

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
Charlie Mattern
Kevin Groth
Corby Valentine
Steve Smith
Tony Miller

VILLAGE OF FREEBURG

FREEBURG MUNICIPAL CENTER
14 SOUTHGATE CENTER, FREEBURG, IL 62243
PHONE: (618) 539-5545 • FAX: (618) 539-5590
Web Site: www.freeburg.com

VILLAGE ADMINISTRATOR
Dennis Herzing

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
Ronald Dintelmann

POLICE CHIEF
Melvin E. Woodruff, Jr.

VILLAGE ATTORNEY
Stephen R. Wigginton

January 7, 2008

NOTICE

MEETING OF PERSONNEL & PUBLIC SAFETY COMMITTEE (Personnel/Police/ESDA/Fire) (Baker/Smith/Mattern)

A Personnel and Public Safety Committee Meeting of the Village of Freeburg will be held at the Municipal Center, Executive Board Room, **Wednesday, January 9, 2008, at 6:30 p.m.**

PERSONNEL AND PUBLIC SAFETY COMMITTEE MEETING

I. Items To Be Reviewed

POLICE COMMITTEE:

- A. Old Business
- B. New Business
 - 1. 4-way stop on Belleville Street by grade school and library
 - 2. Attendance an annual conference
 - 3. Resignation of part-time police officer
 - 4. Public safety notices via e-mail
 - 5. Public Safety Interoperable Communications Grant (PSIC)

PERSONNEL COMMITTEE:

- A. Old Business
 - 1. Approval of 12/12/07 minutes
 - 2. Probation Period - update of ordinance
 - 3. Zoning Administrator position - Phil Borger
- B. New Business
 - 1. Jacket/Uniform for Animal Control Officer
- C. General Concerns
- D. Public Participation
- E. Adjourn

At said Personnel Meeting, the Village Trustees may vote on whether or not to hold an Executive Session to discuss the selection of a person to fill a public office [5 ILCS, 120/2 - (c) (3)], litigation [5 ILCS, 120/2 - (c)(11)] personnel [5 ILCS, 120/2 - (c) (1) a.]; or real estate transactions [5 ILCS, 120/2 - (c)(5)].

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
Charlie Mattern
Kevin Groth
Corby Valentine
Steve Smith
Tony Miller

VILLAGE OF FREEBURG

FREEBURG MUNICIPAL CENTER
14 SOUTHGATE CENTER, FREEBURG, IL 62243
PHONE: (618) 539-5545 • FAX: (618) 539-5590
Web Site: www.freeburg.com

VILLAGE ADMINISTRATOR
Dennis Herzing

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
Ronald Dintelmann

POLICE CHIEF
Melvin E. Woodruff, Jr.

VILLAGE ATTORNEY
Stephen R. Wigginton

PERSONNEL AND PUBLIC SAFETY COMMITTEE MEETING Wednesday, January 9, 2008 at 6:30 p.m.

Chairperson Rita Baker called the meeting of the Personnel and Public Safety to order on Wednesday, January 9, 2008 at 6:30 p.m. Those present were Chairperson Rita Baker, Trustee Steve Smith, Trustee Charlie Mattern, Trustee Corby Valentine, Trustee Kevin Groth, Mayor Ray Danford, Village Clerk Jerry Menard, Administrator Dennis Herzing, Chief Mel Woodruff and Office Manager Julie Polson. Guests Present: Phil Borger and Janet Baechle.

POLICE DEPARTMENT:

A. OLD BUSINESS: Mel advised he checked the fence by the old Arts Corner and advised there is nothing from our standpoint that would require any changes to it.

B. NEW BUSINESS:

1. 4-way stop on Belleville Street by grade school and library. Steve said he has been working on the Safe Route to School program with the school officials trying to get some grant money. They would like to place a stop sign at the entrance to the grade school parking lot by the library. Mel was concerned about the possible backup of traffic to Apple Street. Charlie stated he would like to see the problem of kids being dropped off in the library parking lot eliminated. The crosswalks were discussed with possible crossing guards working them on a volunteer basis.

Trustee Steve Smith motioned to recommend to the full Board a 4-way stop sign be taken to the Street Committee pending elimination of the crossing guard option and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.

2. Attendance at annual conference: Mel requested approval to attend the yearly conference that would provide 16 of the required 20 hours of administrative training in Springfield on February 27 - 29th.

Trustee Steve Smith motioned to recommend to the full Board Chief Woodruff attend the administrative training conference in Springfield on February 27 - 29, 2008 and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.

3. Resignation of part-time police officer: Mel advised that Mike Haluch has resigned. Mel wants to keep the position open but does not need to hire anyone at the present time.

4. Public safety notices via email: Charlie would like to look into posting public safety notices being posted on the internet, i.e. village wide boil order. Kevin will bring an article in from the Town & Country magazine that addressed this issue. Dennis will talk to Jean Schaefer to see if our website has that capability.

Personnel/Police Committee Meeting
Wednesday, January 9, 2008
Page 1 of 3

5. Public Safety Interoperable Communications Grant: This federal grant provided money to St. Clair County to upgrade their radio systems from VHF to UHF onto the Starcom21 system. As of this date, Freeburg has not transitioned over to the new system. Mel said St. Clair County has come up with a grant package that would allow us to transition over to the new system at 20% of the cost or \$13,426.44. Mel further stated this system was designed to interchange with other communities. If we did not take advantage of this offer now, we wouldn't be able to receive the equipment at the 20% price and we would have to provide our own dispatching equipment, personnel, etc.

Trustee Charlie Mattern motioned to recommend to the full Board we enter into the Public Safety Interoperable Communications Grant program with St. Clair County in the amount of \$13,426.44 and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.

A. OLD BUSINESS:

1. Approval of December 12, 2007 minutes: *Trustee Steve Smith motioned to approve the December 12, 2007 minutes and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.*

2. Probation Period: Nothing new.

3. Zoning Administrator position: Phil Borger was present to express his interest in the zoning administrator position and answer any questions the trustees had. Phil is a lifelong resident of Freeburg and operates a business here. He stated he can change his hours around to accommodate 20 hours a week here. Ray advised there would some evening hours and he would have to attend the Zoning Board of Appeals and Plan Commission meetings. The committee asked if he had a problem being the nuisance officer and Phil did not have a problem with any of that.

Trustee Steve Smith motioned to go into Executive Session at 7:32 p.m. and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.

**EXECUTIVE SESSION
7:32 P.M.**

Trustee Steve Smith motioned to end Executive Session at 8:02 p.m. and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.

**EXECUTIVE SESSION ENDED
8:02 P.M.**

Trustee Rita Baker motioned to reconvene the Personnel & Police Committee meeting at 8:03 p.m. and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.

Trustee Steve Smith motioned to change the ordinance for the Zoning Administrator to an appointed salaried position and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried. Kevin will check the statute on whether the zoning administrator position can be appointed.

Trustee Charlie Mattern motioned to recommend to the full Board Phil Borger be offered the position of Zoning Administrator pending revision of the Zoning Administrator ordinance, 20 hours per week at \$14 per hour to increase to \$15 per hour after successful completion of the 60-day probation period to be paid as a salaried position and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.

B. NEW BUSINESS:

1. Jacket/Uniform for Animal Control Officer: Our current animal control officer, Tim Cavanaugh, had requested a jacket to identify himself when working on behalf of the Village of Freeburg. The committee also discussed preparing an id badge.

Trustee Charlie Mattern motioned to recommend to the full Board an embroidered jacket and photo id be purchased for the Animal Control Officer position and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.

2. United Healthcare Renewal: Informational packets were provided to the committee as well as a spreadsheet providing quotes from several other insurance companies. The committee decided there was not enough time to review the information. They directed Dennis to find out if we can renew on a 6-month basis with UHC. For next year's renewal, they would like this information provided at least 6 months in advance in order to properly review the material. Julie advised the committee that a meeting has been scheduled with Greg and Misty of Insurance Planning on Friday morning to review the renewal and quotes.

C. GENERAL CONCERNS: Kevin questioned whether Gene Kramer will have enough time to handle Freeburg's emergency concerns as he has taken a position with St. Clair County ESDA. Ray advised that Gene has not advised him of any conflicts.

D. PUBLIC PARTICIPATION: None

ADJOURN: *Trustee Steve Smith motioned to adjourn at 8:28 p.m. and Trustee Charlie Mattern seconded the motion. All voting aye, motion carried.*



Julie Polson
Office Manager

VILLAGE PRESIDENT
Ray Danford

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Rita Baker
Charlie Mattern
Kevin Groth
Corby Valentine
Steve Smith
Tony Miller

VILLAGE OF FREEBURG

FREEBURG MUNICIPAL CENTER
14 SOUTHGATE CENTER, FREEBURG, IL 62243
PHONE: (618) 539-5545 • FAX: (618) 539-5590
Web Site: www.freeburg.com

VILLAGE ADMINISTRATOR
Dennis Herzing

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
Ronald Dintelmann

POLICE CHIEF
Melvin E. Woodruff, Jr.

VILLAGE ATTORNEY
Stephen R. Wigginton

PERSONNEL AND PUBLIC SAFETY COMMITTEE MEETING Wednesday, December 12, 2007 at 6:30 p.m.

Chairperson Rita Baker called the meeting of the Personnel and Public Safety to order on Wednesday, December 12, 2007 at 6:30 p.m. Those present were Chairperson Rita Baker, Trustee Steve Smith, Trustee Charlie Mattern, Mayor Ray Danford, Administrator Dennis Herzing, Chief Mel Woodruff and Office Manager Julie Polson.

POLICE DEPARTMENT:

A. OLD BUSINESS:

Mel introduced Officer Unverferth to the committee. He advised that Dave is doing well. John Blomenkamp is back to work. Tom Watts is still on medical leave. His nerve conduction study was scheduled for December 12, 2007. He advised that a State Trooper is coming out tomorrow for further investigation into the bomb threat at the high school.

Mel advised that he would like to budget a copier for next year. He also said the break-ins have subsided. A group of teens were arrested in Belleville and he believes they are probably the group that hit Freeburg. Rita brought up the fence by the old Arts Corner and Dennis advised that fence has been measured and checked and is not illegal. Mel stated they have monitored the stopsign at Silverthorne and Red Cliff and have not had any problems.

B. NEW BUSINESS:

1. Sped limit on SAVE Road. Dennis received a request from Ginger Miller who advised that people coming out of SAVE are flying down the road. The committee agreed to recommend a 30 mph sign to the Street committee.

A. OLD BUSINESS:

1. Approval of October 10, 2007 minutes: *Trustee Steve Smith motioned to approve the October 10, 2007 minutes and Trustee Charlie Mattern seconded the motion. All voting aye, the motion carried.*
2. Probation Period: Nothing new.
3. Zoning Administrator position: Christine Benson declined the job. Mayor Danford stated Phil Boyer asked about the job some time ago. He will contact him to gauge his level of interest.

Dennis stated the audit went extremely well and stated that Debbie did a fantastic job preparing for it. Rita asked about personnel evaluations and Dennis advised that none have been started.

B. NEW BUSINESS: None.

C. GENERAL CONCERNS: None.

D. PUBLIC PARTICIPATION: None

ADJOURN: *Trustee Steve Smith motioned to adjourn at 7:00 p.m. and Trustee Charlie Mattern seconded the motion. All voting aye, motion carried.*



Julie Polson
Office Manager



St. Clair County Emergency Telephone System Board

St. Clair County E-9-1-1 Coordinator • 101 South 1st Street • Belleville, IL 62220-2014
(618) 277-7316 • Fax: (618) 277-7668 • E-mail: norm911@sbcglobal.net • Webpage: www.911.co.st-clair.il.us

Mr. Darryl Elbe
CHAIRMAN

Fire Chief
Donald R. Feher
VICE-CHAIRMAN

Sheriff Mearl J. Justus
SECRETARY/TREASURER

Mayor George Chance

Mr. Michael E. Sullivan

Mr. Edwin Cockrell

Mr. Norman H. Forshee
9-1-1 COORDINATOR

MEMORANDUM

To: Inv. Mike Schutzenhoefer
Freeburg Police Dept.

From: Norman H. Forshee ENP
St. Clair County PSIC Project Manager 

Subject: PSIC Grant Update 12/26/2007

Date: December 26, 2007

Background:

On November 9, 2007 St. Clair County applied for, on its behalf and that of 64 public safety agencies located in five counties known generally for Grant purposes as the Metro East Group, the Public Safety Interoperable Communications Grant (PSIC) offered by the State of Illinois. The amount of federal funding requested by St. Clair County and its partners was \$7,540,849.66. St. Clair County and its partners committed to \$1,508,169.93 in matching funds.

The purpose of the funding was to allow for:

Adding two channels to the St. Clair CO and providing additional radios for 17 public safety agencies

Providing radios to bring a total of 24 police, fire and EMS agencies in the five county Metro East area onto the Starcom21 system

Upgrading or adding consoles to twelve dispatch centers to allow them to use the St. Clair and Starcom21 systems

Adding a tower site in Bond County to increase coverage and capacity for all users on the Starcom21 system

That the equipment purchased will be used to operate either on the Starcom21 system or the St.Clair/Starcom21 system for everyday public safety needs

To develop a user group designed to assist the St. Clair County/ETSB project management team with implementation and to continue to serve in the role of

designing regional interoperations procedures. The group will also serve as an ongoing entity to coordinate with other interested users, the StarCom21 User Group, and groups such as STARRS in the region. A member of each agency will serve on this group.

Current Funding and Options:

As you may be aware the amount of funding received for this project is \$3,700,000 or 49% of the amount requested. This means that each agency will receive at a minimum 49% of funding for the equipment/services it had requested.

It is possible that each entity might receive 52.9% of funding for the equipment it had requested. As part of the original Grant request \$552,720 was identified for use by St. Clair County for; deployment, training and planning/coordination needs. Some of these funds might have been used for example to hire a consultant to assist the staff.

St. Clair County Board Chairman Mark Kern has offered to forego these funds if each agency involved is willing to continue to contribute its' original 20% match identified in the initial Grant submission. This offer is being made in the hope that it will help us all to meet the goals that were identified in the original request. I have included with this letter your agency's original 20% percent match, the amount of funding now dedicated to your agency and the total amount available at the 49% and 52.9% amounts.

Additional funding might be forthcoming by the redistribution of funds should any of the agencies originally signing up for the Grant decide to drop out.

Last but not least, the funding available might go further towards the completion of each agency's needs if we are able to reduce the cost of the equipment based on a volume purchase.

The ETSB staff has reviewed the needs submitted by each of the agencies and has identified some changes that might allow them to accomplish their goal for, at or near, the amount of funding provided, including their original 20% match, that will be received for each entity. We will be reaching out to each agency in an attempt to provide them with these suggestions. The individual agencies always have the opportunity to increase the amount of their financial participation to meet their goals.

The two questions which must first be answered are:

Does your agency wish to continue to proceed as a partner in the Grant process?

Is your agency willing to continue to fund its' portion based on its' original 20% match figure?

We need these questions answered in writing and returned to the ETSB office no later than 1/18/2008. This particular communication will be transmitted by e-mail and registered mail. Failure to respond will be considered as an indication that your agency does not wish to continue

to participate in the project. If you wish to meet with the ETSB staff to discuss the project and/or suggested alternatives designed to reduce your overall cost, please contact Daryl Ostendorf at 618-277-7316 ext 111.

Planned Project Administration:

Knowing that some of you may have not participated in a project for which a single entity (St. Clair County) has been designated to serve as the Project Administrator or Manager, I thought it might be helpful to provide you with a plan that we used to administer a similar ICE (Interoperable Communications Equipment) Grant for ourselves and McLean County. It is our vision that we will administer this project in the same manner.

First based on conversations with a representative of the ITTF (Illinois Terrorism Task Force) we have been informed that they will only deal with the Project Administrator (St. Clair County) in relation to this Grant. This is consistent with the position taken by DHS (Department of Homeland Security) with the ICE Grant. They also informed us that we will need to attend a meeting sometime in January where further rules and decisions will be made. A kick off meeting will be held following our meeting with the ITTF where the information from the ITTF meeting will be passed along to you.

In general, those agencies that remain in the project must have a valid MOU (Memorandum of Understanding) with St. Clair County. Those receiving this letter already have that MOU in place. This MOU may be amended to include additional funding if desired on the part of the agency and participation in the User Group mentioned earlier. This official arrangement will allow us to manage the project, validate the ordering of equipment, accept your matching funds, accept the Grant funds and pay for the equipment using a schedule that ensures delivery, dissemination, training and successful testing. In other words, as it is decided what your agency will be ordering, one or more purchase orders and invoices will need to be prepared. Once prepared, they will be forwarded to the St. Clair County ETSB office where we will validate them against what turns out to be your final equipment list. Your agency will also need to forward its' 20% match to the St. Clair County Auditor's office where it will held awaiting the delivery of the federal funds and the validation by this office. Following the validation and delivery of the funds, the initial payment will be made and the products/services will be ordered.

At this point one of several things could happen. In the case of radios, which will be inventoried and programmed initially by this office, the choice might be to have them delivered here. Following programming, training will be supplied in the use of the radios before they can be released to the user agency unless the receiving agency has already been trained. Agencies other than those within St. Clair County will be responsible for ongoing programming changes following those provided by St. Clair County as part of the implementation process. The ETSB has a training plan in place and we intend to conduct the initial training using this plan. We highly recommend that each agency pick at least some of its' employees to serve in the roll of trainers for the future. Once training has been completed, the radios will be issued and the agency can begin using them for daily operations. There will be several meetings with the individual agencies to make decisions regarding programming and other issues before the actual process begins.

In the case of radio console and a new tower site there will be many meetings with Motorola and others before and during the installation. Again we serve as the Project Manager and validate that which was part of the agency's equipment/service list that has been provided, inventoried, trained and tested before final acceptance and final payment.

We believe that St. Clair County, ETSB and Auditor, will be called upon to make reports to the ITTF from time to time and that we may need to visit each agency and obtain information to complete these reports. We also believe that we will be held accountable for providing the equipment and information for federal audits, hence the need to inventory all equipment purchased through this Grant. Some of the requirements included in your current MOU reflect these requirements.

The above information is intended to provide you with a high level overview of your choices regarding moving forward as a partner and the administration of the project as we envision them today.

It is our intent to use E-Mail as the main form of communication for this project. Given the 20 month schedule of the project we are asking that you respond to e-mails promptly and include any and all information requested.

Please feel free to contact me with any questions.



As health care rates increase, UnitedHealthcare is determined to keep your plan options affordable.

12/20/07

VILLAGE OF FREEBURG
JULIE POLSON/DENNIS HERZING
14 SOUTHGATE CENTER
FREEBURG, IL 62243

RECEIVED

DEC 26 2007

Re: VILLAGE OF FREEBURG
Policy #: 0282775
Renewal Date: 02/01/08
Current Plan: AN-D/RX2V
Renewal Plan: AN-D/RX2V
Rate Adjustment: 23.4%

Dear JULIE POLSON/DENNIS HERZING:

We at UnitedHealthcare are committed to providing affordable coverage for your business. So, as your company's health care coverage is up for renewal, we wanted to take this opportunity to both thank you for choosing us and to help you rethink your benefit strategy. Our goal is to help you control costs while still providing your employees with access to quality health care coverage.

Our mission: controlling costs.

As industry-wide health care costs continue to rise, we're doing everything we can to keep them in check, like creating customized medical plan options for you to consider. Take a look at your personalized UnitedHealthcare Options Report. Take special note of the "Consider" section where you'll find a range of recommended replacement medical plan options that will help contain your business's costs. You'll also have the opportunity to provide your employees additional benefits from our range of life, dental and vision plans.

Rising health care rates make this the perfect time to switch to a consumer-driven health plan.

These consumer-driven health plans will give your employees access to health care while having the opportunity to take better control of their finances and health decisions — all while mitigating your costs. Compare these plans to make the best financial decision for your company and your employees. We do understand that newer health plans like these can be difficult to understand, so please feel free to call your broker or 1-866-432-5992 with any questions or further clarification.

Just follow these four steps to keep your employees covered:

- 1) Review your current UnitedHealthcare Benchmark SolutionsSM coverage and costs.
- 2) Compare your current coverage against other personalized options.
- 3) Consider offering employees additional life, dental or vision coverage options.
- 4) **A.** Choose to elect your renewal coverage, which means no further action is needed.
B. Choose to take advantage of one of our other plan options. After talking with your broker, you can call 1-866-432-5992 with questions, or submit your Renewal Change Form by fax to 1-952-992-4112 by 01/12/08, or email us at plan_changes@uhc.com.

Remember, as you rethink your benefit strategy, please turn to us to help you develop an easy and cost-effective solution that will both help you realize cost-savings and limit the financial impact on your employees. If you wish to keep your current benefit plan, you do not need to take any action. Your first renewal invoice will reflect your new rates and your existing coverage will automatically continue — bringing you and your employees the same great service to which you've become accustomed.

Thanks again for selecting UnitedHealthcare to provide coverage for your company. We want to make sure you find the plan that best meets your business's needs. Please take the time to review the enclosed materials and feel free to contact your broker or call me at 1-866-432-5992 with any questions.

Sincerely,

Marc Martens
Renewal Account Executive

UnitedHealthcare® Renewal Kit

Health Care Options Report

Prepared for **VILLAGE OF FREEBURG**

UnitedHealthcare®
Healing health care. Together.™

Review

The chart below shows an overview of your current plans and rates, as well as your renewal plans and rates.

These figures are calculated based on your profile at the time of renewal preparation.

	CURRENT PLAN AN-D/RX2V		RENEWAL PLAN AN-D/RX2V	
	Network	Out of Network	Network	Out of Network
Plan Deductibles (single/family)	\$2,000/\$6,000	\$4,000/\$12,000	\$2,000/\$6,000	\$4,000/\$12,000
Out-of-Pocket Max	\$2,000/\$6,000	\$8,000/\$16,000	\$2,000/\$6,000	\$8,000/\$16,000
Office Copays	NA/NA	NA	NA/NA	NA
Co-Insurance	100%	80%	100%	80%
100% Preventive	N	Not Covered	N	Not Covered
Eligible Accounts	HRA		HRA	
Combined Med/Rx	N		N	
Pharmacy	10/\$35/\$60		10/\$35/\$60	
MONTHLY MEDICAL PREMIUM	\$18,620.06		\$22,985.73	
% CHANGE FROM CURRENT	\$19,140.46		23.4%	

\$23,628.

IF YOU WISH TO ELECT THE RENEWAL PLAN, NO FURTHER ACTION IS REQUIRED.

Your policy will auto-renew to this plan with the new rates noted above.

QUICK GLOSSARY REFERENCE FOR THE TERMS USED ABOVE:

Plan Deductible – Fixed dollar amount one must pay for Covered Health Services each year before the health plan begins to pay benefits.

Out-of-Pocket Max – Maximum dollar amount that one pays under the terms of the health plan in a year for Covered Health Services.

Office Copays – Fixed dollar amount one must pay directly to a physician at the time they receive certain Covered Health Services.

Coinsurance (in/out) – Portion of covered health care costs that UnitedHealthcare will pay after deductible is met.

HRA – An account to which an employer can make contributions that are not taxable to the employee, and which the employee can use to pay for certain covered medical expenses.

HSA – A trust or custodial account that one, if eligible, can establish with a bank, insurance company, or other IRS-approved trustee, to pay for certain covered medical expenses with pre-tax or taxable contributions and/or the employer's nontaxable contributions.

Combined Med/Rx – A plan design in which pharmacy and medical expenses accumulate to the same deductible and out-of-pocket maximum.

Total Premium – Amount paid to a carrier for providing coverage under a contract.

% Change from Current – Percent difference in premium costs based on the current plan's premium.

Got questions? Your broker is standing by to answer any questions you may have about your renewal options. Or you may call **866-432-5992** and we'll be happy to walk you through them.

Consider

This chart provides various plan alternatives for your consideration. These figures are calculated based on your profile at the time of renewal preparation. We've also provided you with some options for additional coverage including dental, vision and life that you can review on the following page.

Here are some other plan options for you to consider.

US-K/RX2V		US-O/RX2V		US-U/RX2V		US-W/RX2V		HD-D/RXHD	
NA/NA	NA	NA/NA	NA	NA/NA	NA	NA/NA	NA	NA/NA	NA
90%	70%	80%	60%	80%	60%	90%	70%	100%	80%
N	Not Covered	N	Not Covered	N	Not Covered	N	Not Covered	Y	Not Covered
HRA		HRA		HRA		HRA		HSA	
N		N		N		N		Y	
10/\$35/\$60		10/\$35/\$60		10/\$35/\$60		10/\$35/\$60		10/\$30/\$50	
\$22,394		\$20,890		\$20,158		\$18,301		\$27,494	
\$21,784.95		\$20,321.36		\$19,609.96		\$17,803.39		\$27,096.93	
17.0%		9.1%		5.3%		-4.4%		45.5%	

Our commitment to you: continuous innovation to manage health care costs.

We're sure you've noticed that health care costs have been steadily rising. While this is happening throughout the industry, we understand this is a big problem for you and your employees. That's why we're doing everything we can to slow this rate of increase by working closely with doctors, hospitals and pharmaceutical companies. We're also the leader in consumer-driven health plans supplying affordable coverage to more members than the next three companies combined.

For more information on what UnitedHealthcare is doing to contain costs, please reference the inside back cover of this booklet.

Renewal Assumptions

- The monthly cost noted above is based upon the coverage in force at the time the renewal was calculated. Please refer to Appendix A included in this package. Actual billed premium as of your renewal date may differ from the amounts reflected in this package if enrollment in your employer-sponsored plan has changed.
- Renewal of your employer plan is contingent upon meeting UnitedHealthcare's participation requirements.
- Information on alternate benefit plans is summarized for ease of review. It is not intended to be a statement of benefits, nor does it guarantee coverage. The Certificate of Coverage provides the legal description of coverage and is available for your review upon request.

Also Consider

At UnitedHealthcare, we pride ourselves on being a major carrier source for all employers' health care needs. We do this by offering a comprehensive product portfolio that is one of the most extensive in the industry, including medical coverage as well as dental, vision, life and disability. These products can be packaged with medical for additional savings. We call this our Packaged Savings® program, which provides a per employee per month administrative credit during the first contract year by bundling both the medical and specialty products together. Additional per employee per month administrative credits apply when more than one specialty product is purchased.

If you do not currently offer specialty products, or you'd like to start, consider adding one or more of the following to your current coverage:

Dental

- More than 76,000 dental access points in a national PPO network
- Broad product portfolio includes Indemnity, PPO, DHMO, Voluntary, Preventive and Network Access plan designs
- National 30% average PPO network discount

Vision

- Diversified National Network of over 25,000 vision access points, including private practice and retail chains
- With Paperwork-free Vision Benefit, there are no claim forms or ID cards needed to access care
- Benefits include contact lenses, which are covered in full, and wholesale and retail allowances for frames

Life and AD&D

- Serves over one million plan members
- Products include life insurance – (Basic, supplemental, dependent, and accidental death and dismemberment), and disability insurance (short and long term).

Packaged Savings

- Receive a Per Employee Per Month (PEPM) administrative credit with the purchase of a new UnitedHealthcare specialty product along with your medical coverage during the first contract year. Additional PEPM credits apply when more than one specialty product is purchased.
- Talk to your broker or call one of our knowledgeable Renewal Account Executives at 1-866-432-5992 or speak to your broker about the range of specialty products and affordable plan options we provide to meet your needs.

Employer Name:
 VILLAGE OF FREEBURG
 14 SOUTHGATE CENTER
 FREEBURG, IL 62243

Renew your life coverage and add dental and vision coverage.

LIFE AD&D RENEWAL**	Benefit	Volume	Enrollment	Rate	Total	Monthly Premium
Current Life Insurance	\$15,000	\$450,000	30	\$0.35/1000	\$157.50	\$175.50
Current AD&D Insurance	\$15,000	\$450,000	30	\$0.04/1000	\$18.00	
Renewal Life Insurance	\$15,000	\$450,000	30	\$0.37/1000	\$166.50	\$184.50
Renewal AD&D Insurance	\$15,000	\$450,000	30	\$0.04/1000	\$18.00	
% Change from Current						5.1%

DENTAL OPTIONS	QUOTE 1		QUOTE 2		QUOTE 3		QUOTE 4	
	Plan	Type	Plan	Type	Plan	Type	Plan	Type
	P0042	DPPO	P0012	DPPO	P0038	DPPO	P1211	VPPO
Coinsurance	Benefit	In/Out	Benefit	In/Out	Benefit	In/Out	Benefit	In/Out
	Preventive	100%/80%	Preventive	100%/100%	Preventive	100%/80%	Preventive	100%/100%
	Minor Restore	80%/60%	Minor Restore	80%/80%	Minor Restore	80%/60%	Minor Restore	80%/80%
	Endo/Perio/Oral	80%/60%	Endo/Perio/Oral	80%/80%	Endo/Perio/Oral	80%/60%	Endo/Perio/Oral	50%/50%
	Major	50%/50%	Major	50%/50%	Major	50%/50%	Major	50%/50%
Plan Annual Max	In / Out Network \$1,500 / \$1,000		In / Out Network \$1,000 / \$1,000		In / Out Network \$1,500 / \$1,000		In / Out Network \$1,000 / \$1,000	
Orthodontia Coverages	Benefit	N/A	Benefit	N/A	Benefit	CB†	Benefit	N/A
	Coinsurance	NA	Coinsurance	NA	Coinsurance	50%	Coinsurance	NA
	Lifetime Max	\$0	Lifetime Max	\$0	Lifetime Max	\$1,000	Lifetime Max	\$0
Enrollment Rates	Tiers	Mo. Rate						
	Empl	\$29.43	Empl	\$31.21	Empl	\$31.64	Empl	\$18.87
	Empl + Spouse	\$62.42	Empl + Spouse	\$66.19	Empl + Spouse	\$67.10	Empl + Spouse	\$40.02
	Empl + Child	\$58.86	Empl + Child	\$62.42	Empl + Child	\$63.28	Empl + Child	\$37.74
	Empl + Family	\$94.88	Empl + Family	\$100.61	Empl + Family	\$102.00	Empl + Family	\$60.83
Deductible	Indiv / Family	\$50 / \$150						

VISION OPTIONS	QUOTE 1		QUOTE 2		QUOTE 3		QUOTE 4	
	Plan	Type	Plan	Type	Plan	Type	Plan	Type
	V0012	100% ER PAID/0% DEP PAID	V0010	100% ER PAID/0% DEP PAID	V0008	VOLUNTARY	V0006	VOLUNTARY
Copay + Frequency	Exam/Materials	Frequency	Exam/Materials	Frequency	Exam/Materials	Frequency	Exam/Materials	Frequency
	\$10 / \$25	12/12/24	\$10 / \$25	12/12/12	\$10 / \$25	12/12/24	\$10 / \$25	12/12/12
Enrollment Rates	Tiers	Mo. Rate	Tiers	Mo. Rate	Tiers	Mo. Rate	Tiers	Mo. Rate
	Empl	\$7.25	Empl	\$8.17	Empl	\$8.26	Empl	\$10.59
	Empl + Spouse	\$14.86	Empl + Spouse	\$16.75	Empl + Spouse	\$16.11	Empl + Spouse	\$20.65
	Empl + Child	\$15.59	Empl + Child	\$17.56	Empl + Child	\$16.94	Empl + Child	\$21.71
	Empl + Family	\$22.47	Empl + Family	\$25.32	Empl + Family	\$23.55	Empl + Family	\$30.18

** Life AD&D Quote Assumptions
 †Ortho Benefit: CB = Child In/Out of Network
 • Rates are guaranteed for 12 months from the renewal date, provided enrollment is within 10% of that illustrated above.
 • All coverage terminates at retirement.
 • The Vision plans have a two year rate guarantee. The Vision rates will be in effect through: 01/31/10.

This is a high level benefit summary. Further details can be found in the certificate of coverage. State law may supersede certain of these provisions.

Appendix

Appendix A: Employee Enrollment Detail & Rates, continued

Monthly Rates				
	Medical	Life/AD&D	Dental	Vision
Total Premium ^{††}	\$18,620.06	\$22,985.73	\$184.50	

[†] E = Employee only S = Employee + Spouse C = Employee + Child F = Employee + Family

^{††} Monthly Administrative fee of \$0.00 is due in addition to total premium.

To be billed the Medicare rates, Medicare must be primary and proof of enrollment in both parts A and B is required.

Appendix B: Composite Rates

	# Enrolled	Current	Renewal	Alt 1	Alt 2	Alt 3	Alt 4	Alt 5
Employee Only	5	\$253.85	\$313.37	\$297.00	\$277.05	\$267.35	\$242.72	\$369.42
Employee + Spouse	5	\$533.09	\$658.08	\$623.70	\$581.80	\$561.43	\$509.71	\$775.78
Employee + Child	1	\$495.01	\$611.07	\$579.15	\$540.24	\$521.33	\$473.30	\$720.37
Employee + Family	19	\$774.25	\$955.78	\$905.85	\$844.99	\$815.41	\$740.29	\$1,126.73
Medicare Male/Female Emp.	0	\$267.63	\$321.36	\$304.43	\$283.81	\$273.78	\$248.32	\$381.87
Medicare Male/Female Spo.	0	\$294.39	\$353.50	\$334.87	\$312.19	\$301.16	\$273.15	\$420.06
Medicare Child	0	\$254.25	\$305.29	\$289.20	\$269.62	\$260.09	\$235.90	\$362.78

To be billed the Medicare rates, Medicare must be primary and proof of enrollment in both parts A and B is required.

Monthly Medical Premium		\$18,620.06	\$22,985.73	\$21,784.95	\$20,321.36	\$19,609.96	\$17,803.39	\$27,096.93
Administration Fee		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total		\$18,620.06	\$22,985.73	\$21,784.95	\$20,321.36	\$19,609.96	\$17,803.39	\$27,096.93

19,140.46 23,620. 22,394 20,890. 20,158. 18,301 27,494

December 12, 2007



RECEIVED

DEC 17 2007

JULIE POLSON/DENNIS HERZING
VILLAGE OF FREEBURG
14 SOUTHGATE CTR
FREEBURG, IL 62243-1541



DEAR JULIE POLSON/DENNIS HERZING,

Announcing the next generation of Packaged Savings® which provides customers with credits for bundling specialty lines of coverage.

When you renew your current UnitedHealthcare medical and specialty coverage (dental, life, vision or disability), you may be eligible for our enhanced Packaged Savings program which offers monetary credits on your monthly bill as long as your eligible benefits remain in-force.

This program provides credit for bundling eligible specialty lines of coverage - dental, life, vision, and disability - along with a UnitedHealthcare medical plan. These credits add up fast because they are calculated per employee, per month. The more specialty products you have in-force with us, the more you could save.

Employers who take advantage of the simplicity of carrying medical as well as other specialty lines of coverage with UnitedHealthcare will also receive the following advantages:

- Credit values are stated up front. No mystery as to the net savings of the program.
- No enrollment, paperwork, or pre-approval is required for participation in the program. Setup is automatic.
- Enjoy the ease of administration – working with one company.

Taking advantage of this program could not be easier. Continue your current UnitedHealthcare medical and specialty coverages, and the credits will be applied to your monthly invoice after your renewal takes effect, or when any existing Packaged Savings credits you may be receiving expire.

Please review the attached flyers about this enhanced program. Please call your broker or UnitedHealthcare account manager if you have any questions regarding our enhanced Packaged Savings program.

CC: Broker
Enclosure

UHCEW354750-000

Packaged Savings[®]

Bundle your benefits for savings and simplicity

For groups of 2-99

Buy your medical plan and specialty products together and save.

UnitedHealthcare gives you one-stop shopping for quality, comprehensive health care benefits. You can combine our innovative, affordable medical plans with comprehensive specialty products - Dental, Life, Disability and Vision.

When you bundle your benefits, you can expect proven knowledge and service from a leading specialty carrier plus the simplicity and convenience of just one team to administer your benefits. The savings you realize through Packaged Savings are based upon medical enrollment and the number of active lines of specialty coverage you have with UnitedHealthcare. The more you bundle, the more you save.

Packaged Savings means:

- Bundled UnitedHealthcare medical and specialty products for administrative credit
- Savings based on medical enrollment and coverages chosen
- One account team for all of your benefits needs
- Streamlined administration
- State-of-the-art online employer tools

When you purchase in a bundle	Receive the following potential savings
Dental	\$3.00
Vision	\$2.00
Life ¹	\$1.00
Short-Term Disability ²	\$1.00
Life ¹ and Short-Term Disability ²	\$2.00
Life ¹ and Long-Term Disability ²	\$2.00
Dental and Vision	\$5.00
Dental and Life ¹	\$4.00
Vision and Life ¹	\$3.00
Dental, Vision and Life ¹	\$6.00
Dental, Vision, Life ¹ and Short-Term Disability ²	\$7.00

¹Any combination of Life products (i.e., Basic Life, Dependent Life and Supplemental Life) counts as one product for the purpose of the program.

²Any combination of Disability Products (i.e., Short-Term Disability, Long-Term Disability) counts as one product for the purposes of the program.

Long-Term Disability must be bundled in conjunction with Life coverage to qualify for the program and be eligible for credit.

Per-employee per-month savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

Packaged price is available as long as eligible benefits remain in-force. Credits will be withdrawn when any medical or specialty coverages terminate. Program is subject to change at any time.

Continue saving with our Packaged Savings[®] program

Save at your renewal with our next generation Packaged Savings[®] program

When you renew your active medical and specialty lines of coverage with UnitedHealthcare in 2008, you are eligible to take advantage of our next generation Packaged Savings program. The duration of the program has been extended from 12 months to the life of your medical and specialty policies with UnitedHealthcare. Now, your administrative savings through Packaged Savings will continue as long as you keep your medical and specialty coverages in-force.

Bundling your health care benefits not only provides simplicity and convenience for you and your employees, but also saves in expenses associated with administering your benefits. The savings you can realize through Packaged Savings is based upon the number of active lines of eligible specialty coverage you have with UnitedHealthcare and its affiliated companies. The more coverages you have with us, the more credits are applied. In addition, if you wish to elect additional specialty lines of coverage at your renewal, you will receive credit for those additional products as well.

Four Options:	Option 1	Option 2	Option 3	Option 4
Purchase Requirement	Medical + • Dental	Medical + • Life	Medical + • Disability	Medical + • Vision
Administrative savings per employee per month (PEPM):	\$3.00	\$1.00	\$1.00	\$2.00

Any combination of Life products (i.e., Basic Life, Dependent Life, Supplemental Life, AD&D) counts as one product for the purpose of the program. Any combination of Disability products (i.e., Short-Term Disability, Long-Term Disability) counts as one product for the purpose of the program. Long-Term Disability must also have Life coverage in place to qualify for the program. See back page for examples of Packaged Saving options with Disability.

PEPM savings is given as a monthly credit based on the number of enrolled UnitedHealthcare medical subscribers.

Features of our Packaged Savings program:

- Per-employee savings based on specialty coverages chosen
- Cumulative administrative savings based on number of options selected
- One account team from UnitedHealthcare to serve all your health care coverage needs
- Streamlined administration to make your life a little easier

This next generation Packaged Savings program is available for new small group business with 1/1/08 effective dates and later. Existing medical or specialty business can also add an eligible medical and specialty line of coverage and be eligible for this program.

Village of Freeburg - HEALTH INSURANCE PROPOSAL
SIDE-BY-SIDE SUMMARY COMPARISON

MEDICAL BENEFITS	Renewal UHC AN-D / RX2V 100% / 80% 10/35/60 Rx		BCBS E2TP111s 100% / 80% 10/20/35 Rx		BCBS E2P2412 90% / 70% 10/20/35 Rx		Aetna IL MC POS OA 11-07 100% / 80% 100% after med Ded. Rx		Principle 100% / 70% CYD & Co Ins. Rx	
	In Network	Out Net	In Network	Out Net	In Network	Out Net	In Network	Out Net	In Network	Out Net
Deductible-Individual	\$2,000	\$4,000	\$500	\$1,000	\$1,500	\$3,000	\$2,500	\$5,000	\$2,000	\$4,000
Deductible-Family	\$6,000	\$12,000	\$1,500	\$3,000	\$4,500	\$9,000	\$5,000	\$10,000	\$4,000	\$8,000
Coinsurance	100%	80%	100%	80%	90%	70%	100%	80%	100%	70%
Office visit copay	NA	NA	\$10	\$50	\$10	\$50	NA	NA	\$25	CYD
Lifetime Maximum	5 Million		5 Million		5 Million		5 Million		5 Million	
Prescription Program	10/35/60		10/20/35		10/20/35		100% after integrated med. Ded.		CYD & Co Ins.	

MEDICAL RATES	Employee Only	Employee/Spouse	Employee/Children	Family	Monthly Premium
Employee Only	\$254	\$533	\$495	\$774	\$23,443
Employee/Spouse		\$281	\$578	\$834	\$20,688
Employee/Children			\$441	\$685	\$16,993
Family				\$631	\$15,594
Monthly Premium					\$17,501

LIFE RATES	Term Life & AD&D	STD - 13 Week	STD - 26 Week	Dependent Life	Mthly. Premium with Life
Term Life & AD&D	\$185				\$ 23,628.00
STD - 13 Week		\$261			\$ 20,949.71
STD - 26 Week			\$182		\$ 17,175.50
Dependent Life				\$182	\$ 15,776.40
Mthly. Premium with Life					\$ 17,732.54

SAVINGS	% Savings vs. Current	Monthly Savings	Annual Savings
% Savings vs. Current			
Monthly Savings		\$2,679	\$6,453
Annual Savings			\$7,852
Annual Savings			\$5,896

Premium Quote based on:
 5 Employee Only
 5 Employee/Spouse
 1 Employee/Children
 19 Family
 total enrollees 30

INSURANCE PLANNING AND MANAGEMENT
 219 E. Church St., PO Box 117 • Mascoutah, IL 62258 • ipminsurace.com
 (618) 566-2323 • fax: (618) 566-8807

Village of Freeburg - HEALTH INSURANCE PROPOSAL
SIDE-BY-SIDE SUMMARY COMPARISON

MEDICAL BENEFITS	Pekin Insurance 100% / 80% 10/35/60 Rx		GHP PPO C2000 100% / 80% 12/30/55 Rx		In Network	Out Net
	In Network	Out Net	In Network	Out Net		
Deductible-Individual	\$2,000	\$4,000	\$2,000	\$4,000		
Deductible-Family	\$4,000	\$8,000	\$4,000	\$8,000		
Coinurance	100%	80%				
Office visit copay	\$50	NA	\$25	\$50		
Lifetime Maximum	5 Million		Unlimited	1 Million		
Prescription Program				12/30/55		

MEDICAL RATES	Employee Only	Employee/Spouse	Employee/Children	Family	Monthly Premium
	\$283	\$466	\$478	\$684	\$17,744
		\$226	\$474	\$440	\$17,026
			\$689		

LIFE RATES	Term Life & AD&D	STD - 13 Week	STD - 28 Week	Dependent Life
	\$257			
		\$119.25 Tru Assure		

Mthly. Premium with Life \$ 18,000.45 \$ 17,145.31

SAVINGS	% Savings vs. Current	Monthly Savings	Annual Savings
		\$5,628	\$6,483

Premium Quote based on:
 5 Employee Only
 5 Employee/Spouse
 1 Employee/Children
 19 Family
 total enrollees 30

INSURANCE PLANNING AND MANAGEMENT
 219 E. Church St., PO Box 117 • Mascoutah, IL 62258 • ipminsure.com
 (618) 566-2323 • fax: (618) 566-8807