



HUMAN RESOURCES
AGENDA

March 31, 2026, 8:30 AM

Heather Phillips (Chair), Darren Moore, Edward Shimborske III

- I. Call to Order
- II. Citizen Comments
- III. Health Insurance Renewal - Andrea Kinkade/ Dodi Smith
- IV. Adjournment



Renewal Analysis for Village of Ottawa Hills

Presented March 18, 2026

Presented by:
Andrea Kinkade
Dodi Smith



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Notice to Employers

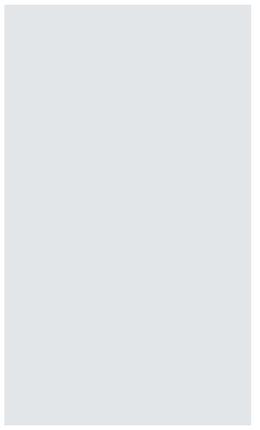


- ✓ This proposal is a summary of benefits and quoted rates. Complete details of benefits, exclusions, limitations and eligibility requirements can be found in the plan document. Final rates are subject to underwriting approval.
- ✓ This proposal summary is only intended to highlight certain aspects of the benefit plans. Should there be any discrepancies between this summary and the actual insurance policy or policies or plan documents, the insurance policy or policies or plan documents will govern in all instances.
- ✓ Final rates may depend on full disclosure of known medical conditions, plan design, actual enrollment, and effective date.
- ✓ More than 10% COBRA participation could impact final sold rates.
- ✓ First year rates may be guaranteed as specified in the carrier's proposal, unless there is a 25% or greater enrollment change. All carriers reserve the right to make adjustments with sixty days advance notice.
- ✓ For non-ACA age-banded plans, rate are subject to change at the date of birth. For ACA rated plans, rates are subject to change at plan anniversary.
- ✓ If a change in carriers is to be made, do not cancel current coverage until written approval is received from the new carrier.
- ✓ The information contained in this proposal, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure or distribution of our unique intellectual capital is prohibited without a formal engagement of Acrisure.

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Market Analysis

Market Analysis



Medical

Fully Insured

Anthem BCBS
Medical Mutual
United Health Care

Received, not competitive (\$59,808)
Received, not competitive (\$49,467)
Received, not competitive (\$53,089)

MEWAS

Medical Mutual COSE MEWA
Paramount NWOBA MEWA
UnitedHealthcare OCHBP MEWA

Received, presented
Received, not competitive (\$29,523.83)
Declined, unable to offer a competitive quote

Level Funded

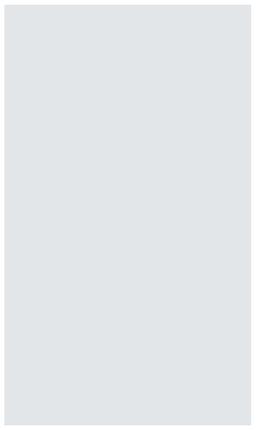
Aetna Funding Advantage
AultCare
Sana Benefits

Declined, due to high-cost medical conditions
Declined, unable to offer a competitive quote
Declined, due to industry

Ancillary

Anthem SOCA MEWA
Beam
Companion Life
Guardian
HRI Dental & Vision
MedMutual Life
Met Life
Mutual of Omaha
Principal Financial
Reliance Standard
Standard Insurance
SunLife Financial
Superior Dental Care Alliance
UNUM

Received, not competitive (dental \$1625)
Received, not competitive (vision \$337)
Declined, unable to offer a competitive quote
Declined, unable to offer a competitive quote
Received, presented
Received, presented
Quote pending
Received, presented (dental and vision declined)
Declined, unable to offer a competitive quote
Quote pending
Declined, unable to offer a competitive quote
Received, not competitive (dental \$1294, vision \$275)
Received, not competitive (dental \$1502, vision \$258)
Declined, unable to offer a competitive quote

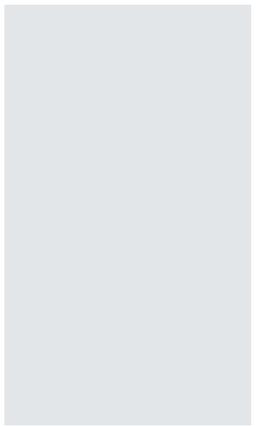


Current, Renewal and Options

Village of Ottawa Hills 2026 Renewal	Current Blue Access HSA 3300E/0%/6500		Current Blue Access HSA 5000E/0%/8000	
	network	non-network	network	non-network
<u>Deductible</u>				
Single	\$3,300	\$9,750	\$5,000	\$15,000
Family	\$6,600	\$19,500	\$10,000	\$30,000
	(Embedded)		(Embedded)	
<u>Coinsurance</u>				
	0%	50%	0%	50%
<u>Out-Of-Pocket Maximum</u>				
Single	\$6,500	\$19,500	\$8,000	\$24,000
Family	\$13,000	\$39,000	\$16,000	\$48,000
<u>Physician/Office Services</u>				
Primary - Office Visits	0%	50%	0%	50%
Specialist - Office Visits	0%	50%	0%	50%
Urgent Care	0%	50%	0%	50%
Preventive Care Services	0%, ded waived	50%	0%, ded waived	50%
<u>Inpatient Services</u>				
Semi- Private Room & Board	0%	50%	0%	50%
Physician Services	0%	50%	0%	50%
<u>Outpatient Services</u>				
Emergency Room	0%		0%	
Surgical Services	0%	50%	0%	50%
X-Ray/Lab	0%	50%	0%	50%
Advanced Imaging (CT/PET/MRI)	0%	50%	0%	50%
Chiropractic Services	0%	50%	0%	50%
	12 visits per benefit period		12 visits per benefit period	
<u>Prescription Drugs</u>				
Prescription Drug Deductible	Medical deductible applies first		Medical deductible applies first	
Retail Pharmacy - Level 1	\$15/\$45/\$95	50% , min \$70	\$15/\$45/\$95	50% , min \$70
Retail Pharmacy - Level 2	\$25/\$60/\$115	50% , min \$70	\$25/\$60/\$115	50% , min \$70
Mail Order Pharmacy	\$30/\$113/\$238	not covered	\$30/\$113/\$238	not covered
Specialty Medications - Level 1	\$350 copay		\$350 copay	
Specialty Medications - Level 2	\$450 copay		\$450 copay	
<u>Mental Health/Substance Abuse</u>				
Inpatient	0%	50%	0%	50%
Outpatient	0%	50%	0%	50%
<u>Miscellaneous</u>				
Pre-Certification	Required		Required	
Provider Network	Blue Access PPO		Blue Access PPO	
Website Address	www.anthem.com		www.anthem.com	
<u>Participation Requirements</u>				
Employer Premium Contribution	50% Sgl / 25% Fam		50% Sgl / 25% Fam	
Employee Enrollment Requirement	75% Net Eligibles		75% Net Eligibles	
Medical Underwriting	Not applicable		Not applicable	
Rate Guarantee	Not applicable		Not applicable	
<u>Cost Summary</u>				
	HSA1	HSA2		
Employee Only	4	6	\$825.75	\$714.55
EE/Spouse	2	1	\$1,815.00	\$1,570.58
EE/Child(ren)	3	2	\$1,393.87	\$1,206.16
Family	1	3	\$2,549.09	\$2,205.82
<i>Subtotals</i>			\$13,663.70	\$14,887.66
Monthly Product Dues	\$66.00			
Current Monthly Premium	\$28,617.36			

Village of Ottawa Hills 2026 Renewal		Renewal Blue Access HSA 3400E/0%/7000		Renewal Blue Access HSA 5000E/0%/8000	
		network	non-network	network	non-network
<u>Deductible</u>					
Single		\$3,400	\$10,200	\$5,000	\$15,000
Family		\$6,800	\$20,400	\$10,000	\$30,000
			(Embedded)		(Embedded)
<u>Coinsurance</u>					
		0%	50%	0%	50%
<u>Out-Of-Pocket Maximum</u>					
Single		\$7,000	\$21,000	\$8,000	\$24,000
Family		\$14,000	\$42,000	\$16,000	\$48,000
<u>Physician/Office Services</u>					
Primary - Office Visits		0%	50%	0%	50%
Specialist - Office Visits		0%	50%	0%	50%
Urgent Care		0%	50%	0%	50%
Preventive Care Services		0%, ded waived	50%	0%, ded waived	50%
<u>Inpatient Services</u>					
Semi- Private Room & Board		0%	50%	0%	50%
Physician Services		0%	50%	0%	50%
<u>Outpatient Services</u>					
Emergency Room			0%		0%
Surgical Services		0%	50%	0%	50%
X-Ray/Lab		0%	50%	0%	50%
Advanced Imaging (CT/PET/MRI)		0%	50%	0%	50%
Chiropractic Services		0%	50%	0%	50%
		12 visits per benefit period		12 visits per benefit period	
<u>Prescription Drugs</u>					
Prescription Drug Deductible		Medical deductible applies first		Medical deductible applies first	
Retail Pharmacy - Level 1		\$15/\$45/\$95	50%	\$15/\$45/\$95	50%
Retail Pharmacy - Level 2		\$25/\$60/\$115	50%	\$25/\$60/\$115	50%
Mail Order Pharmacy		\$30/\$113/\$238	not covered	\$30/\$113/\$238	not covered
Specialty Medications - Level 1		\$400 copay		\$400 copay	
Specialty Medications - Level 2		\$500 copay		\$500 copay	
<u>Mental Health/Substance Abuse</u>					
Inpatient		0%	50%	0%	50%
Outpatient		0%	50%	0%	50%
<u>Miscellaneous</u>					
Pre-Certification		Required		Required	
Provider Network		Blue Access PPO		Blue Access PPO	
Website Address		www.anthem.com		www.anthem.com	
<u>Participation Requirements</u>					
Employer Premium Contribution		50% Sgl / 25% Fam		50% Sgl / 25% Fam	
Employee Enrollment Requirement		75% Net Eligibles		75% Net Eligibles	
Medical Underwriting		Not applicable		Not applicable	
Rate Guarantee		1 year		1 year	
<u>Cost Summary</u>					
	HSA1	HSA2	<i>Original</i>	<i>Revised</i>	<i>Original</i>
Employee Only	4	6	\$896.71	\$824.22	\$778.69
EE/Spouse	2	1	\$1,970.97	\$1,811.64	\$1,711.56
EE/Child(ren)	3	2	\$1,513.65	\$1,391.28	\$1,314.43
Family	1	3	<u>\$2,768.14</u>	<u>\$2,544.37</u>	<u>\$2,403.82</u>
<i>Subtotals</i>			<i>\$14,837.87</i>	<i>\$13,638.37</i>	<i>\$16,224.02</i>
Monthly Product Dues			\$66.00		
Original Renewal Premium			\$31,127.89	Percentage of Increase	8.1%
Revised Renewal Monthly Premium			\$28,617.03	Percentage of Increase	0.0%

Village of Ottawa Hills 2026 PPO Renewal Options	Anthem SOCA MEWA Blue Access PPO 1000/20%/6500		Anthem SOCA MEWA Blue Access PPO 1500/20%/7500		Anthem SOCA MEWA Blue Access PPO 3000/20%/8000	
	network	non-network	network	non-network	network	non-network
<u>Deductible</u>						
Single	\$1,000	\$3,000	\$1,500	\$4,500	\$3,000	\$9,000
Family	\$2,000	\$6,000	\$3,000	\$9,000	\$6,000	\$18,000
<u>Coinsurance</u>	20%	50%	20%	50%	20%	50%
<u>Out-Of-Pocket Maximum</u>						
Single	\$6,500	\$19,500	\$7,500	\$22,500	\$8,000	\$24,000
Family	\$13,000	\$39,000	\$15,000	\$45,000	\$16,000	\$48,000
<u>Physician/Office Services</u>						
Primary - Office Visits	\$30 copay	50%	\$30 copay	50%	\$30 copay	50%
Specialist - Office Visits	\$60 copay	50%	\$60 copay	50%	\$60 copay	50%
Urgent Care	\$75 copay	50%	\$75 copay	50%	\$75 copay	50%
Preventive Care Services	0%, ded waived	50%	0%, ded waived	50%	0%, ded waived	50%
<u>Inpatient Services</u>						
Semi- Private Room & Board	20%	50%	20%	50%	20%	50%
Physician Services	20%	50%	20%	50%	20%	50%
<u>Outpatient Services</u>						
Emergency Room	Deductible then \$500 copay		Deductible then \$500 copay		Deductible then \$500 copay	
Surgical Services	20%	50%	20%	50%	20%	50%
X-Ray/Lab	20%	50%	20%	50%	20%	50%
Advanced Imaging (CT/PET/MRI)	20%	50%	20%	50%	20%	50%
Chiropractic Services	\$30 copay	50%	\$30 copay	50%	\$30 copay	50%
	12 visits per benefit period		12 visits per benefit period		12 visits per benefit period	
<u>Prescription Drugs</u>						
Prescription Drug Deductible	Not applicable		Not applicable		Not applicable	
Retail Pharmacy - Level 1	\$15/\$45/\$95	50%	\$15/\$45/\$95	50%	\$15/\$45/\$95	50%
Retail Pharmacy - Level 2	\$25/\$60/\$115	50%	\$25/\$60/\$115	50%	\$25/\$60/\$115	50%
Mail Order Pharmacy	\$30/\$113/\$238	not covered	\$30/\$113/\$238	not covered	\$30/\$113/\$238	not covered
Specialty Medications - Level 1	\$400 copay		\$400 copay		\$400 copay	
Specialty Medications - Level 2	\$500 copay		\$500 copay		\$500 copay	
<u>Mental Health/Substance Abuse</u>						
Inpatient	20%	50%	20%	50%	20%	50%
Outpatient	\$30 copay or 20%	50%	\$30 copay or 20%	50%	\$30 copay or 20%	50%
<u>Miscellaneous</u>						
Pre-Certification	Required		Required		Required	
Provider Network	Blue Access PPO		Blue Access PPO		Blue Access PPO	
Website Address	www.anthem.com		www.anthem.com		www.anthem.com	
<u>Participation Requirements</u>						
Employer Premium Contribution	50% Sgl / 25% Fam		50% Sgl / 25% Fam		50% Sgl / 25% Fam	
Employee Enrollment Requirement	75% Net Eligibles		75% Net Eligibles		75% Net Eligibles	
Rate Adjustment for Age	not applicable		not applicable		not applicable	
Rate Guarantee	1 year		1 year		1 year	
<u>Cost Summary</u>						
Employee Only	10	\$1,008.64	\$961.77		\$888.20	
EE/Spouse	3	\$2,216.99	\$2,113.97		\$1,952.26	
EE/Children	5	\$1,702.58	\$1,623.47		\$1,499.28	
Family	4	<u>\$3,113.67</u>	<u>\$2,698.98</u>		<u>\$2,741.87</u>	
Total Monthly Premium		\$37,704.95	\$34,872.88		\$33,202.66	

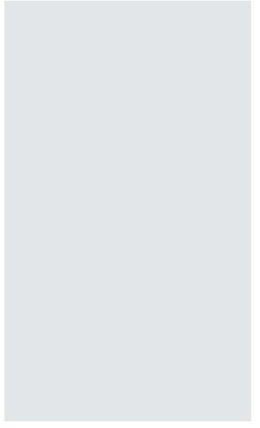


Medical Mutual MEWA Options

Village of Ottawa Hills 2026 MEWA Options	Medical Mutual COSE MEWA HSA 3500 w/PD Rx		Medical Mutual COSE MEWA HSA 5000 w/PD Rx	
	network	non-network	network	non-network
<u>Deductible</u>				
Single	\$3,500	\$6,000	\$5,000	\$10,000
Family	\$7,000 (Embedded)	\$12,000 (Embedded)	\$10,000 (Embedded)	\$20,000 (Embedded)
<u>Coinsurance</u>	0%	50%	0%	50%
<u>Out-Of-Pocket Maximum</u>				
Single	\$7,500	\$11,000	\$7,500	\$15,000
Family	\$15,000	\$22,000	\$15,000	\$30,000
<u>Physician/Office Services</u>				
Primary - Office Visits	0%	50%	0%	50%
Specialist - Office Visits	0%	50%	0%	50%
Urgent Care	0%	50%	0%	50%
Preventive Care Services	0%, ded waived	50%	0%, ded waived	50%
<u>Inpatient Services</u>				
Semi- Private Room & Board	0%	50%	0%	50%
Physician Services	0%	50%	0%	50%
<u>Outpatient Services</u>				
Emergency Room	0%		0%	
Surgical Services	0%	50%	0%	50%
X-Ray/Lab	0%	50%	0%	50%
Advanced Imaging (CT/PET/MRI)	0%	50%	0%	50%
Chiropractic Services	0%	50%	0%	50%
	12 visits per benefit period		12 visits per benefit period	
<u>Prescription Drugs</u>				
Prescription Drug Deductible	Medical deductible applies first		Medical deductible applies first	
Retail Pharmacy	\$10/\$45/\$95		\$10/\$45/\$95	
Mail Order Pharmacy	\$30/\$113/\$238		\$30/\$113/\$238	
Specialty Medications	\$350 copay		\$350 copay	
	<i>generic incentive applies</i>		<i>generic incentive applies</i>	
<u>Mental Health/Substance Abuse</u>				
Inpatient	0%	50%	0%	50%
Outpatient	0%	50%	0%	50%
<u>Miscellaneous</u>				
Pre-Certification	Required		Required	
Provider Network	SuperMed PPO		SuperMed PPO	
Website Address	www.medmutual.com		www.medmutual.com	
<u>Participation Requirements</u>				
Employer Premium Contribution	50% of singl rate		50% of single rate	
Employee Enrollment Requirement	75% NET eligible		75% NET eligible	
Medical Underwriting	prescreened		prescreened	
Rate Guarantee	1 year		1 year	
<u>Cost Summary</u>	HSA1	HSA2		
Employee Only	4	6	\$703.18	\$603.40
EE/Spouse	2	1	\$1,544.74	\$1,325.22
EE/Child(ren)	3	2	\$1,264.23	\$1,084.61
Family	1	3	<u>\$2,105.79</u>	<u>\$1,806.43</u>
<i>Subtotals</i>			<i>\$11,800.68</i>	<i>\$12,534.13</i>
Monthly Premium	\$24,334.81		Percentage of Increase	-14.96%

Village of Ottawa Hills 2026 MEWA PPO Options	Medical Mutual COSE MEWA 3020-1000 w/Rx		Medical Mutual COSE MEWA 3020-1500 w/Rx		Medical Mutual COSE MEWA 3020-2000 w/Rx	
	network	non-network	network	non-network	network	non-network
<u>Deductible</u>						
Single	\$1,000	\$2,000	\$1,500	\$4,000	\$2,000	\$4,000
Family	\$2,000	\$4,000	\$3,000	\$8,000	\$4,000	\$8,000
<u>Coinsurance</u>	0%	50%	20%	50%	20%	50%
<u>Out-Of-Pocket Maximum</u>						
Single	\$6,500	\$12,000	\$7,000	\$14,000	\$7,500	\$14,000
Family	\$13,000	\$24,000	\$14,000	\$28,000	\$15,000	\$28,000
<u>Physician/Office Services</u>						
Primary - Office Visits	\$30 copay	50%	\$30 copay	50%	\$30 copay	50%
Specialist - Office Visits	\$60 copay	50%	\$60 copay	50%	\$60 copay	50%
Urgent Care	\$75 copay	50%	\$75 copay	50%	\$75 copay	50%
Preventive Care Services	0%, ded waived	50%	0%, ded waived	50%	0%, ded waived	50%
<u>Inpatient Services</u>						
Semi- Private Room & Board	20%	50%	20%	50%	20%	50%
Physician Services	20%	50%	20%	50%	20%	50%
<u>Outpatient Services</u>						
Emergency Room	deductible then \$500 copay		deductible then \$500 copay		deductible then \$500 copay	
Surgical Services	20%	50%	20%	50%	20%	50%
X-Ray/Lab	20%	50%	20%	50%	20%	50%
Advanced Imaging (CT/PET/MRI)	20%	50%	20%	50%	20%	50%
Chiropractic Services	\$30 copay 12 visits per benefit period	50%	\$30 copay 12 visits per benefit period	50%	\$30 copay 12 visits per benefit period	50%
<u>Prescription Drugs</u>						
Prescription Drug Deductible	Medical deductible applies first		Medical deductible applies first		Medical deductible applies first	
Retail Pharmacy	\$10/\$45/\$95		\$10/\$45/\$95		\$10/\$45/\$95	
Mail Order Pharmacy	\$30/\$113/\$238		\$30/\$113/\$238		\$30/\$113/\$238	
Specialty Medications	\$350 copay <i>generic incentive applies</i>		\$350 copay <i>generic incentive applies</i>		\$350 copay <i>generic incentive applies</i>	
<u>Mental Health/Substance Abuse</u>						
Inpatient	20%	50%	20%	50%	20%	50%
Outpatient	**	50%	**	50%	**	50%
<u>Miscellaneous</u>						
Pre-Certification	Required		Required		Required	
Provider Network	SuperMed PPO		SuperMed PPO		SuperMed PPO	
Website Address	www.medmutual.com		www.medmutual.com		www.medmutual.com	
<u>Participation Requirements</u>						
Employer Premium Contribution	50% of singl rate		50% of single rate		50% of single rate	
Employee Enrollment Requirement	75% NET eligible		75% NET eligible		75% NET eligible	
Medical Underwriting	prescreened		prescreened		prescreened	
Rate Guarantee	1 year		1 year		1 year	
<u>Cost Summary</u>						
Employee Only	10	\$840.51		\$783.44		\$760.62
EE/Spouse	3	\$1,849.13		\$1,723.57		\$1,673.36
EE/Child(ren)	5	\$1,512.92		\$1,410.19		\$1,369.12
Family	4	<u>\$2,521.54</u>		<u>\$2,350.32</u>		<u>\$2,281.86</u>
Total Monthly Premium		\$31,603.25		\$29,457.34		\$28,599.32

** copayments are based on the place of service



Ancillary Options

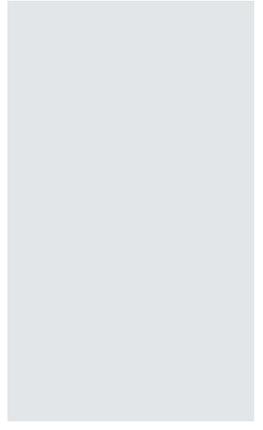
Village of Ottawa Hills 2026 Options		Current				Renewal				HRI Dental					
		Beam NEG Fee		Beam UCR		Beam NEG Fee		Beam UCR		NEG Fee		UCR			
		network	non-net	network	non-net	network	non-net	network	non-net	network	non-net	network	non-net		
Deductible															
Single		\$50		\$50		\$50		\$50		\$50		\$50			
Family		\$150		\$150		\$150		\$150		\$150		\$150			
Calendar Year Maximum															
Single		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000			
Family		ea \$1,000		ea \$1,000		ea \$1,000		ea \$1,000		ea \$1,000		ea \$1,000			
Carryover Maximum		Included				Included				Included					
UCR		Neg. Fee	Neg Fee	Neg. Fee	90%	Neg. Fee	Neg Fee	Neg. Fee	90%	Neg. Fee	Neg Fee	Neg. Fee	90%		
Oral Exams		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*		
Teeth Cleaning		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*		
Bite Wing X-Rays		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*		
Full Mouth X-Rays		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*		
Fluoride Treatment (children)		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*		
Space Maintainers (children)		100%*	100%*	100%*	100%*	100%*	100%*	100%*	100%*	60%	60%	50%	50%		
Fillings/Restorations		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Simple Extractions		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Surgical Extractions		100%	100%	80%	80%	100%	100%	80%	80%	90%	90%	80%	80%		
Periodontics - Non-Surgical		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Periodontics - Surgical		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Endodontics - Non-Surgical		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Endodontics - Surgical		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Oral Surgery		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
General Anesthesia		100%	100%	80%	80%	100%	100%	80%	80%	100%	100%	80%	80%		
Crowns/Posts		60%	60%	50%	50%	60%	60%	50%	50%	60%	60%	50%	50%		
Bridges		60%	60%	50%	50%	60%	60%	50%	50%	60%	60%	50%	50%		
Full & Partial Dentures		60%	60%	50%	50%	60%	60%	50%	50%	60%	60%	50%	50%		
Implants		60%	60%	50%	50%	60%	60%	50%	50%	60%	60%	50%	50%		
Orthodontia		50%		50%		50%		50%		50%		50%			
Deductible		\$0		\$0		\$0		\$0		\$0		\$0			
Lifetime Maximum		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000			
Provider Network		DBP, Careington, DenteMax Plus, Connection Dental, Beam Direct				DBP, Careington, DenteMax Plus, Connection Dental, Beam Direct				HRI Dental					
Participation		minimum 2 enrolled				minimum 2 enrolled				minimum 10 enrolled					
Rate Guarantee		not applicable				1 year				2 years					
Monthly Premium		#1	#2	NEG Fee		UCR		NEG Fee		UCR		NEG Fee		UCR	
Employee Only		4	2	\$ 20.35	\$ 22.15	\$ 22.13	\$ 24.09	\$ 22.96	\$ 21.39						
EE/Spouse		2	1	\$ 40.71	\$ 44.30	\$ 44.27	\$ 48.18	\$ 45.92	\$ 42.78						
EE/Child(ren)		4	2	\$ 51.10	\$ 57.68	\$ 55.57	\$ 62.73	\$ 60.22	\$ 56.45						
Family		4	1	\$ 71.45	\$ 79.83	\$ 77.70	\$ 86.82	\$ 91.52	\$ 85.63						
Total Monthly Premium				\$ 936.81		\$ 1,018.78		\$ 1,074.73							
Total Annual Premium				\$ 11,241.72		\$ 12,225.36		\$ 12,896.76							

* Deductible waived

** Waiting Periods

Village of Ottawa Hills 2026 Options		Current/Renewal Anthem MEWA		HRI Vision	
		network	non-net	network	non-net
<u>Exam</u>					
Routine Eye Exam		100%	up to \$42	100%	up to \$40
<u>Standard Lenses</u>					
Single Vision		100%	up to \$40	100%	up to \$40
Bifocal		100%	up to \$60	100%	up to \$60
Trifocal		100%	up to \$80	100%	up to \$80
Lenticular		20% discount	not covered	100%	up to \$80
<u>Frames</u>					
		up to \$150	up to \$45	up to \$150	up to \$66
<u>Contact Lenses</u>					
Medically Necessary		100%	up to \$210	100%	up to \$210
Elective (Disposable)		up to \$150	up to \$95	up to \$150	up to \$120
<u>Copays</u>					
Exam		\$10 copay		\$10 copay	
Materials		\$25 copay		\$25 copay	
<u>Frequencies</u>					
Exam		Once every 12 months		once every plan year	
Lenses or Contacts		Once every 12 months		once every plan year	
Frames		Once every 12 months		once every plan year	
Provider Network		Anthem BlueView		EyeMed Insight	
Participation Requirement		100%		minimum 2 enrolled	
Rate Guarantee		1 year		4 years	
Monthly Premium					
Employee Only	6	\$	6.19	\$	5.70
EE/Spouse	3	\$	12.38	\$	11.37
EE/Child(ren)	5	\$	12.45	\$	11.94
Family	6	\$	20.69	\$	16.61
Total Monthly Premium		\$	260.67	\$	227.67
Total Annual Premium		\$	3,128.04	\$	2,732.04

Village of Ottawa Hills 2026 Life and AD&D Options	Current One America	Renewal One America	Mutual of Omaha	MedMutual Life
<i>Employer Paid</i>				
Employee Life Amount	Flat \$20,000	Flat \$20,000	Flat \$20,000	Flat \$20,000
Employee AD&D Amount	Flat \$20,000	Flat \$20,000	Flat \$20,000	Flat \$20,000
Dependent Benefit	Not Included	Not Included	Not Included	Not Included
Age Reduction	<i>Benefit reduces by: 35% at age 65; and 50% at age 70</i>	<i>Benefit reduces by: 35% at age 65; and 50% at age 70</i>	<i>Benefit reduces by: 35% at age 65; and 50% at age 70</i>	<i>Benefit reduces by: 35% at age 65; and 50% at age 70</i>
Guarantee Issue	\$20,000	\$20,000	\$20,000	\$20,000
Waiver of Premium	Included	Included	Included	Included
Portability	Not Included	Not Included	Not Included	Not Included
Conversion	Included	Included	Included	Included
Accelerated Benefit	Included	Included	Included	Included
Beneficiary Assist	Not Included	Not Included	Not Included	Not Included
Will Preparation	Not Included	Not Included	Not Included	Not Included
Employee Assistance Program	Not Included	Not Included	Not Included	Not Included
Rate Guarantee	not applicable	Renews 03/01/2028	2 years	2 years
Participation Requirements	100%	100%	100%	100%
Monthly Premium				
Life Rate/\$1,000 of benefit	\$ 0.190	\$ 0.209	\$ 0.180	\$ 0.170
AD&D Rate/\$1,000 of benefit	\$ 0.015	\$ 0.015	\$ 0.015	\$ 0.015
Total Monthly Volume	\$ 430,000.00	\$ 430,000.00	\$ 430,000.00	\$ 430,000.00
Total Monthly Premium (Rate*Volume/1000)	\$ 88.15	\$ 96.32	\$ 83.85	\$ 79.55
Total Annual Premium	\$ 1,057.80	\$ 1,155.84	\$ 1,006.20	\$ 954.60



Benchmark Data

Insights + 2026

Comparative Benefits Benchmarking Analysis

INDUSTRY:

92 - Public Administration

LOCATION:

Great Lakes

EMPLOYER SIZE:

3-24 Employees

Prepared for:



Table of contents

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Executive Summary	5
Medical Summary	8
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1. About this Report

Understanding the report

COHORT	Size	Location	Industry
BENCHMARK	3-24 Employees	Great Lakes	92 - Public Administration

Your Cohort Selection

Size: 3-24 Employees	19,774 Employers
Location: Great Lakes	6,528 Employers
Industry: 92 - Public Administration	2,287 Employers
Custom Cohort: Companies we selected that most closely match your profile	77 Employers

Our benefits data

Each year, Mployer Advisor aggregates and assesses benefit plans for over 75,000 employers. Our sources include direct surveys of employers, plans shared by partner brokers and consultants, public filings, foundation and association plans and claims data processors.

What your rating means

Each of the segments for each of the plan components is compared against your custom cohort. The aggregate rating is then provided, both at a component and segment level, which ultimately rolls up into the overall plan rating.

Top Benefits

Offers an elite benefits package surpassing industry standards, providing unique and comprehensive advantages for retention and recruitment but likely costing more for the employer.

Market Leading

Features a benefits package materially above market, demonstrating a commitment to employee welfare.

Market Competitive

Presents a solid benefits package in line with industry norms, balancing employee needs with market expectations and cost.

Below Market

Provides a benefits package that is modest compared to industry standards, reflecting a more cost-conscious approach. Plans in this area could face headwinds when recruiting new employees.

Market Laggard

Offers a basic benefits package below industry norms, prioritizing cost-saving while indicating room for enhancement. Employers in this area will face issues retaining and recruiting new employees.

2. Executive Summary

Benefit Plan Market Positioning

Plan Ranking

Market Leading

Employer Contribution:

\$21,250

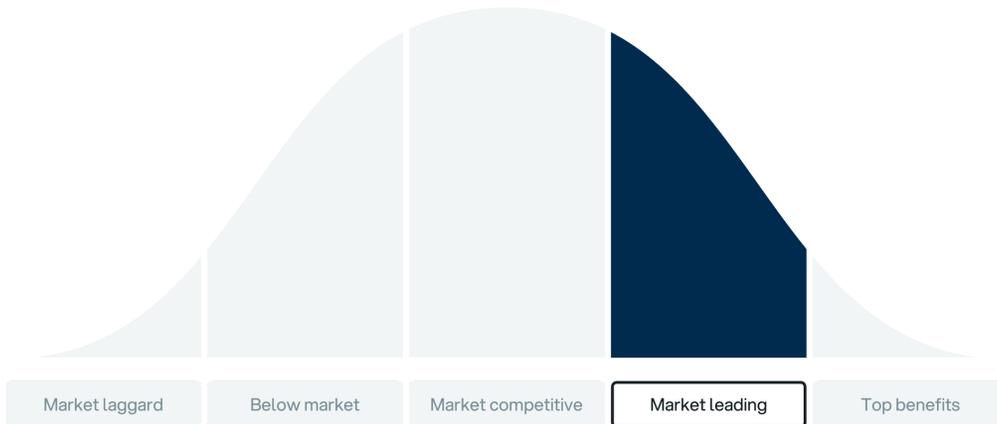
Utilizes the average across individual and family

Individual plan **\$12,150**

Family plan **\$30,350**

How your plan compares

Of the plans in your cohort, your plan is **in the 60th-80th percentile.**



Market Positioning

9 Box Grid



Summary

Features a benefits package materially above market norms, with excellent medical coverage and average ancillary benefits. This demonstrates a strong commitment to employee welfare while balancing broader market expectations.

Benefit Plan Market Positioning

Overall Summary

Market Leading

Employer Investment **\$21,250**

Overall, the company offers a market-leading benefits package, with extensive healthcare, and competitive ancillary coverage, designed to enhance employee well-being.

Medical

Market Leading

Employer Investment **\$19,400**

Average of Individual and Family

Below Market Market Competitive Above Market

% Contribution



Plan Design



Tax Strategy



Ancillary

Market Competitive

Employer Investment **\$1,850**

Below Market Market Competitive Above Market

Dental



Vision



Life & Disability



Leave

Leave information not provided

Retirement

Retirement information not provided

Tax Strategy:

An employer-offered benefit plan includes a tax-advantaged HSA or HRA, with contributions from the employer. This support helps employees better manage healthcare costs and benefit from associated tax advantages.

3. Medical Plan

Medical Benefits

Plan Ranking

Market Leading

Employer Contribution:

\$19,400

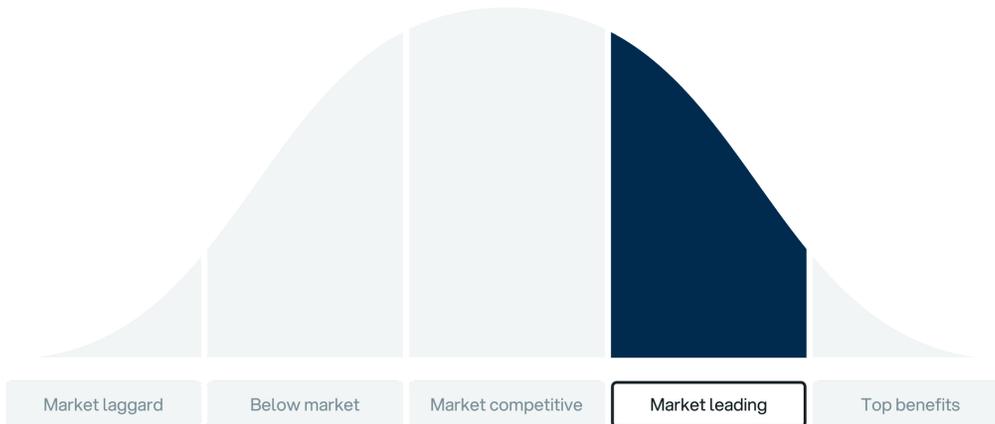
Utilizes the average across individual and family

Individual plan **\$10,300**

Family plan* **\$28,500**

How your plan compares

Of the plans in your cohort, your plan is **in the 60th-80th percentile.**



Summary Medical Planning

2x2 Positioning: Medical Plan Design vs. Employee Cost Sharing



* Family Plan: Employee + Spouse + Child(ren)

Plan Ranking:

The plan ranking evaluates the employer contribution and plan design value for an employee compared to the custom cohort. The total employer contribution to the plan is the average of the contribution to each of the medical plans provided. It is the average of the individual and family score.

Medical Plan Design: Cohort Market Data

COHORT
BENCHMARK

Size
3-24 Employees

Location
Great Lakes

Industry
92 - Public Administration

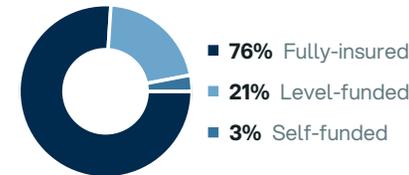
	Current plan	Cohort	National
Plan Funding Status - Key Variable			
Funding Type			
Aggregating Specific Deductible			
Individual Stop Loss Deductible			
Aggregate Risk Corridor			
Plan Design			
# of Plan Types Offered	1	79%	41%

This segment of an employee benefits plan is not scored or factored into an overall score.

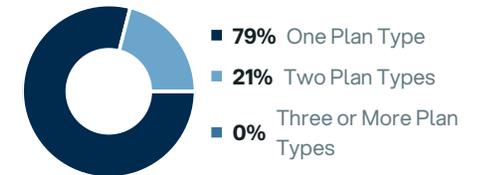
Cohort Market Data – 3–24 Employees

Below shows market information on funding status and approaches, stop-loss levels, and plan structure. While these are market averages, each employer has unique characteristics that should drive their funding approach, tax advantage account approach and total plan offering. This investment must also be weighed with the time and effort on the internal HR team to execute.

Funding Status



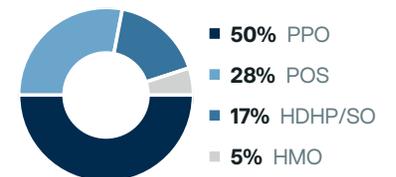
of Plan Types Offered



Individual Stop-Loss Amount



Plan Types Offered



Aggregate Risk Corridors



Anthem MEWA HSA 3300

Compared to other HDHP/HSA plans

Plan Rank: **Market Leading**



COHORT
BENCHMARK

Size
3-24 Employees

Location
Great Lakes

Industry
92 - Public Administration

Plan Design		Current plan	Cohort	National
Individual				
Employer Contribution 	Employer Contribution	90%	80%	79%
	Employee Premium	\$83	\$125	\$140
	Total Premium	\$826	\$617	\$663
Plan Design 	Deductible	\$3,300	\$3,895	\$3,319
	Max Out of Pocket	\$6,500	\$5,453	\$4,958
	HSA	\$1,500	\$854	\$398
Family (Employee + Dependents)				
Employer Contribution 	Employer Contribution	90%	58%	65%
	Employee Premium	\$255	\$762	\$704
	Total Premium	\$2,549	\$1,807	\$2,002
Plan Design 	Deductible (Aggregate Family)	\$6,600	\$7,554	\$6,290
	Max Out of Pocket	\$13,000	\$10,905	\$9,915
	HSA	\$1,500	\$1,210	\$730

Copayments		Current plan	National
Care Utilization Copay Summary			
Healthcare Setting 	PCP Copay	*	
	Specialist Copay	*	
	Employee - Office Coinsurance	*	
	Emergency Room Copay	*	
Prescription Copay Summary			
Drug Class 	Tier One - Generics	*	
	Tier Two - Preferred	*	
	Tier Three - Non-Preferred	*	
	Tier Four - Specialty	*	

* Indicates not applicable.

Anthem MEWA HSA 5000

Compared to other HDHP/HSA plans

Plan Rank: **Market Leading**



COHORT
BENCHMARK

Size
3-24 Employees

Location
Great Lakes

Industry
92 - Public Administration

Plan Design		Current plan	Cohort	National
Individual				
Employer Contribution 	Employer Contribution	100%	80%	79%
	Employee Premium	\$0	\$125	\$140
	Total Premium	\$716	\$617	\$663
Plan Design 	Deductible	\$5,000	\$3,895	\$3,319
	Max Out of Pocket	\$8,000	\$5,453	\$4,958
	HSA	\$1,500	\$854	\$398
Family (Employee + Dependents)				
Employer Contribution 	Employer Contribution	100%	58%	65%
	Employee Premium	\$0	\$762	\$704
	Total Premium	\$2,206	\$1,807	\$2,002
Plan Design 	Deductible (Aggregate Family)	\$10,000	\$7,554	\$6,290
	Max Out of Pocket	\$16,000	\$10,905	\$9,915
	HSA	\$1,500	\$1,210	\$730

Copayments		Current plan	National
Care Utilization Copay Summary			
Healthcare Setting 	PCP Copay	*	
	Specialist Copay	*	
	Employee - Office Coinsurance	*	
	Emergency Room Copay	*	
Prescription Copay Summary			
Drug Class 	Tier One - Generics	*	
	Tier Two - Preferred	*	
	Tier Three - Non-Preferred	*	
	Tier Four - Specialty	*	

* Indicates not applicable.

Medical Plan Design: Cohort Market Data

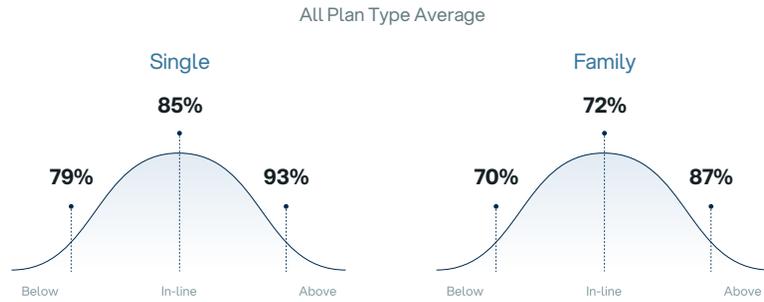
COHORT
BENCHMARK

Size
3-24 Employees

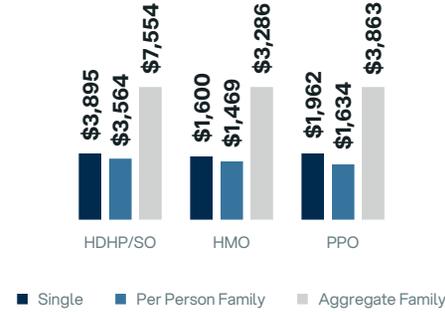
Location
Great Lakes

Industry
92 - Public Administration

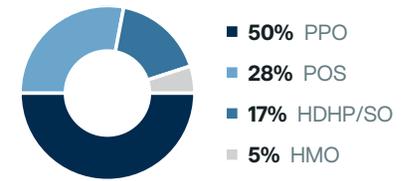
Proportion of Premium Covered by the Employer



Deductible Ranges by Plan Type



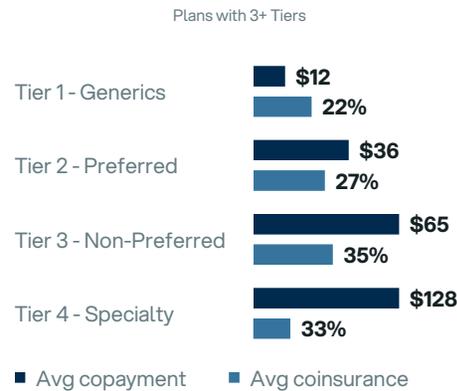
Plan Type Utilization



EE Contribution Ranges



Prescription Tiers Benchmark*



Max OOP Ranges



*Though only a small percentage difference, HDHP/SO plans are more likely than other plan types to have the same payment regardless of the type of drug and be in a plan with no cost sharing once the plan deductible is met.

Ancillary Benefits

Plan Ranking

Market Competitive

Employer Contribution:

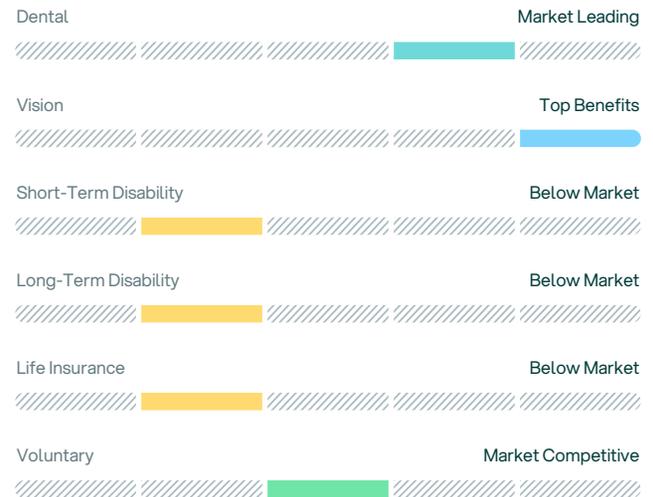
\$1,850

How your plan compares to market

Of the plans in your cohort, your plan is **in the 40th-60th percentile**.



Ancillary Benefits Rating



Ancillary plan ranking & value algorithms

For certain ancillary benefits, annual salary is required to calculate that value. In these instances, the average salary for the selected industry was utilized based on the nation's leading salary benchmarking provider.

Nationally, the salary average is \$68K with some industries significantly higher and lower.

Dental

Dental	Plan 1	Plan 2	Cohort	National
Market Leading 				
Offer Dental	Yes		68%	78%
Employer Contribution - Individual	100%	100%	65%	59%
Employer Contribution - Family	100%	100%	51%	43%
Individual In-Network Deductible	\$50	\$50	\$50	\$50
Family In-Network Deductible	\$150	\$150	\$150	\$150
Annual Maximum	\$1,000	\$1,000	\$1,500	\$1,500
Coinsurance - Preventative	100%	100%	100%	100%
Coinsurance - Basic	100%	80%	80%	80%
Coinsurance - Major	60%	50%	50%	50%
Coinsurance - Orthodontics	50%	50%	50%	50%

Cohort Market Data

We evaluate dental plans using metrics such as offer rates, employer contribution to premiums, deductibles, annual maximums, orthodontia coverage, and family plan availability. Each component is compared to a custom peer group to assess competitiveness. Dental benefits often serve as a foundational part of an ancillary package, supporting both employee wellness and satisfaction.

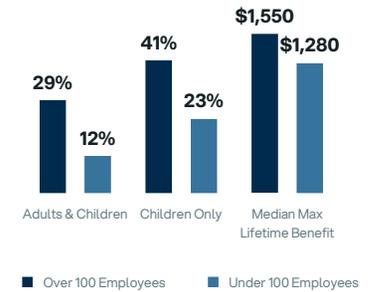
Dental Cost Sharing



- 14% 100% Contribution
- 71% Partial Contribution
- 15% No Contribution

Orthodontics - Offer Rates

For plans offering dental



Dental Plans Offered



- 65% 1 Plan
- 31% 2 Plans
- 4% Other

Approximately two-thirds of employees who are offered dental and or vision utilize the benefit.



BENCHMARK

3-24 Employees

Great Lakes

92 - Public Administration

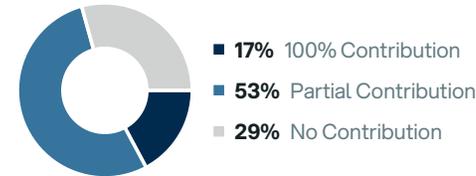
Vision

Vision	Current Plan	Cohort	National
Top Benefits 			
Offer Vision	Yes	75%	90%
% Employer Contribution - Individual	100%	51%	41%
% Employer Contribution - Family	100%	43%	28%
Eye Exam Copay	\$10	\$25	\$10
Materials Copay	\$25	\$25	\$25
Eye Exam Frequency	12 Months	12 Months	12 Months
Lens Replacement Frequency	12 Months	12 Months	12 Months
Frames Replacement Frequency	12 Months	12 Months	24 Months

Cohort Market Data

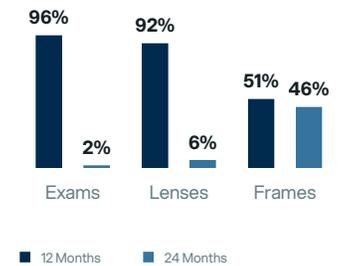
Vision plans are assessed based on offer rates, employer-paid coverage, replacement frequency for glasses or lenses, and access to annual exams. These elements are benchmarked against similar employers by industry, size, and region. Vision coverage, while often seen as supplemental, can enhance the overall value of a benefits package and support long-term employee well-being.

Vision Cost Sharing

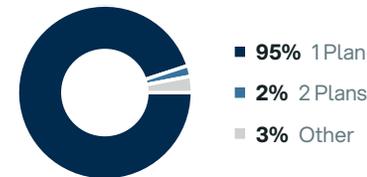


Vision - Frequencies

For plans offering vision



Vision Plans Offered



Approximately two-thirds of employees who are offered dental and or vision utilize the benefit.

Disability

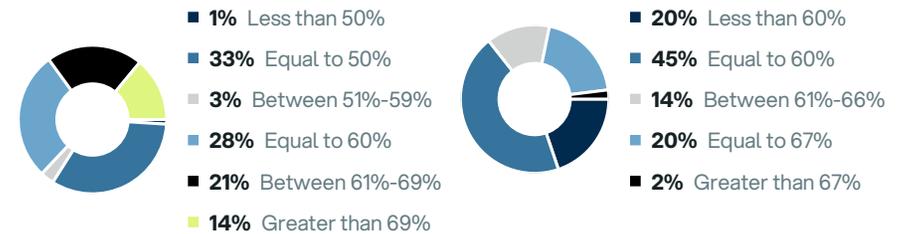
Short-term Disability		Current Plan	Cohort	National
Below Market 	STD Offer	No	32%	71%
	Employer Contribution			
	Annual Salary Percentage		61%	63%
	Max Weekly Benefit		\$690	\$1,026
	Max Duration			

Long-term Disability		Current Plan	Cohort	National
Below Market 	LTD Offer	No	35%	74%
	Employer Contribution			
	Annual Salary Percentage		60%	60%
	Max Monthly Benefit		\$5,000	\$9,466
	Elimination Period			

Cohort Market Data

Disability benefits are a core part of an employer offering. The scoring places the greatest emphasis on the offer rates of these benefits, acknowledging the particular importance of short-term disability for women of childbearing age and roles with physical risks, and long-term disability for providing peace of mind, especially in higher-risk situations. Following this, the percentage of salary covered and the maximum benefits are also weighted, reflecting their significance in the overall value of the disability benefits.

STD Ranges: Proportion of Salary LTD Ranges: Proportion of Salary



STD: Max Weekly Benefit



LTD: Max Monthly Benefit



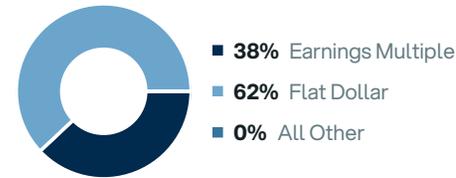
Life

Life	Current Plan	Cohort	National
Offered	Yes	61%	86%
Employer Contribution	Yes		
Employer Primary Offering	Flat Dollar Amount		
Multiple of Earnings	*	1.4	1.4
Max Benefit Amount	*	\$198,450	\$241,058
Flat Dollar	\$20,000	\$37,500	\$20,714

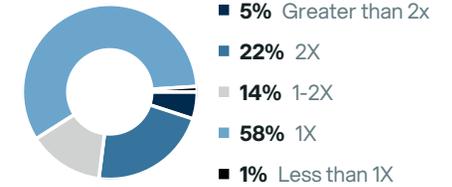
Cohort Market Data

Life insurance plans are analyzed by offer rate, coverage amount (whether flat dollar or salary-based), and overall plan structure. This data is measured against a custom cohort to determine how the plan compares in scope and generosity. Life insurance can play a key role in financial security for employees and their families, reinforcing an employer's commitment to long-term support.

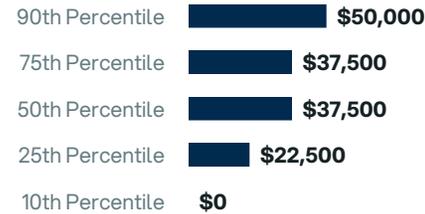
Life Insurance Types



Salary Multiple – X Earnings



Life Insurance Ranges: Flat Dollar Amount



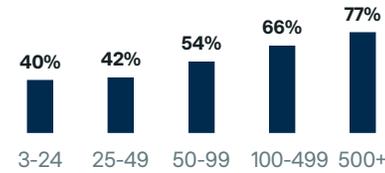
Voluntary

Voluntary	Current Plan	Cohort	National
Market Competitive 	Accident Offer Rate	37%	67%
	Critical Illness Offer Rate	32%	62%
	Long-term Care Offer Rate	5%	6%
	Supplemental Life Offer Rate	8%	21%
	Childcare Offer Rate	1%	3%
	EAP Offer Rate	43%	79%
	Subsidized Commuting Offer Rate	5%	6%
	Wellness Program Offer Rate	33%	36%

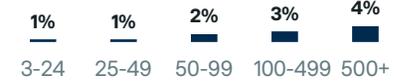
Cohort Market Data

Voluntary benefits are reviewed based on offer rates, whether the employer subsidizes any portion of the premiums, and how comprehensive the overall offering is. These plans are benchmarked against a tailored group of similar employers. A strong voluntary program can help round out the total rewards package and address diverse employee needs without significant cost to the employer.

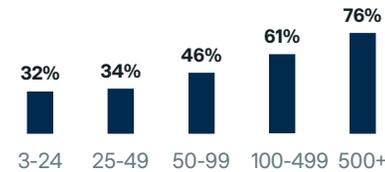
Accident - Offer Rate



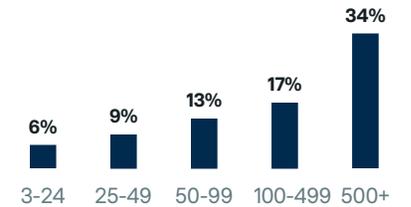
Childcare - Offer Rate



Critical Illness - Offer Rate



LTC - Offer Rate



Appendix – Methodology

Employer Contribution Plan Dollarization

Our process utilizes what an employer pays on average for the benefits of each employee based on the information provided. We are evaluating the employer's total cost or investment per employee.

Medical: Annual cost of the employer's contribution towards the medical premium.

Dental: Annual cost the employer pays per employee for dental. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Vision: Annual cost the employer pays per employee for vision. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Short Term & Long Term Disability: This is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry.

Life: Similar to disability, this is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry and is approximately 1% of salary.

Voluntary: As there is generally no direct employer investment for these benefits, this component is not included in the total dollar investment, but is included in the weighting.

Leave: Leave is calculated based on the total days made available to an employee times the average salary for that industry, which usually ranges from \$45K-\$85K depending on the industry.

Retirement: Retirement is calculated based on the retirement contributions made to the employee as a percentage of salary for that industry, which usually ranges from \$45K-\$85K depending on the industry.

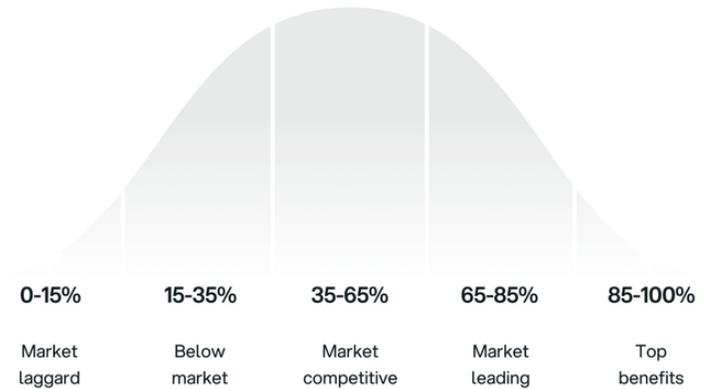
Plan Rating

Our process involves evaluating employee benefit plans by comparing each submission against a tailored cohort. We analyze each component of the benefit plan, from medical to retirement, and plot them on a bell curve.

The distance from the norm, measured in standard deviations, determines the rating and grade for each component. In our aggregate scoring, components that cost employers the most are given greater weight. This comprehensive approach ensures a detailed and fair assessment of each benefit plan.

Rating Distribution

Our scoring system uses a bell curve and normal distribution to assess employee benefit plans. Each plan is evaluated based on its deviation from the norm and categorized into five levels: Top Benefits, Market Leading, Market Competitive, Below Market and Market Laggard. This method ensures a comprehensive and fair comparison of each plan's market performance.



Mployer Advisor reserves the right to adjust its evaluation model, weightings, and scoring methodologies as necessary to reflect market changes, regulatory requirements, or improved data practices.

Appendix – Key Terms

Medical Benefits

Health Savings Account (HSA): An HSA is a tax-advantaged account designed for individuals with high-deductible health plans to save for medical expenses. Contributions are tax-deductible, and funds can be withdrawn tax-free for qualified medical expenses.

Health Reimbursement Account (HRA): An HRA is an employer-funded account that reimburses employees for qualified medical expenses. Unlike HSAs, HRAs are not owned by employees and are funded solely by the employer.

HDHP/SO (High Deductible Health Plan with Savings Option): This is a health insurance plan with higher deductibles and lower premiums, often paired with a savings option like an HSA or HRA. It's designed to encourage consumers to manage their own health care costs.

POS Health Plan (Point of Service): A POS plan is a hybrid of HMO and PPO plans, requiring a primary care physician for referrals but allowing out-of-network service at a higher cost. It offers a balance of structured, lower-cost care with the flexibility to go outside the network.

Family Aggregate Deductible: This is the total deductible amount that must be paid by a family under a health plan before the insurer starts paying. Once this total amount is met by any combination of family members, full benefits kick in for the entire family.

Family Per-Person Deductible: In this structure, each family member has an individual deductible, and the insurer begins paying once a single member meets their deductible. However, there's usually a family maximum after which the insurer covers all family members.

Prescription Tiers: Prescription tiers categorize medications into different levels of cost, typically with generic drugs being the least expensive (tier 1) and specialty drugs the most (higher tiers). Insurance coverage and out-of-pocket costs vary depending on the drug's tier.

Ancillary Benefits

Short Term Disability – Max Weekly Benefit: The highest weekly amount paid to an employee under short-term disability insurance during the period of disability.

Long Term Disability – Max Monthly Benefits: The maximum monthly payment an employee can receive under long-term disability insurance during a prolonged period of disability.

Life Insurance Flat Dollar Amount vs. Multiple of Earnings: Flat dollar amount is a fixed benefit, while multiple of earnings bases the benefit on a multiple of the employee's salary.

Leave Benefits

Consolidated vs. Non-Consolidated Leave Programs: Consolidated leave programs combine all leave types (sick, vacation, personal) into one pool, while non-consolidated programs separate them into distinct categories. This affects how employees can utilize their time off.

Sick Leave: Sick leave is paid time off provided by employers for employees to use during periods of temporary illness. It ensures employees can recover without losing income.

Most Common Federal Holidays: Widely recognized holidays in the U.S., such as New Year's Day, Independence Day, Thanksgiving, and Christmas.

Flexible Work Schedule: An arrangement that allows employees to set their own working hours within certain limits.

Flexible Work Place: A policy that allows employees to work remotely or from various locations.

Retirement

401K Employer Match Percentage: The percentage of an employee's contribution that an employer adds to their 401K plan, typically up to a certain limit.

Auto-Escalation: A feature in 401K plans that automatically increases the employee's contribution percentage annually.

Auto-Enrollment: A feature where employees are automatically enrolled in a 401K plan, with the option to opt-out.

401K Loans: Allows employees to borrow from their 401K account under certain conditions and repay the amount with interest.

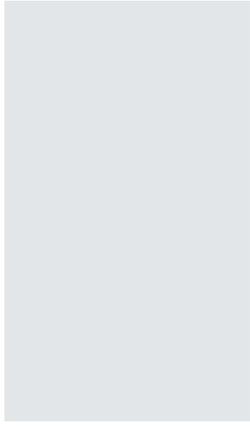
401K Withdrawals: The act of taking money out of a 401K account, which can be subject to taxes and penalties depending on the age and circumstances of the withdrawal.

401K Minimum Age or Service Requirements: The minimum criteria set by an employer for an employee to be eligible to participate in the 401K plan.

Cliff Vesting: A vesting schedule where an employee gains 100% ownership of employer contributions after a specified period of time.

Graded Vesting: A vesting schedule where employee ownership of employer contributions increases gradually over time.

Immediate Vesting: An arrangement where the employee is immediately entitled to 100% ownership of employer contributions to a retirement plan.



Commission Disclosure

ACRISURE

ERISA Section 408(b)(2) Disclosure Addendum

Disclaimer: To the extent that the terms of this ERISA Section 408(b)(2) Disclosure Addendum (The “Addendum”) conflict with the terms of a written agreement for services between us (the “Agreement”), the terms of the Agreement will control.

I. Services

We may provide one or more of the following services to your group health plan:

- Strategic benefit planning;
- Benchmark reporting;
- Plan design modeling, and recommendations;
- Carrier marketing, and requests for proposals;
- Drafting and reviewing employee and participant communications;
- Drafting and reviewing plan documents, and required notices and disclosures;
- Assisting with the filing of Form 5500, and issuing a Summary Annual Report;
- Performing nondiscrimination testing of self insured health plans, dependent care assistance plans, and cafeteria plans;
- Providing informational and educational compliance tools and updates;
- Attending meetings with client and vendors;
- Conducting open enrollment meetings;
- Providing employee advocacy;
- Providing day to day assistance in the administration of benefit programs;
- Assessing vendor performance, and engaging in requests for proposals;
- Identifying and procuring new products and tools to aid in plan administration;
- Performing cost analyses.

II. Fiduciary Services

We do not and will not provide fiduciary services to your group health plan.

III. Direct Compensation

We generally do not receive direct compensation for our services. However, if your group health plan is self-funded and the funded by a trust (even partially), we may receive direct compensation for our services in the form of payments from plan assets held in the trust.

We estimate that we will receive approximately \$0 in direct compensation per year for providing services to your group health plan.

IV. Indirect Compensation

We may receive indirect compensation for our services as follows:

- Carrier and third-party administrator commissions, incentives, overrides, and bonuses;
- Referral fees from third-party administrators and vendors;
- Referral fee from other Acrisure Agency Partners.

Indirect compensation may be calculated in several different ways:

- As a monetary amount (e.g., we will receive \$X in commissions for our services);
- As a formula (e.g., we will receive \$X per month per the first 10 employees who enroll in the medical/prescription drug benefit, and we will receive \$Y per month per each employee over the first 10 employees who enroll in the medical/prescription drug benefit)
- As a per capita charge for each enrollee (e.g., we will receive \$X per month per employee who enrolls in the medical/prescription drug benefit); or
- By any other reasonable method.

We estimate that we will receive the approximate indirect compensation listed below per year for providing services to your group health plan.

We may receive indirect compensation from the following payers (specifically identify the payers of the indirect compensation):

Beam Benefits	Group Dental	\$919
OneAmerica Group	Group Life	\$106
Anthem Blue Cross Life and Health Insurance Company	Group Vision	\$250
Anthem Blue Cross Life and Health Insurance Company	Medical	\$6,552

V. Affiliates and Subcontractors

Our affiliates and subcontractors may receive the same types of compensation as us in connection with the services that we provide to your group health plan.

We estimate that our affiliates and subcontractors will receive approximately \$0 in compensation per year in connection with the services that we provide to your group health plan.

Any compensation received by an affiliate or subcontractor will be paid by one of the payers listed in Section IV.

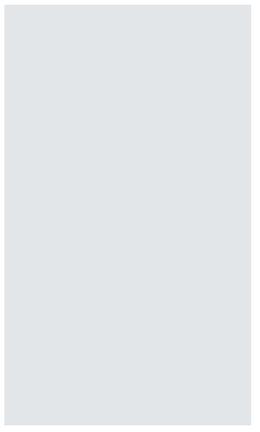
VI. Termination

Unless specified in the Agreement, we generally will not receive compensation in connection with the termination of your contract arrangement for services with us.

Client: Village of Ottawa Hills

Date Sent to Client 3/18/2026

Initials of Sender **AK**



Acrisure Total Client Solutions

Total Client Solutions

From all forms of insurance to cybersecurity, payroll, mortgages and so much more, we have the expertise, experience, and advanced technology to help you find the right solutions to conquer what's next.



Commercial Insurance

We evaluate your needs to develop solutions and services to help mitigate risk, manage expenses, and promote workplace safety.



Employee Benefits

Working with you and your company, we help to find and implement a benefits program that can attract and protect your team.



Personal Insurance

We provide personal insurance solutions for home, auto, excess liability (and more) with tailored coverage and skillful guidance.



Life & Disability Insurance

Designed to provide financial support and coverage for individuals and families, we offer tailored life and disability insurance solutions.



Payroll Services

We provide access to leading payroll service providers¹ that can enable HR teams to access payroll software to help streamline their processes.



Cyber & IT Managed Services

The Acrisure Cyber Services team can deliver speed-to-value comprehensive solutions by leveraging modern AI techniques and cloud-native architecture to help protect clients' IT environments.



Safety & Loss Control

Our team works with clients to provide risk control solutions that can help improve loss experience.



HR Consulting & Compliance Services

The Acrisure Compliance Solutions team includes on staff attorneys², along with HR professionals, that can provide consulting services that help protect employer organizations.



Retirement Plan Solutions

Through our relationships with financial services firms, we can provide access to administrative³ and fiduciary services⁴ for clients' qualified retirement plans helping to attract, retain and improve employees' retirement outcomes.



Professional Employment Organization (PEO)

Our PEO resource group, AcriSource, provides integrated, cost-effective and customized solutions to help groups find the right PEO with competitive pricing.



Risk Resources

We deliver advanced risk management solutions that integrate safety services and an efficient claims management process, designed to help clients lower their total cost of risk.



Third-Party Administration

Serving organizations nationally, our licensed third-party administrators are dedicated to providing creative solutions and long-term strategies to help manage costs and deliver competitive insurance and benefits solutions.



Title Insurance Services

We offer industry-leading title insurance solutions for property owners and mortgage lenders on residential and commercial resale, new construction and refinance transactions.



Mortgage Origination Services⁵

Whether you're buying, building, refinancing or renovating a home, our team handles the transfer of funds and related documents from one party to another, helping simplify the process of working with lenders.



Surety

Dedicated to providing both professional and personal service, our team can help businesses secure competitive and comprehensive programs.



Claims Services⁶

We offer end-to-end claims management designed to help reduce claim costs, shorten claim durations and improve overall outcomes through customized strategies, all enabling proactive risk mitigation and informed decision-making.

1. Payroll services provided by third-party service providers via referral arrangements with Acrisure.
2. The services available do not constitute legal or tax advice or services.
3. Retirement plan administrative services are made available by third-party providers via referral arrangements with Acrisure.
4. Advisory services provided through Acrisure Investment Advisory Solutions, LLC, a Vermont Registered Investment Adviser, and by Chadler Investment Adviser Solutions, LLC, an SEC Registered Investment Adviser. Investors are encouraged to review the firm's Form ADV. Click here and here.
5. Mortgage origination services provided by Acrisure Mortgage, LLC - NMLS #1528359, Equal Housing Lender.
6. No representations are made with respect to whether coverage exists for any claim or loss under any applicable policy. Whether there is coverage for any claim or loss depends on the facts and circumstances relevant to such claim or loss and the coverage details of the applicable policy, which shall control and govern in all cases.

The information contained herein represents a summary of available capabilities and is provided for informational purposes only. No solicitation or offer is made or intended. Please contact your Acrisure representative for additional details.

A payroll solution that does more, so you can do less



Payroll is complicated. We make it simple.

Getting payroll right the first time is no easy task. Whether navigating complex tax codes or maintaining compliance with ever-changing federal, state and local labor law requirements, handling it all on your own is risky. No matter how much time you pour into it, it's all too easy to make a mistake – and even minor ones can really cost you.

There's a better way.

Meet Auris: the secure, online payroll processing and tax management solution that's designed to take care of the back-office work, so you can get back to growing your business.



Save time

Want to reclaim the hours you spend calculating wages and fixing errors? Hand off repetitive manual tasks to us and watch “too much to do” turn into “already done.”



Cut costs

Switch to software that helps you process error-free payrolls more efficiently, for less. You'll reduce administrative costs, physical paperwork and delivery expenses.



Get peace of mind

Stay ahead of tricky requirements and reduce payroll disputes the easy way. Our team of specialists will help you work through deductions, taxes, compliance questions and more.



Process with ease

From VIP support and simple integrations to our online dashboard and mobile app, we deliver thoughtful, flexible features that cut out the complexity of payroll and deliver the ease you deserve.

Everything you need to break free from the back office

Features at a glance

Put payroll on autopilot

- Automatically calculate paychecks, set pay schedules and manage garnishments
- Pay out your way via direct deposit, paper check or reloadable paycard

Trade guesswork for full-service tax management

- Offload Social Security, Medicare, local, state and federal taxes
- Get your payroll taxes automatically calculated, filed and paid to the appropriate agencies – accurately and on time

Onboard new hires without the hassle

- Add new hires to your payroll system in just a few clicks with our Employee Quick Hire and Employee Wizard features
- Use intuitive filters to set up employee pay groups, organization levels, employment status and more

Empower employees to access their info

- Let staff easily view and download their pay stubs, 1099s and W-2s
- Give employees controlled access to update personal info on the go, including address and direct deposit details

Integrate with partners you trust

- Securely exchange info with partners for 401(k), workers' comp, general ledger updates and ACA compliance
- Integrate with our Payroll suite to unlock HR services, time tracking and recruiting features as you grow

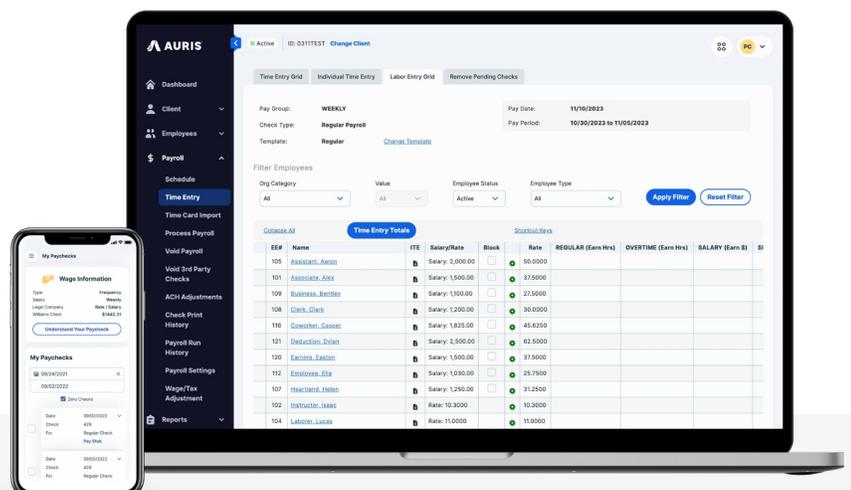
Make better decisions with more data

- Preview payroll reports so you can predict labor costs and catch discrepancies early
- Generate and download prebuilt reports or request custom reports on demand

Pair powerful tech with human support

- Rely on our team of US based payroll and HR experts to help with tough questions and protect your business from fines
- Live support is just a call or email away whenever you need a helping hand

Learn more at auris.io





What makes My Pet Protection ChoiceSM different?

We made our most paw-pular pet insurance plan even better.

Available only through workplace benefit programs, My Pet Protection ChoiceSM from Nationwide[®] comes in your choice of two ready-made employee plans or an all-new customizable option not previously available.

How is My Pet Protection ChoiceSM different from our current plan?

Many of the same employee features as before:

- Guaranteed issuance¹
- Multi-pet discounts available
- Easy payroll payment capability
- Use any licensed veterinarian
- Optional wellness coverage available
- Emergency boarding and kenneling fees
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit

Plus new and improved plan features:

- Coverage can be dialed up or down by category (accident, illness, hereditary & congenital, and wellness)²
- Increased maximum annual benefits as high as \$15,800 (compared with previous \$7,500 maximum)
- More flexible pricing for different budgets and pet needs
- Wellness coverage for dogs and cats based on benefit schedule
- Accident-only coverage now available



Learn more today at [PetsVoluntaryBenefits.com](https://www.PetsVoluntaryBenefits.com) • 855-874-4944

How does My Pet Protection ChoiceSM compare?

My Pet Protection Choice SM	My Pet Protection Choice SM			My Pet Protection	My Pet Protection with Wellness500
	Accident & Illness	Accident, Illness & Wellness	Customizable		
Annual deductible options	\$250	\$250	\$100 to \$500	\$250	\$250
Reimbursement level	80%	80%	50%, 70% or 80%	50% or 70%	50% or 70%
 Accident coverage	✓	✓	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓	✓	✓
 Illness coverage	✓	✓	Optional	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage	✓	✓
Annual maximum	\$2,500	\$2,500	\$2,500 or \$5,000	\$7,500 maximum annual benefit total for all conditions	\$7,500 maximum annual benefit total for all conditions
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional		✓
Annual maximum		\$450	\$450 or \$800		\$500
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓		✓
Spay/neuter or dental ³ and one additional test ⁴			✓		✓
 Wellness coverage (for birds)⁵			Optional		✓
Annual maximum			\$200, \$300 or \$500		\$500
Panel or titer, parasite/fecal test, CBC, culture, parasite prevention treatment, beak trim, nail trim, wing trim and more			✓		✓

With our flexible new My Pet Protection ChoiceSM customizable plan, pet parents can dial coverage levels up or down so they're paying only for what they need.



Learn more today at PetsVoluntaryBenefits.com • 855-874-4944

[1] Guaranteed issuance means any new pets enrolling into a My Pet Protection Choice plan are eligible for enrollment regardless of health status. Guaranteed issuance does not mean guaranteed coverage since certain exclusions could apply. [2] Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. [3] Coverage for spay/neuter or dental starts 90 days after the original policy term effective date. [4] One additional test of the following: health screen (blood test), radiograph (X-ray), electrocardiogram (EKG). [5] Wellness coverage not available for reptiles or exotic pets.

All plans require accident coverage; additional coverage for illness, hereditary & congenital, and wellness is optional. Optional coverage for behavior, prescription food and prescription supplements may also be available. Optional cruciate coverage may be added after the first year of coverage; not available in all states. Pre-existing conditions are not covered.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. ©2025 Nationwide. 24GRP10277G.





MEDICAL BENEFITS

- Anthem BCBS originally proposed an increase of 8.1%. We were successful in negotiating a revised renewal of 0%.
 - Total currently monthly premium is \$28,617.36
 - Total renewal monthly premium is \$28,617.03
 - HSA \$3300/\$6600 is indexing to \$3400/\$6800 to retain HSA compatible status.
 - No increase to the Village if you renew with Anthem BCBS, assuming current enrollment.
 - Village's annual cost for medical premium would be \$327,038.28, assuming current enrollment by plan. If all employees moved to the \$3400 plan, the annual cost would increase to \$332,758.80.
- Best alternative option is Medical Mutual MEWA. Proposed decrease of 14.96%.
 - HSA deductible would increase to \$3500/\$7000 compared to the Anthem \$3400/\$6800.
 - Village would continue to fund 90% of the lower cost plan option.
 - Village's annual cost for medical premium would be \$277,856.88, assuming current enrollment by plan. If all employees moved to the \$3500 plan, the annual cost to the Village would increase to \$285,231.60.
 - A change to Medical Mutual would result in annual savings of \$49,181.40, based on current enrollment.
 - Medical Mutual's final rates are based on final enrollment and any census changes would impact final rates.
- Employees have expressed interest in a non-HSA option, options for both Anthem and Medical Mutual are included. Recommendation is to keep Village contribution based on 90% of the lower HSA plan option towards any plan offered.
- Budgeted for 20% increase in medical premiums.

ANCILLARY BENEFITS

- Beam is proposing an increase of 8.8%. Total annual increase of \$983.64. Beam still offers the lowest cost dental option.



- Anthem vision is no increase in cost. HRI vision offers comparable benefits at a reduction in cost and 4-year rate guarantee. If medical is moved to Medical Mutual, recommendation would be to move vision to HRI vision. Savings would be \$396 annually.
- One America is proposing an increase of \$98.04 annually on the company paid life insurance. Both Mutual of Omaha and MedMutual Life are coming in under current. MedMutual Life is the lowest cost option with annual savings of \$103.20 compared to current and \$201.24 compared to renewal.