/2025			11,608.02	476,933.17
10/10/2025	GJ	JE	JCWA FEDERAL WITHHOLDING PYMT	0000122638		3,739.82	473,193.35
10/10/2025	CD	CHK	AT&T COMPANY	1327(E)		96.93	473,096.42
10/10/2025	CD	CHK	NATIONWIDE TRUST COMPANY, FSB	1328(E)		20,966.60	452,129.82
10/10/2025	GJ	JE	HERKY RECEIPT FOR CONTRACTUAL WATER	0000122659	72,720.00		524,849.82
10/11/2025	CD	CHK	CHARTER COMMUNICATIONS	1331(E)		120.00	524,729.82
10/15/2025	CD	CHK	AMERENUE	1329(E)		13,977.92	510,751.90
10/16/2025	CD	CHK	FARM PLAN - BUCHHEIT'S	1332(E)		1,203.42	509,548.48
10/16/2025	CD	CHK	Grainger -	1333(E)		1,050.17	508,498.31
10/16/2025	CD	CHK	Waste Management of St. Louis	1334(E)		107.12	508,391.19
10/16/2025	CD	CHK	CITY OF FESTUS	1335(A)		6.66	508,384.53
10/16/2025	CD	CHK	CITY OF FESTUS	1336(A)		1,221.68	507,162.85
10/16/2025	CD	CHK	Guarantee Electrical Const. Co	1337(A)		579.48	506,583.37
10/16/2025	CD	CHK	Mississippi Lime Company	1338(A)		10,431.53	496,151.84
10/16/2025	CD	CHK	PVS DX, INC.	1339(A)		1,850.40	494,301.44
10/16/2025	CD	CHK	STROUP, DAMIAN R.	271675		158.10	494,143.34
10/16/2025	CD	CHK	DURKIN EQUIPMENT	271676		158,992.00	335,151.34
10/16/2025	CD	CHK	SCHOPP, JEFFREY A	271677		350.00	334,801.34
10/16/2025	CD	CHK	MISSOURI ONE CALL SYSTEM, INC.	271678		1.35	334,799.99
10/16/2025	CD	CHK	HD SUPPLY, INC.	271679		2,762.29	332,037.70
10/17/2025	PR	CHK	JOHNSON MENG, TYLER J	DD43371		863.56	331,174.14
10/17/2025	GJ	JE	JCWA FEDERAL WITHHOLDING PYMT	0000122678		193.89	330,980.25
10/24/2025	PR	CHK	SUMMARY PR 10/24/2025			10,765.24	320,215.01
10/24/2025	GJ	JE	JCWA SIT TAX PAYMENT	0000122691		896.79	319,318.22
10/24/2025	GJ	JE	JCWA FEDERAL WITHHOLDING PYMT	0000122690		3,508.54	315,809.68
10/24/2025	CD	CHK	NATIONWIDE TRUST COMPANY, FSB	1340(E)		650.49	315,159.19
10/27/2025	GLJ	JE	RECEIPT FOR SCADA REIMBURSEMENT	0000122709	158,992.00		474,151.19
10/31/2025			END BALANCE		1,371,712.00	1,721,047.76	474,151.19
10/01/2025			60-0000-11506.00 Wtr Replacement M/M Acct.		BEG. BALANCE		586,001.29
10/01/2025	GJ	JE	TRANSFER FUNDS TO COVER CD PURCHASE	0000122597		164,500.00	421,501.29
10/01/2025	GJ	JE	1/12TH OF DEPRECIATION & REPLACEMEN	0000122614	20,833.37		442,334.66
10/06/2025	GJ	JE	TRANSFER FUNDS TO COVER CD INVESTME	0000122637		200,000.00	242,334.66
10/14/2025	GJ	JE	RECORD COMMERCE T-BILL MATURITY @ 4	0000122662	410,000.00		652,334.66
10/14/2025	GJ	JE	RECORD 2-MONTH T-BILL PURCHASED @3.	0000122663		409,517.20	242,817.46
10/31/2025	GJ	JE	JCWA INTEREST OCT-25	0000122777	728.39		243,545.85
10/31/2025			END BALANCE		431,561.76	774,017.20	243,545.85
10/01/2025			60-0000-11514.00 Water Reserve M/M Account		BEG. BALANCE		853,244.04
10/01/2025	GJ	JE	TRANSFER FUNDS TO COVER CD PURCHASE	0000122597		305,500.00	547,744.04
10/01/2025	GJ	JE	1/12TH OF ANNUAL RESERVE	0000122615	39,750.00		587,494.04
10/03/2025	GJ	JE	RECORD MIDWEST CD 8025053 MATURITY	0000122605	321,012.88		908,506.92
10/06/2025	GJ	JE	TRANSFER FUNDS TO COVER CD INVESTME	0000122746		470,000.00	438,506.92
10/31/2025	GJ	JE	JCWA INTEREST OCT-25	0000122777	2,737.76		441,244.68
10/31/2025			END BALANCE		363,500.64	775,500.00	441,244.68
Grand Total					2,166,774.40	3,270,564.96	1,158,941.72

REVENUE AND EXPENDITURE REPORT FOR CITY OF FESTUS

Balance As of 10/31/2025
 % Fiscal Year Completed: 8.49

GL Number	Description	25-26 Amended Budget	YTD Balance 10/31/2025 (Abnormal)	Activity For 10/31/2025 (Decrease)	Balance Normal	Available 10/31/2025 (Abnormal)	% Bdgt Used
Fund: 60 JCWA Fund							
Revenues							
INVESTMENT INCOME							
60-6000-47100.00	Water Revenue Interest	131,972.00	9,536.22	9,536.22	122,435.78		7.23
	INVESTMENT INCOME	131,972.00	9,536.22	9,536.22	122,435.78		7.23
OTHER REVENUES							
60-6000-48000.00	Misc. Income	0.00	8.81	8.81	(8.81)		100.00
	OTHER REVENUES	0.00	8.81	8.81	(8.81)		100.00
WATER & SEWER COLLECTIONS & FEES							
60-6000-49211.00	Festus Water Sales	2,087,800.00	177,320.00	177,320.00	1,910,480.00		8.49
60-6000-49212.00	Herculaneum Water Sales	911,040.00	77,376.00	77,376.00	833,664.00		8.49
	WATER & SEWER COLLECTIONS & FEES	2,998,840.00	254,696.00	254,696.00	2,744,144.00		8.49
	Revenues	3,130,812.00	264,241.03	264,241.03	2,866,570.97		8.44
Expenditures							
PAYROLL & BENEFIT EXPENSE							
60-6000-51000.00	Regular Salaries	408,477.00	28,918.70	28,918.70	379,558.30		7.08
60-6000-51100.00	Overtime	31,320.00	2,230.36	2,230.36	29,089.64		7.12
60-6000-51190.00	Other Personal Services	10,907.00	908.92	908.92	9,998.08		8.33
60-6000-52000.00	Health Insurance Expense	45,940.00	6,398.54	6,398.54	39,541.46		13.93
60-6000-52100.00	Life Insurance Expense	759.00	104.72	104.72	654.28		13.80
60-6000-52215.00	401(k) Match	50,383.00	33,407.39	33,407.39	16,975.61		66.31
60-6000-52300.00	FICA Tax Expense	33,644.00	2,318.46	2,318.46	31,325.54		6.89
60-6000-56400.00	Uniforms	3,500.00	793.79	793.79	2,706.21		22.68
60-6000-57010.00	Travel, Training & Lodging	4,000.00	0.00	0.00	4,000.00		0.00
	PAYROLL & BENEFIT EXPENSE	588,930.00	75,080.88	75,080.88	513,849.12		12.75
OTHER EXPENSES							
60-6000-51400.00	Legal Fees	4,000.00	0.00	0.00	4,000.00		0.00
60-6000-51450.00	BANK & CREDIT CARD FEES	5,992.00	0.50	0.50	5,991.50		0.01
60-6000-51600.00	Auditing Fees	11,500.00	0.00	0.00	11,500.00		0.00
60-6000-57000.00	DUES, LICENSES & PERMITS	1,000.00	0.00	0.00	1,000.00		0.00
60-6000-57100.00	Advertising	2,500.00	0.00	0.00	2,500.00		0.00
60-6000-57999.00	Other Misc. Special Exp.	1,500.00	0.00	0.00	1,500.00		0.00
	OTHER EXPENSES	26,492.00	0.50	0.50	26,491.50		0.00
PROFESSIONAL SERVICES							
60-6000-51500.00	Engineering Fees	5,000.00	0.00	0.00	5,000.00		0.00
60-6000-51800.00	Computer Services Fees	1,000.00	43.00	43.00	957.00		4.30
	PROFESSIONAL SERVICES	6,000.00	43.00	43.00	5,957.00		0.72
UTILITIES & MAINTENANCE							
60-6000-53100.00	Electricity	219,611.00	16,802.38	16,802.38	202,808.62		7.65
60-6000-53250.00	Trash Service	1,285.00	107.12	107.12	1,177.88		8.34
60-6000-54200.00	Telephone	2,734.00	217.14	217.14	2,516.86		7.94
60-6000-54550.00	MAINTENANCE & SOFTWARE CONTRACTS	5,317.00	0.00	0.00	5,317.00		0.00
60-6000-55100.00	Gas, Oil & Antifreeze	2,000.00	0.00	0.00	2,000.00		0.00
60-6000-55350.00	LIGHT EQUIPMENT & MAINTENANCE	5,000.00	0.00	0.00	5,000.00		0.00
	UTILITIES & MAINTENANCE	235,947.00	17,126.64	17,126.64	218,820.36		7.26
REPAIRS & MAINTENANCE							

REVENUE AND EXPENDITURE REPORT FOR CITY OF FESTUS

Balance As of 10/31/2025
% Fiscal Year Completed: 8.49

GL Number	Description	25-26 Amended Budget	YTD Balance 10/31/2025 (Normal (Abnormal))	Activity For 10/31/2025 (Increase (Decrease))	Available Balance 10/31/2025 (Normal (Abnormal))	% Bdgt Used
Fund: 60 JCWA Fund						
Expenditures						
REPAIRS & MAINTENANCE						
60-6000-53550.00	Maintenance & Repair	75,000.00	4,182.48	4,182.48	70,817.52	5.58
60-6000-57201.00	SLUDGE MAINTENANCE	25,000.00	0.00	0.00	25,000.00	0.00
	REPAIRS & MAINTENANCE	100,000.00	4,182.48	4,182.48	95,817.52	4.18
MATERIALS & SUPPLIES						
60-6000-54000.00	Postage	600.00	13.69	13.69	586.31	2.28
60-6000-54300.00	Office Supplies	2,000.00	0.00	0.00	2,000.00	0.00
60-6000-54400.00	Printing	300.00	0.00	0.00	300.00	0.00
60-6000-55500.00	Equipment Rent	2,500.00	0.00	0.00	2,500.00	0.00
60-6000-56305.00	Lab Supplies	17,000.00	233.28	233.28	16,766.72	1.37
60-6000-56450.00	Tools	4,000.00	0.00	0.00	4,000.00	0.00
60-6000-56460.00	Safety Supplies	3,000.00	0.00	0.00	3,000.00	0.00
60-6000-56550.00	Chemicals	260,000.00	29,375.92	29,375.92	230,624.08	11.30
60-6000-56999.00	Other Materials & Supplie	1,500.00	799.37	799.37	700.63	53.29
	MATERIALS & SUPPLIES	290,900.00	30,422.26	30,422.26	260,477.74	10.46
OFFICE SUPPLIES, POSTAGE, ADV, TRAVEL						
60-6000-56100.00	Other Supplies	4,500.00	0.00	0.00	4,500.00	0.00
	OFFICE SUPPLIES, POSTAGE, ADV, TRAVEL	4,500.00	0.00	0.00	4,500.00	0.00
DUES & SUBSCRIPTIONS						
60-6000-57003.00	TTHM COMPLIANCE COSTS	250.00	0.00	0.00	250.00	0.00
	DUES & SUBSCRIPTIONS	250.00	0.00	0.00	250.00	0.00
INSURANCE & BONDS						
60-6000-57200.00	Insurance,Claims & Bonds	165,422.00	12,691.79	12,691.79	152,730.21	7.67
	INSURANCE & BONDS	165,422.00	12,691.79	12,691.79	152,730.21	7.67
	Expenditures	1,418,441.00	139,547.55	139,547.55	1,278,893.45	9.84
Fund 60 - JCWA Fund:						
	TOTAL REVENUES	3,130,812.00	264,241.03	264,241.03	2,866,570.97	8.44
	TOTAL EXPENDITURES	1,418,441.00	139,547.55	139,547.55	1,278,893.45	9.84
	NET OF REVENUES & EXPENDITURES:	1,712,371.00	124,693.48	124,693.48	1,587,677.52	

JCWA TRIAL BALANCE FOR CITY OF FESTUS

Balance As of 10/31/2025

GL Number	Description	25-26 Amended Budget	YTD Balance 10/31/2024 (Normal) (Abnormal)	THRU 10/31/2025 Increase (Decrease)	YTD DR 10/31/2025 Increase (Decrease)	YTD CR 10/31/2025 Increase (Decrease)	YTD Balance 10/31/2025 (Normal) (Abnormal)
Fund: 60 JCWA Fund							
Account Category: Assets							
Department: 0000 BALANCE SHEET ACCOUNTS							
60-0000-11005.00	JCWA Operating Cash Acct.		1,213,146.23	1,371,712.00		1,721,047.76	474,151.19
60-0000-11506.00	Wtr Replacement M/M Acct.		744,517.00	431,561.76		774,017.20	243,545.85
60-0000-11514.00	Water Reserve M/M Account		148,864.27	363,500.64		775,500.00	441,244.68
60-0000-12148.00	2012 PRINCIPAL INV. ACCT		9,501.56	0.00		0.00	9,496.45
60-0000-12149.00	2012 INTEREST INV. ACCT.		1,131.30	0.00		0.00	993.99
60-0000-12152.00	2021A DEBT SERVICE FUND		268,855.46	61,000.00		0.00	257,170.00
60-0000-13000.00	Investments		615,817.11	199,386.64		0.00	1,288,250.94
60-0000-13004.00	Wtr Replacement Invest.		1,050,958.76	774,017.20		407,436.68	1,303,145.94
60-0000-13005.00	Wtr Reserve Investment		1,007,731.89	1,249,006.75		791,012.88	1,253,886.22
60-0000-13740.00	Non-Profit Water Recv.		247,349.00	254,696.00		72,720.00	421,346.00
60-0000-13900.00	Accounts Receivable Other		0.00	158,993.02		171,662.51	0.00
60-0000-13910.00	Accrued Interest Recv.		35,845.38	0.00		0.00	35,845.38
60-0000-16000.00	Inventory & Supplies		94,449.38	0.00		0.00	94,449.38
60-0000-17000.00	Land		373,444.45	0.00		0.00	373,444.45
60-0000-17005.00	Land Improvements		44,063.00	0.00		0.00	44,063.00
60-0000-17006.00	A/D Land Improvements		(29,396.08)	0.00		0.00	(29,396.08)
60-0000-17100.00	Buildings		3,831,012.74	0.00		0.00	3,831,012.74
60-0000-17251.00	Accumulated Depr. Bldgs.		(193,929.56)	0.00		0.00	(193,929.56)
60-0000-17253.00	Accum. Depr. Water System		(7,363,266.16)	0.00		0.00	(7,363,266.16)
60-0000-17255.00	Accum. Depr. Tools, Equip		(189,797.03)	0.00		0.00	(189,797.03)
60-0000-17256.00	Accum. Depr. Pump Equip.		(275,605.10)	0.00		0.00	(275,605.10)
60-0000-17257.00	Accum. Depr. Vehicles		(20,757.59)	0.00		0.00	(20,757.59)
60-0000-17300.00	Water System		22,650,554.43	0.00		0.00	22,650,554.43
60-0000-17610.00	Machinery-Equipment		906,444.11	0.00		0.00	906,444.11
60-0000-17700.00	Pumping Equipment		1,082,615.00	0.00		0.00	1,082,615.00
60-0000-17800.00	Automobiles		31,934.75	0.00		0.00	31,934.75
60-0000-17950.00	Computer Equipment		20,950.59	0.00		0.00	20,950.59
60-0000-17951.00	Accum. Depr. Computer		(15,749.67)	0.00		0.00	(15,749.67)
60-0000-18010.00	Prepaid Expenses		110,177.59	0.00		12,691.79	125,351.33
Total Department 0000:			26,400,862.81	4,863,874.01		4,726,088.82	26,801,395.23
Assets			26,400,862.81	4,863,874.01		4,726,088.82	26,801,395.23
Account Category: Liabilities							
Department: 0000 BALANCE SHEET ACCOUNTS							
60-0000-21000.00	Accounts Payable		137,888.22	1,368,501.89		1,378,166.56	68,922.93
60-0000-22000.00	Accrued Payroll		10,314.61	0.00		0.00	11,478.59
60-0000-22050.00	Accrued Vacation Time		13,329.26	0.00		0.00	13,023.27
60-0000-22100.00	Fed. Withholding Tax Liab		0.00	2,805.33		2,805.33	0.00
60-0000-22200.00	State Withholding Tax LB.		0.00	905.00		905.00	0.00
60-0000-22300.00	Social Security Tax Liab.		0.00	3,758.02		3,758.02	0.00
60-0000-22305.00	Medicare Tax Liability		0.00	878.90		878.90	0.00
60-0000-22360.00	401(K) Deferred Liability		0.00	34,287.60		34,287.60	0.00
60-0000-22600.00	HEALTH INSURANCE LIABILIT		3,349.16	3,539.83		6,719.87	3,734.84
60-0000-22700.00	Life Insurance Liability		51.64	58.60		107.84	49.22
60-0000-22702.00	DENTAL INSURANCE LIABILITY		359.76	391.39		555.19	350.44
60-0000-22703.00	VISION INSURANCE LIABILITY		65.88	68.71		102.67	60.22
60-0000-22820.00	American Fidelity Liab.		261.88	236.56		236.56	236.56
60-0000-26693.00	2021 BOND PREMIUM		1,702,852.90	0.00		0.00	1,702,852.90
60-0000-26694.00	2021 AMORT OF BOND PREMIUM		(283,808.80)	7,095.22		0.00	(368,951.44)

JCWA TRIAL BALANCE FOR CITY OF FESTUS

Balance As of 10/31/2025

GL Number	Description	25-26 Amended Budget	YTD Balance 10/31/2024 (Normal)	YTD DR THRU 10/31/2025 (Abnormal)	YTD CR THRU 10/31/2025 (Increase)	YTD Balance 10/31/2025 (Normal)
Fund: 60 JCWA Fund						
Account Category: Liabilities						
Department: 0000 BALANCE SHEET ACCOUNTS						
60-0000-28204.00	2021AB BOND PAYABLE		8,925,000.00	0.00	0.00	8,925,000.00
60-0000-28287.00	Accrued Interest Payable		90,347.86	0.00	0.00	90,347.86
60-0000-28300.00	2012 DIRECT LOAN PAYABLE		322,900.00	0.00	0.00	322,900.00
Total Department 0000:			10,922,912.37	1,422,527.05	1,428,523.54	10,770,005.39
Liabilities			10,922,912.37	1,422,527.05	1,428,523.54	10,770,005.39
Account Category: Fund Equity						
Department: 0000 BALANCE SHEET ACCOUNTS						
60-0000-30000.00	Fund Balance		15,407,611.84	0.00	0.00	15,407,611.84
Total Department 0000:			15,407,611.84	0.00	0.00	15,407,611.84
Fund Equity			15,407,611.84	0.00	0.00	15,407,611.84
Account Category: Revenues						
Department: 6000 JCWA						
60-6000-47100.00	Water Revenue Interest	131,972.00	30,365.00	0.00	9,536.22	9,536.22
60-6000-48000.00	Misc. Income	0.00	9.61	0.00	8.81	8.81
60-6000-49211.00	Festus Water Sales	2,087,800.00	172,205.00	0.00	177,320.00	177,320.00
60-6000-49212.00	Herculaneum Water Sales	911,040.00	75,144.00	0.00	77,376.00	77,376.00
Total Department 6000:		3,130,812.00	277,723.61	0.00	264,241.03	264,241.03
Revenues		3,130,812.00	277,723.61	0.00	264,241.03	264,241.03
Account Category: Expenditures						
Department: 6000 JCWA						
60-6000-51000.00	Regular Salaries	408,477.00	28,792.55	28,918.70	0.00	28,918.70
60-6000-51100.00	Overtime	31,320.00	2,844.85	2,230.36	0.00	2,230.36
60-6000-51190.00	Other Personal Services	10,907.00	882.42	908.92	0.00	908.92
60-6000-51400.00	Legal Fees	4,000.00	0.00	0.00	0.00	0.00
60-6000-51450.00	BANK & CREDIT CARD FEES	5,992.00	0.50	0.50	0.00	0.50
60-6000-51500.00	Engineering Fees	5,000.00	0.00	0.00	0.00	0.00
60-6000-51600.00	Auditing Fees	11,500.00	0.00	0.00	0.00	0.00
60-6000-51800.00	Computer Services Fees	1,000.00	42.40	43.00	0.00	43.00
60-6000-52000.00	Health Insurance Expense	45,940.00	5,845.88	6,610.03	211.49	6,398.54
60-6000-52100.00	Life Insurance Expense	759.00	107.44	107.84	3.12	104.72
60-6000-52215.00	401(k) Match	50,383.00	24,983.51	33,408.41	1.02	33,407.39
60-6000-52300.00	FICA Tax Expense	33,644.00	2,349.38	2,318.46	0.00	2,318.46
60-6000-53100.00	Electricity	219,611.00	13,762.80	16,802.38	0.00	16,802.38
60-6000-53250.00	Trash Service	1,285.00	100.83	107.12	0.00	107.12
60-6000-53550.00	Maintenance & Repair	75,000.00	3,188.87	4,182.48	0.00	4,182.48
60-6000-54000.00	Postage	600.00	27.13	13.69	0.00	13.69
60-6000-54200.00	Telephone	2,734.00	199.58	217.14	0.00	217.14
60-6000-54300.00	Office Supplies	2,000.00	0.00	0.00	0.00	0.00
60-6000-54400.00	Printing	300.00	0.00	0.00	0.00	0.00
60-6000-54550.00	MAINTENANCE & SOFTWARE CONTRACTS	5,317.00	0.00	0.00	0.00	0.00
60-6000-55100.00	Gas, Oil & Antifreeze	2,000.00	0.00	0.00	0.00	0.00
60-6000-55350.00	LIGHT EQUIPMENT & MAINTENANCE	5,000.00	0.00	0.00	0.00	0.00
60-6000-55500.00	Equipment Rent	2,500.00	0.00	0.00	0.00	0.00
60-6000-56100.00	Other Supplies	4,500.00	0.00	0.00	0.00	0.00
60-6000-56305.00	Lab Supplies	17,000.00	2,765.97	233.28	0.00	233.28

JCWA TRIAL BALANCE FOR CITY OF FESTUS

Balance As of 10/31/2025

GL Number	Description	25-26 Amended Budget	YTD Balance 10/31/2024 Normal (Abnormal)	THRU Increase (Decrease)	YTD DR 10/31/2025 (Decrease)	THRU Increase (Decrease)	YTD CR 10/31/2025 (Decrease)	YTD Balance 10/31/2025 Normal (Abnormal)
Fund: 60 JCWA Fund								
Account Category: Expenditures								
Department: 6000 JCWA								
60-6000-56400.00	Uniforms	3,500.00	272.85		793.79		0.00	793.79
60-6000-56450.00	Tools	4,000.00	186.96		0.00		0.00	0.00
60-6000-56460.00	Safety Supplies	3,000.00	0.00		0.00		0.00	0.00
60-6000-56550.00	Chemicals	260,000.00	15,807.69		29,375.92		0.00	29,375.92
60-6000-56999.00	Other Materials & Supplie	1,500.00	0.00		799.37		0.00	799.37
60-6000-57000.00	DUES, LICENSES & PERMITS	1,000.00	0.00		0.00		0.00	0.00
60-6000-57003.00	TTHM COMPLIANCE COSTS	250.00	0.00		0.00		0.00	0.00
60-6000-57010.00	Travel, Training & Lodging	4,000.00	0.00		0.00		0.00	0.00
60-6000-57100.00	Advertising	2,500.00	0.00		0.00		0.00	0.00
60-6000-57200.00	Insurance, Claims & Bonds	165,422.00	11,290.17		12,691.79		0.00	12,691.79
60-6000-57201.00	SLUDGE MAINTENANCE	25,000.00	0.00		0.00		0.00	0.00
60-6000-57999.00	Other Misc. Special Exp.	1,500.00	5.58		0.00		0.00	0.00
60-6000-59127.00	2021A/B AMORT OF BOND PREMIUM	(85,143.00)	(7,095.22)		0.00		7,095.22	(7,095.22)
60-6000-59834.00	2012 PRINCIPAL PYMT	37,800.00	0.00		0.00		0.00	0.00
60-6000-59835.00	2012 INTEREST PYMT	3,749.00	0.00		0.00		0.00	0.00
60-6000-59874.00	2021AB PRINCIPAL	390,000.00	0.00		0.00		0.00	0.00
60-6000-59875.00	2021AB INTEREST	342,000.00	0.00		0.00		0.00	0.00
60-6000-59999.00	Other Capital Outlay	561,000.00	101,022.87		0.00		0.00	0.00
Total Department 6000:		2,667,847.00	207,385.01		139,763.18		7,310.85	132,452.33
Expenditures		2,667,847.00	207,385.01		139,763.18		7,310.85	132,452.33
Total Fund 60:								
TOTAL ASSETS			26,400,862.81		4,863,874.01		4,726,088.82	26,801,395.23
BEG. FUND BALANCE - 24-25			15,407,611.84		0.00		0.00	15,407,611.84
+ NET OF REVENUES/EXPENDITURES - 24-25			0.00		0.00		0.00	491,989.30
+ NET OF REVENUES & EXPENDITURES		462,965.00	70,338.60		(139,763.18)		(271,551.88)	131,788.70
= ENDING FUND BALANCE			15,477,950.44		0.00		0.00	16,031,389.84
+ LIABILITIES			10,922,912.37		1,422,527.05		1,428,523.54	10,770,005.39
= TOTAL LIABILITIES AND FUND BALANCE			26,400,862.81		(1,562,290.23)		(1,700,075.42)	26,801,395.23
Total All Funds		462,965.00	0.00		6,426,164.24		6,426,164.24	491,989.30
+ NET OF REVENUES/EXPENDITURES - 24-25			0.00		0.00		0.00	491,989.30
			0.00		6,426,164.24		6,426,164.24	0.00



Meeting October 16th, 2025

Jefferson County Water Authority Board Report

Metered Water Averages for September 2025:

Raw-1.625 MGD Festus-1.030 MGD

Herculaneum-0.398 MGD Distribution-1.429 MGD

Fiscal Year 2025 has quickly come and went but can absolutely be chalked up as a highly successful year on many fronts. During this period, our outstanding team processed a grand total of 575,213,000 gallons of palatable and potable drinking water. They covered 24/7 treatment plant operations while continuously meeting fluctuating customer demands. They pumped over 164,477,000 gallons for the City of Herculaneum and provided the City of Festus with over 344,482,000 gallons. All with zero NOV's (Notice of Violations) from federal or state regulatory agencies. Operators have participated in multiple training classes to improve upon and expand their professional knowledge; three met all required criteria and renewed their existing Mo. DNR Drinking Water Certificates of Competencies; and one passed the comprehensive examination and worked to accumulate enough hands-on experience for his upgrade from a C-Level to a B-Level. That is quite a great accomplishment, especially when you consider this guy has only been in the drinking water field for a little over three years.

Several capital improvement projects that were approved as part of the Fiscal Year 2024 budget had to be carried over to Fiscal Year 2025 due to contractor delays, long supply chain lag times, and a complicated scope of work. This list includes the much needed "Patch and Seal" of the parking lot that was finally completed in November 2024 after experiencing extensive delays and postponements by the contractor. Two separate projects for "Meter Vault Grounding and Surge Protection" and "Plant PLC Panel Surge Protection" were finally finished in March 2025 after parts procurement and scheduling delays. Both projects provided much needed insurance against lightning strikes or commercial power surge damage to essential equipment while resolving a long-standing treatment plant infrastructure vulnerability issue. We also procured several

SCADA telemetry system components to have on hand in case of system failure. These are items that you cannot just run down to the local hardware store and pick up off the shelf; keeping them in stock will prevent extended down times in the event of network malfunctions. The priciest and most time consuming of all the carryover projects was for the “Well 1 Rehabilitation”. Contractors mobilized equipment and personnel in October 2024 and over the next few months completed a comprehensive visual inspection and thoroughly pressure cleaned all laterals. By all measures, this project was a huge success in that pre-rehab the well was incapable of producing enough raw water to meet plant demands; post-rehab the well can run as a stand-alone and keeps up with customer demands for both sister cities. Layne returned control of the well back to the JCWA in January 2025.

Most capital expenditure projects slated for Fiscal Year 2025 came in well under budget and have proven to be money well spent. The first two items right out of the chute included procurement of a complete set of aerator splash trays, and for the purchase/construction of a portable metal building. The splash trays have decreased plant downtime for semi-annual aerator cleanings by more than half and kept the requirement for each city to utilize emergency backup wells to a bare minimum. The metal building has provided much needed storage space and protection for the splash trays, the plant vehicle, and other equipment items, from the elements. This was especially beneficial during numerous heavy thunderstorms and hail events we experienced this past year. Our entire crew tackled the task of replacing worn out and dim lighting fixtures with newer, brighter, and more energy efficient LED lighting. They performed all work in-house and eradicated high overhead costs associated with hiring electrical contractors while improving workplace safety conditions. We also replaced our worn out and inoperable Bobcat with a subcompact tractor with front end loader and brush hog attachment, and with a separate industrial sized zero-turn lawn mower. While the Bobcat was a good piece of equipment and the JCWA got their money’s worth, it was not designed for what we used it for. The tractor and the zero-turn are both designed for our application and will last the JCWA for many years down the road. And lastly, we hired McEnery Automation to perform a comprehensive inspection and risk assessment of our entire SCADA telemetry network ranging from our furthest water well to our furthest meter vault and included all components in between. We learned that our current SCADA system is not as bad shape as previously thought, our existing servers do not require replacement at this time, and we now have written guidance to use as a roadmap for implementing recommended improvements and system upgrades over a timeframe that is more convenient for the JCWA. Again, all these items were well under budget and were dollars well-spent!

The outlook towards Fiscal Year 2026 appears to be a productive and bright one as well. The Board has given us the go-ahead to proceed with repairing and resurfacing the leaky roof at the water plant, and to completely replace the damaged, deteriorated, roof at the original collector

well. Work on each respective sealed-bid package will begin soon. We also intend to pursue having the entire exterior of the water treatment facility power washed and all unsightly mildew stains treated and removed. Our plans for this year include replacing the antiquated main control room computer/printer and purchasing two new portable dehumidifier units which will be strategically dispersed throughout the plant. Similar dehumidifier units used in the past have proven themselves to be indispensable towards preventing damp conditions and aided in reducing corrosion issues in pumps, electrical control panels, process water continuous analyzers, and other electronic equipment. And lastly, the JCWA has secured engineering services to evaluate our current infrastructure and produce a full facility long term plan which also addresses additional water storage, emergency power backup, and lime sludge handling proposals.

During this report period our team of operators worked with Durkin and Festus distribution folks assisting with the SCADA switchover. There were a few minor bumps in the road along the way, but I'd say overall the process went smoothly. Pazdera finished transferring what lime sludge they could from the first lagoon cell to the alternate storage area adjacent to the main plant entrance. The alternate storage area is now full, and they were only able to remove approximately 70% of the existing sludge. We have maybe up to a year to determine a new revised method for sludge handling and removal. Nic and I located a few buried valves and may have found a way to divert sludge to the second lagoon. This would aid immensely in keeping the plant up and running while dewatering the product held in the first lagoon. We finally received the refurbished electronic card for the gate open/close access system; an electrician from Guarantee Electric came and fixed the gate again and troubleshot and repaired a circuit for one of our ammonia pumps. The automatic gate opener is getting pretty worn and procuring a replacement is something that will need to be addressed at a future date; hopefully it will last until at least Fiscal Year 2027. And in conclusion and as a reminder, we are still on track for the projected plant shutdown on Wednesday October 15th. The shutdown is slated to last up to twenty-four hours in duration and will allow us ample time to perform the semi-annual lime slaker maintenance and clarifier draining/washout. The goal again this time around is to have all storage facilities topped off before stopping water production, and to complete all work and resume operations before either city must resort to their emergency wells. This demands a lot of work over a short period of time; however, our team is more than up for the challenge. This, along with last month's aerator cleaning, will leave us setting in really good shape for the approaching winter weather season!

Jeffrey Crannick, Plant Manager



Meeting November 20th, 2025

Jefferson County Water Authority Board Report

Metered Water Averages for October 2025:

Raw-1.600 MGD Festus-0.979 MGD

Herculaneum-0.405 MGD Distribution-1.385 MGD

November is cruising right along and “Turkey Day” will be here before you know it. I do have a few updates to address this time around. For starters, Layne replaced the fried motor for Pump #2 at the new well and it’s running like a champ. Layne took the old motor with them to get rewound, and our intent is to keep that on hand to use as a spare. The shutdown that occurred on October 15th for the lime slaker and clarifier maintenance went off without a hitch. We were able to restore drinking water production before either city had to resort to using their respective emergency wells. Our team proved that the new shorter yet more frequent shut down for maintenance idea is doable; however, we have already discussed lessons learned and will work to fine-tune and improve upon the process for future shutdowns. We are now setting in pretty good shape for the upcoming winter weather season.

I mentioned in the October report that the alternate sludge storage area is now full and that we need to start planning for a permanent sludge handling solution while there is still room in the holding lagoon. Nic and I located a few buried valves that may be used to divert lime sludge from the current lagoon cell in use. Our team took advantage of optimal conditions while draining the cone for maintenance, exercised these valves, and successfully diverted flow from the west lagoon into the east lagoon. This knowledge provides us with a temporary alternative and a viable backup plan in the event we were to find ourselves in a pinch and the first cell fills up before arrangements can be made to safely dispose of the spent sludge.

In what has become a way of life for us at the plant, we again experienced a couple of mechanical issues during this report period. One involved our infamous lime silo dust collector, and the other our lime sludge pump. While refilling the contents of the lime silo, we noticed that internal pressures would displace the filters located within the dust collector and create a heavier than normal lime-dust spray. Troubleshooting indicated that a few of the solenoid actuator valves are inoperable causing the air-purge feature to be only 20% functional. New solenoid valves have been procured and are currently on hand; we are just waiting on a confirmed date for Guarantee Electric to replace and function check these things. The second mechanical issue deals with having a complete lime sludge pump failure. This is the original pump and currently 23 years old, so having problems with it isn't a total surprise. It has been a reliable piece of equipment over the years. We were not sure yet if the problem was a result of having an electrical controls issue or a fault within the pump internals itself, so technicians from the Pump Shop performed an onsite service call which happened to fall on "Veteran's Day". The crew extracted the pump, then transported it to their shop for disassembly and diagnostics. Repair costs will be determined by their findings. On a good note, in the interim of awaiting repairs, we do have workarounds to counter both these system shortfalls. By paying closer attention to detail and monitoring pressure levels more closely, we still have full capability to refill the lime silo. Operators are also able to continue wasting spent lime sludge via gravity flow instead of relying on the pump. Any disruption of treatment processes or implementing a plant shutdown has not been necessary while remedying these temporary bumps in the road.

We seized the opportunity presented by a routine underground utility locate request for the old Urseline Center in Crystal City to physically inspect a very remote section of raw water transmission main and found a buried gate valve and fiber optic junction box. The property owner of Urseline was very accommodating by giving our crew full access to the area while also assisting with identifying the line's route. This is all great knowledge to have for future locates.

And lastly for an update on personnel changes we have recently experienced. As you may recall, in late July one of our seasoned operators, Dylan Shane, voluntarily terminated his employment with the JCWA to pursue other career ventures. A replacement worker started work in September, but unfortunately things just didn't pan out and that person is no longer affiliated with our agency. On the flipside and on a very positive note, Dylan Shane returned to the JCWA on November 10th. Dylan is a multi-talented and extremely skilled water plant operator who brings back with him a strong work ethic and many other positive attributes to the table. Not only is it a plus to finally be fully manned again with a trained staff, but it is also so nice to have Dylan back as an instrumental member of our team of truly outstanding professionals.

Jeffrey Crannick, Plant Manager