



Fiscal Year 2021 Budget



Kalamazoo County Consolidated Dispatch Authority



TO: Finance Committee Members and Board of Directors

FROM: Jeff Troyer, Executive Director

DATE: October 21, 2020

SUBJECT: Fiscal Year 2021 Budget Proposal

INTRODUCTION

I hereby present to you for consideration, my recommendation for Kalamazoo County Consolidated Dispatch Authority's (KCCDA) Fiscal Year 2021 Budget. This proposal was prepared in accordance with Generally Accepted Accounting Principles and is compliant with the Uniform Budget and Accounting Act and KCCDA's Fiscal Policies. The following Public Hearing Notice will be posted on KCCDA's website (www.kccda911.org) and published in the Kalamazoo Gazette:



NOTICE OF PUBLIC HEARING – 2021 BUDGET

The Kalamazoo County Consolidated Dispatch Authority's Board of Directors will hold a public hearing on Thursday, November 12th at 3:35 p.m. The purpose of the hearing is to receive public comment on the proposed budget for fiscal year ending December 31st, 2021. The 2021 proposed budget consists of expenditures totaling \$11,222,791. A copy of the proposed budget may be obtained at the KCCDA Administrative Office (7040 Stadium Drive, Kalamazoo, MI) or on our website at www.kccda911.org.

The hearing will be held electronically due to the COVID19 pandemic in accordance with Michigan's Open Meetings Act. Individuals may participate using the following link <https://us02web.zoom.us/j/86714435066?pwd=ckZrYkkyMFNNL1dpQXR3K0dSSnM0U09> or via telephone by calling (312) 626-6799 and entering Meeting ID 867 1443 5066 and Passcode 509910.

The proposed budget includes revenues and expenditures in TWO (2) separate business units:

➤ 2911 – General Operations

This unit includes all revenues and expenditures related to normative operations and capital improvement projects for the county-wide public safety answering point and dispatch service, including management and administration for the entire organization.

➤ 2913 – Training

This unit is used to account for restricted revenues and expenditures related to the Michigan State 9-1-1 Committee Training Funds. In accordance with Public Act 32 of 1986, as amended, training fund activities must be accounted for separately.

This proposal contains specific details and projections for the following organizational activities for fiscal year 2021:

- ✓ Revenue Sources
- ✓ Personnel Costs
 - Positions/Personnel Proposal
 - Salaries and Wages
 - Personnel Benefits
- ✓ Contractual and Professional Services
- ✓ Equipment, Projects and/or Capital Requests
- ✓ 2021 Proposed Line-Item Budget
- ✓ Proposed Budget Comparison
- ✓ Ten Year Budgetary Forecast

REVENUE SOURCES

This year marks the transition for KCCDA's primary revenue source from local unit contributions (from the five signatory municipalities in accordance with the Second Amendment to the Interlocal Agreement) to the 911 and Public Safety Dispatch Service millage of .65 mils. The millage is anticipated to generate \$5,901,100 and will be distributed to KCCDA quarterly. Local 911 fee revenues are anticipated to remain flat for next year which has been a common trend over the last several years. State 911 fees are anticipated to generate the same amount of revenue as the year before in both the General Operations (2911) and the Training business units (2913).

KCCDA anticipates 6,000 of interest revenue from KCCDA investments which is significantly less than the two previous years. This is a result of lower than normal interest rates and lessor non-operating fund balance due to rebates/refunds being issued and the public safety radio communications expansion project. Rent/lease revenues will remain the same at \$7,200 which is generated from the ATM Lease with Consumers Credit Union and \$250 is anticipated from Freedom of Information Act processing fees.

In addition, KCCDA anticipates using \$808,452 of fund balance in 2021. This is primarily due to the issuance of rebates/refunds to the municipalities who contributed year five of the short-term funding agreement at the beginning of 2018 to assist in the consolidation build-out.

KCCDA has entered into a loan of funds agreement with Mercantile Bank of Michigan which is related to the public safety radio communications expansion project. When KCCDA draws down this line of credit over the next two years, those monies are accounted for as loan proceeds revenue which are anticipated to be \$2,893,789.

The attached list itemizes all revenues to individual accounts and business units. The General Operations (2911) business unit revenue total is \$11,180,791 and the Training (2913) business unit accounts for \$42,000; bringing total overall revenues for 2021 to \$11,222,791.

Agency/Entity Received From:	Explanation/Description of Revenue:	Busn. Unit	2019 FINAL Budget	2020 REV-I Budget	2021
400.000 - Use of Fund Balance					
Fund Balance	Use of Fund Balance	2911	\$500,000	\$0	\$808,452
402.000 - Property Taxes					
Kalamazoo County	Property Taxes collected as a result of a 911 millage equal to 0.65 mils.	2911	\$0	\$0	\$5,901,100
569.000 - State Grants - Other					
State of Michigan	Cares Act Grant Funding - Public Safety Payroll Reimbursement Program and First Responder Hazard Pay	2911	\$0	\$304,647	\$0
580.010 - Contributions - Local Units					
Charter Township of Kalamazoo	Interlocal Agreement Contribution	2911	\$364,778	\$364,778	\$0
City of Kalamazoo	Interlocal Agreement Contribution	2911	\$1,289,826	\$1,289,826	\$0
City of Portage	Interlocal Agreement Contribution	2911	\$756,793	\$756,793	\$0
County of Kalamazoo	Interlocal Agreement Contribution	2911	\$1,514,025	\$1,514,025	\$0
Western Michigan University	Interlocal Agreement Contribution	2911	\$374,578	\$374,578	\$0
615.010 - Surcharge Revenue - State 911					
State of Michigan	Department of Treasury distributes State 911 fees quarterly. These revenues are generated based on a .25 cent post paid State 911 fee and a 5% fee on prepaid devices. 65% of the revenue generated is distributed to counties based on 60% per capita and 40% equally	2911	\$0	\$484,000	\$484,000
		2912	\$502,000	\$0	\$0
State of Michigan	State 9-1-1 Committee Training Funds - these funds are generated from the State 911 fee on post-paid and 5% fee on prepaid devices. 5.5% of the revenue generated is distributed to PSAPs that apply for training funds and have spent down all funds from at least two plus years ago	2913	\$40,000	\$42,000	\$42,000
615.020 - Surcharge Revenue - Local 911					
Various Service Suppliers	Local 911 fee (surcharge) of .42 cents	2911	\$552,031	\$1,080,000	\$1,080,000
		2912	\$527,969	\$0	\$0
665.000 - Interest Earned					
Various Financial Institutions	Interest earned from various investments of fund balance	2911	\$43,000	\$38,000	\$6,000
667.000 - Rent/Lease Revenue					
Consumers Credit Union	Annual ATM Lease	2911	\$6,000	\$7,200	\$7,200

671.000 - Miscellaneous Revenue					
Various	FOIA Fees	2911	\$150	\$250	\$250
691.000 - Other Financing: Loan Proceeds					
Mercantile Bank of Michigan	Loan Proceeds for Motorola Project	2911	\$0	\$3,307,187	\$2,893,789

TOTAL:	\$6,471,150	\$9,563,284	\$11,222,791
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PERSONNEL PROPOSAL and COSTS

POSITIONS/PERSONNEL PROPOSAL

This budget proposal contains the same classifications and number of positions (for each classification) as currently approved for. This consists of the following positions:

- | | |
|--|--|
| 12 - Emergency Communications Officer I | 1 - Executive Administrative Assistant |
| 36 - Emergency Communications Officer II | 1 - Systems Support Specialist |
| 4 - PT Emergency Communications Officers | 1 - Network and Systems Administrator |
| 6 - Dispatch Supervisors | 1 - Deputy Director |
| | 1 - Executive Director |

The personnel proposal above equates to 59 full-time and 4 part-time positions for a total of 63. It should be noted that this proposal includes flexibility for administration to fill an otherwise vacant full-time emergency communication officer position(s) with a part-time employee if the opportunity presents itself however, administration shall not exceed the overall total emergency communication officer (I and II) positions of.

SALARIES AND WAGES

The following is a list of the current wage and salary scales for each classification:

Position/Classification	START	6 Mths	1-YR	2-YR	3-YR	4-YR	5-YR	6-YR	7-YR	8-YR
	Step 1A	Step 1B	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Emergency Comm. Ofcr. I	\$17.70	\$18.05	\$18.57	\$19.35	\$20.13	\$20.91	\$21.69	X	X	X
Emergency Comm. Ofcr. II	\$19.77		\$20.65	\$21.54	\$22.42	\$23.30	\$24.19	\$25.07	\$25.96	\$26.84
Dispatch Supervisor	\$26.17		\$27.15	\$28.14	\$29.13	\$30.12	\$31.11	\$32.10	X	X
Executive Admin Assistant	\$22.11		\$22.88	\$23.68	\$24.51	\$25.36	\$26.26	\$27.18	X	X
Systems Support Specialist	\$24.19		\$25.03	\$25.92	\$26.82	\$27.76	\$28.73	\$29.73		
Network & Systems Admin	\$66,546		\$68,876	\$71,286	\$73,781	\$76,363	\$79,036	\$81,802		
Deputy Director	\$70,227		\$72,685	\$75,229	\$77,861	\$80,587	\$83,408	\$86,327		
Executive Director	No Scale - Employment Agreement: \$116,500									

The 2021 salary and wage scale changes contained in this proposal vary from classification to classification due to pay scales only being one aspect of a full economic package tentatively agreed to with employee bargaining units and groups. The following are specific changes to salary and wage scales contained in this compensation proposal:

- Emergency Communications Officer I's and II's – 1.5% increase effective January 1, 2021
- Dispatch Supervisors – elimination of first step (no employee advance) effective January 1, 2021 and 2.5% increase effective January 10, 2021
- Executive Administrative Assistant – 2% increase effective January 10, 2021
- Systems Support Specialist – 2% increase effective January 10, 2021
- Network & Systems Administrator – 2% increase effective January 10, 2021
- Deputy Director – 2% increase effective January 10, 2021
- Executive Director – elimination of performance compensation (\$6k) and 2.5% increase effective February 15, 2021.

The following will be the new wage and salary scales on the above effective dates included in this budget proposal:

Position/Classification	START	6 Mths	1-YR	2-YR	3-YR	4-YR	5-YR	6-YR	7-YR	8-YR
	Step 1A	Step 1B	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Emergency Comm. Ofcr. I	\$17.97	\$18.32	\$18.85	\$19.64	\$20.43	\$21.23	\$22.02	X	X	X
Emergency Comm. Ofcr. II	\$20.06		\$20.96	\$21.86	\$22.76	\$23.65	\$24.55	\$25.45	\$26.35	\$27.24
Dispatch Supervisor	\$27.83		\$28.85	\$29.86	\$30.87	\$31.89	\$32.90	X	X	X
Executive Admin Assistant	\$22.55		\$23.34	\$24.15	\$25.00	\$25.87	\$26.78	\$27.72	X	X
Systems Support Specialist	\$24.67		\$25.53	\$26.43	\$27.36	\$28.31	\$29.30	\$30.33		
Network & Systems Admin	\$67,877		\$70,253	\$72,712	\$75,257	\$77,891	\$80,617	\$83,439		
Deputy Director	\$71,632		\$74,139	\$76,734	\$79,419	\$82,199	\$85,076	\$88,054		
Executive Director	No Scale - Employment Agreement: \$119,971									

HEALTH, DENTAL, & VISION INSURANCE

KCCDA currently offers Blue Cross Blue Shield (BCBS) of Michigan health, dental, and vision plans via a third-party administrative relationship with Burnham and Flower Insurance Group. Last year was the first year KCCDA was able to offer employees multiple health plans as well as offer composite illustrative rates for employee and employer enrollment cost shares. The composite illustrative rates are based on the following:

- Current Enrollment - number of employees enrolled in single plans, dual plans, and family plans. This is referenced as “enrollment category”.
- In each enrollment category (single, dual or family) the average age is determined by participant category: employee, spouse or partner, and dependents (x2).
- The average age for each participant category is then referenced against the BCBS plan renewal rate sheets (pages 26 thru 30) to determine the enrollment category composite illustrative rate for each plan.

HEALTH INSURANCE

2021, KCCDA will continue to offer two health plan choices for employees to choose from:

- Simply Blue HSA PPO Gold \$2,000/\$4,000
This is a standard high deductible plan with a health savings account that KCCDA has always offered employees. There are no plan modifications for the upcoming year. If an employee elects this plan, KCCDA will contribute 70% of the deductible into the employee's Health Savings Account on January 15, 2021 (the first payroll check date in the new calendar year). For employees that start mid-year, the employer HSA contribution amount is prorated on a quarterly basis.

- Blue Care Network HMO Platinum \$500/0%
This is a Health Maintenance Organization (HMO) plan which is typically lower cost than an all-inclusive PPO plan but has a more restrictive provider network that the employee will have to coordinate medical services through a primary care physician. The plan has a \$500 deductible for a single and \$1,000 for dual or family and has copays ranging from \$20 for primary care to \$150 for an emergency room visit.

It is recommended that KCCDA continue to charge full-time employees a 10% cost share for health insurance premiums for calendar year 2021. The health insurance cost comparison which analyzes 2021 comparative rates to last year is detailed on page 12. This also includes a brief benefit summary, annual premiums, and a breakdown of employer and employee costs (illustrated comparative rates). While the enrollment categories have varying percentage changes (last year to this year), the overall comparative cost is anticipated to increase for 2021 by 2.802%. If a full-time employee opts-out of KCCDA's health plans, the employee may be eligible for a payment in lieu of health insurance equal to \$75 – Single, \$125 – Dual or \$175 – Family; per pay period.

In addition to full-time staff, KCCDA will also offer health insurance to eligible participating part-time emergency communications officers (ECOs) and their eligible dependents who worked at least 1040 hours during the twelve (12) calendar month period preceding the open enrollment period. Part-time ECOs are only eligible if they have no Affordable Care Act or other qualified group health care coverage available through programs under which their spouse or dependents are eligible to participate. For eligible part-time ECO's who make such election, KCCDA will pay 50% of the cost of a single coverage plan. Eligible part-time ECOs are not eligible for any payment in lieu of health insurance.

KCCDA policy dictates the organization must be compliant with Michigan Public Act 152 of 2011 which sets annual cost limitations for public employer contributions to medical benefit plans. Page 13 is the memorandum issued by the State of Michigan Department of Treasury

setting the “hard-cap” or cost limitations for calendar year 2021. These hard-cap limitations, which increased 3.3% from last year, are incorporated into the PA 152 Employer Health Insurance Cost Analysis on page 14 which analyzes KCCDA’s compliance with the Act. If KCCDA adopts a 10% employee cost share for the health plans as recommended herein, our medical costs are well below the limitations established by the State of the Michigan ranging from 3.88 to 28.45% below the maximums depending on the plan and enrollment category.

DENTAL INSURANCE

KCCDA will continue to offer full-time employees the opportunity to participate in the Blue Dental PPO Plus 100/80/50 with a \$25/\$75 deductible. Annual composite premiums for 2021 are as follows: Employee - \$285, Employee + Child - \$506, Employee + Spouse - \$570 and Family - \$1,122. This equates to an average premium *decrease* of 19.03% across all enrollment categories. It is recommended that KCCDA implement a 10% cost share for all employees electing this plan. This is further detailed on page 15.

VISION INSURANCE

KCCDA will continue to offer full-time employees the opportunity to participate in Blue Vision VSP Choice Network 12/12/12. This plan is for Adults Only due to the recommended health plans including pediatric vision coverage for ages 0 - 18. Annual composite premiums for 2021 are as follows: Employee - \$68, Employee + Child - \$133, Employee + Spouse - \$136 and Family - \$201. This equates to an average premium *increase* of 12.63% across all enrollment categories. It is recommended that KCCDA implement a 10% cost share for all employees. This is further detailed on page 15.

The complete BCBS of Michigan Health, Dental and Vision Insurance Renewal packet is included as supporting documentation on pages 16 – 30 of this proposal.

DISABILITY INSURANCE

The Authority offers eligible full-time employees short-term disability (sickness and accident) insurance. Covered employees who become totally disabled and are prevented by such disability from working for remuneration or profit and who are otherwise eligible under the insurer's regulations will be eligible to receive weekly insurance payments consisting of sixty-six point six seven percent (66.67%) of basic weekly wage up to a maximum of \$600.

KCCDA’s short term disability insurance provider is Unum. This cost ranges from \$484 to \$660 per year per employee depending on the employee’s wage. Therefore, for the purposes of this proposal, personnel costs are factored using a composite average of \$578 annually per employee.

Disability insurance terms for the Executive Director are outlined in the Employment Agreement and are incorporated into the budget proposal.

LIFE INSURANCE

KCCDA offers eligible full-time employees term life insurance in an amount equal to one (1) times the employee's annual salary rounded up to the nearest thousand, but in no case more than \$40,000, and a like amount for accidental death and dismemberment. Life insurance benefits do reduce, pursuant to the terms of the Policy, at the age of 65 on a graduated basis.

The cost of this benefit depends on the age of the employee. Therefore, for budgeting purposes, this proposal uses an average cost per employee per year of \$156; or \$13 per month.

Life insurance terms for the Executive Director are outlined in the Employment Agreement and are incorporated into the budget proposal.

RETIREMENT PLANS

There is one major change to the existing retirement benefits included in this proposal. Per a tentative agreement with the emergency communications officers, retirement benefits will now be extended to part-time ECOs as well.

Therefore, all full and part-time employees are required to participate in KCCDA's MERS Defined Contribution Retirement Plan with a cliff-vesting period of two (2) years. As part of this plan, KCCDA will contribute five percent (5%) of an employee's gross wages and *will match* voluntary employee contributions up to a maximum of an additional three percent (3%). For the purposes of this budget proposal, employer costs are calculated at the maximum possible liability – eight percent (8%).

Furthermore, the Authority offers full and part-time hourly employees the opportunity to participate in a MERS Deferred Compensation (457) Plan with no match. Salaried employees are required to participate and KCCDA contributes two percent (2%).

The Executive Director's retirement terms are outlined in the existing employment agreement and are incorporated.

RETIREE HEALTH CARE SAVINGS PLAN

Eligible employees currently may qualify to participate in a MERS Health Care Savings Plan as an innovative way to help employees prepare for retirement healthcare costs. An Eligible full-time employee who enrolls in the plan and who is actively employed and paid a cumulative of at least 2000 hours (regular hours worked, PTO, comp time, and short-term disability) during their previous year of employment (based on their anniversary date) will qualify for an

employer contribution equal to two percent (2%) of the employee's base salary/wage into their Health Care Savings Plan.

PERSONNEL PROPOSAL AND COST SUMMARY

All recommendations contained in this personnel section – compensation, benefits and taxes – are illustrated in the Position Budgeting tables on pages 31 – 33. The table includes a column titled “Empl. ID or Vacant (V)”. If the position is currently filled, the employee ID number is listed in this column. If the position is currently vacant, it is labeled with a “V” followed by the number of months the position is budgeted to be filled during 2021. There are some positions that are budgeted for zero months due to the number of vacant positions and limited training capabilities.

2020 HEALTH PLAN COST

2021 HEALTH PLAN COST

Medical Plan Group	Current Plan Composite Total: \$348,031.80				Current Plan Composite Total: \$29,825.52				Plan Renewal Composite Total: \$358,478.44				Plan Renewal Composite Total: \$29,965.25						
Medical Plan Design	BCBS Simply Blue HSA PPO Gold \$2,000/\$4,000				BCBS Blue Care Network HMO Platinum \$500/0%				BCBS Simply Blue HSA PPO Gold \$2,000/\$4,000				BCBS Blue Care Network HMO Platinum \$500/0%						
	Single		Family		Single		Family		Single		Family		Single		Family				
Deductible	\$2,000		\$4,000		\$500		\$1,000		\$2,000		\$4,000		\$500		\$1,000				
Employee Coinsurance	0%		0%		0%		0%		0%		0%		0%		0%				
Out-of-Pocket Max	\$3,000		\$6,000		\$1,500		\$3,000		\$3,000		\$6,000		\$1,500		\$3,000				
Employer Funding	-\$1,400		-\$2,800		\$0		\$0		-\$1,400		-\$2,800		\$0		\$0				
Net Out-of-Pocket Max	\$1,600		\$3,200		\$1,500		\$3,000		\$1,600		\$3,200		\$1,500		\$3,000				
EE Cost Share Prem	\$568		\$1,345		\$695		\$1,647		\$496		\$1,317		\$595		\$1,581				
EE Maximum Cost	\$2,168		\$4,545		\$2,195		\$4,647		\$2,096		\$4,517		\$2,095		\$4,581				
MEDICAL COPAYS	Copay				Copay				Copay				Copay						
Primary Care	\$0	\$0 after deductible			\$20	\$0 after deductible			\$0	\$0 after deductible			\$20	\$0 after deductible					
Specialty Care	\$0	\$0 after deductible			\$30	\$0 after deductible			\$0	\$0 after deductible			\$30	\$0 after deductible					
Urgent Care	\$0	\$0 after deductible			\$35	\$0 after deductible			\$0	\$0 after deductible			\$35	\$0 after deductible					
Emergency	\$0	\$0 after deductible			\$150	\$0 after deductible			\$0	\$0 after deductible			\$150	\$0 after deductible					
Out-Patient Hospital	\$0	\$0 after deductible			\$0	\$0 after deductible			\$0	\$0 after deductible			\$0	\$0 after deductible					
In-Patient Hospital	\$0	\$0 after deductible			\$0	\$0 after deductible			\$0	\$0 after deductible			\$0	\$0 after deductible					
Rx	Integrated with Medical				Integrated with Medical				Integrated with Medical				Integrated with Medical						
Tiers	\$20*, \$60*, 50%*, 20%*, 25%*				\$4, \$15, \$40, \$80, 20%* 20%*				\$20*, \$60*, 50%*, 20%*, 25%*				\$4, \$15, \$40, \$80, 20%* 20%*						
CURRENT ENROLLMENT & Illustrated Composite Rates	27	MTH	MTH	MTH	2	MTH	MTH	MTH	27	MTH	MTH	MTH	2	MTH	MTH	MTH			
Employee Only	7	\$473.49	90%	10%	0	\$579.57	90%	10%	7	\$413.45	90%	10%	0	\$496.14	90%	10%			
			\$426.14	\$47.35			\$521.61	\$57.96			\$372.11	\$41.35		\$446.53	\$49.61				
Enrollment Rates:	Per Pay Cost	\$196.68	\$21.85		Per Pay Cost	\$240.74	\$26.75		Per Pay Cost	\$171.74	\$19.08		Per Pay Cost	\$206.09	\$22.90				
Dual (Empl. + One)	4	\$909.41	90%	10%	1	\$1,113.16	90%	10%	4	\$983.25	90%	10%	1	\$1,179.90	90%	10%			
			\$818.47	\$90.94			\$1,001.84	\$111.32			\$884.93	\$98.33		\$1,061.91	\$117.99				
Enrollment Rates:	Per Pay Cost	\$377.75	\$41.97		Per Pay Cost	\$462.39	\$51.38		Per Pay Cost	\$408.43	\$45.38		Per Pay Cost	\$490.11	\$54.46				
Family	16	\$1,121.13	90%	10%	1	\$1,372.30	90%	10%	16	\$1,097.67	90%	10%	1	\$1,317.20	90%	10%			
			\$1,009.02	\$112.11			\$1,235.07	\$137.23			\$987.90	\$109.77		\$1,185.48	\$131.72				
Enrollment Rates:	Per Pay Cost	\$465.70	\$51.74		Per Pay Cost	\$570.03	\$63.34		Per Pay Cost	\$455.96	\$50.66		Per Pay Cost	\$547.15	\$60.79				
ER Total Premium Cost	\$268,813.62				\$26,842.97				\$263,410.60				\$26,968.72						
ER HSA Contribution	+	\$49,350.00			+	\$0.00			+	\$65,800.00			+	\$0.00					
TOTAL COST - Employer (ER)	\$318,163.62				ER	\$26,842.97				ER	\$329,210.60				ER	\$26,968.72			
TOTAL COST - Employee (EE)	\$29,868.18				EE	\$2,982.55				EE	\$29,267.84				EE	\$2,996.52			

\$377,857.32

\$388,443.69

↑ 2.802%



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF TREASURY

RACHAEL EUBANKS
STATE TREASURER

March 18, 2020

**PUBLIC EMPLOYER CONTRIBUTIONS TO MEDICAL BENEFIT PLANS
ANNUAL COST LIMITATIONS – CALENDAR YEAR 2021**

For a medical benefit plan coverage year beginning on or after January 1, 2012, MCL 15.563, as last amended by 2018 Public Act 477, sets a limit on the amount that a public employer may contribute to a medical benefit plan.


For medical benefit plan coverage years beginning on or after January 1, 2013, MCL 15.563 provides that the dollar amounts that are multiplied by the number of employees with each coverage type be adjusted annually. Specifically, the dollar amounts shall be adjusted, by October 1 of each year after 2011 and before 2019, by the change in the medical care component of the United States consumer price index for the most recent 12-month period for which data are available. By April 1 of each year after 2018, the dollar amounts shall be adjusted by the change in the medical care component of the U.S. consumer price index for the most recent 12-month period for which data are available. For calendar year 2020, the limit on the amount that a public employer may contribute to a medical benefit plan was set to the sum of the following:

- \$ 6,818.87 times the number of employees and elected public officials with single-person coverage
- \$14,260.37 times the number of employees and elected public officials with individual-and-spouse coverage or individual-plus-1-nonspouse-dependent coverage
- \$18,596.96 times the number of employees and elected public officials with family coverage.

The limits for 2021 equal the 2020 limits increased by **3.3 percent**. The 3.3 percent is the percentage change in the medical care component from the period March 2018-February 2019 to the period March 2019-February 2020.

Thus, for medical benefit plan coverage years beginning on or after January 1, 2021, the limit on the amount that a public employer may contribute to a medical benefit plan equals the sum of the following:

- **\$ 7,043.89** times the number of employees and elected public officials with single-person coverage
- **\$ 14,730.96** times the number of employees and elected public officials with individual -and-spouse coverage or individual-plus-1-nonspouse-dependent coverage
- **\$ 19,210.66** times the number of employees and elected public officials with family coverage.


Rachael Eubanks
State Treasurer

March 18, 2020

Public Act 152 - Employer Health Insurance Cost Analysis

Medical Plan Design	BCBS Simply Blue HSA PPO Gold \$2,000/\$4,000				BCBS Blue Care Network HMO Platinum \$500/0%			
	Monthly Premium	Annual Premium	HSA	ER TOTAL	Monthly Premium	Annual Premium	HSA	TOTAL
EMPLOYER Cost Analysis								
EMPLOYEE ONLY	\$372.11	\$4,465.26	\$1,400.00	\$5,278.73	\$496.14	\$5,953.68	N/A	\$5,953.68
		PA 152 Hard-Cap - SINGLE		\$7,043.89		PA 152 Hard-Cap - SINGLE		\$7,043.89
	Compliant:	YES	% Below:	-25.06%	Compliant:	YES	% Below:	-15.48%
DUAL (Empl. + One)	\$983.25	\$11,799.00	\$2,100.00	\$12,509.10	\$1,179.90	\$14,158.80	N/A	\$14,158.80
		PA 152 Hard-Cap - DUAL		\$14,730.96		PA 152 Hard-Cap - DUAL		\$14,730.96
	Compliant:	YES	% Below:	-15.08%	Compliant:	YES	% Below:	-3.88%
FAMILY	\$1,097.67	\$13,172.04	\$2,100.00	\$13,744.84	\$1,317.20	\$15,806.45	N/A	\$14,225.80
		PA 152 Hard-Cap - FAMILY		\$19,210.66		PA 152 Hard-Cap - FAMILY		\$19,210.66
	Compliant:	YES	% Below:	-28.45%	Compliant:	YES	% Below:	-25.95%

DENTAL

Blue Dental PPO Plus 100/80/50 SG - Non-voluntary \$25/\$75 deductible

ENROLLMENT	ANNUAL PREMIUMS		% Change	2020 - ER 90% & EE 10%				2021 - ER 90% / EE 10%			
	2020	2021		Mth Prem.	ER Mthly Cost-90%	EE Cost - 10%		Mth Prem.	ER Mthly Cost-90%	EE Cost - 10%	
						Per Mth	Per Pay			Per Mth	Per Pay
Employee	\$377.64	\$285.00	-24.53%	\$31.47	\$28.32	\$3.15	\$1.45	\$23.75	\$21.38	\$2.38	\$1.10
Employee + Dependent	\$717.48	\$505.56	-29.54%	\$59.79	\$53.81	\$5.98	\$2.76	\$42.13	\$37.92	\$4.21	\$1.94
Employee + Spouse	\$792.96	\$570.00	-28.12%	\$66.08	\$59.47	\$6.61	\$3.05	\$47.50	\$42.75	\$4.75	\$2.19
Family	\$1,057.32	\$1,121.52	6.07%	\$88.11	\$79.30	\$8.81	\$4.07	\$93.46	\$84.11	\$9.35	\$4.31

-19.03%

VISION

Blue Vision VSP Choice Network 12/12/12 (Adults Only - Age 0-18 included in Medical/Health Rates)

ENROLLMENT	ANNUAL PREMIUMS		% Change	2020 - ER 90% & EE 10%				2021 - ER 90% / EE 10%			
	2020	2021		Mth Prem.	ER Mthly Cost-90%	EE Cost - 10%		Mth Prem.	ER Mthly Cost-90%	EE Cost - 10%	
						Per Mth	Per Pay			Per Mth	Per Pay
Employee	\$60.96	\$68.16	11.81%	\$5.08	\$4.57	\$0.51	\$0.23	\$5.68	\$5.11	\$0.57	\$0.26
Employee + Dependent	\$115.80	\$132.72	14.61%	\$9.65	\$8.69	\$0.97	\$0.45	\$11.06	\$9.95	\$1.11	\$0.51
Employee + Spouse	\$128.04	\$136.32	6.47%	\$10.67	\$9.60	\$1.07	\$0.49	\$11.36	\$10.22	\$1.14	\$0.52
Family	\$170.76	\$200.88	17.64%	\$14.23	\$12.81	\$1.42	\$0.66	\$16.74	\$15.07	\$1.67	\$0.77

12.63%

NOTE: The 2021 Dental and Vision premiums above are composite rates to be applied for all employees. The composite rates are based on the following participant ages:

Employee: Adult Age 40
 Employee + Dependent: Adult Age 40 & Dependent Age 19
 Employee + Spouse: 2 Adults Age 40
 Family: 2 Adults Age 40 & 2 Dependents Age 19 & 13



Renewal Package
for
KCCDA-JEFF TROYER

Customer ID: 283894

Blue Cross Blue Shield of Michigan

Group Divisions:

007042855-0000

Blue Care Network

Group Divisions:

00283894-0001-0001

For Renewal Period Beginning: January, 2021

Publication Date: 10/01/2020



We value our members. We are proud they feel the same way.
Blue Cross Blue Shield of Michigan was recognized by J.D. Power
for highest member satisfaction among commercial health plans in Michigan.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross Blue Shield Association. For J.D. Power 2020 award information, visit jdpower.com/awards.

Rate Renewal Change

CID: 283894

Rate Effective: 01/01/2021

Managing 01_Grotenhuis

Agent: JOHN P SCHMITZ

Agency: BURNHAM & FLOWER AGENCY

Current Premium¹

Total Billable Members ²	94
Total Medical & Pharmacy Premium ³	\$28,099.0
Total Dental Premium	\$2,489.32
Total Vision Premium	\$412.55
Total Current Monthly Premium	\$31,000.92

Total Annual Premium	\$372,011.04
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Renewal Premium¹

Total Billable Members ²	94
Total Medical & Pharmacy Premium ³	\$28,460.2
Total Dental Premium	\$2,297.96
Total Vision Premium	\$382.48
Total Renewal Monthly Premium	\$31,140.67

Total Annual Premium	\$373,688.04
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Projected Change in Monthly Premium	0.45%
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1. Premiums are based on enrollment at the time of renewal development.

2. Count based on snapshot as of 10/01/2020.

3. Medical includes Pediatric Vision.

Reference number: 58910160

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



KCCDA-JEFF TROYER

Rate Renewal Change

DIV: 007042855-0000

Rate Effective: 01/01/2021

Managing Agent: 01_Grotenhuis
JOHN P SCHMITZ

Endorsed by: Not Applicable
Agency: BURNHAM & FLOWER AGENCY

Current Premium¹

Total Billable Members ²	88
Total Medical & Pharmacy Premium ³	\$25,339.9
Total Dental Premium	\$2,338.44
Total Vision Premium	\$381.23
Total Current Monthly Premium	\$28,059.59

Total Annual Premium	\$336,715.08
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Renewal Premium¹

Total Billable Members ²	88
Total Medical & Pharmacy Premium ³	\$25,734.8
Total Dental Premium	\$2,158.55
Total Vision Premium	\$353.99
Total Renewal Monthly Premium	\$28,247.40

Total Annual Premium	\$338,968.80
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Projected Change in Monthly Premium	0.67%
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Components of Rate Change⁴

Components of Rate Change	Medical ³ & Pharmacy	Dental	Vision
Index to Current Rate	1.17%	-7.63%	-9.40%
Value of Product Differences ⁵	0.15%	-1.18%	1.36%
Area	-1.93%	0.00%	0.00%
Age	2.21%	1.11%	1.10%
Age Factor Changes	0.00%	0.00%	0.00%
Dependent Cap	0.00%	0.02%	0.01%
Total Rate Change	1.56%	-7.69%	-7.15%

1. Premiums are based on enrollment at the time of renewal development.

2. Count based on snapshot as of 10/01/2020.

3. Medical includes Pediatric Vision.

4. The figures reflect commercial plans only.

5. Percent changes due to members aging out of pediatric dental and/or members aging into adult vision plans are accounted for in the Value of Product Differences.

Reference number: 58910160

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 007042855-0000

Current Benefits

Medical	Simply Blue HSA Gold \$2000 0%
Deductible (Individual) ¹	\$2000/\$4000
Coinsurance ¹	0% of approved amount/20% of approved amount
Primary Care Office Visit Copay ¹	100% after in-network deductible/80% after out-of-network deductible
Emergency Room Copay ¹	Covered at 100% after in-network deductible/Covered at 100% after in-network deductible
Drug	HSA_After deductible you pay \$20 \$60 50% 20% 25% copay
Metal Level	Gold
Dental	BDPPO Plus 100/80/50
Vision	Blue Vision 12-12-12 \$5/\$10
Total Monthly Premium	\$28,059.59

Renewal Compliant Benefit Conversion

Medical	Simply Blue HSA Gold \$2000 0%
Deductible (Individual) ¹	\$2,000 for one member/\$4,000 for one member
Coinsurance ¹	0% of approved amount/20% of approved amount
Primary Care Office Visit Copay ¹	100% after in-network deductible/80% after out-of-network deductible
Emergency Room Copay ¹	Covered at 100% after in-network deductible/Covered at 100% after in-network deductible
Drug	Rx HSA_After deductible you pay \$20 \$60 50% 20% 25%
Metal Level	Gold
Dental	BDPPO Plus 100/80/50
Vision	Blue Vision 12-12-12 \$5/\$10
Total Monthly Premium	\$28,247.40

For a more detailed description of benefits, please refer to the Agent Portal or contact your Managing Agent.²

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"

² BAAGs and SBCs can be found on the Agent Portal or by contacting your Managing Agent.



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 007042855-0000

Rates noted below are based on a snapshot of membership and should only be used as estimates. Our quoting tools are available for small group quoting.

Other

Medical	Simply Blue HSA Gold \$1500 20%
Deductible (Individual) ¹	\$1,500 for one member/\$3,000 for one member
Coinsurance ¹	20% of approved amount/40% of approved amount
Primary Care Office Visit Copay ¹	80% after in-network deductible/60% after out-of-network deductible
Emergency Room Copay ¹	Covered at 80% after in-network deductible/Covered at 80% after in-network deductible
Drug	Rx HSA_After deductible you pay \$20 \$60 50% 20% 25%
Metal Level	Gold
Dental	BDPPO Plus 100/80/50
Premium	\$2,158.55
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$353.99
Total Monthly Premium	\$28,148.07

Medical	Simply Blue HSA Gold \$2800 0%
Deductible (Individual) ¹	\$2,800 for one member/\$5,600 for one member
Coinsurance ¹	0% of approved amount/20% of approved amount
Primary Care Office Visit Copay ¹	100% after in-network deductible/80% after out-of-network deductible
Emergency Room Copay ¹	Covered at 100% after in-network deductible/Covered at 100% after in-network deductible
Drug	Rx HSA_After deductible you pay \$15 \$50 50% 20% 25%
Metal Level	Gold
Dental	BDPPO Plus 100/80/50
Premium	\$2,158.55
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$353.99
Total Monthly Premium	\$26,486.67

Product coexistence rules will be waived for groups that accept the mapped plan. For groups choosing anything other than the mapped plan in 2016 or with future renewals, product coexistence rules will be enforced.

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 007042855-0000

Rates noted below are based on a snapshot of membership and should only be used as estimates. Our quoting tools are available for small group quoting.

Other

Medical	Blue Cross Physician Choice PPO Gold \$1000
Deductible (Individual) ¹	\$1,000 for one member/\$2,500 for one member/\$5,000 for one member
Coinsurance ¹	20% of approved amount/20% of approved amount/50% of approved amount
Primary Care Office Visit Copay ¹	\$20 copay for each office visit/\$40 copay for each office visit/After Ded then 50% out-of-network coinsurance
Emergency Room Copay ¹	\$150 copay per visit (copay waived if admitted)/\$150 copay per visit (copay waived if admitted)/\$150 copay per visit (copay waived if admitted)
Drug	Rx \$20 \$60 50% 20% 25%
Metal Level	Gold
Dental	BDPPO Plus 100/80/50
Premium	\$2,158.55
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$353.99
Total Monthly Premium	\$27,979.16

Product coexistence rules will be waived for groups that accept the mapped plan. For groups choosing anything other than the mapped plan in 2016 or with future renewals, product coexistence rules will be enforced.

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"



KCCDA-JEFF TROYER

Rate Renewal Change

DIV: 00283894-0001-0001

Rate Effective: 01/01/2021

Managing Agent: 01_Grotenhuis
JOHN P SCHMITZ

Endorsed by: Not Applicable
Agency: BURNHAM & FLOWER AGENCY

Current Premium¹

Total Billable Members ²	6
Total Medical & Pharmacy Premium ³	\$2,759.13
Total Dental Premium	\$150.88
Total Vision Premium	\$31.32
Total Current Monthly Premium	\$2,941.33

Total Annual Premium	\$35,295.96
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Renewal Premium¹

Total Billable Members ²	6
Total Medical & Pharmacy Premium ³	\$2,725.37
Total Dental Premium	\$139.41
Total Vision Premium	\$28.49
Total Renewal Monthly Premium	\$2,893.27

Total Annual Premium	\$34,719.24
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Projected Change in Monthly Premium	-1.63%
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Components of Rate Change⁴

Components of Rate Change	Medical ³ & Pharmacy	Dental	Vision
Index to Current Rate	1.20%	-7.63%	-9.40%
Value of Product Differences ⁵	0.93%	-1.02%	0.11%
Area	-6.00%	0.00%	0.00%
Age	2.88%	1.06%	0.29%
Age Factor Changes	0.00%	0.00%	0.00%
Dependent Cap	0.00%	0.00%	0.00%
Total Rate Change	-1.22%	-7.60%	-9.04%

1. Premiums are based on enrollment at the time of renewal development.

2. Count based on snapshot as of 10/01/2020.

3. Medical includes Pediatric Vision.

4. The figures reflect commercial plans only.

5. Percent changes due to members aging out of pediatric dental and/or members aging into adult vision plans are accounted for in the Value of Product Differences.

Reference number: NA

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 00283894-0001-0001

Current Benefits

Medical	BCN Platinum \$500 0%
Deductible (Individual) ¹	\$500/\$1,000
Coinsurance ¹	0%
Primary Care Office Visit Copay ¹	\$20
Emergency Room Copay ¹	\$150
Drug	\$4/\$15/\$40/\$80/20%/20%
Metal Level	Platinum
Dental	BDPPO Plus 100/80/50
Vision	Blue Vision 12-12-12 \$5/\$10
Total Monthly Premium	\$2,941.33

Renewal Compliant Benefit Conversion

Medical	BCN Platinum \$500 0%
Deductible (Individual) ¹	\$500
Coinsurance ¹	0%
Primary Care Office Visit Copay ¹	\$20 Copay
Emergency Room Copay ¹	\$150 Copay
Drug	\$4-\$15-\$40-\$80-20%-20% 90D3X
Metal Level	Platinum
Dental	BDPPO Plus 100/80/50
Vision	Blue Vision 12-12-12 \$5/\$10
Total Monthly Premium	\$2,893.27

For a more detailed description of benefits, please refer to the Agent Portal or contact your Managing Agent.²

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"

² BAAGs and SBCs can be found on the Agent Portal or by contacting your Managing Agent.



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 00283894-0001-0001

Rates noted below are based on a snapshot of membership and should only be used as estimates. Our quoting tools are available for small group quoting.

Other

Medical	BCN Platinum 10%
Deductible (Individual) ¹	\$0
Coinsurance ¹	10%
Primary Care Office Visit Copay ¹	\$20 Copay
Emergency Room Copay ¹	\$150 Copay
Drug	\$4-\$15-\$40-\$80-20%-20% 90D3X
Metal Level	Platinum
Dental	BDPPO Plus 100/80/50
Premium	\$139.41
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$28.49
Total Monthly Premium	\$2,934.78

Medical	BCN Healthy Blue Living Platinum \$250
Deductible (Individual) ¹	\$250 Deductible/\$1500 Deductible
Coinsurance ¹	20%/30%
Primary Care Office Visit Copay ¹	\$20 Copay/\$30 Copay
Emergency Room Copay ¹	\$150 Copay/\$150 Copay
Drug	\$4-\$15-\$40-\$80-20%-20% 90D3X/\$6-\$25-\$50-\$80-20%-20% 90D3X
Metal Level	Platinum
Dental	BDPPO Plus 100/80/50
Premium	\$139.41
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$28.49
Total Monthly Premium	\$2,641.86

Product coexistence rules will be waived for groups that accept the mapped plan. For groups choosing anything other than the mapped plan in 2016 or with future renewals, product coexistence rules will be enforced.

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"



KCCDA-JEFF TROYER

Benefit Summary Description

DIV: 00283894-0001-0001

Rates noted below are based on a snapshot of membership and should only be used as estimates. Our quoting tools are available for small group quoting.

Other

Medical	BCN Healthy Blue Living Platinum \$500
Deductible (Individual) ¹	\$500 Deductible/\$1250 Deductible
Coinsurance ¹	0%/20%
Primary Care Office Visit Copay ¹	\$20 Copay/\$30 Copay
Emergency Room Copay ¹	\$150 Copay/\$150 Copay
Drug	\$4-\$15-\$40-\$80-20%-20% 90D3X/\$6-\$25-\$50-\$80-20%-20% 90D3X
Metal Level	Platinum
Dental	BDPPO Plus 100/80/50
Premium	\$139.41
Vision	Blue Vision 12-12-12 \$5/\$10
Premium	\$28.49
Total Monthly Premium	\$2,703.27

Product coexistence rules will be waived for groups that accept the mapped plan. For groups choosing anything other than the mapped plan in 2016 or with future renewals, product coexistence rules will be enforced.

¹ BCBSM plans will display values to represent "In-Network/Out-of-Network"



KCCDA-JEFF TROYER



KCCDA-JEFF TROYER
7040 Stadium Drive
KALAMAZOO MI 49009

JOHN P SCHMITZ
315 S KALAMAZOO MALL
KALAMAZOO MI 49007

BENEFIT AND RATE SCHEDULE

KCCDA-JEFF TROYER

Rate Effective: 01/2021

Renewal January

Customer ID:	283894	Rating Type:	Small Group
Group Division:	007042855-0000	Cluster Code:	FJ00
Endorsed By:	Not Applicable	County:	Kalamazoo

CERTIFICATES

SBD HSA SG	SIMPLY BLUE HEALTH SAVINGS ACCOUNT GROUP BENEFITS CERTIFICATE WITH PRESCRIPTION
BD-SG	BLUE DENTAL GROUP BENEFITS CERTIFICATE SG
BV-ADULT	BLUE VISION ADULTS-ONLY GROUP BENEFITS CERTIFICATE SG
BV-PEDS	BLUE VISION PEDIATRIC GROUP BENEFITS CERTIFICATE SG
BC-COMP	GROUP MEDICARE PART A COMPLEMENTARY BENEFIT CERTIFICATE
BS 65 OPTION 1	BLUE SHIELD 65

MEDICAL RIDERS

ADM PLANR JAN	ADMINISTRATIVE RIDER PLAN YEAR - JANUARY
DP-SOG-SG	RIDER DP-SOG-SG - DOMESTIC PARTNERS SAME AND OPPOSITE GENDER
SBHSA\$2K/0% 21	RIDER SB-HSA-\$2

DENTAL RIDERS

+100/80/50/1000	RIDER BD PPO PLUS 100/80/50-1000 SG
DP-SOG FS SA	ADMINISTRATIVE FORM DP-SOG FS-SA DENTAL - DOMESTIC PARTNERS SAME AND OPPOSITE GENDER

MEDICARE SUPPLEMENTAL RIDERS

+100/80/50/1000	RIDER BD PPO PLUS 100/80/50-1000 SG
ADM MOS816 DNTL	ADMINISTRATIVE RIDER COMP BENEFITS - DENTAL
ADM MOS816 VIS	ADMINISTRATIVE RIDER COMP BENEFITS - VISION
BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12)
CMS SG	ADMINISTRATIVE FORM SG - COMP MEDICAL SERVICES (placeholder)
DP-SOG FS SA	ADMINISTRATIVE FORM DP-SOG FS-SA DENTAL - DOMESTIC PARTNERS SAME AND OPPOSITE GENDER
DP-SOG FS-SA VC	ADMINISTRATIVE FORM DP-SOG FS-SA VISION - DOMESTIC PARTNERS SAME AND OPPOSITE GENDER -
DP-SOG-SG	RIDER DP-SOG-SG - DOMESTIC PARTNERS SAME AND OPPOSITE GENDER
GCP-D	RIDER GCP-D
GPC-SAT 2	RIDER GPC- SAT-2 - SUBSTANCE ABUSE TREATMENT PROGRAM BENEFITS
GPC-SAT-MHP-2	RIDER GPC-SAT-MHP-2 - GROUP COMPLEMENTARY SUBSTANCE ABUSE TREATMENT MENTAL HEALTH
HCR MS PCB	RIDER HCR-MS-PCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL PREVENTIVE CARE BENEFITS
HCR-MS-WCB-ECS	RIDER HCR-MS-WCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL WOMENS CONTRACEPTIVE

BENEFIT AND RATE SCHEDULE

KCCDA-JEFF TROYER

Rate Effective: 01/2021

Renewal January

Customer ID: 283894

Group Division: 007042855-0000

Commercial Benefit Rates

Age Band	Total	Medical + Pharmacy	Dental	Vision	Age Band	Total	Medical + Pharmacy	Dental	Vision
0	\$267.53	\$239.95	\$27.58	\$0.00	33	\$402.26	\$375.76	\$21.27	\$5.23
1	\$267.53	\$239.95	\$27.58	\$0.00	34	\$407.64	\$380.78	\$21.58	\$5.28
2	\$267.53	\$239.95	\$27.58	\$0.00	35	\$410.53	\$383.29	\$21.91	\$5.33
3	\$267.53	\$239.95	\$27.58	\$0.00	36	\$413.46	\$385.80	\$22.26	\$5.40
4	\$267.53	\$239.95	\$27.58	\$0.00	37	\$416.38	\$388.31	\$22.61	\$5.46
5	\$267.53	\$239.95	\$27.58	\$0.00	38	\$419.33	\$390.82	\$22.98	\$5.53
6	\$267.53	\$239.95	\$27.58	\$0.00	39	\$424.80	\$395.84	\$23.36	\$5.60
7	\$267.53	\$239.95	\$27.58	\$0.00	40	\$430.29	\$400.86	\$23.75	\$5.68
8	\$267.53	\$239.95	\$27.58	\$0.00	41	\$438.29	\$408.39	\$24.15	\$5.75
9	\$267.53	\$239.95	\$27.58	\$0.00	42	\$446.00	\$415.60	\$24.57	\$5.83
10	\$267.53	\$239.95	\$27.58	\$0.00	43	\$456.55	\$425.64	\$25.00	\$5.91
11	\$267.53	\$239.95	\$27.58	\$0.00	44	\$469.60	\$438.18	\$25.44	\$5.98
12	\$267.53	\$239.95	\$27.58	\$0.00	45	\$484.89	\$452.93	\$25.90	\$6.06
13	\$267.53	\$239.95	\$27.58	\$0.00	46	\$502.98	\$470.49	\$26.36	\$6.13
14	\$267.53	\$239.95	\$27.58	\$0.00	47	\$523.29	\$490.25	\$26.84	\$6.20
15	\$288.86	\$261.28	\$27.58	\$0.00	48	\$546.43	\$512.83	\$27.33	\$6.27
16	\$297.01	\$269.43	\$27.58	\$0.00	49	\$569.26	\$535.10	\$27.83	\$6.33
17	\$305.17	\$277.59	\$27.58	\$0.00	50	\$594.93	\$560.20	\$28.34	\$6.39
18	\$313.95	\$286.37	\$27.58	\$0.00	51	\$620.30	\$584.98	\$28.88	\$6.44
19	\$318.91	\$295.15	\$18.38	\$5.38	52	\$648.16	\$612.26	\$29.41	\$6.49
20	\$328.01	\$304.25	\$18.38	\$5.38	53	\$676.36	\$639.87	\$29.96	\$6.53
21	\$337.33	\$313.66	\$18.38	\$5.29	54	\$706.75	\$669.66	\$30.53	\$6.56
22	\$337.43	\$313.66	\$18.55	\$5.22	55	\$737.15	\$699.46	\$31.10	\$6.59
23	\$337.56	\$313.66	\$18.73	\$5.17	56	\$770.06	\$731.77	\$31.69	\$6.60
24	\$337.72	\$313.66	\$18.93	\$5.13	57	\$803.29	\$764.39	\$32.29	\$6.61
25	\$339.16	\$314.91	\$19.15	\$5.10	58	\$838.72	\$799.21	\$32.90	\$6.61
26	\$345.64	\$321.19	\$19.37	\$5.08	59	\$856.58	\$816.46	\$33.53	\$6.59
27	\$353.38	\$328.72	\$19.59	\$5.07	60	\$892.01	\$851.27	\$34.17	\$6.57
28	\$365.88	\$340.95	\$19.85	\$5.08	61	\$922.72	\$881.38	\$34.81	\$6.53
29	\$376.19	\$350.99	\$20.11	\$5.09	62	\$943.10	\$901.15	\$35.47	\$6.48
30	\$381.49	\$356.00	\$20.38	\$5.11	63	\$968.48	\$925.92	\$36.15	\$6.41
31	\$389.33	\$363.53	\$20.66	\$5.14	64	\$984.15	\$940.98	\$36.83	\$6.34
32	\$397.19	\$371.06	\$20.95	\$5.18	65+	\$984.05	\$940.98	\$36.83	\$6.24

Medicare Supplemental Benefit Rates

Age Band	Total	Medical + Pharmacy	Dental	Vision
All	\$891.76	\$848.69	\$36.83	\$6.24

BENEFIT AND RATE SCHEDULE

KCCDA-JEFF TROYER

Rate Effective: 01/2021

Renewal January

Customer ID: 283894

Group Division: 007042855-0000

Commercial Benefit Rates

Age Band	Total	Dental	Vision
0	\$27.58	\$27.58	\$0.00
1	\$27.58	\$27.58	\$0.00
2	\$27.58	\$27.58	\$0.00
3	\$27.58	\$27.58	\$0.00
4	\$27.58	\$27.58	\$0.00
5	\$27.58	\$27.58	\$0.00
6	\$27.58	\$27.58	\$0.00
7	\$27.58	\$27.58	\$0.00
8	\$27.58	\$27.58	\$0.00
9	\$27.58	\$27.58	\$0.00
10	\$27.58	\$27.58	\$0.00
11	\$27.58	\$27.58	\$0.00
12	\$27.58	\$27.58	\$0.00
13	\$27.58	\$27.58	\$0.00
14	\$27.58	\$27.58	\$0.00
15	\$27.58	\$27.58	\$0.00
16	\$27.58	\$27.58	\$0.00
17	\$27.58	\$27.58	\$0.00
18	\$27.58	\$27.58	\$0.00
19	\$23.76	\$18.38	\$5.38
20	\$23.76	\$18.38	\$5.38
21	\$23.67	\$18.38	\$5.29
22	\$23.77	\$18.55	\$5.22
23	\$23.90	\$18.73	\$5.17
24	\$24.06	\$18.93	\$5.13
25	\$24.25	\$19.15	\$5.10
26	\$24.45	\$19.37	\$5.08
27	\$24.66	\$19.59	\$5.07
28	\$24.93	\$19.85	\$5.08
29	\$25.20	\$20.11	\$5.09
30	\$25.49	\$20.38	\$5.11
31	\$25.80	\$20.66	\$5.14
32	\$26.13	\$20.95	\$5.18

Age Band	Total	Dental	Vision
33	\$26.50	\$21.27	\$5.23
34	\$26.86	\$21.58	\$5.28
35	\$27.24	\$21.91	\$5.33
36	\$27.66	\$22.26	\$5.40
37	\$28.07	\$22.61	\$5.46
38	\$28.51	\$22.98	\$5.53
39	\$28.96	\$23.36	\$5.60
40	\$29.43	\$23.75	\$5.68
41	\$29.90	\$24.15	\$5.75
42	\$30.40	\$24.57	\$5.83
43	\$30.91	\$25.00	\$5.91
44	\$31.42	\$25.44	\$5.98
45	\$31.96	\$25.90	\$6.06
46	\$32.49	\$26.36	\$6.13
47	\$33.04	\$26.84	\$6.20
48	\$33.60	\$27.33	\$6.27
49	\$34.16	\$27.83	\$6.33
50	\$34.73	\$28.34	\$6.39
51	\$35.32	\$28.88	\$6.44
52	\$35.90	\$29.41	\$6.49
53	\$36.49	\$29.96	\$6.53
54	\$37.09	\$30.53	\$6.56
55	\$37.69	\$31.10	\$6.59
56	\$38.29	\$31.69	\$6.60
57	\$38.90	\$32.29	\$6.61
58	\$39.51	\$32.90	\$6.61
59	\$40.12	\$33.53	\$6.59
60	\$40.74	\$34.17	\$6.57
61	\$41.34	\$34.81	\$6.53
62	\$41.95	\$35.47	\$6.48
63	\$42.56	\$36.15	\$6.41
64	\$43.17	\$36.83	\$6.34
65+	\$43.07	\$36.83	\$6.24

Medicare Supplemental Benefit Rates

Age Band	Total	Dental	Vision
All	\$43.07	\$36.83	\$6.24



KCCDA-JEFF TROYER
7040 Stadium Drive
KALAMAZOO MI 49009

JOHN P SCHMITZ
315 S KALAMAZOO MALL
KALAMAZOO MI 49007

BENEFIT AND RATE SCHEDULE

KCCDA-JEFF TROYER

Rate Effective: 01/2021

Renewal January

Customer ID:	283894	Rating Type:	Small Group
Group-subgroup-class:	00283894-0001-0001	Cluster Code:	FJ00
Endorsed By:	Not Applicable	County:	Kalamazoo

CERTIFICATES

CERT	BDPPO Plus 100/80/50
CERT	Blue Vision 12-12-12 \$5/\$10

MEDICAL RIDERS

CLSSSM	BCN Classic Certificate of Coverage for Small Groups
D500	\$500 Individual/\$1000 Family Deductible Rider
1500PM	\$1,500/\$3,000 Out of Pocket Maximum Rider
CO20	\$20 Office Visit Copay
30RP	\$30 Referral Physician Office Visit Copayment Rider
UR35	Urgent Care \$35 Copay Rider
ER150	\$150 Emergency Room Copay
AMB25	\$25 ambulance copay
IMG150	Applies a \$150 copay or 50% of the approved amount to MRI, MRA, CAT and PET scans
DSRCW	Diabetic Supply Cost Sharing Waiver Rider
WDRPOV	Deductible Waiver for Referral Physician Office Visit
ONVCW	Online Office Visit Copayment Waiver Rider
PVSN	Pediatric Vision - Small Groups

DRUG RIDERS

P415CS, 90D3X, RXVAR,	\$4/\$15/\$40/\$80/20%/20% Prescription Drug Rider
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DENTAL RIDERS

+100/80/50/1000	RIDER BD PPO PLUS 100/80/50-1000 SG
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VISION RIDERS

BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12)
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BENEFIT AND RATE SCHEDULE

KCCDA-JEFF TROYER

Rate Effective: 01/2021

Renewal January

Customer ID: 283894

Group-subgroup- 00283894-0001-0001

Commercial Benefit Rates

Age Band	Total	Medical + Pharmacy	Dental	Vision	Age Band	Total	Medical + Pharmacy	Dental	Vision
0	\$311.36	\$283.78	\$27.58	\$0.00	33	\$470.90	\$444.40	\$21.27	\$5.23
1	\$311.36	\$283.78	\$27.58	\$0.00	34	\$477.19	\$450.33	\$21.58	\$5.28
2	\$311.36	\$283.78	\$27.58	\$0.00	35	\$480.54	\$453.30	\$21.91	\$5.33
3	\$311.36	\$283.78	\$27.58	\$0.00	36	\$483.93	\$456.27	\$22.26	\$5.40
4	\$311.36	\$283.78	\$27.58	\$0.00	37	\$487.31	\$459.24	\$22.61	\$5.46
5	\$311.36	\$283.78	\$27.58	\$0.00	38	\$490.71	\$462.20	\$22.98	\$5.53
6	\$311.36	\$283.78	\$27.58	\$0.00	39	\$497.10	\$468.14	\$23.36	\$5.60
7	\$311.36	\$283.78	\$27.58	\$0.00	40	\$503.50	\$474.07	\$23.75	\$5.68
8	\$311.36	\$283.78	\$27.58	\$0.00	41	\$512.88	\$482.98	\$24.15	\$5.75
9	\$311.36	\$283.78	\$27.58	\$0.00	42	\$521.91	\$491.51	\$24.57	\$5.83
10	\$311.36	\$283.78	\$27.58	\$0.00	43	\$534.29	\$503.38	\$25.00	\$5.91
11	\$311.36	\$283.78	\$27.58	\$0.00	44	\$549.64	\$518.22	\$25.44	\$5.98
12	\$311.36	\$283.78	\$27.58	\$0.00	45	\$567.61	\$535.65	\$25.90	\$6.06
13	\$311.36	\$283.78	\$27.58	\$0.00	46	\$588.92	\$556.43	\$26.36	\$6.13
14	\$311.36	\$283.78	\$27.58	\$0.00	47	\$612.83	\$579.79	\$26.84	\$6.20
15	\$336.58	\$309.00	\$27.58	\$0.00	48	\$640.10	\$606.50	\$27.33	\$6.27
16	\$346.23	\$318.65	\$27.58	\$0.00	49	\$667.00	\$632.84	\$27.83	\$6.33
17	\$355.87	\$328.29	\$27.58	\$0.00	50	\$697.25	\$662.52	\$28.34	\$6.39
18	\$366.26	\$338.68	\$27.58	\$0.00	51	\$727.14	\$691.82	\$28.88	\$6.44
19	\$372.82	\$349.06	\$18.38	\$5.38	52	\$759.99	\$724.09	\$29.41	\$6.49
20	\$383.58	\$359.82	\$18.38	\$5.38	53	\$793.23	\$756.74	\$29.96	\$6.53
21	\$394.62	\$370.95	\$18.38	\$5.29	54	\$829.07	\$791.98	\$30.53	\$6.56
22	\$394.72	\$370.95	\$18.55	\$5.22	55	\$864.91	\$827.22	\$31.10	\$6.59
23	\$394.85	\$370.95	\$18.73	\$5.17	56	\$903.72	\$865.43	\$31.69	\$6.60
24	\$395.01	\$370.95	\$18.93	\$5.13	57	\$942.91	\$904.01	\$32.29	\$6.61
25	\$396.68	\$372.43	\$19.15	\$5.10	58	\$984.69	\$945.18	\$32.90	\$6.61
26	\$404.30	\$379.85	\$19.37	\$5.08	59	\$1,005.70	\$965.58	\$33.53	\$6.59
27	\$413.42	\$388.76	\$19.59	\$5.07	60	\$1,047.50	\$1,006.76	\$34.17	\$6.57
28	\$428.15	\$403.22	\$19.85	\$5.08	61	\$1,083.71	\$1,042.37	\$34.81	\$6.53
29	\$440.29	\$415.09	\$20.11	\$5.09	62	\$1,107.69	\$1,065.74	\$35.47	\$6.48
30	\$446.52	\$421.03	\$20.38	\$5.11	63	\$1,137.60	\$1,095.04	\$36.15	\$6.41
31	\$455.73	\$429.93	\$20.66	\$5.14	64	\$1,156.02	\$1,112.85	\$36.83	\$6.34
32	\$464.96	\$438.83	\$20.95	\$5.18	65+	\$1,155.92	\$1,112.85	\$36.83	\$6.24

Medicare Supplemental Benefit Rates

Age Band	Total	Medical + Pharmacy	Dental	Vision
All	\$545.36	\$502.29	\$36.83	\$6.24

Reference Number: NA

POSITION BUDGETING - Compensation, Taxes & Benefits

PSTN #	Position/Title	Wage Line Item	Emp. ID or Vacant (V)	Regular Wages	OT (Reg Sched)	Holiday Premium	Allow & Comps	Social Sec	Medicare	MERS DC	MERS 457	MERS HCSP	Work Comp	Medical Ins.	HSA Contr.	Dental & Vision	Life Ins.	Disab. Ins.
01	ECO-I	702.024	037	\$42,058		\$2,629	\$4,550	\$3,053	\$714	\$3,939		\$841	\$174	OptOut		\$1,190	\$156	\$578
02	ECO-I	702.024	045	\$40,851		\$2,043	\$4,550	\$2,942	\$688	\$3,796		\$817	\$167	OptOut		\$1,190	\$156	\$578
03	ECO-I	702.024	051	\$40,851		\$2,553	\$1,950	\$2,812	\$658	\$3,628		\$817	\$169	OptOut		OptOut	\$156	\$578
04	ECO-I	702.024	052	\$40,851		\$2,043	\$1,950	\$2,780	\$650	\$3,588		\$817	\$167	OptOut		\$318	\$156	\$578
05	ECO-I	702.024	059	\$39,208		\$2,451		\$2,583	\$604	\$3,333		\$784	\$162	\$5,358	\$1,400	\$318	\$156	\$578
06	ECO-I	702.024	060	\$39,208		\$2,451		\$2,583	\$604	\$3,333		\$784	\$162	\$5,358	\$1,400	\$318	\$156	\$578
07	ECO-I	702.024	061	\$39,208		\$1,960		\$2,552	\$597	\$3,293		\$784	\$161	\$12,743	\$2,800	\$636	\$156	\$578
08	ECO-I	702.024	064	\$38,106		\$1,905		\$2,481	\$580	\$3,201		\$762	\$156	\$14,226	\$2,800	\$1,190	\$156	\$578
09	ECO-I	702.024	065	\$38,106		\$1,905		\$2,481	\$580	\$3,201		\$762	\$156	\$5,358	\$1,400	\$318	\$156	\$578
10	ECO-I	702.024	V - 9mths	\$28,033		\$1,402		\$1,825	\$427	\$2,355		\$748	\$115	\$9,557	\$2,100	\$477	\$117	\$434
11	ECO-I	702.024	V - 9mths	\$28,033		\$1,402		\$1,825	\$427	\$2,355		\$748	\$115	\$4,019	\$1,050	\$238	\$117	\$434
12	ECO-I	702.024	V - 9mths	\$28,033		\$1,402	\$1,500	\$1,918	\$449	\$2,475		\$748	\$115	OptOut		\$477	\$117	\$434
13	ECO-II	702.023	013	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$5,358	\$1,400	\$318	\$156	\$578
14	ECO-II	702.023	014	\$56,659		\$2,833		\$3,689	\$863	\$4,759		\$1,133	\$232	\$12,743	\$2,800	\$636	\$156	\$578
15	ECO-II	702.023	015	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$14,226	\$2,800	\$1,190	\$156	\$578
16	ECO-II	702.023	019	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$14,226	\$2,800	\$1,190	\$156	\$578
17	ECO-II	702.023	021	\$56,659		\$3,541	\$4,550	\$4,015	\$939	\$5,180		\$1,133	\$235	OptOut		\$636	\$156	\$578
18	ECO-II	702.023	022	\$56,659		\$2,833		\$3,689	\$863	\$4,759		\$1,133	\$232	\$12,743	\$1,400	\$636	\$156	\$578
19	ECO-II	702.023	023	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$14,226	\$1,400	\$636	\$156	\$578
20	ECO-II	702.023	024	\$56,659		\$2,833	\$4,550	\$3,971	\$929	\$5,123		\$1,133	\$232	OptOut		\$636	\$156	\$578
21	ECO-II	702.023	025	\$54,808		\$3,426		\$3,610	\$844	\$4,659		\$1,096	\$227	\$12,743	\$1,400	\$636	\$156	\$578
22	ECO-II	702.023	026	\$54,808		\$2,740		\$3,568	\$834	\$4,604		\$1,096	\$224	\$12,743	\$2,800	\$636	\$156	\$578
23	ECO-II	702.023	027	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$12,743	\$2,800	\$636	\$156	\$578
24	ECO-II	702.023	029	\$52,936		\$3,309		\$3,487	\$816	\$4,500		\$1,059	\$219	\$12,743	\$2,800	\$318	\$156	\$578
25	ECO-II	702.023	030	\$56,659		\$2,833		\$3,689	\$863	\$4,759		\$1,133	\$232	\$14,226	\$2,800	\$636	\$156	\$578
26	ECO-II	702.023	031	\$56,659		\$3,541		\$3,732	\$873	\$4,816		\$1,133	\$235	\$5,358	\$2,800	\$318	\$156	\$578
27	ECO-II	702.023	032	\$56,659		\$2,833		\$3,689	\$863	\$4,759		\$1,133	\$232	\$14,226	\$2,800	\$636	\$156	\$578
28	ECO-II	702.023	033	\$52,936		\$3,309		\$3,487	\$816	\$4,500		\$1,059	\$219	\$5,358	\$1,400	\$318	\$156	\$578
29	ECO-II	702.023	034	\$54,808		\$2,740		\$3,568	\$834	\$4,604		\$1,096	\$224	\$5,358	\$1,400	\$318	\$156	\$578
30	ECO-II	702.023	035	\$52,936		\$2,647	\$4,550	\$3,728	\$872	\$4,811		\$1,059	\$217	OptOut		\$1,190	\$156	\$578
31	ECO-II	702.023	041	\$45,469		\$2,273	\$3,250	\$3,162	\$739	\$4,079		\$909	\$186	OptOut			\$156	\$578
32	ECO-II	702.023	049	\$43,597		\$2,180	\$4,550	\$3,120	\$730	\$4,026		\$872	\$179	OptOut			\$156	\$578

POSITION BUDGETING - Compensation, Taxes & Benefits

PSTN #	Position/Title	Wage Line Item	Emp. ID or Vacant (V)	Regular Wages	OT (Reg Sched)	Holiday Premium	Allow & Comps	Social Sec	Medicare	MERS DC	MERS 457	MERS HCSP	Work Comp	Medical Ins.	HSA Contr.	Dental & Vision	Life Ins.	Disab. Ins.
33	ECO-II	702.023	057	\$43,597		\$2,180	\$4,550	\$3,120	\$730	\$4,026		\$872	\$179	OptOut			\$156	\$578
34	ECO-II	702.023	062	\$43,597		\$2,180	\$4,550	\$3,120	\$730	\$4,026		\$872	\$179	OptOut		\$0	\$156	\$578
35	ECO-II	702.023	063	\$43,597		\$2,180	\$3,250	\$3,040	\$711	\$3,922		\$872	\$179	OptOut		\$0	\$156	\$578
36	ECO-II	702.023	V-12mths	\$41,725		\$2,086		\$2,716	\$635	\$3,505		\$834	\$171	\$636	\$0	\$0	\$156	\$578
37	ECO-II	702.023	V-12mths	\$41,725		\$2,086		\$2,716	\$635	\$3,505		\$834	\$171	\$12,743	\$2,800	\$636	\$156	\$578
38	ECO-II	702.023	V-9mths	\$31,294		\$2,608		\$2,102	\$492	\$2,712		\$626	\$132			\$893	\$156	\$434
39	ECO-II	702.023	V-9mths	\$31,294		\$2,086	\$3,250	\$2,271	\$531	\$2,930		\$626	\$130			\$893	\$156	\$434
40	ECO-II	702.023	V-6mths	\$20,862		\$2,086	\$3,250	\$1,624	\$380	\$2,096		\$417	\$89			\$595	\$156	\$289
41	ECO-II	702.023	V-6mths	\$20,862		\$2,608		\$1,455	\$340	\$1,878		\$417	\$92			\$595	\$156	\$289
42	ECO-II	702.023	V-0mths	\$0		\$0		\$0	\$0	\$0			\$0					
43	ECO-II	702.023	V-0mths	\$0		\$0		\$0	\$0	\$0			\$0					
44	ECO-II	702.023	V-0mths	\$0		\$0		\$0	\$0	\$0			\$0					
45	ECO-II	702.023	V-0mths	\$0		\$0		\$0	\$0	\$0			\$0					
46	ECO-II (filled with PT'er)	702.023	054	\$18,188		\$700		\$1,171	\$274	\$1,511			\$74					
47	ECO-II (filled with PT'er)	702.023	055	\$18,188		\$700		\$1,171	\$274	\$1,511			\$74					
48	ECO-II (filled with PT'er)	702.023	056	\$18,188		\$700		\$1,171	\$274	\$1,511			\$74					
49	ECO - Part Time	702.023	020	\$39,661		\$1,416		\$2,547	\$596	\$3,286			\$160	\$2,679	\$1,400			
50	ECO - Part Time	702.023	040	\$31,828		\$1,137		\$2,044	\$478	\$2,637			\$129					
51	ECO - Part Time	702.023	043	\$31,828		\$1,137		\$2,044	\$478	\$2,637			\$129	\$2,679	\$1,400			
52	ECO - Part Time	702.023	053	\$19,677		\$757		\$1,267	\$296				\$80					
53	Dispatch Supv. - Shift	702.022	008	\$60,999	\$4,816	\$3,210		\$4,280	\$1,001	\$5,522		\$1,284	\$250	\$12,743	\$2,800	\$636	\$156	\$578
54	Dispatch Supv. - Shift	702.022	009	\$60,999	\$4,816	\$3,210		\$4,280	\$1,001	\$5,522		\$1,284	\$250	\$12,743	\$2,800	\$636	\$156	\$578
55	Dispatch Supv. - Shift	702.022	011	\$63,015	\$4,975	\$4,146		\$4,472	\$1,046	\$5,771		\$1,327	\$262	\$14,226	\$2,800	\$1,190	\$156	\$578
56	Dispatch Supv. - Shift	702.022	017	\$57,008	\$4,501	\$3,000		\$4,000	\$935	\$5,161		\$1,200	\$234	\$12,743	\$2,800	\$636	\$156	\$578
57	Dispatch Supv. - QA	702.022	010	\$64,210		\$3,210		\$4,180	\$978	\$5,394		\$1,284	\$263	\$14,226	\$2,800	\$1,190	\$156	\$578
58	Dispatch Supv. - Training	702.022	007	\$64,210		\$3,210	\$4,550	\$4,462	\$1,044	\$5,394		\$1,284	\$263	OptOut			\$156	\$578
59	Exec. Admin. Assistant	702.021	004	\$54,594				\$3,385	\$792	\$4,368		\$1,092	\$213	\$14,226	\$2,800	\$1,190	\$156	\$578
60	Systems Support Spec.	702.021	003	\$56,585				\$3,508	\$820	\$4,527		\$1,132	\$221	\$14,226	\$2,800	\$1,190	\$156	\$578
61	Network/Systems Admin	702.010	005	\$76,354				\$4,734	\$1,107	\$6,108	\$1,527	\$1,527	\$298	OptOut			\$156	\$578
62	Deputy Director	702.010	002	\$82,439				\$5,111	\$1,195	\$6,595	\$1,649	\$1,649	\$322	\$12,743	\$2,800	\$636	\$156	\$578
63	Executive Director	702.010	001	\$119,406			\$8,683	\$7,942	\$1,857	\$11,941	\$5,124	\$3,582	\$466	\$14,226	\$2,800	\$1,190	\$1,356	\$3,978
Varies	OVERTIME (Various)	702.030	X			\$220,000		\$13,640	\$3,190	\$17,600								

POSITION BUDGETING - Compensation, Taxes & Benefits

	Regular Wages	OT (Reg Sched)	Holiday Premium	Allow & Comps	Social Sec	Medi-care	MERS DC	MERS 457	MERS HCSP	Work Comp	Medical Ins.	HSA Contr.	Dental & Vision	Life Ins.	Disab. Ins.
TOTALS:	\$2,790,681	\$239,107	\$132,354	\$68,033	\$200,271	\$46,838	\$258,109	\$8,299	\$54,272	\$11,400	\$366,477	\$77,350	\$30,291	\$9,195	\$32,156
		702.030	706.000		721.000	722.000	725.010	725.020	725.030	719.000	720.010	720.060		720.040	720.070

Line Item Summary		
Salaries - Administration	702.010	\$278,199
Wages - Regular	702.020	\$2,512,482

Line Item Summary	
712.000	\$59,350
715.010	\$8,683

LINE ITEM SUMMARY	
720.020: Fringe - Dental	\$25,405
720.030: Fringe - Vision	\$4,886

Wages - Regular Subclassifications

Administrative Support - 702.021	\$111,179
Dispatch Supervisors - 702.022	\$370,440
ECO II's - 702.023	\$1,588,317
ECO I's - 702.024	\$442,546

CONTRACTUAL and/or PROFESSIONAL SERVICES

As part of the annual budget process, a list of contractual and professional services is presented for approval in accordance with KCCDA's fiscal policy 1.03 – Expenditure-Bill Pay. If approved, invoices for these services shall be processed for payment without further approval unless specifically requested from the Board of Directors.

Many of these are existing services but there are some new. Below highlight the noteworthy modifications to existing and/or new services (correspond to line item numbers on list):

- **Line #16 – Tyler Technologies**
This is annual maintenance and support for CAD, Mobile, CAD Interfaces and all hosted applications associated to the system. This contractual service is increasing approximately 12.5% over 2020's amount due to a normative 5% annual increase and the addition of Tyler's CrewForce application to the system.
- **Lines #17 – NetMotion**
This is our mobile VPN licensing and support. All NetMotion licenses were initially purchased as perpetual licensing and maintenance and support was budgeted for every two years. NetMotion changed their licensing model to a subscription-based system which requires annual costs associated to the license(s) and maintenance and support. The \$7,000 allocation for 2021 will occur each year moving forward.
- **Line #21 and 22 – Dell EMC and Dell**
These two items combine for the maintenance and support for the VxRail Data Center and corresponding TOR and Network switches. When these systems were purchased, they originally came with an initial three (3) years support which was 2018 – 2020. These two allocations total \$17,153 and will be an annual cost moving forward.
- **Line #23 – Microsoft Office 365 Licensing**
This line item is increasing from \$1,000 to \$6,500 due to migrating from an on-site Microsoft Exchange server to the cloud/hosted version. This migration occurred in late 2020 when the Exchange server application failed.
- **Line #27 – Cynamics**
This is a new service/contract recommended by KCCDA's IT staff. Cynamics is a network security monitoring application that constantly monitors/detects threats and abnormal network traffic. KCCDA has been testing the application since May of 2020 and has identified multiple threats which were able to mitigate before they impacted KCCDA's network. This allocation is for \$5,000 per year for the next three years.

- **Line #33 – Rave Mobile Safety**
This is a new allocation request for Rave’s Smart911 and Alert systems. The Smart911 application has been funded by the State of Michigan for several years. In August (2020), the State funding ran out and Rave was unable to secure another allocation during the State’s budget cycle/negotiations. Rave agreed to extend the Smart911 application until the end of the year for Michigan PSAPs. With Rave’s new proposal, they are offering the Smart911 application and Rave’s Alert system as a combination at a cost of \$43,850 per year for the next three years. The Rave Alert system being offered is a multi-agency county-wide system where existing Rave Alert entities/agencies can migrate onto this system and still maintain autonomy over their own configuration(s) at a much cheaper cost than each entity/agency purchasing the product on their own.
- **Line #68 – Burnham & Flower Insurance Group**
This allocation is increasing by \$7,000 for a new total of \$40,000 to cover additional tower sites and radio communications equipment being added as part of the public safety radio communications expansion project.
- **Line #69, 70 & 71 – Refunds and Rebates Expense**
The refunds and rebates expense to the City of Portage, County of Kalamazoo and Western Michigan University total \$2,645,396. This allocation is directly associated to KCCDA Resolution 2020-01 which repays the signatory entities who paid their fifth-year annual contribution upon execution of the 2nd Amendment to the Interlocal Agreement. These monies will be distributed at the end of April 2021.

The following two pages provide a detailed list of contractual and professional services recommended by the Executive Director.

CONTRACTUAL and PROFESSIONAL SERVICES

Business Unit: **2911 - General Operations**

#	Vendor	Description	Line Item	2019 Budget	2020 Budget	Proposed 2021
1	Mercantile Bank	HR, Payroll, and Tax Reporting Software Services	801.010	\$25,000	\$10,000	\$13,000
2	QuickBooks Online Plus	Financial Management Software	801.010	\$700	\$700	\$800
3	Aladtec	Scheduling Software/Application	801.010	x	\$4,500	\$4,500
4	Agency 360	Training Software/Application	801.010	\$2,997	\$3,100	\$3,100
5	Transunion Risk & Data Solutions	TLO Software/Application	801.011	x	\$3,360	\$3,540
6	GoDaddy	Domain Host & Website Builder Tool	801.010	\$1,500	\$1,000	\$1,500
7	Marketing Resource Group	Registered Voter Survey - Long Term Funding	801.010	\$14,800	x	x
8	Marketing Resource Group	Communications Firm - Educational Campaign	801.010	x	\$30,000	x
9	Motorola	MCC7500 Consoles Support	801.010	\$30,000	\$25,907	\$26,475
10	Roe Comm	METRO Fire Simulcast System	801.010	\$15,000	\$10,000	\$10,000
11	Roe Comm	COUNTY Fire Simulcast System	801.010		\$19,000	\$19,000
12	Roe Comm	Portage PD VHF System	801.010		\$5,000	\$5,000
13	Roe Comm	Site Monitoring and Control System	801.010		\$0	x
14	Indigital	9-1-1/CPE System Support	801.010	\$78,000	\$73,482	\$76,131
15	Equature	Recording System Support	801.010	\$29,995	\$29,995	\$29,995
16	Tyler Technologies	CAD and Mobile System Support	801.010	\$100,000	\$97,650	\$110,250
17	NetMotion	Mobility VPN Support (every other year)	801.010	\$6,000	x	\$7,000
18	Identity Automation	Rapid Identity - Two Factor Authentication	801.010	\$5,000	\$5,000	\$4,000
19	Hi-Tech - S2 Security	S2 Controller Software and Support Plan	801.010	x	\$850	\$850
20	ESRI	ESRI Map Editor Support	801.010	\$2,300	\$1,600	\$1,500
21	Dell EMC	Data Center VxRail System Support	801.010	\$10,000	\$2,000	\$9,000
22	Dell	Mission Critical Support for Switches (4)	801.010	x	x	\$8,153
23	Office 365 Licensing (Insight)	MS Office 365 Annual Software/Application	801.010	\$3,500	\$1,000	\$6,500
24	GMO GlobalSign	Secure Sockets Layer (SSL) Certificate	801.010	x	\$1,000	\$500
25	VMWare Horizon Apps (Insight)	VM Virtual Applications Platform	801.010	x	\$1,000	\$1,000
26	Eset Endpoint Protection (Insight)	Anti-Virus Protection and Spam Filter	801.010	\$1,750	\$1,750	\$1,750
27	Cynamics	Network monitoring application	801.010	x	x	\$5,000
28	Palo Alto	Firewall Support (5yrs w/initial purchase in 2018)	801.010	x	x	x
29	HP Aruba Access Points	Licensing renewal and support	801.010	\$240	\$500	\$500
30	Core Technologies (Caliber)	MultiBridge & Talon Support	801.010	\$6,000	\$2,800	\$3,150
31	MPSCS	MPSCS Tower Monitoring & Maintenance	801.010	\$12,500	\$36,600	\$32,000
32	MSP - CJIS Division	VPN Tunnel Connection	801.010	x	\$1,600	\$1,550
33	Rave Mobile Safety	Smart911 & Rave Alert (multi-agency county-wide)	801.010	State Funded	State Funded	\$43,850
34	Eaton Corporation (RC Merchant)	UPS Maintenance/Service	801.010	\$6,500	\$6,000	\$6,000
35	Michigan Critical Power	PM - Primary PSAP Generator	801.010	\$4,000	\$1,500	\$1,600
36	Michigan Critical Power	PM - Tower Site Generators	801.010	\$10,000	\$10,000	\$8,000
37	Crown Castle	Richland Tower Lease - NEW	801.010	\$6,600	\$6,304	\$6,493
38	Kalamazoo County Sheriffs Office	Richland Tower Lease - Old (Reimburse)	801.010	\$3,500	\$6,904	x
39	Kalamazoo County Sheriffs Office	Michigan Ave Tower Lease - Old (Reimburse)	801.010	x	\$8,518	x
40	Portage Public Safety	Romence Tower Lease (Reimburse)	801.010	\$19,200	\$19,563	\$20,150
41	Antenna Designs	Alamo Tower Lease	801.010	\$8,115	\$7,956	\$8,076
42	Kalamazoo Township PD	Ravine Tower Lease (Reimburse)	801.010	\$18,000	\$18,300	\$19,032
43	Williams Building Services	Facility Janitorial Services (added Electro Static disinfect)	801.010	\$27,120	\$27,120	\$30,000
44	Dixon Lawn Care	Snow Removal - Facility and Remote Sites	801.010	\$15,000	\$8,000	\$8,000
45	Dixon Lawn Care	Lawncare/Landscape Management Services	801.010	\$10,000	\$7,000	\$7,000
46	Kalamazoo County	Cost Share for GIS Technician position	801.010	x	\$15,000	\$15,000
47	Republic Services	Waste and Recycling Service	801.010	x	\$1,600	\$1,600

48	Carl Clatterbuck Agency	Background Investigations for New Hires	801.010	x	\$4,000	\$5,000	
49	DirectTV	DirectTV Service for PSAP	801.010	x	\$1,200	\$1,200	
50	Burnham & Flowers	COBRA Administration	801.010	x	\$600	\$600	
51	HelpNet	Employee Assistance Program	801.010	x	\$1,800	\$1,500	
52	Otis Elevator Company	Preventative Maintenance on PSAP Elevator	801.010	x	\$1,800	\$1,800	
53	Rose Pest Solutions	Pest/Rodant Control Services	801.010	x	\$1,350	\$1,350	
54	Sohn Linen Service	Entry Mats/Runners	801.010	x	\$1,200	\$1,200	
55	MISC VENDORS	Time and Materials Support/Contracted Services	801.010		\$50,000	\$25,000	
56	Siegfried & Crandall	Financial Audit Services	805.010		\$6,500	\$6,700	
57	Kalamazoo County Treasurer	Surcharge Receipt and Distribution	810.000		\$3,000	\$3,600	
58	Cohl, Stoker, & Toskey, PLC	General Corporation Counsel	813.000		\$35,000	\$42,000	
59	CTS	Admin SIP Trunk and Fax Lines for Primary PSAP	850.010		\$20,000	\$7,000	
60	FirstNet - AT&T	Administrative Cell Phones	850.010	x	x	\$3,000	
61	<i>To Be Determined</i>	Backup Admin SIP Trunk	850.010	x	\$7,000	\$8,000	
62	CTS	Internet Service, LGNet and Tower Site EPL's	850.020		\$70,000	\$32,000	
63	<i>To Be Determined</i>	Back-up Internet Service provider	850.020	x	\$5,000	\$5,000	
64	PFN	Radio Console & MPSCS Tower Site Connections	850.020		\$15,000	\$21,000	
65	AT&T	Portage Tower Site Connections	850.020	x	\$31,200	\$31,200	
66	FirstNet - AT&T	Sierra Modem, Backup CPE IP, and Ipad connections	850.020		\$576	\$1,000	
67	Verizon Wireless	Remote Internet Access for Administrators	850.020		\$1,920	\$2,000	
68	Burnham & Flower Insurance Group	Liability Insurance Provider	958.010		\$47,000	\$33,000	
69	City of Portage	REFUND/REBATE - Yr 5 of Short-Term Funding Plan	964.010	x	x	\$756,793	
70	County of Kalamazoo	REFUND/REBATE - Yr 5 of Short-Term Funding Plan	964.010	x	x	\$1,514,025	
71	Western Michigan University	REFUND/REBATE - Yr 5 of Short-Term Funding Plan	964.010	x	x	\$374,578	
TOTAL:					\$722,313	\$741,609	\$3,436,991

Business Unit: 2911 - General Operations

TOTALS

SUMMARY: Line Item Name	Line Item	2019	2020	2021
Contractual Services	801.010	\$523,317	\$550,109	\$603,195
Professional Services - Audit	805.010	\$6,500	\$6,700	\$6,900
Administrative Fees	810.000	\$3,000	\$3,600	\$3,600
Legal Fees	813.000	\$35,000	\$42,000	\$22,000
Telephone Service	850.010	\$20,000	\$14,000	\$24,000
Internet Service	850.020	\$87,496	\$92,200	\$91,900
Insurance Premiums	958.010	\$47,000	\$33,000	\$40,000
Refunds and Rebates Expense	964.010	\$0	\$0	\$2,645,396

EQUIPMENT, PROJECTS and/or CAPITAL REQUESTS

The following are the proposed equipment, projects, and/or capital expenditure requests for fiscal year 2021:

Project and/or Equipment Name:	Description	Busn Unit Line Item	Proposed Budget
Public Safety Radio Communications Expansion Project	Expansion of the MPSCS 800 MHz public safety radio communications system in Kalamazoo County. This is a multi-year project consisting of erecting four new communication towers and converting all sites to a simulcast system. Estimated costs are based on projected schedule and have corresponding loan proceeds to offset cost.	2911 980.000	\$2,893,789
	Project Costs not included in the baseline contract with Motorola associated to the radio communications expansion project.	2911 976.000	\$150,000
Small Equipment	Various small equipment that fails or needs replaced throughout the year.	2911 980.010	\$40,000

Line Item Subtotals:	2911 980.000	\$2,893,789
	2911 980.010	\$40,000
	2911 976.000	\$150,000

2021 PROPOSED LINE-ITEM BUDGET

The following three pages incorporate all recommendations contained throughout this proposal into a line item account budget overview of all revenues and expenditures for fiscal year 2021. It is anticipated that KCCDA will need to use \$808,452 of non-operating fund balance to balance this budget. The use of fund balance was expected due to the refunds/rebates being issued to three signatory entities totaling \$2,645,396.



Kalamazoo County Dispatch Authority

2021 PROPOSED LINE-ITEM BUDGET

January - December 2021

	2911 - GENERAL OPERATIONS	2913 - TRAINING	TOTAL
Income			
400.000 Use of Fund Balance	808,452.00		\$808,452.00
402.000 Property Taxes	5,901,100.00		\$5,901,100.00
615.010 Surcharge Revenue - State 911	484,000.00	42,000.00	\$526,000.00
615.020 Surcharge Revenue - Local 911	1,080,000.00		\$1,080,000.00
665.000 Interest Earned	6,000.00		\$6,000.00
667.000 Rent/Lease Revenue	7,200.00		\$7,200.00
671.000 Miscellaneous Revenue	250.00		\$250.00
691.000 Other Financing - Loan Proceeds	2,893,789.00		\$2,893,789.00
Total Income	\$11,180,791.00	\$42,000.00	\$11,222,791.00
GROSS PROFIT	\$11,180,791.00	\$42,000.00	\$11,222,791.00
Expenses			
700 thru 718 Personnel Services			\$0.00
702.010 Salaries - Administration	278,199.00		\$278,199.00
702.020 Wages - Regular		15,000.00	\$15,000.00
702.021 Administrative Support	111,179.00		\$111,179.00
702.022 Dispatch Supervisors	370,440.00		\$370,440.00
702.023 ECO II's	1,588,317.00		\$1,588,317.00
702.024 ECO I's	442,546.00		\$442,546.00
Total 702.020 Wages - Regular	2,512,482.00	15,000.00	\$2,527,482.00
702.030 Wages - Overtime	239,107.00		\$239,107.00
702.050 CTO Pay	18,000.00		\$18,000.00
706.000 Wages - Holiday Premium	132,354.00		\$132,354.00
712.000 Payment in Lieu of Benefits	59,350.00		\$59,350.00
715.010 Auto Allowance	8,683.00		\$8,683.00
Total 700 thru 718 Personnel Services	3,248,175.00	15,000.00	\$3,263,175.00
719 thru 725 Benefits and Taxes			\$0.00
719.000 Workers Comp Insurance	11,400.00		\$11,400.00
720.010 Medical/Health Insurance	366,477.00		\$366,477.00
720.020 Dental Insurance	25,405.00		\$25,405.00
720.030 Vision Insurance	4,886.00		\$4,886.00
720.040 Life Insurance	9,195.00		\$9,195.00
720.050 Unemployment	9,000.00		\$9,000.00
720.060 HSA Contributions	77,350.00		\$77,350.00
720.070 Short-Term Disability Insurance	32,156.00		\$32,156.00
721.000 Social Security	200,271.00		\$200,271.00
722.000 Medicare	46,838.00		\$46,838.00
725.010 Retirement - MERS DC	258,109.00		\$258,109.00
725.020 Retirement - MERS 457	8,299.00		\$8,299.00
725.030 Retirement - MERS HCSP	54,272.00		\$54,272.00



Kalamazoo County Dispatch Authority

2021 PROPOSED LINE-ITEM BUDGET

January - December 2021

	2911 - GENERAL OPERATIONS	2913 - TRAINING	TOTAL
Total 719 thru 725 Benefits and Taxes	1,103,658.00		\$1,103,658.00
726 thru 799 Supplies			\$0.00
727.000 Office Supplies	15,000.00		\$15,000.00
730.000 Maintenance Supplies	5,000.00		\$5,000.00
740.000 Uniform Supplies	8,000.00		\$8,000.00
760.000 Kitchen Supplies	2,000.00		\$2,000.00
764.000 Food Supplies	2,000.00		\$2,000.00
Total 726 thru 799 Supplies	32,000.00		\$32,000.00
800 thru 969 Services & Other Charges			\$0.00
801.010 Contractual Services	603,195.00		\$603,195.00
805.010 Professional Services - Audit	6,900.00		\$6,900.00
810.000 Administrative Fees	3,600.00		\$3,600.00
813.000 Legal Fees	22,000.00		\$22,000.00
820.010 Interpreter Fees	3,600.00		\$3,600.00
835.010 Medical Services - Physical Exams	2,500.00		\$2,500.00
835.020 Medical Services - Drug Testing	1,500.00		\$1,500.00
850.010 Telephone Service	24,000.00		\$24,000.00
850.020 Internet Service	91,900.00		\$91,900.00
850.030 Copying	2,500.00		\$2,500.00
850.040 Mailing	6,000.00		\$6,000.00
870.010 Travel - Training/Registration	10,000.00	15,000.00	\$25,000.00
870.020 Travel - Lodging	8,000.00	3,500.00	\$11,500.00
870.030 Travel- Meals/Food	5,000.00	4,000.00	\$9,000.00
870.040 Travel - Mileage	4,000.00	4,000.00	\$8,000.00
870.050 Travel - Other	4,000.00	500.00	\$4,500.00
871.010 Education Expense	2,000.00		\$2,000.00
900.000 Printing	2,500.00		\$2,500.00
905.000 Advertising	3,000.00		\$3,000.00
915.000 Dues & Subscriptions	9,000.00		\$9,000.00
920.010 Utilities - Gas	5,000.00		\$5,000.00
920.020 Utilities - Electricity	42,000.00		\$42,000.00
920.030 Utilities - Water & Sewer	4,000.00		\$4,000.00
934.010 Repair & Maintenance - Equipment	25,000.00		\$25,000.00
955.000 Miscellaneous Operating	20,000.00		\$20,000.00
958.010 Insurance Premium	40,000.00		\$40,000.00
964.010 Refunds and Rebates Expense	2,645,396.00		\$2,645,396.00
Total 800 thru 969 Services & Other Charges	3,596,591.00	27,000.00	\$3,623,591.00
970 thru 989 Equipment & Capital Outlay			\$0.00
976.000 Project Costs	150,000.00		\$150,000.00
980.000 Equipment/Software - Capital	2,893,789.00		\$2,893,789.00
980.010 Equipment/Software - Small	40,000.00		\$40,000.00



Kalamazoo County Dispatch Authority

2021 PROPOSED LINE-ITEM BUDGET

January - December 2021

	2911 - GENERAL OPERATIONS	2913 - TRAINING	TOTAL
Total 970 thru 989 Equipment & Capital Outlay	3,083,789.00		\$3,083,789.00
990 thru 994 Debt Service			\$0.00
991.020 Loans - Interest	116,578.00		\$116,578.00
Total 990 thru 994 Debt Service	116,578.00		\$116,578.00
Total Expenses	\$11,180,791.00	\$42,000.00	\$11,222,791.00
NET OPERATING INCOME	\$0.00	\$0.00	\$0.00
NET INCOME	\$0.00	\$0.00	\$0.00

PROPOSED BUDGET COMPARISON

Pages 44 – 46 provide a detailed multi-year budget comparison. The proposed 2021 budget columns (gray) are compared to actual (year-end) expenditures from 2019 and the 2020 current budget (Revision I). This comparison is very useful in determining increases and decreases for specific line item accounts. There are no significant increases or decreases to line items that have not already been explained and/or identified in other sections of this proposal.

**Kalamazoo County Dispatch Authority
2021 Proposed Budget Comparison**

	<u>2911 - General Operations</u>			<u>2912 - Special Projects</u>			<u>2913 - Training</u>			2021 TOTAL BUDGET
	2019 Actual	2020 Budget	2021 Budget	2019 Actual	2020 Budget	2021 Budget	2019 Actual	2020 Budget	2021 Budget	
REVENUE										
400.000 Use of Fund Balance			808,452	500,000						808,452
402.000 Property Taxes			5,901,100							5,901,100
569.000 State Grants		304,647								0
580.010 Contributions - Local Units	4,300,000	4,300,000								0
615.010 Surcharge Revenue - State 911		484,000	484,000	483,945			48,738	42,000	42,000	526,000
615.020 Surcharge Revenue - Local 911	552,031	1,080,000	1,080,000	517,170						1,080,000
665.000 Interest Earned	48,034	38,000	6,000							6,000
667.000 Rent/Lease Revenue	6,000	7,200	7,200							7,200
671.000 Miscellaneous Revenue	4,038	250	250							250
691.000 Other Financing - Loan Proceeds		3,307,187	2,893,789							2,893,789
TOTAL REVENUE	4,910,103	9,521,284	11,180,791	1,501,115	0	0	48,738	42,000	42,000	11,222,791
EXPENSES										
700 thru 718 Personnel Services										
702.010 Salaries - Administration	247,471	267,263	278,199							278,199
702.020 Wages - Regular	1,984,488	2,182,772	2,512,482				15,522	15,000	15,000	2,527,482
702.030 Wages - Overtime	526,080	466,991	239,107							239,107
702.050 CTO Pay	10,831	18,000	18,000							18,000
704.010 Performance Compensation	5,000	6,000								0
706.000 Wages - Holiday Premium	114,290	124,017	132,354							132,354
712.000 Payment in Lieu of Benefits	52,475	51,100	59,350							59,350
715.010 Auto Allowance	8,613	8,689	8,683							8,683
715.020 Cell Phone Allowance	4,800	4,350								0
Total Personnel Services	2,954,048	3,129,182	3,248,175	0	0	0	15,522	15,000	15,000	3,263,175
719 thru 725 Benefits and Taxes										
719.000 Workers Comp Insurance	1,840	9,100	11,400							11,400
720.010 Medical/Health Insurance	306,336	309,926	366,477							366,477
720.020 Dental Insurance	23,040	25,000	25,405							25,405
720.030 Vision Insurance	3,229	5,252	4,886							4,886
720.040 Life Insurance	6,430	8,187	9,195							9,195
720.050 Unemployment	32	9,000	9,000							9,000
720.060 HSA Contributions	27,870	84,200	77,350							77,350
720.070 Short-Term Disability Insurance	27,216	32,900	32,156							32,156
721.000 Social Security	180,674	184,267	200,271							200,271

722.000 Medicare	42,236	42,433	46,838						46,838	
725.010 Retirement - MERS DC	231,604	225,191	258,109						258,109	
725.020 Retirement - MERS 457	7,650	7,907	8,299						8,299	
725.030 Retirement - MERS HCSP	6,217	41,599	54,272						54,272	
Total Benefits and Taxes	864,374	984,962	1,103,658	0	0	0	0	0	1,103,658	
726 thru 799 Supplies										
727.000 Office Supplies	14,591	15,000	15,000						15,000	
730.000 Maintenance Supplies	3,956	5,000	5,000						5,000	
740.000 Uniform Supplies	4,580	8,000	8,000						8,000	
760.000 Kitchen Supplies	739	2,000	2,000						2,000	
764.000 Food Supplies	175	2,000	2,000						2,000	
Total Supplies	24,041	32,000	32,000	0	0	0	0	0	32,000	
800 thru 969 Services & Other Charges										
801.010 Contractual Services	232,061	550,109	603,195						603,195	
805.010 Professional Services - Audit	5,250	6,700	6,900						6,900	
810.000 Administrative Fees	3,000	3,600	3,600						3,600	
813.000 Legal Fees	14,570	42,000	22,000						22,000	
820.010 Interpreter Fees	3,361	3,600	3,600						3,600	
835.010 Medical Services - Physical Exams	2,365	2,000	2,500						2,500	
835.020 Medical Services - Drug Testing	950	1,250	1,500						1,500	
850.010 Telephone Service	10,438	14,000	24,000						24,000	
850.020 Internet Service	93,223	92,200	91,900						91,900	
850.030 Copying	25	3,500	2,500						2,500	
850.040 Mailing	227	30,000	6,000						6,000	
870.010 Travel - Training/Registration	900	2,000	10,000			12,548	15,000	15,000	25,000	
870.020 Travel - Lodging	1,264	2,000	8,000			2,113	3,500	3,500	11,500	
870.030 Travel- Meals/Food	1,437	1,500	5,000			284	4,000	4,000	9,000	
870.040 Travel - Mileage	1,529	1,500	4,000			1,223	4,000	4,000	8,000	
870.050 Travel - Other	27	1,000	4,000			17	500	500	4,500	
871.010 Education Expense		1,000	2,000						2,000	
900.000 Printing	148	10,000	2,500						2,500	
905.000 Advertising	1,453	11,000	3,000						3,000	
915.000 Dues & Subscriptions	4,712	9,000	9,000						9,000	
920.010 Utilities - Gas	1,933	5,000	5,000						5,000	
920.020 Utilities - Electricity	29,505	39,000	42,000						42,000	
920.030 Utilities - Water & Sewer	3,053	3,477	4,000						4,000	
934.010 Repair & Maintenance - Equipment	16,794	25,000	25,000						25,000	
955.000 Miscellaneous Operating	2,974	20,000	20,000						20,000	
958.010 Insurance Premium	29,103	33,000	40,000						40,000	
964.010 Refunds and Rebates			2,645,396						2,645,396	
Total Services & Other Charges	460,302	913,436	3,596,591	0	0	0	16,185	27,000	27,000	3,623,591

970 thru 989 Equipment & Capital Outlay										
976.000 Project Costs	9,483	10,000	150,000							150,000
980.000 Equipment/Software - Capital		4,188,687	2,893,789	448,940						2,893,789
980.010 Equipment/Software - Small	28,590	54,000	40,000							40,000
980.020 Facility - Capital		34,000		4,550						0
Total Equipment, Projects & Capital Outlay	38,073	4,286,687	3,083,789	453,490	0	0	0	0	0	3,083,789
990 thru 994 Debt Service										
991.010 Loans - Principal				960,000						0
991.020 Loans - Interest		6,835	116,578	88,128						116,578
Total Debt Service	0	6,835	116,578	1,048,128	0	0	0	0	0	116,578
TOTAL EXPENSES:	4,340,838	9,353,102	11,180,791	1,501,618	0	0	31,707	42,000	42,000	11,222,791
NET:	569,265	168,182	0	-503	0	0	17,031	0	0	0

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TEN YEAR OPERATIONAL BUDGETARY FORECAST

The following two pages are a ten-year budgetary forecast of KCCDA's General Operations Business Unit (2911). This compares the current fiscal year budget (2020 Revision I) to the 2021 proposed budget and provides a forecast for each year thru 2030 analyzes KCCDA's fund balance. All revenues and expenditures are forecasted estimates based on the following assumptions:

REVENUES

- Property tax revenues from the 911 millage will begin in 2021 and are anticipated to generate \$5,901,100. The County will complete a true-up on the special millage fund in June or July of the following year after the County's audit and all late and/or delinquent taxes are collected. Any additional funds distributed will count for 2022. This true-up will occur each year thereafter thus the increase to \$6,111,513 for each year after 2021. In addition, the revenues are estimated conservatively by keeping taxable values flat.
- Interest earned revenues are significantly lower today than in previous years due to lower than normal interest rates. This forecast assumes a 5% increase each year.
- All other revenue sources are anticipated to remain constant/flat.

EXPENDITURES

- The Wages-Regular line item (702.020) is increased by ten percent (10%) from 2021 to 2022 due to the anticipation of filling the remaining vacant positions. Every year thereafter, this item increases by two percent (2%)
- All other personnel services and benefits and taxes are factored to increase annually by two percent (2%) beginning in 2022.
- Supplies and services and other charges are factored to increase annually by two percent (2%) beginning in 2022.
- Project costs and equipment line items account for the public safety radio communications expansion project in 2021 and 2022. Beginning in 2023, project costs are reduced to \$10,200 with an incremental increase of 2% and capital equipment is reduced to a flat \$150,000 each year for the remainder of the forecast.
- Small equipment is held constant at \$50,000 per year beginning in 2022.

- The loans principal and interest line items account for the financing terms of the public safety radio communications expansion project. This includes a two-year draw down period (November 2020 thru November 2022) and then a five-year Amortization Period.

At the bottom of the forecast is the fund balance analysis which assumes, according to the current 2020 Budget (Revision I), KCCDA will start fiscal year 2021 with a non-operating fund balance of \$4.765 million. In November 2022, it anticipates a loan principal paydown of \$2.101 million as projected by the loan of funds proposal from Mercantile Bank. A second loan principal paydown is anticipated at the end of the amortization period in 2027. The first principal paydown represents a *minimum amount*. It is very likely KCCDA will choose to pay down additional principal before entering the amortization period which will reduce principal and interest payments in 2023 thru 2027.

Kalamazoo County Consolidated Dispatch Authority
TEN Year Operational (Business Unit 2911) Budgetary Forecast

	2020 Budget Revision I	2021 Proposed Budget	2022 Proforma	2023 Proforma	2024 Proforma	2025 Proforma	2026 Proforma	2027 Proforma	2028 Proforma	2029 Proforma	2030 Proforma
REVENUE											
400.000 Use of Fund Balance		808,452									
402.000 Property Taxes - Special Millage		5,901,100	6,111,513	6,111,513	6,111,513	6,111,513	6,111,513	6,111,513	6,111,513	6,111,513	6,111,513
569.000 State Grants - Other	304,674										
580.010 Contributions - Local Units	4,300,000										
615.010 Surcharge - State 911	526,000	484,000	484,000	484,000	484,000	484,000	484,000	484,000	484,000	484,000	484,000
615.020 Surcharge - Local 911	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000	1,080,000
665.000 Interest Earned	38,000	6,000	6,300	6,615	6,946	7,293	7,658	8,041	8,443	8,865	9,308
667.000 Rent/Lease Revenue	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200	7,200
671.000 Miscellaneous Revenue	250	250	250	250	250	250	250	250	250	250	250
691.000 Other Financing - Loan Proceeds	3,307,187	2,893,789	2,066,990	-	-	-	-	-	-	-	-
TOTAL REVENUE	\$ 9,563,311	\$ 11,180,791	\$ 9,756,253	\$ 7,689,578	\$ 7,689,909	\$ 7,690,256	\$ 7,690,621	\$ 7,691,004	\$ 7,691,406	\$ 7,691,828	\$ 7,692,271
EXPENDITURES											
702.010 Salaries - Administration	267,263	278,199	283,763	289,438	295,227	301,132	307,154	313,297	319,563	325,954	332,474
702.020 Wages - Regular	2,182,772	2,512,482	2,763,730	2,819,005	2,875,385	2,932,893	2,991,550	3,051,381	3,112,409	3,174,657	3,238,150
702.030 Wages - Overtime	466,991	239,107	243,889	248,767	253,742	258,817	263,993	269,273	274,659	280,152	285,755
702.050 CTO Pay	11,229	18,000	18,360	18,727	19,102	19,484	19,873	20,271	20,676	21,090	21,512
704.010 Performance Compensation	6,000	-	-	-	-	-	-	-	-	-	-
706.000 Wages - Holiday Premium	124,017	132,354	135,001	137,701	140,455	143,264	146,130	149,052	152,033	155,074	158,175
712.000 Payment in Lieu of Benefits**	51,100	59,350	59,350	59,350	59,350	59,350	59,350	59,350	59,350	59,350	59,350
715.010 Auto Allowance**	8,689	8,683	8,683	8,683	8,683	8,683	8,683	8,683	8,683	8,683	8,683
715.020 Cell Phone Allowance	4,350	-	-	-	-	-	-	-	-	-	-
719.000 Workers Compensation	9,100	11,400	11,628	11,861	12,098	12,340	12,587	12,838	13,095	13,357	13,624
720.010 Fringe - Health	309,926	366,477	373,807	381,283	388,908	396,686	404,620	412,713	420,967	429,386	437,974
720.020 Fringe - Dental	25,000	25,405	25,913	26,431	26,960	27,499	28,049	28,610	29,182	29,766	30,361
720.030 Fringe - Vision	5,252	4,886	4,984	5,083	5,185	5,289	5,395	5,502	5,612	5,725	5,839
720.040 Fringe - Life and AD&D	8,187	9,195	9,379	9,566	9,758	9,953	10,152	10,355	10,562	10,773	10,989
720.050 Fringe - Unemployment	9,000	9,000	9,180	9,364	9,551	9,742	9,937	10,135	10,338	10,545	10,756
720.060 Fringe - HSA	84,200	77,350	78,897	80,475	82,084	83,726	85,401	87,109	88,851	90,628	92,440
720.070 Fringe - Disability	32,900	32,156	32,799	33,455	34,124	34,807	35,503	36,213	36,937	37,676	38,429
721.000 Social Security	184,267	200,271	204,276	208,362	212,529	216,780	221,115	225,538	230,048	234,649	239,342
722.000 Medicare	42,433	46,838	47,775	48,730	49,705	50,699	51,713	52,747	53,802	54,878	55,976
725.010 Retirement - MERS DC	225,191	258,109	263,271	268,537	273,907	279,385	284,973	290,673	296,486	302,416	308,464
725.020 Retirement - MERS 457	7,907	8,299	8,465	8,634	8,807	8,983	9,163	9,346	9,533	9,724	9,918
725.030 Retirement - MERS HCSP	41,599	54,272	55,357	56,465	57,594	58,746	59,921	61,119	62,341	63,588	64,860
727.000 Supplies - Office	15,000	15,000	15,300	15,606	15,918	16,236	16,561	16,892	17,230	17,575	17,926
730.000 Supplies - Maintenance	5,000	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975
740.000 Supplies - Uniform	8,000	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
760.000 Supplies - Kitchen	2,000	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390

764.000 Supplies - Food	2,000	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
801.010 Contractual Services	550,109	603,195	615,259	627,564	640,115	652,918	665,976	679,296	692,881	706,739	720,874
805.010 Professional Services - Audit	6,700	6,900	7,038	7,179	7,322	7,469	7,618	7,771	7,926	8,084	8,246
810.000 Administrative Fees	3,600	3,600	3,672	3,745	3,820	3,897	3,975	4,054	4,135	4,218	4,302
813.000 Legal Fees	42,000	22,000	22,440	22,889	23,347	23,814	24,290	24,776	25,271	25,777	26,292
820.010 Interpreter Fees	3,600	3,600	3,672	3,745	3,820	3,897	3,975	4,054	4,135	4,218	4,302
835.010 Medical Services - Physical Exams	2,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
835.020 Medical Services - Drug Testing	1,250	1,500	1,530	1,561	1,592	1,624	1,656	1,689	1,723	1,757	1,793
850.010 Telephone Service	14,000	24,000	24,480	24,970	25,469	25,978	26,498	27,028	27,568	28,120	28,682
850.020 Internet Service	92,200	91,900	93,738	95,613	97,525	99,476	101,465	103,494	105,564	107,675	109,829
850.030 Copying	3,500	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
850.040 Mailing	30,000	6,000	6,120	6,242	6,367	6,495	6,624	6,757	6,892	7,030	7,171
870.010 Travel - Training/Registration	2,000	10,000	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717	11,951
870.020 Travel - Lodging	2,000	8,000	8,160	8,323	8,490	8,659	8,833	9,009	9,189	9,373	9,561
870.030 Travel- Meals/Food	1,500	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975
870.040 Travel - Mileage	1,500	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
870.050 Travel - Other	1,000	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
871.010 Education Expense	1,000	2,000	2,040	2,081	2,122	2,165	2,208	2,252	2,297	2,343	2,390
900.000 Printing	10,000	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929	2,988
905.000 Advertising	11,000	3,000	3,060	3,121	3,184	3,247	3,312	3,378	3,446	3,515	3,585
915.000 Dues & Subscriptions	9,000	9,000	9,180	9,364	9,551	9,742	9,937	10,135	10,338	10,545	10,756
920.010 Utilities - Gas	5,000	5,000	5,100	5,202	5,306	5,412	5,520	5,631	5,743	5,858	5,975
920.020 Utilities - Electricity	39,000	42,000	42,840	43,697	44,571	45,462	46,371	47,299	48,245	49,210	50,194
920.030 Utilities - Water & Sewer	3,477	4,000	4,080	4,162	4,245	4,330	4,416	4,505	4,595	4,687	4,780
934.010 Repair & Maintenance - Equipment	25,000	25,000	25,500	26,010	26,530	27,061	27,602	28,154	28,717	29,291	29,877
955.000 Miscellaneous Operating	20,000	20,000	20,400	20,808	21,224	21,649	22,082	22,523	22,974	23,433	23,902
958.010 Insurance Premium	33,000	40,000	40,800	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804
964.010 Refunds and Rebates		2,645,396									
976.000 Project Costs	10,000	150,000	150,000	10,200	10,404	10,612	10,824	11,041	11,262	11,487	11,717
980.000 Equipment/Software - Capital	4,188,687	2,893,789	2,066,990	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000
980.010 Equipment/Software - Small	54,000	40,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
980.020 Facility - Capital	34,000	-	-	-	-	-	-	-	-	-	-
991.010 Loans - Principal	X										
991.020 Loans - Interest	6,835	116,578	176,108	861,404	861,404	861,404	861,404	861,404			
TOTAL EXPENDITURES	\$ 9,346,331	\$ 11,180,791	\$ 8,084,464	\$ 6,824,437	\$ 6,938,337	\$ 7,054,515	\$ 7,173,017	\$ 7,293,888	\$ 6,555,773	\$ 6,681,528	\$ 6,809,798
Annual NET:	\$ 216,980	\$ -	\$ 1,671,789	\$ 865,141	\$ 751,572	\$ 635,741	\$ 517,604	\$ 397,115	\$ 1,135,632	\$ 1,010,300	\$ 882,473
Cumulative NET Funding:	216,980	216,980	1,888,769	2,753,909	3,505,481	4,141,222	4,658,826	5,055,941	6,191,573	7,201,873	8,084,346
		Loan Principal Paydown:	2,101,017			Loan Principal Paydown:	2,472,350				
FUND BALANCE (start at \$4.765 mil):	4,981,980	4,981,980	4,552,752	5,417,892	6,169,464	6,805,205	7,322,809	5,247,574	6,383,206	7,393,506	8,275,979