



Board of Commissioners

606 5th Ave. SW, Room #131

Roseau, MN 56751

Phone: 218-463-4248

Fax: 218-463-3252

AGENDA

Tuesday October 6, 2009, 8:30 a.m.

Notice is hereby given that the Board of Commissioners of Roseau County will meet in session on October 6, 2009 at 8:30 am in the Roseau County Courthouse, Room 110, Roseau, MN, at which time the following matters will come before the Board:

8:30 Call to Order

1. Presentation of Colors
2. Approve Agenda

8:35 Comments and Announcements

8:45 Consent Agenda

1. Approve Proceedings
2. Approve Joint Powers Agreement with Bureau of Criminal Apprehension
3. Approve Prevention Coalition Q1 Fiscal Statistical Report
4. Approve Disposal of Old Circuitry Cabinets in Jail
5. Appoint Integrity Employee Benefits, LLC as Agent of Record
6. Approve Maintenance Projects in District 5 Unorganized Townships
7. Authorize Board Chair to Sign Office of Justice Victim Services Program Grant

8:50 Discussion

1. One Woman 2010 Nomination
2. Budget

8:55 Future Agenda Items

9:15 Adjourn

COMMITTEE OF THE WHOLE AGENDA

APPOINTMENTS

9:00 Hoffman, Dale & Swenson, LLC

1. 2008 Audit Exit Conference

To schedule an appointment with the Board, please contact the County Coordinator at 218-463-4248

County Coordinator's e-mail address: trish.klein@co.roseau.mn.us

Roseau County Home Page Address: <http://www.co.roseau.mn.us/>

District 1, Alan Johnston, Vice Chair - District 2, Jack Swanson, Chairman -
District 3, Orris Rasmussen - District 4, Russell Walker - District 5, Mark Foldesi

An Equal Opportunity Employer

ITEM # Consent 1

REQUEST FOR BOARD ACTION

* Required Fields



| | | |
|--|-----------------------------------|--|
| *Person Responsible for Request Klein, Trish | *Department Coordinator | *Board Meeting Date Oct 6 2009 |
|--|-----------------------------------|--|

***Subject Title (As it will appear on the agenda):**
Approve Proceedings from 9-29-09 Board Meeting

***Background (Provide sufficient detail of the subject):**
Please review carefully and advise of any changes.

***Financial Consideration:**

***Legal Consideration:**

***Other Consideration:**
None

***Resolution (Wording should reflect the intent of the Board vote):**
None

Coordinator's Office Use (Do Not Write Below)

| | |
|-----------------------|------------------|
| Date Received: | Comments: |
|-----------------------|------------------|

Board Action:

| Comm. | Motion (First) | Motion (Second) | Vote | | | Vote Result | |
|-----------|----------------|-----------------|------|----|---------|-------------|--|
| | | | Yes | No | Abstain | | |
| Swanson | | | | | | Passed | |
| Johnston | | | | | | | |
| Folds | | | | | | Failed | |
| Rasmussen | | | | | | | |
| Walker | | | | | | Tabled | |

ATTEST: Teresa Klein, Board Clerk

PROCEEDINGS OF THE ROSEAU COUNTY BOARD OF COMMISSIONERS

September 29, 2009

The Board of Commissioners of Roseau County, Minnesota met in the Courthouse in the City of Roseau, Minnesota on Tuesday, September 29, 2009, at 8:30 a.m.

CALL TO ORDER

The meeting was called to order at 8:30 a.m. by County Board Chairman Jack Swanson. The Pledge of Allegiance was recited. Commissioners present were Mark Foldesi, Alan Johnston, Orris Rasmussen, Jack Swanson and Russell Walker.

APPROVAL OF AGENDA

A motion to approve the agenda was made by Commissioner Foldesi, seconded by Commissioner Rasmussen and carried unanimously.

CONSENT AGENDA

A motion to approve the consent agenda was made by Commissioner Rasmussen, seconded by Commissioner Foldesi and carried unanimously.

The Board, by adoption of its consent agenda, approved a Joint Powers Agreement with the Minnesota Board of Animal Health to support local Bovine TB education and outreach efforts effective September 30, 2009 through September 30, 2010.

The Board, by adoption of its consent agenda approved payment of bills as follows:

WARRANTS APPROVED FOR PAYMENT 9/17/2009

| AMOUNT | VENDOR NAME | AMOUNT | VENDOR NAME |
|---------------|----------------------------|------------------------------------|----------------------------|
| 5592.00 | CHAD MCDONALD CONSTRUCTION | 4184.59 | HOLTHUSEN CONSTRUCTION INC |
| 4183.03 | LAURE JOHNSON | 2479.50 | MN DEPT OF FINANCE-TREAS |
| 5920.87 | ORRIS RASMUSSEN | 4354.43 | SCOTT JOHNSON COMPANIES |
| | | 13 PAYMENTS LESS THAN \$300 | 1,762.33 |
| **** | | FINAL TOTAL..... | \$28,476.75 **** |

WARRANTS APPROVED FOR PAYMENT 9/24/2009

| AMOUNT | VENDOR NAME | AMOUNT | VENDOR NAME |
|---------------|----------------------------|-----------------------------------|--------------------------------|
| 750.00 | AREA AG INFORMATION CENTER | 525.07 | CANON FINANCIAL SERVICES INC |
| 2090.06 | CAPITAL GUARDIAN TRUST CO | 5040.00 | CHAD MCDONALD CONSTRUCTION |
| 584.02 | CLARION INN-GRAND FORKS | 675.00 | ALAN FISH |
| 5455.68 | LIAN CONSTRUCTION | 706.96 | MN CHILD SUPPORT PAYMENT CENTE |
| 584.32 | MN ENERGY RESOURCES | 3102.48 | NATIONWIDE RETIREMENT SOLUTION |
| 20000.00 | NW MN MENTORING PROGRAM | 22500.00 | NW REGIONAL LIBRARY |
| 7702.25 | SELECT ACCOUNT-VEBA | | |
| | | 9 PAYMENTS LESS THAN \$300 | 3,377.91 |
| **** | | FINAL TOTAL..... | \$73,093.75 **** |

WARRANTS APPROVED ON 9/29/2009 FOR PAYMENT 10/02/2009

| AMOUNT | VENDOR NAME | AMOUNT | VENDOR NAME |
|---------------|----------------------------|---------------|--------------------|
| 950.75 | ALTRU HEALTH SYSTEM-ROSEAU | 8330.10 | AVIANDS LLC |

| | | | |
|----------|------------------------------------|---------------------|-------------------------------|
| 8733.85 | CDW GOVERNMENT INC | 673.31 | COAST TRUE VALUE |
| 1423.60 | CURTS LOCK & KEY SERVICE INC | 499.64 | D & J RADIO SALES & SERVICE |
| 885.19 | DELL MARKETING LP | 900.00 | DW MECHANICAL |
| 900.00 | DALLAS ERICKSON | 555.03 | FARMERS UNION OIL CO-WARROAD |
| 2513.12 | FLEET SERVICES DIVISION | 8444.75 | GOULET CONSTRUCTION |
| 687.49 | GRAINGER INC | 325.00 | KALLIE HANSON |
| 300.00 | HENNEPIN CO MEDICAL CENTER | 1173.12 | HILLYARD HUTCHINSON |
| 363.98 | PATRICIA IGNASZEWSKI | 1711.00 | LIFECARE MEDICAL CENTER |
| 391.10 | LIFECARE MEDICAL CENTER-HOME C | 500.00 | M.B MCGEE P.A. |
| 594.00 | MIDWEST MONITORING & SURVEILLA | 591.00 | MN COUNTIES COMPUTER COOP |
| 34045.24 | MN DEPT OF CORRECTIONS | 700.00 | MN OFFICE OF ENTERPRISES TECH |
| 5809.59 | NW CONCRETE PRODUCTS INC | 331.20 | JEFF PARKER |
| 10499.57 | PEART & ASSOCIATES INC | 720.00 | PRO-WEST & ASSOCIATES INC |
| 1400.00 | RAMSEY CO MEDICAL EXAMINER | 353.89 | RATWIK, ROSZAK & MALONEY, PA |
| 1452.84 | REUBEN'S BODY SHOP INC | 9939.15 | ROSEAU CITY |
| 19967.32 | ROSEAU CO HWY DEPT | 3293.67 | SHORT ELLIOT HENDRICKSON INC |
| 1584.25 | STAN'S COMMUNICATIONS INC | 450.00 | STERLING SOLUTIONS INC |
| 1866.49 | THE HUNTING SHACK INC | 500.00 | TW VENDING INC |
| 989.60 | MARK WOJCIECHOWSKI | | |
| | 28 PAYMENTS LESS THAN \$300 | 2,803.39 | |
| **** | FINAL TOTAL..... | \$138,152.23 | **** |

COMMENTS AND ANNOUNCEMENTS

Commissioner Walker will meet with John Younker of the State Auditor's office regarding the Legislative Auditor's study of DNR Land and Payments in Lieu of Taxes (PILT) on October 13, 2009.

DAN WEIR, NORTHWEST SERVICE COOPERATIVE CONSULTANT

Dan Weir from the Northwest Service Cooperative NWSC met with the Board to provide an overview of the context for the 2010 renewal rate that reflects a 26% premium increase for Roseau County. Mr. Weir is a health insurance consultant to the NWSC. Roseau County is engaged in a joint powers agreement with the Northwest Service Cooperative and participates in the Minnesota Service Cooperatives Cities, Counties, and other Government Agencies health insurance pool.

Every four years the Minnesota Service Cooperatives go out for proposals. Proposals are reviewed and analyzed by an independent agency. Ingenix Consulting provided that service for the current selection process. Blue Cross Blue Shield and PreferredOne were the only two proposals received. BCBS was the only carrier that submitted a comprehensive proposal addressing nearly all the questions in the RFP. BCBS was recommended and approved by the Minnesota Service Cooperatives Cities, Counties, and other Government Agencies pool.

Mr. Weir informed the Board that Roseau County has the lowest rate in the pool noting that Roseau County had a 0% increase in 2009, and 5% reduction in 2008 and a 8.7% reduction in 2007.

Since 2003 when Roseau County moved to a consumer directed health care program, Roseau County's premium has been stable. The three years prior to this decision saw increases of 26.5%, 18% and 22.2%. 90% of the county's health insurance premium is determined by usage. During the previous 26 months used to determine Roseau County's premium, Roseau County has had a dramatic increase in incurred claims moving from a positive balance to a loss of over \$120,000.

The other 10% of premium rate pricing is determined by plan design. Each NWSC pool member determines the health plans offered to their employees. The plan selection is where changes in the cost of health care delivery become a factor. National health care expenditures have risen steadily and are projected to continue that trend. The average annual premium for covered workers enrolled in family coverage by employers with less than 199 employees was \$12,091 in 2008. By comparison, Roseau County's annual premium was \$7,200 or \$600 per month for that same time period. The 26% change in premium equates to an increase of \$156 per month equalling \$756. At \$9,072 per year, this rate is still significantly below average.

Employee contribution to the health care premium was \$100 per month in 2008 and 2009. Roseau County also contributed \$164.50 each month to the employee's VEBA account. State of Minnesota Insurance Plan 2009 family rates were \$15,784. Employer contribution was \$14,206 and employee contribution was \$1,578.

Mr. Weir also requested the Board consider passing a resolution of support for the Tax Equity for Health Plan Beneficiaries Act of 2009. A motion was made by Commissioner Walker, seconded by Commissioner Rasmussen and carried unanimously to adopt the following resolution:

2009-09-10

WHEREAS, state and local governments nationwide have established irrevocable trusts with health reimbursement accounts to help employees pay for health insurance in retirement; and

WHEREAS, these arrangements are funded through employer contributions, including amounts in lieu of severance pay that may otherwise have been received as taxable wages; and

WHEREAS, the Internal Revenue Service issued Revenue Ruling 2006-36, which prohibits reimbursement of medical expenses of beneficiaries who are not tax dependents, regardless of whether the reimbursements are taxable, and requires forfeiture of individual accounts when retirees die without spouses or legal tax dependents; and

WHEREAS, IRS Revenue Ruling 2006-36 disproportionately affects state and local government employees, including tens of thousands of public employees in Minnesota; and

WHEREAS, the Tax Equity for Health Plan Beneficiaries Act of 2009, introduced as S. 1153 and H.R. 2625, and included in the final markup of H.R. 3200, would allow these amounts to be used to reimburse medical expenses of adult children and other designated beneficiaries of retirees.

BE IT RESOLVED, that the Roseau County Board urges Members of the United States House of Representatives Timothy Walz, John Kline, Erik Paulsen, Betty McCollum, Keith Ellison, Michelle Bachmann, Collin Peterson, James Oberstar, and of the United States Senate, Amy Klobuchar and Alan Franken, along with the U.S. Senate Finance Committee Members:

Democrats

Max Baucus, MT
John D. Rockefeller IV, WV
Kent Conrad, ND

Republicans

Chuck Grassley, IA
Orrin G. Hatch, UT
Olympia J. Snowe, ME

Jeff Bingaman, NM
John F. Kerry, MA
Blanche L. Lincoln, AR
Ron Wyden, OR
Charles E. Schumer, NY
Debbie Stabenow, MI
Maria Cantwell, WA
Bill Nelson, FL
Robert Menendez, NJ
Thomas Carper, DE

Jon Kyl, AZ
Jim Bunning, KY
Mike Crapo, ID
Pat Roberts, KS
Jon Ensign, NV
Mike Enzi, WY
John Cornyn, TX

To support the Tax Equity for Health Plan Beneficiaries Act of 2009 (the "Act"), as introduced in the Senate as S. 1153 and in the House of Representatives as H.r. 2625, and as included in the final markup of H.R. 3200, or any version thereof that allows retirees to avoid forfeiture of health savings upon death through the designation of beneficiaries who may use any remaining balance for the reimbursement of their medical expenses.

HIGHWAY DEPARTMENT

Engineer Brian Ketring met with the Board to request final payout on Project SAP 68-605-07. A motion was made by Commissioner Johnston, seconded by Commissioner Walker and carried unanimously to adopt the following resolution:

2009-09-11

BE IT RESOLVED, that the Board does hereby approve final payout on SAP 68-605-07 to Morris Sealcoat & Trucking, Inc. for a Seal Coat Project on CSAH #5 in the amount of \$10,242.04.

Engineer Ketring requested the Board act on a request from the Roseau River Watershed District to install a box culvert in the Ditch 61 Lateral 3 system as part of the Hay Creek Norland project. Roseau River Watershed District Managers LaVern Voll and Floyd Haugen were present to answer questions.

Due to recently announced funding availability, the Roseau River Watershed District (RRWD) is planning to award a contract to ICS out of Grand Forks for Structure B – West Outlet Structure. RRWD is formally requesting the Roseau County Board's approval to proceed with the construction of the West Outlet Structure, in advance of the final overall Hay Creek Norland project approval that is anticipated sometime in 2010.

Commissioner Foldesi expressed concern of approving the structure prior to a public hearing and having an independent consultant review the plans. It was noted that the structure will be left fully open at all times, other than a coffer dam during construction. Any backwater effects that may occur next spring or summer will occur on RRWD property to the east. Concerns with the structure can be addressed as part of the maintenance and operation plan.

A motion was made by Commissioner Johnston, seconded by Commissioner Walker and carried by a 4-1 vote, with Commissioner Foldesi opposed, to approve the following resolution:

2009-09-12

BE IT RESOLVED, that the Board does hereby approve the permit request from Roseau River Watershed District to install a box culvert in the Joint Ditch 61 Lateral 3 system contingent upon the results of a public hearing to be held at a later date.

Engineer Ketring requested a Joint Ditch 72 meeting be scheduled to discuss an Environmental Rights Act claim brought against Kittson County arising out of maintenance work done on ditches under the authority of the Kittson and Roseau counties. Roseau Coordinator Klein agreed to schedule the meeting for Thursday, October 1, 2009 at 10:00 am in the Greenbush City Center.

Chair Swanson recessed the meeting at 11:40 a.m. The meeting reconvened at 11:50 a.m.

DISCUSSION

The Board discussed nomination of a candidate for the One Woman 2010 campaign. No action was taken.

The Board reviewed the 2010 Budget and Levy and discussed ideas for addressing the negative budget as well as strategic planning for the structural problem underlying the state deficit, redistribution of responsibility for payment of mandated services at the local level, and unallotments impacting the county budget and levy. Coordinator Klein will schedule non-union employee meetings the week of October 10-23rd to review budget and insurance concerns.

The Board discussed direct deposit of paychecks and the mailing of employee check stubs. A motion was made by Commissioner Walker, seconded by Commissioner Swanson, and carried unanimously to adopt the following resolution:

2009-09-13

BE IT RESOLVED that the Board does hereby direct the county to move to electronic paychecks effective the first pay period of 2010 (January 15, 2010).

The Board discussed the proposed Joint Powers Agreement with the Minnesota Bureau of Criminal Apprehension to provide manpower for open shifts under the Stonegarden Operation. The Board requested clarification on whether or not the JPA would be in effect for local Roseau BCA agents only. Coordinator Klein will research this and report back to the Board on October 6, 2009.

Coordinator Klein, on behalf of the Hiring Committee for the Appraiser II position, recommended hiring candidate Jon Vidmar. A motion was made by Commissioner Foldesi, seconded by Commissioner Swanson and carried unanimously to hire Jon Vidmar as Appraiser II at a Grade 7 Step A. Mr. Vidmar's official hire date is September 29, 2009 and his official start date is November 2, 2009.

Coordinator Klein addressed the Board regarding employee break policy. Ms. Klein spoke on behalf of the wellness committee who would like to see the current policy changed to offer employees the opportunity to stack breaks to create Wellness Breaks. Specific diseases are cost drivers to the health insurance premium increase and are linked to food choice and activity. The Wellness Committee recommends that Roseau County take a preventative approach to health and wellness as a cost controlling measure. In addition to educational

opportunities provided by the Wellness Committee it is recommended that the county embrace environmental changes that will provide opportunities for life style changes. These “wellness breaks” would take the place of a traditional coffee break in order for employees to have enough time to walk or stretch. Employees would be allowed one 20 minute break for wellness and one 10 minute traditional break. Approval of this policy change would not violate the Fair Labor Standard Act but would require a change in the Employee Handbook. Ms. Klein stated that she is not requesting action today, however the Employee Handbook is currently under revision and she recommends including this change.

COMMITTEE REPORTS

Commissioner Foldesi had no meetings to report.

Commissioner Johnston reported on the following committee meetings; Association of MN Rural Counties Caucus, 9/17/09; Association of MN Counties District meetings, 9/17 – 9/18/09: Elected Transportation Chair.

Commissioner Rasmussen reported on the following committee meetings: Minnesota Rural Counties Caucus, 9/28/09: Executive Committee Meeting.

Commissioner Swanson reported on the following committee meetings: Beltrami Island State Forest Work Team, 9/16/09: Discussed possible water retention areas within BISF on state owned land; DNR Land Asset Pilot Project, 9/23/09: Discussed continuing efforts on land exchanges and land sales involving state land and county (mainly tax free) property; Insurance Committee Meeting, 9/25/09: Discussed surveying non bargaining unit employees regarding 26% health insurance premium increase; Wellness Committee meeting, 9/15/09: Discussed health fair.

Commissioner Walker reported on the following committee meetings: Bovine TB meetings, 9/22/09: Spent the day with Joe Martin, BAH, meeting with farmers to discuss drainage issues, TB and cattle issues; met with FSA; toured Skime area to see fencing improvements; met with Floyd Haugen at his farm to discuss flooding issues; met up with Cattleman’s tour and attended Cattleman’s meeting in Greenbush.

Upon motion carried, the Board adjourned the regular meeting at 12:40 a.m. The next regular meeting of the Board is scheduled for October 6, 2009 at 8:30 a.m.

Attest:

Date: _____

Ann Marie Miller, Board Clerk
Roseau County, Minnesota

Jack Swanson, Chairman
Board of County Commissioners
Roseau County, Minnesota

ITEM # Consent 4

REQUEST FOR BOARD ACTION

* Required Fields



| | | |
|--|-------------------------------|--|
| *Person Responsible for Request Hanson, Jule | *Department Sheriff | *Board Meeting Date Oct 6 2009 |
|--|-------------------------------|--|

***Subject Title (As it will appear on the agenda):**
Approval to Dispose of Old Circuitry Cabinets

***Background (Provide sufficient detail of the subject):**
The original cabinets ordered to house all of the circuitry for the jail would not fit in the upstairs room of the jail that they were intended for. Proper sized cabinets were sent at no additional cost but the company could not find a buyer for the original cabinets and would not pay to have them shipped back. The Sheriff's office has tried for two years to find a use for these cabinets but have not been able to do so.

***Financial Consideration:**

***Legal Consideration:**

***Other Consideration:**
None

***Resolution (Wording should reflect the intent of the Board vote):**
None

Coordinator's Office Use (Do Not Write Below)

| | |
|-----------------------|------------------|
| Date Received: | Comments: |
|-----------------------|------------------|

Board Action:

| Comm. | Motion (First) | Motion (Second) | Vote | | | Vote Result | |
|-----------|----------------|-----------------|------|----|---------|-------------|--|
| | | | Yes | No | Abstain | | |
| Swanson | | | | | | Passed | |
| Johnston | | | | | | | |
| Folds | | | | | | Failed | |
| Rasmussen | | | | | | | |
| Walker | | | | | | Tabled | |

ATTEST: Teresa Klein, Board Clerk

ITEM # Consent 5

REQUEST FOR BOARD ACTION

* Required Fields



| | | |
|--|-----------------------------------|--|
| *Person Responsible for Request Klein, Trish | *Department Coordinator | *Board Meeting Date Oct 6 2009 |
|--|-----------------------------------|--|

***Subject Title (As it will appear on the agenda):**
Appoint New Agent of Record for Short Term Disability, Long Term Disability and Dental

***Background (Provide sufficient detail of the subject):**
James Ochs, whose has been Roseau County's long time Agent of Record has now a started a new business called Integrity Employee Benefits, LLC. Changing companies does not change premium rates, contracts or guarantees. It is the Auditor's office recommendation to continue working with Mr. Ochs for our employee benefit administration needs.

***Financial Consideration:**

***Legal Consideration:**

***Other Consideration:**
None

***Resolution (Wording should reflect the intent of the Board vote):**
None

Coordinator's Office Use (Do Not Write Below)

| | |
|-----------------------|------------------|
| Date Received: | Comments: |
|-----------------------|------------------|

Board Action:

| Comm. | Motion (First) | Motion (Second) | Vote | | | Vote Result | |
|-----------|----------------|-----------------|------|----|---------|-------------|--|
| | | | Yes | No | Abstain | | |
| Swanson | | | | | | Passed | |
| Johnston | | | | | | | |
| Folds | | | | | | Failed | |
| Rasmussen | | | | | | | |
| Walker | | | | | | Tabled | |

ATTEST: Teresa Klein, Board Clerk

RE: Agent of Record Designation

Effective on October 1st, 2009

To whom it may concern:

The purpose of this notification is to designate James H. Ochs dba Integrity Employee Benefits, LLC as Roseau County Of Record for the following indicated employee benefits;

Life Insurance Short Term Disability Long Term Disability
 Dental Vision Long Term Care

The designation is to become effective on October 1st, 2009

Roseau County understands that there will be no change in premium rates, contracts or guarantees as a result of this request.

Roseau County asks that you promptly forward all documents and materials requested by Jim Ochs to the following address:

Mr. James H. Ochs
Integrity Employee Benefits, LLC
1800 Louis Lane
Hastings, MN 55033
jim.ochs@integrityEB.com

Please direct all questions related to the above designated employee benefits to Jim Ochs at Integrity Employee Benefits, LLC, 651-437-7977 or jim.ochs@integrityEB.com

Thank you in advance for your cooperation.

Sincerely,

Printed Name _____

Job Title _____

Telephone _____



Employee Benefits, LLC

Integrity Benefits Solutions

James H. Ochs
651-437-7977
866-437-7977
jim.ochs@integrityEB.com

August 24, 2009

To: Minnesota City and County Clients

From: Jim Ochs

RE: Announcement of Integrity Employee Benefits, LLC

I am excited to announce the creation of our new employee benefit administration firm, ***Integrity Employee Benefits, LLC***.

In the interest of offering my clients expanded services, technology driven communication, and national product offerings, I recently stepped down from my position at Ochs Inc. to arrange for the new opportunities made available through Integrity Employee Benefits.

Through *IEB* we are able to continue to offer the same high level of service that you are accustomed to such as; 471.6161 State of MN statute compliance consultation; RFP processes conducted at no charge, annual employee benefit statements, access to the products that you now have through the same pooling arrangements, participation in employee meetings, and one convenient service contact for all of your insurance coverages.

The additional advantage that will be gained by being part of *IEB* is that we are aggressively pursuing and plan to begin implementing in 2010 a pooled approach towards electronic communication and on-line enrollment of our clients' full benefit program, including the ancillary benefits that we administer, making things easier for you, paperless, and saving you time and money.

IEB is also pursuing the marketing of our Minnesota cities and counties ancillary benefit programs through a process called on-line reverse auctions which will provide a broader national exposure to more insurance companies interested in public sector business. This new process will result in more competition for your business and lower bids.

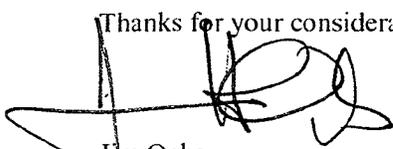
We, at Integrity Employee Benefits, are very excited about being able to aggressively pursue the improvement of our clients' ancillary products and pricing as well as upgrading the communication and administration of these programs.

Our objective, as your Agent of Record, is to offer all of these services free of charge or at reduced pooled rates.

Contact us for an Agent of Record designation form. **This completed form would be returned to Integrity Employee Benefits, LLC, 1800 Louis Lane, Hastings, MN 55033 by mail, email to jim.ochs@integrityEB.com or Fax at 651-319-0528.** *IEB* would then forward the form to each of your current ancillary insurance companies informing them that your group will now be working with Jim Ochs in conjunction with Integrity Employee Benefits, LLC in place of Ochs Inc.

In conclusion, I have valued and enjoyed working with all of my cities and counties over the past nearly 25 years and look forward to having the continued opportunity to work with you as together we pursue the improvement of your group's employee benefit program.

Thanks for your consideration.



Jim Ochs

FEATURES AND BENEFITS

MY INFORMATION

Empower employees to manage personal information including the ability to:

- Add, review or update personal information
- Manage time-off requests and view a summary by type, such as vacation, personal or sick day
- Update life event changes such as beneficiary, dependent or marital status formation
- Manage and review benefit elections
- View both current and future personal elections throughout the year

Time Off

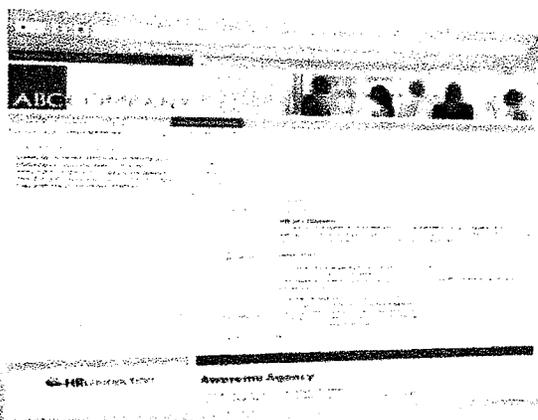
Date Range: 1/1/2009 - 12/31/2009

The table information on this page are based on "My Info" comments

| Type | Max | Used | Future Scheduled | Total Remaining | Accrued Balance |
|----------|-----|------|------------------|-----------------|-----------------|
| Vacation | 20 | 10 | 0 | 10 | 0 |
| Sick | 10 | 0 | 0 | 10 | 0 |
| Personal | 5 | 0 | 0 | 5 | 0 |

All Requests

| Start | End | Time | Type | Status | Amount | Actions |
|----------|----------|---------|------|---------|--------|---------|
| 1/1/2009 | 1/1/2009 | 8:00 AM | PTO | Pending | 8 | ✎ ✕ |
| 1/1/2009 | 1/1/2009 | 8:00 AM | PTO | Pending | 8 | ✎ ✕ |
| 1/1/2009 | 1/1/2009 | 8:00 AM | PTO | Pending | 8 | ✎ ✕ |



HUMAN RESOURCES

Help clients eliminate the need for distributing bulky and costly company materials and provide online access to career information to employees including:

- Handbooks
- Forms
- Directories
- Policies and procedures
- Career growth, job posting and training information

BENEFIT PLANS

Bundles everything employees want to know about their benefit plans in one secure location. Benefits are listed by type such as medical, dental, vision, etc. Within each plan type, employees can obtain detailed plan information and benefit summary information including the ability to:

- View plan design information including rates and eligibility
- Access Summary Plan Descriptions
- Compare plan benefits
- Obtain plan forms
- View carrier contact information
- Access Frequently Asked Questions

Benefit Plans

| Plan Name | Plan Type | Carrier | Summary Plan Description (SPD) |
|----------------------|------------|---------------|--------------------------------|
| Medical Plan | Medical | ABC Insurance | Medical Plan Summary |
| Dental Plan | Dental | ABC Insurance | Dental Plan Summary |
| Vision Plan | Vision | ABC Insurance | Vision Plan Summary |
| Life Insurance | Life | ABC Insurance | Life Insurance Summary |
| Disability Insurance | Disability | ABC Insurance | Disability Insurance Summary |