

# **Northwest Vermont Solid Waste Management District**

158 MORSE DRIVE, FAIRFAX, VT 05454  
802-524-5986 • FAX: 802-524-5987

## **NOTICE**

### **BOARD OF SUPERVISORS MEETING & PUBLIC HEARING**

#### **DRAFT FY2025 DISTRICT ADMINISTRATIVE BUDGET**

**WEDNESDAY, DECEMBER 6, 2023**

**6:30 PM**

**ST. ALBANS CITY HALL  
ST. ALBANS, VT**

The Northwest Vermont Solid Waste Management District Board of Supervisors will hold a Public Hearing on Wednesday, December 6, 2023 at 6:30 PM at its regularly scheduled meeting. This hearing will be held at the St. Albans City Hall to obtain public comment on the draft FY2025 District administrative budget.

Copies of the draft budget can be obtained at the District Office, Tel: 524-5986, and are available at Town Clerk's offices of member municipalities.

#### **MEMBER COMMUNITIES**

**ALBURGH • BAKERSFIELD • BERKSHIRE • ENOSBURG • FAIRFIELD • FLETCHER • FRANKLIN • GEORGIA • GRAND ISLE  
HIGHGATE • ISLE LA MOTTE • MONTGOMERY • NORTH HERO • RICHFORD • ST. ALBANS CITY • ST. ALBANS TOWN  
SHELDON • SOUTH HERO • SWANTON**

# Northwest Vermont Solid Waste Management District

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**DATE:** DECEMBER 6, 2023  
**TIME:** 6:30 PM  
**LOCATION:** CITY HALL COUNCEL CHAMBERS, 100 MAIN STREET,  
ST. ALBANS, VT  
**AND VIA ZOOM:** <https://us02web.zoom.us/j/4456759564>

## PUBLIC HEARING NWSWD Draft FY2025 Administrative Budget

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### BOS MEETING AGENDA

1. **Review Agenda**
2. **VOTE:** Minutes Board Meeting of November 1, 2023 (Enclosed)
3. Old Business.
  - a) Director's Report (Enclosed)
  - b) Financial Report (Enclosed)
4. New Business
  - a) **DISCUSSION AND VOTE:** Shall the Board adopt the draft FY2025 District Administrative Budget (Enclosed) as warned or amended?
  - b) **DISCUSSION AND VOTE:** Shall the Board set the FY2025 District municipal assessment at \$1.30 per capita based on the most recent census data, with a due date of November 15, 2024, and direct the District Treasurer to issue warrants to member municipalities?
5. Other Business.
6. Public Comment.
7. Adjourn.

### EXECUTIVE COMMITTEE

In the event of lack of quorum of the full board the executive committee will meet to deal with the above agenda items for which it is authorized.

### MEMBER COMMUNITIES

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SHELDON • SOUTH HERO • SWANTON

## Minutes

### NWSWD Board of Supervisors Meeting & Annual Organizational Election

November 1, 2023

The Board of Supervisors of the Northwest Vermont Solid Waste Management District held their regularly scheduled board meeting on November 1, 2023, via zoom and at the St. Albans Town Hall at 6:30 PM.

#### Supervisors Present:

Buermann, Bob – So. Hero  
Doremus, Mark – Bakersfield  
Getty, Jennifer – Fletcher  
Henry, Josie – Alburg  
Kade, Barry – Montgomery – zoom  
Lambert, Paul – Georgia – zoom

Micheli, Carlo – Swanton - zoom  
Peloubet, David – Sheldon  
St. Francis, April – Highgate  
Sturtevant, Brooks – Franklin  
Tibbits, Jaime – Fairfield  
Tuck, Joyce – Isle La Motte  
Voegele, Al - St. Albans Town

#### Supervisors Absent:

Tanya Dufresne – Berkshire  
Richards, Jim - No. Hero

#### Others Present:

John Leddy, Executive Director - zoom  
Pam Bolster, Finance

Guests: None

### Full Board Meeting

Chair Josie Henry called the meeting to order at 6:30 PM.

#### 1) Agenda Review-Additions/Deletions:

None

#### 2) Welcome, Introductions, Opening Remarks – Chair

Ms. Henry welcomed the board to the meeting.

#### 3) Public Comment: None

#### 4) Vote: Minutes of the August 2, 2023 NWSWD Board Meeting:

Ms. Henry asked for a motion to approve the minutes of August 2, 2023. Mr. Voegele made the motion to approve the minutes of August 2, 2023 as written. Abstention due to absence by Mr. Beurmann. All else were in favor and the motion passed.

#### 5) Staff Reports:



## 1. Directors Report:

Mr. Leddy related to the board that drop off site preparations are getting ready for winter including uniform signage and reviewed the basic plan for that signage with the board. A brief discussion of some acceptable recycling materials occurred.

He noted that we are advertising for the finance position and asked if any board members knew of anyone to send them the District as the opportunity to apply has not closed.

He asked if there were any questions in relation to his written report. None were made.

## 2. Finance Report:

Ms. Bolster briefly reviewed the FY24 Year to Date P&L. She noted that drop off sites were doing well and surcharge income looked good. She stated that all was normal for this point in the year. In AR news she expressed the same difficulties with two of the haulers but progress is being made. She stated that past due composting account collection attempts had been progressing well.

Ms. Bolster stated that there was a surplus from the FY23 Fiscal Year of \$113,000.00 which came from a number of areas. These are preliminary figures as while the field work for the audit has been done, the final audit figures have not been received. She also noted that she did not anticipate to have final audit results until the February meeting. At that time the board will be able to designate where any surplus should go. She said that the new audit process was very different from what has been experienced before, with less one on one interaction. She explained to the board the new audit process with this audit company in comparison to the old auditors process.

Ms. Bolster asked the board for their cooperation with the bank resolution that had been sent for e-signatures through email. She noted that attempts to gain all signatures needed in person had not been successful. She purchased Adobe Acrobat so she could set up signature collection in that manner. It made it through the first 5 or 6 people then got held up. She asked for all board members to please check their email and explained that it goes to one person at a time, once that person signs it is sent to the next person on the list.

Ms. Henry stated that it is VT Statute that the Chairperson of the Board can sign on behalf of other board members. As well the District Charter indicates that this can be done. Ms. Bolster said that she would approach Peoples Trust about this to see what they say. Ms. Bolster, Mr. Leddy and the Board felt that to be prudent, a vote should be held authorizing Ms. Henry to be allowed to sign for all members specifically in this instance for the Peoples Trust Banking Resolution that reflects current board members and signatories. A motion was requested. **VOTE:** Mr. Voegel made a motion that Ms. Henry be authorized to sign documents on behalf of the NW VT Solid Waste District Board. Mr. Buermann seconded the motion. All were in favor and the motion passed. Ms. Henry will provide Ms. Bolster with documentation of the VT Statute of which Ms. Bolster will present along with these minutes and the NWSWD Charter to Peoples Trust to try to get this wrapped up. Ms. Bolster also reviewed with the board that the current signatories will be Josie Henry, Chair of the Board, Jaimee Tibbits, Vice Chair of the Board, Mr. Leddy, Executive Director and Mr. Bolster, Finance Manager.

Ms. Bolst stated that the CD's authorized by the board have only partially been completed. The 100K with United Bank was quick and easy and has been opened. The CD with the North Country Credit Union has been more difficult and has dragged on. She has been waiting for a return call. She was concerned about the rate being held.



Board discussion ensued with it being stated that rates have actually increased. It was suggested that we should check rates again and Ms. Bolster stated that this could actually be beneficial for the district.

## 6.) Committee Reports:

### **Finance Committee: Draft FY25 Budget**

Mr. Leddy stated that the committee had reviewed the draft FY25 Budget and agreed to present it to the full board. He explained the budget process and what was reviewed to generate the FY25 figures including trends and averages. We are as well examining and planning for Drop Off Site Trash Increases. Mr. Kade questioned the Composting Expense Line Item. Discussion and explanations ensued, with an explanation as to what pays for the Composting Program both customers and a portion of the SWIP grant. A discussion about the intent of passing on the composting program to a private entity occurred and Mr. Leddy explained why this was not the time to try to off load the program.

Other notable discussions included surplus funds from FY22 which were added to Capital Maintenance. Ms. Bolster stated that there were three things she would like the board to know about this draft budget. It reflects the following price increases Municipal assessments from \$1.20 to \$1.30, the surcharge from \$25.25 to \$25.50, and an increase in bag pricing at the drop off sites. This reflects the smaller scale annual increases that the board in previous years has suggested and supported.

An intense conversation ensued about line items with the increases, about justifying increases when the surplus was so high. Planning for the future was stressed as justification of the increases but more in depth review should be done about that surplus. This will be further discussed at the December meeting. Ms. Bolster discussed the new Bond payment and what is worked into the FY25 budget. The new bond payments will start within this budget but it will be only interest, not principal on the new bond as is the bond banks schedule. So the line item for bond payments includes interest on the new bond, interest payments on the old bond but not the principal on the old bond which she requests be paid from our Surplus Funds. Mr. Kade asked about paying of the old bond early to which Ms. Bolster stated that it did not benefit the district to do so as that interest is locked in and paid for no matter what.

A motion was requested to approve the Draft Budget to be presented at the December meeting. Additional discussion ensued. Ms. Henry asked that if the District were to take over the Alburgh Transfer Station how it would reflect in this budget. Mr. Leddy stated that an amendment would need to be made to this budget to encompass that operation.

Ms. Tibbits explored with the board and staff the municipal assessment increase, the lack of past increases, as well as the latest requested increase. It was noted by Ms. Bolster that there will be upcoming expenses due to this project that will need to be supported.

**VOTE:** Mr. Buermann made a motion that the proposed budget be warned for the December 2023 meeting to continue the review process. All were in favor and the motion passed.

### **Building Committee:**

Mr. Leddy said that the building committee reviewed the drawings for the new building. Mr. Leddy talked to the engineers who are on track to put the drawings together and on permitting issues so that we can go to bid in January 24. As previously presented to the board he had been in discussions with VIS Construction Consultants to be an Owners Representative

for this project. An RFP was put out for this. The District received one proposal from VIS for this. The cost for this function is appx. 40K. Discussion ensued about their function. He will have further information at the December Meeting.

**Operations Committee:**

Did not meet but Mr. Leddy would like to schedule a meeting so they can start to move forward with the Alburgh Transfer Station operations. Ms. St. Francis asked about information from the agreement with North Hero. Mr. Leddy has been working on gathering that information. The board worked on narrowing down a date that works for both staff, committee members and interested board members to visit the Alburgh Transfer Station and decided the 8<sup>th</sup> of November would work.

**7.) Other Business:** Ms. Tibbitts asked for information about the Health Care Plan for the new budget which was attached. Ms. Bolster explained the BCBS increases and what other plans were reviewed as well as the decision to remain with the same Gold High Deductible plan. This plan is best for employees, alleviating any undue burden in the case of a medical event. The proposal does however reduce the .HSA payout to each employee which saves the district money while still covering any potential out of pocket expense for the employee. BCBS combined the RX and Medical deductibles, in the past they were separate deductibles and this reduced the out of pocket maximum under this plan.

Board adjourned at 8:20PM



## Director's Report 12-1-2023

To follow up on other staff situations, we were able to post a job description for a position to assist Pam and began recruiting and hiring to fill that position. We have received a number of good applications and are interviewing folks this week and next. We hope to start the person hired in the new year and begin training this important member of our team.

Looking forward to waste related action in the Vermont Legislature, there are two bills that will hopefully benefit Vermont's waste system. One bill will create an Extended Producer Responsibility (EPR) program for tires. Connecticut recently passed a first-in-the-nation EPR law for tires and some VT lawmakers see the time is ripe for us to follow. We know that this would be a huge benefit to both the towns and environment of northwestern VT. The second would expand the EPR program for batteries in VT. This expansion would bring rechargeable batteries such as those for electric bicycles and large power tools like lawn mowers into the program. It would capture all rechargeable and non-rechargeable batteries that are increasingly are sold to Vermonters. It would not include large batteries like those found in electric vehicles and 'power-wall' home systems. These would be placed in a state sponsored study. Both bills will build on the systems that exist in Vermont but make manufacturers and brands more responsible for the products and packaging they sell.

District staff have focus on safety, which includes newly developed safety committee. This committee meets monthly to hear staff concerns and evaluate new trainings and practices like safety shares and morning safety meetings. The committee also reviews incident reports to evaluate how incidents could have been prevented to ensure that the same mistakes aren't made again.

We are nearly finished with the FY 2023 NWSWD Annual Report. We have spent the last month compiling the facts and figures as well as examining our programs and operations over the past year. This report will be completed in the next few weeks and forwarded to you all. Please let us know if you would like to personalize the report or send it to your town offices directly, or if you would like the NWSWD office to forward it to town officials. I am excited about all of the great work that the District has been completing and I really look forward to sharing our success with our residents in a way that's accessible to more people so if you have any suggestions about to distribute the annual report, please let us know.

District Staff are looking forward to using the relative quiet of winter to contemplate how we can improve what we do to make it more convenient to keep a wider variety of material from going to the landfill. As always, we value your suggestions and input.

Onward - John

**Northwest Vermont Solid Waste Mgt District**  
**Profit & Loss Budget vs. Actual**  
July through November 2023

	Jul - Nov 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Compost Collection</b>				
Commercial Route Compost	43,908.00	157,575.00	-113,667.00	27.9%
Brush Collection	382.00	500.00	-118.00	76.4%
Residential Route Composting	13,764.40	46,552.00	-32,787.60	29.6%
Compost Collection - Other	1,713.00			
<b>Total Compost Collection</b>	59,767.40	204,627.00	-144,859.60	29.2%
<b>Computer/Electronic Recy Income</b>				
Grants	7,638.10	24,000.00	-16,361.90	31.8%
Pesticide Grant	0.00	4,000.00	-4,000.00	0.0%
SWIP Grant	0.00	47,035.00	-47,035.00	0.0%
<b>Total Grants</b>	0.00	51,035.00	-51,035.00	0.0%
<b>Hauler Licensing</b>				
Haz Waste Fees	1,520.00	1,500.00	20.00	101.3%
Interest Income	10,920.50	30,000.00	-19,079.50	36.4%
Miscellaneous Income	150.54	4,200.00	-4,049.46	3.6%
Municipal Assessments	491.00	500.00	-9.00	98.2%
<b>Recycling Income</b>				
Sale of Recyclables	42,785.20	90,000.00	-47,214.80	47.5%
Trash Income	17,251.82	45,000.00	-27,748.18	38.3%
Surcharge Income	162,037.07	367,500.00	-205,462.93	44.1%
Composter Sales	362,233.46	942,885.50	-580,652.04	38.4%
Recycle Bin Sales	250.00	2,000.00	-1,750.00	12.5%
Minor A/R and A/P Charge-Off	108.00	500.00	-392.00	21.6%
Minor A/R and A/P Charge-Off	-0.41			
<b>Total Income</b>	727,822.68	1,826,939.75	-1,099,117.07	39.8%
<b>Cost of Goods Sold</b>				
Cost of Goods Sold	121.74			
<b>Total COGS</b>	121.74			
<b>Gross Profit</b>	727,700.94	1,826,939.75	-1,099,238.81	39.8%
<b>Expense</b>				
Administration Expenses		2,000.00	-2,000.00	0.0%
Advertising	451.97			
Bank Service Charges	0.00	3,000.00	-3,000.00	0.0%
Credit Card Processing				
Bank Service Charges - Other				
<b>Total Bank Service Charges</b>	451.97	3,000.00	-2,548.03	15.1%
Copier Lease	919.95	2,000.00	-1,080.05	46.0%
Dues	5,460.46	10,000.00	-4,539.54	54.6%
Insurance	17,262.50	64,800.00	-47,537.50	26.6%
Misc.	829.68	1,500.00	-670.32	55.3%
Office Equipment	2,344.90	6,500.00	-4,155.10	36.1%
Office Supplies	1,213.05	4,500.00	-3,286.95	27.0%
Postage and Delivery	0.00	1,800.00	-1,800.00	0.0%
Training/Development	2,590.06	5,000.00	-2,409.94	51.8%
Utilities				
Telephone				
<b>Total Expense</b>	1,312.82			



**Northwest Vermont Solid Waste Mgt District  
Profit & Loss Budget vs. Actual  
July through November 2023**

	Jul - Nov 23	Budget	\$ Over Budget	% of Budget
Utilities - Other	2,014.36	15,500.00	-13,485.64	13.0%
Total Utilities	3,327.18	15,500.00	-12,172.82	21.5%
Total Administration Expenses	34,399.75	116,600.00	-82,200.25	29.5%
Personnel Expenses				
Benefits	9,818.55	30,685.00	-20,866.45	32.0%
ER 457 Cont	87,276.13	250,895.72	-163,619.59	34.8%
Benefits - Other				
Total Benefits	97,094.68	281,580.72	-184,486.04	34.5%
ER Taxes	20,417.93	66,438.00	-46,020.07	30.7%
Gross Wages	266,825.44	804,325.00	-537,499.56	33.2%
Payroll Processing	2,106.68	4,500.00	-2,393.32	46.8%
Total Personnel Expenses	386,444.73	1,156,843.72	-770,398.99	33.4%
Board of Supervisors				
Board Meetings/Retreats	70.93	500.00	-429.07	14.2%
Legal/Accounting	3,218.00	12,000.00	-8,782.00	26.8%
Property Taxes	10,469.58	10,300.00	169.58	101.6%
Sheldon Land Note-Contingency	0.00	3,000.00	-3,000.00	0.0%
VIMBB Bond Expense	52,259.25	56,894.00	-4,634.75	91.9%
Total Board of Supervisors	66,017.76	82,694.00	-16,676.24	79.8%
Facilities/Equipment Expenses				
Mobile Equipment Maint/Repairs	14,990.24	30,000.00	-15,009.76	50.0%
Capital Maintenance	0.00	45,944.00	-45,944.00	0.0%
New Equipment	119.90	1,000.00	-880.10	12.0%
Building Improvements	0.00	1,500.00	-1,500.00	0.0%
Building Maintenance / Repairs	335.91	2,300.00	-1,964.09	14.6%
Equipment Supplies/Maintenance	10,176.24	10,000.00	176.24	101.8%
Janitorial	3,546.64	45,000.00	-25,804.21	42.7%
Mobile Equipment Fuel	19,195.79	3,000.00	-1,790.00	40.3%
Plowing/Mowing	1,210.00	3,000.00	-1,790.00	40.3%
Warehouse Supplies	2,168.80	4,000.00	-1,831.20	54.2%
Total Facilities/Equipment Expenses	51,743.52	142,744.00	-91,000.48	36.2%
Direct Services				
Trash Disposal	51,739.87	106,000.00	-54,260.13	48.8%
Enforcement	0.00	1,000.00	-1,000.00	0.0%
Community Assistance	0.00	1,000.00	-1,000.00	0.0%
Drop Off Site Expenses	4,399.34	12,000.00	-7,600.66	36.7%
Composting				
Brush Collection	13,480.00			
Commercial Route Compost	19,230.00			
Composting - Other	10,807.66	95,000.00	-84,192.34	11.4%
Total Composting	43,517.66	95,000.00	-51,482.34	45.8%
Recycling	42,153.63	70,000.00	-27,846.37	60.2%
Computer/Electronic Collection	1,170.00	3,700.00	-2,530.00	31.6%
Education Outreach	1,331.06	15,000.00	-13,668.94	8.9%
Hazardous Waste	17,587.83	29,000.00	-11,412.17	60.6%

**Northwest Vermont Solid Waste Mgt District  
Profit & Loss Budget vs. Actual  
July through November 2023**

	Jul - Nov 23	Budget	\$ Over Budget	% of Budget
Total Direct Services	161,899.39	332,700.00	-170,800.61	48.7%
Cost of Composters Sold	248.30			
Total Expense	700,753.45	1,831,581.72	-1,130,828.27	38.3%
Net Ordinary Income	26,947.49	-4,641.97	31,589.46	-580.5%
Net Income	26,947.49	-4,641.97	31,589.46	-580.5%



## Northwest Vermont Solid Waste Mgt District

## Receipts

November 2023

	Nov 23
Alburgh, Town of	1,536.03
All Cycle-Williston	14,899.05
All Cycle - Highgate	35,703.82
All Metal Recycling	1,743.50
Bakersfield Elementary/Middle School	240.50
Bayside Pavillion	68.00
Berkshire School	155.00
Beth-El Court Association	68.00
BFA-St. Albans City (c)	150.50
Brookside Condos 2	68.00
Call To Recycle	1,120.00
Casella-Montpelier	573.68
Chevalier Drilling Company, Inc	99.00
Drop Off Sites	33,704.95
Enosburg Elementary School (c)	230.00
Enosburg Falls Middle School (c)	102.50
Fairfield Center School (c)	128.00
Fairfield Community Center	42.00
Fletcher Town School District	117.50
Fletcher, Town of	1,615.20
Food City	68.00
Four Winds - Cathedral Square	128.00
Franklin County Rehab	190.00
Franklin Elementary (c)	55.00
Frost Beer	28.00
Georgia Market - c	228.00
Georgia Town School District (c)	68.00
Good Point Recycling, American Retroworks	1,648.95
Grand Isle, Town of	1,102.67
Grice Brook Gardens	188.00
Hawks Nest Housing	128.00
Heritage Lane Apartments	75.50
Highgate Elementary	218.00
Holy Angels Apartments	68.00
Huntington Estates HOA	68.00
Jeff's Seafood	393.00
Kaiju Kitchen	68.00
Maple City Diner	248.00
Maple Run School District Central Office	54.00
Mill River Brewing	1,319.00
Mimmo's-c	128.00
Montgomery Elementary School	155.00
Myers	23,076.98
Northwest Counseling Services	68.00
Northwest Medical Center/Hospitality (c)	491.00
Pet Food Warehouse	42.00
Richford Elementary School	80.00
Richford High School	34.00
Rock Tenn	1,967.27
Santini Catering	68.00
Sheldon School (c)	308.00
Simon's Island Beverage	85.00
St. Albans City School (c)	835.50
St. Albans Town School	421.00
St. Albans, City Customer	160.00
Superior Technical Ceramics	170.00
Swanton Elementary School-customer	430.00
Swanton, Town of	8,041.20
Sylvesters Rubbish Removal, LLC	7,288.67
Thai House	68.00
Town & Country Estates/Lapierre Mobile Pk	5.00
Traveled Cup - c	68.00
TREX Company, Inc	2,811.20
Tyler Place	1,076.00
Vermont Beer Shepherd	14.00
Villa, The	34.00
Warner Home	561.00
No name	10.00

Northwest Vermont Solid Waste Mgt District  
**Receipts**  
November 2023

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TOTAL

Nov 23

147,206.17



Northwest Vermont Solid Waste Mgt District  
Payments  
November 2023

	Nov 23
All Cycle - Highgate Transfer	-9,583.34
Amazon.com	-23.93
Blue Cross and Blue Shield of VT	-11,964.11
Bourne's Energy	-28.20
C Brown Inc	0.00
Canusa	-1,096.39
Casella-Hyde Park Transfer Station	-1,969.38
Cerberus EHS	-600.00
Champlain Door Co, Inc	-195.00
Champlain Valley Equipment	-277.50
Chapman, Dale	-154.59
Charlebois Truck Parts, Inc	-7.86
Chittenden Solid Waste District	-666.40
Comcast Business	-328.69
Complete Recycling Solutions	-3,546.01
Conveyance Solutions	-150.00
Corn, Alison	-555.84
Cross Engineering	-109.50
Drummac Wind River Environmental	-84.00
Duprey, Jeff	-50.00
Enpro Services of Vermont, Inc *	-3,813.48
Foley Services	-70.02
Geo S. Wood	-107.00
Georgia Auto Parts	-177.02
Good Point	-2,101.00
Goyne, Jeff	-50.00
Green's Ace Hardware	-95.96
Green Mountain Power	-442.51
Hudak Farms	-6,447.00
J&L Hardware, Inc.	-395.59
K-N-S Tire Recycling	-1,671.00
King, Butch	-206.33
Madison National Life	-194.74
Mimmo's	-43.44
Misc	-8,130.06
Morse Industrial Park Owners Association	-2,152.73
Myers Recycling Center	-4,834.05
Northeast Delta Dental	-638.28
O'brien, Matt	-165.06
PayData	-54,944.06
R.L. Vallee, Inc.	-4,790.29
R.R. Charlebois Inc.	-2,939.18
RHR Smith & Company	-3,100.00
Sleep Well Recycling	-1,140.00
Staples	-19.43
Taylor Pasha	-750.00
TCI	-439.00
Tim Maple	-9.17
Vermont Compactor Service	-1,831.76
Vermont Electric Coop	-28.91
Visual Edge IT	-9.00
VT Gas Systems	-70.56
W.B. Mason	-98.20
Yin and Yang, LLC	-540.00
<b>TOTAL</b>	<b>-133,835.57</b>

## Northwest Vermont Solid Waste Mgt District

## Bakersfield Profit &amp; Loss

November 2023

12/04/23

Accrual Basis

	<u>Nov 23</u>
Ordinary Income/Expense	
Income	
Computer/Electronic Recy Income	67.68
Trash Income	3,228.95
Total Income	<u>3,296.63</u>
Gross Profit	3,296.63
Expense	
Personnel Expenses	
ER Taxes	81.20
Gross Wages	832.80
Total Personnel Expenses	914.00
Direct Services	
Trash Disposal	1,513.28
Drop Off Site Expenses	198.38
Recycling	286.38
Total Direct Services	<u>1,998.04</u>
Total Expense	<u>2,912.04</u>
Net Ordinary Income	384.59
Net Income	<u><u>384.59</u></u>



**Northwest Vermont Solid Waste Mgt District**  
**Bakersfield Profit & Loss**  
 July through November 2023

	Jul - Nov 23
Ordinary Income/Expense	
Income	
Compost Collection	
Commercial Route Compost	0.00
Total Compost Collection	0.00
Computer/Electronic Recy Income	304.07
Haz Waste Fees	5.00
Recycling Income	121.00
Sale of Recyclables	987.27
Trash Income	17,158.00
Total Income	18,575.34
Gross Profit	18,575.34
Expense	
Personnel Expenses	
ER Taxes	390.69
Gross Wages	4,005.90
Total Personnel Expenses	4,396.59
Facilities/Equipment Expenses	
Equipment Supplies/Maintenance	329.94
Total Facilities/Equipment Expenses	329.94
Direct Services	
Trash Disposal	5,997.07
Drop Off Site Expenses	605.12
Recycling	1,472.28
Computer/Electronic Collection	161.76
Total Direct Services	8,236.23
Total Expense	12,962.76
Net Ordinary Income	5,612.58
Net Income	5,612.58

**Northwest Vermont Solid Waste Mgt District**  
**Georgia Drop Off Site Profit & Loss**  
**November 2023**

	Nov 23
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Compost Collection	
Brush Collection	45.00
<b>Total Compost Collection</b>	45.00
Computer/Electronic Recy Income	1,570.04
Haz Waste Fees	1,277.00
Miscellaneous Income	6.00
Recycling Income	5,336.00
Sale of Recyclables	0.00
Trash Income	13,110.00
<b>Total Income</b>	21,344.04
<b>Gross Profit</b>	21,344.04
<b>Expense</b>	
<b>Personnel Expenses</b>	
ER Taxes	614.45
Gross Wages	6,301.95
<b>Total Personnel Expenses</b>	6,916.40
<b>Direct Services</b>	
Trash Disposal	5,642.70
Drop Off Site Expenses	198.38
Recycling	4,124.70
Computer/Electronic Collection	-1.00
Education Outreach	19.43
<b>Total Direct Services</b>	9,984.21
<b>Total Expense</b>	16,900.61
<b>Net Ordinary Income</b>	4,443.43
<b>Net Income</b>	4,443.43



**Northwest Vermont Solid Waste Mgt District**  
**Georgia Drop Off Site Profit & Loss**  
 July through November 2023

	Jul - Nov 23
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
<b>Compost Collection</b>	
Commercial Route Compost	0.00
Brush Collection	145.00
<b>Total Compost Collection</b>	145.00
Computer/Electronic Recy Income	6,970.03
Haz Waste Fees	9,057.00
Miscellaneous Income	491.00
Recycling Income	33,382.18
Sale of Recyclables	8,493.39
Trash Income	80,100.93
Composter Sales	250.00
Recycle Bin Sales	78.00
<b>Total Income</b>	138,967.53
<b>Cost of Goods Sold</b>	
Cost of Goods Sold	87.93
<b>Total COGS</b>	87.93
<b>Gross Profit</b>	138,879.60
<b>Expense</b>	
<b>Administration Expenses</b>	
Utilities	117.92
<b>Total Administration Expenses</b>	117.92
<b>Personnel Expenses</b>	
ER Taxes	3,471.15
Gross Wages	35,591.01
<b>Total Personnel Expenses</b>	39,062.16
<b>Facilities/Equipment Expenses</b>	
Mobile Equipment Maint/Repairs	11.99
New Equipment	39.96
Equipment Supplies/Maintenance	104.24
<b>Total Facilities/Equipment Expenses</b>	156.19
<b>Direct Services</b>	
Trash Disposal	26,821.86
Drop Off Site Expenses	1,281.66
Recycling	31,758.80
Computer/Electronic Collection	734.16
Education Outreach	19.43
<b>Total Direct Services</b>	60,615.91
Cost of Composters Sold	248.30
<b>Total Expense</b>	100,200.48
<b>Net Ordinary Income</b>	38,679.12
<b>Net Income</b>	38,679.12

## Montgomery Profit &amp; Loss

November 2023

12/04/23

Accrual Basis

	<u>Nov 23</u>
Ordinary Income/Expense	
Income	
Computer/Electronic Recy Income	12.00
Haz Waste Fees	0.00
Recycling Income	655.00
Trash Income	4,041.50
Total Income	<u>4,708.50</u>
Gross Profit	4,708.50
Expense	
Administration Expenses	
Utilities	28.91
Total Administration Expenses	28.91
Personnel Expenses	
ER Taxes	117.97
Gross Wages	1,209.81
Total Personnel Expenses	1,327.78
Direct Services	
Trash Disposal	1,188.59
Drop Off Site Expenses	250.78
Recycling	276.65
Total Direct Services	<u>1,716.02</u>
Total Expense	<u>3,072.71</u>
Net Ordinary Income	1,635.79
Net Income	<u><u>1,635.79</u></u>



**Northwest Vermont Solid Waste Mgt District**  
**Montgomery Profit & Loss**  
 July through November 2023

	Jul - Nov 23
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Compost Collection	
Commercial Route Compost	0.00
<b>Total Compost Collection</b>	0.00
Computer/Electronic Recy Income	207.00
Haz Waste Fees	8.00
Recycling Income	2,001.38
Sale of Recyclables	1,757.07
Trash Income	27,347.87
Recycle Bin Sales	6.00
<b>Total Income</b>	31,327.32
<b>Cost of Goods Sold</b>	
Cost of Goods Sold	6.76
<b>Total COGS</b>	6.76
<b>Gross Profit</b>	31,320.56
<b>Expense</b>	
Administration Expenses	
Utilities	101.92
<b>Total Administration Expenses</b>	101.92
Personnel Expenses	
ER Taxes	649.15
Gross Wages	6,657.54
<b>Total Personnel Expenses</b>	7,306.69
Facilities/Equipment Expenses	
Equipment Supplies/Maintenance	50.98
<b>Total Facilities/Equipment Expenses</b>	50.98
Direct Services	
Trash Disposal	6,572.95
Drop Off Site Expenses	827.10
Recycling	3,292.28
Computer/Electronic Collection	138.40
<b>Total Direct Services</b>	10,830.73
<b>Total Expense</b>	18,290.32
<b>Net Ordinary Income</b>	13,030.24
<b>Net Income</b>	13,030.24

Northwest Vermont Solid Waste Mgt District  
No. Hero Profit & Loss  
November 2023

	<u>Nov 23</u>
Ordinary Income/Expense	
Income	
Compost Collection	
Brush Collection	10.00
Total Compost Collection	10.00
Computer/Electronic Recy Income	4.00
Haz Waste Fees	10.00
Recycling Income	400.50
Trash Income	2,963.00
Recycle Bin Sales	18.00
Total Income	3,405.50
Cost of Goods Sold	
Cost of Goods Sold	20.29
Total COGS	20.29
Gross Profit	3,385.21
Expense	
Personnel Expenses	
ER Taxes	124.10
Gross Wages	1,272.80
Total Personnel Expenses	1,396.90
Direct Services	
Trash Disposal	1,714.62
Drop Off Site Expenses	198.38
Recycling	865.85
Total Direct Services	2,778.85
Total Expense	4,175.75
Net Ordinary Income	-790.54
Net Income	<u>-790.54</u>

Northwest Vermont Solid Waste Mgt District  
No. Hero Profit & Loss  
July through November 2023

	<u>Jul - Nov 23</u>
Ordinary Income/Expense	
Income	
Compost Collection	
Commercial Route Compost	0.00
Brush Collection	237.00
	<hr/>
Total Compost Collection	237.00
Computer/Electronic Recy Income	124.00
Haz Waste Fees	15.00
Recycling Income	4,311.80
Sale of Recyclables	1,003.64
Trash Income	20,207.00
Recycle Bin Sales	24.00
	<hr/>
Total Income	25,922.44
Cost of Goods Sold	
Cost of Goods Sold	27.05
	<hr/>
Total COGS	27.05
Gross Profit	25,895.39
Expense	
Personnel Expenses	
ER Taxes	616.29
Gross Wages	6,321.00
	<hr/>
Total Personnel Expenses	6,937.29
Facilities/Equipment Expenses	
New Equipment	39.96
Equipment Supplies/Maintenance	171.93
	<hr/>
Total Facilities/Equipment Expenses	211.89
Direct Services	
Trash Disposal	7,780.29
Drop Off Site Expenses	1,002.83
Recycling	4,967.25
Computer/Electronic Collection	135.68
	<hr/>
Total Direct Services	13,886.05
	<hr/>
Total Expense	21,035.23
Net Ordinary Income	4,860.16
	<hr/>
Net Income	<u>4,860.16</u>



Northwest Vermont Solid Waste Mgt District  
**St. Albans Profit & Loss**  
November 2023

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	<u>Nov 23</u>
Ordinary Income/Expense	
Income	
Trash Income	3,255.00
	<hr/>
Total Income	3,255.00
	<hr/>
Gross Profit	3,255.00
Expense	
Personnel Expenses	
ER Taxes	37.76
Gross Wages	387.12
	<hr/>
Total Personnel Expenses	424.88
Direct Services	
Trash Disposal	1,280.69
Drop Off Site Expenses	198.38
	<hr/>
Total Direct Services	1,479.07
	<hr/>
Total Expense	1,903.95
	<hr/>
Net Ordinary Income	1,351.05
	<hr/>
Net Income	<u><u>1,351.05</u></u>

Northwest Vermont Solid Waste Mgt District

St. Albans Profit & Loss

July through November 2023

	<u>Jul - Nov 23</u>
Ordinary Income/Expense	
Income	
Compost Collection	
Commercial Route Compost	0.00
Total Compost Collection	0.00
Sale of Recyclables	734.58
Trash Income	16,529.00
Total Income	<u>17,263.58</u>
Gross Profit	17,263.58
Expense	
Personnel Expenses	
ER Taxes	198.24
Gross Wages	2,032.38
Total Personnel Expenses	2,230.62
Direct Services	
Trash Disposal	4,567.70
Drop Off Site Expenses	766.63
Recycling	639.20
Total Direct Services	<u>5,973.53</u>
Total Expense	<u>8,204.15</u>
Net Ordinary Income	9,059.43
Net Income	<u><u>9,059.43</u></u>

NWSWD FY25 Budget Proposal	FY25 Proposal	FY24 Approved Budget 7/1/2023 - 6/30/2024	FY23 Actual	FY23 Budget
<b>Income</b>				
Hazardous Waste Income	28,000.00	30,000.00	20,815.21	28,000.00
Trash Income	372,000.00	367,500.00	338,345.74	355,500.00
Sale of Recyclables	44,000.00	45,000.00	34,557.56	30,000.00
Recycling Income	100,000.00	90,000.00	93,056.85	90,000.00
Municipal Assessments	67,892.00	63,192.25	57,447.50	57,447.50
Hauler Lisencing	1,600.00	1,500.00	1,620.00	1,400.00
Electronic Recycling	24,000.00	24,000.00	21,528.61	25,000.00
Composters	2,000.00	2,000.00	850.00	5,000.00
Recycle Bins	350.00	500.00	234.00	-
Kitchen Carrier				875.00
Surcharge	962,690.00	942,885.50	959,040.09	931,219.50
SWIP Grant	47,035.00	47,035.00	47,035.00	47,035.00
Pesticide Grant	7,942.00	4,000.00	2,553.75	4,000.00
Misc.	500.00	500.00	369.98	700.00
Interest	5,300.00	4,200.00	4,250.31	4,500.00
<b>Compost Collection</b>				
Commercial	159,500.00	157,575.00	142,047.75	110,000.00
Residential	40,000.00	46,552.00	39,566.28	50,000.00
Brush	500.00	500.00	527.25	500.00
<b>FY24 TOTAL INCOME</b>	<b>1,863,309.00</b>	<b>1,826,939.75</b>	<b>1,763,845.88</b>	<b>1,741,177.00</b>
inc/dec over prev yr	1.99			
<b>FY24 EXPENSE</b>				
<b>ADMINISTRATION</b>				
Training and Development	5,000.00	5,000.00	1,005.00	5,000.00
Insurance - P & C / WC	74,000.00	64,800.00	70,582.50	70,000.00
Utilities	15,500.00	15,500.00	14,934.80	15,500.00
Office Supplies	4,000.00	4,500.00	4,057.28	4,000.00
Copier Lease	2,000.00	2,000.00	2,111.00	1,760.00
Postage and Delivery	1,700.00	1,800.00	25.18	1,600.00
Dues	10,000.00	10,000.00	8,133.54	8,500.00
Misc. - Discretionary Expense	2,500.00	1,500.00	3,673.53	1,000.00
Advertising	3,000.00	2,000.00	4,519.88	1,500.00
Office Equipment	6,500.00	6,500.00	9,164.24	6,000.00
Bank Service Charges	4,500.00	3,000.00	4,378.53	3,000.00
<b>Total FY24 Administration Expense</b>	<b>128,700.00</b>	<b>116,600.00</b>	<b>122,585.48</b>	<b>117,860.00</b>
inc/dec over prev yr	10.38			
<b>Personnel</b>				
Payroll Processing	4,900.00	4,500.00	4,835.00	4,200.00
Gross Wage	811,842.00	804,325.00	664,091.28	762,836.00
Benefits	227,474.00	250,895.72	178,828.26	272,045.00
ER 457	33,861.91	30,685.00	24,280.07	31,764.00
ER Tax	65,454.00	66,438.00	53,536.39	64,150.00
<b>Total FY24 Personnel</b>	<b>1,143,531.91</b>	<b>1,156,843.72</b>	<b>925,571.00</b>	<b>1,134,995.00</b>
inc/dec over prev yr	(1.15)			
<b>Board of Supervisors</b>				
Bond Payment	38,070.00	56,894.00	59,074.25	59,074.00
Legal / Accounting	14,700.00	12,000.00	13,375.48	10,000.00
Property Taxes	10,000.00	10,300.00	9,722.40	9,800.00
Meetings / Retreats	500.00	500.00	45.69	500.00
Contingency	3,000.00	3,000.00	-	3,000.00



<b>Total FY24 Board of Supervisors</b>	<b>66,270.00</b>	<b>82,694.00</b>	<b>82,217.82</b>	<b>82,374.00</b>
<small>inc/dec over prev yr</small>	<small>(19.86)</small>			
<b>Facilities / Equipment</b>				
Plowing / Mowing	3,000.00	3,000.00	2,712.00	3,500.00
Building Maintenance	6,000.00	2,300.00	5,875.62	4,000.00
Building Improvements	1,000.00	1,500.00	283.63	2,000.00
Mobile Equipment Fuel	58,000.00	45,000.00	57,148.12	40,000.00
Mobile Equipment Maintenance / Repairs	30,000.00	30,000.00	33,187.48	25,000.00
Equipment Supplies / Maintenance	10,000.00	10,000.00	10,955.49	15,000.00
Warehouse Supplies	5,000.00	4,000.00	6,320.04	5,000.00
New Equipment	1,000.00	1,000.00	-	1,000.00
Capital Maintenance	45,944.00	45,944.00	45,944.00	45,944.00
<b>Total FY24 Facilities / Equipment</b>	<b>159,944.00</b>	<b>142,744.00</b>	<b>162,426.38</b>	<b>141,444.00</b>
<small>inc/dec over prev yr</small>	<small>12.05</small>			
<b>Direct Services</b>				
Education / Outreach	12,000.00	15,000.00	5,328.17	15,000.00
Hazardous Waste	35,000.00	29,000.00	47,476.56	35,000.00
Trash Disposal	107,216.00	106,000.00	114,395.31	120,000.00
Recycling	72,000.00	70,000.00	78,497.92	75,000.00
E-Waste	3,800.00	3700	3775.28	3,500.00
Composting	95,000.00	95000	92479.10	63200
DO Site	12,000.00	12000	12886.05	12000
Community Assistance	1,000.00	1000	0	1000
Enforcement	1,000.00	1000	0	3000
<b>Total FY24 Direct Services</b>	<b>339,016.00</b>	<b>332,700.00</b>	<b>354,838.39</b>	<b>327,700.00</b>
<small>inc/dec over prev yr</small>	<small>1.90</small>			
<b>FY24 Total Expense</b>	<b>1,837,461.91</b>	<b>1,831,581.72</b>	<b>1,647,639.07</b>	<b>1,804,373.00</b>
<b>Net</b>	<b>25,847.09</b>		<b>116,206.81</b>	<b>(63,196.00)</b>
			<small>adj for cogs/pycl/chg offi</small>	

2023 / 2024 Financial Comparison

Blue Cross Blue Shield

Currently Insured

Currently Insured	2023		Vermont Select Plan		Annual .HSA Payment Total	Employee of 2 person or farm plan pays 10% Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
	Single	2-Person	Family	Monthly Premium				
John Leddy			2,270.07		6500	33,740.84	0	33,740.84
Pam Bolster		1,615.68		19,388.16	6500	25,888.16	1,938.82	23,949.34
Mark Beaulieu		1,615.68		19,388.16	6500	25,888.16	1,938.82	23,949.34
Todd Underwood		1,615.68		19,388.16	6500	25,888.16	1,938.82	23,949.34
Dale Chapman		1,615.68		19,388.16	6500	25,888.16	1,938.82	23,949.34
Selina Bartermy	807.84			9,694.08	3250	12,944.08	0	12,944.08
Shannon Plant	807.84			9,694.08	3250	12,944.08	0	12,944.08
Allison Corn	807.84			9,694.08	3250	12,944.08	0	12,944.08
Darren Blaisdell	807.84			9,694.08	3250	12,944.08	0	12,944.08
Taxable Medical Payout								
Marangeliz Cottres								
District pays 75% of single premium total if they do not take med ins.								
							7,755.26	188,585.10

% increase = Increase ÷ Original Number x 100

Currently Insured

Currently Insured	2023		Vermont Select Plan		Annual .HSA Payment Total	Employee of 2 person or farm plan pays 10% Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
	Single	2-Person	Family	Monthly Premium				
John Leddy			2,559.69		6500	37,216.28	0	37,216.28
Pam Bolster		1,821.84		21,862.08	6500	28,362.08	2,186.21	26,175.87
Mark Beaulieu		1,821.84		21,862.08	6500	28,362.08	2,186.21	26,175.87
Todd Underwood		1,821.84		21,862.08	6500	28,362.08	2,186.21	26,175.87
Dale Chapman		1,821.84		21,862.08	6500	28,362.08	2,186.21	26,175.87
Selina Bartermy	910.92			10,931.04	3250	14,181.04	0	14,181.04
Shannon Plant	910.92			10,931.04	3250	14,181.04	0	14,181.04
Allison Corn	910.92			10,931.04	3250	14,181.04	0	14,181.04
Darren Blaisdell	910.92			10,931.04	3250	14,181.04	0	14,181.04
Taxable Medical Payout								
Marangeliz Cottres								
District pays 75% of single premium total if they do not take med ins.								
							8,744.83	206,842.21
							8,158.28	18,257.11

% increase = what I built into budget - believe went heavy

2023 - 2024 diff increase 9.68

Currently Insured

Currently Insured	2023		Vermont Select Plan		Annual .HSA Payment Total	Employee of 2 person or farm plan pays 10% - exception director Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
	Single	2-Person	Family	Monthly Premium				
John Leddy			2,559.69		5700	36,416.28	0	36,416.28
Pam Bolster		1,821.84		21,862.08	5700	27,562.08	2,186.21	25,375.87
Mark Beaulieu		1,821.84		21,862.08	5700	27,562.08	2,186.21	25,375.87
Todd Underwood		1,821.84		21,862.08	5700	27,562.08	2,186.21	25,375.87
Dale Chapman		1,821.84		21,862.08	5700	27,562.08	2,186.21	25,375.87

% increase = what I built into budget - believe went heavy

	910.92	10,931.04	2850	13,781.04	0	13,781.04	8,198.28	203 - 2024 diff	cking to see what was built into budget increase
Selina Barrémy	910.92	10,931.04	2850	13,781.04	0	13,781.04	8,198.28	201,242.21	6.71
Shannon Plant	910.92	10,931.04	2850	13,781.04	0	13,781.04			
Alison Corn	910.92	10,931.04	2850	13,781.04	0	13,781.04			
Darren Blaisdell	910.92	10,931.04	2850	13,781.04	0	13,781.04			
Taxable Medical Payout									
Marengeliz Cortes									

District pays 75% of single premium total if they do not take med ins.

Same plan as current w/ adjusted .hsa payments - 100% covered

Hit deductible pay 0 after that on what's covered which is standard but (see att sheet for details)





Currently Insured	Monthly Premium			Annual Premium Expense
	Single	2-Person	Family	
	\$1,250.00	\$2,500.00	\$2,500.00	
John Leddy			2,545.07	30,540.84
Pam Bolster		1,811.44		21,737.28
Mark Beaulieu		1,811.44		21,737.28
Todd Underwood		1,811.44		21,737.28
Dale Chapman		1,811.44		21,737.28
Selina Bartemy	905.72			10,868.64
Shannon Plant	905.72			10,868.64
Alison Corn	905.72			10,868.64
Darren Blaisdell	905.72			10,868.64

Taxable Medical Payout                      District pays 75% of single premium total if they do not tak  
Marangeliz Cottes

This plan has an oop max of \$5,150/10,300. It has co-pays after ded as shown. Saves the district but

Hit deductible pay 0 after that on what's covered which is standard but (see att sheet for details)

**Employee of 2 person or fam  
plan pays 10%**

Annual .HSA Payment Total	Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
6500	31,573.52	0	31,573.52
6500	24,345.92	1,784.59	22,561.33
6500	24,345.92	1,784.59	22,561.33
6500	24,345.92	1,784.59	22,561.33
6500	24,345.92	1,784.59	22,561.33
3250	12,172.96	0	12,172.96
3250	12,172.96	0	12,172.96
3250	12,172.96	0	12,172.96
3250	12,172.96	0	12,172.96

e med ins.

6,692.22

7,138.37 177,202.89

(covers 1/2)

**Employee of 2 person or fam  
plan pays 10%**

Annual .HSA Payment Total	Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
0	38,190.96	0	38,190.96
0	27,182.16	2,718.22	24,463.94
0	27,182.16	2,718.22	24,463.94
0	27,182.16	2,718.22	24,463.94
0	27,182.16	2,718.22	24,463.94
0	13,591.08	0	13,591.08
0	13,591.08	0	13,591.08
0	13,591.08	0	13,591.08
0	13,591.08	0	13,591.08

e med ins.

10,193.31

10,872.86 200,604.37

s \$1500/\$3000

0 prescr ded low co-pay per fill

; the 75% payout for those who don't accept the insurance



Employee of 2 person or fam  
plan pays 10%

Annual .HSA Payment Total	Total Cost per Employee	EMPLOYEE PD	DISTRICT PD
0	30,540.84	0	30,540.84
0	21,737.28	2,173.73	19,563.55
0	21,737.28	2,173.73	19,563.55
0	21,737.28	2,173.73	19,563.55
0	21,737.28	2,173.73	19,563.55
0	10,868.64	0	10,868.64
0	10,868.64	0	10,868.64
0	10,868.64	0	10,868.64
0	10,868.64	0	10,868.64

e med ins.

8,151.48

8,694.91 160,421.09

puts potential heavy burden on emp.

OPTION 1	206,842.21
OPTION 2	201,242.21
OPTION 3	177,202.89
OPTION 4	200,604.37
OPTION 5	160,421.09

Options for possible consideration.

We could increase employee paid amount though there are considerations here as to the burden that could be an accumulative result - would be plan dependent.

We could decrease the amount paid out to people who do not accept the health insurance? Considerations here too.

We could decrease the amount of .hsa paid out to not meet the full deductible / out of pocket expense? (in option With .hsa plans the ded is the max out of pocket cost for what is covered.

(Exception Silver CDHP Reflective Standard Plan - which has a 35% co-pay for all hosp/out patient procedures - that could be extremely costly to employee - I would not recommend & not optioned here)

All Other Standard Plans Have a High Deductible with High Co-Pays After Ded and separate ded for prescription (current cdhp plans have combined prescription ded w/ medical) except Platinum and are not .hsa compatible.

Gold Ded is reasonable but Still Has a 30% co-pay after ded for all hospital/out patient services - not optioned. Platinum Standard Plan is compared as another Option.