Town of Liberty Grove
Notice of Budget Hearing Followed by Special Town Meeting to be Followed by Special Town Board Meeting

Date: Tuesday November 15, 2022
Time: 7 PM
Place: Town Hall, 11161 Old Stage Rd

Budget Hearing:
Date: Tuesday November 15, 2022
Time: 7 PM
Agenda:
1. Call to order by chairman
2. Conduct hearing on 2023 Liberty Grove budget (comments only from citizens, not an explanation or back and forth discussion)
3. Adjourn hearing (declared by chairman)

Special Town Meeting
Date: Tuesday November 15, 2022
Time: Immediately following the budget hearing which begins at 7 PM
Agenda:
1. Call to order by chairman
2. Adopt the 2022 total Town tax levy to be collected in 2023 pursuant to § 60.10(1)(a) of Wis. Statutes, that amount to be $2,634,623.
    a. Motion and second by any elector in attendance. Vote by voice or show of hands—Clerk to record number of votes aye and nay
3. Adjourn

Special Board Meeting **Amended**
Date: **Tuesday November 15, 2022**
Time: Immediately following the Special Town Meeting which follows the Budget Hearing which begins at 7 PM.
Place: Town Hall
Agenda:
1. ****Call to Order**
2. ****Declaration of a Quorum**
3. ****Approve Agenda**
4. ****Public Input**
5. ****Payment of Bills**
6. ****Treasurer's Report**
7. Adopt the 2023 proposed Town Budget
8. Adopt 2023 Utility District budget
9. ****Resolution 8-22, Increase in SB/LG Fire Department Budget**
10. ****Life, Dental, and Health Insurance Plans for Full-time Employees**
11. ****Broadband Engineering Design Contract with Nsight/FARR**
12. **** Fiber optic to Northport residents: approve letter**
13. Adjourn

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Anastasia Bell, Clerk/Treasurer

Members of the Town Board or any other Town Committee, who are not members of the body whose meeting agenda is published in this notice, are entitled, as any other citizen of the Town of Liberty Grove, to attend this meeting in an unofficial capacity. It is possible the attendance of one or more non-members may create a quorum of the membership of another body. Such a quorum is unintended, and the non-members are not meeting for the purpose of exercising the powers or duties attendant upon their membership on any Town Committee or Board.

Town of Liberty Grove balance as of October 31,	2022	2021
1 Municipal Checking account	1,012,322.49	1,031,251.12
Transfer to Checking	106,000.00	160,000.00
Transportation Aid	68,030.39	66,685.50
WWTP Deposit	-	250,000.00
Interest (0.25%)	210.31	50.12
Balance as of October 31,	974,563.19	1,187,986.74
2 Money Market Acct.	1,356,561.97	649,066.85
Interest (0.65%)	748.90	25.78
Balance as of October 31,	1,357,310.87	649,092.63
3 Checking Acct.	249,900.74	163,937.64
Plus deposits and transfers	119,108.65	213,131.62
Less FICA	9,892.88	8,892.58
Less State withholding	1,462.48	1,781.84
Less payroll	30,216.75	26,292.92
Less disbursements	192,459.96	131,085.38
Balance as of October 31,	134,977.32	209,016.54
4 Utility District Checking	51,090.64	74,214.17
Utility District Savings	321,445.67	290,870.49
Utility District Restricted Savings	91,637.19	71,625.76
North Shore Bank CD (23 months ending 07/17/2022)	-	149,248.04
Nicolet Bank CD (3 months ending 11/16/2022)	150,251.00	-
Balance as of October 31,	614,424.50	585,958.46
Municipal Checking	974,563.19	1,187,986.74
Money Market Acct.	1,357,310.87	649,092.63
Checking	134,977.32	209,016.54
Utility Dist.	614,424.50	585,958.46
As of October 31, 2022, the total in all Town accounts is:	3,081,275.88	2,632,054.37

Liberty Grove Utility District #1

	2022	2021
Checking account		
Balance as of September 30,	$ 42,954.92	$ 69,811.16
Add Deposits	$ 61,153.25	$ 56,681.72
Less Disbursements	($53,025.32)	($52,280.67)
Add Interest	$ 7.79	$ 1.96
Balance as of October 31,	$ 51,090.64	$ 74,214.17
Savings account		
Balance as of September 30,	$321,281.95	$290,858.94
Add deposits	$ -	$ -
Less Disbursements	$ -	$ -
Add Interest	$ 163.72	$ 11.55
Balance as of October 31,	$ 321,445.67	$ 290,870.49
Savings Restricted account		
Balance as of September 30,	$ 91,625.52	$ 71,624.05
Add Deposits	$ -	$ -
Less Withdrawals	$ -	$ -
Add Interest	$ 11.67	$ 1.71
Balance as of October 31,	$ 91,637.19	$ 71,625.76
North Shore Bank CD (23 months Closed 7/18/2022)	$ -	$ 149,248.04
Nicolet Bank CD (90 days ending 11/2022)	$ 150,251.00	$ -
Balance as of October 31,	$ 614,424.50	$ 585,958.46

Town of Liberty Grove
Resolution 8-22, Increase in Sister Bay/Liberty Grove Fire Department Budget

The Town of Liberty Grove hereby adopts the increase in the Sister Bay/Liberty Grove Fire Department budget to $318,496.00 that being the Town share of the total proposed 2023 expenses of $477,744.00 and hereby resolves to apply the Town share of the increase from 2022 of $8,367.23 to Section D, Line I of the 2022 Municipal Levy Limit Worksheet.

Date of adoption: November 15, 2022
Town Board vote to approve: Aye: ___ Nay: ___

I, Anastasia Bell, Clerk/Treasurer of the Town of Liberty Grove, Door County, Wisconsin do hereby certify that the above is a true and correct copy of a resolution which was adopted on the 15th day of November 2022 by the Liberty Grove Town Board.

Dated this 15th day of November 2022

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Anastasia Bell, Clerk/Treasurer

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Calculations of increase in charges assessed by Sister Bay/Liberty Grove joint fire department

2022 current year costs	$465,193.15
2023 estimated costs	$477,744.00
Increase-actual	$12,550.85

2022 CPI	7.7%
Add	2.0
Allowable % increase	9.7%

$465,193.15 x .097 — $45,123.74 allowable increase

Liberty Grove portion of allowable increase (2/3)	30,082.49
Sister Bay portion of allowable increase (1/3)	15,041.25
	45,123.74

Total Increase	$12,550.85
Liberty Grove portion of actual increase ($12,550.85 x 2/3) Section D Line I	$8,367.23
Sister Bay portion of actual increase ($12,550.85 x 1/3)	$4,183.62

Sister Bay documentation provided separately

2023 Health Insurance Renewal Summary

This is a summarization of health insurance plan proposals for the Town of Liberty Grove's full-time employees for the year 2023. Three separate insurance companies have provided quotes: Anthem BlueCross BlueShield (our current and longtime health insurance provider), Robin by HealthPartners, and United Healthcare.

The Anthem renewal for the current policy comes in at a 12.8% increase over the current premium, which is comparable to the industry average of 12%. The current plan, although more costly than the other proposed plans, has been the plan of choice because it has the lowest out-of-pocket cost to the employees. Hospital services in this plan are covered at 100% after deductible, as to where all other plans require co-insurance payment after the deductible. The co-pays for physician services and the prescription drug plan are also reasonable under the current plan (see separate Anthem renewal and alternate plan page). You will see that the alternate proposed plan from Anthem comes in at approximately $140 less per month than the current plan and does have a slightly lower deductible to the employee, but the out-of-pocket costs are considerably higher.

The quote by Robin comes in as by far the least expensive plan and features a '3 for free' policy, where the first three visits for the calendar year to either the PCP, Specialist, or Urgent Care are completely covered. After the third visit, however, the costs to the employee go to the deductible followed by a 30% copay until the out-of-pocket maximum is reached, and the out-of-pocket maximum in this plan is nearly double that of Anthem. Another area of concern is that the Robin network does not cover any hospitals or clinics in all of Door County. This quote is under consideration primarily because the annual premium comes in at nearly $9,000 less than Anthem's (see separate page comparing Anthem and Robin).

The annual quote from United Healthcare comes in at nearly $1,000 less than Anthem's. The deductibles are about the same, but once again the out-of-pocket cost is a major difference, coming in at slightly over double that of Anthem's out-of-pocket cost (see separate page comparing Anthem and United Healthcare).

In summary, the low rate and '3 for free' make Robin a great option IF the insured doesn't require more than three medical visits within the year. Anything beyond that will result in high out-of-pocket costs to the employee, and the absence of any networking facilities in all of Door County must also be taken into consideration. Although the Anthem plan comes in at a higher cost, it has a considerably lower out-of-pocket cost to the employee with a reasonable deductible and prescription drug plan. Anthem also has good networking with the medical facilities in Door County.

Town of Liberty Grove RENEWAL SNAPSHOT

MEDICAL RENEWAL SNAPSHOT

⇒Trend continues to be about 12% annually
⇒Markets Approached: Anthem, ROBIN, WPS, UHC, Humana. WPS was not available and Humana's rates were really high.

Plan Type Plan Name Network Name Benefits	Anthem POS 2500 / 0% / 3600 67AZ Blue Preferred In-Network	 Out-of-Network	Anthem Gold Pos 2000 / 20 / 5500 6UVM Blue Preferred In-Network	 Out-of-Network	Anthem Gold POS 2500 / 20 / 5000 6UU8 Blue Preferred In-Network	 Out-of-Network
Coinsurance	0%	40%	20%	50%	20%	50%
Deductible Individual / Family	$2,500 / $5,000	$7,500 / $15,000	**$2,000 / $4,000**	**$6,000 / $12,000**	$2,500 / $5,000	$7,500 / $15,000
Out-of-pocket max (Medical) Individual / Family	$3,600 / $7,200	$10,800 / $21,600	**$5,500 / $11,000**	**$16,500 / $33,000**	**$5,000 / $10,000**	**$15,000 / $30,000**
Physician Services Office visits - Primary / Specialist	$20 / $60	Ded then 40%	$20 / $60	**Ded then 50%**	$20 / $60	**Ded then 50%**
Hospital Services Inpatient / Outpatient	Ded then 0%	Ded then 40%	**Ded then 20%**	**Ded then 50%**	**Ded then 20%**	**Ded then 50%**
Emergency Room	$500 then Deductible*		**Ded then $500**		Ded then $500	
Prescription Drugs						
Retail	**$10 / $35 / $70 / $25% to $350** **Level 1** **$20 / $45 / $80 / 35% to $450** **Level 2**	50% Coinsurance	**$10 / $35 / $70 / $25% to $350** **Level 1** **$20 / $45 / $80 / 35% to $450** **Level 2**	50% Coinsurance	**$10 / $35 / $70 / $25% to $350** **Level 1** **$20 / $45 / $80 / 35% to $450** **Level 2**	50% Coinsurance
Mail Order	$25 / $105 / $210 / 25% to $350	N/A	$25 / $105 / $210 / 25% to $350	N/A	$25 / $105 / $210 / 25% to $350	N/A
	EE · Current	Renewal	EE	Alternate Plan 1	EE	Alternate Plan 2
Grand Total - Monthly	4 · $3,745.25	**$4,215.88**	4	**$4,076.54**	4	**$4,075.76**
Grand Total - Annual	$44,943.00	**$50,590.56**		**$48,918.48**		**$48,909.12**
(Savings)/Increase		**$5,647.56**		**$3,975.48**		**$3,966.12**
Percentage Difference		**12.57%**		**8.85%**		**8.82%**

*Renewal moves to Ded then $500, Urgent cares moves from $80 Copay to $100 Copay
Rates do not reflect Doug Curzon on plan

Town of Liberty Grove RENEWAL SNAPSHOT

MEDICAL RENEWAL SNAPSHOT

⇒Trend continues to be about 12% annually
⇒Markets Approached: Anthem, ROBIN, WPS, UHC, Humana. WPS was not available and Humana's rates were really high.

Plan Type Plan Name Network Name Benefits	Anthem POS 2500 / 0% / 3600 67AZ Blue Preferred In-Network	 Out-of-Network	United Healthcare Gold 2500-2 CXFM with K627 RX Choice Plus In-Network	 Out-of-Network
Coinsurance	0%	40%	20%	50%
Deductible Individual / Family	$2,500 / $5,000	$7,500 / $15,000	$2,500 / $5,000	**$7,000 / $14,000**
Out-of-pocket max (Medical) Individual / Family	$3,600 / $7,200	$10,800 / $21,600	**$7,350 / $14,700**	**$11,000 / $22,000**
Physician Services Office visits - Primary / Specialist	$20 / $60	Ded then 40%	$20 / **$40**	**Ded then 50%**
Hospital Services Inpatient / Outpatient	Ded then 0%	Ded then 40%	**Ded then 20%**	**Ded then 50%**
Emergency Room	$500 Copay		**$500 per occurrence then Ded and 20%**	
Prescription Drugs				
Retail	**$10 / $35 / $70 / $25% to $350 Level 1** **$20 / $45 / $80 / 35% to $450 Level 2**	50% Coinsurance	$10 / **$40** / **$105** / **$250**	
Mail Order	$25 / $105 / $210 / 25% to $350	N/A	$25 / **$100** / **$262.50** / **$625**	N/A
	Current	Renewal	Alternate Plan 3	
Grand Total - Monthly	$3,745.25	**$4,215.88**	**$4,132.89**	
Grand Total - Annual	$44,943.00	**$50,590.56**	**$49,594.68**	
(Savings)/Increase		**$5,647.56**	**$4,651.68**	
Percentage Difference		**12.57%**	**10.35%**	

*Renewal moves to Ded then $500, Urgent cares moves from $80 Copay to $100 Copay
Rates do not reflect Doug Curzon on plan

Town of Liberty Grove RENEWAL SNAPSHOT

MEDICAL RENEWAL SNAPSHOT

⇒Trend continues to be about 12% annually
⇒Markets Approached: Anthem, ROBIN, WPS, UHC, Humana. WPS was not available and Humana's rates were really high.

Plan Type Plan Name Network Name Benefits	Anthem POS 2500 / 0% / 3600 67AZ Blue Preferred In-Network	Out-of-Network	ROBIN by Health Partners 3 for Free Gold SE Robin Focused Network In-Network	Out-of-Network	ROBIN by Health Partners 3 for Free Gold SE Robin Select Network In-Network	Out-of-Network
Coinsurance	0%	40%	30%	50%	30%	50%
Deductible Individual / Family	$2,500 / $5,000	$7,500 / $15,000	$2,000 / $6,000	$10, 000 / $20,000	$2,000 / $6,000	$10, 000 / $20,000
Out-of-pocket max (Medical) Individual / Family	$3,600 / $7,200	$10,800 / $21,600	$6,500 / $13,000	$30,000 / $60,000	$6,500 / $13,000	$30,000 / $60,000
Physician Services Office visits - Primary / Specialist	$20 / $60	Ded then 40%	$0 for the first 3 visits then 30% after Deductible	Ded then 50%	$0 for the first 3 visits then 30% after Deductible	Ded then 50%
Preventive Care	No Charge	Ded then 40%	No Charge	Ded then 50%	No Charge	Ded then 50%
Hospital Services Inpatient / Outpatient	Ded then 0%	Ded then 40%	Ded then 30%	Ded then 50%	Ded then 30%	Ded then 50%
Emergency Room	$500 Copay		Ded then 30%		Ded then 30%	
Prescription Drugs						
Retail	**$10 / $35 / $70 / $25% to $350 Level 1 $20 / $45 / $80 / 35% to $450 Level 2**	50% Coinsurance	$5/ $25 / $150 / $60 / $150	Ded then 50%	$5/ $25 / $150 / $60 / $150	Ded then 50%
Mail Order	$25 / $105 / $210 / 25% to $350	N/A	$15 / $75 / $450 / $180 / $450	N/A	$15 / $75 / $450 / $180 / $450	N/A
	Current	Renewal	Alternate Plan 4		Alternate Plan 5	
Grand Total - Monthly	$3,745.25	$4,215.88	$3,488.12		$3,071.54	
Grand Total - Annual	$44,943.00	$50,590.56	$41,857.44		$36,858.48	
(Savings)/Increase		$5,647.56	-$3,085.56		-$8,084.52	
Percentage Difference		12.57%	-6.87%		-17.99%	

*Renewal moves to Ded then $500, Urgent cares moves from $80 Copay to $100 Copay
Rates do not reflect Doug Curzon on plan

Town of Liberty Grove RENEWAL SNAPSHOT

DENTAL

Plan Type **Benefits**		**Delta Dental PPO** **In-Network**	**Out-of-Network**
Annual Individual/Family Deductible		$50 / $150	$50 / $150
Annual Maximum per Person		$1,000	
Preventive Services		100%	100%
		Cleanings, Exams *X-Rays, Sealants*	
Basic Services		80%	80%
		Fillings, Simple Extractions *ɔair & Maintenance of Crowns, Bridges, & Dentu*	
Major Services		50%	50%
		Bridges, Dentures, Single Crowns, Root Canal *Inlays, Onlays, Veneers*** *Periodontal Surgery & Maintenance* *Surgical Extractions*	
Orthodontia		Excluded	
Ortho Maximum per Person		N/A	
Financial Summary	EE	Current	Renewal
Employee Only	5	$38.22	$38.22
Employee + Spouse	2	$76.44	$76.44
Employee + Child	0	$69.03	$69.03
Employee + Family	0	$115.73	$115.73
Estimated Totals		Current Rate Totals	Renewal Rate Totals
Estimated Monthly Premium		$343.98	$343.98
Estimated Annual Premium		$4,127.76	$4,127.76
(Savings)/Increase		-	$0.00
Percentage Difference		-	0%

To go out on Liberty Grove letterhead. Dave suggests handwritten addresses on envelopes to get attention. This mailing is only for 44 addresses for property owners. Even mailing to both home addresses and property owner addresses, it will not be more than 88 addresses, likely less.

As a property owner in the Northport area of Liberty Grove, you have a new opportunity to get the best in broadband internet service. Cellcom and the Town of Liberty Grove are right now working together on a pilot project supported by a grant from the State of Wisconsin. This project offers you the chance to be first in Liberty Grove to have the best internet. Now is the time to act to avoid any delay.

The new fiber optic-based service is being installed as part of a pilot project this fall and next spring at a small number of homes <u>including yours</u>. This gives you access to highly reliable, very fast internet service at a reasonable price with no data caps. The speeds offered range from 300 Mbps up to 1000 Mbps. Upload speeds will be the same as download speeds.

This service will support streaming by multiple people at once, remote work and school, and video conferencing by multiple simultaneous users. It can enhance home access to telehealth, home security and control (smart home) functions, better and faster access to shopping, video visits, and all other activities that require use of the internet.

TO SIGN UP NOW for this service and get the best current deal and scheduling, **contact Cellcom at 1-800-826-5215 or online at cellcom.com/libertygrove.** Once the work on this pilot project is completed, the work crews will move on to other areas. After that it may take longer to get your property connected to the best internet service available in Door County. ***The time for you to act is NOW***. This will increase the value of your property and enhance the quality of life for anyone living or working at your place.