

**MONROE COUNTY PUBLIC LIBRARY
BOARD OF TRUSTEES**

**WORK SESSION
Wednesday, November 9, 2011
5:45 p.m.
Meeting Room 1B**

AGENDA

1. Call to Order – Kari Isaacson, President
2. 2012 Health Insurance (page 1-22) – Sara Laughlin and Gary Lettelleir
3. Strategic Planning Process (page 23- 29) – Sara Laughlin
4. Bid for Demolition of Yellow House (page 30) – Gary Lettelleir
5. Meeting Room Policy Update to Reflect Business Use – Sara Laughlin
6. Public Comment
7. Adjournment

November 3, 2011

To: Board of Trustees
From: Sara Laughlin
Re: 2012 Insurance Proposal

I have attached several pieces of information related to 2012 insurance benefits offered to employees for your review at the work session on November 9.

Here is a brief overview of coverage that we recommend. The Library's costs fall within the amount budgeted:

Dental insurance (Attachment A). Costs will not increase in 2012. We recommend switching coverage from HRI to Guardian, as they offer four advantages over other bidders:

- the same benefits for in-network or out-of-network.
- a higher percentage of coverage for Major Services. (Sheet 1: Voluntary Dental Plan Analysis),
- a rollover benefit, so if participants don't use all of their \$1,000 benefit one year, they can use it in the following year, and
- a two-year rate guarantee.

Life/Accidental Death & Dismemberment (AD&D) Insurance (Attachment B). The library pays 100% of the cost of this insurance, which will not increase in 2012. We recommend switching coverage from Unum to Cigna in 2012. Coverage is the same – two times the annual salary up to \$160,000. In addition to an opportunity to add additional coverage at the employee's expense, Cigna offers:

- Life Assistance Program with three face-to-face counseling sessions per incidence, unlimited telephonic counseling and referrals, and online wellness programs (sleep, stress, weight management, etc)
- Will Preparation Program through which employees and their families can create their last will, living will, and healthcare and financial powers of attorney on a secure site
- Secure Travel Program with services for employees traveling 100+ miles from their home on business or pleasure, including unlimited medical evacuation and repatriation
- Identity Theft: Program that provides assistance to employees during a real or suspected case of identity theft, including credit reporting and cancelling of credit cards, if necessary
- Healthy Rewards Program that provides discounts on health-related products and services including smoking cessation, Weight Watchers, Lasik vision correction, and fitness centers

Long-term Disability Insurance (Attachment C). The library pays 100% of the cost of this insurance, which will not increase in 2012. We recommend switching coverage from Unum to Cigna, which offers identical coverage plus a two-year rate guarantee.

Health Insurance (Attachment D). We are happy to report that we will be able to continue offering the three 2011 health insurance choices (included here for reference) in 2012:

- **\$500 deductible PPO plan.** The only change in coverage is in Prescription Drugs, where “Tier 4” has been added.
- **\$3,000 deductible plan with Health Savings Account.** Three changes in this plan: The Out-of-pocket Maximum has increased by \$1,000 for individuals and \$2,000 for those carrying two or more people on the plan; once the \$3,000/\$6,000 deductible has been met, employees will still have co-pays for prescriptions up to \$1,000/\$2,000. The Prescription Drugs-Retail now have co-pays, but with increased insurance contribution 50% compared with 30% in 2011) for out-of-network prescriptions and a new Tier 4 has been added. For Prescription Drugs-Mail Order a Tier 4 has also been added.
- **\$5,000 deductible plan with Health Savings Account.** The same three changes in this plan as in the \$3,000 deductible plan above: The Out-of-pocket Maximum has increased by \$1,000 for individuals and \$2,000 for those carrying two or more people on the plan; once the \$3,000/\$6,000 deductible has been met, employees will still have co-pays for prescriptions up to \$1,000/\$2,000. The Prescription Drugs-Retail now have co-pays, but with increased insurance contribution 50% compared with 30% in 2011) for out-of-network prescriptions and a new Tier 4 has been added. For Prescription Drugs-Mail Order a Tier 4 has also been added.

Monroe County Government Clinic. Costs for the Clinic will not increase in 2012. Employees and retirees covered by the Library’s health insurance will continue to have access to the Monroe County Government Clinic, which offers convenient access to primary care and confidential wellness coaching for employees and helps lower out-of-pocket payments for employees, as well as reducing overall claims costs for the Library. Our insurance broker, JA Benefits, reports that our Clinic participation and wellness efforts took 6.3% off our health insurance increase.

Other Coverage Offered, at the Option of Employee and Paid by Employee

Vision insurance, the Flexible Spending Account to set aside a pre-tax amount for medical expenses, and Life/AD&D insurance for part-time employees are also available; employees pay the full amount for these.

Costs – 2012 and in the Future

The Library budgeted for a 10% increase in insurance costs in 2012. Depending on coverage, number of dependents and the employee’s status of full- or part-time, individual employees may experience an increase higher or lower than 10%, or even a decrease compared with 2011.

For 2012, we will continue to contribute the same amount for individual coverage regardless of the plan selected. For those covering a child, spouse, or family, the Library makes an additional contribution of 15% of the total plan cost.



Monroe County Public Library

Guardian Dental Premiums & Contributions for Year 2012

	Employee Contributions		Guardian Monthly		Library Contributions		Guardian Annual
	Annual	Biweekly	Premium		Annual	Bi-weekly	Premium
Employee Only							
37.5 Hr/Week FT	\$28.30	\$1.09	\$25.94		\$282.98	\$10.88	\$311.28
30 Hr/Week/PT	\$84.90	\$3.27	\$25.94		\$226.38	\$8.71	\$311.28
25 Hr/Week/PT	\$122.63	\$4.72	\$25.94		\$188.65	\$7.26	\$311.28
20 Hr/Week/PT	\$160.36	\$6.17	\$25.94		\$150.92	\$5.80	\$311.28
EE/Child(ren)							
37.5 Hr/Week FT	\$340.83	\$13.11	\$56.58		\$338.13	\$13.01	\$678.96
30 Hr/Week/PT	\$408.45	\$15.71	\$56.58		\$270.51	\$10.40	\$678.96
25 Hr/Week/PT	\$453.54	\$17.44	\$56.58		\$225.42	\$8.67	\$678.96
20 Hr/Week/PT	\$498.62	\$19.18	\$56.58		\$180.34	\$6.94	\$678.96
EE/Spouse							
37.5 Hr/Week FT	\$311.55	\$11.98	\$53.71		\$332.97	\$12.81	\$644.52
30 Hr/Week/PT	\$378.15	\$14.54	\$53.71		\$266.37	\$10.25	\$644.52
25 Hr/Week/PT	\$422.54	\$16.25	\$53.71		\$221.98	\$8.54	\$644.52
20 Hr/Week/PT	\$466.94	\$17.96	\$53.71		\$177.58	\$6.83	\$644.52
Family							
37.5 Hr/Week FT	\$655.19	\$25.20	\$87.40		\$393.61	\$15.14	\$1,048.80
30 Hr/Week/PT	\$733.91	\$28.23	\$87.40		\$314.89	\$12.11	\$1,048.80
25 Hr/Week/PT	\$786.39	\$30.25	\$87.40		\$262.41	\$10.09	\$1,048.80
20 Hr/Week/PT	\$838.88	\$32.26	\$87.40		\$209.92	\$8.07	\$1,048.80



**Put Guardian to
work for you.**

PROPOSAL FOR

Monroe County Public Library

RATES SHOWN ARE VALID FROM

January 1, 2012 - March 15, 2012

Sales Representative: Wesley Thornhill

Prepared by: Theresa Pruitt

Telephone: (317) 810-2911

Created: October 10, 2011

SIC Code: 8231

State & Zip Code: IN 47408



Guardian Proposal

ATTACHMENT A: DENTAL INSURANCE
Your broker is: **Julia Thomas**

JA Benefits, LLC

1630 H Street
Bedford, IN 47421

PROPOSAL	Prepared for	Monroe County Public Library
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Email: julia.thomas@jabenefits.com

PROPOSAL ASSUMPTIONS

These rates are valid only if dental, basic life, ltd, vision and voluntary life are sold as a package.

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.



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Bedford, IN 47421

Guardian Proposal

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Email: julia.thomas@jabenefits.com

WHY GUARDIAN?

No matter how big your business is, insurance is more than just a business decision. It's also a personal decision. The benefits you provide help protect your employees and their families – employees who work hard to make your business a success. Yet, you still need to look out for the needs of the company as a whole. For over 50 years, Guardian has been helping companies strike the balance. We recognize that each situation is different. So we bring a wide variety of options to the table. Financial strength and stability. A broad product portfolio. Flexibility in the choice of features. And the personal expertise to help you navigate your choices.

Broad Range of Flexible Products

We offer a comprehensive product portfolio including Dental, Life, Disability, Critical Illness, Section 125/Flex Plan and Vision Care. And www.GuardianLife.com. Guardian's integrated service solution makes it easy to administer and manage all your Guardian benefits.

Responsive, Personalized Service

Guardian's responsive customer service and personal attention makes us unique.

- Fast claims turnaround.
- Access to live customer service representatives to answer employees' questions – so you don't have to.
- Guardian Anytime – our online benefit management system offers secure access to benefits information for plan administrators and employees.
- Enrollment Support – including a toll-free Employee Benefits Hotline to answer questions prior to enrollment.
- Dedicated Account Managers for plans with over 500 participants.

Guardian is Your Supportive Partner

We support the businesses we serve by providing an integrated service solution to help meet the needs of both businesses and employees.

- Dedicated Benefit Advisors and our Enrollment Success Plan help to maximize participation in your plans.
- One consolidated bill for all your Guardian benefits plans.
- A single phone number for all plan administration needs.
- Value added options and discounts for multiple lines of coverage.

Financial Strength and Stability

In uncertain economic times, the financial strength and stability of your insurance company becomes a key factor in the selection process. Guardian's continued strong performance was among the factors cited by A.M. Best in its decision to affirm Guardian's A++ (Superior) credit rating with a stable outlook. As a mutual company with more than 5,000 employees, Guardian's financial strength allows us to demonstrate our long term commitment to our customers today, and in the future.

Financial information concerning The Guardian Life Insurance Company of America as of 12/31/10 on a statutory basis: Admitted Assets = \$33.1 Billion; Liabilities = \$28.7 Billion (including \$25.1 Billion of Reserves); and Surplus = \$4.4 Billion.

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Dental

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Email: julia.thomas@jabenefits.com

	Plan 1 All Eligible	Census	Notes
RATES			
Employee Only	\$25.94	112	See Rates Notes
Employee/Spouse	\$53.71	4	
Employee/Child(ren)	\$56.58	5	
Full Family	\$87.40	6	
Monthly Premium	\$3,927.42		
Annual Premium	\$47,129.04		
Rate Guarantee	1 Year		

➤ These rates are valid only if sold with ltd, vision, basic and voluntary life coverage.

PRIMARY BENEFITS

Plan Type	PPO
Plan Code	W1
Contributory Status	Voluntary
Participation Assumptions	Participation of 66% of eligible employees.
Non Orthodontia Deductible	
Individual	
In-Network	\$0
Out-Of-Network	Deductibles for In-Network and Out-of-Network are inclusive
Period	Calendar Year
Family Limit	N/A
Waived For	
In-Network	Preventive
Out-Of-Network	Preventive

See Primary Benefits Notes

Continued...

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	Plan 1	
	All Eligible	Notes

PRIMARY BENEFITS *continued...*

Coinsurance	
Preventive	
In-Network	100%
Out-Of-Network	100%
Basic	
In-Network	100%
Out-Of-Network	80%
Major	
In-Network	60%
Out-Of-Network	50%
Orthodontia	50% for children
Waiting Periods	None
Child Age Limits	24 (26 if a full-time student)
Claim Payment Basis	
In-Network	Negotiated Fee Schedule
Out-Of-Network	90th Percentile of UCR
Annual Maximum	
In-Network	\$1000 subject to Maximum Rollover
Out-Of-Network	Maximums for In-Network and Out-of-Network are inclusive
Waived For	
In-Network	Not Waived
Out-Of-Network	Not Waived
Orthodontia Lifetime Maximum	\$1000

Continued...

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	Plan 1	
	All Eligible	Notes

PRIMARY BENEFITS *continued...*

Maximum Rollover	
Threshold	\$500
Rollover Amount	\$250
In Network Only Rollover Amount	\$350
Account Limit	\$1,000
Network	DentalGuard Preferred

BENEFIT DETAIL

Oral Exams	Preventive (once/6 mos.)
Cleanings	Preventive (once/6 mos.)
Perio Maintenance Procedure	Preventive (once/3 mos.)
Combined Cleanings/Perio Maintenance Limit	4 in a 12 consecutive months period
X-Rays	Preventive (Full-mouth series once/60 mos.)
Fluoride Treatment	Preventive (no age limit)
Sealants	Preventive (to age 16, once/36 months)
Space Maintainers/Harmful Habit Appliances	Preventive
Oral Cancer Screenings (includes Vizilite)	Not Covered
Fillings	Basic (Fillings include posterior composites)
Repair & Maintenance of Crowns, Bridges & Dentures	Basic
General Anesthesia	Basic
Root Canal	Basic
Perio Surgery	Basic
Scaling & Root Planing	Basic
Simple Extractions	Basic
Complex Extractions	Basic
Bridges & Dentures	Major

Continued...

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	Plan 1 All Eligible	Notes
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BENEFIT DETAIL *continued...*

Implants	Major
TMJ	Excluded
Single Crowns	Major
Inlays, Onlays, Veneers	Major
Orthodontia	Orthodontia
Orthodontia in Progress	Covered
Bleaching	Not covered
Porcelain / Ceramic Coverage	Covered on Anterior and Bicuspid Only

PARTICIPATION

0-24%	-
25-29%	x1.43
30-34%	x1.36
35-39%	x1.29
40-44%	x1.26
45-49%	x1.15
50-54%	x1.07
55-59%	x1.06
60-64%	x1.03
65-69%	x1
70-74%	x0.98
75-79%	x0.98
80-84%	x0.94
85-89%	x0.94
90-94%	x0.94
95-100%	x0.94

**See Participation
Notes**

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Dental

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PROPOSAL

Prepared for

Monroe County Public Library

Email: julia.thomas@jabenefits.com

PLAN HIGHLIGHTS

Dental PPO Plan

Combine freedom of choice with the savings of managed care. Employees save money when they go in-network – treatment is reimbursed at a higher coinsurance percentage – but they are still free to use out-of-network providers. In-network benefits are based on a negotiated PPO fee schedule; out-of-network benefits are based on local UCR charges.

With our **Maximum Rollover** feature, part of a covered individual's unused annual maximum may be rolled over into his or her personal Maximum Rollover Account for use in future years.

- If during a benefit year a covered individual 1) submits at least one claim for covered services for which a benefit payment is issued in excess of any deductible or co-pay and 2) does not exceed the Maximum Rollover Threshold, then the Maximum Rollover Amount will be rolled over into his or her personal Maximum Rollover Account.
- Even better, if the covered person uses preferred provider services exclusively during the benefit year, we will increase the amount credited to his or her Maximum Rollover Account.
- The covered individual's personal Maximum Rollover Account may never exceed the Maximum Rollover Account Limit.
- The covered individual's personal Maximum Rollover Account is used for additional coverage when his or her annual maximum is exhausted.
- Each covered employee will receive an annual statement detailing his or her Maximum Rollover Account and those of his or her dependents.

PPO Discounts on Non-Covered Services

With our PPO plans, employees and dependents can save money on many dental services not covered by their plan by using a DentalGuard Preferred PPO dentist. For example, network dentists provide significant discounts on

- Orthodontia, when not covered by the plan (average of 25% off of usual charges)
- Implants, when not covered by the plan (average of 40% off of the 90th percentile of UCR and 16% off of usual charges)
- Services not covered due to plan limitations such as Annual Maximum and frequency limits (average of 30% off of usual charges)

IMPORTANT NOTES

Rates Notes

Rates and Premiums were determined using a census of all eligible employees and dependents.

We reserve the right to adjust rates if actual participation is below assumed level. We reserve the right to not honor this proposal if actual employee participation is below the greater of 25% or 5 enrolled employees. These requirements do not apply in Vermont where the minimum participation requirement is the greater of 35% or 10 enrolled employees. These requirements do not apply to pre-paid dental.

Primary Benefits Notes

Orthodontia, when covered, is for dependent children who are less than age 19 when active appliance is first placed.

With more than 72,000 dentists at over 128,000 locations nationwide, finding a network dentist is easy!

The list of dental services shown is not exhaustive. Final plan documents will show exactly what is covered and excluded.

Benefit Detail Notes

Guardian now covers dental implants!

Dental implants are rarely covered by insurance ... but Guardian's PPO and indemnity dental plans do! For cases of at least 10 eligible employees we'll cover this increasingly popular procedure.

The American Dental Association (ADA) endorsed dental implants in 1986, and the number of dental implant procedures performed more than doubled between 2000 and 2003.

Continued...

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.



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Dental

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Email: julia.thomas@jabenefits.com

IMPORTANT NOTES *continued*

Dental implants can be an expensive procedure. Guardian members can save money by using a DentalGuard Preferred dentist. Our PPO fee schedule amount for an implant plus an abutment (used to connect the implant to the crown) and crown is 40% less than the 90th percentile of UCR and 16% less than the average charge.

Many of Guardian's dental plans cover one ViziLite Plus exam in any 24 consecutive month period for covered persons age 40 and older. The ViziLite Plus exam, in combination with a regular visual examination, provides a comprehensive oral screening procedure for patients at increased risk for oral cancer. The ViziLite Plus exam is painless and fast, and could help a covered person's dentist to identify abnormal tissue that might develop into oral cancer.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- X** Coverage is limited to charges that are necessary to prevent, diagnose or treat dental disease, defect or injury. Depending on plan type, deductibles, waiting periods, per service frequency limitations, and payment limits may apply.
- X** This plan does not pay for:
 - Any restoration procedure, appliance or dental prosthesis used solely to: a) alter vertical dimension; b) restore or maintain occlusion, except to the extent that this plan covers orthodontic treatment; c) splint or stabilize teeth for periodontal reasons; or d) treat a condition caused by abrasion or attrition.
 - Cosmetic or experimental treatments, unless specifically listed in the BENEFIT DETAIL section of this proposal as a covered cosmetic service.
 - Replacing a lost, stolen or missing appliance or prosthetic device; or making a spare appliance or device.
 - Treatment needed due to: a) an on-the-job or job-related injury; or b) a condition for which benefits are payable by Workers' Compensation or similar laws.
 - Treatment for which no charge is made.
 - Replacing an appliance or prosthetic device with a like appliance or device, unless: a) it is damaged while in the covered person's mouth in an injury suffered while insured, and can't be fixed ; or b) can't be made usable and meets the replacement age criteria indicated in the BENEFIT DETAIL section of this proposal.
 - Overdentures.
 - Maxillofacial prosthetics.
 - The replacement of extracted or missing third molars/wisdom teeth.
 - Treatment of congenital or developmental malformations, or the replacement of congenitally missing teeth.
 - Evaluations and consultations for non-covered services; detailed and extensive oral evaluations.
 - Any procedure performed in conjunction with, as part of or related to a non-covered procedure.
 - Any procedure not specifically listed as a covered benefit.
- X** GP-1-DG2000 et al.

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Guardian Proposal

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WHY GUARDIAN FOR GROUP DENTAL?

Guardian is leading the way by working with brokers to create flexible and customized plan designs, backed by one of the nation's strongest PPO networks. We offer a range of flexible dental plan designs and deliver responsive, personalized service. When you choose Guardian, you are choosing a carrier that works to support your benefit plans - enabling you to focus on your growing business. (Note: Some features may be available in select states.)

- **Strong network coverage nationwide** - Guardian's DentalGuard Preferred network is the #2 network nationally and we're growing fast! In many parts of the country, Guardian offers more providers than any other network. (Netminder, 3/10)
 - Over 70,000 dentists at more than 131,000 locations
 - Network dentists charge discounted fees - savings average 30%
 - Easy to use provider online search
- **Targeted dental recruiting** - for some plans, Guardian can target recruiting efforts to minimize disruption and increase in-network access for members
- **Fast, accurate claims turnaround** - on average, most dental claims are processed in 3 days
- **Oral health features** - Guardian offers a series of innovative provisions geared to improve the oral health of employees
 - Oral cancer screenings including ViziLite[®] Plus
 - Dental implants
 - Adult fluoride treatments
 - Coverage for periodontal maintenance as a preventive benefit
 - Discounts on Xylitol products that can reduce the risk of cavities
 - Posterior composites
 - Cosmetic coverage
- **Innovative features** - to get the most out of annual maximums
 - Maximum Rollover - rollover a portion of unused annual maximums for use in future years
 - Preventive Advantage - obtain all preventive care without it being deducted from annual maximum
 - Incentive Maximum - members are rewarded for using preventive care with increasing annual maximums in future years
 - High Maximum/High Deductible Plans - provides coverage for costly and substantial needs at a lower price, a perfect fit for employers offering HSA/FSA plans
- **Member cost estimation tools** - members can go online to learn the average costs of specific dental procedures in a local area (both in and out of network). There are member education tools too!
- **Out-of-Network Plus** - Guardian members have more options for affordable, quality dental care than ever before. Members have access to a supplemental list of out-of-network dentists that were chosen based on appropriate utilization patterns which appear to be consistent with professionally acceptable, cost effective treatment. Even more, planholders can elect an innovative plan provision which enables members to seek reimbursement from Guardian for charges billed by the dentist which are above UCR.

Guardian has a reputation as a dental leader and has consistently ranked first in a number of categories including total in-force cases, new and in-force PPO cases, voluntary cases and ASO cases. (LIMRA/NADP, 2010)

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Email: julia.thomas@jabenefits.com

Guardian's Innovative Dental Maximum Rollover

Members can save their annual maximum dollars for a time when they need them most!

With Maximum Rollover, we'll roll over a portion of each DentalGuard member's unused annual maximum into their personal Maximum Rollover Account (MRA). The MRA can be used in future years, if a member reaches the plan's annual maximum. Even better, if a member uses the services of Preferred Providers exclusively during the benefit year, we'll increase the amount credited to his or her MRA. To qualify, a member must submit a claim and not exceed the paid claims threshold during the benefit year.

More options to control future costs!

For cost-conscious employers looking to control escalating costs at future renewals, Maximum Rollover Lite offers Maximum Rollover Amounts and Limits that are 50% lower than the traditional plans.

The employee and each insured dependent maintain separate MRAs based on their own claim activity. Each member's MRA may not exceed the MRA Limit. Employers and employees can view their annual MRA statements online at www.GuardianAnytime.com.

Maximum Rollover Plan Types

Plan Annual Maximum ¹	Threshold	Maximum Rollover Amount				Maximum Rollover Account Limit	
		Rollover	IN Only Bonus	Rollover	IN Only Bonus	Standard	Lite
		Standard		Lite			
\$500	\$200	\$100	\$150	\$50	\$75	\$500	\$250
\$750	\$300	\$150	\$200	\$75	\$100	\$500	\$250
\$1,000	\$500	\$250	\$350	\$125	\$175	\$1,000	\$500
\$1,200	\$600	\$300	\$400	\$150	\$200	\$1,200	\$600
\$1,250	\$600	\$300	\$450	\$150	\$225	\$1,250	\$625
\$1,500	\$700	\$350	\$500	\$175	\$250	\$1,250	\$625
\$2,000	\$800	\$400	\$600	\$200	\$300	\$1,500	\$750
\$2,500	\$900	\$450	\$700	\$225	\$350	\$1,500	\$750
\$3,000	\$1,000	\$500	\$750	\$250	\$375	\$1,500	\$750

- For calendar year accumulation cases with a plan effective date in October, November or December, the Maximum Rollover feature starts as of the first full benefit year. For example, if a plan starts in November of 2011, claim activity in 2012 will be used by and applied to MRAs for use in 2013.
- The Maximum Rollover feature applies to new entrants who join the plan (calendar year or policy year accumulation) with 3 months or less remaining in the benefit year, as of the next benefit year.
- The Maximum Rollover feature is deferred for members who have coverage of Major services deferred. For these members, Maximum Rollover starts when coverage of Major services starts, or the start of the next benefit year if 3 months or less remain until the next benefit year.
- The Maximum Rollover feature is not available with cases that don't cover Major services.
- The Maximum Rollover feature may not be available in all states.

¹ If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.

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Guardian Proposal

JA Benefits, LLC

1630 H Street
Bedford, IN 47421

PROPOSAL	Prepared for	Monroe County Public Library
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Email: julia.thomas@jabenefits.com

Guardian's Innovative Dental Maximum Rollover *(cont'd)*

Maximum Rollover In Action

Following is an example demonstrating how Maximum Rollover works:

Plan Annual Maximum	Threshold	Maximum Rollover Amount				Maximum Rollover Account Limit	
		Rollover	IN Only Bonus	Rollover	IN Only Bonus	Standard	Lite
		Standard		Lite			
\$1,000	\$500	\$250	\$350	\$125	\$175	\$1000	\$500

Year 1

MRA: \$0

Paid Claims: \$400 (some out-of-network)

- The paid claims do not exceed the \$500 threshold for the Plan Annual Maximum of \$1000. Therefore, \$250 is added to the MRA for Year 2.

Year 2

MRA: \$250

Paid Claims: \$900

- The paid claims exceed the threshold of \$500. Therefore, no additional amount is added to the MRA for Year 3. None of the MRA is used.

Year 3

MRA: \$250

Paid Claims: \$1200

- The member's Year 3 paid claims exceed the \$1000 annual maximum, therefore, \$200 of the MRA is used. No additional amount is added to the member's MRA because Year 3 paid claims exceeded the threshold.

Year 4

MRA: \$50

Paid Claims: \$1050

- The member's MRA for the next year is now empty. The remaining \$50 was used and no additional amount is added because Year 4 paid claims exceed the threshold of \$500.

Year 5

MRA: \$0

Paid Claims: \$400 (all in-network)

- The member's MRA for the next year is now \$350. Year 5 paid claims did not exceed the threshold and the member gets an extra Maximum Rollover Amount (\$350) for an in-network only profile.

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms.



Valid From: **01/01/12**
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Monroe County Public Library

Life and AD&D Plan Analysis



	Current Unum	Renewal Unum	Option 1 Guardian	Option 2 Principal	Option 3 MetLife	Option 4 Dearborn Nat.	Option 5 Cigna
Benefits							
Life Rate (per \$1,000)	0.156	0.156	0.130	0.130	0.155	\$0.150	0.130
AD&D Rate (per \$1,000)	0.018	0.018	0.020	0.025	0.016	0.020	0.020
Class 1							
Class Description:	All Eligible Employees	All Eligible Employees	All Eligible Employees	All Eligible Employees	All Eligible Employees	All Eligible Employees	All Eligible Employees
Life Amount:	2x basic salary up to \$160,000	2x basic salary up to \$160,000	2x basic salary up to \$160,000	2x basic salary up to \$160,000	2x basic salary up to \$160,000	2x basic salary up to \$160,000	2x basic salary up to \$160,000
Rates Estimated Volume							
Rate per \$1,000 6,129,450	0.174	0.174	0.150	0.155	0.171	0.170	0.150
Estimated Monthly Premium	\$1,066.52	\$1,066.52	\$919.42	\$950.06	\$1,048.14	\$1,042.01	\$919.42
Estimated Annual Premium	\$12,798.29	\$12,798.29	\$11,033.01	\$11,400.78	\$12,577.63	\$12,504.08	\$11,033.01
Percentage Change From Current	0%	0%	-14%	-11%	-2%	-2%	-14%
Annual Dollar Change From Current	\$0.00	\$0.00	(\$1,765.28)	(\$1,397.51)	(\$220.66)	(\$294.21)	(\$1,765.28)

Monroe County Public Library

Long-Term Disability (LTD) Plan Analysis



	Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5	
	Unum	Unum	Guardian	Principal	MetLife	Dearborn Nat.	Cigna	
Class 1	All Eligible Members	All Eligible Members	All Eligible Members	All Eligible Members	All Eligible Members	All Eligible Members	All Eligible Members	
Disability Definition	2 Years Own Occ	2 Years Own Occ	2 Years Own Occ	2 Years Own Occ	2 Years Own Occ	2 Years Own Occ	2 Years Own Occ	
Benefits	60%	60%	60%	60%	60%	60%	60%	
Monthly Benefit Maximum	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	
Rate Guarantee	None	None	2 Years	3 Years	3 Years	3 Years	3 Years	
Elimination Period	180 days	180 days	180 Days	180 days	180 days	180 days	180 days	
Rates	Estimated Volume							
Rate per \$100	\$256,873	\$0.23	\$0.23	\$0.18	\$0.25	\$0.35	\$0.18	\$0.16
Estimated Monthly Premium	\$590.81	\$590.81	\$462.37	\$642.18	\$899.06	\$462.37	\$411.00	
Estimated Annual Premium	\$7,089.69	\$7,089.69	\$5,548.46	\$7,706.19	\$10,788.67	\$5,548.46	\$4,931.96	
Percentage Change from Current	0%	0%	-22%	9%	52%	-22%	-30%	
Annual Dollar Change From Current	\$0.00	\$0.00	(\$1,541.24)	\$616.50	\$3,698.97	(\$1,541.24)	(\$2,157.73)	

Current Anthem						
Benefits	PPO Traditional Plan		Health Savings Buy Up Plan		Health Savings Core Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual / Family	\$500/\$1,500	\$1,000/\$3,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000
Out-of-Pocket Maximum						
Individual / Family	\$3,000/\$6,000	\$6,000/\$12,000	\$3,000/\$6,000	\$12,000/\$24,000	\$5,000/\$10,000	\$20,000/\$40,000
Coinsurance	80%	60%	100%	70%	100%	70%
Office Visit / Specialist Copay	\$25	60%	Deductible, then 100%	Deductible, then 70%	Deductible, then 100%	Deductible, then 70%
Preventive Care	No cost	60%	100%	70%	100%	70%
Urgent Care	\$75	60%	Deductible, then 100%	Deductible, then 70%	Deductible, then 100%	Deductible, then 70%
Emergency Room	\$250	\$250	Deductible, then 100%	Deductible, then 100%	Deductible, then 100%	Deductible, then 100%
Prescription Drugs- Retail						
Tier 1	\$10	50% (min \$60)	Ded., then 100%	30%	Ded., then 100%	30%
Tier 2	\$30	50% (min \$60)	Ded., then 100%	30%	Ded., then 100%	30%
Tier 3	\$60	50% (min \$60)	Ded., then 100%	30%	Ded., then 100%	30%
Tier 4	NA	NA	NA	NA	NA	NA
Prescription Drugs- Mail-Order						
Tier 1	\$10	Not Covered	\$10	Not Covered	\$10	Not Covered
Tier 2	\$75	Not Covered	\$75	Not Covered	\$75	Not Covered
Tier 3	\$180	Not Covered	\$180	Not Covered	\$180	Not Covered
Tier 4	NA	NA	NA	NA	NA	NA
Rates	Counts					
Single	27	687.86	21	501.99	24	393.25
Employee + Spouse	2	1458.26	2	1064.2	1	833.67
Employee + Child(ren)	0	1251.91	4	913.61	1	715.71
Family	1	1754.05	1	1280.06	4	1002.78
Combined Est. Monthly Premium	\$55,845.98					
Combined Est. Annual Premium	\$670,151.76					
Percentage Change From Current	0%					
Annual Dollar Change From Current	\$0.00					



Option 3: \$500 Deductible PPO, Same HSAs, + Clinic

Monroe County Public Library

Health Care Premium Contributions for Year 2011

Coverage Type and Employee Status	PPO \$500 deductible				HSA Plan - E2 (Current) (Embedded Deductible)				HSA Plan - H10 (Non-Embedded Deductible)			
	CONTRIBUTIONS				CONTRIBUTIONS				CONTRIBUTIONS			
	Employee		Library		Employee		Library		Employee		Library	
	Annual	Biweekly	Annual	Library	Annual	Biweekly	Annual	Library	Annual	Biweekly	Annual	Library
Employee Only												
37.5 Hr/Week FT	\$1,757	\$67.58	\$6,977	\$268.36	-\$473	-\$18.21	\$6,977	\$268.36	-\$1,778	-\$68.40	\$6,977	\$268.36
30 Hr/Week/PT	\$3,152	\$121.25	\$5,582	\$214.69	\$922	\$35.46	\$5,582	\$214.69	-\$383	-\$14.72	\$5,582	\$214.69
25 Hr/Week/PT	\$4,083	\$157.03	\$4,652	\$178.90	\$1,852	\$71.24	\$4,652	\$178.90	\$547	\$21.06	\$4,652	\$178.90
20 Hr/Week/PT	\$5,013	\$192.81	\$3,721	\$143.12	\$2,783	\$107.03	\$3,721	\$143.12	\$1,478	\$56.84	\$3,721	\$143.12
EE/Child(ren)												
37.5 Hr/Week FT	\$7,438	\$286.09	\$8,545	\$328.64	\$3,379	\$129.95	\$8,545	\$328.64	\$1,004	\$38.61	\$8,545	\$328.64
30 Hr/Week/PT	\$9,147	\$351.82	\$6,836	\$262.91	\$5,088	\$195.68	\$6,836	\$262.91	\$2,713	\$104.34	\$6,836	\$262.91
25 Hr/Week/PT	\$10,287	\$395.64	\$5,696	\$219.09	\$6,227	\$239.50	\$5,696	\$219.09	\$3,852	\$148.16	\$5,696	\$219.09
20 Hr/Week/PT	\$11,426	\$439.45	\$4,557	\$175.27	\$7,366	\$283.32	\$4,557	\$175.27	\$4,991	\$191.98	\$4,557	\$175.27
EE/Spouse												
37.5 Hr/Week FT	\$9,543	\$367.04	\$8,916	\$342.92	\$4,814	\$185.17	\$8,916	\$342.92	\$2,048	\$78.77	\$8,916	\$342.92
30 Hr/Week/PT	\$11,326	\$435.63	\$7,133	\$274.34	\$6,598	\$253.75	\$7,133	\$274.34	\$3,831	\$147.36	\$7,133	\$274.34
25 Hr/Week/PT	\$12,515	\$481.35	\$5,944	\$228.62	\$7,786	\$299.48	\$5,944	\$228.62	\$5,020	\$193.08	\$5,944	\$228.62
20 Hr/Week/PT	\$13,704	\$527.07	\$4,755	\$182.89	\$8,975	\$345.20	\$4,755	\$182.89	\$6,209	\$238.80	\$4,755	\$182.89
Family												
37.5 Hr/Week FT	\$12,896	\$496.01	\$10,072	\$387.40	\$7,208	\$277.24	\$10,072	\$387.40	\$3,881	\$149.27	\$10,072	\$387.40
30 Hr/Week/PT	\$14,911	\$573.49	\$8,058	\$309.92	\$9,223	\$354.72	\$8,058	\$309.92	\$5,895	\$226.75	\$8,058	\$309.92
25 Hr/Week/PT	\$16,254	\$625.14	\$6,715	\$258.27	\$10,566	\$406.38	\$6,715	\$258.27	\$7,238	\$278.40	\$6,715	\$258.27
20 Hr/Week/PT	\$17,597	\$676.79	\$5,372	\$206.61	\$11,909	\$458.03	\$5,372	\$206.61	\$8,581	\$330.05	\$5,372	\$206.61

In this option, the Library contributes an equal amount to each full-time employee **\$6,977**
 Part-time contributions are calculated based on the percentage of time worked (20 hrs. = 53%; 25hrs. = 66%; 30hrs. = 80%).

*The Library contributes 15% of Family/Spouse/Children premiums for full-time employees.

*Negative contributions represent funds **deposited** by the Library to the employee's HSA account. The employee may also contribute additional funds (pre-tax) up to the annual cap. The maximum in 2011 is \$3,050 for employee only and \$6,150 for those with dependant/family coverage.

*Non-Embedded means the entire family deductible must be met by one, or combination of, family members before plan coverage takes effect at 100%.

	2011		2011			2011		
	Total Premium	Difference Premium	Total Premium	Difference Premium	anl hsa lib	Total Premium	Difference Premium	anl hsa lib
Employee Only	8,734	-	6,504	-	473	5,199	-	\$1,778
EE/Child(ren)	15,983	7,249	11,923	5,419		9,549	4,350	\$383
EE/Spouse	18,459	9,725	13,730	7,227		10,964	5,765	
Family	22,969	14,234	17,281	11,281		13,053	8,754	

Renewal Option 3						
Anthem - PPO 500 deductible - H.S.A. Core and Buy Up						
Benefits	PPO - \$500 Ded.		Health Savings Buy Up Plan		Health Savings Core Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual / Family	\$500/\$1,500	\$1,000/\$3,000	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000
Out-of-Pocket Maximum						
Individual / Family	\$3,000/\$6,000	\$6,000/\$12,000	\$4,000/\$8,000	\$12,000/\$24,000	\$5,950/\$11,900	\$20,000/\$40,000
Coinsurance	80%	60%	100%	70%	100%	70%
Office Visit / Specialist Copay	\$25	60%	Deductible, then 100%	Deductible, then 70%	Deductible, then 100%	Deductible, then 70%
Preventive Care	No cost	60%	100%	70%	100%	70%
Urgent Care	\$75	60%	Deductible, then 100%	Deductible, then 70%	Deductible, then 100%	Deductible, then 70%
Emergency Room	\$250	\$250	Deductible, then 100%	Deductible, then 100%	Deductible, then 100%	Deductible, then 100%
Prescription Drugs- Retail			Medical Ded. Applies, Then:		Medical Ded. Applies, Then:	
Tier 1	\$10	50% (min \$60)	\$10	50% (min \$60)	\$10	50% (min \$60)
Tier 2	\$30	50% (min \$60)	\$30	50% (min \$60)	\$30	50% (min \$60)
Tier 3	\$60	50% (min \$60)	\$60	50% (min \$60)	\$60	50% (min \$60)
Tier 4	\$25% /\$150 max	50% (min \$60)	\$25% /\$200 max	50% (min \$60)	\$25% /\$200 max	50% (min \$60)
Prescription Drugs- Mail-Order						
Tier 1	\$10	Not Covered	\$10	Not Covered	\$10	Not Covered
Tier 2	\$75	Not Covered	\$75	Not Covered	\$75	Not Covered
Tier 3	\$180	Not Covered	\$180	Not Covered	\$180	Not Covered
Tier 4	\$25% /\$150 max	Not Covered	\$25% /\$200 max	Not Covered	\$25% /\$200 max	Not Covered
Rates	Counts					
Single	27	\$754.33	21	\$575.05	24	\$450.12
Employee + Spouse	2	\$1,599.17	2	\$1,219.09	1	\$954.24
Employee + Child(ren)	0	\$1,372.88	4	\$1,046.58	1	\$819.21
Family	1	\$1,923.54	1	\$1,466.36	4	\$1,147.79
Combined Est. Monthly Premium	\$62,823.19					
Combined Est. Annual Premium	\$753,878.28					
Percentage Change From Current	12.49%					
Annual Dollar Change From Current	\$83,726.52					



Option 3: \$500 Deductible PPO, H.S.A core & buy-up, + Clinic

Monroe County Public Library

Health Care Premium Contributions for Year 2012

Coverage Type and Employee Status	PPO \$500 deductible				HSA Plan - buy-up (Embedded Deductible)				HSA Plan - core (Non-Embedded Deductible)			
	CONTRIBUTIONS				CONTRIBUTIONS				CONTRIBUTIONS			
	Employee		Library		Employee		Library		Employee		Library	
	Annual	Biweekly	Annual	Bi-weekly	Annual	Biweekly	Annual	Bi-Weekly	Annual	Biweekly	Annual	Bi-weekly
Employee Only												
37.5 Hr/Week FT	\$1,881	\$72.34	\$7,651	\$294.27	-\$270	-\$10.40	\$7,651	\$294.27	-\$1,770	-\$68.06	\$7,651	\$294.27
30 Hr/Week/PT	\$3,411	\$131.20	\$6,121	\$235.42	\$1,260	\$48.45	\$6,121	\$235.42	-\$239	-\$9.21	\$6,121	\$235.42
25 Hr/Week/PT	\$4,431	\$170.43	\$5,101	\$196.18	\$2,280	\$87.69	\$5,101	\$196.18	\$781	\$30.03	\$5,101	\$196.18
20 Hr/Week/PT	\$5,451	\$209.67	\$4,081	\$156.94	\$3,300	\$126.93	\$4,081	\$156.94	\$1,801	\$69.27	\$4,081	\$156.94
EE/Child(ren)												
37.5 Hr/Week FT	\$8,118	\$312.24	\$9,316	\$358.32	\$4,203	\$161.64	\$9,316	\$358.32	\$1,474	\$56.70	\$9,316	\$358.32
30 Hr/Week/PT	\$9,981	\$383.90	\$7,453	\$286.66	\$6,066	\$233.30	\$7,453	\$286.66	\$3,337	\$128.36	\$7,453	\$286.66
25 Hr/Week/PT	\$11,224	\$431.68	\$6,211	\$238.88	\$7,308	\$281.08	\$6,211	\$238.88	\$4,580	\$176.14	\$6,211	\$238.88
20 Hr/Week/PT	\$12,466	\$479.45	\$4,969	\$191.11	\$8,550	\$328.85	\$4,969	\$191.11	\$5,822	\$223.91	\$4,969	\$191.11
EE/Spouse												
37.5 Hr/Week FT	\$10,426	\$401.01	\$9,724	\$373.99	\$5,865	\$225.59	\$9,724	\$373.99	\$2,687	\$103.35	\$9,724	\$373.99
30 Hr/Week/PT	\$12,371	\$475.81	\$7,779	\$299.19	\$7,810	\$300.39	\$7,779	\$299.19	\$4,632	\$178.15	\$7,779	\$299.19
25 Hr/Week/PT	\$13,668	\$525.68	\$6,482	\$249.33	\$9,107	\$350.25	\$6,482	\$249.33	\$5,928	\$228.02	\$6,482	\$249.33
20 Hr/Week/PT	\$14,964	\$575.54	\$5,186	\$199.46	\$10,403	\$400.12	\$5,186	\$199.46	\$7,225	\$277.88	\$5,186	\$199.46
Family												
37.5 Hr/Week FT	\$14,071	\$541.19	\$10,932	\$420.45	\$8,585	\$330.18	\$10,932	\$420.45	\$4,762	\$183.15	\$10,932	\$420.45
30 Hr/Week/PT	\$16,257	\$625.28	\$8,745	\$336.36	\$10,771	\$414.27	\$8,745	\$336.36	\$6,948	\$267.24	\$8,745	\$336.36
25 Hr/Week/PT	\$17,715	\$681.34	\$7,288	\$280.30	\$12,229	\$470.33	\$7,288	\$280.30	\$8,406	\$323.30	\$7,288	\$280.30
20 Hr/Week/PT	\$19,172	\$737.40	\$5,830	\$224.24	\$13,686	\$526.39	\$5,830	\$224.24	\$9,863	\$379.36	\$5,830	\$224.24

In this option, the Library contributes an equal amount to each full-time employee **\$7,651**
 Part-time contributions are calculated based on the percentage of time worked (20 hrs. = 53%; 25hrs. = 66%; 30hrs. = 80%).

*The Library contributes 15% of Family/Spouse/Children premiums for full-time employees.

*Negative contributions represent funds **deposited** by the Library to the employee's HSA account. The employee may also contribute additional funds (pre-tax) up to the annual cap. The maximum in 2012 is \$3,100 for employee only and \$6,250 for those with dependant/family coverage.

*Non-Embedded means the entire family deductible must be met by one, or combination of, family members before plan coverage takes effect at 100%.

The "Difference Premium" is the coverage-type premium minus the employee-only premium.

	2012		2012			2012		Differenc
	Total Premium	Difference Premium	Total Premium	Difference Premium	and hsa lib	Total Premium	and hsa lib	e
Employee Only	9,532	-	7,381	-	270	5,881	-	\$1,770
EE/Child(ren)	17,435	7,903	13,519	6,138		10,791	4,909	\$239
EE/Spouse	20,150	10,618	15,589	8,208		12,411	6,529	
Family	25,002	15,471	19,511	12,166		15,693	9,812	

Request for Proposals Facilitate Strategic Planning Process

Description of Work

The library is seeking a consultant to participate in preparation of the Library's next strategic plan. The Library's current strategic plan is available at <http://www.monroe.lib.in.us/administration/newstratplan.html>. Although the plan is scheduled to expire at the end of 2011; we plan to request that the Board extend it through 2012.

Background

The Monroe County Public Library serves 137,000 residents of Monroe County, Indiana, home of Indiana University. The library provides service through a Main Library in downtown Bloomington, a branch in Ellettsville, and outreach services including a bookmobile, homebound, van, and jail service. In addition to comprehensive library services, the library also hosts homework help, an active adult literacy program, and a community access television station with five channels.

The library enjoys strong community support and is consistently ranked among the top ten public libraries of its size in the country. In 2010, circulation exceeded 2.6 million items (ranked 15th in the nation in per capita circulation) and patrons made more than a million visits. The library supported nearly 220,000 public computer sessions. 54,269 people participated in 2,091 library programs and the library hosted 1,229 meetings of local community groups (a lower number than usual, due to renovation).

The library Board has taxing authority, limited by state law and review by County Council. In 2011, the library has an operating budget of just over \$7,000,000, plus a capital projects fund of \$400,000 and a debt service budget of \$2,000,000. In 2012, the library will pay off its debt service and will lose approximately \$500,000 in operating income as a result. Plans are currently underway to secure a three-year general obligation bond that will help the library keep operating funding at current levels. At the same time, the state's property tax caps and the downturn in the economy will continue to impact the library's budget, resulting in unknown, but almost certainly increased losses each year.

The library has undergone several significant improvements in the last few years:

- Added a children's room at the Ellettsville Branch
- Remodeled the Main Library
- Dramatically increased use of express checkout
- Replaced bar code checkout with RFID checkout and security and installed automated materials handling
- Initiated downloadable books and music services
- Expanded homework help for K-12 students
- Automated author alert service and added bestseller express for movies and books
- Instituted a process improvement approach

During the next few years, the library anticipates rapid change in its operating environment:

- Dramatic changes in the publishing industry, as primary producers of books, music, and movies move toward digital distribution of content
- Dramatic changes in the telecommunications/information industry, as mobile devices become ever-more important in individuals' lives
- Significant changes in patrons' learning and information seeking behaviors
- Constrictions in funding and to the library Board's decision-making authority, as state government takes an activist role in local government control

Scope of Work

The library seeks a consultant to facilitate a strategic planning process. The following planning and facilitation activities are envisioned:

1. Review Futures Committee document, the 2008 community survey, and other documents supplied by the library.
 2. Coordinate a "community listening process," resulting in a comprehensive review of community needs, customer behavior and expectations, with a focus on the environmental changes outlined above. We are aware that one of the key challenges is to help our audiences think about and address the future needs of the community, rather than prior or current services in the library. We are especially interested in hearing about the consultant's methods for facilitating a future-oriented decision-making process.
 3. Conduct a random-sample community survey similar to the one completed for the 2009 strategic plan. The survey report must include summary findings, plus up to 8 cross-tabulations with statistical assessment of significance/non-significance.
- Facilitate strategic planning committee, including board, community, Friends of the Library, and staff representatives, resulting in consensus on priority community needs, review and revision (if necessary) of the library's mission, vision, and values, and development of key success factors. Support the staff working group between meetings of the strategic planning committee.
4. Communicate regularly via phone and e-mail with director and staff working group.
 5. Draft the strategic plan document for review by the staff working group and then the strategic planning committee to meet State Library requirements,¹ prioritize library services within

¹ **590 IAC 6-1-4 Minimum standards for public libraries** Sec. 4. (h) With the advice and recommendation of the library director, the library board shall adopt the following written plans and policies:

(3) A long-range plan of service for between three (3) to five (5) years. The plan, updates, and revisions must be filed with the Indiana state library. At a minimum, the plan shall include the following:

- (A) A statement of community needs and goals.
- (B) Measurable objectives and service responses to the community's needs and goals.
- (C) An assessment of facilities, services, technology, and operations.
- (D) An ongoing annual evaluation process.
- (E) Financial resources and sustainability.
- (F) Collaboration with other:
 - (i) public libraries; and

available resources over the next 3-4 years, and to provide a tool for use by staff in activity planning to position the library for long-term success in meeting priority community needs. We are also interested in including the necessary steps to complete a technology plan to meet state standards.²

Suggested Planning Timeline

1. Staff Futures Committee report – publishing and information industry trends. (December 2011)
2. Select consultant. (November-December 2011)
3. Assess community needs and confirm customer behavior and expectations: community survey (results by June 2012)
 - a. Review Futures Committee report and other background documents. (January 2012)
 - b. Community listening. (February 2012)
 - c. Community survey. (April 2012)
4. Facilitate Strategic Planning Committee (5 community representatives, 1 Friends representative, 3 Board members, 6 staff members: are these futures committee?)
 - a. Invite committee. (December 2011)
 - b. Meeting #1: background, Futures Committee report, advise on planning process. (January 2012)
 - c. Meeting #2: Review results of community listening and draft of survey. (March 2012)
 - d. Meeting #3: Review survey results. (May 2012)
 - e. Meeting #4: Review and revise mission and vision and draft goals (June 2012)
 - f. Meeting #5: Staff working group adds details to plan – actions, timeline, responsibility, measures (July - September 2012)
 - g. Meeting #6: Committee reviews completed document and recommends strategic plan to Board (September - October 2012)
 - h. Director presents to Board for approval. (November 2012)

Contract Value

The library has set a limit of \$45,000 to fund the strategic planning process, including consultant fees, travel and per-diem expenses, and all survey costs.

Elements of the Proposal

(ii) community partners.

² **590 IAC 6-1-4 Minimum standards for public libraries** Sec. 4. (h) With the advice and recommendation of the library director, the library board shall adopt the following written plans and policies:

(4) A technology plan of service for three (3) years. The plan, updates, and revisions must be filed with the Indiana state library. At a minimum, the plan shall include the following:

- (A) Goals and realistic strategy for using telecommunications and information technology.
- (B) A professional development strategy.
- (C) An assessment of telecommunication services, hardware, software, and other services needed.
- (D) An equipment replacement schedule.
- (E) Financial resources and sustainability.
- (F) An ongoing annual evaluation process.
- (G) An automation plan that conforms to national cataloging standards.

Work plan, including proposed methods and timelines. We have suggested a timeline above, including 6 meetings with the strategic planning committee, but you may wish to propose an alternate schedule. The strategic plan must be complete and adopted by the Board by December 2012. Deliverables must include:

- Report(s) from the community listening process and survey
- Draft mission, vision, key success factors, actions, timeline, responsibility, and measures
- Final strategic plan document, for submission to the Board

We are particularly interested in how you would facilitate:

- Community listening to identify priority community needs for learning, information access, and civic engagement in a rapidly changing publishing, telecommunications, and fiscal environment, and
- the strategic planning committee's work.

Description of your firm and its work in strategic planning. Please include descriptions of at least three recent projects similar in size and scope to ours and give us names and contact information.

Resumes of the individuals who will work on this project. Please identify which individuals from your firm will be involved in each step of the work plan.

Budget, with fees and other charges itemized for each phase in the Description of Work above.

Proposal Timeframe

Questions may be submitted to Sara Laughlin before 5 p.m. on Friday, December 9, 2011. Responses will be posted along with the RFP on the library's website: www.mcpl.info/

Deadline for receipt of the proposal is 5 p.m. on Friday, December 16, 2011. Proposals should be submitted via e-mail to Sara Laughlin: laughlin@mcpl.info.

The Board plans to make a selection at its meeting on January 18, 2012. The Board reserves the right to select an entire or partial proposal or none of the proposals.

Selection

Criteria for selecting the consultant include:

1. Prior experience in conducting reliable, credible, and useful community surveys.
2. Overall quality and engaging design of community listening strategies.
3. Demonstrated excellence in facilitating group planning processes that focus and articulate organizational priorities, for libraries or other organizations.
4. Availability for onsite and remote support during the time period outlined.
5. Cost

Strategic Planning Consultants to Receive RFP

Kimberly Bolan Cullin

Kimberly Bolan and Associates, LLC

Providence Associates, LLC

10094 Yosemite Lane

Indianapolis, IN 46234

Work Phone: (585) 739-7003

Email: bolan_kimberly@yahoo.com

URL: indielibrarian.blogspot.com

URL: librarybuildingconsultants.com

*Library visionary, with a particular interest in teen services and a very exciting resume.
Works with Providence Associates, and lives in Zionsville, IN.*

Donna Fletcher

Donna E. Fletcher Consulting: Practical and actionable surveys, focus groups and strategic planning

426 Park Ave.

Highland Park, IL 60035

Work Phone: (847) 432-1972

Fax Number: (847) 926-8180

Email: defconsult@att.net

URL: www.librarysurveys.org

Don't know her but her website looks right.

Peter Joel

Joel & Sinclair Associates, LLP

1100 E Street, SE

Washington, DC 20003

Work Phone: (202) 543-2474

Cell Phone: (202) 549-1612

Email: info@j-sconsultants.com

URL: www.j-sconsultants.com

Don't know anything about this firm, but they are listed on library consultants database and mention "continuous improvement" on their website.

George Needham

Library Strategist and Consultant

7652 Sawmill Road

#315

Dublin, OH 43016

Work Phone: (614) 783-7973

Email: george@georgeandjoan.com

URL: georgeandjoan.com

Probably the leading and most exciting library visionary who usually works with Joan Frye Williams. He is also a Vice President at OCLC, Inc.

Dr. Elaine Tatham, President

ETC Institute

725 W. Frontier Circle

Olathe, KS 66061

(913) 829-1215

(913) 829-1591 (Fax)

<http://www.etcinstitute.com/>

This is the firm that did the 2009-11 plan. Great survey expertise.

Dr. James Luther

Luther Consulting, LLC

423 Massachusetts Avenue

Indianapolis, IN 46204

info@lutherconsulting.com

317.636.0282 (phone)

866.517.6570 (toll free)

<http://www.lutherconsulting.com/index.cfm>

Acquaintance from Indiana Evaluation Association. Excellent survey experience; don't know anything about his facilitation skills or whether he has worked with libraries (not a deal breaker for me...)

L. Thayr Richey, Ph.D., President

Strategic Development Group

2901 N. Walnut Street

Bloomington, IN 47404

trichey@sdg.us

<http://www.sdg.us>

(812) 331-1282 (phone)

(812) 331-1285 (fax)

Bloomington-based firm, founded in 1991 by Thayr Richey, who has served as executive director of the Indiana Department of Commerce, member of the South Central Indiana WIB and president of the Indiana Economic Development Association. SDG has worked in more than 100 communities, helping businesses, governments, and community-based organizations on strategic planning, research, management and economic development projects.

KEVIN HUNTLEY



October 18, 2011

Monroe County Public Library
303 E. Kirkwood Ave.
Bloomington, IN 47408
Attention: Gary Lettelleir

Re: Demo bid

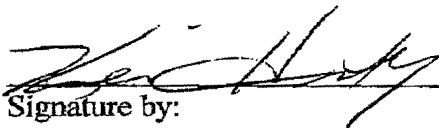
Scope of Work:

- Demo house and haul to transfer station
- Fill in basement with broken concrete
- Cover with gravel, grade, seed & straw site

Total: \$6800.00

⚡ This proposal does not include permitting, engineering or tap fees, which are the responsibility of the property owner. Change orders executed upon written notification only. All work will be completed according to plan specs provided.

Respectfully submitted:

Kevin Huntley Excavating, Inc.	Bloomington, IN	812-825-3461
Company Name	Address	Phone #
	President	10-18-11
Signature by:	Title	Date