

**MINUTES FOR JULY 21, 2014**  
**BOARD OF CHEROKEE COUNTY COMMISSIONERS**  
**CHEROKEE COUNTY, KANSAS**

**CONVENE**

Chairman Hilderbrand called the regular session of the Cherokee County Board of Commissioners (The Board), to order and led all in attendance in the Pledge of Allegiance at 9:00 AM on Monday, July 21, 2014 in the Commission Room, #109 of the Cherokee County Courthouse located at 110 W Maple St., Columbus, Kansas. Commissioners Richard Hilderbrand, Pat Collins, Charles Napier, and County Clerk Rodney Edmondson were present.

Members of the press present: Larry Hiatt, Machel Smith, and Thom Hanrahan

A motion was made by Commissioner Collins to approve the minutes of the July 14, 2014 BOCC Meeting as written. The motion was second by Commissioner Napier. The motion carried 3-0 with all voting yes.

A motion was made by Commissioner Collins to approve the Payroll for July, 2014. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes.

**Jim Lovell - Big Brutus, Chairman of the Board**

He appeared along with Board Members Harley McDaniel and Emmett Sullivan. They are asking the Commissioners to consider an overlay of asphalt on the road to Big Brutus. Scammon Road between 50<sup>th</sup> and 60<sup>th</sup> Streets is in need of repair. The group stated that Big Brutus hosts between 16,000 and 20,000 visitors annually with most of them being non area residents. The Commissioners took their request under advisement.

**Leonard Vanatta - County Road Supervisor**

He appeared on routine county road business.

**Kelvin Ward - Citizen**

He appeared before the Board with concerns over the proposed landfill by the City of Galena. He would like to see a question on a ballot to be voted on by all citizens that would allow the County Commissioners to be the first and last voice concerning annexations. Commissioner Hilderbrand stated that Kansas Law dictates how annexations occur. State Law would need to be changed first, and that would involve our state legislators.

A motion was made by Commissioner Napier to approve the Accounts Payable for July, 2014. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes.

**Kevin Cure - County Counselor**

**Karen Linn - BT& Co.**

Karen Linn appear via telephone conference call, Kevin Cure in person along with County Treasurer Juanita Hodgson, Gene Mense, and Matt Mense of Mense, Churchwell, and Mense.

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Karen provided an update on the reconciliation of the bank accounts for the years of 2011 and 2012. At the close of 2011, there was a variance of \$18,725 with the bank account balance being less than the general ledger books on hand. Reconciliation of 2012 showed that variance had increased to \$23,673. She stated that the biggest difficulty being faced is the fact that Cherokee County has so many bank accounts and none of the general ledger accounting is separate. There has been no individual account reconciliation performed by the Treasurer in the past and there are lots of confusing handling of transactions.

Karen made the recommendation to revamp the accounts by reducing the total number of accounts and that would aid in the future reconciliation of accounts. Also, design the general ledger to allow individual reconciliation. At this point, one option would be to reconcile 2013 or do a June 2014 reconciliation as a starting point for future reconciliations. She feels that transactions can be handled in a much simpler manner.

Gene Mense concurred with Karen's statements. He stated that he is willing to work towards consolidating the accounts, but whatever happens the new accounts need to be reconciled each month. Currently, the bank account balances are not being balanced back to the general ledger. Matt Mense stated that new accounts were started in 2001 due to similar reasons as now, but many of the old accounts are still open.

Juanita stated that the new accounts have never balanced back to reconciliation. She stated that separate accounts are required for some grants, so Cherokee County needs more than just one bank account, but she agreed that the total number can be reduced.

Karen agreed that if there were just four or five accounts, transactions would be easier to manage and reconciliation would be a lot easier.

Commissioner Hilderbrand stated that he is concerned over the negative money of \$23,000. Karen stated that it is almost impossible to know how far back the first variance had occurred and the cost of finding it would probably exceed the \$23,000 that is missing. Each further reconciliation would cost \$3,000. She stated that a better use of the money would be to use it to set up new procedures.

Commissioner Hilderbrand is concerned over the deposits not being done in a timely manner. He would like to see deposits made within 24 hours. Juanita stated that most deposits are done within two or three days. Karen agreed with the 24 hours immediate deposit. She believes that money can be deposited daily, then complete reconciliation done within 24 to 48 hours. Gene agreed and stated that the first thing the next morning they should balance with the deposits made. Juanita strongly agreed.

They discussed the issue of the computer software not allowing the voiding or correcting of transactions. According to Juanita, it only gives the option of deleting transactions. It was agreed to give the programmer a call later today.

County Attorney Nathan Coleman inquired as to the best way to reconcile for the current number of accounts. Gene stated to start new accounts and reconcile for August. He recommends reconciling each day and do not delete any transaction.

Karen recommended getting a more recent reconciliation done before you open new accounts. She further stated that reconciliations should be done by someone other than the one doing the transactions or depositing.

Karen stated that she will submit a full report with observations and findings to the Board by August 1<sup>st</sup>.

### **Andrew Hempson - Bukaty Co.**

He appeared before the Board regarding the employee benefit package his company provides. Bukaty Co. is endorsed by the Kansas Association of Counties to provide benefits to their members. The partnership with KAC also works with voluntary programs such as Aflac, with online services available to the employee.

He is asking the Board for permission to do a full analysis of current benefits being provided by Cherokee County and report back to them.

The Board agreed to allow him to look at the current plan.

The Board, Gene Mense, and Juanita Hodgson placed a phone call to Bill Turman of Thomson Reuters regarding the software used by the Treasurer's Office.

They questioned him about the procedure being used to delete transactions by the Treasurer's Office. Bill stated that the process can be handled two different ways. You can post transactions daily, then if changes are needed they will show up as a void. The second option is to edit transactions prior to posting, and enter a comment as to why the change is taking place. He stated that transactions shouldn't be deleted. The ability to make changes is a security function that can be set up however desired. Juanita stated that currently all users have the ability to delete transactions.

Everyone agreed to increase the level of security and limit the number of employees that have the capability of making changes.

Commissioner Hilderbrand read a letter from Kevin Cure. The letter stated that it has been an honor to serve but he is offering his resignation as the Board's General Counsel. He strongly requested that it be accepted today, stating the reason is he believes that he is too much of a political detriment to the Board by his continued employment.

A motion was made by Commissioner Hilderbrand to accept the resignation of Kevin Cure as County Counselor. The motion was seconded by Commissioner Napier. The motion carried 2-1 with Commissioner Collins abstaining.

Commissioner Hilderbrand stated that Kevin will be missed as counsel to the Board. He recognized the fact that this has been a difficult process, and unfortunately they have found themselves on different sides of the topic and appreciate Kevin taking responsibility and showing the Board the respect and to make this decision on his own.

Commissioner Collins stated that Kevin has served as counsel for the cities of Baxter and Galena, as well as Cherokee County and he will be missed.

Commissioner Hilderbrand stated that they are in a hole for County Counselor and there are several things pressing.

Commissioner Hilderbrand made a motion to ask County Attorney Nathan Coleman to fill in until a replacement for Counselor is determined. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes.

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A motion was made by Commissioner Hilderbrand to recess for lunch until 1:15 PM. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes at 12:07 PM.

The meeting reconvened at 1:15 PM.

**A.J. Stock - Tri-State Truck Center Inc.**

He appeared before the Board to introduce himself and to inform the Board of his company's ability to provide heavy trucks. They sell Mac trucks and he would be glad to prepare estimates based on needs of the county.

**Nathan Coleman - County Attorney/Counselor**

Commissioner Hilderbrand made a motion to enter an Executive Session with the Board and County Attorney/Counselor Nathan Coleman for a period of 15 minutes for the purpose of Attorney/Client Privilege. The motion was seconded by Commissioner Collins. The motion carried 3-0 with all voting yes at 1:27 PM.

The meeting reconvened at 1:42 PM.

No action was taken as a result of the Executive Session

The Board discussed the negative outcome of the audit with Mr. Coleman. Commissioner Hilderbrand suggested a reconciliation of accounts from June 2014. Commissioner Collins would like to reconcile 2010 to see if it differs from 2011.

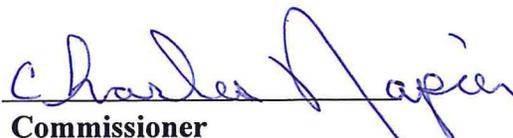
The Board discussed options of performing reconciliations by the county going forward. It was discussed to having an outside person perform a check of the Treasurer's reconciliation, or the possibility of having the County Clerk double check the reconciliation of the Treasurer. Mr. Coleman will research and draft a resolution at the request of the Board.

Commissioner Hilderbrand made a motion to adjourn until the next regularly scheduled meeting set for July 28, 2014 at 9:00 AM. The motion was seconded by Commissioner Napier. The motion carried 3-0 with all voting yes at 2:00 PM.

**ATTEST: Resolved and ordered this day, July 28, 2014**

  
Cherokee County Clerk

  
Commissioner

  
Commissioner

  
Commissioner

11/21/17

Richard, Pat and Charlie, I have court in Mesko I have to leave for. I wasn't sure how long your meeting with the auditors was going to last.

I discussed this weekend what an honor it was to serve and that I offer my resignation. I strongly request my resignation as your general counsel be accepted today as I believe I am too much of a political detriment to this Board by my continued employment.

I will also state that the Galena proposed landfill site is not exempt from taxation by the mere acquisition. An application must be filed through the county appraiser and be approved by the Board of Tax Appeals. <sup>and no one has authorized it.</sup> Everyone with the City can file but <sup>and no one has authorized it.</sup> The three of you, Rod and Jack ~~were~~ were outstanding at your work. Sincerely, Kevin Cur



**BUKATY COMPANIES**

*Expertise you experience*

# Your Source For Employee Benefits and Insurance

## Employee Benefits

- Medical - Fully Insured or Self-Funded
- Dental
- Vision
- Life/AD&D
- Group Long-term Disability
- Group Short-term Disability
- Individual Coverage
- Medicare Supplements, Part D Prescription Coverage
- Online Enrollment
- Wellness

## Value-added HR Services

- HR Help Desk Topics
- FMLA
- FLSA
- Performance Issues
- COBRA/State Continuation
- ERISA Compliance
- Form I-9

## Benefit Administration

- Flexible Spending Account (FSA)
- Health Reimbursement Arrangement (HRA)
- Health Savings Account (HSA)
- COBRA Administration

## HR Management & Consulting

- Comprehensive HR Assessment
- Employee Relations
- Strategic Management
- Job Analysis & Descriptions
- Recruitment & Hiring
- Discipline & Documentation
- New Hire Orientation
- Performance Management
- Benefit Management
- Policies & Procedures
- Employee Retention
- Employee Handbooks
- Manager & Supervisor Training

## Voluntary Worksite Benefits

- Term Life Insurance
- Universal Life Insurance
- Cancer Insurance
- Critical Illness Insurance
- Accident Insurance
- Long-term Care Insurance
- Disability Insurance
- Group Legal
- Identity Theft
- Discount Programs

## Compliance and Education

- Health Care Reform
- Regulatory News & Updates
- Carrier Specific News & Updates
- Bukaty Companies Newsletter
- Better Your Business Seminars



**KANSAS**  
ASSOCIATION OF  
COUNTIES



\*\*\*\*\* County, KS

***** County, KS						
				Alternate Carrier		
Member	Policy Type	Coverage	Monthly Premium	Monthly Premium	Member Savings	Notes
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Cancer	ES	\$79.08	\$20.51	\$58.57	Cancer - with \$50 Annual Wellness Benefit
	Dental	ES	\$39.12	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	ES	\$45.14	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$34.08	\$12.07	\$22.01	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$75.60	\$56.01	\$19.59	\$1000 Weekly Benefit 1/8/26
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Cancer	EE	\$41.40	\$12.07	\$29.33	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Dental	ES	\$56.28	N/A	N/A	Group Dental Offered - Possible Oversale
	Specified Event	EE	\$5.38	\$6.99	-\$1.61	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$55.20	\$56.01	-\$0.81	\$1000 Weekly Benefit 1/8/26
	Accident	EE	\$46.44	\$17.12	\$29.32	Accident - Non Occupational
	Accident	EE	\$26.50	\$17.12	\$9.38	Accident - Non Occupational
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$26.50	\$17.12	\$9.38	Accident - Non Occupational
	Cancer	EC	\$18.72	\$13.24	\$5.48	Cancer - with \$50 Annual Wellness Benefit
	Cancer	EC	\$47.16	\$13.24	\$33.92	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$16.80	\$16.79	\$0.01	\$300 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$49.84	\$21.69	\$28.15	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$33.84	\$23.88	\$9.96	All Life policies \$100,000 for Age 40-45
	STD	EE	\$23.52	\$2.4	\$1.12	\$400 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Dental	F	\$103.66	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	EC	\$62.76	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$42.00	\$31.79	\$10.21	Accident - Non Occupational
	Cancer	F	\$75.12	\$21.69	\$53.43	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$26.68	\$2.4	\$4.28	\$400 Weekly Benefit 1/8/26
	Specified Event	EE	\$18.12	\$6.99	\$11.13	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	EC	\$42.64	\$13.24	\$29.40	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EC	\$20.40	\$7.37	\$13.03	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Life	F	\$37.44	\$23.88	\$13.56	All Life policies \$100,000 for Age 40-45
	Life	F	\$55.26	\$23.88	\$31.38	All Life policies \$100,000 for Age 40-45
	Cancer	F	\$56.04	\$21.69	\$34.35	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$25.20	\$2.4	\$2.80	\$400 Weekly Benefit 1/8/26
	STD	EE	\$26.98	\$2.4	\$4.58	\$400 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$41.88	\$21.69	\$20.19	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$52.44	\$56.01	-\$3.57	\$1000 Weekly Benefit 1/8/26
	Accident	EC	\$32.40	\$26.50	\$5.90	Accident - Non Occupational
	Cancer	EC	\$39.36	\$13.24	\$26.12	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$27.84	\$23.88	\$3.96	All Life policies \$100,000 for Age 40-45
	STD	EE	\$36.78	\$0.81	\$5.97	\$550 Weekly Benefit 1/8/26
	Accident	ES	\$40.20	\$22.43	\$17.77	Accident - Non Occupational
	Cancer	ES	\$93.60	\$20.51	\$73.09	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	ES	\$67.80	\$10.51	\$57.29	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$35.04	\$0.81	\$4.23	\$550 Weekly Benefit 1/8/26
	Accident	EC	\$36.94	\$26.50	\$10.44	Accident - Non Occupational
	Cancer	EC	\$18.72	\$13.24	\$5.48	Cancer - with \$50 Annual Wellness Benefit
	Accident	EC	\$32.40	\$26.50	\$5.90	Accident - Non Occupational
	Life	EE	\$87.44	\$18.00	\$69.44	All Life policies \$100,000 for Age 40-45
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	STD	EE	\$44.28	\$9.2	\$5.08	\$700 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.78	\$21.69	\$8.09	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$32.12	\$0.81	\$1.31	\$550 Weekly Benefit 1/8/26
	Cancer	F	\$32.12	\$21.69	\$10.43	Cancer - with \$50 Annual Wellness Benefit
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$31.32	\$12.07	\$19.25	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$37.68	\$0.81	\$6.87	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$16.80	\$12.07	\$4.73	Cancer - with \$50 Annual Wellness Benefit
	Dental	EE	\$28.06	N/A	N/A	Group Dental Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$54.84	\$21.69	\$33.15	Cancer - with \$50 Annual Wellness Benefit
	Dental	F	\$58.04	N/A	N/A	Group Dental Offered - Possible Oversale
	Cancer	EE	\$40.20	\$12.07	\$28.13	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	STD	EE	\$24.48	\$2.4	\$2.08	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Specified Event	EE	\$18.36	\$6.99	\$11.37	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$44.28	\$9.2	\$5.08	\$700 Weekly Benefit 1/8/26
	Life	EE	\$20.40	\$18.00	\$2.40	All Life policies \$100,000 for Age 40-45
	Life	EE	\$28.06	\$18.00	\$10.06	All Life policies \$100,000 for Age 40-45
	Life	EE	\$28.06	\$18.00	\$10.06	All Life policies \$100,000 for Age 40-45
	Cancer	EC	\$40.80	\$13.24	\$27.56	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$88.22	\$23.88	\$64.34	All Life policies \$100,000 for Age 40-45
	Vision	EC	\$30.36	N/A	N/A	Group Vision Offered - Possible Oversale
	Cancer	F	\$59.44	\$21.69	\$37.75	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	ES	\$67.80	\$10.51	\$57.29	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	EC	\$41.40	\$13.24	\$28.16	Cancer - with \$50 Annual Wellness Benefit

	Life	EE	\$85.26	\$18.00	\$67.26	All Life policies \$100,000 for Age 40-45
	STD	EE	\$37.80	30.81	\$6.99	\$550 Weekly Benefit 1/8/26
	Cancer	F	\$28.16	\$21.69	\$6.47	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Vision	F	\$28.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	ES	\$34.32	\$22.43	\$11.89	Accident - Non Occupational
	Cancer	F	\$74.16	\$21.69	\$52.47	Cancer - with \$50 Annual Wellness Benefit
	Cancer	EC	\$44.52	\$13.24	\$31.28	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Specified Event	ES	\$31.32	\$10.51	\$20.81	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$55.44	\$56.01	-\$0.57	\$1000 Weekly Benefit 1/8/26
	Cancer	EE	\$40.20	\$12.07	\$28.13	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$16.65	\$23.88	-\$7.23	All Life policies \$100,000 for Age 40-45
	STD	EE	\$27.72	22.4	\$5.32	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$30.36	\$17.12	\$13.24	Accident - Non Occupational
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.32	\$13.24	\$18.08	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$25.20	22.4	\$2.80	\$400 Weekly Benefit 1/8/26
	Vision	EC	\$24.35	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$39.04	\$22.43	\$16.61	Accident - Non Occupational
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Life	F	\$26.76	\$23.88	\$2.88	All Life policies \$100,000 for Age 40-45
	STD	EE	\$43.20	39.2	\$4.00	\$700 Weekly Benefit 1/8/26
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	STD	EE	\$37.80	30.81	\$6.99	\$550 Weekly Benefit 1/8/26
	Cancer	F	\$28.16	\$21.69	\$6.47	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$7.54	\$18.00	-\$10.46	All Life policies \$100,000 for Age 40-45
	Cancer	EE	\$34.62	\$12.07	\$22.55	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$33.60	30.81	\$2.79	\$550 Weekly Benefit 1/8/26
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Cancer	F	\$40.08	\$21.69	\$18.39	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$49.20	\$23.88	\$25.32	All Life policies \$100,000 for Age 40-45
	STD	EE	\$40.00	39.2	\$0.80	\$700 Weekly Benefit 1/8/26
	Accident	ES	\$32.54	\$22.43	\$10.11	Accident - Non Occupational
	Specified Event	ES	\$51.00	\$10.51	\$40.49	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$35.04	30.81	\$4.23	\$550 Weekly Benefit 1/8/26
	Specified Event	F	\$36.84	\$10.85	\$25.99	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Life	EE	\$15.24	\$18.00	-\$2.76	All Life policies \$100,000 for Age 40-45
	STD	EE	\$36.40	30.81	\$5.59	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Accident	ES	\$21.96	\$22.43	-\$0.47	Accident - Non Occupational
	Cancer	F	\$49.84	\$21.69	\$28.15	Cancer - with \$50 Annual Wellness Benefit
	ICU	F	\$45.36	N/A	N/A	ICU Benefit - Possible Oversale
	Specified Event	ES	\$30.00	\$10.51	\$19.49	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$31.48	30.81	\$0.67	\$550 Weekly Benefit 1/8/26
	Accident	F	\$45.44	\$31.79	\$13.65	Accident - Non Occupational
	Cancer	F	\$29.40	\$21.69	\$7.71	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$10.08	\$10.85	-\$0.77	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$19.36	16.79	\$2.57	\$300 Weekly Benefit 1/8/26
	Accident	ES	\$49.80	\$22.43	\$27.37	Accident - Non Occupational
	Cancer	F	\$70.80	\$21.69	\$49.11	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$20.22	\$10.85	\$9.37	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$36.00	30.81	\$5.19	\$550 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.66	\$13.24	\$18.42	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	STD	EE	\$36.36	30.81	\$5.55	\$550 Weekly Benefit 1/8/26
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EC	\$41.28	\$26.50	\$14.78	Accident - Non Occupational
	STD	EE	\$26.20	22.4	\$3.80	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$16.18	\$17.12	-\$0.94	Accident - Non Occupational
	Cancer	EE	\$39.36	\$12.07	\$27.29	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$11.90	\$6.99	\$4.91	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	F	\$29.78	\$21.69	\$8.09	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$116.76	\$23.88	\$92.88	All Life policies \$100,000 for Age 40-45
	Accident	F	\$77.62	\$31.79	\$45.83	Accident - Non Occupational
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$34.56	\$12.07	\$22.49	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$18.38	\$6.99	\$11.39	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	EE	\$29.64	\$12.07	\$17.57	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$28.20	\$6.99	\$21.21	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$43.20	39.2	\$4.00	\$700 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Hosp	EC	\$44.64	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	Life	F	\$18.00	\$23.88	-\$5.88	All Life policies \$100,000 for Age 40-45
	STD	EE	\$68.40	\$56.01	\$12.39	\$1000 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$39.36	\$12.07	\$27.29	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$15.60	\$6.99	\$8.61	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$31.68	30.81	\$0.87	\$550 Weekly Benefit 1/8/26
	Vision	EE	\$17.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Specified Event	EE	\$29.40	\$6.99	\$22.41	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Cancer	ES	\$101.16	\$20.51	\$80.65	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	ES	\$51.00	\$10.51	\$40.49	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Life	EE	\$23.50	\$18.00	\$5.50	All Life policies \$100,000 for Age 40-45
	Accident	ES	\$21.96	\$22.43	-\$0.47	Accident - Non Occupational
	Cancer	F	\$36.00	\$21.69	\$14.31	Cancer - with \$50 Annual Wellness Benefit
	ICU	ES	\$23.40	N/A	N/A	ICU Benefit - Possible Oversale
	Specified Event	F	\$26.22	\$10.85	\$15.37	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$28.40	22.4	\$6.00	\$400 Weekly Benefit 1/8/26
	Life	EE	\$26.68	\$18.00	\$8.68	All Life policies \$100,000 for Age 40-45
	Life	EE	\$45.22	\$18.00	\$27.22	All Life policies \$100,000 for Age 40-45

	Cancer	F	\$43.84	\$21.69	\$22.15	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$47.64	39.2	\$8.44	\$700 Weekly Benefit 1/8/26
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Cancer	ES	\$84.72	\$20.51	\$64.21	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	ES	\$44.04	\$10.51	\$33.53	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Vision	EE	\$26.22	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	ES	\$39.12	N/A	N/A	Group Dental Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Hosp	F	\$58.90	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	Cancer	EC	\$24.12	\$13.24	\$10.88	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	F	\$59.44	\$21.69	\$37.75	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$73.92	\$56.01	\$17.91	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$29.72	\$31.79	-\$2.07	Accident - Non Occupational
	STD	EE	\$18.86	16.79	\$2.07	\$300 Weekly Benefit 1/8/26
	Accident	ES	\$40.20	\$22.43	\$17.77	Accident - Non Occupational
	Cancer	F	\$25.38	\$21.69	\$3.69	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$21.24	\$18.00	\$3.24	All Life policies \$100,000 for Age 40-45
	STD	EE	\$72.74	\$56.01	\$16.73	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Dental	F	\$84.00	N/A	N/A	Group Dental Offered - Possible Oversale
	Life	EE	\$36.36	\$18.00	\$18.36	All Life policies \$100,000 for Age 40-45
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	STD	EE	\$33.12	30.81	\$2.31	\$550 Weekly Benefit 1/8/26
	Cancer	F	\$34.98	\$21.69	\$13.29	Cancer - with \$50 Annual Wellness Benefit
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	STD	EE	\$16.80	16.79	\$0.01	\$300 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	F	\$56.04	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$39.96	\$31.79	\$8.17	Accident - Non Occupational
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$53.04	\$18.00	\$35.04	All Life policies \$100,000 for Age 40-45
	STD	EE	\$20.16	22.4	-\$2.24	\$400 Weekly Benefit 1/8/26
	Cancer	EC	\$32.30	\$13.24	\$19.06	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$30.24	30.81	-\$0.57	\$550 Weekly Benefit 1/8/26
	Vision	EC	\$24.36	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$18.72	\$12.07	\$6.65	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$27.60	\$21.69	\$5.91	Cancer - with \$50 Annual Wellness Benefit
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$34.58	\$13.24	\$21.34	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$23.04	22.4	\$0.64	\$400 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$21.04	\$12.07	\$8.97	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$20.22	\$6.99	\$13.23	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.32	\$13.24	\$18.08	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$30.60	30.81	-\$0.21	\$550 Weekly Benefit 1/8/26
	Accident	ES	\$32.84	\$22.43	\$10.41	Accident - Non Occupational
	Cancer	F	\$42.00	\$21.69	\$20.31	Cancer - with \$50 Annual Wellness Benefit
	ICU	ES	\$27.72	N/A	N/A	ICU Benefit - Possible Oversale
	Specified Event	EE	\$20.22	\$6.99	\$13.23	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$36.48	30.81	\$5.67	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$34.56	\$12.07	\$22.49	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$25.20	22.4	\$2.80	\$400 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$29.40	\$13.24	\$16.16	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$15.04	\$18.00	-\$2.96	All Life policies \$100,000 for Age 40-45
	STD	EE	\$64.80	\$56.01	\$8.79	\$1000 Weekly Benefit 1/8/26
	Vision	EC	\$21.14	N/A	N/A	Group Vision Offered - Possible Oversale
	Life	EE	\$14.30	\$18.00	-\$3.70	All Life policies \$100,000 for Age 40-45
	STD	EE	\$30.36	30.81	-\$0.45	\$550 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Life	F	\$50.34	\$23.88	\$26.46	All Life policies \$100,000 for Age 40-45
	Life	F	\$25.20	\$23.88	\$1.32	All Life policies \$100,000 for Age 40-45
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Hosp	ES	\$58.76	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	STD	EE	\$40.00	39.2	\$0.80	\$700 Weekly Benefit 1/8/26
	Vision	ES	\$45.14	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$45.44	\$31.79	\$13.65	Accident - Non Occupational
	Hosp	F	\$71.88	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	STD	EE	\$32.76	30.81	\$1.95	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$28.44	\$17.12	\$11.32	Accident - Non Occupational
	Dental	EE	\$35.40	N/A	N/A	Group Dental Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	STD	EE	\$45.00	39.2	\$5.80	\$700 Weekly Benefit 1/8/26
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	ES	\$57.00	\$20.51	\$36.49	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$36.00	30.81	\$5.19	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$18.72	\$12.07	\$6.65	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$28.44	22.4	\$6.04	\$400 Weekly Benefit 1/8/26
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Life	F	\$50.64	\$23.88	\$26.76	All Life policies \$100,000 for Age 40-45
	STD	EE	\$24.00	22.4	\$1.60	\$400 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Life	F	\$21.18	\$23.88	-\$2.70	All Life policies \$100,000 for Age 40-45
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$90.35	\$21.69	\$68.66	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$54.95	\$10.85	\$44.10	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational

	Cancer	EC	\$29.04	\$13.24	\$15.80	Cancer - with \$50 Annual Wellness Benefit
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Dental	F	\$56.00	N/A	N/A	Group Dental Offered - Possible Oversale
	Vision	F	\$26.68	N/A	N/A	Group Vision Offered - Possible Oversale
	Cancer	EC	\$18.36	\$13.24	\$5.12	Cancer - with \$50 Annual Wellness Benefit
	Accident	EE	\$22.24	\$17.12	\$5.12	Accident - Non Occupational
	Cancer	EE	\$33.84	\$12.07	\$21.77	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$15.60	\$6.99	\$8.61	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$38.88	30.81	\$8.07	\$550 Weekly Benefit 1/8/26
	Cancer	EE	\$18.72	\$12.07	\$6.85	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$29.40	\$6.99	\$22.41	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$19.80	16.79	\$3.01	\$300 Weekly Benefit 1/8/26
	Vision	EE	\$17.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$27.60	\$18.00	\$9.60	All Life policies \$100,000 for Age 40-45
	STD	EE	\$53.40	\$56.01	-\$2.61	\$1000 Weekly Benefit 1/8/26
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	ES	\$29.76	\$20.51	\$9.25	Cancer - with \$50 Annual Wellness Benefit
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$54.95	\$13.24	\$41.71	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$49.68	39.2	\$10.48	\$700 Weekly Benefit 1/8/26
	Vision	EC	\$24.36	N/A	N/A	Group Vision Offered - Possible Oversale
	STD	EE	\$53.98	\$56.01	-\$2.03	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$54.38	\$31.79	\$22.59	Accident - Non Occupational
	Cancer	F	\$93.60	\$21.69	\$71.91	Cancer - with \$50 Annual Wellness Benefit
	Hosp	ES	\$78.06	N/A	N/A	Hosp plan does not fit well with current low deductible/OOP med plan
	Specified Event	F	\$26.22	\$10.85	\$15.37	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Vision	ES	\$29.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Accident	F	\$32.86	\$31.79	\$1.07	Accident - Non Occupational
	Life	F	\$21.24	\$23.88	-\$2.64	All Life policies \$100,000 for Age 40-45
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Life	EE	\$17.82	\$18.00	-\$0.18	All Life policies \$100,000 for Age 40-45
	Cancer	F	\$57.00	\$21.69	\$35.31	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$51.60	\$21.69	\$29.91	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$32.04	\$23.88	\$8.16	All Life policies \$100,000 for Age 40-45
	Life	EE	\$36.92	\$18.00	\$18.92	All Life policies \$100,000 for Age 40-45
	Specified Event	EE	\$25.55	\$6.99	\$18.56	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	EE	\$17.82	\$17.12	\$0.70	Accident - Non Occupational
	Cancer	EE	\$39.36	\$12.07	\$27.29	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$38.40	\$6.99	\$31.41	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Vision	EE	\$17.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$19.92	\$13.24	\$6.68	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$36.00	30.81	\$5.19	\$550 Weekly Benefit 1/8/26
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$24.84	\$12.07	\$12.77	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$20.22	\$6.99	\$13.23	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$30.24	30.81	-\$0.57	\$550 Weekly Benefit 1/8/26
	Vision	EE	\$17.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.76	\$21.69	\$8.07	Cancer - with \$50 Annual Wellness Benefit
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	F	\$28.16	\$21.69	\$6.47	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Accident	EE	\$24.48	\$17.12	\$7.36	Accident - Non Occupational
	Cancer	EE	\$22.44	\$12.07	\$10.37	Cancer - with \$50 Annual Wellness Benefit
	Dental	EE	\$21.60	N/A	N/A	Group Dental Offered - Possible Oversale
	STD	EE	\$26.04	22.4	\$3.64	\$400 Weekly Benefit 1/8/26
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	F	\$49.84	\$21.69	\$28.15	Cancer - with \$50 Annual Wellness Benefit
	Cancer	F	\$29.40	\$21.69	\$7.71	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$29.40	\$21.69	\$7.71	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$50.44	\$56.01	-\$5.57	\$1000 Weekly Benefit 1/8/26
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Life	F	\$54.12	\$23.88	\$30.24	All Life policies \$100,000 for Age 40-45
	Accident	EE	\$26.64	\$17.12	\$9.52	Accident - Non Occupational
	STD	EE	\$39.60	30.81	\$8.79	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$26.44	\$17.12	\$9.32	Accident - Non Occupational
	Dental	EE	\$21.60	N/A	N/A	Group Dental Offered - Possible Oversale
	STD	EE	\$33.12	30.81	\$2.31	\$550 Weekly Benefit 1/8/26
	Accident	ES	\$17.36	\$22.43	-\$5.07	Accident - Non Occupational
	Cancer	F	\$36.00	\$21.69	\$14.31	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$20.22	\$10.85	\$9.37	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Vision	ES	\$29.44	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$20.04	\$13.24	\$6.80	Cancer - with \$50 Annual Wellness Benefit
	Life	F	\$23.40	\$23.88	-\$0.48	All Life policies \$100,000 for Age 40-45
	Cancer	EE	\$21.60	\$12.07	\$9.53	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$27.72	22.4	\$5.32	\$400 Weekly Benefit 1/8/26
	Accident	F	\$40.24	\$31.79	\$8.45	Accident - Non Occupational
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	Cancer	ES	\$101.16	\$20.51	\$80.65	Cancer - with \$50 Annual Wellness Benefit
	STD	EE	\$31.20	30.81	\$0.39	\$550 Weekly Benefit 1/8/26
	Vision	ES	\$45.14	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	EE	\$24.46	\$17.12	\$7.34	Accident - Non Occupational
	Cancer	EE	\$29.40	\$12.07	\$17.33	Cancer - with \$50 Annual Wellness Benefit
	Vision	EE	\$12.84	N/A	N/A	Group Vision Offered - Possible Oversale
	Life	EE	\$7.30	\$18.00	-\$10.70	All Life policies \$100,000 for Age 40-45
	Life	EE	\$7.30	\$18.00	-\$10.70	All Life policies \$100,000 for Age 40-45
	Life	EE	\$7.54	\$18.00	-\$10.46	All Life policies \$100,000 for Age 40-45
	Life	EE	\$38.64	\$18.00	\$20.64	All Life policies \$100,000 for Age 40-45

	STD	EE	\$28.06	22.4	\$5.66	\$400 Weekly Benefit 1/8/26
	Accident	EC	\$36.84	\$26.50	\$10.34	Accident - Non Occupational
	Cancer	EC	\$31.88	\$13.24	\$18.64	Cancer - with \$50 Annual Wellness Benefit
	Accident	F	\$46.44	\$31.79	\$14.65	Accident - Non Occupational
	Cancer	F	\$40.66	\$21.69	\$18.97	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	F	\$10.06	\$10.85	-\$0.79	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$28.80	22.4	\$6.40	\$400 Weekly Benefit 1/8/26
	Vision	F	\$34.33	N/A	N/A	Group Vision Offered - Possible Oversale
	Accident	ES	\$29.82	\$22.43	\$7.39	Accident - Non Occupational
	Accident	EE	\$24.46	\$17.12	\$7.34	Accident - Non Occupational
	Specified Event	EE	\$22.80	\$6.99	\$15.81	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	Accident	ES	\$32.64	\$22.43	\$10.21	Accident - Non Occupational
	STD	EE	\$38.84	30.81	\$8.03	\$550 Weekly Benefit 1/8/26
	Accident	F	\$29.72	\$31.79	-\$2.07	Accident - Non Occupational
	Life	EE	\$84.64	\$18.00	\$66.64	All Life policies \$100,000 for Age 40-45
	Cancer	F	\$104.04	\$21.69	\$82.35	Cancer - with \$50 Annual Wellness Benefit
	Life	EE	\$104.02	\$18.00	\$86.02	All Life policies \$100,000 for Age 40-45
	STD	EE	\$37.74	30.81	\$6.93	\$550 Weekly Benefit 1/8/26
	Accident	EE	\$16.16	\$17.12	-\$0.96	Accident - Non Occupational
	Cancer	EE	\$21.04	\$12.07	\$8.97	Cancer - with \$50 Annual Wellness Benefit
	Specified Event	EE	\$11.90	\$6.99	\$4.91	All Specified Event Plans Replaced with \$5,000 Lump Sum CI/Cancer Policy. Age 40-49
	STD	EE	\$37.60	30.81	\$6.79	\$550 Weekly Benefit 1/8/26
	Life	EE	\$10.94	\$18.00	-\$7.06	All Life policies \$100,000 for Age 40-45
	Life	EE	\$10.94	\$18.00	-\$7.06	All Life policies \$100,000 for Age 40-45
	Life	EE	\$33.84	\$18.00	\$15.84	All Life policies \$100,000 for Age 40-45
	Dental	EE	\$22.20	N/A	N/A	Group Dental Offered - Possible Oversale
	STD	EE	\$23.40	22.4	\$1.00	\$400 Weekly Benefit 1/8/26
			<b>\$13,124.61</b>	<b>\$8,037.55</b>	<b>\$5,087.06</b>	<b>39% SAVINGS</b>

Cherokee County Board of County Commissioners

Public Guest Log: July 21, 2014

Name	Phone Number	Address	Company or Organization
Larry Smith			New Report
Emmett Sullivan			Big Brothers
Kelvin Ward			
Harley McDaniel			Big Brothers
Machelle Smith			Gentle
Jimmie Lovell			Big Brothers
Gerald Messer			
Tommy Barber			
Greg GARTON			TRI-STATE TRUCK
AJ Stack			TRI-STATE