



TriCo Regional Sewer Utility

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JOINT PERSONNEL & BENEFITS COMMITTEE AND BOARD OF TRUSTEES MEETING

Wednesday, October 26, 2022 @ 7:30 A.M.
7236 Mayflower Park Drive, Zionsville, IN 46077

AGENDA

1. Public Comment
2. Safety Update
3. Military Leave
4. 2023 Holidays
5. 2023 Range Adjustment
6. 2023 Insurance

Next Scheduled Meeting: November, 23, 2022 @ 7:30 A.M.



MEMORANDUM

To: P&B Committee
From: Loren Prange
Date: 10/20/2022
Subject: Safety Update

No injuries reported this month, and we are at 260 days without a loss time accident.

Loren, Scot, and Maggie attended the monthly IWEA safety meeting.

We had Safety training on October 11th. We used Safety Resources to provide the training. The training included machine guarding, hand, and power tool safety.

Completed the H2S air monitors annual inspection. These units are very important in keeping staff safe from high levels of hydrogen sulfide which can be deadly.



MEMORANDUM

To: P&B Committee / Joint Board Meeting

From: Drew Williams

Date: 10/21/2022

Subject: Military Leave Request

In September, the Board of Trustees approved the addition of up to 60 days of Military Differential Pay per calendar year to employees performing active duty for more than seven calendar days (retroactive to July 1, 2022). The decision included using Military Pay (Base pay) plus BAH and BAS to calculate the differential. Stating the combination of differential and military pay may not exceed the employees actual TriCo gross pay. To claim differential pay, an employee must submit a copy of their LES (military pay stub) along with a copy of their orders to Human Resources.

TriCo Employee Tristin Gardner addressed the Board at the October 10, 2022, meeting requesting 15 additional PTO days for military leave. Mr. Gardner explained that the military only pays twice a month, so while on orders, he might go a month without receiving a paycheck and must use his savings account to cover bills until he is paid by the military.

Mr. Gardner also requested that the Board not consider BAS or BAH when calculating military pay. Mr. Gardner said that extra pay is a benefit he receives from the military and should not be used to calculate his pay rate. When including those sources of income, he does not qualify for differential pay.

Mr. Mills directed the matter to the P&B Committee to consider the additional information submitted to the Board.

Tristin A. Gardner

7236 Mayflower Park Dr
Zionsville, IN 46077
317-844-9200

PROPOSAL FOR EMPLOYEE HANDBOOK UPDATE (MILITARY LEAVE)

To Whom this may concern

PROPOSAL OBJECTIVE

The objective and goal of this proposal are aimed to address a scarcity of assistance to reserve personnel on military orders. to accommodate all military services not limited to national guard or state-appointed service. For the gap in pay dates due to orders being initiated and the date of payment for orders being fifteen to thirty days delayed.

RESERVE MEMBER YEARLY REQUIREMENTS OF SERVICE

The yearly minimum requirements of service are one weekend a month as well as two consecutive weeks a year. The weekends can also become three days, or four-day weekend drills planned out yearly. That would put a service member ten days over the allotted sick/personal days a year already allotted. This then leaves the service member in the hole for ten days as well with no sick or personal days off. A service member is also able to be called up at any time for service to backfill active-duty bases and move into active-duty service at any given time.

Ex. I will be serving in Charleston, SC for thirty days under active-duty orders (ADOS). This is an order of thirty-three days. This would be five full work weeks, leaving me with no personal time. As military service should not be considered personal time, as it is service and duty time to the country.

PROJECT SCOPE AND SPECIFICATIONS

The Project Scope and Specification are Proposed courses of action:

1. Set an allotted amount of paid leave days a year for service members. These days would only be able to be used due to military service which causes service members to miss days of work, negatively affecting pay. The allotted amount could be between fifteen and twenty days of military leave each year. This would cover the two weeks of mandatory yearly orders as well as any last-minute four-day drill weekends. Also, this benefit for military members would help cover them for up to two weeks in the case of a deployment happens. Giving the member a two-week pay buffer to not have to endure the gap without pay. Causing more stress during an already stressful time.
- Ex1. Having two-week drills that come at the beginning of the month makes the member miss work. this would negatively affect the member as they would not receive payment until two weeks upon returning from service.

- Ex2. Having four-day drill weekends which causes a member to miss two days of a given work week. This causes them to have to use sick/personal time to make up these missed days. Leaving them with less personal time throughout the year.

- 2. The second course of action could be subsidizing pay for the member. This would be a continued payment of the difference weekly to the service member. This course would only work absence of more the thirty days. This option also works best for members of lower rank as there will be an apparent pay gap. In my case, there is not much of a gap in Base pay to Trico's pay as my rank is higher. Option 2 is still needed for longer tours as deployments and thirty-day orders for relief. For option two, the calculations would be done based on my pay from Trico and my base pay from the military. Base pay is the pay earned by me for my service to the country all other allotments are given to me as either pay for services used while on orders or a benefit of my service that are not taxed, due to them not being mandatory.

- Ex. If the member is gone for more than 30 days then the pay would be adjusted to the difference of pay between military basic pay and the member's average weekly pay.

CALCULATIONS AND NUMBERS

Basic Military Gross Pay: \$3,059
Trico Gross Pay: \$3,930
Difference of \$871

Four-day drill weekend Gross Daily Pay of \$102
Trico Gross Daily Pay of \$215
Difference of \$113

Warm Regards,

Tristin A Gardner

Service Member

tristin.gardner@trico.eco

DEFINITIONS

Active Military Service means either state active duty service, federally funded state active service, or federal active service, but excludes service performed exclusively for training, including basic combat training, advanced individual training, annual training, inactive duty training, and special training periodically made available to reserve members.

Auditor means the Office of the Auditor of the State of Indiana.

Benefits Continuation includes the following components: (1) The State shall continue the employee's enrollment in healthcare coverage and the State's contribution toward that coverage, if any, until the service member is covered by health coverage provided by the armed forces (this is normally immediately for continuous leaves of more than 30 days); and (2) the State shall offer the employee the option to continue coverage which was in effect at the time the employee reported for active military service at the employee's own expense by paying the employee share of the premiums; and (3) The State shall also permit the employee to continue participating in any other pretax account in which the employee participated at the time the employee reported for active military service; and (4) employees who have elected to make Voluntary Pre-tax contributions to PERF or TRF must continue those contributions while receiving differential pay from the State.

Designated Contact Person means a person who is authorized to provide and/or receive information concerning the employee's state employment. The contact person should be the same for State purposes as for Federal notification procedures.

Differential Pay, sometimes called Supplemental Pay, means an amount equal to the difference between the service member's basic active duty military salary and the salary the service member would be paid as an active state employee, including any adjustments the service member would have received had he or she not been on leave of absence from state employment. Active duty pay is a monthly salary; therefore, differential pay is calculated by converting the active duty pay into a biweekly amount by multiplying the monthly salary times twelve (12) months and then dividing that product by twenty-six (26) pay periods in most years.

Employee means a full-time or part-time employee of the State of Indiana, but not one employed on a temporary or intermittent basis. (Seasonal employees may be covered if they had a reasonable expectation of continuing employment. They would be covered for reinstatement rights only, not differential pay.)

Employer means the human resources or payroll staff assigned to the agency employing the person who takes military leave under this policy.

Leaves of Absence for Military Duty shall include leaves of absence (LOA) without loss of pay, in accordance with the provisions of IC 10-16-7 and 31 IAC 5-8-6(d) as well as unpaid LOA in accordance with the provisions of 31 IAC 5-8-8.

Military Pay means the basic active duty military salary and shall not be construed to include any allowances, stipends, or other benefits a service member might receive during active military service (e.g., travel, food, housing, separation, and other allowances, such as hostile fire pay and combat pay).

Military Service not eligible for Differential Pay means any service other than in the Indiana

National Guard or other reserve component of the armed forces of the United States and excludes service, even in the Indiana National Guard or other reserve component of the armed forces of the United States, performed exclusively for training, including basic combat training, advanced individual training, annual training, inactive duty training, special training periodically made available to reserve members, or time designated as on terminal leave. Time spent in AWOL status, or other dishonorable status while on active military service is not eligible for Differential Pay.

PERF means the Public Employees' Retirement Fund.

SPD means the State Personnel Department.

State Pay means the employee's current wages.

TRF means the Teachers' Retirement Fund.

INPRS means the Indiana Public Retirement System which operates PERF and TRF.

RESPONSIBILITIES

Employee is responsible for:

- providing copies of military orders as far in advance as possible unless such notice is unreasonable or is precluded by military necessity;
- providing copies of the federal Leave & Earnings Statement (LES), or equivalent document, detailing basic active duty military pay for any time period(s) for which the employee is requesting differential pay;
- providing direct deposit information and completed forms for deposit of differential pay; providing any necessary forms or power of attorney documentation authorizing others to provide and/or receive information concerning the employee's state employment;
- providing and maintaining current contact information for person(s) who are authorized and able to provide and/or receive information concerning the employee's state employment (See Appendix);
- paying, in a timely manner, the appropriate premium amount(s) for employer-provided group insurance coverage which the employee chooses to maintain in effect, and/or submitting appropriate forms in a timely manner to reinstate any insurance coverage not maintained during the leave;
- providing information for benefit coordination including dates and coverage for insurance other than employer-provided plans for employee and any dependents covered by employer's plan;
- notifying employer of his/her intent to return to work, and returning to work, within the time limits set forth in USERRA Section 4313(a).

Employer is responsible for:

- processing all aspects of military leaves for less than thirty (30) calendar days, including processing in a timely manner all appropriate personnel and payroll forms and utilizing proper codes;
- processing requests from employees for paid leave as available in subsequent calendar years including appropriate personnel forms and separate warrant forms;
- preparing, for each employee called to active duty for more than 30 days, a file including all necessary documentation and information relevant to the employee's military leave, current salary and benefits situations, contact information, and a biweekly record of state earnings for purposes of PERF/TRF catch-up, etc. and submitting the file to SPD in a timely

manner with properly completed personnel and payroll forms and information utilizing proper codes

- calculating differential pay
- ensuring that an employee's return to work is processed in a timely manner by returning the employee immediately upon request whether or not a vacancy exists and submitting all necessary documentation to SPD in a timely manner;
- notifying the returning employee in a timely manner of the procedures for reinstating insurance coverage; and
- ensuring the returning employee receives any necessary training as well as a reasonable time to renew any certifications or licenses required to perform his/her state duties.

State Personnel Department is responsible for:

- verifying the calculation of differential pay;
- applying any general salary adjustments applicable to the employee;
- applying any adjustments to health care or other insurance plans applicable to the employee and/or dependents;
- providing information on open enrollment and flexible spending accounts to the employee or designated contact person in a timely manner;
- submitting to Auditor and PERF or TRF any necessary documentation provided by Employer regarding Employee's return to work;
- serving as liaison between the employee or designated contact person and state agencies or benefits carriers relative to the employee's state employment, salary and benefits issues, or retirement account(s) with PERF and/or TRF; and
- applying the layoff policy and procedure authorized by IC 4-15-2.2-40 in the event that no vacancy exists.

Auditor's Office is responsible for:

- paying the differential pay biweekly (once all the documentation has been processed) and any retroactive pay due for the time period involved in the proper processing of the differential pay;
- submitting all required documentation regarding wages and contributions to PERF or TRF each quarter; and
- preparing and delivering to the employee or designated contact person in a timely manner all necessary forms and information concerning taxes on differential pay.

INPRS is responsible for:

- ensuring that time spent in military service is counted and recorded appropriately for purposes of service credits and contributions toward retirement in the appropriate fund.

Communications with the designated contact person should be via certified mail in those instances where face-to-face contact is not possible. (This is a recommendation from Adjutant General's Office, not a requirement)

PROCEDURES

Adherence to the following guidelines should resolve most military leave issues. In the event of a dispute, the provisions of Uniformed Services Employment and Re-employment Rights Act (USERRA) control.

Leave Without Pay

Employees are to give advance verbal or written notice of their need for leave to

perform duty in the uniform service, unless such notice would be unreasonable or is precluded by military necessity. Only leave without pay is subject to differential pay.

Double-filling positions during Military Leave

Requests by the Employer to double-fill positions because of military leave require approval of State Personnel. Requests must be completed and submitted to State Personnel, Attention Compensation Division.

15-Days of Paid Leave

Employees who are members of the Armed Forces Reserves or the Indiana National Guard are entitled to not more than fifteen (15) calendar days leave in each calendar year in which military service, as defined in IC 10-16-7, is performed, without loss of pay or vacation time. To receive pay, the employee is required to submit a written order or official statement requiring the military duty. Paid military leave is charged in accordance with the military orders for each day the employee is scheduled to work during the dates of the orders. Employees using this paid leave are not entitled to differential pay for the same time period.

If the employee is on military leave with pay when a legal holiday is observed, the employee has the option of compensatory time or payment, subject to the approval of the employer.

If the military leave continues into the next calendar year, the employee may be eligible for an additional fifteen (15) days of military leave without loss of pay. The employee must request the payment and submit a copy of the military orders if the original orders or extension already submitted do not include the proposed time frame. No military leave will be paid until a request is received by the employing agency and a copy of the orders requiring military service for the time period in question has been submitted to the employer. (See Appendix). Such payments are made by separate warrant and not by returning the employee to payroll for this short period of time. Only PERF contributions and payroll taxes are deducted from this warrant.

Health Insurance Benefits

Employees on military leave are entitled to health care coverage and may not be required to pay more than the employee's normal premium for the first thirty (30) days of leave.

Employees whose military leave extends beyond thirty (30) days are entitled to continuation of coverage for the duration of their military leave by paying the employee's portion of the cost of the plan coverage. (See Appendix)

If an individual does not elect to continue coverage while on leave, no waiting period is imposed on return. Employees shall be allowed to coordinate coverage to ensure there is no lapse in coverage nor redundant payments. (See Appendix)

Questions about health care benefits provided by the armed services must be directed to the armed services.

Taxes

Differential pay is subject to federal, state, and county taxes, and is processed through the regular payroll process and reported on the employee's W2 Form as wages.

Return to Work Requirements

In order for an employee to be returned to work from military leave, the employee must:

- (1) return to work or submit a request to return to work within the time limits listed below;
- (2) be physically and mentally capable of performing the work; and
- (3) if on leave more than thirty (30) days, provide the agency with documentation establishing that: (a) the request is timely, (b) the entitlement has not been terminated by a dishonorable discharge or other bad conduct, and (c) s/he has not voluntarily served beyond the five (5) year limitation.

must complete 1,250 hours of work in the 12-month period immediately preceding the need for family medical leave.

Advance notice of foreseeable leaves is required. Such notice must be provided 30 calendar days before the leave is to begin, or, if less notice was given to you, then on the same or next business day when you learn of the need for leave. In the event of an emergency, you must follow your agency's call-in procedures. In addition, you are required to provide certification within 15 days of the medical or other facts supporting the need for leave.

FML runs concurrently with the state's short/long-term disability plan and in some instances, it will run with Worker's Compensation. Accrued leave used for an FML-qualifying reason will be charged concurrently with FML whenever applicable with or without your request.

If you are eligible for premium overtime, you must use earned compensatory time off concurrently with FML. All available accrued sick leave must be used if you are using FML for the serious health condition of yourself, your spouse, child or parent. If neither comp time nor sick leave is available or appropriate, then you may choose to use vacation or personal leave concurrently with FML to provide income during the absence. The other option is to take FML as authorized leave without pay. If any portion of the family leave is unpaid, you must pay the appropriate premium to maintain insurance coverage. *See section below: Military Family Leave.*

To obtain additional, detailed information and necessary forms, please visit the SPD website at: www.in.gov/spd/2397.htm. Questions should be directed to the Employee Relations Division of SPD at 1.855.SPD.INHR (1.855.773.4647). Questions related to payroll or attendance forms or codes should be directed to the payroll clerk for your agency. *See Appendix for USDOL Notice to Employees of Rights under Family and Medical Leave Act.*

Funeral As a state employee, you are eligible for leave with pay for attending the funeral of certain relatives or members of your household. This shall not exceed three regularly scheduled consecutive working days and the days must be in conjunction with the date of the death or the funeral. Such leave may be granted upon the death of: your spouse, father, mother, son, daughter, brother, sister, grandparent (including greats); grandchild (including greats) or the spouse of any of these. If you are married, leave may be available for the same members of your spouse's family. You also may be able to take funeral leave for a person living in the same household with you.

Military Leave without loss of pay shall be granted for training or duty in the National Guard, Air National Guard or a reserve component for up to a maximum of 15 working days in a calendar year. Military orders are required and leave is charged in accordance with the orders. If you enter military service for active duty, you are entitled to unpaid leave and, upon request, must be restored to your position or one of similar classification and salary upon completion of your military service consistent with federal law on employment and re-employment rights for members of the uniformed services. If you are on active military duty, you may be eligible for differential pay and continuation of family health care benefits. Please visit www.in.gov/spd/2396.htm for more information.

Military family If you are the child, spouse, parent, grandparent or sibling of a member of the armed forces who is deployed for full-time military service for a period that exceeds 89 days, you will be permitted an unpaid leave of absence. This cannot exceed 10 working days in a calendar year to spend with such active-duty family member. The Family-Medical Leave Act also provides leave for eligible

complete list of current employee rights and obligations under USERRA is available from Human Resources. An employee who exercises rights provided by USERRA shall not be discriminated or retaliated against in any matter of employment for exercising those rights.

Compensation and Benefits During Periods of Active Duty

The City shall pay 100% of the employer **and** employee contributions for dependent (spouse and children) health insurance coverage during a period of active duty, other than active duty for training, if the dependents are covered under the City plan.

The City may, in its sole discretion, elect to pay the difference between an employee's active duty pay and the employee's regular City salary or wages, whether the employee's military leave is taken pursuant to Indiana law and/or USERRA, whenever the employee is ordered to active duty other than active duty for training.

Supplemental pay, if provided, shall be subject to the following conditions:

- Supplemental pay will be determined by comparing gross military pay to gross City pay (excluding overtime). If the City's pay is greater, the supplement shall be the difference between the two. If the City's pay is less than or equal to military pay, there shall be no supplement.
- Hardship Duty/Imminent Danger Pay and Family Separation Allowance shall not be included in military gross pay for purposes of calculating supplemental pay.
- To determine gross military pay, the employee is required to submit a military Leave and Earnings Statement ("LES") at the time he reports for active duty, at the time he is released from active duty and at any time between if military pay changes. If military pay increases during the period of active duty and a new LES is not submitted to the City, the employee shall, upon return from active duty, be required to repay the City for any overpayment of supplemental pay.

Questions regarding provisions of USERRA should be referred to the Director of Human Resources.

H. BEREAVEMENT LEAVE

Up to three (3) days (twenty-two and one-half (22.5) hours) of paid leave shall be granted per calendar year for a death that occurs in a full-time employee's immediate family.

Immediate family is defined as father, mother, husband, wife, brother, sister, child, grandchild or grandparent. Immediate family also includes a mother- or father-in-law, son- or daughter-in-law, sister- or brother-in-law, grandparent-in-law, as well as step-mother or -father, step-children, step-

The City will maintain health insurance coverage and other employee benefits for an employee who takes IMFLA for the period of such leave.

Reinstatement

An eligible employee who takes leave under the IMFLA and who returns to work before his or her IMFLA leave entitlement has expired will be restored to the position the employee held when the leave commenced or to an otherwise equivalent position with respect to seniority, pay, benefits and other terms and conditions of employment.

Non-discrimination

The City will not interfere with, restrain or deny an employee's exercise of rights under the IMFLA.

G. MILITARY LEAVE

It is the City's intent to comply at all times with applicable Federal and State law as it pertains to military leave, including, but not limited to, the Uniformed Services Employment and Reemployment Rights Act ("USERRA").

Annual Training

Any employee who is a member, as that term is defined in Indiana Code § 10-16-7-2, of the Indiana National Guard or a reserve component of the U.S. armed forces, is entitled to receive up to fifteen (15) consecutive or nonconsecutive days of military leave annually, without loss of time or pay, for such time as the employee is on Indiana National Guard or reserve component training or duty pursuant to appropriate and authorized military orders. Such time away from the job shall not be charged against the employee's PTO Bank.

Active Duty

Any employee who is a member, as that term is defined Indiana Code § 10-16-7-2, of the Indiana National Guard shall also be entitled to receive an unpaid leave of absence for the total number of days that he or she is on state active duty pursuant to Indiana Code § 10-16-7-7. Such an employee may elect to substitute paid leave (excluding time from Sick Leave Bank) for any portion of this unpaid leave time.

Other Military Duty

USERRA may provide an employee with additional rights as regards unpaid military leave and job reinstatement. In general, USERRA covers all categories of military training and service, including duty performed on a voluntary or involuntary basis, in time of peace or war. A



MEMORANDUM

To: Personnel and Benefits Committee

From: Andrew Williams

Date: October 20, 2022

Subject: 2023 Holiday Schedule

The Utility historically observes 13 holidays. The proposed 2023 Holiday Schedule has 10 set holidays and three floating holidays as we did in 2022. For 2023, we are not showing New Year's Eve as a holiday since it falls on a Sunday. Instead, we have moved that day to Monday, July 3 to make the July 4th Holiday a 4 day weekend.

New Year's Day (Observed)	Monday, January 2
Martin Luther King Jr. Day	Monday, January 16
Memorial Day	Monday, May 29
Day before Independence Day	Monday, July 3
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Thanksgiving	Thursday, November 23
Day after Thanksgiving	Friday, November 24
Christmas Day	Monday, December 25
Day after Christmas	Tuesday, December 26
Floating Holiday	Three Total



MEMORANDUM

To: P&B Committee

From: Andrew Williams

Date: October 21, 2022

Subject: Adjustment to the Step Range

The Board passed a new salary ordinance that took effect July 2 of this year. This updated ordinance was the result of the Compensation Study completed by First Person. As a result of the study, the step system was also modified. First Person established a salary structure based on the benchmarks with a range of pay. The ranges are based on the pay philosophy and goal to be externally competitive. Following First Person's recommended guidelines for appropriate range spreads for each grade level, dependent on the positions and job families, a step system with increasing number of steps for higher grades was established.

When the step system was initially established, the Board indicated that the adjustment of the ranges in the step table could be made annually at the Board's discretion, and it would not be tied to any one indicator.

Past adjustments by the Board have been:

2020 - 3%: 1.5% to reflect the financial performance of the Utility and 1.5% for a cost-of-living adjustment.

2021 - 2%: 1% for the Utility's performance in 2020 and 1% for a cost-of-living adjustment
2022 - 5% and then completely restructured the Step System July 2 and provided raises for all employees.

Performance/Financials

Residential and Commercial revenues are on budget and should end the year about \$100,000 above estimates. Interest Income will be approximately \$50,000 above budget. Operating expenses are projected to be \$100,000 above budget. Operating income is projected to come in at \$2,080,000 compared to the budget estimate of \$1,955,000. The Utility has completed the \$20,000,000 plant expansion with punch list items be completed and the final Change Order being prepared. We anticipate the project coming in \$200,000 below budget.

Market Data

Over the last 12 months, the Midwest CPI-U increased 8.1%. Social Security is adjusting payment by 8.7%.



MEMORANDUM

To: P&B Committee
From: Andrew Williams
Date: October 21, 2022
Subject: Health Insurance

Background

Last year Anthem proposed a 23.21% increase in coverage. We had been working with Huntington Insurance to shop the coverage and thankfully we received a very competitive quote from Anthem IPEP (Indiana Public Employer's Plan) for the 2022 coverage that was a 12.17% decrease from the 2021 rates. The Deductible increased from \$2,500/\$5,000 to \$3,000/\$6,000, but the Max out of Pocket reduced from \$3,500/\$7,000 to \$3,000/\$6,000.

2023 Coverage

The Anthem IPEP renewal quote is a 19.84% increase. It had been higher, but IPEP requested rate relief from Anthem and they come down about 7%

Carrier	Anthem IPEP
Plan Name	BAHSA E2
Single / Family Deductible	\$3,000 / \$6,000
Coinsurance	100% / 0%
Out of Pocket Maximum	\$3,000/\$6,000
	Non-Network
Single / Family Deductible	\$6,000/\$12,000
Coinsurance	30%
Out of Pocket Maximum ¹	\$6,000/\$12,000
Prescription Drugs:	After Deductible
Retail Copays	Level 1 0% Level 2 10%
Mail Order Copays	0%

Monthly Premium		
	Current Rates	New Rate
Single	\$ 652.50	\$ 780.50
EE/Spouse	\$ 1,425.50	\$1,707.50
EE/Children	\$ 1,225.50	\$1,468.50
Family	\$ 1,966.50	\$2,357.50

Employee Monthly Premium				
	Current	2023	Increase per pay	Annual Increase
Single	\$ 130.50	\$ 156.10	\$ 11.82	\$ 307.20
EE/Spouse	\$ 285.10	\$ 341.50	\$ 26.03	\$ 676.80
EE/Children	\$ 245.10	\$ 293.70	\$ 22.43	\$ 583.20
Family	\$ 393.30	\$ 471.50	\$ 36.09	\$ 938.40

We have requested Huntington get quotes from other carriers. With the information we currently have, I am inclined to remain with the Anthem IPEP Blue Access PPO BAHSA E2. While it is a large one year increase, if considered with last's year's decrease, we are only seeing a 7.76% increase from what we paid in 2021.

Dental Coverage

The 2023 dental coverage renewal from Mutual of Omaha is for a 3% increase resulting in an additional \$76.00 monthly. I recommend we continue with Mutual of Omaha.