

JACKSON HOUSING COMMISSION

REGULAR MEETING – OCTOBER 16, 2013

Reed Manor Board Room

AGENDA

1. MEETING CALLED TO ORDER
2. ROLL CALL
Michelle Orthaus, President
Gerald Montgomery, Vice President
Arlene Robinson, Commissioner
Patricia Davis-Dye, Commissioner
James Stark, Commissioner
3. Public Comments (limited to 3 minutes)
4. Approval of the Minutes of the Regular Meeting on September 18, 2013
5. Approval of the Previously Paid Liabilities from September 19 to October 10, 2013.
6. RESOLUTIONS
Resolution No. 2013-42: Collection Losses Write-Off
Resolution No. 2013-43: Close Wells Fargo Investment Account
Resolution No. 2013-44: Blue Care Network of Michigan
Resolution No. 2013-45: Approve EIV Policy
7. DIRECTORS' REPORTS
Section 8
Leasing and HAP Utilization Report
Public Housing
Tenant Accounts Receivable
Consolidated TARS
Move Outs
Vacant Unit Turnaround
Executive
S8 Income Statement
PH Income Statement
Petty Cash Fund Register
After Hours/Emergency Response Report
Utility Costs and Consumption
8. OTHER BUSINESS
9. ADJOURNMENT
10. NEXT REGULAR MEETING: **November 20, 2013 – Reed Manor-Board Room**

Jackson Housing Commission

Minutes of the Regular Meeting

September 18, 2013

The Jackson Housing Commission held its regular meeting at Reed Manor in the Board Room at 12:01 PM on September 18, 2013.

Commissioner Pultz-Orthaus called the meeting to order at 12:01 p.m. and upon roll call, the following Commissioners were present: Montgomery, Stark, Pultz-Orthaus, Davis-Dye, Robinson. Absent: None

Also present were: Connie Crandall, Interim Executive Director
Shari Boyce, Section 8 Director
Katie Dickerson, Executive Secretary

13-09-001 PUBLIC COMMENTS

No public comments were heard.

13-09-002 APPROVAL OF THE MINUTES OF THE SPECIAL MEETING HELD August 19, 2013.

Commissioner Davis-Dye **MOVED** to approve the minutes of the Special Meeting held August 19, 2013. Commissioner Robinson **SECONDED** motion, and upon the following roll call, the motion was adopted with changes:

AYES: Stark, Montgomery, Pultz-Orthaus, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

13-09-003 APPROVAL OF THE MINUTES OF THE SPECIAL MEETING HELD August 20, 2013.

Commissioner Robinson **MOVED** to approve the minutes of the Special Meeting held August 20, 2013. Commissioner Davis-Dye **SECONDED** motion, and upon the following roll call, the motion was adopted with changes:

AYES: Stark, Montgomery, Pultz-Orthaus, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

13-09-004 APPROVAL OF THE MINUTES OF THE REGULAR MEETING HELD August 21, 2013.

Commissioner Montgomery **MOVED** to approve the minutes of the Regular Meeting held August 21, 2013. Commissioner Davis-Dye **SECONDED** motion to approve the minutes with amendments to 13-08-006 C. to change the wording to “close Oppenheimer Account” & 13-08-008 to switch Commission Robinson & Commissioner Stark’s name in the motion to gather more applications for Executive Director, and upon the following roll call, the motion was adopted with changes:

AYES: Stark, Montgomery, Pultz-Orthaus, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

13-09-005 APPROVAL OF THE PREVIOUSLY PAID LIABILITIES FROM August 22 to September 12, 2013 and from September 13 to September 18, 2013.

Commissioner Stark **MOVED** to approve the Previously Paid Liabilities from August 22 to September 12, 2013 and from September 13 to September 18, 2013. Commissioner Davis-Dye **SECONDED** motion, and upon the following roll call, the motion was adopted with changes:

AYES: Stark, Montgomery, Pultz-Orthaus, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

13-09-006 RESOLUTIONS

A. Resolution No. 2013-40: Collection Losses Write-Off

Commissioner Robinson **MOVED** to approve the Write-Off of Collection Losses of \$1,436.70. Commissioner Montgomery **SECONDED** the motion and, upon the following roll call, the motion was adopted:

AYES: Pultz-Orthaus, Stark, Montgomery, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

B. Resolution No. 2013-41: Close Franklin Templeton Account

Commissioner Stark **MOVED** to the adopt resolution to close the Franklin Templeton Investment account. Commissioner Robinson **SECONDED** the motion and, upon the following roll call, the motion was adopted:

AYES: Pultz-Orthaus, Stark, Montgomery, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

13-09-007 **DIRECTORS' REPORTS**

Section 8

A. Utilization Report

Mrs. Boyce presented the report as stated. Ms. Boyce also explained to the board that the program may have a short fall at the end of the year and in order to prevent that, people will be pulled from the program based off of HUD's regulation. Ms. Boyce is working with our HUD rep on the situation.

Public Housing

B. Tenant Accounts Receivables

Ms. Crandall presented the Tenant Accounts Receivables as stated.

C. Consolidated TARs

Ms. Crandall presented the Consolidated TARs.

D. Turnaround Time

Ms. Crandall stated that the turnaround time for August was not great and it was due to an increase in the turnover of the homes which are larger than apartments and thus require more work to turnover.

E. Reasons for Move Outs

Ms. Crandall stated the reasons for tenant move outs.

Executive

F. S8 Income Statement

G. PH Income Statement

H. Petty Cash Fund Register

I. After Hours/ Emergency Response Report

J. Utility Costs and Consumption

Ms. Crandall presented the reports as stated.

13-09-008 OTHER BUSINESS

Mr. Hill, former Executive Director has filed an FOIA request and is requesting the waiver of fees associated with his request.

Commissioner Stark **MOVED** to not waive the fees for Mr. Hill’s FOIA request. Commissioner Montgomery **SECONDED** the motion and, upon the following roll call, the motion was adopted to not waive the fees:

AYES: Pultz-Orthaus, Stark, Montgomery
NAYS: Davis-Dye, Robinson
ABSTAIN: None
ABSENT: None

A follow up letter will be sent to Mr. Hill informing him of the board’s decision.

Recovery plan & calendar was presented to the board by President Pultz-Orthaus. The board discussed what is due within the next month and what the board could do to assist the staff in ensuring the items were completed on time.

Memo of Understanding between the Board of Commissioners and the Reed Manor Tenant Association was discussed. The board approved the MOU and it will be signed by the board president, Interim Executive Director, and Board President Pultz-Orthaus. The signed agreement will then be sent to the HUD-DOF.

The legal services procurement was denied by HUD. The board discussed the reasons for the change in the picking of the attorneys.

Commissioner Stark **MOVED** to resubmit the procurement to HUD with new reasons for why Pentiuik was picked. Commissioner Davis-Dye **SECONDED** the motion and, upon the following roll call, the motion was adopted to resubmit to HUD:

AYES: Pultz-Orthaus, Stark, Montgomery, Davis-Dye, Robinson
NAYS: None
ABSTAIN: None
ABSENT: None

Commissioner Robinson asked why she was not informed of the investigation into Mr. Hill prior to the paper receiving the information. President Pultz-Orthaus discovered that Commissioner Robinson’s packet was mailed to the wrong address and was the reason for not receiving it. Commissioner Robinson updated her address with President Pultz-Orthaus.

Commissioner Stark **MOVED** to adjourn; Commissioner Davis-Dye **SECONDED** the motion. All members of the board were in favor of adjournment.

The regular meeting adjourned at 1:18 p.m.

Respectfully submitted,



Connie Crandall, PHM
Interim Executive Director

ATTESTED: _____
Michelle Pultz-Orthaus, President

Jackson Housing Commission
Register - Basic Listing
Public Housing
From: 09/19/2013 To: 10/10/2013

Ref Num	Date	Payee	Pmt/Dep	Amount	Memo
058886	09/25/2013	JACKSON WATER COLLECTION	Payment	16,240.15	Water & Sewer Bills CT 05/10/13 - 08/09/13
058887	09/25/2013	CAMPBELL'S SEWER CLEANING	Payment	75.00	RM 06/25/13 - 07/31/13 - Late Fee \$505.96 (1) Invoice Run Out Bathub Line @ SBN 315 Moorman Dr.
058888	09/25/2013	ALLEGIANCE OCCUPATIONAL HEALTH	Payment	210.00	Invoice #142164 Lab-Drug Screen For Jammaa Pool & Jay Reed
058889	09/25/2013	Jackson Transportation Authority	Payment	712.16	(2) Invoices Invoice #0024491-IN - Fuel For August 2013 Invoice #0024500-IN - Late Charge On Invoice #24406 & #24353
058890	09/25/2013	ERADICO SERVICES, INC.	Payment	3,682.04	Account #15360 Invoice #65643B - CDT Insp. For CT 306 Barbary 08/02/13 Invoice #75474B - CDT Insp. For CT 306 Barbary 09/01/13 Invoice #65605B- CDT Insp. For RM 08/02/13 Invoice #65977B - Comm. Contract For RM 08/02/13 Invoice #75436B - CDT Insp. For RM 09/01/13 Invoice #75808B - Comm. Contract For RM 09/01/13 Invoice #65610B - CDT Insp. For CT 08/02/13 Invoice #75441B - CDT Insp. For SBN 09/01/13
058891	09/25/2013	TransUnion Rental Screening	Payment	233.40	Customer #4408R0064047 Invoice #08334363 - Monthly Charges For Background Checks & Evictions
058892	09/25/2013	IPRINT TECHNOLOGIES, INC	Payment	179.00	Customer #JACK070 Invoice #338844 - (2) Kyocera TK-132 Toner
058893	09/25/2013	PITNEY BOWES GLOBAL FINANCIAL SERVICES LLC	Payment	501.98	Account #4344602 Property Tax & Administrative Fees Invoice #4344602-AU13 - Leasing Charges & Value Max Program Fees
058894	09/25/2013	HOUSING DATA SYSTEMS, INC.	Payment	240.00	Client #6183 Invoice #214839 - MTCS Transmittal Service For 07/01/13 - 09/30/2013
058895	09/25/2013	A D Sutton	Payment	576.00	(1) Invoice Order #90302 - Book Bag Giveaway @ CT
058896	09/25/2013	Emerge Accounting	Payment	2,493.75	Invoice #September-001 Accounting Service - September
058897	09/25/2013	City Of Jackson - Finance Department	Payment	7,188.15	Pension Employee/Employer Pension Contribution Payrolls 09/02/13-09/15/13
058898	09/25/2013	White & Hotchkiss, PLLC	Payment	450.00	File #1919 Invoice #56950 - Monthly Legal Service For August 2013
058899	09/25/2013	JACKSON GLASS WORKS INC	Payment	20.00	Customer #JHOU Invoice #371859 - Repair Broken Window @ RM E-Building

Jackson Housing Commission
Register - Basic Listing
Public Housing
From: 09/19/2013 To: 10/10/2013

Ref Num	Date	Payee	Pmt/Dep	Amount	Memo
058900	09/25/2013	OSBORNE PROCESS SERVICE	Payment	160.80	(8) Invoices Invoice #5301 - Eviction Processed For Linda Artis @ CT 938 Maple Invoice #5302 - Eviction Processed For Ramona Hill @ CT 304 Barbary Invoice #5303 - Eviction Processed For Lakeysa M. Curtis @ SBN 316 Moorman Invoice #5304 - Eviction Processed For Deana Oliver @ CT 1229 Laurel Lane Invoice #5305 - Eviction Processed For Porsche Wright @ CT 1256 Laurel Lane Invoice #5306 - Eviction Processed For John Hammond @ CT 106 Laurel Ct. Invoice #5330 - Eviction Processed For Ronald Kempainen @ RM 301 Steward Ave G-31
058901	09/25/2013	Melody Truax	Payment	45.00	Invoice #5331 - Eviction Processed For John Powell @ RM 301 Steward Ave F-3 Security Deposit
058902	09/25/2013	MINUTEMAN SEWER & DRAIN	Payment	320.00	Invoice #7677 Ran Camera Down Main Drain Line @ RM
058903	09/25/2013	JACKSON KEY WORKS	Payment	96.90	Invoice #36127 (1) Electric Door Strike For RM
058904	09/25/2013	ICMA Retirement Corporation	Payment	25.33	Loan Payment Connie Crandall Loan Payment- Account #RNHXNJCV Ref Code Plan #300193
058905	09/25/2013	HAMMOND HARDWARE	Payment	30.56	Customer #33515 Invoice #B202660 - 1/2" CXC W/S Coupling
058906	09/25/2013	T.L. Plumbing & Drain Cleaning	Payment	50.00	Invoice #C129801 - Various Maintenance Supplies Invoice #1816 Run Out Small Drain In Kitchen @ RM I-18
058907	10/02/2013	CONSUMERS ENERGY	Payment	28,649.11	Gas & Elec. Bills #93200.1 - Cons. 52,783 kwh #93300.1 - Cons. 249.2 mcf #93200.2 - Cons. 143,520 kwh #93300.2 - Cons. 1.3 mcf #93200.3 - Cons. 20kwh #93300.3 - Cons. 0.2 mcf
058908	10/02/2013	WEATHERPROOF INC	Payment	59.75	Customer #JAC HOUS COM Invoice #298446 - Replace Window @ CT 929 Maple
058909	10/02/2013	COMCAST	Payment	603.11	(4) Invoices Account #01721422344-01-1 - Internet & Phone Service @ SBN 221 Janke St. Main Office \$92.26 Account #01721413438-01-3 - Internet & Phone Service @ Main Office C-Building \$79.81 Account #01721422342-01-5 - Internet & Phone Service @ CT 316 Barbary Dr. Main Office \$278.59 Account #01721346503-01-6 - Internet & Phone Service @ CT 410 E. High St. Ayieko Center \$152.45

Jackson Housing Commission
Register - Basic Listing
Public Housing
From: 09/19/2013 To: 10/10/2013

Ref Num	Date	Payee	Pmt/Dep	Amount	Memo
058910	10/02/2013	Shred-it USA - Grand Rapids	Payment	53.50	Account #11661270 Invoice #9402507801 - On Site Shredding Services (3) Consoles
058911	10/02/2013	First Bankcard	Payment	79.71	Account #4988659137546744 Late Fee's & Interest
058912	10/02/2013	Jackson Transportation Authority	Payment	34.53	(2) Invoices Invoice #0024438-IN - Late Charge On Invoice # 24353 07/08/13 \$32.89 Invoice #0024520-IN - Late Charge On Invoice #24438 08/12/13 \$1.64
058913	10/02/2013	Bary E. Gaudette, CPA, PC	Payment	10,000.00	Invoice #1544 Preparation Of Audited Financials Statements For The FYE 03/31/13
058914	10/02/2013	All Your Needs	Payment	1,925.00	(4) Invoices Invoice #167881 - Drywall Repair Utility Ceiling And Around Register @ CT 303 Barberry
058915	10/02/2013	SAFETY SYSTEMS INC	Payment	2,300.00	Invoice #167883 - Remove Old Kitchen Ceiling, Drywall And Replace With New @ CT 306 Barberry
058916	10/02/2013	OSBORNE PROCESS SERVICE	Payment	40.20	Invoice #167884 - Drywall Repair All Utility Ceilings @ CT 306 Barberry Invoice #167885 - Drywall Repair @ CT 309 Barberry Customer #00938 Invoice #421001 - (25) Service Calls Due To Card Access Issues On 03/27,03/25,04/16,04/17,04/23,05/15 And 05/30 And (4) Trip Charges (2) Invoices Invoice #5374 - Eviction Processed For Michelle Perusse @ SBN 314 Moorman Dr.
058917	10/02/2013	CUT-RATE PLUMBING	Payment	28.61	Invoice #5375 - Eviction Processed For Katrina Brown @ SBN 348 Moorman Dr. (2) Invoices
058918	10/02/2013	Andrea Mullins	Payment	47.00	Invoice #670833 - Various Maintenance Supplies Invoice #670931 - Various Maintenance Supplies Security Deposit
058919	10/02/2013	FERGUSON ENTERPRISES, INC.-JACKSON #934	Payment	87.90	Final Accounting For 142 Shahan Drive, Vacated On September 10,2013 Customer #31919
058920	10/02/2013	DBI BUSINESS INTERIORS	Payment	76.90	Invoice #2758055 - Various Maintenance Supplies Customer #224241
058921	10/02/2013	JACKSON GLASS WORKS INC	Payment	100.00	Invoice #081F6537 - (2) Cases HP Office Ltr. Paper Customer #JHOU
058922	10/02/2013	PURCHASE POWER	Payment	1,100.11	Invoice #372566 - Repaired Cracked Glass On Security Door @ RM E-Building Acct #8000-9000-0062-0884 Postage Meter Refill #16547366 Customer ID #00678952003 P7L1/SN - 4424026 Tran Date 07/30 Post Date 08/01 & 08/30- 09/01

Date: 10/10/2013
Time: 13:59:50

Jackson Housing Commission
Register - Basic Listing
Public Housing
From: 09/19/2013 To: 10/10/2013

Ref Num	Date	Payee	Pmt/Dep	Amount	Memo
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058923	10/02/2013	MENARDS - JACKSON	Payment	52.00	Account #31610470
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Invoice #48346 - (2) Poly Gloss Gallon

Total: (78,767.65)

Jackson Housing Commission
Jackson, MI

The following Resolution was introduced by _____, read in full and considered:

RESOLUTION NO. 2013-42

Pursuant to the Uncollectible Tenants Accounts Policy which authorizes the Commission to write off delinquent accounts after 3 months as shown below:

AMP 1: Chalet Terrace	\$ 1,212.15
AMP 2: Reed Manor	\$ 854.10
AMP 3: Shahan-Blackstone Apts.	<u>\$ 32.00</u>
Total	\$ 2,098.25

The attached Collection Losses Report reflects the delinquent amount of \$ **2,098.25** and is hereby approved for fiscal year 2013 write-off.

Commissioner _____ **MOVED** to adopt the foregoing Resolution as amended.
Commissioner _____ **SUPPORTED** the motion, and, upon roll call the "AYES" and "NAYS" were as follows:

AYES:
NAYS:
ABSTAIN:
ABSENT:

_____ declared the motion carried and the Resolution adopted.

I hereby certify that the above Resolution was adopted at a Regular Meeting of the Jackson Housing Commission on October 16, 2013.

Connie Crandall
Interim Executive Director/Secretary

Collection Losses Report

Three months or greater

October, 2013

	NAME	ACCT. NO.	MOVE-OUT	AMOUNT
Chalet Terrace	Sheila Reynolds	001-1119	07/29/2013	\$724.80
	Ericka Slayton	001-1180	07/03/2013	\$487.35
Reed Manor	Daryll Fairley	002-3266	07/31/2013	\$147.00
	Reginald London	002-3275	07/22/2013	\$579.10
	William Sanders	002-4408	07/03/2013	\$128.00
Shahan	Linda Enyart	003-5522	07/22/2013	\$32.00

Board Resolution: 2013-

Total Write Off: \$2098.25

Note: Accounts are written off at the end of the month and after three months of delinquency

Jackson Housing Commission
Jackson, MI

The following Resolution was introduced by _____, read in full and considered:

RESOLUTION NO. 2013-43

WHEREAS, HUD requires the Commission to have a General Depository Agreement with each of its depositories and a Collateralization Agreement for deposits over \$250,000; and

WHEREAS, Wells Fargo Advisors failed to sign a General Depository Agreement; and

THEREFORE BE IT RESOLVED THAT the Commission authorizes the Interim Executive Director to close its Wells Fargo Advisors account and transfer deposits the FirstMerit Bank Savings Account.

Commissioner _____ **MOVED** to adopt the foregoing Resolution as introduced and read.
Commissioner _____ **SECONDED** the motion and, upon the following roll call the "AYES" and "NAYS" were as follows:

AYES:
NAYS:
ABSENT:
ABSTAIN:

_____ declared the motion carried and the Resolution adopted.

I hereby certify that the above Resolution was adopted at a Regular Meeting of the Jackson Housing Commission on October 16, 2013.

Connie Crandall, PHM
Interim Executive Director/Secretary

Katie Dickerson

From: robyn.dirlam@wellsfargoadvisors.com
Sent: Thursday, September 19, 2013 11:56 AM
To: Katie Dickerson
Subject: RE: Jackson Housing Commission

Katie,

Wells Fargo Advisors will not sign either form. The bank side may be able to handle your account, I have a contact if you want me to reach out to them. Let me know how you want to proceed.

Robyn Dirlam
Registered Client Associate
Wells Fargo Advisors
P.O. Box 1344
Jackson, MI 49204
Robyn.dirlam@wellsfargoadvisors.com
517-789-0153
FAX 517-787-9909

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From: Katie Dickerson [mailto:k.dickerson@jacksonhousing-mi.org]
Sent: Thursday, September 19, 2013 10:50 AM
To: Dirlam, Robyn
Subject: RE: Jackson Housing Commission

I will send it to our reps and see. I will let you know when I hear back from them.

Katie Dickerson
Executive Secretary
Jackson Housing Commission
(517) 787-9241 Option 7
(517) 787-6143 Fax
www.jacksonhousing-mi.org

“Anyone who has never made a mistake has never tried anything new.” – Einstein

From: robyn.dirlam@wellsfargoadvisors.com [mailto:robyn.dirlam@wellsfargoadvisors.com]
Sent: Thursday, September 19, 2013 10:48 AM

Memo

To: Board Members
From: Katie Dickerson, Executive Secretary
Date: 10/11/2013
Re: Health Care Procurement

Enclosed you will find Resolution # 2013-44 for Health Care Services. While entire proposals are not included, you are welcome to view them at the JHC during normal business hours. You will be required to sign a non-disclosure agreement should you wish to view them.

Enclosed with the Resolution is the cost analysis, Independent Cost Estimate, Rationale for Health Care and the overall evaluator's scores for each contractor.

The RFP was sent to Aflac, The Richmond Agency, The Craft Agency and JFP Benefit Management, Inc. The RFP was also sent to NARHO and PHADA. We also displayed the RFP on our website. It resulted in one additional contractor providing a quote; National Benefit Service Center.

The National Benefit Service Center did not provide clear costs for active and retirees. The costs were not displayed as required by the RFP; thus no cost analysis was completed due to the nature of pricing.

Overall, the evaluators scored the Craft Agency higher than JFP; however, cost was the final deciding factor and JFP provided the best overall cost savings for the JHC.

Therefore, the JHC Administration is recommending the Board of Commissioners approve our recommendation to contact with JFP Benefit Management, Inc.

Thank you for your time and consideration.

JACKSON HOUSING COMMISSION
JACKSON, MI

The following Resolution was introduced by _____, read in full and considered:

RESOLUTION NO. 2013-44

WHEREAS, the Interim Executive Director is recommending a new health care plan for employees; and

WHEREAS, the Commission's new health insurance plan would reduce monthly health care premium costs and lessen the 20% medical benefit plan cost share burden of employees; and

THEREFORE BE IT RESOLVED THAT the Commission authorizes the BCN\$5000 Health Care Plan with employer paid dental and vision coverage to be administered through JFP Benefits Management, Inc., and recommends to City Council for approval.

Commissioner _____ **MOVED** to adopt foregoing Resolution as introduced and read.
Commissioner _____ **SUPPORTED** the motion and, upon roll call the "AYES" and "NAYS" were as follows:

AYES:
NAYS:
ABSTAIN:
ABSENT:

_____ declared the motion carried and the Resolution adopted.

I hereby certify that the above Resolution was adopted at a Regular Meeting of the Jackson Housing Commission on October 16, 2013.

Connie Crandall, PHM
Interim Executive Director

Notes	
BCN 100% City Plan BCN-100%, \$10 OV, \$50 ER, Scriptguide RX Vision & Dental Separate Retiree \$for in & out of state; No vision/dental \$100 RX for Single; \$200 RX for 2 person	

Notes	

Health Insurance	JFP Benefits					TOTAL JHC Cost
	# of JHC EE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	
Single Person	1	\$ 831.51	\$ 9,978.12	\$ 9,978.12	n/a	\$ 9,978.12
2 Person	7	\$ 1,596.61	\$ 19,159.32	\$ 134,115.24	n/a	\$ 134,115.24
Family	11	\$ 1,760.55	\$ 21,126.60	\$ 232,392.60	n/a	\$ 232,392.60
R- 1 person	1	\$ 422.94	\$ 5,075.28	\$ 5,075.28	n/a	\$ 5,075.28
R- 2 Person	5	\$ 845.48	\$ 10,145.76	\$ 50,728.80	n/a	\$ 50,728.80
TOTALS		\$ 5,457.09	\$ 65,485.08	\$ 432,290.04	\$ -	\$ 432,290.04

Dental/Vision	JFP Benefits					TOTAL JHC Cost
	# of JHC EE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	
Single Person	1	\$ 43.40	\$ 520.80	\$ 520.80	n/a	\$ 520.80
2 Person	7	\$ 104.18	\$ 1,250.16	\$ 8,751.12	n/a	\$ 8,751.12
Family	11	\$ 130.22	\$ 1,562.64	\$ 17,189.04	n/a	\$ 17,189.04
R- 1 person	1	n/a	n/a	n/a	n/a	n/a
R- 2 Person	5	n/a	n/a	n/a	n/a	n/a
TOTALS		\$ 277.80	\$ 3,333.60	\$ 26,460.96	\$ -	\$ 26,460.96

Total JFP Benefit Costs to JHC/YR \$ 458,751.00

Health Insurance	JFP Benefits						
	# of JHCEE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Cost Per Pay	TOTAL JHC Cost
Single Person	1	\$ 521.52	\$ 6,258.24	\$ 6,258.24	\$ 1,251.65	\$ 48.14	\$ 5,006.59
2 Person	7	\$ 1,221.65	\$ 14,659.80	\$ 102,618.60	\$ 20,523.72	\$ 112.77	\$ 82,094.88
Family	11	\$ 1,355.62	\$ 16,267.44	\$ 178,941.84	\$ 35,788.37	\$ 125.13	\$ 143,153.47
R- 1 person	1	\$ 422.94	\$ 5,075.28	\$ 5,075.28	\$ 1,015.06	\$ 84.59	\$ 4,060.22
R- 2 Person	5	\$ 845.48	\$ 10,145.76	\$ 50,728.80	\$ 10,145.76	\$ 169.10	\$ 40,583.04
TOTALS		\$ 4,367.21	\$ 52,406.52	\$ 343,622.76	\$ 68,724.55		\$ 274,898.21

Notes
Quoted as part of the City as a LARGE group BCN\$5000, OV\$10, Rx \$10/20/40 (\$5000/\$10,000 Ded'l Reimbursed to \$4500/\$9000 = \$500/\$1000 Employee Ded'l then 100%; Flat \$10 OV copays & \$10/20/40 Rx Retiree \$ for in & out of state; No vision/dental \$100 RX for Single; \$200 RX for 2 person

Dental/ Vision	JFP Benefits						
	# of JHCEE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Cost Per Pay	TOTAL JHC Cost
Single Person	1	\$ 43.40	\$ 520.80	\$ 520.80	n/a	n/a	\$ 520.80
2 Person	7	\$ 104.18	\$ 1,250.16	\$ 8,751.12	n/a	n/a	\$ 8,751.12
Family	11	\$ 130.22	\$ 1,562.64	\$ 17,189.04	n/a	n/a	\$ 17,189.04
R- 1 person	1	n/a	n/a	n/a	n/a	n/a	n/a
R- 2 Person	5	n/a	n/a	n/a	n/a	n/a	n/a
TOTALS		\$ 277.80	\$ 3,333.60	\$ 26,460.96	\$ -	\$ -	\$ 26,460.96

Notes
** PA 152 does not mandate employees paying 20% of dental/vision; JHC will pay 100%

Total JFP Benefit Costs to JHC/YR \$ 301,359.17

Total for Current 2013 Plan for Year \$458,751.00

Total SAVINGS \$ 157,391.83

Health Insurance		The Craft Agency					
	# of JHC EE	Moithly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
BCN HMO BCN 5 \$0 Deductible							
Single Person	1	\$ 558.86	\$ 6,706.32	\$ 6,706.32	\$ 1,341.26	\$ 51.59	\$ 5,365.06
2 Person	7	\$ 1,341.27	\$ 16,095.24	\$ 112,666.68	\$ 22,533.34	\$ 123.81	\$ 90,133.34
Family	11	\$ 1,508.92	\$ 18,107.04	\$ 199,177.44	\$ 39,835.49	\$ 139.29	\$ 159,341.95
R- 1 person	1	\$ 518.42	\$ 6,221.04	\$ 6,221.04	\$ 1,244.21	\$ 103.68	\$ 4,976.83
R- 2 Person	5	\$ 1,036.84	\$ 12,442.08	\$ 62,210.40	\$ 12,442.08	\$ 207.37	\$ 49,768.32
TOTALS		\$ 4,964.31	\$ 59,571.72	\$ 386,981.88	\$ 77,396.38		\$ 309,585.50

Notes
Quoted as a NEW small group
**This Plan Benefits JHC Employees
JHC EE paid 2X Month
Retirees paid 1X/Month

Dental/Vision		The Craft Agency					
	# of JHC EE	Moithly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
\$0 Deductible; 100/80/50/50% to \$100							
Single Person	1	\$ 50.19	\$ 602.28	\$ 602.28	n/a	n/a	\$ 602.28
2 Person	7	\$ 120.44	\$ 1,445.28	\$ 10,116.96	n/a	n/a	\$ 10,116.96
Family	11	\$ 150.56	\$ 1,806.72	\$ 19,873.92	n/a	n/a	\$ 19,873.92
R- 1 person	1	n/a	n/a	n/a	n/a	n/a	n/a
R- 2 Person	5	n/a	n/a	n/a	n/a	n/a	n/a
TOTALS		\$ 321.19	\$ 3,854.28	\$ 30,593.16	\$ -		\$ 30,593.16

Notes
** PA 152 does not mandate employees paying 20% of dental/vision; JHC will pay 100%

Total Craft Agency Costs to JHC/YR \$ 340,178.66

Total for Current 2013 Plan for JFP \$458,751.00

Total SAVINGS \$ 118,572.34

Health Insurance	The Craft Agency						
	# of JHC EE	Mohtly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
BCN HMO Ded 01 \$500/\$1000							
Single Person	1	\$ 471.42	\$ 5,657.04	\$ 5,657.04	\$ 1,131.41	\$ 48.49	\$ 4,525.63
2 Person	7	\$ 1,131.41	\$ 13,576.92	\$ 95,038.44	\$ 19,007.69	\$ 104.44	\$ 76,030.75
Family	11	\$ 1,272.84	\$ 15,274.08	\$ 168,014.88	\$ 33,602.98	\$ 117.49	\$ 134,411.90
R- 1 person	1	\$ 566.37	\$ 6,796.44	\$ 6,796.44	\$ 1,359.29	\$ 113.27	\$ 5,437.15
R- 2 Person	5	\$ 1,359.28	\$ 16,311.36	\$ 81,556.80	\$ 16,311.36	\$ 271.86	\$ 65,245.44
TOTALS		\$ 4,801.32	\$ 57,615.84	\$ 357,063.60	\$ 71,412.72		\$ 285,650.88

Notes
Quoted as a NEW small group ** This plan benefits JHC
JHC EE paid 2X Month Retirees paid 1X/Month

Dental/Vision	The Craft Agency						
	# of JHC EE	Mohtly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
\$0 Deductible; 100/80/50/50% to \$100							
Single Person	1	\$ 50.19	\$ 602.28	\$ 602.28	n/a	n/a	\$ 602.28
2 Person	7	\$ 120.45	\$ 1,445.40	\$ 10,117.80	n/a	n/a	\$ 10,117.80
Family	11	\$ 150.55	\$ 1,806.60	\$ 19,872.60	n/a	n/a	\$ 19,872.60
R- 1 person	1	n/a	n/a	n/a	n/a	n/a	n/a
R- 2 Person	5	n/a	n/a	n/a	n/a	n/a	n/a
TOTALS		\$ 321.19	\$ 3,854.28	\$ 30,592.68	\$ -		\$ 30,592.68

Notes
** PA 152 does not mandate employees paying 20% of dental/vision; JHC will pay 100%

Total Craft Agency Costs to JHC/YR \$ 316,243.56

Total for Current 2013 Plan for JFP \$458,751.00

Total SAVINGS \$ 142,507.44

National Benefits Service Center							
Health Insurance	# of JHC EE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
Single Person	1						\$ -
2 Person	7						\$ -
Family	11						\$ -
R- 1 person	1						\$ -
R- 2 Person	5						\$ -
TOTALS		\$ -	\$ -	\$ -	\$ -		\$ -

Notes
Plan options did not follow RFP Unable to do cost analysis Did not provide retiree info JHC EE paid 2X Month Retirees paid 1X/Month

National Benefits Service Center							
Dental/Vision	# of JHC EE	Monthly Rate	Yearly Cost Per EE	Total Yearly Cost	Minus EE 20%	JHC EE Per pay	TOTAL JHC Cost
Single Person	1				n/a		\$ -
2 Person	7				n/a		\$ -
Family	11				n/a		\$ -
R- 1 person	1	n/a	n/a	n/a	n/a		n/a
R- 2 Person	5	n/a	n/a	n/a	n/a		n/a
TOTALS		\$ -	\$ -	\$ -	\$ -		\$ -

Notes
** PA 152 does not mandate employees paying 20% of dental/vision; JHC will pay 100%

Total NBSC Costs to JHC/YR	\$ -
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