

Waunakee Public Library
Library Board Meeting
Library Programming Room
Friday, October 12, 2018 7:45 AM

Agendas may change prior to the commencement of the meeting. Please check the posting board at the entrance to the library.

- I. Call to order:
- II. Roll call: Annie Ballweg, Jean Elvekrog, Kathy Grosskopf, Erin Moran, Mike Ricker, Cindy Turner, Geoff Vine, Erick Plumb. Introduction of guests.
- III. Consent agenda
 - A. Approval of minutes from September 21, 2018 meeting
 - B. Approval of monthly expenditures
 - C. Financial Reports, including *Forever Fund* and 220 Account
- IV. Public Comment
- V. Director's Report
- VI. Old Business
 - A. Construction Committee Report: Geoff Vine
 - B. Capital Campaign Committee Report: Annie Ballweg
 - C. Communications Committee Report: Mike Ricker
- VII. New Business
 - A. Updates on 2019 Library Budget
 - B. Discuss year-end appeal mailing
- VIII. Adjourn

Next Library Board meeting: Friday, November 16, 2018 at 7:45 AM---program room

Notice is hereby given that the Village Board may attend this meeting. No action will be taken by the Village Board at this meeting.

Any person who has a qualifying disability as defined by the Americans With Disabilities Act that requires the meeting or materials at the meeting to be in an accessible location or form should contact the municipal clerk at (608) 850-8500, 500 West Main Street, Waunakee, Wisconsin.

Waunakee Public Library

Library Board Meeting

Friday, September 21, 2018

7:45 AM

Library Programming Room

- I. **Call to order:** Jean called the meeting to order at 7:50 AM
- II. **Roll Call:**
 - A. **Roll call:** Present: Jean Elvekrog, Mike Ricker, Geoff Vine, Erin Moran and Erick Plumb, Director
Not present: Kathy Grosskopf, Cindy Turner, Annie Ballweg
 - B. **Guest:** Todd Schmidt
- III. **Approval of consent agenda-** Jean moved, Mike seconded, Passed.
- IV. **Public comment:** none
- V. **Library Director's Report:** Erick highlighted the search that was successfully completed for the Youth Services Librarian position. Angela Hircock will start in that position on 10/1/2018. The All About Town program where library card holders can use their library card to get discounts from local businesses has been well received. The staff in-service training focused on CPR and first aid and was successfully completed.
- VI. **Old Business**
 - A. **Construction Committee Report: Geoff Vine**
The new library planned open date is now 7/1/2019. Steel is now in and floors are in process. The construction team was able to implement a design which reduced the cost of the driveway from the worst-case estimates
 - B. **Communication Committee Report: Mike Ricker** – Mike said no progress was made since the last board meeting. Geoff indicated that completion of steel and floors will make a public event
 - C. **2019 Operating Budget: Erick Plumb and Todd Schmidt** - Erick and Todd discussed progress on the 2019 budget and issues still to be resolved.
- VII. **New business**
- VIII. **Adjourn:** Erin moved, Geoff seconded, passed. The meeting was adjourned at 8:20 AM.

Next Library Board Meeting: Friday, October 12, 2018 at 7:45 AM at WPL Programming Room.

Respectfully submitted, Mike Ricker, Trustee and Acting Secretary

September 2018 Bills

Account	Vender	Amount
100-551400-290 -Leased Items		
	Gordon Flesch	383.02
	Total	383.02
100-551400-292 -Maintenance Contracts		
	SCLS	
	Total	0.00
100-551400-311 – Postage		
	Elvekrog reimbursement	
	Post Office	73.25
	Total	73.25
100-551400-320 - Pubs/Subs/Dues		
	WILS	
	ALA	42.00
	Amazon Prime	
	Total	42.00
100-551400-330-Library Travel/Training		
	SCLS	
	Dunkin Donuts - staff inservice	24.69
	WLA Conference	650.00
	Total	674.69
100-551400-340 - Programs		
	Ace	
	Amazon	
	Piggly Wiggly	11.32
	Dollar Tree	9.50
	Costco	35.98
	Walgreens	
	Scott Mellor performer	150.00
	Waunakee Airport Association	50.00
	Corey Saffold (Paradox of Being a Black Police Officer)	200.00
	JNJ Craftworks	125.00
	Total	581.80
100-551400-341 - Equipment		
	Amazon	
	Office depot	50.38
	Total	50.38
100-551400-380 – Adult Books		
	Amazon	231.59
	Dane County Library Service	
	Baker & Taylor	3,137.13
	Total	3,368.72
100-551400-381 – Juvenile Books		
	Amazon	119.23
	Baker & Taylor	2,194.89
	Penworthy	
	Total	2,314.12

100-551400-383 – Serial Subscriptions		
	Rivistas	6,761.33
	Total	6,761.33
100-551400-384 - Digital Materials & Computer Software		
	CDW-G (Adobe cloud suite)	
	Verizon -Hotspots	130.37
	Findaway (launchpads)	69.99
	Kaspersky anti-virus for self-check	
	Demco	
	Amazon (e-books)	
	Barnes & Noble (e-books)	
	TBS faxing/scan service	
	Total	200.36
100-551400-385 – Kit Supplies		
	Amazon	25.49
	Walmart	
	Lakeshore	
	Total	25.49
100-551400-386 – Audio Materials		
	Penguin	120.75
	Amazon	212.06
	Books on Tape	60.00
	Recorded Books	307.72
	Midwest tape	170.87
	Total	871.40
100-551400-387 – Videos		
	Amazon	493.25
	Midwest	534.10
	Total	1,027.35
100-551400-390 - Other (Supplies)		
	SCLS	327.69
	Amazon	44.95
	Demco	200.61
	Medical Environmental Recovery Inc	372.00
	Piggly	25.45
	Office depot	119.20
	Office Max	
	Target	53.93
	Total	1,143.83
100-551400-392 - Public Relations		
	Minuteman Press	34.00
	Total	34.00
101-551401-210 - Building Services		
	Coverall	1,345.00
	Rhyme	
	Plunketts Pest control	25.00
	Russ' Plumbing Inc	
	ServiceMaster	
	Total	1,370.00
101-551401-390 - Building Other		

Total		0.00
430-551400-810 - Equipment Replacement		
	SCLS	
	Amazon	
	Total	0.00
470-551400-210 - Library Outside Services		
	McDonald Schaefer	
	Guilty Café	
	Total	0.00
470-551400-215 - BLD Architect		
	OPN	
220-46740011- Special Revenue Fund		
Grand Total		18,921.74

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VILLAGE OF WAUNAKEE
REVENUES AND EXPENDITURES COMPARED TO BUDGET
FOR 9 MONTHS ENDING SEPTEMBER 30, 2018

GENERAL FUND

	Current	YTD	BUDGET AMOUNT	VARIANCE	% OF BUDGET
100-43740020	\$0.00	\$167,147.00	\$160,046.00	(\$7,101.00)	104.44%
100-43740091	\$0.00	\$1,106.00	\$0.00	(\$1,106.00)	100.00%
100-48540070	\$0.00	\$11,244.51	\$0.00	(\$11,244.51)	100.00%
TOTAL	\$0.00	\$179,497.51	\$160,046.00	(\$19,451.51)	112.15%
TOTAL FUND REVENUES					
	\$0.00	\$179,497.51	\$160,046.00	(\$19,451.51)	112.15%
100-551400-110	\$28,179.52	\$188,012.53	\$251,806.00	\$63,793.47	74.67%
100-551400-120	\$32,594.84	\$206,780.60	\$282,882.00	\$76,101.40	73.10%
100-551400-121	\$33.77	\$33.77	\$0.00	(\$33.77)	100.00%
100-551400-130	\$4,471.35	\$28,716.00	\$40,903.00	\$12,187.00	70.21%
100-551400-131	\$3,303.19	\$21,807.99	\$29,585.00	\$7,777.01	73.71%
100-551400-132	\$8,586.63	\$85,850.00	\$96,775.00	\$10,925.00	88.71%
100-551400-133	\$37.58	\$357.21	\$349.00	(\$8.21)	102.35%
100-551400-134	\$628.76	\$6,488.39	\$9,026.00	\$2,537.61	71.89%
100-551400-217	\$0.00	\$0.00	\$325.00	\$325.00	0.00%
100-551400-219	\$0.00	\$45,612.47	\$45,527.00	(\$85.47)	100.19%
100-551400-225	\$545.60	\$4,439.07	\$6,384.00	\$1,944.93	69.53%
100-551400-290	\$0.00	\$535.47	\$4,596.00	\$4,060.53	11.65%
100-551400-292	\$0.00	\$262.35	\$2,400.00	\$2,137.65	10.93%
100-551400-311	\$100.20	\$761.94	\$1,250.00	\$488.06	60.96%
100-551400-320	\$263.00	\$3,078.51	\$2,225.00	(\$853.51)	138.36%
100-551400-330	\$482.00	\$1,963.54	\$5,320.00	\$3,356.46	36.91%
100-551400-340	\$594.05	\$11,916.39	\$10,600.00	(\$1,316.39)	112.42%
100-551400-341	\$0.00	\$3,239.76	\$4,000.00	\$760.24	80.99%
100-551400-380	\$3,148.82	\$20,416.28	\$36,300.00	\$15,883.72	56.24%
100-551400-381	\$2,807.95	\$14,557.35	\$18,750.00	\$4,192.65	77.64%
100-551400-383	\$0.00	\$8,199.31	\$13,750.00	\$5,550.69	59.63%

GENERAL FUND

	Current	YTD	BUDGET AMOUNT	VARIANCE	% OF BUDGET
LIBRARY COMPUTER SOFTWARE	\$1,138.78	\$12,079.65	\$10,340.00	(\$1,739.65)	116.82%
LIBRARY KIT SUPPLIES	\$26.46	\$1,562.32	\$3,000.00	\$1,437.68	52.08%
LIBRARY AUDIO MATERIALS	\$414.85	\$4,542.72	\$10,500.00	\$5,957.28	43.26%
LIBRARY VIDEOS	\$1,076.01	\$7,539.30	\$8,500.00	\$960.70	88.70%
LIBRARY OTHER	\$2,062.47	\$9,166.37	\$11,412.00	\$2,245.63	80.32%
LIBRARY PUBLIC RELATIONS	\$34.00	\$34.00	\$3,475.00	\$3,441.00	0.98%
LIBRARY BLDG FULL TIME	\$121.29	\$563.04	\$0.00	(\$563.04)	100.00%
LIBRARY BLDG FICA	\$9.25	\$41.88	\$0.00	(\$41.88)	100.00%
LIBRARY BLDG RETIREMENT	\$8.14	\$37.74	\$0.00	(\$37.74)	100.00%
LIBRARY BLDG HEALTH	\$0.00	\$246.25	\$0.00	(\$246.25)	100.00%
LIBRARY BLDG LIFE	\$0.28	\$0.93	\$0.00	(\$0.93)	100.00%
LIBRARY BLDG DENTAL	\$0.00	\$18.42	\$0.00	(\$18.42)	100.00%
LIBRARY BLDG SERVICES	\$1,578.86	\$14,764.90	\$21,900.00	\$7,135.10	67.42%
LIBRARY BLDG UTILITIES	\$1,287.64	\$8,469.09	\$12,000.00	\$3,530.91	70.58%
LIBRARY BLDG GAS HEAT	\$24.80	\$1,342.16	\$2,460.00	\$1,117.84	54.56%
LIBRARY BLDG REPAIRS/MAINT	\$0.00	\$162.41	\$1,688.00	\$1,525.59	9.62%
LIBRARY BLDG OTHER	\$0.00	\$167.80	\$350.00	\$182.20	47.94%
TOTAL	\$93,560.09	\$713,767.91	\$948,378.00	\$234,610.09	75.26%

TOTAL FUND EXPENDITURES

\$93,560.09	\$713,767.91	\$948,378.00	\$234,610.09	75.26%
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NET REVENUES OVER EXPENDITURES

(\$93,560.09)	(\$534,270.40)	(\$788,332.00)	(\$254,061.60)	67.77%
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VILLAGE OF WAUNAKEE

TRIAL BALANCE

FOR 9 MONTHS ENDING SEPTEMBER 30, 2018

	YTD ACTUAL	YTD BUDGET
220-11110 COMMINGLED CASH	\$34,562.57	\$0.00
220-11210 LIBRARY SPECIAL REVENUE CASH	\$0.00	\$0.00
220-11501 CD INVESTMENTS	\$0.00	\$0.00
220-11580 LIBRARY CD 599001246	\$0.00	\$0.00
220-11581 LIBRARY CD 12359399	\$0.00	\$0.00
220-11582 LIBRARY CD 5006134353	\$0.00	\$0.00
220-11583 LIBRARY MONEY MARKET	\$0.00	\$0.00
220-11584 LIBRARY T-BILL	\$0.00	\$0.00
220-11585 CD cert 791962692	\$0.00	\$0.00
220-11800 PETTY CASH - LIBRARY	\$0.00	\$0.00
220-11801 CASH ON HAND	\$0.00	\$0.00
220-13300 ACCRUED INTEREST RECEIVABLE	(\$334.85)	\$0.00
220-21100 MISC ACCOUNTS PAYABLE	\$0.00	\$0.00
220-21219 ACCOUNTS PAYABLE SYSTEM	\$0.00	\$0.00
220-21999 P/R ALLOCATED TO OTHER FUNDS	\$0.00	\$0.00
220-34220 DESIGNATED - CARBERRY FUND	\$0.00	\$0.00
220-34221 DESIGNATED - SCHUBERT FUND	\$0.00	\$0.00
220-34300 FUND BALANCE	\$540.00	\$0.00
220-43740091 SOUTH CENTRAL LIBRARY AID	\$124,244.26	\$0.00
220-46740011 PUBLIC CHARGES	\$0.00	\$0.00
220-46740012 BOOK SALES	\$7,284.43	\$14,700.00
220-46740013 DAMAGED BOOKS	\$0.00	\$0.00
220-46740014 PHOTOCOPIES	\$0.00	\$0.00
220-48040010 MISCELLANEOUS REVENUE	\$1,473.54	\$1,300.00
220-48140001 INTEREST INCOME	\$0.00	\$0.00
220-48340001 PROPERTY SALES	\$65.00	\$225.00
220-48540070 DONATIONS	\$0.00	\$0.00
	\$614.09	\$0.00

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1030243: Waunakee Library Forever Fund

8/1/2018 To 8/31/2018

Balance

Beginning Balance 266,639.58

Contributions/Gifts

Contributions* 0.00

**Contribution totals include net gift amounts for credit card gifts. Each credit card gift is assessed a merchant processing fee by the donor's credit card company of approximately 4%.*

Transfers In 0.00

0.00

Portfolio Gains (Losses), Net of Fees

Interest & Dividends 196.88

Unrealized Gain / Loss 3,543.52

Realized Gain / Loss 5.54

Trustee Fees (21.25)

3,724.69

Grants/Distributions

Grants/Distributions 0.00

Transfers Out 0.00

MCF Support (222.20)

(222.20)

Ending Balance

\$270,142.07

WAUNAKEE PUBLIC LIBRARY MONTHLY ACTIVITY REPORT

September 2018

	2018			2017		% Change Prev Month	% Change Prev Year	YTD % Change
	September	Prev Month	Yr-to-date	September	Yr-to-date			
# of Days Library was open	24	27	231	25	231	-11.1%	N/A	N/A
CIRCULATION								
Physical circulation	18,995	23,564	186,856	17,896	178,634	-19.4%	6.1%	4.6%
Digital circulation	2,145	2,494	18,970	1,690	15,880	-14.0%	26.9%	19.5%
Library Total	21,140	26,058	205,826	19,586	194,514	-18.9%	7.9%	5.8%
<i>Per Day library was open</i>	881	965	891	783	842	-8.7%	12.4%	5.8%
Average of Deforest, Monona and	28,169	33,365	271,404	27,393	269,397	-15.6%	2.8%	0.7%
By Category								
Books								
Juvenile Fiction	2,229	3,109	22,183	1,713	19,589	-28.3%	30.1%	13.2%
Juvenile Non-Fiction	1,232	1,365	12,739	997	10,586	-9.7%	23.6%	20.3%
Easy Readers	1,209	1,438	11,568	1,021	11,207	-15.9%	18.4%	3.2%
Picture books	3,313	3,542	31,550	3,154	26,757	-6.5%	5.0%	17.9%
Total Juvenile	7,983	9,454	78,040	6,885	68,139	-15.6%	15.9%	14.5%
Young Adult	517	1,052	6,708	627	6,017	-50.9%	-17.5%	11.5%
Adult Fiction	2,111	2,567	20,579	2,063	20,520	-17.8%	2.3%	0.3%
Adult non-Fiction	1,834	2,172	18,331	2,471	23,215	-15.6%	-25.8%	-21.0%
Large print	383	513	3,774	361	3,611	-25.3%	6.1%	4.5%
Adult Paperbacks	217	296	2,493	291	2,310	-26.7%	-25.4%	7.9%
Total Adult	4,545	5,548	45,177	5,186	49,656	-18.1%	-12.4%	-9.0%
Magazines	414	548	3,903	576	4,527	-24.5%	-28.1%	-13.8%
Audio	1,454	1,290	11,646	1,321	13,827	12.7%	10.1%	-15.8%
DVD and video	3,049	4,345	30,354	2,819	29,627	-29.8%	8.2%	2.5%
Software	32	10	222	33	324	220.0%	-3.0%	-31.5%
Kits	850	1,135	9,394	912	10,824	-25.1%	-6.8%	-13.2%
Electric Resources	0	0	0	0	0	N/A	N/A	N/A
E-reader, laptops, equipment	55	82	623	60	695	-32.9%	-8.3%	-10.4%
E-books	2,145	2,494	18,970	1,690	15,880	-14.0%	26.9%	19.5%
% of total circulation	10.1%	9.6%	9.2%	8.6%	8.2%	6.0%	17.6%	N/A
PROGRAMS								
Children								
Number	31	15	272	35	267	106.7%	-11.4%	1.9%
Attendance	949	1,502	11,488	931	12,706	-36.8%	1.9%	-9.6%
Young adult								
Number	3	2	27	3	28	50.0%	0.0%	-3.6%
Attendance	7	4	124	15	185	75.0%	-53.3%	-33.0%
Adult								
Number	8	5	81	9	51	60.0%	-11.1%	58.8%
Attendance	90	86	1,116	393	1,648	4.7%	-77.1%	-32.3%
# OF USES OF PUBLIC COMPUTERS *	5,608	5,027	46,269	5,235	49,166	11.6%	7.1%	-5.9%
# OF VISITORS TO LIBRARY	11,345	15,244	119,089	11,451	115,300	-25.6%	-0.9%	3.3%

Library Activity Report
Erick Plumb
September 2018

- We are very pleased that Angela Hircock began her duties as our new Youth Services Librarian on October 1. We think she is a great fit for us and will dramatically broaden our services for older grades beginning in the coming weeks as she finds her feet here.
- While it continues to rain relentlessly this fall, the building continues to take shape. The concrete floors are poured, and the exterior wall-frames are being installed. Every day, the building looks more and more like the finished product. The driveways and parking lots are graded and now allow workers to park on site instead of on neighborhood streets. We selected a playground vendor, Lee Recreation, to design and install the new McWatty Playground on site. Their new design will incorporate new equipment alongside the climbing wall that was previously at McWatty Park. There will be a public event on Friday, October 19 that will allow interested members of the community a chance to walk on the site and have questions answered. (Time tbd as of this writing.)
- Budget update: the Village is choosing a new health insurance plan with Quartz in 2019, implementing a high-deductible plan and health savings accounts. To stay with our existing insurance (also with Quartz) would have seen a 15% increase in the Village's health care contributions in 2019's budget, which is obviously a difficult pill to swallow in a tight budget year. By adopting the new HSA plans, the Village's health costs will likely go up by less than 2%. In a year where the Library is asking the Village for a significant increase in operating funds due to our mid-year move to the new building, plus additional maintenance staff, I welcome the change and the cost-savings that should make health care costs in future years more sustainable. I've included Assistant Village Administrator's memo to staff and the Village Board in this packet for your information. Health insurance covers five fulltime library staff members, and four part-time employees.

Youth Services Report by Brittany

September brought the return of school and with it our normally scheduled programs and two new fun additions. Storytimes have been expanded to now include Jammie Jams on a regular weekly rotation. As this is an evening storytime it brings in a different set of patrons we may not see as much and offering it weekly encourages them to build a more solid library habit. We also debuted "Storytime at the Airport," which was hosted by the Esse family in their airplane hangar. Families loved this opportunity and over 100 people joined us. Our second new program is "My First Book Club," which is geared towards kids ages 6-8 who are in different stages of reading independently. Brought about from a patron suggestion, this book club hopes to target kids aging out of storytime, but not quite old enough to participate in a more traditional book club. I recently attended a summer wrap-up meeting with the schools to go over our summer reading program collaboration. They reported it made things easier and less stressful for them, but wished there was a way we could collect more data on how much kids

were participating outside of just registering. We will certainly have new obstacles to overcome next summer, but we are moving towards continuing our efforts and improving and expanding it each year.

Adult Services Report by Courtney

In August, I hosted 4 programs. I attended a Beyond the Page workshop with Gay to discuss grant ideas for next year. We will not be a grant writing library next year, but will offer to host some of the programs. We will still apply for the EZ grants that BTP offers. I helped Rose from SCLS and Demco set up our new calendar software, SignUp. From both patron and staff perspective, I think it works and looks a lot cleaner than our previous calendar. We did a large amount of weeding of audiobooks from the last decade and reordered new copies of the most popular. I sent out thank you cards to all the businesses that participated in the All Around Town program. I also included a survey that asks for feedback, (rough) number of times discount was used, and if they would be interested in participating next year.

Erick's Meetings and Appearances this month

- Rotary Board of Directors, September 4
- Village Board, September 4
- OPN's Mindy Sorg re: furniture selection, September 7
- Vogel Bros. construction meeting, September 4 and 18
- Village Management meeting, September 4
- Rotary, September 6, 13, 20
- Wauktoberfest Rotary beer tent, September 16
- Library Staff Meeting and Inservice, September 19
- Library Management meeting, September 35



Village of Waunakee
500 W. Main Street
P.O. Box 100
Waunakee, WI 53597
(608) 850-2182
fax (608) 849-5628

Memo

To: Village Board Trustees and Staff
From: Todd Schmidt, Village Administrator and Adam Bentley, Assistant Village Administrator/Human Resources Manager
Date: September 25, 2018
Re: Healthcare Savings Account (HSA) Introduction

History of Village Health Insurance

In 2016, the Village of Waunakee moved away from the State of Wisconsin Insurance Plan and signed a two year contract, ending in 2018, with Quartz Health Insurance (formally Unity) to provide health insurance to our Village staff and retirees. The current plan (see attached) is a direct premium payment plan where the Village is billed and pays the premium monthly. The Village pays 95% of the premium for a full time eligible employee, leaving the employee to pay the remaining 5% along with any relevant copays for items like prescriptions, diabetic supplies or emergency room visits.

In mid-2018, knowing that the two year plan was expiring, a staff committee worked with Associated, our health insurance broker, to develop and solicit proposals for health insurance and test the market. The Village joined a group of public employers, via Associated, to maximize the potential for savings. This was particularly important considering the levels of claims the Village has been seeing over the past year. During the past plan year, the benefit and loss ratio for the Village has hovered around 160%. In other words, for every dollar the Village was spending on health insurance premiums, the insurer, Quartz, was spending \$1.60 on claims.

Quartz was the only insurer that submitted a competitive proposal for the Village to consider that didn't cause significant disruption. In that proposal, an offer was made to increase premiums by 15% impacting the Village's overall annual premium payment by approximately \$175,000. Being that this is a significant increase, Quartz offered alternative plans utilizing a process model shifting from purely direct premium payments to a Health Savings Account (HSA) model.

Such a model increases a single and family deductible which is then offset by premium reductions and employer contributions to an employee's HSA.

Healthcare Savings Account Overview/ High Deductible Plan

There were three goals Village Administration considered when reviewing plan options:

1. Attempt to maintain competitive and robust benefit levels of our insurance
2. If financially possible, stay with Quartz to limit disruptions in service
3. Build a model that is sustainable to the staff and the Village

The HSA model coupled with a high deductible plan offers significant advantages to the individual employee and to the Village. The model reduces overall premium contributions by both the Village and the employee, reduces overall financial exposure to the employee, and increases flexibility and choice for the employee.

In the HSA model, the Village and the employee realizes a lower premium due to the change to a higher deductible. We are projecting an approximate 25-28% lower premium for both the employee and the Village; this will be reflected in lower premium payments by insured staff members. To offset the increase in the deductible, the Village will contribute to each individual employee Health Savings Account.

For example:

If the deductible is \$6,000 under a family high deductible plan, the Village may contribute \$5,000 to the individual's HSA. In this scenario, the employee would only be on the hook for \$1,000 per year to meet the deductible; no further expenses would be incurred to the family for covered in network claims (ie. Prescriptions, office visits, urgent care etc.) .

Under the current plan, total employee financial exposure (for a family) is \$6,700 (RX and ER Max out of pocket). Under the proposed HSA model, total exposure would be \$1,000, a significant reduction in financial exposure to the insured staff member and their family.

Not only would the Village contribute to the HSA, an individual employee could contribute to the HSA via payroll deduction (all pre-tax). This would afford the employee the ability to payroll deduct for their portion of their annual deductible along with payroll deduct for other healthcare related expenses (like glasses or dental work). In this way, the HSA is very similar to our flexible spending account benefit but even better because the maximum yearly contribution is much higher and there is no loss of leftover money once the year has concluded (under the FSA, if you don't use it you lose it and aren't able to accumulate savings).

Increase in Flexibility

Each insured staff member will receive a Healthcare Savings Account with a corresponding debit/credit card. For medical expenses, a staff member could simply use the card to pay bills or pay for healthcare related expenses covered under IRS guidelines. If the staff member spends through the account and meets the deductible, there are no further expenses by the staff member for their normal network expenses.

If the staff member does not spend all of their HSA money, the money rolls over from year to year with unlimited savings amount. This essentially allows the HSA to grow over time which can be used to pay for medical expenses or pay for their portion of the deductible, effectively eliminating member out of pocket expenses.

It is conceivable that individual staff members could save a significant amount over years of saving with the HSA. The HSA is mobile and is fully owned by the staff member. Should the staff member leave, they retain their HSA dollars in their own personal HSA and can continue to use it for their medical expenses. The savings account itself is an interest bearing account and options for investment may be possible in the future.

Lastly, for those employees closer to retirement, the money in the HSA can be used for medical expenses but can also, at age 65, be extracted for expenses that are not medically related. Although, dollars not spent on medically related issues are taxable.

Overall this model reduces overall payment to the insurance company and instead shifts the village contributions to the individual employee, giving them more control over their health expenses and more options in planning for the future.

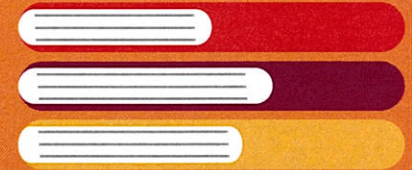
Education/Review

Village Administration will be offering opportunities to learn more about the HSA and its impact. We will offer a number of group and individual education sessions during the month of October to ensure everyone has an opportunity to learn about the new model. Individual meeting opportunities will be offered to point of service plan users and retirees.

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Waunakee Public Library

October 2018

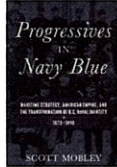


Adult Programs

Author Visit: Scott Mobley

Tuesday, October 2 - 7:00 p.m.

Author of: *Progressives in Navy Blue: Maritime Strategy, American Empire & the Transformation of the US Naval Identity 1873-1898* discusses his research and offers some surprising conclusions about how the modern U.S. Navy emerged from its Age of Sail roots during the late 19th century. In particular, the talk highlights how Wisconsin places and personalities helped to shape this dramatic tale of naval transformation.



Dane County Housing Gap Crisis: Community Options for Expanding Workforce, Affordable & Senior Housing

Wednesday, October 3 - 6:30 p.m.

The presentation will provide an overview of the Dane County housing gap, what it is, who it impacts and why we are facing a housing crisis. The presentation reviews local government tools for addressing the housing gap, new reporting requirements for communities, as well as current programs, financing and public policy updates.

Author Visit: Christine Klotz

Tuesday, October 30 - 7:00 p.m.

Christine Klotz is a nationally recognized expert in care of the elderly. Klotz's book, *All-In Caregiving*, discusses safety at home, medical treatments, big secrets of care giving, hospitalization hazards, and more.

"Hands-On" Film Screening

Tuesday, October 23 - 6:30 p.m.

"Hands On," (Bob Leff) features five Wisconsin artisan/artists—a bagpipe maker, a wood turner, a banjo maker, a knife sharpener and maker, and a fiber producer—all showing how they work and telling why they do what they do. Common to all of them is a passion for their craft and a deep dedication to the highest standards of excellence.

The History of Clothing

The Changing Costumes of the Nordic Middle Ages

Thursday, October 4 - 7:00 p.m.

This presentation takes a look at clothes in the Nordic Middle Ages and how trade and economic conditions resulting from travel affected dress. It will evaluate what the influences from abroad and warfare had on clothing and how those changing clothing influences might have been perceived through their representations in literature.

Rituals of Romance: A History of Courtship and Weddings

Thursday, October 11 - 7:00 p.m.

Entrenched traditions of the wedding ceremony may seem eternal, yet these rituals have existed for less than 200 years. Leslie Bellais, Curator of Social History at the Wisconsin Historical Museum, will explore how these traditions emerged and why they have fossilized into the wedding rituals we experience today. Ms. Bellais will also compare wedding clothing and practices to the rituals of courtship, which in contrast have changed and evolved over time.

Potlicking Time Through Attire: Empress Dowager Cixi & Her Birthday Vest

Thursday, October 18 - 7:00 p.m.

Yuhang Li shows that through the multi-mediated presentations of a garment to commemorate her birth, Cixi inscribed herself into a symbolic and ritualistic world that secured her legitimacy as a de facto ruler; at the same time, she combined a fashion design and a new media, photography, to display her costume and created a new mode of ritual for imperial birthday celebrations.

Book Clubs

Wednesday Night Page Turners

Wednesday, October 10 - 7:00 p.m.
The Death and Life of the Great Lakes
by Dan Egan

Ales 'n Tales Book Club

Tuesday, October 16 - 7:00 p.m.

Born a Crime by Trevor Noah

This group is meeting @ Octopi Brewing this month.
Come early for food and drinks before the discussion.

October 2018

Waunakee Public Library

Children's Programs

Storytimes

Baby Time

Tuesdays,
October 2, 16, 23, 30
@ 10:45 a.m.
Wednesdays,
October 3, 17, 24, & 31
@ 9:45 a.m.

Share stories, rhymes, and lap songs, followed by play time for babies and chat time for caregivers! Ages 0-2.

Toddler Time

Thursdays,
October 4, 18, & 25
@ 9:45 a.m. & 10:45 a.m..
This is an active 20 minute program of simple stories, rhymes and songs for 2 & 3 year olds with a caregiver.



Preschool Storytime

Tuesdays,
October 2, 16, 23, & 30
@ 9:45 a.m.
Wednesdays,
October 3, 17, 24, & 31
@ 10:45 a.m.
Fun for older preschoolers and caregivers who are getting ready for the school experience. Share more complex stories, songs, rhymes, and more! No registration required. Ages 3-5.

Family Storytime

Saturday, October 20
@ 10:30 a.m.
Perfect for when you and your child can't make it to the weekday storytimes, or if you just love it so much that you want more!

Jammie Jams

Mondays, October 1, 15, 22, & 29
@ 6:30 p.m.
Wear your coziest pajamas and join us for an evening storytime. We'll share favorite stories, rhymes and activities together! Registration is not required.

Kid's Yoga

Monday, October 8 @ 1:00 p.m.
Join the staff of CI Pediatric Therapy Centers as we try some fun yoga moves. Bring a yoga mat or a towel and wear comfy clothes. Ages 2-5.



PAWS to Read

Thursday, October 18 @ 4:00 p.m.
For grades K and up. Come read a story with Disney, a certified Pet Partners Therapy Dog and Read With Me Program Dog! Each reader will have 10 minutes to read a story with this furry, fun-loving pal. Readers must be accompanied by a caregiver to participate. Registration for this monthly event begins the first of each month.

Story Crafters

Tuesday, October 9 @ 9:45 a.m.
Meet at the library for a story, song, and craft!

Kid's Dance Party

Thursday, October 11 @ 9:45 a.m.
Come shimmy, shake, and dance up a storm to all of our favorite songs! Program will last 30-45 minutes. For kids and families.

Discovery Day

Saturday, October 13 @ 10:30 a.m.
Come learn, explore, & play at the library! This is a drop-in program and caregivers are encouraged to come throughout the hour. Ages 3+

My First Book Club

Tuesday, October 16 @ 3:30 p.m.
Join us as we snack and read longer picture books, early readers and chapter books together. We'll finish with a fun activity and/or craft based on the book. Best of all, you can work your way towards a book of your very own. Five visits = one brand new book of your choice! Children do not need to be reading on their own for this club. Ages 6 - 8.



Just-for-Fun Magic Show

Friday, October 26 @ 2:00 p.m.
Come and enjoy a wonder-filled time of amazing magic and serious fun! This show will feature lots of laughter and plenty of audience participation. No registration, ages 4+.

TEEN Scene

Writing Club

Tuesday, October 9 @ 6:30 p.m.

Kid's Club