

REGULAR BOARD MEETING AGENDA – SEPTEMBER 16, 2013 - 7:30 P.M.

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Minutes of Previous Meeting
 - 4 – 1. September 3, 2013 – Regular Board Minutes – **Exhibit A**
5. Finance – None.
6. Treasurer’s Report
7. Attorney’s Report
8. ESDA Report
9. Public Participation
10. Reports and Correspondence – None.
11. Recommendations of Boards and Commissions – **Exhibit B**
12. Contracts, Releases, Agreements and Annexations – None.
13. Bids – None.
14. Resolutions – None.
15. Ordinances – None.
16. Old Business –
17. New Business –
18. Appointments – None.
19. Committee Meeting Minutes/Recommendations
 - 19 – 1. Legal/Ordinance Committee Meeting – Wednesday, August 28, 2013 – 4:45 p.m. – **Exhibit C**
 - 19 – 2. Finance Committee Meeting – Wednesday, August 28, 2013 – 5:30 p.m. – **Exhibit D**
 - 19 – 3. Committee as a Whole Meeting – Wednesday, August 28, 2013 – 6:00 p.m. – **Exhibit E**
 - 19 – 4. Electric Committee Meeting – Wednesday, September 11, 2013 – 5:30 p.m. – **Exhibit F**
 - 19 – 4a. Recommend Refund to Pete Vogel for \$662.05
 - 19 – 5. Personnel/Police Committee Meeting – Wednesday, September 11, 2013 – 6:30 p.m. – **Exhibit G**
 - 19 – 5a. Recommend purchase of used patrol car not to exceed \$12,000
 - 19 – 5b. Recommend hire of part-time Police Officer John Schaefer
 - 19 – 5c. Recommend execution of Coventry health insurance renewal – **Exhibit H**
 - 19 – 6. Plan Commission Meeting – Thursday, September 12, 2013 – 6:00 p.m. – See Item #11 above
20. Upcoming Meetings
 - 20 – 1. Water/Sewer Committee Meeting – Wednesday, September 18, 2013 – 5:30 p.m.
 - 20 – 2. Streets Committee Meeting – Wednesday, September 18, 2013 – 6:30 p.m.
 - 20 – 3. Board of Appeals Meeting – Thursday, September 26, 2013 – 7:00 p.m.
 - 20 – 4. Legal/Ordinance Committee Meeting – Wednesday, October 2, 2013 – 4:45 p.m.
 - 20 – 5. Finance Committee Meeting – Wednesday, October 2, 2013 – 5:30 p.m.
 - 20 – 6. Economic Development Committee Meeting – Monday, October 7, 2013 – 6:30 p.m.
 - 20 – 7. Board Meeting – Monday, October 7, 2013 – 7:30 p.m.
21. Village President’s and Trustees’ Comments
22. Staff Comments
23. Adjournment

At said Board Meeting, the Village Board of 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)]; personnel [5 ILCS, 120/2 - (c)(1)]; litigation [5 ILCS, 120/2 - (c)(11)]; real estate transactions [5 ILCS, 120/2 - (c)(5)]; collective negotiating matters between the public body and its employees or their representatives [5 ILCS 120/2 (C)(2)].

VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Ray Matchett, Jr.
Steve Smith
Mike Blaies
Mathew Trout
Dean Pruett
Elizabeth Niebruegge

VILLAGE OF FREEBURG

FREEBURG MUNICIPAL CENTER
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PHONE: (618) 539-5545 • FAX: (618) 539-5590

Web Site: www.freeburg.com

REGULAR BOARD MEETING Tuesday, September 3, 2013 at 7:30 P.M. Regular Board Meeting Minutes

EXHIBIT A
VILLAGE ADMINISTRATOR
Tony Funderburg

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
John Tolan

POLICE CHIEF
Stanley Donald

VILLAGE ATTORNEY
Weilmuenster Law Group, P.C

CALL TO ORDER: Mayor Seth Speiser called the Regular Board Meeting to order at 7:30 p.m., on Tuesday, September 3, 2013 in the Freeburg Municipal Board Room.

PLEDGE OF ALLEGIANCE: Those present and the Board Members recited the Pledge of Allegiance.

ROLL CALL: Trustee Raymond Matchett, Jr. – here; Trustee Elizabeth Niebruegge - here; Trustee Dean Pruett – here; Trustee Matt Trout – here; Trustee Mike Blaies – here; Trustee Steve Smith - here; Mayor Seth Speiser - here; (7 present, 0 absent). Mayor Seth Speiser announced there is a quorum. (Trustee Steve Smith present by phone)

EXHIBIT A:

Mayor Speiser stated we have two sets of minutes for approval; Regular Board meeting Monday, August 19, 2013

Trustee Matt Trout motioned to approve the minutes of Monday, August 19, 2013 and Trustee Mike Blaies seconded the motion. All voting aye, the motion carried.

FINANCE: Trustee Smith said he will be restarting the Economic Development Committee on the first Monday of every month at 6:30 p.m. before regular board meeting starting Monday, October 7, 2013 at 6:30 p.m. Mayor Speiser asked Trustee Smith would you like the lady from Midland Bank to come to the very first meeting in October. Trustee Smith asked Mayor Speiser to call her and ask her to attend the meeting in November.

TREASURER'S REPORT: None.

ATTORNEY'S REPORT: Attorney Manion stated the arbitration decision on John Blomenkamp and Steve Burrows should be in at the end of this month if the arbitrator doesn't ask for an extension.

Mayor Speiser stated we need to go into Executive Session to discuss Personnel, 5 ILCS 120/2(c)(1). Mayor Speiser asked the board do you want to go into Executive Session now or later.

Trustee Raymond Matchett, Jr. motioned to amend the agenda for tonight's meeting to go into an Executive Session meeting later and Trustee Matt Trout seconded the motion. All voting aye, the motion carried.

Village of Freeburg Board Meeting Minutes
Tuesday, September 3, 2013
Page 1 of 10

Mike said without their cooperation and help we would not have had our two-way radios to communicate with schools and bus drivers for the first day of school. We appreciated all their hard work and he wanted to thank them all for a great job.

REPORTS AND CORRESPONDENCE: None.

RECOMMENDATIONS OF BOARDS AND COMMISSIONS: None.

CONTRACTS, RELEASE, AGREEMENTS and ANNEXATIONS: None.

BIDS: None.

RESOLUTIONS: None.

EXHIBIT B:

ORDINANCES:

Mayor Speiser said we have Ordinance #1470, An Ordinance of the Board of Trustee of the Village of Freeburg Authorizing the Village to Enter into and the Mayor to Execute an Agreement between the Village and Charter Communications.

After questions and discussion on Ordinance #1470, the Board of Trustees decided to table the ordinance until the next meeting.

Trustee Mike Blaies motioned to table Ordinance #1470 and Trustee Steve Smith seconded the motion. All voting aye, motion carried.

EXHIBIT C:

ORDINANCES:

Mayor Speiser said we have Ordinance #1471, An Ordinance Authorizing Waiver of the Bidding Process and Accepting AKA Concrete's Bid for Electric Shed Floor.

*Trustee Mike Blaies motioned to adopt Ordinance No. 1471 by title only and Trustee Elizabeth Niebruegge seconded the motion. **ROLL CALL:** Trustee Mike Blaies – aye; Trustee Elizabeth Niebruegge - aye; Trustee Steve Smith - aye; Trustee Dean Pruett - aye; Trustee Matt Trout - aye; Trustee Raymond Matchett, Jr.- aye; (6 ayes, 0 nays, 0 absent). All voting aye, motion carried.*

OLD BUSINESS: Mayor Speiser called for any Old Business.

Trustee Smith asked Village Administrator Tony Funderburg if he wanted to say anything about the ITEP application. Village Administrator Funderburg said we did submit the application. It is a three part project and part one and two are done.

Trustee Smith said he thinks we need to put an article in the Tribune, about the weight limits on village streets, like parking certain vehicles like tractor trailers being parked in back yards and on village side streets. We need to make people aware of it and then also enforce it.

NEW BUSINESS: None.

APPOINTMENTS: None.

COMMITTEE MEETING REPORTS:

EXHIBIT D:

Electric Committee Meeting: Trustee Blaies called the Electric Committee meeting to order on Wednesday, August 14, 2013 at 5:30 p.m.

OLD BUSINESS:

1. Acquiring Ameren customers: Trustee Blaies said we had our first meeting with Shane Krauss our new Head Lineman for the Village. Trustee Blaies said John Tolan Public Works Director asked Shane Krauss go through the list to see if there are other customers that might want to hook up with the village for our power.
2. Portable Generator Replacement Trustee Blaies said we talked to Craig at Burr Oak and he had to send the fuel pump back that was being replaced on the generator and should have a new one in a couple of weeks.
3. Charter Agreement: Trustee Blaies said we talked a little about the Charter Agreement.
4. Wiegmann's project/Grade School project: Trustee Blaies said we are waiting on them for the next phase. The grade school project is done.
5. Shed: Trustee Blaies said we talked about the shed and took care of that already on the agenda.
6. Spreadsheet of agreements: Trustee Blaies said we talked about the spreadsheet of agreements.
7. Transformer bids/Surplus Transformers: Trustee Blaies said the guys are going through everything and see what can be surplus bidded out. Some of guys have been out checking the power poles to see what kind of condition they are in. Trustee Blaies stated that the guys are working on getting the area cleaned out on the old railroad right-of-way at the north plant for pole storage to get them away from the sewer plant.
8. Prairie State Tour: Trustee Blaies said we have the Prairie State Tour coming up this Thursday.
9. Cold storage units: Trustee Blaies said we found out the reason why the units are still in cold storage and they will most likely stay that way, for it would be too expensive to get them up and running.

NEW BUSINESS:

Trustee Blaies said we talked about reviewing the cost for wire and labor for installations to new construction.

EXHIBIT H:

Personnel/Police Committee Meeting: Trustee Matchett called the Personnel/Police Committee meeting to order on Wednesday, August 14, 2013 at 6:30 p.m.

POLICE: OLD BUSINESS:

1. Transmission repair on 2009 car: Trustee Matchett said the repair on the vehicle is completed and the car is back in operation.

NEW BUSINESS: Trustee Matchett stated under police new business we had a couple of topics we discussed.

PERSONNEL:

OLD BUSINESS:

1. Employee handbook and Job descriptions: Trustee Matchett said we are going to put this on hold for right now until the code book revisions have been completed.

2. Full-time Crew Worker: Trustee Matchett said we talked about the hiring of the full-time Crew Worker and at this time he would like to have a motion.

*Trustee Mike Blaies motioned to hire Tony McDonald as the Full-time Crew Worker for the Village of Freeburg and Trustee Raymond Matchett, Jr. seconded the motion. **ROLL CALL:** Trustee Mike Blaies – aye; Trustee Raymond Matchett, Jr. - aye; Trustee Matt Trout - aye; Trustee Steve Smith - aye; Trustee Elizabeth Niebruegge – aye; Trustee Dean Pruett - aye; 6 ayes, 0 nays, 0 absent). All voting aye, motion carried.*

3. Time Clock Policy: Trustee Matchett said we talked about the time clock policy. Trustee Matchett said he would like to make a motion at this time.

Trustee Smith said before we vote on the time clock policy he would like to discuss a couple of things. After a short discussion, Trustee Matchett made the motion.

*Trustee Raymond Matchett, Jr. motioned to adopt the Time Clock Policy and Trustee Matt Trout seconded the motion. **ROLL CALL:** Trustee Raymond Matchett, Jr. - aye; Trustee Matt Trout - aye; Trustee Mike Blaies – aye; Trustee Steve Smith - aye; Trustee Elizabeth Niebruegge – aye; Trustee Dean Pruett - aye; 6 ayes, 0 nays, 0 absent). All voting aye, motion carried.*

4. Office Cleaning: Trustee Matchett said we are still looking into this.

NEW BUSINESS:

1 IML Conference: Trustee Matchett stated we are looking to send a few of the board members to the conference.

Trustee Smith said before we go on he has some questions:

1. Trustee Smith asked on Lucky Joes about extending their liquor license until 2:00 a.m. for a special event, do we always do this. Mayor Speiser said we do allow six special permits each year from businesses for their request of extending their license time for special events.
2. Under the IML Conference it says we have three trustees wanting to attend the conference; why do we need to send three. Trustee Niebruegge explained there is so much to cover at the conference that one cannot do it all. Trustee Niebruegge also commented that Tony has talked to several municipalities and they send everyone that would like to attend. Trustee Blaies said there are so many sessions to attend that one or two people cannot cover it. Mayor Speiser informed Trustee Smith this is going to go to Finance Committee and see if we can come up with the money.
3. Trustee Smith said the third thing is that Julie made a suggestion; we could use some of the money from video gaming for the conference. Trustee Smith said we decided to use that money for community projects that was a group decision.

UPCOMING MEETINGS

Water/Sewer Committee Meeting – Wednesday, August 21, 2013 – 5:30 p.m.

Street Committee Meeting – Wednesday, August 21, 2013 - 6:30 p.m.

Plan Commission Meeting – Thursday, August 22, 2013 – 6:00 p.m.

Legal/Ordinance Committee Meeting – Wednesday, August 28, 2013 – 4:45 p.m.

Finance Committee Meeting – Wednesday, August 28, 2013 – 5:30 p.m.

CLOSED IN OBSERVANCE OF LABOR DAY – Monday, September 2, 2013

Board Meeting - Tuesday, September 3, 2013 – 7:30 p.m.

VILLAGE BOARD AND STAFF COMMENTS:

Trustee Dean Pruett: He would like to congratulate Tony McDonald for being hired as full time crew worker.

Trustee Raymond Matchett: He said he would like to thank Elizabeth and anyone else who helped with the float for the Homecoming. He said he heard a lot of good comments on how great it was that everyone took part in the parade. Also most of us do have shirts and he would like to know if everyone would like to start wearing them to board meetings.

Trustee Mike Blaies: He would like to welcome Tony McDonald and he knows he will do a good job for the village.

Mayor Speiser: He would like to wish Tony good luck and he thinks he is a great part-time employee now. Seth said he has seen him on the job and he works very hard. He would like to thank all the trustees for being in the Homecoming Parade. This went a long way with the people who work so hard to get this parade organized.

Village Clerk Jerry Menard: She would like to congratulate Tony also for his position. She would like to say a special thank you to Elizabeth for donating all the candy for the parade, Seth for the picnic tables for float and Matt for getting the truck and flat bed. She was proud to see everyone take part in the parade. Also she heard good comments about it from several people.

Mayor Speiser: He said by the way he would like to let the public know the trustees' paid for their own shirts.

Trustee Matt Trout: He would like to thank Elizabeth for her help for the float; because it was a last minute thing to get together. He had a great time doing the float along with being in the parade.

Trustee Steve Smith: He said he would like to say ditto to everything that has been said.

Trustee Elizabeth Niebruegge: She would like to congratulate Tony. She would like also to thank Matt's family for the truck and flat bed, they did all the decorating she just supplied the decorations and the candy. She said she really like being part of it.

Village Administrator Tony Funderburg: Thank you all. He thought it all went off just great and it was incredible.

Village Attorney: Ditto to all the comments.

Village Zoning Administrator Gary Henning: He would like to let everyone know he had a great time on Saturday. He also like to take this time to thank John, Tony and everyone else who took part in making sure the town was in shape and perfect for the Homecoming.

Village Public Works John Tolan: – He thinks he has a workman comp claim he was hit in head with candy, it is on video. Trustee Blaies informed him to wear a hard hat next year.

ESDA REPORT Gene Kramer: He said we need a thank you the weather that was predicted, from yours truly.

ADJOURN: *Trustee Matt Trout motioned to adjourn the meeting at 8:00 p.m. and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.*


Jerry Lynn Menard
Village Clerk

VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Ray Matchett, Jr.
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VILLAGE ATTORNEY
Weilmuenster Law Group, P.C

MEMORANDUM

Date: September 13, 2013
To: The Honorable Seth Speiser
Village Trustees
From: Gary Henning
Zoning Administrator
Re: Plan Commission Hearing 9/12/13

The Plan Commission met on Thursday, September 12, 2013, to consider another request from Leon Furtak to amend the Zoning Code to rezone the property at 113 E. Apple Street from SR-1 to MR-2. Mr. Furtak stated by rezoning the property to MR-2, that will actually limit the number of people living in the units because the two units on the main level will be 1-bedroom units.

A few of the residents of the neighborhood were in attendance and there were comments by then against the proposed rezoning. After some discussion, a motion was made by Bill Schwartz and seconded by Dale Klohr to recommend approval of the rezoning from SR-1 to MR-2.

The motion was unanimously approved to rezone the property to MR-2.

If you have any questions, please feel free to contact me.

/jp

VILLAGE PRESIDENT
Seth Speiser

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Legal and Ordinance Committee Meeting
(Annexation; Building; Zoning; Subdivision)
(Trout/Matchett/Pruett)

Wednesday, August 28, 2013 at 4:45 p.m.

EXHIBIT C

VILLAGE ADMINISTRATOR
Tony Funderburg

VILLAGE TREASURER
Bryan A. Vogel

PUBLIC WORKS DIRECTOR
John Tolan

POLICE CHIEF
Stanley Donald

VILLAGE ATTORNEY
Weilmuenster Law Group, P.C

The meeting of the Legal and Ordinance Committee was called to order at 4:46 p.m. by Chairman Matt Trout on Wednesday, August 28, 2013, in the Freeburg Municipal Center. Members attending were Chairman Matt Trout, Trustee Ray Matchett, Trustee Dean Pruett, Mayor Seth Speiser, Village Administrator Tony Funderburg, Zoning Administrator Gary Henning, Trustee Elizabeth Niebruegge Trustee Ray Matchett and Village Clerk Jerry Menard. Guest present: Janet Baechle.

A. OLD BUSINESS:

1. Approval of July 31, 2013 Regular and Executive Session Minutes: Trustee Dean Pruett motioned to approve the July 31, 2013 regular and executive session minutes and Trustee Ray Matchett seconded the motion. All voting aye, the motion carried.
2. Status of Public Hazard Homes: Gary advised Dean Gauch purchased 111 S. Walnut. He advised Gary he will be working on the property each weekend. It will be towards the end of fall before it gets done. Dean talked to Gary about getting a variance to put a building up. Gary would rather see Dean ask to get the building rezoned as industrial. Gary said the barn on S. Vine is being repaired. Gary talked to the realtor for 101 E. Hill. She wants 30 days in order to get bids on tearing down the building.
3. Update Code Book: Tony advised it is going to take a long time to go through the update that is included in the packet. Trustee Matchett asked what our code is for manufactured homes when one is taken out, can another one be put in? Gary said yes, in an M-1 it can. Seth said if it's not in a mobile home park, they can't. Tony believes there are some that are grandfathered in throughout town. Tony said through this process of updating the codebook is where some of our challenges will come in. We need to really go through it and make sure it is what we want.
4. Nuisance Abatement Code: Gary said Pickers has the inside cleaned up. There have been no problems. On auction night, Reifschneiders parking lot can be used and on the weekends, Reifschneiders can use their lot.
5. 101 E. Hill: See above. This will be combined with number 2 above.
6. Complaints regarding Pickers on Wheels: Discussed above. Item can be taken off the agenda.
7. Furtak – 113 E. Apple: Gary explained during the hearing, Leon advised the Plan Commission he wants to rezone the property as MR-2 instead of MR-1 which is how it was noticed in the newspaper. Gary explained to Leon that if he goes MR-2 he will

Legal and Ordinance Committee Meeting
Wednesday, August 28, 2013

need an architect seal and Leon wants to move forward with that. The next hearing before the Plan Commission has been scheduled for September 12th.

8. Increase in fees: Tony said we will probably see more of this as we go through the proposed update to the codebook.
9. Zoning reports for July 9th and July 19th: Gary said Dairy Queen will be undergoing some cosmetic renovations.
10. Swimming pool regulations: Matt stated we will take care of this in the spring.
11. Checklist for new business owners: Tony said we are working on this. He said when we have the new website, everything will be better.

Gary said he has a problem with Terry Dye maintaining his property at 11 S. Richland. If we cut it, we can put a lien on the property and that way, it's kept looking neat. Seth said to tell Terry we will give him 30 days to get the property in order and if it isn't taken care of, we will put a lien on the property.

B. NEW BUSINESS:

1. Sample Responsible Bidder Ordinance: Tony passed around the proposed ordinance. He also attached our code and thinks adopting this is a great idea. He wants to put this into the new code and the committee agreed.
2. Crowe Final Plat Subdivision Letter: Tony said Mike Crowe already submitted his final plat to the county for approval. For him to subdivide the existing two lots to four lots, he only needs a letter from this committee stating he has our approval. Tony said he would like to subdivide in order to provide land to his children.

Trustee Dean Pruett motioned to recommend to the full Board we authorize Mayor Speiser to send a letter to Mike Crowe authorizing the two lots be subdivided into four lots and Trustee Ray Matchett seconded the motion. All voting aye, the motion carried.

C. GENERAL CONCERNS: None.

D. PUBLIC PARTICIPATION: Janet Baechle asked about her petition to have the stop sign removed in her subdivision. Mayor Speiser advised her it was sent to the Streets committee. Trustee Niebruegge told Janet the committee did not move forward with the request based on the police department's recommendation that they would not recommend removing a stop sign. The committee advised Janet to come back to the Streets committee and the topic will be discussed further. Janet said if they don't want to remove the stop sign, maybe the speed limit can be reduced.

E. ADJOURN: *Trustee Dean Pruett motioned to adjourn at 5:15 p.m. and Trustee Ray Matchett seconded the motion. All voting aye, the motion carried.*

Transcribed from tape by
Julie Polson, Office Manager



VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

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Finance Committee Meeting
(Finance/Industrial Park/Economic Development/Budget)
Smith/Niebruegge/Trout
Wednesday, August 28, 2013 at 5:30 p.m.

Chairperson Steve Smith officially called the meeting of the Finance Committee to order at 5:30 p.m. on Wednesday, August 28, 2013. Those in attendance were Chairperson Steve Smith, Trustee Elizabeth Niebruegge, Trustee Matt Trout, Mayor Seth Speiser, Trustee Mike Blaies, Village Administrator Tony Funderburg, Treasurer Bryan Vogel Public Works Director John Tolan and Village Clerk Jerry Menard. Guest present: Janet Baechle.

A. REVIEW OF BOARD LISTS: The Board Lists were reviewed by the committee. The following expenses were questioned: Matt questioned Freeburg Pharmacy \$12.98 – Mayor Speiser said that was supplies for the swimming pool; Freeburg Tribune - \$63 ad for hydrant flushing; Midwest Meter - \$586.62 – water meter for Faith Baptist Church – we will check with John; Freeburg Printing \$106 for no parking signs and asked why doesn't the park pay for them? Tony said we were told this is how it has always been done. We plan on having a meeting regarding homecoming with the park next year and will review everything. Elizabeth asked about the \$133.98 from Affordable and Tony said that was one of the first repairs on that car and we have not received the subsequent repair bills. Elizabeth questioned the bank transfers and Treasurer Vogel stated those are utility payment monies from Midland States Bank that are transferred to our general fund. Matt questioned the different Watts Copy invoices and Tony said that was the new copier purchase and maintenance agreement. Steve questioned the Downstate City/County Management expense and Tony replied it is a group of administrators that network with each other. He said it should save us from calling our attorney. They are retired village administrators that will help us out if we need them to. Tony said he will only go to the local meetings. Steve would like to know how many water meters we've installed to this point. Elizabeth questioned IEPA/Drinking Water and Tony said that would be a loan for a water line somewhere.

B. REVIEW OF INVESTMENTS: We don't have anything until 2015.

C. INCOME STATEMENT: Jerry questioned the \$2,225 under police donations and Mayor Speiser said that the K-9 donations. Steve asked if the state is falling behind on the sales tax and Tony said it has probably been 2 months since we've had a payment come in. Seth asked Tony to verify this with Debbie. Matt asked what the police DUI fund is and Tony thought it might be a grant. Steve questioned why we are so low on the tower and pole lease and Tony said if it's Charter, that is why it is low. Steve said water purchases are really low and sales are also low. Elizabeth questioned why water supplies vehicles was so much over this year. Steve questioned electric engineering since we are at 77%.

Finance Committee Minutes
Wednesday, August 28, 2013
Page 1 of 4

D. TREASURER'S REPORT: Bryan did not have anything with respect to pledged securities.

E. OLD BUSINESS:

1. Approval of July 31, 2013 Minutes. *Trustee Matt Trout motioned to approve the June 26, 2013 minutes with corrections and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.*
2. Attorney Invoices: Trustee Trout asked if we've checked the dates of the invoices to make sure there is no overlap. Tony said he will verify it. Seth said it should calm down after the arbitration.
3. Sign at Industrial Park: Tony doesn't have anything new on this. We need to pick out the look of it before he goes out for bid. We need something that will hold up. To meet breakaway standards, the pole can be a 4 x 4 post with something around it but it can't have all real brick or stone. You could put cultured stone on the front of it. Tony was hoping to make this a community project where we could have a group of people help with it. Mike said when the group went to Prairie State, Marissa had a nice sign. Tony believes the Kiwanis group was in charge of that. Elizabeth said we could build the sign in a way that we could be able to add the electronic message sign to it at a later time.
4. Local Debt Recovery Program: Tony said Attorney Manion should have us information by the end of the week.
5. TIF: Tony had a meeting with Dennis and Bryan regarding the TIF. Tony said ultimately there is an amount of money that Mr. Koppeis is owed and also owed to pay off the ITF note. What Mr. Koppeis has asked is for the Village to take the monies owed him and on the TIF note and refinance it. This would enable Mr. Koppeis to receive his money now and we would start receiving 100% of the sales tax once it's done. You would take the property tax monies and that pays the note. Whatever is left over from the property tax, you could enter into an agreement with the school for them to start receiving some of that money. Tony said right now all of the sales tax goes to Commerce Bank in case we don't receive enough from the property tax to make the bond payment. It then comes back to us and we use that money to pay Mr. Koppeis. Steve asked if Mr. Koppeis can appeal his taxes and Tony said in the agreement, we are protected from him being able to do that. Treasurer Vogel explained there are three separate agreements with respect to the TIF. We had the original TIF, a secondary agreement for the relocation of the homes and the third agreement for the traffic light. The first agreement we have a balance of approximately \$1,400,000, the second one we have about \$47,000 and \$248,000 left on the light. Bryan said we have been paying Mr. Koppeis according to the agreement. We haven't said what part of that payment is principal and what is interest. We still owe him interest at around 6.7%. Bryan said in our meeting with Dennis, Dennis said the original TIF agreement did not include any provisions for the real estate taxes, for protesting and trying to lower his real estate taxes. Those came about in the second and third agreements where Mr. Koppeis could not get them lowered below an amount that would support the TIF agreement and principal and interest payments on the bond.

Bryan said with respect to refinancing the bonds, he does not believe we are going to be able to bundle everything together. He believes we can recall the original TIF notes and have those reissued and does not believe that is a bad idea. His only concern about that is it will lower the minimum amount required to support those bonds. If that amount is lowered, Mr. Koppeis can have his real estate tax assessment lowered until it gets to that point. Bryan believes St. Clair County is holding him to not having anything lowered until the TIF agreement is taken care of and everything is paid off. Bryan also said on the second and third agreements, we are paying a pretty high interest rate. If we pay those off, we are paying Mr. Koppeis off and his concern with that is the agreements will then be concluded. Will that then allow Mr. Koppeis to take his assessment down on the real estate taxes? Tony said there would probably be a legal battle there. He said the only way we'll give Mr. Koppeis the money now is if we have language in the agreement where he can't lower the taxes. Tony thinks we should look into it and see if we can get a better deal for the Village. Bryan believes we should at least move forward with recalling and reissuing the notes from the first TIF agreement. Tony did confirm with Attorney Manion that the second and third agreements still live if we pay Mr. Koppeis off. Bryan said if the real estate taxes are not there to support the TIF note, the sales tax from that development will be used to support it. Tony will ask Commerce Bank, Edward Jones and Dan Reitz if we can put an additional amount on the TIF agreement.

6. Video gaming: Tony said our last payment was almost \$1,000.
7. Auditor contract: Tony said we will send this out for bid and Bryan said we can advertise it.
8. Netemeyer Engineering invoice: Tony confirmed with Dennis they did the work and we owe the money. He thought it was supposed to come out of MFT. Seth said before we go spending \$7,000, the board should approve that. Tony needs to check and see if a packet was given to us to submit under MFT. John said it took quite a while for this project to be done.
9. Website update: Tony said we are waiting until next year.

Steve asked John to get the number of radio read meters installed. Steve asked what the electric engineering costs were and John said that was engineering for the shed, NESHAP and the high-sulfur fuel issue. Matt asked about the Faith Baptist Church meter and John said they had a high water reading, it went down a couple months and then went way up again. We switched out the meter because they felt it was going bad. It's back to 150 gallons every month. John did tell them we are going to have the meter tested to determine if it was bad or not. The church rep did tell John that they had a plumber come in and fix some issues. Jerry asked if we keep a copy of what each officer spends on their uniforms and Tony replied yes, they get an allowance every year. Tony advised a new hire has a list of items they need. She also questioned if we are paying for the no parking signs for homecoming and that was previously discussed. Seth said we have in the past but we are going to sit down with the park board and discuss some items after the winter has passed. She also asked on the paychecks where the time period overlaps. She wants someone to clarify that for her and said she is concerned about it

because it looks like people are getting paid twice for 1 day. Jerry said Debbie did check into it and ADP told her that was the way they did it. She is concerned everyone is getting an extra paid day. Tony said they are not but he will check into it.

F. NEW BUSINESS:

1. Copier for Police Department: Tony said Julie obtained an estimate on a new copier for the police department. He asked if we need to come back to the committee on this? He said Julie is trying to find a way to save money. He will have Julie check and see why there is a difference on the number of copies. The committee was fine as long as they didn't go over the 19,000 copies.
2. Economic Development: Steve said we are going to start the committee back up again. Seth said he has a contact from Midland States Bank that would like to sit down with Steve and the committee to talk about different things. Steve said we will hold EDC before the 1st board meeting of the month at 6:30 p.m. and will start in October. Elizabeth will announce her Community Development Committee at the next board meeting and it will meet before the second board meeting at 6:30 p.m.
3. Health Insurance renewal: Tony said we received our renewal quote for our health insurance with an 8.7% increase. He said we will rebid our insurance in October but we need to do this to give us the 8.7% increase. Seth said we need get some outside bidders and said we haven't in the past 4 years. Steve agreed and Mike reminded the committee about the Health Insurance Advisory Committee. Tony said there are some major fines coming down for having the wrong stuff in place in 2016. He said we need to have someone that understands how this works.
4. TWM and H&M Invoices for payment: Tony said with respect to TWM/SRTS, TWM sends the bills to the state and they pay that bill. Tony said on the H&M invoice, it needs to be approved. The committee directed Tony to bring the invoice to the board Tuesday night.

G. PUBLIC PARTICIPATION: None.

H. ADJOURN: *Trustee Matt Trout motioned to adjourn the meeting at 6:43 p.m. and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.*



Transcribed from tape by
Julie Polson
Office Manager

VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Ray Matchett, Jr.
Steve Smith
Mike Blaies
Mathew Trout
Dean Pruet
Elizabeth Niebruegge

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
COMMITTEE AS A WHOLE MEETING
Wednesday, August 28, 2013
6:00 p.m.

EXHIBIT E
VILLAGE ADMINISTRATOR
Tony Funderburg
VILLAGE TREASURER
Bryan A. Vogel
PUBLIC WORKS DIRECTOR
John Tolan
POLICE CHIEF
Stanley Donald
VILLAGE ATTORNEY
Weilmuenster Law Group, P.C

The Committee as a Whole Meeting was called to order at 6:47 p.m. on Wednesday, August 28, 2013, by Mayor Seth Speiser. Members present were Mayor Seth Speiser, Trustee Steve Smith, Trustee Mike Blaies, Trustee Ray Matchett, Trustee Elizabeth Niebruegge, Trustee Matt Trout, Trustee Dean Pruet, Village Clerk Jerry Menard, Public Works Director John Tolan and Village Administrator Tony Funderburg.

A. OLD BUSINESS:

1. Approval of July 1, 2013 Minutes: Trustee Ray Matchett motioned to approve the July 1, 2013 minutes and Trustee Matt Trout seconded the motion. With five aye votes, motion carried. Trustee Smith abstained from the vote since he was absent.

B. NEW BUSINESS:

1. IML Conference: Administrator Funderburg said we have discussed this quite a bit. He has talked to other municipalities who say they go every year and they feel it is very worth attending. Tony found two areas in the budget so we can do this. John Tolan said he talked to Tony Erwin who said we should send everyone because it is well worth it. Seth said he had lunch with Ray Klein and if we spend money on one thing, this should be it because of the importance of what is learned there. Seth suggested sending 3 or 4 people this year and then 3 or 4 different people next year. Tony said it is approximately \$1,000 for the conference and hotel room. After this year, we will know how much money to budget for meals, gas, etc. For however many people attend, we will divide the sessions up so we can attend as many as possible. Tony announced he will put sign-up sheets for all conferences by the copier.

Trustee Matt Trout motioned to recommend to the full board sending not to exceed 10 people to the IML Conference and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.

2. Executive Session to Discuss Personnel, 5 ILCS 120/2(C)(1) and possible disciplinary action:

EXECUTIVE SESSION 7:15 P.M.

Trustee Matt Trout motioned to enter Executive Session to discuss personnel, 5 ILCS 120/2(C)(1) and possible disciplinary action and Trustee Ray Matchett seconded the motion. **ROLL CALL VOTE:** Trustee Matt Trout - aye; Trustee Ray Matchett - aye; Trustee Steve Smith - aye; Trustee Elizabeth Niebruegge - aye; Trustee Mike Blaies - aye; and Trustee Dean Pruet - aye. With 6 aye votes, the motion carried.

Committee as a Whole Meeting
Wednesday, August 28, 2013
Page 1 of 2

EXECUTIVE SESSION ENDED
7:42 P.M.

Trustee Matt Trout motioned to end Executive Session at 7:42 p.m. and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.

The meeting resumed at 7:43 p.m.

Public Works Director Tolan clarified the employee will receive the letter Friday with the hearing to be held Tuesday, September 3rd. John will notify Greg Eckels and Tony will notify Jim Beck before the employee is given the letter.

Trustee Ray Matchett motioned to move forward with a disciplinary hearing to be held September 3, 2013 at 6:00 p.m. and Trustee Dean Pruett seconded the motion.
ROLL CALL VOTE: Trustee Ray Matchett- aye; Trustee Dean Pruett - aye; Trustee Mike Blaies - aye; Trustee Matt Trout - aye; Trustee Steve Smith - aye; and Trustee Elizabeth Niebruegge - aye. With 6 aye votes, the motion carried.

3. Davinroy Mechanical's Final Pay Request: Tony said this is about the amount we are holding out of his final pay request. Tony, John and Elizabeth met with Mark and also the caulk representative. She said the representative was very professional and cautious about the caulk. He did admit there was something wrong with the caulk. Elizabeth had a conversation with Mark about us holding back over 10%. She told Mark we would come back to the board to discuss this. Seth said the more you hold back, the quicker the work will be done. John believes about half of the pool caulking will have to be replaced. John is not worried that Mark won't do the job. The committee agreed to hold the \$10,000 until the job is complete.

C. GENERAL CONCERNS: Elizabeth had some information on the Community Development Committee for the trustees and invited anyone to attend.

D. PUBLIC PARTICIPATION: None.

E. ADJOURN: *Trustee Matt Trout motioned to adjourn at 7:55 p.m. and Trustee Dean Pruett seconded the motion. All voting aye, the motion carried.*



Transcribed from tape by
Julie Polson
Office Manager

VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

VILLAGE TRUSTEES
Ray Matchett, Jr.
Steve Smith
Mike Blaies
Mathew Trout
Dean Pruett
Elizabeth Niebruegge

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

ELECTRIC COMMITTEE MEETING
Wednesday, September 11, 2013 at 5:30 p.m.

EXHIBIT F
VILLAGE ADMINISTRATOR
Tony Funderburg
VILLAGE TREASURER
Bryan A. Vogel
PUBLIC WORKS DIRECTOR
John Tolan
POLICE CHIEF
Stanley Donald
VILLAGE ATTORNEY
Weilmuenster Law Group, P.C

The meeting of the Electric Committee was called to order at 5:30 p.m. on Wednesday, September 11, 2013 by Chairman Mike Blaies. Committee members present were Chairman Mike Blaies, Trustee Steve Smith, Trustee Elizabeth Niebruegge, Mayor Seth Speiser, Public Works Director John Tolan, Head Lineman Shane Krauss, Village Administrator Tony Funderburg and Office Manager Julie Polson. Guest present: Janet Baechle.

A. OLD BUSINESS:

1. Approval of August 14, 2013 Minutes: Trustee Steve Smith motioned to approve the August 14, 2013 minutes and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.
2. Acquiring Ameren customers: Shane has checked some additional locations with power close by but still needs to check the list more thoroughly.
3. HAPS/High sulfur fuel: We are waiting on the permit. John said LaDonna Driver and BHM&G are still trying to figure out a solution to the high sulfur fuel.
4. Portable Generator Replacement: Shane said Craig had the generator running today. There is a slight fuel leak from the original speed control. That would cost about \$1,200 to replace. He suggested taking the unit and see how it runs when we put a load on it. John would like to leave the generator portable. He also told the committee we do have money in the budget for a generator.
5. Arc Flash Study: Shane said we are getting ready to paint the doghouse. The motors are on the exhaust fans.
6. Safety Training: John said IMUA will be here on 9/25 for fire safety training.
7. Wiegmann's project: Shane said all three transformers are set and we are waiting on Wiegmanns. They want to wait until October to do their work. We will meet before then to discuss everything. Shane gave Jane the information on what to bill the school. That portion can be taken off the agenda.
8. Shed: John said the floor is in. We went ahead and cured and sealed the floor and it looks very nice. Shane will have the heating guy tell us what he thinks we need to heat the building. AKA offered to pour concrete pads out in front of the shed at a cost of \$16,000 and Seth thought if our guys did the work, it would only cost around \$4,000. We need to get the contractor back out on the doors to make sure they close properly.

9. Spreadsheet of agreements: Julie revised the dates on the Charter franchise agreement. She said the CellNet contract goes year to year once the original term expires. We need to go out for bid on the audit contract. Shane questioned if poles go bad, can we have language in the contract to address that.
10. Risk assessment conducted by insurance company: Shane will start working on this soon.
11. Doors at old power plant: John will call them again to try and get them out to take care of this.
12. Transformer bids/Surplus Transformers: Shane is working on this. Once he compiles all of the information, he will obtain 3 bids.
13. Prairie State Tour: Item can be taken off the agenda.
14. LED Lighting: Julie advised the grant application has been submitted and received. John said Professional Metals already did the project and it is up to us to decide how much grant money Professional Metals will receive. Tony said we will know more in October on what we can give them. Shane said if we replace our streetlights with LED lights, he would like to leave the decorative lights alone and address the older fixtures.
15. Cost of electric materials: John said when he, Shane and Tony visited IMEA earlier this week, IMEA offered to help in several different areas. They can gather information from other municipalities, provide sample ordinances, etc. Tony will talk to them about this topic as well as number 16 below.
16. Discontinuance of Village employees installing temp electric: Tony will check with IMEA on this. Julie will see if there is anything in our code that addresses this.
17. Maintenance of electric service at park: John said we talked about writing a letter to the park board and Tony said he will discuss this in an upcoming meeting with them.

B. NEW BUSINESS:

1. Resident electric bill: Shane said Pete Vogel had a storage shed where the meter has not been read for several years. We then obtained a recent reading for that location and Mr. Vogel received a bill for \$726.94 which he paid. Shane stated the problem is there are a few estimated readings for that meter but he doesn't know where they came from to substantiate the reading. He also said because of the meter that is currently installed, we can't replace it with a radio read meter. Pete would have to run a new service. John said Pete did pay the minimum amount every month. John suggested we read the meter for three months, which we did, and there was very minimal usage. Shane said Jane recalculated the amount owed using 5 kwh and came up with \$64.89 for the 6-year period.

Trustee Elizabeth Niebruegge motioned to recommend to the full Board Pete Vogel be issued a refund in the amount of \$662.05 and Trustee Steve Smith seconded the motion. All voting aye, the motion carried.

Shane also brought up a situation where we had two residents paying for each other's electric bill because we had the transponder number of the meter associated with the incorrect utility account. This resulted in one customer receiving a \$2,800 refund and the other customer who owes \$2800. With this instance, we can account for the usage, we just billed the wrong person. The committee held a lengthy discussion with suggestions for the resident to pay an extra \$25 per month until it's paid off or possibly only having to pay a portion of the amount back. Seth said we should check to see if we can legally do something to recoup the money owed the Village. This will be discussed next month.

Shane said we need to discuss the maintenance of the Caterpillar engines. We have never had a clear maintenance schedule. To perform maintenance on each of the Cats, it would cost approximately \$8,572 per unit or about \$17,000 total. We do have an oil leak in one of the Cats so we need to budget for these maintenance costs. John said Bob figured us to be at approximately 1300 hours now. Shane reassured the committee we have maintained the units, just not on a set schedule. This will be added to the agenda.

C. GENERAL CONCERNS: None.

D. PUBLIC PARTICIPATION: None.

E. ADJOURN: Trustee Steve Smith motioned to adjourn at 6:54 p.m. and Trustee Elizabeth Niebruegge seconded the motion. All voting aye, the motion carried.



Julie Polson
Office Manager

VILLAGE PRESIDENT
Seth Speiser

VILLAGE CLERK
Jerry Menard

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Weilmuenster Law Group, P.C

PERSONNEL AND PUBLIC SAFETY COMMITTEE MEETING Wednesday, September 11, 2013 at 6:30 p.m.

Chairperson Ray Matchett called the meeting of the Personnel and Public Safety Committee to order on Wednesday, September 11, 2013 at 6:58 p.m. Those present were Chairperson Ray Matchett, Trustee Matt Trout, Trustee Mike Blaies, Mayor Seth Speiser, Trustee Elizabeth Niebruegge, Chief Stan Donald, Village Administrator Tony Funderburg and Office Manager Julie Polson. Guest present: Janet Baechle.

POLICE: OLD BUSINESS:

1. Police car maintenance and fuel log: A copy of the maintenance and fuel logs was included for the committee's review. Tony said we had previously discussed purchasing a patrol car but decided to wait until further into the budget year. We need to replace the Ford Expedition. Chief Donald would like to purchase a used patrol car from the Missouri Highway Patrol. They average 54,000 – 55,000 miles and cost anywhere from \$6,000 - \$12,000 depending on the vehicle style and features. Stan said they have a constant turnover of cars. If he gets approval to purchase a car, he would call since they are located in Jefferson City. Stan said the officers take care of the vehicles because they are their own squad cars, and they are maintained very well. We need to wait on the other car because of other expenditures in the police department. Stan said we would need to make some modifications to the car because it will transport the K-9.

Trustee Mike Blaies motioned to recommend to the full Board we purchase a used patrol car not to exceed \$12,000 and Trustee Matt Trout seconded the motion. All voting aye, the motion carried.

B. NEW BUSINESS:

1. Police officer applications: Tony copied two applications for the trustees' review. One application is to fill a part-time officer vacancy. The other application is Chief Donald's recommendation for a full-time hire. Tony said we can't do anything until the arbitration decision is known but he would like for the trustees to start considering Chief Donald's suggestion. Julie said if we are going to hire a full-time officer, we would need to post it internally first.

EXECUTIVE SESSION 7:18 P.M.

Trustee Mike Blaies motioned to enter into Executive Session citing personnel, 5 ILCS, 120/2-(c)(1) and Trustee Matt Trout seconded the motion. All voting aye, the motion carried.

EXECUTIVE SESSION ENDED 7:25 P.M.

Personnel/Police Committee Meeting
Wednesday, September 11, 2013
Page 1 of 2

Trustee Matchett reconvened the meeting at 7:25 p.m.

Trustee Matt Trout motioned to recommend to the full Board the hire of John Schaefer as a part-time police officer and Trustee Mike Blaies seconded the motion. All voting aye, the motion carried.

The maintenance logs were further reviewed by the committee. Chief Donald left the meeting at 7:35 p.m.

PERSONNEL:

A. OLD BUSINESS:

1. Approval of August 14, 2013 Minutes: *Trustee Mike Blaies motioned to approve the August 14, 2013 minutes and Trustee Matt Trout seconded the motion. All voting aye, the motion carried.*
2. Employee handbook: On hold.
3. Job descriptions: On hold for now.
4. Plaques for Gene, Ron and Sam: Julie and Tony will work on this to get it done.
5. Time Clock Policies: Item can be taken off the agenda.
6. Office Cleaning: Matt said we don't have money in the budget to hire a cleaning firm right now. The committee agreed to revisit the issue after the next budget is in place.
7. IML Conference: Tony needs to know who is going so he can make the reservations. Please get back to him by tomorrow.

B. NEW BUSINESS:

1. Health Insurance Renewal: Tony explained to the committee that we need to sign the health insurance renewal form. It assures us of receiving no more than an 8.7% increase. It does not limit us from being able to go out for bid from other agents/companies. We will take this to the Board Monday night.

C. GENERAL CONCERNS: None.

D. PUBLIC PARTICIPATION: None.

E. ADJOURN: *Trustee Matt Trout motioned to adjourn at 8:00 p.m. and Trustee Mike Blaies seconded the motion. All voting aye, the motion carried.*



Julie Polson
Office Manager



550 Maryville Centre Drive
Suite 300
St. Louis, MO 63141

RECEIVED

AUG 06 2013

07/25/2013

JULIE POLSON
VILLAGE OF FREEBURG
14 SOUTHGATE CENTER
FREEBURG, IL 62243

Subject: 12/01/2013, Renewal for Subgroups: 6468650001, 6468650899

Dear JULIE POLSON:

IMPORTANT INFORMATION ENCLOSED: Please read this entire letter carefully.

Thank you for choosing Coventry Health Care of Missouri for your health care benefits plan. We understand the challenges small business employers face in managing health benefit programs and we appreciate the trust you have placed in us.

BE INFORMED - PREPARING FOR CHANGE

Many key provisions of the Affordable Care Act are bringing changes in the health benefits arena. Small business employers feel uncertain and concerned. You wonder what will change and how those changes will affect you, your employees and your bottom line. As we prepare for significant changes in 2014, Coventry Health Care wants to provide you with an opportunity to face those changes with the confidence that you are providing the most cost-efficient and effective health benefits.

BE EMPOWERED - ADVANTAGES FOR YOUR GROUP

A new contract beginning December 1, 2013 will provide you with the certainty that you have predictable rates through your next renewal in December 2014; A December 2013 effective date may deliver significant cost savings to you. A recent paper prepared by U.S. Senate and House of Representatives staff members cited data from several studies to estimate the potential impact of ACA changes on small-group premiums*:

- In analyzing data for several U.S. cities, the annual average increase in premium could be 145% for young adults.
- Additionally, the requirement to purchase coverage that includes mandated essential health benefits could increase premiums in some states by as much as 50%.

(SOURCE: *The Price of Obamacare's Broken Promises: Young Adults and Middle Class Families Set to Endure Higher Premiums and Unaffordable Coverage, prepared by House

(Over)

JULIE POLSON
VILLAGE OF FREEBURG
07/25/2013

Committee on Energy and Commerce, majority staff, the Senate Committee on Finance, minority staff, and the Senate Committee on Health, Education, Labor & Pensions, minority staff, March 2013.)

The enclosed package, separate and in addition to your standard renewal, includes

- 1) Rates for a new contract beginning December 1, 2013,
- 2) An overview of the benefits offered for this contract period and
- 3) Optional alternative plan designs for your review.

BE ENGAGED - ACTION REQUIRED

To accept the new contract effective December 1, 2013, simply return the proposal rate acceptance page with your signature. In order to comply with existing regulations around employee notifications of the Summary of Benefits and Coverage (SBC), we must receive your request before September 16, 2013. If you do not notify us by this time, we will be unable to implement the December 1 contract.

Important: This offer is voluntary. If you choose not to accept this offer, there will be no impact to your standard renewal and rates. You may choose to renew on your 2013 anniversary date and will maintain that policy until the 2014 anniversary date.

Finally, I would like to thank you once again for choosing Coventry Health Care of Missouri for your healthcare coverage. We look forward to continuing our relationship with you during your upcoming plan year and providing you and your employees with access to quality medical coverage and services. Please do not hesitate to contact me at (314) 506-1541 ext. 0 or at slkreamer@cvty.com with any questions you may have regarding your renewal.

Sincerely,

Stephanie Kreamer
Account Manager
slkreamer@cvty.com

cc: Bill Schmaltz

12/01/2013



VILLAGE OF FREEBURG

12/01/2013

RENEWAL PROPOSAL CONTINGENCIES

1. A minimum of 2 subscribers are required for group coverage.
2. This quote assumes Coventry Health Care of Missouri is the sole medical carrier.
3. For contributory plans, minimum participation of 75% of the total eligible employees less valid waivers (for example, spousal waivers) and a minimum of 50% of the total eligible employees is required. For non-contributory plans, 100% participation of eligible employees is required. Subject to state regulation.
4. Retirees are not eligible for coverage
5. The percentage of out-of-area subscribers cannot exceed 30% of the total number of enrolled subscribers and there is a minimum of ten enrolled subscribers for out-of-area plans to be available.
6. Employer contribution is equal to or exceeds 50% of the employee only premium and 50% of the entire premium.
7. Coventry Consumer Choice products are available separately and are not included in this quote.
8. Eligibility rules and employer contribution percentages remain consistent during the contract period.
9. The Carelink from Coventry product (if selected) is available only to groups located in the following areas: St. Louis City, St. Louis County, Franklin County, Jefferson County and St. Charles County. Due to the geographical limitations of this network, it is advised that this product is only to be considered for members residing within these areas.
10. Coverage is for full-time employees only, as defined by the employer with a minimum of 30 hours per week required unless otherwise agreed to by the Underwriting Department.
11. Any significant change in enrollment in the policy year may be cause for re-rating, subject to state regulations.
12. Failure to satisfy or comply with any of the criteria listed above may result in termination of the contract.
13. These rates are approved for sale by Underwriting and are guaranteed for a 12 month period from the effective date of coverage provided the above conditions are met. Coventry retains the right to adjust these rates as necessary to comply with changes in any federal or state law, statute or regulation, including but not limited to the federal Patient Protection and Affordable Care Act, as amended.
14. These rates assume no deductible, coinsurance or copays will be paid by the group or other third party except as an approved HSA or HRA account contribution. We reserve the right to adjust rates, or terminate the contract if such employer or supplemental coverage funding is in place.
15. The premium rates in this quote do not include broker commission, but do include a pass-through fee of \$22 PEPM.

RENEWAL DISCLAIMERS

Proposed rates are subject to change based on the terms outlined on the Coventry Health Care of Missouri Contingencies page. Actual benefits, cost sharing provisions, limitations and exclusions are set forth in the Certificate of Coverage issued to members.

VILLAGE OF FREEBURG
 JULIE POLSON
 14 SOUTHGATE CENTER
 FREEBURG, IL 62243

Re: Questionnaire

Dear JULIE POLSON:

Federal laws require that health insurers and administrators determine how various laws apply to employer benefit plans. Also, certain laws mandate that we provide detailed information to the government. To comply with Section 111 of the Federal Medicare, Medicaid, and SCHIP Extension Act of 2007 (Medicare secondary payor reporting requirements), the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Federal Mental Health Parity Act, and the Affordable Care Act (ACA), we need to provide the government with number of employees in your employer group. This can be challenging because these laws may define the terms "employee" and "employer group" differently, or may measure the number of employees over different time periods. The enclosed questionnaire will enable us to accurately report the size of your group as it relates to these various laws. **Please complete and return the questionnaire to the address or fax number listed below. Your response is required within 30 days of your renewal effective date to ensure that the proper benefits are provided to your employees.**

Please provide the average number of employees at your company during the preceding calendar year (i.e. 2012). This average must include all individuals employed by your company, whether an employee was full-time, part-time, and/or seasonal. **Important:** the government requires the total average number, regardless of whether employees were eligible to enroll, and/or participated in the group insurance coverage. Only include temporary employees if they worked for your company (i.e., employees to whom you issue a W-2).

Example:

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Average
FT Emp.	20	22	23	24	25	27	25	22	23	21	20	18	270	
PT Emp.	2	2	2	2	3	3	2	2	1	3	3	3	28	
Seasonal	1	1	1	0	0	0	0	0	0	30	40	40	113	
Total	23	25	26	26	28	30	27	24	24	54	63	61	411	34

Average = Total Number of Employees for 2012 ÷ 12 months (e.g., 411 ÷ 12 = 34).

If your business, along with one or more other businesses, is aggregated and treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code, provide the combined total number of employees for all businesses that are included in the "single employer group" when responding to this question.

Average number employed between January 1 and December 31, 2012: _____

For the following questions, "employee" refers to an individual who is working for the employer (whether full-time, part-time or seasonal), or an individual who, although not actually working for the employer, is receiving payments from the employer that are subject to FICA taxes. Such payments include those that would be subject to FICA taxes if the employer were not exempt from those taxes under the Federal Internal Revenue Code.

- (1) Did you employ at least two individuals as of the first day of your current plan year?
 Yes No
- (2) Do/have you employ(ed) 20 or more individuals for each working day of 20 or more calendar weeks in the current calendar year or the preceding calendar year?
 Yes No
- (3) Have you had an average of more than 50 employees during the preceding calendar year?
 Yes No
- (4) Have you employed 100 or more individuals on 50 percent or more of its regular business days during the previous calendar year?
 Yes No

If you answered "yes" to all of the above questions, please sign the bottom of this form and return the questionnaire.

If you answered "no" to any of the questions above, please answer the following additional questions:

- (5) Are you an entity or corporation that is part of a group of corporations or entities under common control which file a consolidated tax return?
 Yes No
- (6) If you answered yes to #5, do the entities/corporations that are part of the consolidated tax return employ 20 or more individuals in the aggregate for each working day of 20 or more calendar weeks in the current calendar year or the preceding calendar year?
 Yes No
- (7) If yes to #5 and #6, did the entities/corporation that are part of the consolidated tax return employ an average of more than 50 employees during the preceding calendar year?
 Yes No
- (8) If yes to #5, #6 and #7, did the entities/corporations that are part of the consolidated tax return employ 100 or more individuals in the aggregate on 50 percent or more of its regular business days during the previous calendar year?
 Yes No
- (9) Are you an employer that is currently subject to the requirements set forth in the federal Consolidated Omnibus Budget Reconciliation Act (COBRA)?
 Yes No
- (10) If you answered no to question #9, are you an employer that has individuals enrolled in your employer-sponsored benefit plan pursuant to COBRA as a result of a prior time period when you were subject to COBRA requirements?
 Yes No

I certify that all the answers above are complete and accurate, to the best of my knowledge. I understand that the answers will be utilized by Coventry Health Care, Inc. and its subsidiaries to report information to the Federal Government as required by Federal law.

Signature:	Date:	Tax Identification Number:
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Please return this letter to: PO BOX 7740 London, KY 40742 or Fax Number 606-330-1360

Please contact your Account Manager or the CARETeam at the number referenced on your premium bill, if you have any questions. Thank you for your timely response.

Coventry Health Care of Missouri

VILLAGE OF FREEBURG

Demographics: County: Saint Clair Region: IL State/Zip: 62243	Contacts: Agent: Bill Schmalz Agency: ---Independent Agency--- Account Mgr: Stephanie Kreamer	Other Factors: SIC Code: 9111 Association: None Renewal Date: 12/01/2013
-------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------

RATE COMPARISON FOR SUBGROUP(S): 6468650001, 6468650899

	EMPLOYEE	EMPLOYEE + CHILD	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY	MONTHLY PREMIUM	% Change (Monthly Prem)
Current Rates	\$254.78	\$496.82	\$496.82	\$535.04	\$777.08	\$17,121.24	0%
PROPOSED RENEWING PRODUCT:							
PPO QAR5000-20	\$289.05	\$542.75	\$542.75	\$582.81	\$836.50	\$18,605.77	8.7%
ALTERNATE PRODUCT(S):							
Select QAR5000-20	\$266.13	\$498.05	\$498.05	\$534.67	\$766.60	\$17,065.55	-0.3%

DETAIL INCLUDING RIDERS:

PRODUCT NAME	RX	FSA	HSA
PROPOSED RENEWING PRODUCT:			
PPO QAR5000-20	\$12/\$30/\$55/\$150/\$300-Q	None	None
ALTERNATE PRODUCT(S):			
Select QAR5000-20	\$12/\$30/\$55/\$150/\$300-Q	None	None

Coventry Health Care of Missouri

VILLAGE OF FREEBURG

Demographics: County: Saint Clair Region: IL State/Zip: 62243	Contacts: Agent: Bill Schmaltz Agency: ---Independent Agency--- Account Mgr: Stephanie Kreanner	Other Factors: SIC Code: 9111 Association: None Renewal Date: 12/01/2013
-------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------

PRODUCT BENEFITS FOR SUBGROUP 6468650001, 6468650899

PRODUCT NAME	IN-NETWORK SERVICES				OUT-OF-NETWORK SERVICES				PREMIUM		
	OV	DED	COIN	HOSP	ER	OOP	DED	COIN	OOP	GROUP	% CHANGE
PROPOSED RENEWING PRODUCT:											
PPO QAR5000-20	\$20	\$5,000/ \$10,000	0%	0%	\$200	\$5,250/ \$10,500	\$5,000/ \$10,000	30%	\$12,000/ \$24,000	\$18,605.77	8.7%
ALTERNATE(S):											
Select QAR5000-20	\$20	\$5,000/ \$10,000	0%	0%	\$200	\$5,250/ \$10,500	\$5,000/ \$10,000	30%	\$12,000/ \$24,000	\$17,065.55	-0.3%

Demographics: County: Saint Clair Region: IL State/Zip: IL 62243	Contacts: Agent: Bill Schmalz Agency: ---Independent Agency--- Account Mgr: Stephanie Kremer	Other Factors: SIC Code: 9111 Association: None Renewal Date: 12/01/2013
----------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------

DETAIL INCLUDING RIDERS FOR SUBGROUP 6468650001, 6468650899

<input checked="" type="checkbox"/>	PRODUCT NAME	RX	FSA	HSA	GROUP	PREMIUM	% CHANGE
PROPOSED RENEWING PRODUCT:							
<input type="checkbox"/>	PPO QAR5000-20	\$12/\$30/\$55/\$150/\$300-Q	None	None	\$18,605.77		8.7%
ALTERNATE(S):							
<input type="checkbox"/>	Select QAR5000-20	\$12/\$30/\$55/\$150/\$300-Q	None	None	\$17,065.55		-0.3%

NOTE: Check the box associated with the product you are selecting for renewal. Please send the signed copy of this page to your Account Manager.

Rate Accepted by: _____ Title: _____ Date: _____

Detailed rate tables and benefit summaries are attached for the proposed renewal plan and the first three alternative options. Please contact your Account Manager if you would like this information on any of the additional alternatives listed.

PPO QAR5000-20	Member Responsibility	
	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE		
Individual	\$5,000	\$5,000
Family	\$10,000	\$10,000
OUT-OF-POCKET MAXIMUM		
Individual (Includes Deductible)	\$5,250	\$12,000
Family (Includes Deductible)	\$10,500	\$24,000
LIFETIME MAXIMUM	Unlimited	Unlimited
PHYSICIAN OFFICE VISITS	\$20 Copay per visit after deductible	30% of covered expenses after deductible
SPECIALIST OFFICE VISITS	\$40 Copay per visit after deductible	30% of covered expenses after deductible
PREVENTIVE CARE		
Annual Gynecological Exam	\$0 Copay	30% of covered expenses after deductible
Well Child Care	\$0 Copay	30% of covered expenses after deductible
Adult Physical	\$0 Copay	30% of covered expenses after deductible
INPATIENT HOSPITAL SERVICES		
Coverage provided for semi-private room, lab, x-rays, diagnostic laboratory and radiology, medications, anesthesia, short-term rehabilitation services and radiation therapy.	0% Coinsurance per admission after deductible	30% Coinsurance per admission after deductible **
OUTPATIENT SERVICES		
Outpatient Surgery	0% Coinsurance per visit after deductible	30% of covered expenses after deductible***
Lab	0% Coinsurance per visit after deductible	30% of covered expenses after deductible***
X-Ray	0% Coinsurance per visit after deductible	30% of covered expenses after deductible***
High Tech Diagnostic	0% Coinsurance per visit after deductible	30% of covered expenses* after deductible***
EMERGENCY ROOM (Waived if admitted)	\$200 Copay per visit after deductible	\$200 Copay per visit after deductible
URGENT CARE	\$50 Copay per visit after deductible	\$50 Copay per visit after deductible
VISION SERVICES	\$40 Copay per visit after deductible	30% Coinsurance after deductible
CHIROPRACTIC SERVICES	\$20 Copay per visit after deductible	30% of covered expenses after deductible
SKILLED NURSING FACILITY (Limited to 45 days per calendar year)	0% Coinsurance per admission after deductible	30% of covered expenses after deductible**
HOME HEALTH CARE	0% Coinsurance after deductible	30% of covered expenses after deductible***
PHYSICAL, SPEECH & OCCUPATIONAL THERAPY (Limited to 60 combined visits)	0% Coinsurance per visit after deductible	30% of covered expenses after deductible***
MENTAL HEALTH, SUBSTANCE ABUSE SERVICES		
Inpatient Hospital	0% Coinsurance per visit after deductible	30% of covered expenses after deductible **
Outpatient Office Visit	\$40 Copay per visit after deductible	30% of covered expenses after deductible
PRESCRIPTION DRUGS (Includes Oral Contraceptives and Managed Formulary)	\$12 Tier 1/ \$30 Tier 2/\$55 Tier 3 / \$150 Tier 4/\$300 Tier 5	Covered at participating pharmacies for in-network copays
CLAIM FORM REQUIRED	No	Yes

*To receive In-Network benefits, services must be provided by a Coventry Health Care of Missouri contracted Physician or precertified by Coventry Health Care of Missouri.
 ** \$1,000 penalty for failure to Pre-certify.
 *** 20% penalty for failure to Pre-certify.
 All Mental Health Services must be prior authorized in advance by calling the Coventry Health Care of Missouri Behavior Health line at 1-877-227-3520.

Select QAR5000-20	Member Responsibility	
	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE		
Individual	\$5,000	\$5,000
Family	\$10,000	\$10,000
OUT-OF-POCKET MAXIMUM		
Individual (Includes Deductible)	\$5,250	\$12,000
Family (Includes Deductible)	\$10,500	\$24,000
LIFETIME MAXIMUM	Unlimited	Unlimited
PHYSICIAN OFFICE VISITS	\$20 Copay per visit after deductible	30% of covered expenses after deductible
SPECIALIST OFFICE VISITS	\$40 Copay per visit after deductible	30% of covered expenses after deductible
PREVENTIVE CARE		
Annual Gynecological Exam	\$0 Copay	30% of covered expenses after deductible
Well Child Care	\$0 Copay	30% of covered expenses after deductible
Adult Physical	\$0 Copay	30% of covered expenses after deductible
INPATIENT HOSPITAL SERVICES		
Coverage provided for semi-private room, lab, x-rays, diagnostic laboratory and radiology, medications, anesthesia, short-term rehabilitation services and radiation therapy.	0% Coinsurance per admission after deductible	30% Coinsurance per admission after deductible**
OUTPATIENT SERVICES		
Outpatient Surgery	0% Coinsurance per visit after deductible	30% of covered expenses* after deductible*****
Lab	0% Coinsurance per visit after deductible	30% of covered expenses* after deductible***
X-Ray	0% Coinsurance per visit after deductible	30% of covered expenses* after deductible*****
High Tech Diagnostic	0% Coinsurance per visit after deductible	30% of covered expenses* after deductible***
EMERGENCY ROOM (Waived if admitted)	\$200 Copay per visit after deductible	\$200 Copay per visit after deductible
URGENT CARE	\$50 Copay per visit after deductible	\$50 Copay per visit after deductible
VISION SERVICES	\$40 Copay per visit after deductible	30% Coinsurance per visit after deductible
CHIROPRACTIC SERVICES	\$20 Copay per visit after deductible	30% of covered expenses after deductible
SKILLED NURSING FACILITY (Limited to 45 days per calendar year)	0% Coinsurance per admission after deductible	30% of covered expenses after deductible**
HOME HEALTH CARE	0% Coinsurance after deductible	30% of covered expenses after deductible***
PHYSICAL, SPEECH & OCCUPATIONAL THERAPY (Limited to 60 combined visits)	0% Coinsurance per visit after deductible	30% of covered expenses after deductible***
MENTAL HEALTH, SUBSTANCE ABUSE SERVICES		
Inpatient Hospital	0% Coinsurance per visit after deductible	30% of covered expenses after deductible**
Outpatient Office Visit	\$40 Copay per visit after deductible	30% of covered expenses after deductible
PRESCRIPTION DRUGS		
(Includes Oral Contraceptives and Managed Formulary)	\$12 Tier 1/ \$30 Tier 2/\$55 Tier 3 / \$150 Tier 4/\$300 Tier 5	Covered at participating pharmacies for in-network copays
CLAIM FORM REQUIRED	No	Yes

*To receive In-Network benefits, services must be provided by a Coventry Health Care of Missouri contracted Physician or precertified by Coventry Health Care of Missouri.
 ** \$1,000 penalty for failure to Pre-certify.
 *** 20% penalty for failure to Pre-certify.
 All Mental Health Services must be prior authorized in advance by calling the Coventry Health Care of Missouri Behavior Health line at 1-877-227-3520.

Coventry Health Care of Missouri: PPO QAR5000-20

Coverage Period : 12/01/2013 - 11/30/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Employee, Emp+Spouse, Emp +Child, Family | Plan Type: PPO

 This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.chcmisouri.coventryhealthcare.com or by calling 1-800-755-3901.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	In network: Individual: \$5,000. Family: \$10,000. Does not apply to preventive care. Out of network: Individual: \$5,000 Family: \$10,000	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	In network: Yes. Individual: \$5,250 Family: \$10,500 Out of network: Yes. Individual: \$12,000 Family: \$24,000	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums, Balance-billed charges, Health care this plan doesn't cover, Prior authorization penalties.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a network of providers ?	Yes Phone: 1-800-755-3901; Web: www.chcmisouri.coventryhealthcare.com	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes. See your plan document for additional information about excluded services.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services .



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance payment** of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In network Provider	Out of network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Ded. then \$20 co-pay/visit	30% co-insurance (co-ins)/visit	None
	Specialist visit	Ded. then \$40 co-pay/visit	30% co-ins/visit	None
	Other practitioner office visit	Chiro: ded. then \$20 Co-pay; Nurse Pract. and Phys. Ass't.: ded. then \$20 Co-pay (PCP)/ded. then \$40 Co-pay(Spec.)	30% co-ins/visit	Chiro services limited to 26 visits/benefit year.
	Preventive care/ Screening/Immunization	\$0 co-pay/visit	30% co-ins/visit	None
If you have a test	Diagnostic test (x-ray, blood work)	0% co-ins/visit x-ray \$0 if in preferred independent lab. ded. then \$20 (PCP)/ded. then \$40 (Spec.) in doctor's office lab	30% co-ins/visit x-ray 30% co-ins/visit lab	Pre-authorization (Pre-auth) required. Failure: Additional charges equal to 20% of the Out-of-network (OON) rate.
	Imaging (CT/PET scans, MRIs)	0% co-ins/visit	30% co-ins/visit	Pre-auth required. Failure: Additional charges equal to 20% of the OON rate.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In network Provider	Out of network Provider	
If you need drugs to treat your illness or condition. More information about <u>prescription drug coverage</u> is available at www.chcmisssouri.coventryhealthcare.com .	Generic drugs	ded. then \$12 co-pay/fill (retail)/ \$30 co-pay/fill (mail order)	Not covered	31-day supply retail, 90-day supply mail order. May require pre-auth.
	Preferred brand drugs	ded. then \$30 co-pay/fill (retail)/\$75 co-pay/fill (mail order)	Not covered	31-day supply retail, 90-day supply mail order. May require pre-auth.
	Non-preferred brand drugs	ded. then \$55 co-pay/fill (retail)/\$165 co-pay/fill (mail order)	Not covered	31-day supply retail, 90-day supply mail order. May require pre-auth.
If you have outpatient surgery	Specialty drugs	ded. then \$150/\$300 co-pay/fill	Not covered	Preauthorization may be required for some drugs.
	Facility fee (e.g., ambulatory surgery center)	0% co-ins/visit	30% co-ins/visit	Pre-auth required. Failure: Additional charges equal to 20% of the OON rate.
	Physician/surgeon fees	0% co-ins/visit	30% co-ins/visit	Pre-auth required. Failure: Additional charges equal to 20% of the OON rate.
If you need immediate medical attention	Emergency room services	ded. then \$200 co-pay/visit	ded. then \$200 co-pay/visit	Must meet emergency criteria. Co-pay waived if patient is admitted.
	Emergency medical transportation	0% co-ins/occurrence	0% co-ins/occurrence	Must meet emergency criteria.
	Urgent care	ded. then \$50 co-pay/visit	ded. then \$50 co-pay/visit	Must meet urgent care criteria.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-ins/admission	30% co-ins/admission	Pre-auth required unless Emergency admission. Failure: Additional charge of \$1,000 for OON services.
	Physician/surgeon fee	0% co-ins/admission	30% co-ins/admission	Pre-auth required unless Emergency admission. Failure: Additional charge of \$1,000 for OON services.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In network Provider	Out of network Provider	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	ded. then \$40 co-pay/visit	30% co-ins/visit	None
	Mental/Behavioral health inpatient services	0% co-ins/admission	30% co-ins/admission	Pre-auth required unless Emergency admission. Failure: Additional charge of \$1,000 for OON services.
	Substance use disorder outpatient services	ded. then \$40 co-pay/visit	30% co-ins/visit	None
	Substance use disorder inpatient services	0% co-ins/admission	30% co-ins/admission	Pre-auth required unless Emergency admission. Failure: Additional charge of \$1,000 for OON services.
	Prenatal and postnatal care	ded. then \$20 co-pay first visit only	30% co-ins first visit only	None.
If you are pregnant	Delivery and all inpatient services	0% co-ins/admission	30% co-ins/admission	Limited to 48 hrs (vaginal delivery) / 96 hrs (cesarean section). Stays beyond time frames require pre-auth. Failure: Additional charge of \$1,000 for OON services.
	Home health care	0% co-ins/visit	30% co-ins/visit	Pre-auth required. Failure: Additional charges equal to 20% of the OON rate.
	Rehabilitation services	Inpatient 0% co-ins/admission Outpatient 0% co-ins/visit	Inpatient 30% co-ins/admission Outpatient 30% co-ins/visit	Pre-auth required for PT in custodial care setting. Failure: Additional charge of \$1,000 (inpatient services) and 20% for OON services (outpatient). Limited to 60 visits/year (outpatient).
	Habilitation services	Inpatient: 0% co-ins/admission; Outpatient: 0% co-ins/visit	30% co-ins	Pre-auth required for PT in custodial care setting. Failure: Additional charge of \$1,000 (inpatient services) and 20% for OON services (outpatient).
If you need help recovering from other special health needs	Skilled nursing care (facility)	0% co-ins/visit	30% co-ins/visit	Pre-auth required. Failure: Additional charge equal to 20% of the OON rate. Limited to 45 days per benefit year.

SNO: 1123196 SBC Name: 023_53972 023_88305

Page 4 of 8

Questions: Call 1-800-755-3901 or visit us at www.chcmisssouri.coventryhealthcare.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://cclio.cms.gov/resources/files/Files2/02102012/uniform-glossary-final.pdf> or call 1-800-755-3901 to request a copy.

SBC Page 18 of 26

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In network Provider	Out of network Provider	
If you need help recovering or have other special health needs	Durable medical equipment (including supplies)	0% co-ins	30% co-ins	Pre-auth purchase over \$500 and rental equipment (oxygen and TENS units not included). Additional charges equal to 20% of the OON rate.
	Hospice Services	0% co-ins/visit	30% co-ins/visit	None
If your child needs dental or eye care	Eye exam	ded. then \$40 co-pay/visit	30% co-ins/visit	Limited to 1 annual eye exam per plan member.
	Glasses	Not Covered	Not Covered	Excluded Service
	Dental check-up	Not Covered	Not Covered	Excluded Service

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy for others.)
<ul style="list-style-type: none"> • Acupuncture • Child/Glasses • Infertility Treatment • Private-Duty Nursing
<ul style="list-style-type: none"> • Bariatric Surgery • Cosmetic Surgery • Long-Term Care • Routine Foot Care
<ul style="list-style-type: none"> • Child/Dental Check-up • Dental Care (Adult) • Non-Emergency Care when Traveling Outside the U.S. • Weight Loss Programs

Other Covered Services (This isn't a complete list. Check your policy for other covered services and your costs for these services.)
<ul style="list-style-type: none"> • Chiropractic Care • Hearing Aids • Routine Eye Care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-755-3901. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Appeals and Grievances:

For group health coverage subject to ERISA, you may contact 1-800-755-3901. You may also contact, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or your state department of insurance at Illinois Department of Insurance 320 W. Washington Street Springfield, IL 62767 Consumer Assistance Hotline: 866-445-5364 (Toll-Free) Email: DOI.InfoDesk@illinois.gov Missouri Department of Insurance P.O. Box 690 Jefferson City, MO 76102-0690 800-726-7390 (Toll Free) E-mail: consumeraffairs@insurance.mo.gov.

For non-federal governmental group health plans and church plans that are group health plans, you may contact 1-800-755-3901 or your state department of insurance at Illinois Department of Insurance 320 W. Washington Street Springfield, IL 62767 Consumer Assistance Hotline: 866-445-5364 (Toll-Free) Email: DOI.InfoDesk@illinois.gov Missouri Department of Insurance P.O. Box 690 Jefferson City, MO 76102-0690 800-726-7390 (Toll Free) E-mail: consumeraffairs@insurance.mo.gov.

Additionally, a consumer assistance program can help you file your appeal. Contact Illinois Department of Insurance 320 W. Washington St, 4th Floor Springfield, IL 62767 (877) 527-9431 <http://www.insurance.illinois.gov> DOI.Director@illinois.gov Missouri Department of Insurance 301 W. High Street, Room 830 Harry S. Truman State Office Building Jefferson City, MO 65101 (800) 726-7390 www.insurance.mo.gov consumeraffairs@insurance.mo.gov

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-755-3901.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-755-3901.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-755-3901.

Navajo (Dine): Dinek ehgo shika at ohwol ninisingo, kwijijigo holne' 1-800-755-3901.

_____ *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* _____

SNO: 1123196

SBC Name: 023_53972 023_88305

Questions: Call 1-800-755-3901 or visit us at www.chcmissouri.coventryhealthcare.com. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://cdlio.cms.gov/resources/files/Files2/02102012/uniform-glossary-final.pdf> or call 1-800-755-3901 to request a copy.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much insurance protection you might get from different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

Amount owed to providers:	\$7,540
Plan pays:	\$2,320
You pay:	\$5,220
Sample care costs:	
Hospital charges (mother)	\$2,700
Routine Obstetric Care	\$2,100
Hospital Charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540
You pay:	
Deductibles	\$5,000
Co-pays	\$20
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$5,220

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

Amount owed to providers:	\$5,400
Plan pays:	\$190
You pay:	\$5,210
Sample care costs:	
Prescriptions	\$2,900
Medical equipment and supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccine, other preventive	\$100
Total	\$5,400
You pay:	
Deductibles	\$5,000
Co-pays	\$10
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$5,210

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Coventry Health Care of Missouri

VILLAGE OF FREEBURG

Demographics: County: Saint Clair Region: IL State/Zip: 62243	Contacts: Agent: Bill Schmaltz Agency: ---Independent Agency--- Account Mgr: Stephanie Kremer	Other Factors: SIC Code: 9111 Association: None Renewal Date: 12/01/2013
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Consumer Directed Health Plans

Many employers have turned to consumer-directed health plans (CDHP) in order to manage their health care costs. Through integration with our medical plans, Coventry Consumer Choice (C3) provides simplified plan administration for employers and members.

Cost Effective

- **Premium Savings.** C3 offers many account types and funding arrangements with no added cost for employers.
- **No administrative costs.** C3 offers many account types and funding arrangements with no added cost for employers.
- **Decision Support Tools.** Contact us for your customized CDHP cost-savings analysis.

Choice

HRA. Health reimbursement arrangements are employer-funded and can be used to pay for eligible health care expenses.

FSA. Flexible spending accounts have long been the tool of choice for employers who want to help their members learn to plan ahead for health care expenditures. They also give tax advantages to employers and members.

HSA. Health savings accounts are an attractive alternative to traditional benefit plans since they have many benefits including tax and investment advantages.

Convenience

Our employer and member support makes the difference:

- **Seamless and integrated** claims processing minimizes the need for claim forms.
- **Smart Payment** reimburses the correct party, whether it is the provider or the member.
- **Coventry consumer coaches** assist employers and members with complex questions.
- **Flexible** banking options.



COVENTRY CONSUMER CHOICESM

Coventry Dental Product Portfolio 10 - 50 Eligible Employees (Minimum Enrollment 2 Lives)

Effective Date: 10/1/2013 - 12/31/2013

CHC Missouri - Illinois Rates for Zips: 61452, 61756, 619, 620, 622, 623, 624, 625, 626, 627, 628, 629

Dental Services	Preventive 2		Incentive PPO 6		Incentive PPO 13		Passive PPO 7		Passive PPO 16		Incentive PPO B1		Passive PPO 3		Passive PPO 9	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT
Deductible (Individual/Family) - does not apply to Preventive & Diagnostic Annual Maximum	\$50/\$150	\$1,000	IN - \$1,500, OUT - \$1,000	Maximum Allowable Charge	\$50/\$150	\$1,000	\$50/\$150	Maximum Allowable Charge	\$50/\$150	\$1,000	\$50/\$150	\$1,000	\$50/\$150	\$1,000	\$50/\$150	\$1,500
Out of Network Reimbursement	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	Maximum Allowable Charge	90th*	90th*	90th*
In and Out of Network																
Preventive & Diagnostic	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Oral Evaluations	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
X Rays	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Prophylaxis	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Fluoride Treatment	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Sealants	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Space Maintainers	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Lab/Diagnostic Tests	100%	100%	100%	80%	100%	80%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic Services	80%	80%	80%	60%	80%	60%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
Restorations	80%	80%	80%	60%	80%	60%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%
General Services	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Oral Surgery	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Periodontics	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Endodontics	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Major Services	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Inlays/Onlays/Crowns	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Dentures & Removable Prosthetics	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Bridges & Fixed Prosthetics	discount**	0%	discount**	50%	discount**	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	Not Covered		50% to \$1,000		50% to \$1,000		Not Covered		Not Covered		Not Covered		Not Covered		50% to \$1,000	
Orthodontia (Lifetime Maximum)	Plan Code: P102C	\$20.08	Plan Code: P102C	\$26.11	Plan Code: P111C	\$27.71	Plan Code: P104C	\$30.12	Plan Code: P158C	\$35.34	Plan Code: P184C	\$39.36	Plan Code: P109C	\$40.16	Plan Code: P113C	\$45.79
Employee		\$40.16		\$52.21		\$55.42		\$60.24		\$70.69		\$78.72		\$80.33		\$91.57
Employee + Spouse		\$42.63		\$63.41		\$66.82		\$63.94		\$75.02		\$83.55		\$85.25		\$105.19
Employee + Child(ren)		\$64.60		\$91.98		\$97.15		\$96.90		\$113.70		\$126.62		\$126.20		\$155.29
Employee + Family	Plan Code: P102V	\$42.09	Plan Code: P103V	\$28.72	Plan Code: P111V	\$30.48	Plan Code: P104V	\$33.13	Plan Code: P158V	\$38.88	Plan Code: P184V	N/A	Plan Code: P109V	N/A	N/A	N/A
Employee		\$44.18		\$57.43		\$60.97		\$66.27		\$77.76		N/A		N/A		N/A
Employee + Spouse		\$46.89		\$69.75		\$73.51		\$70.33		\$82.52		N/A		N/A		N/A
Employee + Child(ren)		\$71.06		\$101.18		\$106.87		\$106.59		\$125.07		N/A		N/A		N/A
Employee + Family	Plan Code: P102W	N/A	Plan Code: P103W	N/A	Plan Code: P111W	N/A	Plan Code: P104W	N/A	Plan Code: P158W	N/A	Plan Code: P184W	N/A	Plan Code: P109W	N/A	Plan Code: P113W	N/A
Virgin Groups*** - Use Voluntary Rates																

Please refer to the plan's Summary of Benefits for a more complete plan description. Please refer to your Coventry Dental Underwriting Guidelines for complete quoting requirements and sales instructions.

Contributory Rates require at least 50% employer contribution and 75% participation of eligible employees (50% including spousal waivers)

*90th. Coventry Health Care's out-of-network fee allowance schedule is calculated based on 90th percentile charge data derived from a national database that tracks health care services charges ("National Database"), generally in three-digit zip code groupings

** Members may be eligible for discounts on non-covered services provided by network providers in those states that allow for such contractual arrangements under the network provider contracts

*** Groups who prior coverage (Virgin) are subject to a 12 month waiting period on Endo, Perio, Oral Surgery and all Major Services

Rates are not valid for groups with overall average enrolled family size of 5 or more

Standard covered dependents include children to age 26 and full time students to age 26

Specific regulations relating to the Patient Protection Affordable Care Act (PPACA) have yet to be finalized. In order to calculate rates, CH&I made certain assumptions concerning PPACA. Rates may change subject to future regulatory guidance.

Rates are guaranteed for 12 months from the effective date

For the following industries: Medical and Dental Laboratories, Offices and Clinics of Medical Doctors and Dentists, Hospitals, Health Services, Educational Services and Schools - please use voluntary rates.

Underwritten by Coventry Health and Life Insurance Company

Run Date: 07/22/2013 10:39:38 PM MST

Dental Services covered only in the USA
Rates assume full case takeover (no-lice-business)
70% of eligibles must be located in the service area
Rates assume Standard Exclusions and Limitations

Run in Claims are NOT paid