



West Plainfield Fire Protection District
24901 County Road 95, Davis, CA 95616 (530) 756-0212

STANDING COMMITTEE – BUDGET AND BENEFITS – MEETING
April 14, 2023 at 1:00 PM

In Person
West Plainfield Fire
24901 County Road 95
Davis, CA 95616

Via Zoom
<https://us06web.zoom.us/j/98831083439>
One tap mobile – +16699006833,98831083439#
Dial by your location – (669) 900-6833 US (San Jose)
Meeting ID: 988 3108 3439

1. Call the meeting to order (Chair Stiles)
2. Public comment
3. Discussion/Action (All)
 - a. Review Current Budget Usage - FYE 2023
 - b. Projected Budget Usage - Remainder of FYE 2023
 - c. Continue Work on Proposed Budget – FYE 2024
 - d. Recommendations to Board, if any
4. Calendar
 - a. The next Budget Committee meeting to be determined
5. Adjourn (Chair Stiles)

Income Statement

GL293 Date 04/13/23
Time 10:52

Company 1000 - YOLO COUNTY
Income Statement
For Period 1 Through 9 Ending March 31, 2023

USD

Page 1

Fiscal Year 2023 Budget 5

6223-0053-02751-8060

62235327518060 WEST PLAINFIELD FIRE DIST OPER

Account Nbr	Description	Period Amount	Period Budget	Pct Of Budget	Year To Date Amount	Year To Date Budget	Pct Of Budget
NETFUND/POST	NET FUND BALANCE						
REVENUES	REVENUES						
TAXES	TAXES						
PROPERTY TAX	PROPERTY TAX						
400100-0000	PROP TAXES-CURRENT SECURED	359,560.15-	340,000.00-	105.75	359,560.15-	340,000.00-	105.75
400101-0000	PROP TAXES-CURRENT UNSECURED	27,130.98-	28,000.00-	96.90	27,130.98-	28,000.00-	96.90
400111-0000	PROP TAXES-PRIOR UNSECURED	425.47-	400.00-	106.37	425.47-	400.00-	106.37
400120-0000	SUPPLEMENTAL PROP TAXES CURR	323.06-	0.00	0.00	323.06-	0.00	0.00
	Total PROPERTY TAX	387,439.66-	368,400.00-	105.17	387,439.66-	368,400.00-	105.17
	Total TAXES	387,439.66-	368,400.00-	105.17	387,439.66-	368,400.00-	105.17
REVUSEMONEY	REVENUE FROM USE OF MONEY AND						
400700-0000	INVESTMENT EARNINGS-POOL	2,176.54-	500.00-	435.31	2,176.54-	500.00-	435.31
400705-0000	GASB 31 FMV - DFS ONLY	12,336.00-	0.00	0.00	12,336.00-	0.00	0.00
	Total REVENUE FROM USE OF MONE	14,512.54-	500.00-	2902.51	14,512.54-	500.00-	2902.51
INTGOVREVENU	INTERGOVERNMENTAL REVENUES						
STATEREV	STATE REVENUE						
401061-0000	ST-HIGHWAY PROPERTY RENTALS	3.42-	0.00	0.00	3.42-	0.00	0.00
401240-0000	ST-HOMEOWNERS PROP TAX RELIEF	802.76-	0.00	0.00	802.76-	0.00	0.00
401340-0000	ST-OTHER	5,444.87-	0.00	0.00	5,444.87-	0.00	0.00
	Total STATE REVENUE	6,251.05-	0.00	0.00	6,251.05-	0.00	0.00
	Total INTERGOVERNMENTAL REVENU	6,251.05-	0.00	0.00	6,251.05-	0.00	0.00
CHG FOR SVCS	CHARGES FOR SERVICES						
403610-0000	OTH CHRG FR SVC-FIREFGHTR SVC	86,709.36-	0.00	0.00	86,709.36-	0.00	0.00
403699-0000	OTHER CHARGES FOR SERVICES	243.00-	60,000.00-	.41	243.00-	60,000.00-	.41
	Total CHARGES FOR SERVICES	86,952.36-	60,000.00-	144.92	86,952.36-	60,000.00-	144.92
MISCREVENUES	MISCELLANEOUS REVENUES						
404190-0000	OTHER MISC REVENUES	264.86-	0.00	0.00	264.86-	0.00	0.00
	Total MISCELLANEOUS REVENUES	264.86-	0.00	0.00	264.86-	0.00	0.00
OTHRFINANSRC	OTHER FINANCING SOURCES						
405000-0000	SALE OF CAPTIAL ASSETS	0.00	5,000.00-	0.00	0.00	5,000.00-	0.00
	Total OTHER FINANCING SOURCES	0.00	5,000.00-	0.00	0.00	5,000.00-	0.00
	Total REVENUES	495,420.47-	433,900.00-	114.18	495,420.47-	433,900.00-	114.18
EXPENDITURES	EXPENDITURES						
SALARY&BEN	SALARIES AND EMPLOYEE BENEFITS						
SALARY&WAGES	SALARY AND WAGES						
500100-0000	REGULAR EMPLOYEES	168,755.10	205,137.00	82.26	168,755.10	205,137.00	82.26
500110-0000	EXTRA HELP	0.00	44,960.00	0.00	0.00	44,960.00	0.00
500120-0000	OVERTIME	23,251.28	4,153.00	559.87	23,251.28	4,153.00	559.87
500130-0000	STANDBY TIME	0.00	30,000.00	0.00	0.00	30,000.00	0.00
	Total SALARY AND WAGES	192,006.38	284,250.00	67.55	192,006.38	284,250.00	67.55
EMPBENEFITS	EMPLOYEE BENEFITS						
500320-0000	OASDI	11,904.40	18,000.00	66.14	11,904.40	18,000.00	66.14
500330-0000	FICA/MEDICARE	2,784.10	4,200.00	66.29	2,784.10	4,200.00	66.29
500380-0000	UNEMPLOYMENT INSURANCE	1,836.13	3,000.00	61.20	1,836.13	3,000.00	61.20
500390-0000	WORKERS' COMP INSURANCE	47,872.04	30,000.00	159.57	47,872.04	30,000.00	159.57
500400-0000	OTHER EMPLOYEE BENEFITS	0.00	12,000.00	0.00	0.00	12,000.00	0.00
	Total EMPLOYEE BENEFITS	64,396.67	67,200.00	95.83	64,396.67	67,200.00	95.83
	Total SALARIES AND EMPLOYEE BE	256,403.05	351,450.00	72.96	256,403.05	351,450.00	72.96
SERVSUPPLIES	SERVICES AND SUPPLIES						

Income Statement

GL293 Date 04/13/23
Time 10:52

Company 1000 - YOLO COUNTY
Income Statement
For Period 1 Through 9 Ending March 31, 2023

USD

Page 2

Fiscal Year 2023 Budget

5

6223-0053-02751-8060

62235327518060

WEST PLAINFIELD FIRE DIST OPER

Account Nbr	Description	Period Amount	Period Budget	Pct Of Budget	Year To Date Amount	Year To Date Budget	Pct Of Budget
501010-0000	CLOTHING & PERSONAL SUPPLIES	16,543.74	20,000.00	82.72	16,543.74	20,000.00	82.72
501020-0000	COMMUNICATIONS	3,017.90	3,600.00	83.83	3,017.90	3,600.00	83.83
501030-0000	FOOD	515.47	223.00	231.15	515.47	223.00	231.15
501040-0000	HOUSEHOLD EXPENSE	6,027.78	10,920.00	55.20	6,027.78	10,920.00	55.20
501051-0000	INSURANCE-PUBLIC LIABILITY	0.00	6,000.00	0.00	0.00	6,000.00	0.00
501052-0000	INSURANCE-FIRE & EXTENDED	0.00	2,000.00	0.00	0.00	2,000.00	0.00
501053-0000	INSURANCE-OTHER	9,684.00	100.00	9684.00	9,684.00	100.00	9684.00
501070-0000	MAINTENANCE-EQUIPMENT	13,130.90	30,000.00	43.77	13,130.90	30,000.00	43.77
501071-0000	MAINTENANCE-BLDG IMPROVEMENT	2,785.37	8,500.00	32.77	2,785.37	8,500.00	32.77
501080-0000	MED, DENTAL, & LAB SUPPLIES	367.86	2,500.00	14.71	367.86	2,500.00	14.71
501090-0000	MEMBERSHIPS	2,487.25	2,000.00	124.36	2,487.25	2,000.00	124.36
501100-0000	MISCELLANEOUS EXPENSE	0.00	500.00	0.00	0.00	500.00	0.00
501102-0000	MISC EXP-CREDIT CARD SVC CHRGS	38.28	200.00	19.14	38.28	200.00	19.14
501110-0000	OFFICE EXPENSE	3,833.89	5,490.00	69.83	3,833.89	5,490.00	69.83
501111-0000	OFFICE EXP-POSTAGE	0.00	500.00	0.00	0.00	500.00	0.00
501112-0000	OFFICE EXP-PRINTING	0.00	100.00	0.00	0.00	100.00	0.00
501151-0000	PROF & SPEC SVC-AUDITG & ACCTG	0.00	300.00	0.00	0.00	300.00	0.00
501152-0000	PROF & SPEC SVC-INFO TECH SVC	319.90	100.00	319.90	319.90	100.00	319.90
501155-0000	PROF & SPEC SVC-MED,DENTAL,LAB	169.00	1,000.00	16.90	169.00	1,000.00	16.90
501156-0000	PROF & SPEC SVC-LEGAL SVC	0.00	500.00	0.00	0.00	500.00	0.00
501165-0000	PROF & SPEC SVC-OTHER	24.00	500.00	4.80	24.00	500.00	4.80
501180-0000	PUBLICATIONS AND LEGAL NOTICES	715.96	500.00	143.19	715.96	500.00	143.19
501190-0000	RENTS AND LEASES - EQUIPMENT	889.31	3,120.00	28.50	889.31	3,120.00	28.50
501205-0000	TRAINING	0.00	2,000.00	0.00	0.00	2,000.00	0.00
501210-0000	MINOR EQUIPMENT	20,623.97	3,000.00	687.47	20,623.97	3,000.00	687.47
501251-0000	TRASNP & TRAVEL-FUEL	6,945.05	15,000.00	46.30	6,945.05	15,000.00	46.30
501260-0000	UTILITIES	7,870.39	12,000.00	65.59	7,870.39	12,000.00	65.59
	Total SERVICES AND SUPPLIES	95,990.02	130,653.00	73.47	95,990.02	130,653.00	73.47
OTHERCHARGES	OTHER CHARGES						
502201-0000	PAYMENTS TO OTH GOV INSTITUTIO	281.00	0.00	0.00	281.00	0.00	0.00
	Total OTHER CHARGES	281.00	0.00	0.00	281.00	0.00	0.00
CAPITALASSET	CAPITAL ASSETS						
503070-0000	EQUIPMENT	0.00	15,000.00	0.00	0.00	15,000.00	0.00
	Total CAPITAL ASSETS	0.00	15,000.00	0.00	0.00	15,000.00	0.00
CONTINGENCY	APPROPRIATION FOR CONTINGENCIE						
503300-0000	APPROPRIATION FOR CONTINGENCY	0.00	20,000.00	0.00	0.00	20,000.00	0.00
	Total APPROPRIATION FOR CONTIN	0.00	20,000.00	0.00	0.00	20,000.00	0.00
	Total EXPENDITURES	352,674.07	517,103.00	68.20	352,674.07	517,103.00	68.20
	Total NET FUND BALANCE	142,746.40-	83,203.00	171.56-	142,746.40-	83,203.00	171.56-

YOLO COUNTY AUDITOR-CONTROLLER
 FIRE DISTRICT BUDGET WORKSHEET - APPROPRIATIONS - SCHEDULE B
FISCAL YEAR: 2023 - 2024
 DISTRICT NAME: West Plainfield Fire Protection District

Account #	Account Name	2022 - 2023 Appropriation	Actual 03/31/23	Estimated Additional 2022 - 2023	Total Estimated Use	Difference	Est Appropriations 2023 - 2024
500100	REGULAR EMPLOYEES	205,137	168,755.10	56,251.70	225,006.80		243,583
500110	EXTRA HELP	44,960			0.00		
500120	OVERTIME	4,153	23,251.28	10,750.43	34,001.71		
500130	STANDBY TIME	30,000			0.00		
500160	LEAVE BUYOUT	0			0.00		
500310	RETIREMENT	0			0.00		
500320	OASDI	18,000	11,904.40	3,968.13	15,872.53		17,051
500330	FICA / MEDICARE TAX	4,200	2,784.10	928.03	3,712.13		4,872
500340	HEALTH INSURANCE	0		0.00	0.00		
500380	UNEMPLOYMENT INSURANCE	3,000	1,836.13	612.04	2,448.17		2,436
500390	WORKER'S COMPENSATION INSURANCE	30,000	47,872.04		47,872.04		60,000
500400	OTHER EMPLOYEE BENEFITS	12,000			0.00		18,000
	TOTAL SALARY & BENEFITS	351,450	256,403.05	72,510.34	328,913.39	22,536.61	345,941

DRAFT
April 14, 2023

**YOLO COUNTY AUDITOR-CONTROLLER
FIRE DISTRICT BUDGET WORKSHEET - APPROPRIATIONS - SCHEDULE B**

FISCAL YEAR: 2023 - 2024

DISTRICT NAME: West Plainfield Fire Protection District

Account #	Account Name	2022 - 2023 Appropriation	Actual 03/31/23	Estimated Additional 2022 - 2023	Total Estimated Use	Difference	Est Appropriations 2023 - 2024
501010	CLOTHING & PERSONAL SUPPLIES	20,000	16,543.74	13,000.00	29,543.74		50,835
501020	COMMUNICATIONS	3,600	3,017.90	1,199.45	4,217.35		4,798
501030	FOOD	223	515.47	135.00	650.47		400
501040	HOUSEHOLD EXPENSE	10,920	6,027.78	1,679.09	7,706.87		6,615
501051	INSURANCE - PUBLIC LIABILITY	6,000			0.00		
501052	INSURANCE - FIRE & EXTENDED	2,000			0.00		
501053	INSURANCE - OTHER	100	9,684.00		9,684.00		11,621
501070	MAINTENANCE - EQUIPMENT	30,000	13,130.90	4,000.00	17,130.90		10,324
501071	MAINTENANCE - BULDGS & IMPROVEMENTS	8,500	2,785.37	1,250.56	4,035.93		17,000
501080	MEDICAL, DENTAL & LAB SUPPLIES	2,500	367.86	600.00	967.86		1,000
501090	MEMBERSHIPS	2,000	2,487.25		2,487.25		2,500
501100	MISCELLANEOUS	500			0.00		
501102	MISC EXPENSE - CREDIT CARD SVC CHARGES	200	38.28	20.00	58.28		
501110	OFFICE EXPENSE	5,490	3,833.89	2,000.00	5,833.89		5,203
501111	OFFICE EXPENSE - POSTAGE	500			0.00		500
501112	OFFICE EXPENSE - PRINTING	100			0.00		600
501151	PROF & SPEC SVC - AUDITING & ACCOUNTING	300		175.00	175.00		200
501152	PROF & SPEC SVC - INFORMATION TECH SERVICES	100	319.90	110.00	429.90		739
501154	PROF & SPCE SVC - FISCAL AGENT FEES	0			0.00		
501155	PROF & SPEC SVC - MEDICAL, DENTAL & LAB	1,000	169.00	600.00	769.00		800
501156	PROF & SPEC SVC - LEGAL SERVICES	500		1,000.00	1,000.00		500
501165	PROF & SPEC SVC - OTHER	500	24.00		24.00		500
501169	BOARD MEETING STIPENDS				0.00		
501180	PUBLICATIONS & LEGAL NOTICES	500	715.96	300.00	1,015.96		750
501190	RENTS & LEASES - EQUIPMENT	3,120	889.31	388.80	1,278.11		3,000
501191	RENTS & LEASES - BLDGS & IMPROVEMENTS				0.00		
501205	TRAINING	2,000			0.00		2,000
501210	MINOR EQUIPMENT	3,000	20,623.97	1,000.00	21,623.97		3,000
501232	SPEC DEPT EXP - ELECTION SUPPLIES & SERVICES				0.00		
501249	SPEC DEPT EXP - OTHER				0.00		
501250	TRANSPORTATION & TRAVEL				0.00		
501251	TRANSPORTATION & TRAVEL - FUEL	15,000	6,945.05	6,000.00	12,945.05		16,500
501260	UTILITIES	12,000	7,870.39	2,800.00	10,670.39		12,000
	TOTAL SERVICES & SUPPLIES	130,653	95,990.02	36,257.90	132,247.92	-1,595	151,384

YOLO COUNTY AUDITOR-CONTROLLER
FIRE DISTRICT BUDGET WORKSHEET - APPROPRIATIONS - SCHEDULE B
FISCAL YEAR: 2023 - 2024
DISTRICT NAME: West Plainfield Fire Protection District

Account #	Account Name	2022 - 2023 Appropriation	Actual 03/31/23	Estimated Additional 2022 - 2023	Total Estimated Use	Difference	Est Appropriations 2023 - 2024
502031	RETIRE LTD - CAPITAL LEASE OBLIGATION						
502039	RETIRE LTD - OTHER						
502049	INTEREST - LTD - OTHER						
502080	TAXES & ASSESSMENTS						
502110	VOLUNTEER FIREMEN						
502120	CONTRIBUTION TO NON-COUNTY AGENCIES						
502121	CITY OF DAVIS						
502201	PAYMENTS TO OTHER GOV INSTITUTIONS		281.00		281.00		
	TOTAL OTHER CHARGES	0	281.00	0.00	281.00	-281	0
503000	LAND						
503020	BUILDINGS & IMPROVEMENTS			83,950.00	83,950.00		
503015	EASEMENTS - NON DEPRECIABLE						
503070	EQUIPMENT	15,000					
503071	EQUIPMENT - VEHICLE						10,000
	TOTAL CAPITAL ASSETS	15,000	0.00	83,950.00	83,950.00	-68,950	10,000
89-9900	APPROPRIATIONS FOR CONTINGENCY	20,000	0.00	0.00	0.00	20,000	20,000
	TOTAL APPROPRIATIONS	517,103	352,674.07	192,718.23	545,392.30	-28,289	527,325
	ADDITIONS TO GENERAL RESERVE						0
	ADDITIONS TO CAPITAL ASSET REPLACEMENT RESERVE						0
	ADDITIONS TO ACCRUED LEAVE RESERVE						
	TOTAL FINANCING USES *	517,103	352,674.07	192,718.23	545,392.30	-28,289	527,325

- N1 For Salary & Benefits - is actual as of February 15, 2023
- N2 See previous two lines; budgeted \$8,000
- N3 County is putting Alhambra here
- N4 Annuals + another \$10k
- N5 Clark + another \$1k
- + At \$22, \$21, \$20/hr & \$350/mo health/retirement 2023

- N6 Includes ESO (or similar)
- N7 Software subscriptions (some also included in Office Expense, above)
- N8 This includes \$19,709.33 for Radios (grant - to be reimbursed \$9,763.78)
- N9 HazMat / CUPA
- N10 Well share; doesn't include \$20K share of radio grant recently applied for
- + At \$22, \$21, \$20/hr & \$500/mo each health/retirement 2024

Health Reimbursement Arrangements

Offsetting the cost of rising health care



West Plainfield Fire Protection District

April 12, 2023

Health Reimbursement Arrangement (HRA)

- Employer funded
 - Employer contribution or mandatory employee contribution
- Funds are triple tax-free
 1. Contributions
 2. Earnings
 3. Distributions
- Employer saves 7.65% in FICA taxes
- Reduced OPEB liability
- Flexible Plan Design
- Employee Retention Tool
- No contribution limits



Eligible Medical Expenses

- Physician visits
- Prescription medication
- Dental care
- Nursing home care
- Eye care
- Co-pays or deductibles
- Medical insurance premiums
- Etc.



Most Common Claimed Expense Listing

To help you, we have created a partial listing of the IRS Section 213(d) expenses inquired about most frequently. For a full listing of eligible expenses, go to www.irs.gov/pub/irs-pdf/p502.pdf

Most Common Expenses

- Over-the-Counter Drugs, such as pain relievers, sleep aids, digestive aids, and cold medicines
- Office Visit Copays
- Physician Service Copays
- Prescription Copays
- Insurance Plan Deductibles
- Insurance Plan Co-Insurance
- Menstrual Care Products

Other Services & Fees

- Anesthetist
- Chiropractor
- Christian Science
- Dentist
- Exam, physical
- Eye Exam
- Fertility Treatments
- Gynecologist
- Healing Services
- Hospital
- Laboratory
- Osteopath
- Physician
- Physiotherapist
- Psychiatrist
- Sex Therapist

- Specialists
- Surgeons

Military Retiree Coverage (TRICARE formerly known as CHAMPUS)

- Copays
- Deductibles
- Office Visits
- Vision
- EXTRA Premiums
- Medicare Part B Premiums
- PRIME (HMO) Premiums
- PRIME Supplement Premiums
- Retiree Dental Premiums
- Standard Premiums

Misc. Expenses

- Adoption (medical expenses incurred before adoption is finalized)
- Air conditioning and air filters used for alleviating illness
- Alcoholism and Drug Treatment Center Costs
- Ambulance Hire
- Artificial Limbs and Teeth
- Automobile Modifications (hand controls, special equipment, mechanical lifts)
- Birth Control Pills
- Braille Books & Magazines

- Breast Pumps
- Childbirth Classes (birth preparation, not child rearing)
- Contact Lenses
- Dental Treatments
- Eye Exam
- Eyeglasses
- Fertility Treatments
- Food & Beverages for specific diseases
- Genetic Testing (to determine possible defects)
- Hearing Aids & Batteries
- Immunizations
- Infertility Treatment
- Laser Eye Surgery
- Lead-Based Paint Removal
- Learning Disability (school or educator for learning disabled children recommended by doctor)
- Lifetime Care at Medical Facility
- Lodging for Medical Care or Treatment (subject to \$50/day per person)
- Medical Supplies & Equipment
- Norplant Insertion or Removal
- Obstetrical Expense
- Operations
- Optometrist
- Oral Surgery

- Organ Transplants
- Orthodontia
- Physical Therapy
- Prescription Medicines
- Private Hospital Room
- Retirement Home Fees, costs allocable to medical care
- Seeing-Eye Dog
- Speech Training for Child with Dyslexia or other Learning Disability
- Sterilization
- Stop-Smoking Programs
- Student Health Fees
- Support for Corrective Devices
- Telephone for Deaf
- Therapy Treatments
- Transportation Expense Relative to Illness (subject to IRS limits)
- Vaccines
- Vasectomy
- Viagra
- Vitamins (subject to doctor's verification)
- Weight Loss Program (to treat an existing disease)
- Wheelchair
- X-Rays

Who can benefit from your HRA?



Individuals who qualify for reimbursement:

- You
- Your spouse
- Qualifying dependents
- Surviving spouse and qualifying dependents



HRA Applications



Active HRA

- Employer deposits fixed dollar amount into active employee's HRA
- Deposit schedule and frequency determined by employer



Defined Contribution HRA

- Employer deposits fixed dollar amount into active employee's HRA each year
- Funds cannot be used until retirement



Retiree HRA

- Employer deposits unused sick leave, unused vacation pay, retirement incentives, or ongoing retirement health benefit dollars into employee's HRA at or throughout retirement
- Funds can be used once deposited into the HRA



Active HRA

How it Works	<p>Employer deposits a fixed dollar amount each year into the employee's HRA in:</p> <ul style="list-style-type: none">• Conjunction with any group medical plan• in lieu of providing other medical benefits (E.I. vision and/or dental insurance)<ul style="list-style-type: none">• Limited Purpose HRA – employer defined expense categories• in-place of cash in-lieu benefits (decreases pensionable compensation and payroll taxes) <ul style="list-style-type: none">• Funds are immediately available• All employees in a given class must be treated the same way• All employees in the HRA must be enrolled in a group medical coverage (through employer or family member)• Funds are invested in a fixed interest account
Works for	<p>Employers who want to:</p> <ul style="list-style-type: none">• Offset the costs of the employee's high deductible health plan• Attract and retain employees through benefit offering• Provide a compliant benefit reimbursement• Drive enrollment to lower cost plan offerings without increasing medical contributions for all
Benefits	<ul style="list-style-type: none">• Employer and employee save payroll taxes• Increased consumerism• Group plan (employer and employee) premium savings• Employees can carry unused funds over• Retention tool



Investment Product



Fixed-Interest Account

- Fixed group annuity*
 - reduces overall expenses providing participants an increased rate of return
- **1.40%** guaranteed interest rate for 2023**
 - Net interest rate is after plan expenses
- Guarantee minimum interest rate of 1.00%
- Full guarantee of principal
- Not subject to market risk
- Variable fund options also available, over 200+ options available. Includes index funds, lifestyle funds, and target date funds. Quarterly performance monitoring included.



About the Provider

- Funds invested with American United Life Insurance Company®, a OneAmerica® company (AUL)
- More than 140 years experience
- Nearly \$29 billion of pension AUM

Guarantees are subject to the claims paying ability of American United Life Insurance Company.

*American United Life Insurance Company's unallocated group Fixed Annuity.

**Not FDIC insured. Based on the claims-paying ability of the investment provider.



HRA Fees

Chief Rita NOTES:

1 - There has been no admin fee increase ever; don't anticipate any

2 - IRS Pub 502 has more info

3 - In order to make first contributions in July, need to have plan and contracts in by end of May

4 - This is through FDAC EBA

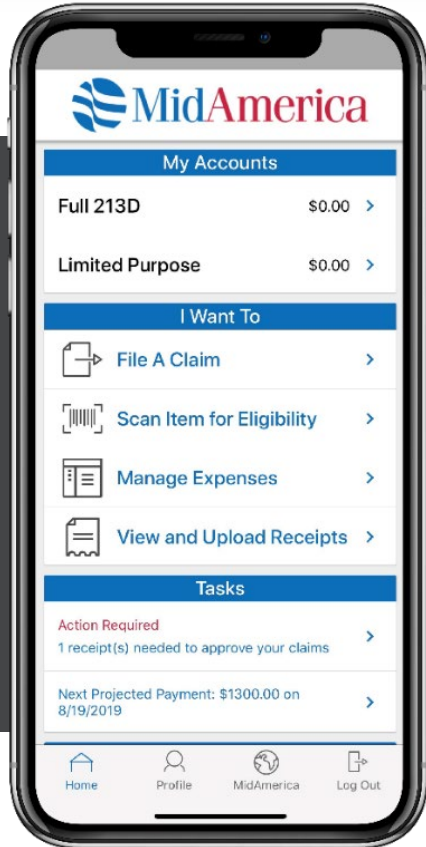
Plan Setup Charge	\$0	Includes Plan Document, Adoption Agreement, and Plan Highlights
Administrative Fee	\$6 per participant per month	Covers claims administration, customer service, reporting, and other services
Debit Card Fee	\$1 per participant per month	Covers claims administration platform and vendor debit card fee
Minimum Monthly Admin Fee	\$75 per month	Should the total monthly administration fee be less than this amount, the monthly minimum will be charged in lieu of the "per participant" charge.

Employer & Participant Portals

- 24/7 Account Access
- Online Claims Submission
- Debit Card Management
- Downloadable Forms
- Generate reports
- View account balance and transaction history
- Educational Tools



Participant Resources



Journey Mobile App

- Submit claims
- Monitor account balance
- Manage debit card
- Edit profile
- Configure text alerts

Journey Benefits Card



Reduces out-of-pocket payments at POS

85% of card swipes, no backup documentation is required for the expense to be approved

All participants will receive two (2) debit cards upon plan enrollment. Additional cards can be requested by plan participants.

Add'l Participant Resources

- Welcome Kit Mailing
- Custom Plan Highlights
- System User guides
- Annual statements
- Customer Service Support
 - Specially-trained service representatives
 - Robust continuing education agenda
 - English and Spanish support available
 - Monday through Friday, 5:30 a.m.–3 p.m. PT



THANK YOU!

Melissa King
Account Executive
mking@keenan.com
813-2301-869

Howell Southmayd
Vice President
hsouthmayd@Keenan.com
925-683-5048