MARION TOWNSHIP
BOARD OF TRUSTEES
REGULAR MEETING
Thursday, November 13, 2025
7:30pm

THIS MEETING WILL BE HELD IN PERSON WITH ONLINE PARTICIPATION OPTIONS

Call to Order
Pledge of Allegiance
Members Present/Members Absent
Call to the Public

1) Approval of the Agenda
2) Consent Agenda
    a. October 23, 2025, Regular Meeting Minutes
    b. October 21, 2025, HAPRA Agenda/Minutes
    c. October 2025 Sheriff's Report
    d. Complaint Report
    e. DPW Report
    f. Financial Report
    g. Zoning Report

3) FY 2024-2025 Audit Presentation
4) Public Hearing Lake Lochmoor SAD Creation
5) Coon Lake Weed Control SAD Public Hearing-Roll Creation
6) Cedar Lake Weed Control SAD Public Hearing- Roll Creation
7) Health Insurance

Correspondence and Updates

Call to the Public
Adjournment

**Next Board Packet will be ready after 3 pm on Thursday, December 4, 2025.

CALL TO THE PUBLIC POLICY - ADOPTED ON 08/25/2022

Marion Township Public Participation at Township Board Meetings Policy

The Public shall be given an opportunity to be heard at every Township Board Meeting following this Policy adopted by the Township Board.

The Township Supervisor is the moderator of the meeting. In the absence of the Supervisor, the Township Clerk shall hold an election of the Board Members present to select a moderator for the meeting.

Anyone attending the meeting either in-person or on-line may speak during the "Call to the Public" part of the meeting. To preserve order, those attending in-person will speak first. When all in-person attendees have been heard, the moderator will ask if any on-line attendee wishes to speak.

When recognized by the moderator, in-person attendees shall come to the podium. The moderator will request that they give their name and address before they begin their comments.

When all in-person attendees have finished speaking, the moderator will ask if anyone attending the meeting on-line wishes to speak. On-line attendees may unmute themselves and when recognized by the moderator may speak. On-line attendees will also be asked for their name and address.

All comments shall be addressed to the Township Board. The "Call to the Public" is for attendees to provide information or opinions to the Township Board and is not intended to be a dialog. Anyone needing a response should contact officials or staff during working hours.

To preserve efficiency, speakers will be asked to keep their comments to five minutes or less.

On some occasions, attendees may be asked for comments during agenda items.

MARION TOWNSHIP
BOARD OF TRUSTEES
REGULAR MEETING
OCTOBER 23, 2025

MEMBERS PRESENT:	**Scott Lloyd, Les Andersen, Tammy Beal, Jim Witkowski, Sandy Donovan, Dan Lowe, and Bill Fenton**
MEMBERS ABSENT:	**None**
OTHERS PRESENT:	**John Gormley, Attorney**

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CALL TO ORDER

Bill Fenton called the meeting to order at 7:30 pm. The meeting is also available to attend online.

PLEDGE OF ALLEGIANCE

BOARD MEMBERS PRESENT

The board members introduced themselves.

CALL TO THE PUBLIC

No response.

APPROVAL OF AGENDA

Item #6—MHOG Discussion was added to the agenda. Les Andersen motioned to approve the agenda as amended. Scott Lloyd seconded. **Motion carried**.

CONSENT AGENDA

Les Andersen motioned to approve the consent agenda. Tammy Beal seconded. **Motion carried.**

COON LAKE WEED CONTROL SAD PUBLIC HEARING

Bill Fenton motioned to open the public hearing. Sandy Donovan seconded. **Motion carried**.

Don Walsh, 4139 Southwoods Dr., and Terence O'Brien, 3731 Pine St., both asked why the amount is $50,000? Bill Fenton explained that the treatment typically is less, but that would allow for future increases in cost for treatments.

Keith Lewinski, 3981 Southwoods Dr., said the amount this year was in the upper $30,000s; he's been managing the program and will be turning it over to Dave Blaszczak.

Don Walsh asked if those with more frontage could cause the SAD to not be approved; the answer is yes. He said he feels they should have to pay more.

Bill Fenton closed the public hearing. Sandy Donovan seconded. **Motion carried**.

Forms to object creation of the district are located in the back of the room.

Tammy Beal motioned to adopt a resolution to approve creation of the Coon Lake Aquatic Weed Control & Goose Management for 2026-2030, as presented. Les Andersen seconded. Roll call vote: Lowe, Lloyd, Beal, Donovan, Witkowski, Andersen, Fenton—all yes. **Resolution passed 7-0**.

CEDAR LAKE WEED CONTROL SAD PUBLIC HEARING

Bill Fenton motioned to open the public hearing. Les Andersen seconded. **Motion carried**.

Alanna Lehman, 4400 Cedar Lake Road, asked the board to explain in simple terms what this SAD is. It was explained that the management of the lake was previously handled by the Livingston County Drain Commission; the residents elected to have an SAD instead.

Harry Valdes, 4615 Parker Drive, asked about the duration of the SAD; it's for five years, 2026-2030.

Ron Livengood, 4555 Parker Drive, said Cedar Lake used to have a bubbler system; he also said that he appreciates the township working with the residents to create the SAD.

Bill Fenton motioned to close the public hearing. Les Andersen seconded. **Motion carried**.

Les Andersen motioned to adopt a resolution to approve creation of the Cedar Lake Improvement Special Assessment District for 2026-2030, as presented. Tammy Beal seconded. The board members discussed the name of the district and decided it should be Cedar Lake Aquatic Weed Control. Roll call vote: Donovan, Witkowski, Lowe, Lloyd, Beal, Andersen, Fenton—all yes. **Resolution passed 7-0**.

2026 MEETING SCHEDULE

Scott Lloyd motioned to approve Option B for the 2026 meeting schedule. Les Andersen seconded. Roll call vote: Beal—no; Andersen—yes; Donovan—no; Witkowski—yes; Lowe—yes; Lloyd—yes. Fenton—yes. **Motion carried 5-2**.

MHOG DISCUSSION

Dan Lowe wanted the board members to be aware that there is discussion to "pull everything out" of Genoa and combine GO & MHOG. He is concerned about how expenditures will be handled. The attorney should review the agreement. He also said it appears that MHOG would agree to provide water to the data center. This does not benefit our residents.

CORRESPONDENCE & UPDATES

Trunk or Treat will be held at the township hall on Friday, October 31 from 6-8 pm. Those who would like to pass out candy can come at 5:15 to set up.

The pickleball courts are close to being finished. Although it was depicted on the site plan, there are no fences between courts. They will be adding some type of dividers. A dedication ceremony will be held in April. Scott Lloyd raised concern about the amount of standing water on the courts.

The Putnam Township clerk asked if Marion Township would be interested in sharing the cost of 24/7 sheriff protection for $113,000 per year. Jim Witkowski and Bill Fenton both felt it isn't necessary.

Vinnie from the Livingston County Road Commission asked that the board members start thinking about road projects for next year. He feels that E. Davis Road and Coon Lake Road between Pingree and Dutcher need attention.

Jim Witkowski asked whether township officials can enter private property without trespassing. The board members discussed; the attorney said that drones and satellite imagery can also be used.

No action yet on the scrap tires in The Meadows.

The Smith case is scheduled for November.

CALL TO THE PUBLIC

No response.

ADJOURNMENT

Les Andersen motioned to adjourn the meeting at 8:33 pm. Tammy Beal seconded. **Motion carried.**

Submitted by: S. Longstreet

Tammy L. Beal, Township Clerk Date	William Fenton, Township Supervisor Date

HOWELL
recreation

Howell Area Parks & Recreation Authority
Regular Meeting
Oceola Community Center
Tuesday, October 21, 2025, 6:30 p.m.

Call to order

Pledge of Allegiance (all stand)

Call to the Public (for any items not on the agenda)

Approval- Consent Agenda

1. Regular Board Meeting Minutes dated Tuesday, September 16, 2025
2. Check Register Report Ending September 30, 2025
3. Bank Statements Ending September 30, 2025
4. Financial Reports Ending September 30, 2025

Approval- Regular Agenda

1. Discussion/Approval- HAPRA Leave Policy
2. Events and Programs Report
    a. Upcoming events & programs
        i. Buck Pole
        ii. Leftover Run
        iii. Rec the Halls
    b. Sponsorship & marketing updates
5. Maintenance Report
6. Directors Report
    a. Budget Presentation
    b. Pickleball Courts
7. Board Member Reports
    i. City of Howell Board Rep:
    ii. Oceola Township Board Rep:
    iii. Marion Township Board Rep:
    iv. Genoa Township Board Rep:
    v. Howell Township Board Rep:
8. Old Business
9. New Business
10. Next Meeting: November 18, 2025 @ 6:30pm Oceola Community Center
11. Adjournment

Call to Order
Chair Sean Dunleavy called the meeting to order at 6:30 pm.

Pledge of Allegiance

Attendance
Board Members: Chair Sean Dunleavy, Vice Chair Nikolas Hertrich, Secretary Candie Hovarter, Treasurer Tammy Beal, Trustee Sue Daus

HAPRA Staff: Jen Savage, Kyle Token, Jen Baca

Public: Sarah Moran, Jean Schulhin, Joannie Econom, Tom Econom, Terry Philibeck, Michael Garton-Flores

Call to the Public

Joannie Econom stated her concerns about the parking at HAPRA on the previous Saturday. She felt it was unsafe having people park on Latson Road and in every possible area of the Oceola parking area. She wondered why Hutchings or another Howell school can't be utilized to help with the overcrowding? With that amount of people present was EMS on site?

Sarah Moran lives in town and truly misses the old senior center when it was located in the Bennet Center. They had more companionship, simple activities, conversation and easy access to a senior friendly environment. She stated seniors don't feel welcome here, it's more like a YMCA, not a place for older adults.

Discussion/Approval
Tammy Beal made a motion to approve the consent agenda, Sue Daus seconded. Motion carries 5-0.

Change previous month's meeting minutes, the gym fans were not installed at that time.

Regular Agenda

Nick Hertrich made a motion to approve the regular agenda and Tammy Beal seconded the motion. Motion carried 5-0.

The Leave Policy Committee met to discuss a new policy for the board to consider. It will have a payback feature and if the employee leaves and owes a repayment there is discussion on how to handle that. Tammy Beal made a motion to send the policy to Paychex and the attorney for review. Sue Daus seconded the motion carries 5-0.

Tim Church stated that the new fall guide would be available on 9-17-2025.

UMAISE will have adaptive sports available at the Oceola building on 9-17 including basketball and pickleball.

The Legends of Sleepy Howell is the next big event and will feature "Trick or Treating" and a race course for the run. EMS has been coordinated to be in attendance.

Maintenance Report

Sean Dunleavy stated that despite some issues with the building projects they are all moving along. The new ventilation and fans have significantly helped with the temperature in the gym at the Oceola building. The outdoor pickleball courts are progressing.

Directors Report

After discussions about the Melon Fest, the police, fire and EMS will have new policies and will have AED's available for police and different locations for the EMS. One will be near the Annex building, near the finish line of the race.
The Legend race will have better radio communications with designated bands for community and a channel for the event.

Budget sessions were held with the staff on 9-18-25 and they planned to discuss what was good in 2025, what changes should be made and to discuss what other programs they may offer. They will discuss facility sports, maintenance, prepare a budget and have a presentation in October with possible adjustments made in November.

Board Member Reports

Nick Hertrich of the City of Howell said the Depot project has gone vertical and there is still no water available at Page field.

Tammy Beal from Marion township said they added three more handicapped spaces to the lower-level parking lot. Three benches were donated for along the walking path. The asphalt is getting laid soon for the pickleball courts.

Candie Hovarter of Genoa Township said they agreed to pay the $25 fee for seniors in Genoa Township to join the Brighton Senior Center.

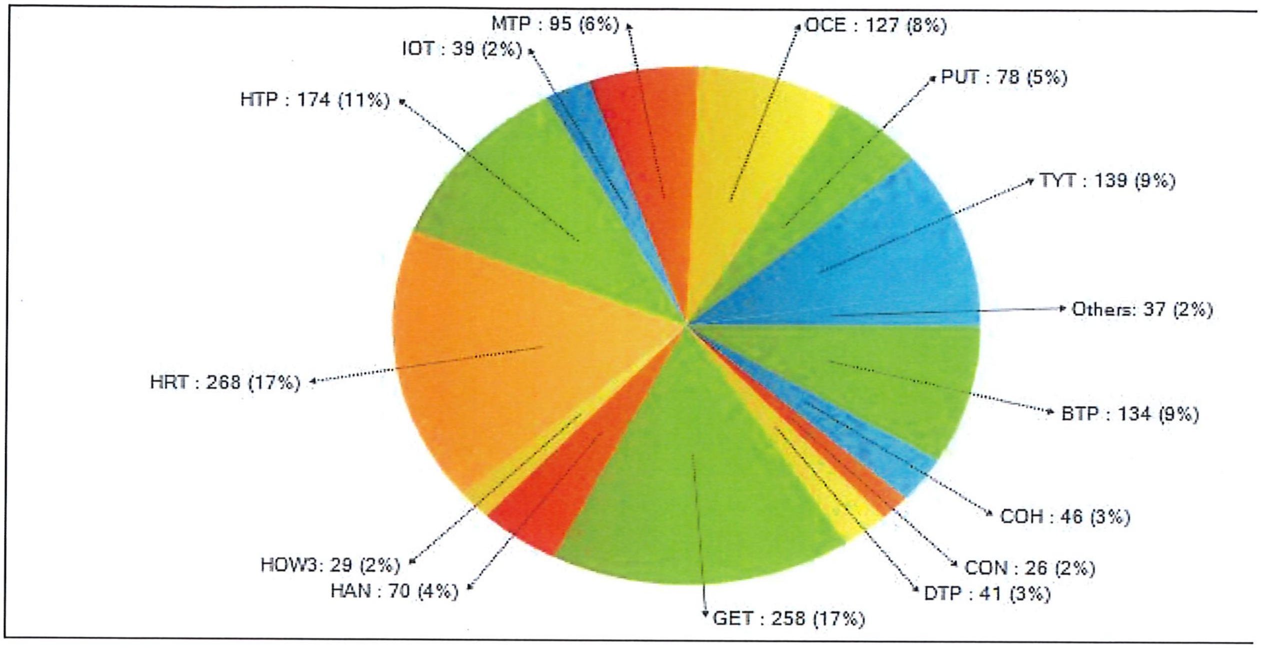
Sean Dunleavy of Oceola said a lot is going on with the construction projects and hopefully it goes smoother. They are not working on the fire hall yet.

Sue Daus of Howell Township said they have been working on the details for the Luke Bryant concert.

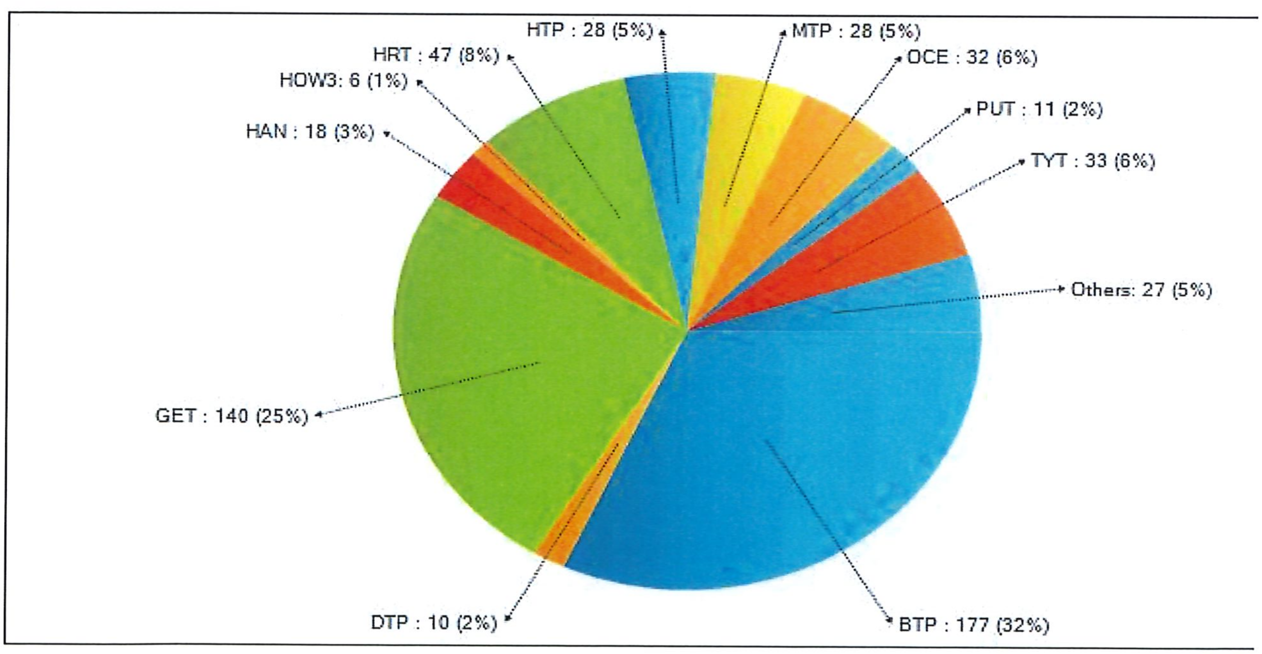
Tammy Beal made a motion to adjourn the meeting and Nick Hertrich seconded. Motion carried 5-0
Meeting ended 7:49pm.

Minutes completed by Candie Hovarter

LIVINGSTON COUNTY SHERIFF'S OFFICE
OCTOBER 2025 CALLS FOR SERVICE



MICHIGAN STATE POLICE
OCTOBER 2025 CALLS FOR SERVICE



LIVINGSTON COUNTY SHERIFF'S OFFICE
MARION TOWNSHIP OCTOBER 2025

Nature	# Events
911 HANG UP	2
ALARM	3
ANIMAL COMPLAINT	10
ASSAULT REPORT ONLY	2
ASSIST EMS	2
ATV COMPLAINT	1
CARDIAC/RESPIRATORY ARREST	2
CITIZEN ASSIST	7
CIVIL COMPLAINT	1
CONSERVATION LAWS	1
DISTURBANCE/TROUBLE	2
DOMESTIC PHYSICAL IN PROGRESS	2
EXTRICATION - MOTOR VEH ACC	1
FRAUD	1
GENERAL NON CRIMINAL	1
HAZARD	4
HIT AND RUN ACCIDENT	1
INDECENT EXPOSURE	1
INFO- GENERAL	1
INTIMIDATION THREATS HARASSMEN	3
LARCENY	3
MDOP	2
MENTAL/CMH/PSYCH	4
NOISE COMPLAINTS	1
OVERDOSE/INGESTION	1
PARK/TRAF COMP	2
PARKING COMPLAINTS	1
PDA	11
PERSONAL INJURY ACCIDENT	3
PPO VIOLATION	1
PUBLIC SERVICE	1
SUSPICIOUS PERSON	2
SUSPICIOUS SITUATION	2
SUSPICIOUS VEHICLE	1
UNATTENDED DEATH PRI 3/INVEST	2
UNKNOWN ACCIDENT	3
WEAPONS OFFENSE	1
WELFARE CHECK	6
TOTAL:	**95**

MARION TOWNSHIP

MONTH	CALLS FOR SERVICE	TICKETS WRITTEN	ARRESTS
JANUARY	105	21	1
FEBRUARY	84	10	3
MARCH	91	11	3
APRIL	71	29	2
MAY	108	24	3
JUNE	84	18	3
JULY	74	16	3
AUGUST	113	18	1
SEPTEMBER	103	20	1
OCTOBER	95	18	5
NOVEMBER			
DECEMBER			
YTD TOTALS:	928	185	25

TOWNSHIP	NUMBER OF CALLS 3:00PM - 11:00PM	RESPONSE TIME CONTRACT TIME 3:00PM - 11:00PM	NUMBER OF CALLS 11:00PM - 3:00PM	RESPONSE TIME NON CONTRACT TIME 11:00PM - 3:00PM	TOTAL
BRIGHTON	69	52:45	70	36:07	139
COHOCTAH	16	38:02	14	31:33	30
CONWAY	7	51:11	14	53:32	21
DEERFIELD	11	25:22	16	1:03:55	27
GENOA	112	49:16	146	38:41	258
HANDY	29	46:25	39	22:55	68
HARTLAND	112	31:49	158	30:01	270
HOWELL	59	36:07	74	27:35	133
IOSCO	10	1:00:21	14	33:12	24
MARION	47	47:15	56	37:16	103
OCEOLA	48	42:03	71	29:53	119
PUTNAM	37	21:40	31	29:49	68
TYRONE	83	24:12	47	49:31	130

COMPLAINT LOG

Complaint #	Complainant Name	Offender Name	Complaint Details	Action Taken	Date Violation	Show Cause Date	Resolved
#09-25	Joycelyn Krueger	ITC	Concerned about the future	Explained that there is no ordiance			
		2788 Pingree	use of the property and the lack	compelling a property owner to			Yes
		4710-18-300-034	of mowing happening after ITC	maintain lawns in the township			
			purchased the proerty				
#10-25	Marion Twp	Milissa and Ryan Machucak	Storage Container	Violation Sent	9/15/2025		Yes
		950 Francis Rd		Called to talk about use			
		4710-12-200-011		discussing with supervisor			
				and attorney			
				10/7/2025 Told her that as of now			
				she can use the shed as an art studio			
				but it must be empty nightly			
				to keep from being storage unti			
#11-25	Marion Twp	Katie Holt	Storage Container	Violation Sent	9/15/2025		Yes
		2795 High Meadows		Called to ask for an extension			
		4710-34-100-020		contains parents belongs			
				no return call on length			
				10/1/2023 Gave extension until			
				October 31 to remove container			
				10/28/25 Violation Corrected			
#12-25	Marion Twp	Daniel Pixley	Storage Container	Violation Sent	9/15/2025		
		2940 County Farm Rd		10/28/2025 Violation Remains			
		4710-16-400-033					
#13-25	Marion Twp	Tyler Stromer	Storage Container	Violation Sent	9/15/2025		Yes
		2810 Jewell Rd		10/28/2025 Violation Corrected			
		4710-15-300-009					
#14-25	Pat McGowan	Dougie's Disposal	Oil and other liquid leaking from	Reached out to Michigan Center for			Yes
			truck during pick ups	Truck Safety. Indicated that loads			
			Foul smell from the liquid.	could not spill on to the roadway.			
				Referred me to MSP Motor Carrier			
				Division. Information passed on to			
				complaintant			

COMPLAINT LOG

Complaint #	Complainant Name	Offender Name	Complaint Details	Action Taken	Date Violation	Show Cause Date	Resolved
#15-25	Robert Ratcliffe	397 Wood Creek					
		4710-03-101-002	Chickens kept near property line	Property in question is under 2 acres	10/13/2025		
			Rooster crowing as early as 6 AM	and is in a primarily residential			
				area as defined by GAAMPs			
				Violation Sent			
				10/28/2025 Did not see chickens			
				left VM for complaintant for follow up			
#16-25	Pat McGowan	3501 Mandry	Car parked on street	Drove by and took pictures	10/13/2025		Yes
		4710-04-102-017	Tags expired in March 24	Violation sent			
				10/28/25 Violation Corrected			
#17-25	Various	1350 E Coon Lake Rd	Chickens on less than 2 acres	Coop is located on a parcel with no	10/13/2025		
				primary structure. Both coop parcel			
				and house parcel are under 2 acres			
				even when combined			
				violation sent			
				10/27/2025 received notice of intent to			
				file case for administrative review with ZBA			
#18-25	Ryan Gibbard	594 Foxfire	Open Burning of Leaves	Referred complaintant to EGLE			Yes
		4710-02-101-012		for violations of air quality and burning			

DPW Reports 2025

	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
WATER													
NEW	1	0	17	3	4	6	3	11	9	3			57
EXISTING													
REPLACEMENT													
IRRIGATION													
NEW	1	0	14	3	3	3	3	7	4	3			41
EXISTING													
SEWER													
NEW	1	0	17	3	3	7	3	11	9	3			57
EXISTING													
TOTAL	**3**	**0**	**48**	**9**	**10**	**16**	**9**	**29**	**22**	**9**			**155**

FISCAL YEAR 2024-25 MARION TOWNSHIP FINANCIAL REPORT Oct-25

GENERAL FUND CHECKING

Previous Balance	$	2,274,691.91
Receipts	$	40,783.89
Interest	$	2,375.19
	$	2,317,850.99
Expenditures	$	314,866.11
Balance	$	2,002,984.88

CEMETERY FUND

Previous Balance	$	101,114.04
Receipts		
Interest	$	102.86
	$	101,216.90
Expenditures	$	457.04
Balance	$	100,759.86

PARKS & RECREATION FUND

Previous Balance	$	359,577.92
Receipts	$	29.00
Interest	$	363.55
	$	359,970.47
Expenditures	$	5,021.90
	$	-
Balance	$	354,948.57

WATER - NEW USER

Previous Balance	$	495,739.08
Receipts	$	11,601.00
Interest	$	487.45
	$	507,827.53
Expenditures	$	37,500.00
Balance	$	470,327.53

SEWER OPERATING & MANAGEMT

Previous Balance	$	435,259.52
Receipts	$	11,345.80
Interest	$	446.61
	$	447,051.93
Expenditures	$	38,036.57
Balance	$	409,015.36

SEWER - NEW USER

Previous Balance	$	2,064,733.73
Receipts	$	2,534.14
Interest	$	27,750.00
	$	2,095,017.87
Expenditures	$	-
Balance	$	2,095,017.87

SPEC ASSESS. FUND

Previous Balance	$	287,053.35
Receipts	$	1,283.08
Interest	$	294.87
	$	288,631.30
Expenditures	$	8,847.00
Balance	$	279,784.30

ESCROW FUND

Previous Balance	$	24,161.08
Receipts	$	-
Interest	$	18.47
	$	24,179.55
Expenditures	$	-
Balance	$	24,179.55

SUMMARY TOTALS

General Fund	$	2,002,984.88
Cemetery Fund	$	100,759.86
Parks & Rec Capital Chk	$	354,948.57
Water - New User	$	470,327.53
Sewer Operating & Mana	$	409,015.36
Sewer - New User	$	2,095,017.87
Special Assess. Fund	$	279,784.30
Escrow Fund	$	24,179.55
TOTAL	$	5,737,017.92

#101 General Fund
Transactions by Account
As of October 31, 2025

	Date	Num	Name	Amount
001-001 · CASH - GENERAL - FNB				
	10/01/2025	13616	MICHIGAN MUNICIPAL TREASURES ASSOC	-99.00
	10/01/2025	13617	KW CORPORATION	-24,820.00
	10/01/2025	13618	AMAZON CAPITAL SERVICES	-200.93
	10/01/2025	13619	SANDRA DONOVAN	-631.30
	10/01/2025	13620	Jessica Timberlake	-119.50
	10/01/2025	13621	Tammy Beal	-240.10
	10/01/2025	13622	SCOTT A. RICHARDSON	-133.91
	10/02/2025	13623	MICHIGAN STATE INDUSTRIES	-67.50
	10/08/2025	13627	GORMLEY LAW OFFICE PLC	0.00
	10/08/2025	13628	VERIZON WIRELESS	-103.21
	10/08/2025	13629	DTE ENERGY	-716.88
	10/08/2025	13630	FOWLERVILLE NEWS & VIEWS	-45.00
	10/08/2025	13631	CITI CARDS	-716.73
	10/08/2025	13632	Culligan of Ann Arbor	-52.92
	10/08/2025	13633	THE GARBAGE MAN	-60.34
	10/08/2025	13634	Charter Communications	-191.74
	10/08/2025	13635	GORMLEY LAW OFFICE PLC	0.00
	10/08/2025	13636	AMAZON CAPITAL SERVICES	-161.88
	10/09/2025	13624	Marion Township Flex Fund	-1,105.00
	10/09/2025	13625	ALERUS PAYMENT SOLUTIONS	-5,636.92
	10/09/2025	13626	VOYA Institutional Trust	-300.00
	10/09/2025	210145	JAMES WITKOWSKI	-15.45
	10/09/2025	210144	CHERYL A. RANGE	-212.41
	10/09/2025	210143	BRUCE V. POWELSON	-212.40
	10/09/2025	210140	LESLIE D. ANDERSEN	-247.21
	10/09/2025	210141	JAMES L. ANDERSON JR.	-202.63
	10/09/2025	210142	SCOTT R. LLOYD	-236.98
	10/09/2025	V355541	TAMMY L. BEAL	-4,353.00
	10/09/2025	V355542	DIANE D. BOCKHAUSEN	-73.88
	10/09/2025	V355543	GAIL A. BURLINGAME	-4,011.88
	10/09/2025	V355544	MATTHEW J. DEDES	-5,274.58
	10/09/2025	V355545	SANDY DONOVAN	-4,505.50
	10/09/2025	V355546	BILL FENTON	-4,928.65
	10/09/2025	V355547	LAWRENCE W. GRUNN	-255.48
	10/09/2025	V355548	ROBERT W. HANVEY	-2,025.52
	10/09/2025	V355549	RICHARD HASLOCK	-594.67
	10/09/2025	V355550	SANDRA J. LONGSTREET	-3,555.85
	10/09/2025	V355551	DANIEL F. LOWE	-497.51
	10/09/2025	V355552	SUMMER L. MCMULLEN	-3,405.99
	10/09/2025	V355553	KITSEY A. RENNELLS	-3,072.24
	10/09/2025	V355554	SCOTT RICHARDSON	-4,492.26
	10/09/2025	V355555	JESSICA S. TIMBERLAKE	-3,367.95

#101 General Fund
Transactions by Account
As of October 31, 2025

Date	Num	Name	Amount
10/09/2025	13637	MONIQUE GRIFFIN	-150.00
10/09/2025	13638	LIV CO TREASURER'S ASSOCIATION	-87.00
10/09/2025	13639	GORMLEY LAW OFFICE PLC	-924.76
10/14/2025	13644	DeBottis Developement and Asphalt Coating	-10,875.00
10/14/2025	13640	KW CORPORATION	-25,007.42
10/14/2025	13641	LIV CO TREASURER	-177.77
10/14/2025	13642	ZACHARY MICHELS	-570.00
10/16/2025	13643	AUTUMN BARR	-150.00
10/16/2025	13645	ACRISURE LLC	-46.50
10/20/2025	13646	INTERNAT'L INSTITUTE OF MUNICIPAL CLE	-330.00
10/20/2025	13647	Colonial Life	-491.59
10/20/2025	13648	SOLOMON PLUMBING CO	-553.00
10/20/2025	13649	GORMLEY LAW OFFICE PLC	-2,305.86
10/20/2025	13650	B&L Services	-470.00
10/21/2025	13651	BS & A SOFTWARE, INC	-4,335.00
10/27/2025	13652	CONSUMERS ENERGY	-47.45
10/27/2025	13653	Blue Cross Blue Shield of Michigan	-19,013.34
10/27/2025	13654	Hart InterCivic	-3,304.00
10/27/2025	13655	ACRISURE LLC	-1,695.00
10/27/2025	13656	SHELBY DWYER	-544.05
10/29/2025	13657	QUADIENT LEASING USA, INC - machine lea	-372.66
10/29/2025	13658	PNC Bank	-1,127.81
10/29/2025	13659	PRINTING SYSTEMS INC	-117.07
10/30/2025	13660	MICHELE VOGEL	-150.00

2025 ZONING REPORT

	JAN	FEB	MARCH	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
Homes	1		5	4	6	3	6	1	7	3			36
Condo Units			14			4		11	2				31
Accessory Bldgs.			3			2			5	1			11
Decks			2	1	7	4	1	1	1	2			19
Pools				2	1	2	1	1					7
Additions			1	2		1	2	1	1				8
Land Balancing				1									1
Other			1			2	1		1	2			7
TOTAL LAND USES	1	0	26	10	14	18	11	15	17	8	0	0	120
Waivers	7	5	5	9	7	6	7	6	4	1			57
Finals	4	2	11	3	16	13	14	12	6	6			87
Site Plans													0
Pre-Planning Meetings													0
Sewer Inspections	2	0	8	4	2	4	5	0	5	1			31

FY 2024-2025 Audit Presentation

The Township's Auditors do not have the 2024-2025 FY documents ready at this time. They will be available to pick up at the Township Hall on Wednesday, November 12th after 1 pm or you will receive your copy at the board meeting on November 13th.

MARION TOWNSHIP
RESOLUTION ON CREATION OF LAKE LOCHMOOR AQUATIC WEED CONTROL
SPECIAL ASSESSMENT DISTRICT

WHEREAS, the township board of Marion Township acting in the interest the residents of Lake Lochmoor and of the proposed special assessment district described hereinafter, determined to proceed under the provisions of PA 188 of 1954, as amended, to provide aquatic weed control, together with a proposed special assessment district for assessing the costs of the proposed service, and to schedule a public hearing upon the Assessment Roll, and

WHEREAS, the estimated cost and proposed special assessment district were filed with the Township Clerk for public examination and notice of the public hearing upon same was preceded by proper notice in the Fowlerville News and Views, a newspaper of general circulation in the township, and by first-class mail notice to each property owner of record within said district and upon said assessment roll in accordance with the law and statute provided as shown by affidavits pertaining thereto on file with the Township Clerk, and

WHEREAS, in accordance with the aforesaid notices, a public hearing was held on November 13, 2025, commencing at 7:30 PM and all persons given the opportunity to be heard in the matter, and

WHEREAS, the following written objections were received and filed:

Parcel Number	% Ownership	Owner Name

WHEREAS, the written objections constitute less than twenty percent of the ownership of the property in the proposed district,

WHEREAS, as a result of the foregoing, the township board believes the project to be in the best interests of the township and of the district proposed to be established therefore;

NOW THEREFORE BE IT HEREBY RESOLVED as follows:

1. That this township board does hereby approve the provision of aquatic weed control and total cost estimate not to exceed $10,000.00 per year.

2. That this township board does hereby create, determine and define as a special assessment district to be known as Lake Lochmoor Aquatic

2877 W. Coon Lake Rd.
Howell, MI 48843

Phone (517) 546-1588
Fax (517) 546-6622

Weed Control Special Assessment District within which the costs of such improvements shall be assessed according to the benefits, the following described area within said township:

4710-36-102-007
4710-36-102-008
4710-36-102-019
4710-36-104-020
4710-36-104-021
4710-36-104-022
4710-36-104-023
4710-36-104-024
4710-36-104-025
4710-36-104-026
4710-36-104-027
4710-36-104-028
4710-36-104-029
4710-36-104-031
4710-36-104-032
4710-36-104-033
4710-36-104-034
4710-36-104-035
4710-36-104-036
4710-36-104-037
4710-36-104-038
4710-36-104-039
4710-36-104-041
4710-36-104-042
4710-36-104-043

3. The term of the special assessment district shall be five years beginning January 1, 2026, ending December 31, 2030.

4. That on the basis of the foregoing, this township board does hereby direct the Supervisor and Assessing Officer to make a special assessment roll in which shall be entered all the parcels of land to be assessed together with the names of the respective owners thereof, and an estimated total amount to be assessed against each parcel of land which amount shall be the relative proportion of the whole sum levied against the parcels of land in the special assessment district as the benefit to the parcel of land bears to the total benefit to all the parcels of land in the special assessment district. When the same has been completed, the Supervisor shall affix thereto his certificate stating that it was made pursuant to this resolution and that in making such assessment roll he has, according to his best judgment, conformed in all respects to the directions contained in this resolution and the applicable state statutes.

5. That all resolutions and parts of resolutions insofar as the conflict with the provisions of the within resolutions be and the same are hereby rescinded.

Upon roll call vote, the following voted "Aye":

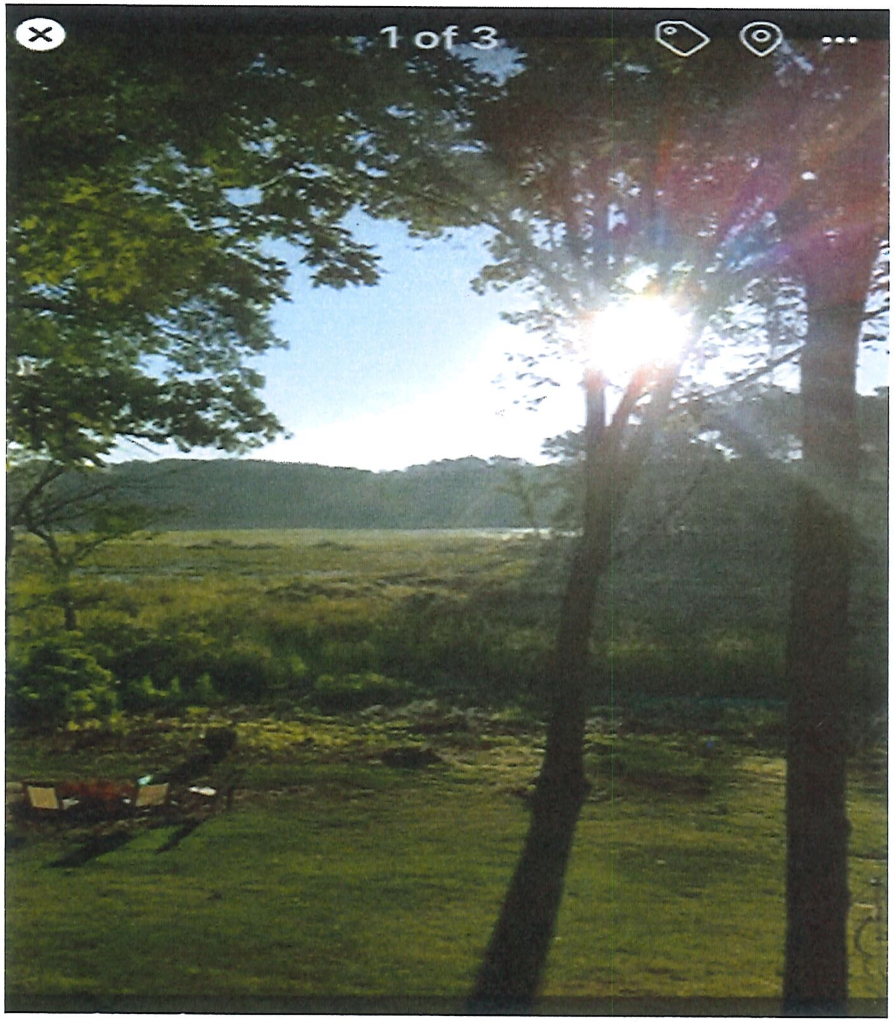
The following voted "Nay"

The Supervisor declared the motion carried and the resolution duly adopted.

Tammy L. Beal

Township Clerk____________________

Dated November 13, 2025


1 of 3

MARION TOWNSHIP
RESOLUTION TO APPROVE ROLL FOR
COON LAKE AQUATIC WEED CONTROL
SPECIAL ASSESSMENT DISTRICT

WHEREAS, the township board of the Township of Marion, Livingston County, Michigan, after due and legal notice, has conducted a public hearing upon a proposed assessment roll prepared by the supervisor for the purpose of defraying the costs of providing aquatic weed management for Coon Lake;

AND WHEREAS, such public hearing was preceded by proper notice in the Fowlerville News and Views, a newspaper of general circulation in the township, and by first-class mail notice to each property owner of record within said district and upon said assessment roll;

AND WHEREAS, comments were received from those present at such public hearing concerning said assessment roll and all present were given the opportunity to be heard and file written protests on the matter;

AND WHEREAS, a record of those present to protest, and of written protests submitted at or before the public hearing was made a part of the minutes of the hearing;

Parcel Number	Max Annual Levy	Owner Name	Property Address

AND WHEREAS, it is the opinion of the township board that no further time should be granted for consideration of the matter;

AND WHEREAS, the township board has duly inspected the proposed assessment roll and considered all comments and proposed amendments thereto and has found the proposed assessment roll to be correct, just and reasonable.

NOW THEREFORE IT BE RESOLVED AS FOLLOWS:

1. The assessment roll submitted by the supervisor shall hereafter be designated as the Coon Lake Aquatic Weed Control Special Assessment District and shall hereby be confirmed as the assessment roll for the Coon Lake Aquatic Weed Control Special Assessment District.

2. The assessments in said Coon Lake Aquatic Weed Control Special Assessment District shall be determined annually based on actual cost, not to exceed $50,000.00 per year, without further notice and

payable on December 1, 2026 and the following installments to be payable on the first day of the same month of each and every year thereafter for four additional years. All unpaid installments prior to their transfer to the tax roll as provided by Michigan Public Act 188 of 1954, as amended, shall bear interest payable annually at the rate of five percent (5%) per year from the time each invoice is paid until November 30 of each year.

3. If any installment of a special assessment is not paid when due, then the installment shall be considered to be delinquent and there shall be collected, in addition to the interest as provided by this section, a penalty at the rate of one percent (1%) for each month, or fraction of a month, that the installment remains unpaid before being reported to the township board for reassessment upon the township tax roll, also in accordance with said PA 188.

4. The assessments made in said special assessment roll are hereby ordered and directed to be collected by the township treasurer, and the township clerk shall deliver said special assessment roll to said treasurer with her warrant attached, commanding the treasurer to collect such assessments in accordance with the direction of the township board and said PA 188.

5. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution and the same are hereby rescinded.

The above preamble and resolution offered by ____________________

Second by ________________________

Upon roll call vote on the adoption of the resolution,

The following voted "Aye":

The following voted "Nay":

The following abstained:

The supervisor declared the resolution duly adopted.

Township Clerk________________________

Date November 13, 2025

MARION TOWNSHIP
RESOLUTION TO APPROVE ROLL FOR
CEDAR LAKE AQUATIC WEED CONTROL
SPECIAL ASSESSMENT DISTRICT

WHEREAS, the township board of the Township of Marion, Livingston County, Michigan, after due and legal notice, has conducted a public hearing upon a proposed assessment roll prepared by the supervisor for the purpose of defraying the costs of providing aquatic weed management for Cedar Lake;

AND WHEREAS, such public hearing was preceded by proper notice in the Fowlerville News and Views, a newspaper of general circulation in the township, and by first-class mail notice to each property owner of record within said district and upon said assessment roll;

AND WHEREAS, comments were received from those present at such public hearing concerning said assessment roll and all present were given the opportunity to be heard and file written protests on the matter;

AND WHEREAS, a record of those present to protest, and of written protests submitted at or before the public hearing was made a part of the minutes of the hearing;

Parcel Number	Max Annual Levy	Owner Name	Property Address

AND WHEREAS, it is the opinion of the township board that no further time should be granted for consideration of the matter;

AND WHEREAS, the township board has duly inspected the proposed assessment roll and considered all comments and proposed amendments thereto and has found the proposed assessment roll to be correct, just and reasonable.

NOW THEREFORE IT BE RESOLVED AS FOLLOWS:

1. The assessment roll submitted by the supervisor shall hereafter be designated as the Cedar Lake Aquatic Weed Control Special Assessment District and shall hereby be confirmed as the assessment roll for the Cedar Lake Aquatic Weed Control Special Assessment District.

2. The assessments in said Cedar Lake Aquatic Weed Control Special Assessment District shall be determined annually based on actual cost, not to exceed $50,000.00 per year, without further notice and

payable on December 1, 2026 and the following installments to be payable on the first day of the same month of each and every year thereafter for four additional years. All unpaid installments prior to their transfer to the tax roll as provided by Michigan Public Act 188 of 1954, as amended, shall bear interest payable annually at the rate of five percent (5%) per year from the time each invoice is paid until November 30 of each year.

3. If any installment of a special assessment is not paid when due, then the installment shall be considered to be delinquent and there shall be collected, in addition to the interest as provided by this section, a penalty at the rate of one percent (1%) for each month, or fraction of a month, that the installment remains unpaid before being reported to the township board for reassessment upon the township tax roll, also in accordance with said PA 188.

4. The assessments made in said special assessment roll are hereby ordered and directed to be collected by the township treasurer, and the township clerk shall deliver said special assessment roll to said treasurer with her warrant attached, commanding the treasurer to collect such assessments in accordance with the direction of the township board and said PA 188.

5. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution and the same are hereby rescinded.

The above preamble and resolution offered by ________________

Second by ____________________

Upon roll call vote on the adoption of the resolution,

The following voted "Aye":

The following voted "Nay":

The following abstained:

The supervisor declared the resolution duly adopted.

Township Clerk____________________

Date November 13, 2025

Tammy and Jessica,

Good afternoon. I just received Marion Township's attached BCBS renewal.

The BCBS increase is 10.71 % percent which is below the 16.00% average of what we have been seeing BUT the deductibles are increasing from $3,300 / $6,600 to $3,400 / $6,800. BCBS recently reported they lost 1.7 billion dollars in 2024 in claims, so renewals have been high.

The factors of the BCBS increase are noted in the attachment. All small BCBS groups are starting out with a 10.18% increase, .23 for your plan design and -1.19 % for your area and there is an increase of +1.46 for the aging of the employees.

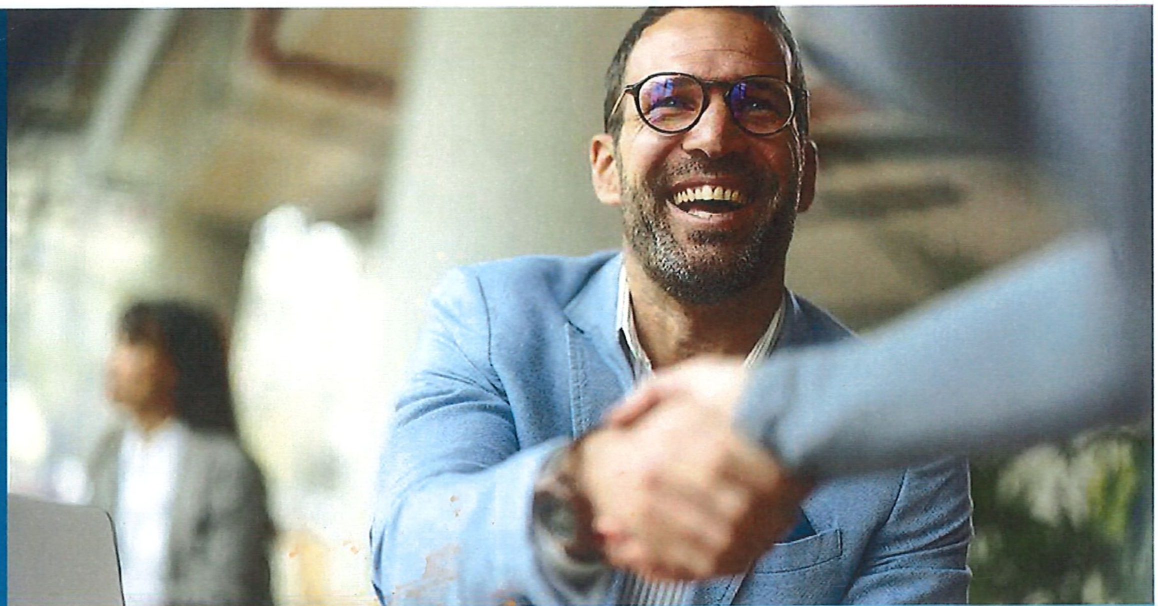
I requested options several weeks ago and we should have them soon. Do you want to set up a time to discuss the renewal now or wait until we have the options / proposal back?

Thanks,

Jack Schmitz
Client Advisor – Employee Benefits & TPA Sales
Midwest Division

315 S Kalamazoo Mall
Kalamazoo, MI 49007
Direct: 269-341-4838
Fax: 269-276-4115
https://www.acrisure-tpa.com

BLUE CROSS
BLUE SHIELD
OF MICHIGAN
AND
BLUE CARE
NETWORK



Small group renewal package

for

MARION TOWNSHIP

Customer ID: 247041

Renewal period beginning January, 2026

Published September 17, 2025

Rate renewal change

MARION TOWNSHIP

CID:	247041	Rate effective:	1/1/2026
Agent:	JOHN P SCHMITZ	Agency:	Acrisure Great Lakes Partners INS Services LLC

BCBSM rate renewal change	Current premium[1]	Renewal premium[1]
Total billable members[2]	21	21
Total medical & pharmacy premium[3]	$18,976.08	$21,008.65
Total dental premium	$37.26	$39.52
Total vision premium	$0.00	$0.00
Total monthly premium	$19,013.34	$21,048.17
Total annual premium	$228,160.08	$252,578.04
Projected change in monthly premium		10.70%

BCBSM components of rate change[4]

Components	Medical[3] & Pharmacy	Dental	Vision
Change to current rate	10.18%	6.42%	0.00%
Benefit differences[5]	0.23%	-1.37%	0.00%
Area	-1.19%	0.00%	0.00%
Age	1.46%	1.05%	0.00%
Dependent cap	0.00%	0.00%	0.00%
Total rate change	10.71%	6.07%	0.00%

1. Premiums are based on enrollment at the time of renewal development.
2. Count based on snapshot as of 9/17/2025.
3. Medical includes Pediatric Vision.
4. The figures reflect commercial plans only.
5. Benefit Differences accounts for any changes related to moving to a healthcare reform compliant plan, members aging out of pediatric dental, members aging into adult vision and/or changes in Taxes & Fees.

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Benefit summary description

MARION TOWNSHIP

DIV: 007017906_0000

New hire narrative: The employee coverage will be effective the 91st day from the date of hire.

Rehire narrative*: The employee coverage will be effective the 91st day from the date of rehire

New hire/Rehire exception:

	Current benefits	Renewal compliant benefit conversion
Medical	2025 Simply Blue℠ HSA PPO Gold Option 3	2026 Simply Blue℠ HSA PPO Gold Option 3
Deductible (individual)[1]	$3300	$3400
Coinsurance[1]	0%	0%
Office visit copay[1]	Deductible Copay	Deductible Copay
Emergency room copay[1]	Deductible Copay	Deductible Copay
Out-of-pocket maximum[1]	$3300	$3400
Embedded Coinsurance Maximum[1]		
Drug	Deductible	Deductible
Metal level[1]	Gold	Gold
Dental	Blue Dental℠ PPO Plus 80/50/50 Pediatric SG	Blue Dental℠ PPO Plus 80/50/50 Pediatric SG
Annual max[1]	None	None
Contribution type	Not Applicable	Not Applicable
Vision	Pediatric Vision SG $0/$0	Pediatric Vision SG $0/$0
Contribution type	Not Applicable	Not Applicable
Total monthly premium	$19,013.34	$21,048.17

For a more detailed description of benefits, please refer to the Agent Portal.[2]

1. BCBSM plans will display values to represent "in-Network".

2. BAAGs and SBCs can be found on the Agent Portal.

*Note, most groups do not have a separate rehire narrative. In this case, the new hire narrative would apply to both new hires and rehires.

Reference Number: 002

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Blue Cross Blue Shield Benefit and rate schedule

MARION TOWNSHIP
CID: 247041 GROUP/DIVISION:007017906_0000
Funding Type: Small Group Rated
Rating Area: D

Your benefit package has been renewed at the following rates and is effective from 01/01/2026 through 12/31/2026.

Medical: 2026 Simply Blue℠ HSA PPO Gold Option 3

SBD HSA-E SG	SIMPLY BLUE HEALTH SAVINGS ACCOUNT WITH PRESCRIPTION DRUGS EMBEDDED COST-SHARING GROUP BENEFITS CERTIFICATE SG
SBHSA GOLD3 26	RIDER SIMPLY BLUE HSA E PPO GOLD OPTION 3 - 2026 SG SIMPLY BLUE COST-SHARING REQUIREMENT

Complementary Medical: BS 65 OPTION 1

BC-COMP	GROUP MEDICARE PART A COMPLEMENTARY BENEFIT CERTIFICATE
BS 65 OPTION 1	BLUE SHIELD 65, G-I BENEFIT CERTIFICATE (OPTION 1)
CMS SG	ADMINISTRATIVE FORM SG - COMP MEDICAL SERVICES (placeholder)
GCP-D	RIDER GCP-D
GPC-SAT 2	RIDER GPC- SAT-2 - SUBSTANCE ABUSE TREATMENT PROGRAM BENEFITS
GPC-SAT-MHP-2	RIDER GPC-SAT-MHP-2 - GROUP COMPLEMENTARY SUBSTANCE ABUSE TREATMENT MENTAL HEALTH PARITY
HCR MS PCB	RIDER HCR-MS-PCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL PREVENTIVE CARE BENEFITS
HCR-MS-WCB-ECS	RIDER HCR-MS-WCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL WOMENS CONTRACEPTIVE BENEFITS

Pharmacy:

Complementary Pharmacy: PDRX SG

ADM MOS816 RX	ADMINISTRATIVE RIDER COMP BENEFITS - DRUG
PDC $20/60/80	RIDER PDC $20/$60/$80 Prescription Drugs Copayment Rider
PDRX SG	PREFERRED RX PROGRAM CERTIFICATE SG
RX-MC-VCP SG	RIDER RX-MC-VCP SG - PRESCRIPTION DRUG MEDICARE COMPLEMENTARY VARIABLE COST-SHARING PROGRAM

Dental: Blue Dental℠ PPO Plus 80/50/50 Pediatric SG

BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG
BDPEDOPM450/900	RIDER BD PED OPM $450/$900 SG BLUE DENTAL PEDIATRIC OUT-OF-POCKET MAXIMUM
BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL

Complementary Dental: BD-PEDS

ADM MOS816 DNTL	ADMINISTRATIVE RIDER COMP BENEFITS - DENTAL
BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG
BDPEDOPM450/900	RIDER BD PED OPM $450/$900 SG BLUE DENTAL PEDIATRIC OUT-OF-POCKET MAXIMUM
BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL

Vision: Pediatric Vision SG $0/$0

BV-PEDS	BLUE VISION PEDIATRIC GROUP BENEFITS CERTIFICATE SG

Complementary Vision:

****Rates are subject to change based on Dept. of Insurance & Financial Services approval****

To comply with requirements of the Affordable Care Act, groups may be required to make changes to their health insurance coverage. If necessary, this may result in an adjustment to the rates. Consult with your legal counsel for any legal advice on how you may comply with the law and regulations and the applicability to your plan.
Blue Cross Blue Shield of Michigan and Blue Care Network rates are guaranteed for the period stated above. However Blue Cross and BCN reserve the right to adjust rates if any of the assumptions or calculations used to calculate the rates are incorrect. Blue Cross and BCN are prepaid health plans and payment is due on or before the date noted on your billing statement.
If you have questions or wish to discuss other Blue Cross and BCN benefit plans, contact your Blue Cross sales representative or agent. We appreciate your business and look forward to providing your continuing health benefit needs.

Blue Cross Blue Shield Benefit and rate schedule

MARION TOWNSHIP

CID: 247041 GROUP/DIVISION:007017906_0000

Funding Type: Small Group Rated

Rating Area: D

Your benefit package has been renewed at the following rates and is effective from 01/01/2026 through 12/31/2026.

Age	Total	Medical + Pharmacy	Dental	Vision
0	$ 373.53	$ 353.77	$ 19.76	$ 0.00
1	$ 373.53	$ 353.77	$ 19.76	$ 0.00
2	$ 373.53	$ 353.77	$ 19.76	$ 0.00
3	$ 373.53	$ 353.77	$ 19.76	$ 0.00
4	$ 373.53	$ 353.77	$ 19.76	$ 0.00
5	$ 373.53	$ 353.77	$ 19.76	$ 0.00
6	$ 373.53	$ 353.77	$ 19.76	$ 0.00
7	$ 373.53	$ 353.77	$ 19.76	$ 0.00
8	$ 373.53	$ 353.77	$ 19.76	$ 0.00
9	$ 373.53	$ 353.77	$ 19.76	$ 0.00
10	$ 373.53	$ 353.77	$ 19.76	$ 0.00
11	$ 373.53	$ 353.77	$ 19.76	$ 0.00
12	$ 373.53	$ 353.77	$ 19.76	$ 0.00
13	$ 373.53	$ 353.77	$ 19.76	$ 0.00
14	$ 373.53	$ 353.77	$ 19.76	$ 0.00
15	$ 404.97	$ 385.21	$ 19.76	$ 0.00
16	$ 417.00	$ 397.24	$ 19.76	$ 0.00
17	$ 429.02	$ 409.26	$ 19.76	$ 0.00
18	$ 441.97	$ 422.21	$ 19.76	$ 0.00
19	$ 435.16	$ 435.16	$ 0.00	$ 0.00
20	$ 448.57	$ 448.57	$ 0.00	$ 0.00
21	$ 462.44	$ 462.44	$ 0.00	$ 0.00
22	$ 462.44	$ 462.44	$ 0.00	$ 0.00
23	$ 462.44	$ 462.44	$ 0.00	$ 0.00
24	$ 462.44	$ 462.44	$ 0.00	$ 0.00
25	$ 464.29	$ 464.29	$ 0.00	$ 0.00
26	$ 473.54	$ 473.54	$ 0.00	$ 0.00
27	$ 484.64	$ 484.64	$ 0.00	$ 0.00
28	$ 502.67	$ 502.67	$ 0.00	$ 0.00
29	$ 517.47	$ 517.47	$ 0.00	$ 0.00
30	$ 524.87	$ 524.87	$ 0.00	$ 0.00
31	$ 535.97	$ 535.97	$ 0.00	$ 0.00
32	$ 547.07	$ 547.07	$ 0.00	$ 0.00
33	$ 554.00	$ 554.00	$ 0.00	$ 0.00
34	$ 561.40	$ 561.40	$ 0.00	$ 0.00

Age	Total	Medical + Pharmacy	Dental	Vision
35	$ 565.10	$ 565.10	$ 0.00	$ 0.00
36	$ 568.80	$ 568.80	$ 0.00	$ 0.00
37	$ 572.50	$ 572.50	$ 0.00	$ 0.00
38	$ 576.20	$ 576.20	$ 0.00	$ 0.00
39	$ 583.60	$ 583.60	$ 0.00	$ 0.00
40	$ 591.00	$ 591.00	$ 0.00	$ 0.00
41	$ 602.10	$ 602.10	$ 0.00	$ 0.00
42	$ 612.73	$ 612.73	$ 0.00	$ 0.00
43	$ 627.53	$ 627.53	$ 0.00	$ 0.00
44	$ 646.03	$ 646.03	$ 0.00	$ 0.00
45	$ 667.76	$ 667.76	$ 0.00	$ 0.00
46	$ 693.66	$ 693.66	$ 0.00	$ 0.00
47	$ 722.79	$ 722.79	$ 0.00	$ 0.00
48	$ 756.09	$ 756.09	$ 0.00	$ 0.00
49	$ 788.92	$ 788.92	$ 0.00	$ 0.00
50	$ 825.92	$ 825.92	$ 0.00	$ 0.00
51	$ 862.45	$ 862.45	$ 0.00	$ 0.00
52	$ 902.68	$ 902.68	$ 0.00	$ 0.00
53	$ 943.38	$ 943.38	$ 0.00	$ 0.00
54	$ 987.31	$ 987.31	$ 0.00	$ 0.00
55	$ 1031.24	$ 1031.24	$ 0.00	$ 0.00
56	$ 1078.87	$ 1078.87	$ 0.00	$ 0.00
57	$ 1126.97	$ 1126.97	$ 0.00	$ 0.00
58	$ 1178.30	$ 1178.30	$ 0.00	$ 0.00
59	$ 1203.73	$ 1203.73	$ 0.00	$ 0.00
60	$ 1255.06	$ 1255.06	$ 0.00	$ 0.00
61	$ 1299.46	$ 1299.46	$ 0.00	$ 0.00
62	$ 1328.59	$ 1328.59	$ 0.00	$ 0.00
63	$ 1365.12	$ 1365.12	$ 0.00	$ 0.00
64	$ 1387.32	$ 1387.32	$ 0.00	$ 0.00
65+	$ 1387.32	$ 1387.32	$ 0.00	$ 0.00

Medicare supplemental benefit rates				
Age	Total	Medical + Pharmacy	Dental	Vision
All	$ 1364.65	$ 1364.65	$ 0.00	$ 0.00

****Rates are subject to change based on Dept. of Insurance & Financial Services approval****

To comply with requirements of the Affordable Care Act, groups may be required to make changes to their health insurance coverage. If necessary, this may result in an adjustment to the rates. Consult with your legal counsel for any legal advice on how you may comply with the law and regulations and the applicability to your plan.

Blue Cross Blue Shield of Michigan and Blue Care Network rates are guaranteed for the period stated above. However Blue Cross and BCN reserve the right to adjust rates if any of the assumptions or calculations used to calculate the rates are incorrect. Blue Cross and BCN are prepaid health plans and payment is due on or before the date noted on your billing statement.

If you have questions or wish to discuss other Blue Cross and BCN benefit plans, contact your Blue Cross sales representative or agent. We appreciate your business and look forward to providing your continuing health benefit needs.

Renewal highlights

What you need to know for 2026

MEDICAL PRODUCTS

Additional PCP Focus options for HMO

To help meet market demand for affordable HMO options that don't shift costs to employees or further complicate benefits, we're expanding our PCP Focus product into 11 additional counties, starting Jan. 1, 2026. PCP Focus is available to groups with fewer than 300 Blue Care Network enrolled contracts.

BCN is also pairing a PCP Focus plan with every broad network HMO plan: BCN HMO℠, BCN HRA℠, BCN HSA℠, BCN HMO Fixed Cost℠ and Healthy *Blue* Living℠. This change allows you to offer multiple HMO plans and leverage PCP Focus as a buy-down strategy.

New plan designs

For greater continuity across the Blue Cross Blue Shield of Michigan and BCN product portfolios, we've introduced five new plan designs. These include HSA, HRA and classic plan types for both the PPO and HMO products.

Additionally, we're introducing new non-HSA plans with high deductibles ranging from $4,000 to $6,000 and 0% coinsurance. There will be three new options each for PPO and HMO and one new option for POS.

Discontinuation of Routine Care PPO and HMO plans

Due to minimal market demand and low membership, we're removing the Routine Care plans from our PPO and HMO product menus and marketing materials. If you're currently enrolled in one of the affected plans, you'll be moved to a comparable plan at renewal.

Blue Cross Blue Shield Blue Care Network of Michigan

HSA indexing

Due to the annual IRS HSA indexing of minimum deductibles, the high-deductible health plan minimum deductible is increasing, effective with 2026 renewals.

If you currently have a $1,650 aggregate or $3,300 embedded plan, we'll update you to a $1,700 or $3,400 deductible plan, respectively.

SPECIALTY BENEFITS

Dental

Additional cleanings for employees with qualifying conditions

Blue Cross and BCN are offering an additional dental cleaning to employees with diabetes or cardiovascular disease and those who are pregnant. This benefit is available at no additional cost to your organization when you have medical and dental coverage with Blue Cross or BCN.

Adult orthodontics coverage change

Effective Jan. 1, 2026, or at your group's renewal, existing riders will be updated to remove the age restriction for Class IV orthodontic services.

Pediatric out-of-pocket maximum change

The pediatric out-of-pocket maximum for small group dental plans is increasing from $425 for one member and $850 for two or more members to $450 for one member and $900 for two or more. New riders will be created for this change.

Vision

The allowance for frames is increasing from $130 to $200 for Blue Vision℠ plans, excluding the EasyOptions plans. This benefit change will be effective Jan. 1, 2026, for new groups and at renewal if you currently have Blue Vision. The elective contact lens allowance remains at $130.

Pharmacy

There are no changes to pharmacy plans for 2026.

Blue Cross Blue Shield Blue Care Network of Michigan

Lowered minimum enrollment requirement for voluntary dental and vision coverage

To improve and expand our dental and vision products, we're lowering the participation levels for voluntary dental and vision coverage.

As of April 1, 2025, the minimum enrollment requirement to offer voluntary dental or vision coverage, including standalone dental benefits, decreased from 10 to two contracts. The 30% participation requirement still applies.

BLUE CROSS
BLUE SHIELD
OF MICHIGAN
AND
BLUE CARE
NETWORK

Glossary

Age (component of rate change)

This represents changes due to members aging since the prior renewal. For example, if a group has one member who aged from 21 to 22 since the prior renewal, and the age factors are 1.00 and 1.01 respectively, the percentage change due to age is 1%.

Area (component of rate change)

This represents the change in area factors from the prior renewal period due to higher or lower projected claims costs in a rating area. For example, this percentage will be positive for an area where projected claims cost increases were higher than average.

Benefit differences (component of rate change)

This represents the aggregate of changes to all benefits and product pricing relativity from the prior renewal period. This component also includes the rating impact of any plan benefit being mapped to health-care-reform-compliant products from the prior year. Blue Cross and BCN also include changes due to members aging out of pediatric dental or members aging in to adult vision plans.

For example, if projected claims cost increases compared to the prior year were higher for high-deductible plans than for other plans, then this percentage will be positive for high-deductible plans. If there's more than one plan per carrier, the change will be the aggregate change for all renewing plans of each carrier.

Billable member

A subscriber, spouse, or eligible dependents of the subscriber entitled to benefits under the subscriber's certificate. Blue Cross and BCN only include the three oldest children younger than 21 as billable members.

Change to current rate (component of rate change)

This represents the overall change of rate levels from the prior renewal period. We reflect trends, and their favorable or unfavorable results, in this component. For example, if we expect the overall pool to see increased claims costs from the prior year, then this percentage will be positive.

Dependent cap (component of rate change)

This component represents the effect of children turning 21 for the upcoming renewal when other children were not billable members for the prior renewal.

For example, a family with four children younger than 21 on their prior renewal would have only been charged for the three oldest children. If one of the children is 21 for the upcoming renewal, the family premium will include rates for all four children, and this component will be positive.

OD 21056 JUL 25
W015947

BLUE CROSS
BLUE SHIELD
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AND
BLUE CARE
NETWORK

Glossary, continued

Full-time equivalent

A method to count employees that determines the group size, using an average count from each month of the prior calendar year. Employees working 120 hours or more in a month each count as one full-time employee, while we prorate employees working less than that. We round down the average to the nearest whole number. We exclude seasonal employees working fewer than 120 days per year and employees who have medical coverage under TRICARE or certain Veterans Administration programs from this count.

Rating area

A group's rating area will be determined based on the employer's primary Michigan location.

Renewal-compliant benefit

Health care reform regulations require all small groups have health-care-reform-compliant products. We map small groups to health-care-reform-compliant products at each renewal.

Small group rating type

Groups with a count of 50 or fewer FTEs and with at least one eligible employee enrolling.

Summary of Benefits and Coverage

The *Summary of Benefits and Coverage* is a document available to subscribers, which describes their covered benefits, cost sharing, coverage limitations and exceptions.

OD 21056 JUL 25
W015947

Tammy Beal

From: Jack Schmitz <jschmitz@acrisure.com>
Sent: Wednesday, October 22, 2025 3:15 PM
To: Tammy Beal; Jessica Timberlake
Cc: Sandy Donovan; Jack Schmitz; Tom Armintrout
Subject: RE: Marion Township BCBS Renewal Options

Tammy, Sandy and Jessica,

I have been corresponding with Aetna to make sure there are not issues in case Marion did decide to move to them. I did find one that could impact covered trustees.

Trustees are required to work a minimum of 20 hours a week so I am not sure we can move to Aetna. Most carriers do require 20 hours a week, BCBS is unusual that they do not have an hour requirement.

Please let me know if that prevents you from moving and likely now accepting the renewal.

Thanks,

Jack Schmitz
Client Advisor – Employee Benefits & TPA Sales
Midwest Division

315 S Kalamazoo Mall
Kalamazoo, MI 49007
Direct: 269-341-4838
Fax: 269-276-4115
https://www.acrisure-tpa.com

ACRISURE®

From: Jack Schmitz
Sent: Monday, October 20, 2025 8:56 AM
To: Tammy Beal <tammybeal@mariontownship.com>
Cc: Sandy Donovan <Treasurer@mariontownship.com>; Jack Schmitz <jschmitz@acrisure.com>
Subject: RE: Marion Township BCBS Renewal Options

Tammy and Sandy,

In case Aetna is an option today, I wanted to send you the link for employees to check to see if their doctors are in the Aetna Choice POS II open access network.

Employees can click on the link below. They can enter their zip code AND will need to select Aetna Choice POS II open access under the plan choices.

Provider Search - Home | Aetna
Choose: Aetna Choice POS II (Open Access)

Thanks,

Jack Schmitz
Client Advisor – Employee Benefits & TPA Sales
Midwest Division

315 S Kalamazoo Mall
Kalamazoo, MI 49007
Direct: 269-341-4838
Fax: 269-276-4115
https://www.acrisure-tpa.com

ACRISURE®

From: Jack Schmitz <jschmitz@acrisure.com>
Sent: Thursday, October 16, 2025 3:24 PM
To: Tammy Beal <tammybeal@mariontownship.com>
Cc: Sandy Donovan <Treasurer@mariontownship.com>; Jack Schmitz <jschmitz@acrisure.com>
Subject: RE: Marion Township BCBS Renewal Options

Perfect, I just sent you both an invite.

Thanks,

Jack Schmitz
Client Advisor – Employee Benefits & TPA Sales
Midwest Division

315 S Kalamazoo Mall
Kalamazoo, MI 49007
Direct: 269-341-4838
Fax: 269-276-4115
https://www.acrisure-tpa.com

ACRISURE®

From: Tammy Beal <tammybeal@mariontownship.com>
Sent: Thursday, October 16, 2025 3:19 PM
To: Jack Schmitz <jschmitz@acrisure.com>
Cc: Sandy Donovan <Treasurer@mariontownship.com>
Subject: RE: Marion Township BCBS Renewal Options

Jack,

PROPOSAL

MARION TOWNSHIP

January 1, 2026

ACRISURE®

Medical Snapshot

Monthly Premiums

ACRISURE®

Current
PPO HSA $3300

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$24,201	-

Medical includes a total HSA funding of $5,225

Mapped Renewal
PPO HSA $3400

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$26,392	9.1% ($2,191)

Medical includes a total HSA funding of $5,383

HSA Silver $3400

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$23,684	-2.1% (-$517)

Medical includes a total HSA funding of $5,383

PPO HSA $4000

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$24,479	1.2% ($278)

Medical includes a total HSA funding of $6,333

PPO HSA $5000

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$25,984	7.4% ($1,783)

Medical includes a total HSA funding of $7,917

PPO $250

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$29,720	22.8% ($5,519)

Medical Snapshot

Monthly Premiums

ACRISURE®

PPO $500

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$24,203	0.0% ($2)

PPO HRA $5000

Blue Cross Blue Shield of Michigan

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$24,623	1.7% ($422)

Medical includes a total HRA funding of $2,375 (30% utilization applied)

POS HSA $3400

PriorityHealth

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$25,303	4.6% ($1,101)

Medical includes a total HSA funding of $5,383

PPO HSA $3400

hap

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$27,187	12.3% ($2,986)

Medical includes a total HSA funding of $5,383

PPO HSA $3500

UnitedHealthcare

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$28,422	17.4% ($4,221)

Medical includes a total HSA funding of $5,542

AFA HSA $3250

aetna

TOTAL MONTHLY PREMIUM	TOTAL DIFFERENCE
$21,645	-10.6% (-$2,556)

Medical includes a total HSA funding of $5,146

Admin Credit Program: $400 per subscriber

$400 x 11 = $4,400

(Credit applied to 2nd month's invoice)

Medical Side-by-side

	Current		Mapped Renewal		HSA Silver $3400		PPO HSA $4000	
ALTERNATIVE								
MEDICAL PLANS	2025 Simply Blue HSA PPO Gold Option 3		2026 Simply Blue HSA PPO Gold Option 3		2026 Simply Blue HSA PPO Silver Option 1		2026 Simply Blue HSA PPO Silver Option 2	
NETWORK	PPO		PPO		PPO		PPO	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT
HSA Funding	$3,300 / $6,600		$3,400 / $6,800		$3,400 / $6,800		$4,000 / $8,000	
Deductible - Individual	$3,300	$6,600	$3,400	$6,800	$3,400	$6,800	$4,000	$8,000
Deductible - Family	$6,600	$13,200	$6,800	$13,600	$6,800	$13,600	$8,000	$16,000
OOPM - Individual	$3,300	$8,600	$3,400	$8,800	$7,500	$15,000	$7,500	$15,000
OOPM - Family	$6,600	$17,200	$6,800	$17,600	$15,000	$30,000	$15,000	$30,000
Co-insurance	0%	20%	0%	20%	20%	40%	10%	30%
PCP	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Specialist	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
X-Ray	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Lab	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Inpatient Hospital	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Outpatient Surgery	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Emergency Room	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	20% after deductible	20% after deductible	10% after deductible	10% after deductible
Urgent Care	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	10% after deductible	30% after deductible
Rx								
Rx Individual / Family Deductible	Included in Medical / Included in Medical		Included in Medical / Included in Medical		Included in Medical / Included in Medical		Included in Medical / Included in Medical	
Member Copay Tier 1/2	$0 after deductible		$0 after deductible		$15 after deductible		$20 after deductible	
Member Copay Tier 3	$0 after deductible		$0 after deductible		$50 after deductible		$100 after deductible	
Member Copay Tier 4	$0 after deductible		$0 after deductible		$150 after deductible		$150 after deductible	
Member Copay Tier 5/6	$0 after deductible / $0 after deductible		$0 after deductible / $0 after deductible		20% after deductible, up to $300 / 25%, up to $300		20% after deductible, up to $300 / 25%, up to $300	
Mail Order	$0 after deductible		$0 after deductible		2.5x after deductible		2.5x after deductible	
Enrollment & Cost	CURRENT		MAPPED RENEWAL		HSA SILVER $3400		PPO HSA $4000	
Employee Enrollment	11 / 11		11 / 11		11 / 11		11 / 11	
Employer Total	$24,201.08		$26,392.00		$23,683.92		$24,479.46	
Monthly HSA Funding	$5,225		$5,383		$5,383		$6,333	
Monthly Total	$24,201		$26,392		$23,684		$24,479	
Annual Total	$290,413		$316,704		$284,207		$293,754	
Change from Current - $			**$26,291**		**-$6,206**		**$3,341**	
Change from Current - %			**+9.1%**		**-2.1%**		**+1.2%**	

Medical Side-by-side

	Renewal		HSA $5000		PPO $250		PPO $500	
ALTERNATIVE								
MEDICAL PLANS	2026 Simply Blue HSA PPO Gold Option 3		2026 Simply Blue HSA PPO Silver Option 3		2026 Simply Blue PPO Platinum		2026 Simply Blue PPO Gold Option 1	
NETWORK	PPO		PPO		PPO		PPO	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT
HSA Funding	$3,400 / $6,800		$5,000 / $10,000					
Deductible - Individual	$3,400	$6,800	$5,000	$10,000	$250	$500	$500	$1,000
Deductible - Family	$6,800	$13,600	$10,000	$20,000	$500	$1,000	$1,000	$2,000
OOPM - Individual	$3,400	$8,800	$7,500	$15,000	$6,600	$13,200	$8,150	$16,300
OOPM - Family	$6,800	$17,600	$15,000	$30,000	$13,200	$26,400	$16,300	$32,600
Co-insurance	0%	20%	0%	20%	20%	40%	30%	50%
PCP	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	$20	40% after deductible	$30	50% after deductible
Specialist	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	$40	40% after deductible	$50	50% after deductible
X-Ray	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Lab	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Inpatient Hospital	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Outpatient Surgery	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Emergency Room	$0 after deductible	$0 after deductible	$0 after deductible	$0 after deductible	$150	$150	$250	$250
Urgent Care	$0 after deductible	20% after deductible	$0 after deductible	20% after deductible	$60	40% after deductible	$60	50% after deductible
Rx								
Rx Individual / Family Deductible	Included in Medical / Included in Medical		Included in Medical / Included in Medical		$0 / $0		$0 / $0	
Member Copay Tier 1/2	$0 after deductible		$20 after deductible		$10		$20	
Member Copay Tier 3	$0 after deductible		$100 after deductible		$40		$60	
Member Copay Tier 4	$0 after deductible		$150 after deductible		$80		$100	
Member Copay Tier 5/6	$0 after deductible / $0 after deductible		20% after deductible, up to $300 / 25%, up to $300		15%, up to $150 / 25%, up to $150		20%, up to $200 / 25%, up to $200	
Mail Order	$0 after deductible		2.5x after deductible		2.5x		2.5x	
Enrollment & Cost	CURRENT	RENEWAL	HSA $5000		PPO $250		PPO $500	
Employee Enrollment	11 / 11		11 / 11		11 / 11		11 / 11	
Employer Total	$24,201.08	$26,392.00	$25,984.16		$29,719.87		$24,202.82	
Monthly HSA Funding	$5,225	$5,383	$7,917					
Monthly Total	$24,201	$26,392	$25,984		$29,720		$24,203	
Annual Total	$290,413	$316,704	$311,810		$356,638		$290,434	
Change from Current - $		**$26,291**	**$21,397**		**$66,225**		**$21**	
Change from Current - %		**+9.1%**	**+7.4%**		**+22.8%**		**0.0%**	

Medical Side-by-side

	Renewal		HRA $5000		POS HSA $3400		PPO HSA $3400	
ALTERNATIVE					PriorityHealth		hap	
MEDICAL PLANS	2026 Simply Blue HSA PPO Gold Option 3		2026 Simply Blue HRA PPO Platinum		PriorityHSA POS Gold G341		HAP PPO Gold HSA D3	
NETWORK	PPO		PPO		POS A		PPO	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT
HSA/HRA Funding	$3,400 / $6,800		$5,000 / $10,000		$3,400 / $6,800		$3,000 / $6,000	
Deductible - Individual	$3,400	$6,800	$5,000	$10,000	$3,400	$6,800	$3,000	$5,500
Deductible - Family	$6,800	$13,600	$10,000	$20,000	$6,800	$13,600	$6,000	$11,000
OOPM - Individual	$3,400	$8,800	$6,350	$12,700	$4,000	$8,000	$4,500	$20,000
OOPM - Family	$6,800	$17,600	$12,700	$25,400	$8,000	$16,000	$9,000	$40,000
Co-insurance	0%	20%	30%	50%	0%	40%	30%	50%
PCP	$0 after deductible	20% after deductible	$30	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
Specialist	$0 after deductible	20% after deductible	$50	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
X-Ray	$0 after deductible	20% after deductible	30% after deductible	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
Lab	$0 after deductible	20% after deductible	30% after deductible	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
Inpatient Hospital	$0 after deductible	20% after deductible	30% after deductible	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
Outpatient Surgery	$0 after deductible	20% after deductible	30% after deductible	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	50% after deductible
Emergency Room	$0 after deductible	$0 after deductible	$150	$150	$350 after deductible	$350 after deductible	30% after deductible	30% after deductible
Urgent Care	$0 after deductible	20% after deductible	$60	50% after deductible	$0 after deductible	40% after deductible	30% after deductible	30% after deductible
Rx								
Rx Individual / Family Deductible	Included in Medical / Included in Medical		$0 / $0		Included in Medical / Included in Medical		Included in Medical / Included in Medical	
Member Copay Tier 1/2	$0 after deductible		$20		$35 after deductible		$5 after deductible / $30 after deductible	
Member Copay Tier 3	$0 after deductible		$60		$70 after deductible		$50 after deductible	
Member Copay Tier 4	$0 after deductible		$100		$90 after deductible		$80 after deductible	
Member Copay Tier 5/6	$0 after deductible / $0 after deductible		20%, up to $200 / 25%, up to $200		20% after deductible, up to $450 / Not Applicable		20% after deductible, up to $200 / 50% after deductible, up to $200	
Mail Order	$0 after deductible		2.5x		2.0x after deductible		2.0x after deductible	
Enrollment & Cost	CURRENT	RENEWAL	HRA $5000		POS HSA $3400		PPO HSA $3400	
Employee Enrollment	11 / 11		11 / 11		11 / 11		11 / 11	
Employer Total	$24,201.08	$26,392.00	$24,622.98		$25,302.56		$27,187.09	
Monthly HSA/HRA Funding	$5,225	$5,383	$7,917 max. exp. (30% = $2,375)		$5,383		$5,383	
Monthly Total	$24,201	$26,392	$24,623		$25,303		$27,187	
Annual Total	$290,413	$316,704	$295,476		$303,631		$326,245	
Change from Current - $		**$26,291**	**$5,063**		**$13,218**		**$35,832**	
Change from Current - %		**+9.1%**	**+1.7%**		**+4.6%**		**+12.3%**	

Medical Side-by-side

ACRISURE

	Renewal		PPO HSA $3500		AFA HSA $3250	
ALTERNATIVE	Blue Cross Blue Shield of Michigan		UnitedHealthcare		aetna	
MEDICAL PLANS	2026 Simply Blue HSA PPO Gold Option 3		UHC Choice Plus HSA Silver EN8O - EN8O		AFA CPOSII 3250 HSA 100/50 ID: 30021232	
NETWORK	PPO		Choice Plus POS		CHOICE POS II	
	IN	OUT	IN	OUT	IN	OUT
HSA Funding	$3,400 / $6,800		$3,500 / $7,000		$3,250 / $6,500	
Deductible - Individual	$3,400	$6,800	$3,500	$10,000	$3,250	$10,000
Deductible - Family	$6,800	$13,600	$7,000	$20,000	$6,500	$30,000
OOPM - Individual	$3,400	$8,800	$8,000	$20,000	$7,500	$20,000
OOPM - Family	$6,800	$17,600	$16,000	$40,000	$15,000	$60,000
Co-insurance	0%	20%	0%	50%	0%	50%
PCP	$0 after deductible	20% after deductible	$0 after deductible	50% after deductible	$0 after deductible	50% after deductible
Specialist	$0 after deductible	20% after deductible	$0 after deductible	50% after deductible	$0 after deductible	50% after deductible
X-Ray	$0 after deductible	20% after deductible	$40/proc. after ded	50% after deductible	$0 after deductible	50% after deductible
Lab	$0 after deductible	20% after deductible	$40/proc. after ded / $60/proc. After ded	50% after deductible	$0 after deductible	50% after deductible
Inpatient Hospital	$0 after deductible	20% after deductible	$1,200 after deductible	50% after deductible	$0 after deductible	50% after deductible
Outpatient Surgery	$0 after deductible	20% after deductible	$800 after deductible	50% after deductible	$0 after deductible	50% after deductible
Emergency Room	$0 after deductible	$0 after deductible	$500 after deductible	$500 after deductible	$500 + Ded	$500 + Ded
Urgent Care	$0 after deductible	20% after deductible	$0 after deductible	50% after deductible	$0 after deductible	50% after deductible
Rx						
Rx Individual / Family Deductible	Included in Medical / Included in Medical		Included in Medical / Included in Medical		Included in Medical / Included in Medical	
Member Copay Tier 1/2	$0 after deductible		$10 per script after deductible / $40 per script after deductible		$3 after deductible / $10 after deductible	
Member Copay Tier 3	$0 after deductible		$105 per script after deductible		$50 after deductible	
Member Copay Tier 4	$0 after deductible		$250 per script after deductible		$80 after deductible	
Member Copay Tier 5/6	$0 after deductible / $0 after deductible		$10-$500 per script after deductible / $20-$1,000 per script after deductible		20% after ded up to $250/40% after ded up to $500	
Mail Order	$0 after deductible		2.5x after deductible		2.0x after deductible	
Enrollment & Cost	CURRENT	RENEWAL	PPO HSA $3500		AFA HSA $3250	
Employee Enrollment	11 / 11		11 / 11		11 / 11	
Employee Only					$670.91	
Spouse					$1,687.25	
Child(ren)					$1,405.66	
Family					$2,322.46	
Employer Total	$24,201.08	$26,392.00	$28,422.46		$21,645.41	
Monthly HSA Funding	$5,225	$5,383	$5,542		$5,146	
Monthly Total	$24,201	$26,392	$28,422		$21,645	
Annual Total	$290,413	$316,704	$341,070		$259,745	
Change from Current - $		**$26,291**	**$50,657**		**-$30,668**	
Change from Current - %		**+9.1%**	**+17.4%**		**-10.6%**	

Disclaimers

The information contained herein is intended to serve only as a brief outline of the various insurance coverages. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, reference must be made to the respective policies for complete coverage details.