North Township - LaPaz Fire Protection Territory, Executive Committee, Public Meeting
Monday, June 8, 2026 at 6:00pm
LaPaz-North Township Fire Station

Present:

Roger Ecker, Town of LaPaz, President
Cathy Welch, Town of LaPaz
Stephen Barber, North Township, Secretary
Judy Fisher, North Township, Vice President
Steven Davenport, North Township (appointed by Ms. Haskins)

Also present:

Emily Haskins, Trustee
Mathew Haskins, Fire Chief
Please refer to the sign-in sheet for additional attendees.

* The reader will note that meetings are now livestreamed. Please refer to our website for a schedule of our meetings, links for the live streams, and additional information: https://northtownship.org .

The meeting consisted of the following: Mr. Ecker called the meeting to order at 6:01pm.

1. Approval of 5/18/26 Meeting Minutes (attached): Mr. Ecker moved to approve the minutes, seconded by Mr. Barber, and passed 5-0.
2. Recommendation to Township regarding applications
   a. Mr. Ecker moved to recommend that the Township move forward with personnel decisions, seconded by Mr. Davenport, and passed 5-0.
3. Employee Update:
   a. Ms. Haskins shared a couple options to provide life insurance for our employees (see attached handout). Mr. Barber moved to recommend that the Township approve the life insurance option for $50,000, seconded by Mr. Ecker, and passed 5-0.
4. Trustee Update:
   a. Ms. Haskins provided the Accounts Receivable Aging report (see attached handout). As of June 1, 2026 receipts from services provided are $49,591.90.
5. Good of the order announcements or updates from Fire Department.
   a. Mr. Haskins attended a Marshall County Commissioners meeting and was approved for the Public Safety Grant of $50,000 to purchase new radios. The radios have been ordered and delivered.
6. Public Comment: None
7. Next Meetings:
   a. Monday, July 27, 2026 at 6:00pm.
8. Mr. Ecker moved to adjourn, seconded by Mr. Barber, and passed 5-0. The meeting adjourned at 6:12pm.

Respectfully Submitted,
Stephen Barber, Secretary

Approved: ☑ As written ☐ As Amended ☐ As Corrected did not attend

Roger Ecker, President | Date

Judy Fisher 7/27/26

Judy Fisher, Vice President | Date

7-27-26

Stephen Barber, Secretary | Date

Cathy Welch (ekh) 7/27/26

Cathy Welch | Date

7-27-26

Steven Davenport | Date

North Township-Lapaz Fire Territory Executive Committee Public Meeting
Monday, June 8, 2026 at 6:00pm
LaPaz-North Township Fire Station

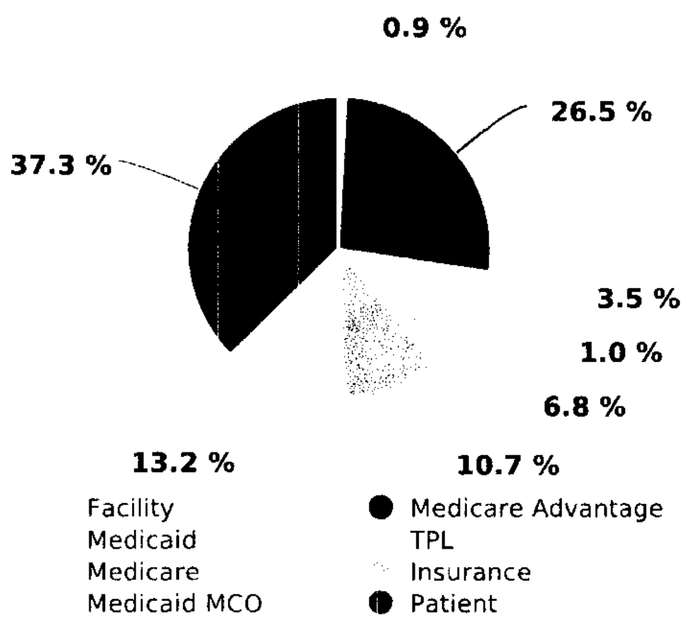
Sign-In Sheet

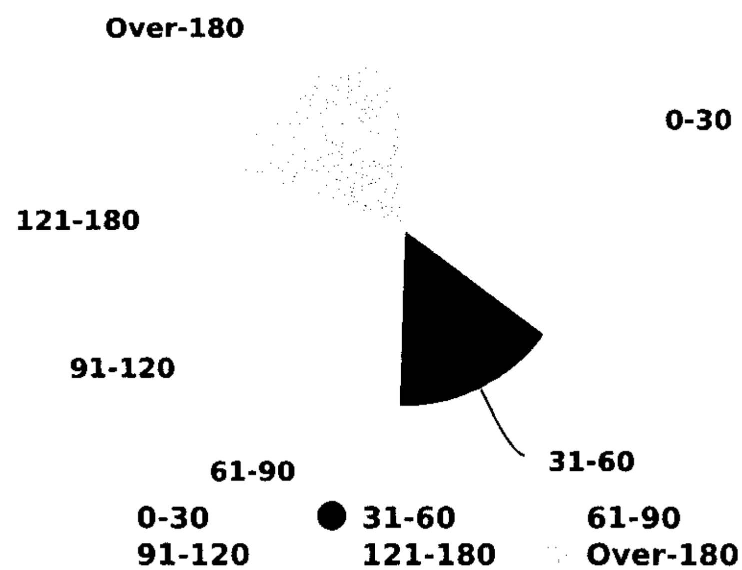
1. Steve Barber
2. Al [illegible]
3. Roger E[illegible]
4. Douglas Barney
5. Sandy Robertson
6. Susan Cox
7. Judy Fisher
8.
9.
10.
11.
12.
13.
14.
15.
16.
17.
18.
19.
20.
21.

North Township-Lapaz Fire Territory Executive Committee Public Meeting
Monday, June 8, 2026 at 6:00pm
LaPaz-North Township Fire Station

1. **Approval of 5/18/26 Meeting Minutes**
2. **Recommendation to Township regarding applicants**
3. **Employee updates**
4. **Trustee update**
5. **Good of the order announcements or updates from Fire Department**
6. **Public Comment (Limited to 2 minutes per person)**

Current Payor	Current	31-60	61-90	91-120	121-180	Over 180	Total
Facility	0.00	0.00	0.00	0.00	0.00	787.60	787.60
Medicare Advantage	7,916.40	4,604.80	4,597.10	4,882.44	0.00	1,894.40	23,895.14
Medicaid	1,732.00	0.00	212.43	0.00	366.82	848.40	3,159.65
TPL	140.81	766.80	0.00	0.00	0.00	0.00	907.61
Medicare	4,417.60	0.00	0.00	0.00	1,901.80	-150.00	6,169.40
Insurance	4,836.42	121.52	481.45	0.00	1,904.40	2,337.50	9,681.29
Medicaid MCO	6,700.40	1,716.00	932.74	798.80	-17.10	1,749.20	11,880.04
Patient	5,875.08	6,629.84	2,967.70	3,965.59	3,941.43	10,244.46	33,624.10
Total	31,618.71	13,838.96	9,191.42	9,646.83	8,097.35	17,711.56	90,104.83





Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Group Insurance Proposal

Presented To:

North Township Trustees

Presented By:

NFP Property & Casualty Services Inc.

Includes:
Basic Term Life and AD&D

May 27, 2026

BASIC TERM LIFE AND AD&D INSURANCE

Mutual of Omaha

Proposal for: North Township Trustees
Alternate: 1.00

The following Basic Term Life and AD&D plan is being proposed on a fully-insured basis effective **06/01/26**. This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit *mutualofomaha.com*.

ELIGIBILITY

CLASS DEFINITION(S) — **Class 1:** Employee Benefits

ELIGIBILITY REQUIREMENT — This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.

MINIMUM WORK HOURS — **Class 1:** 30 or more hours each week

BENEFIT SUMMARY

EMPLOYEE TERM LIFE BENEFIT AMOUNTS

Benefit	Maximum Benefit	Guarantee Issue Amount	Minimum Benefit
$25,000	$25,000	$25,000	$25,000

EMPLOYEE BENEFIT REDUCTION SCHEDULE*

At Age:	Benefits Reduce to:
65	65%
70	45%
75	30%
80	20%
85	15%
90+	10%

* All benefit reductions are a percentage of the benefit amount.
The Guarantee Issue Amount is reduced according to the reduction schedule.

EMPLOYEE AD&D BENEFIT AMOUNT — The AD&D Principal Sum amount is equal to the amount of basic term life insurance.

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS

Minimum Participation	Number of Eligible Employees	Contribution Structure
100%	4	Non-Contributory

COST SUMMARY

	Number of Lives	Total Monthly Volume	Monthly Rate	Total Monthly Premium	Total Annual Premium
Employee Term Life	4	$100,000	$0.43/$1,000	$43.00	$516.00
Employee AD&D	4	$100,000	$0.02/$1,000	$2.00	$24.00
Total	--	--	--	**$45.00**	**$540.00**

RATE GUARANTEE — 2 Years

RATE GUARANTEE DATE — 06/01/2028

ADDITIONAL BENEFITS

WAIVER OF PREMIUM - DISABILITY	▪ **Definition of Disability** - Any Occupation ▪ **Elimination Period** - 9 months ▪ **Termination** - SSNRA
LIVING CARE BENEFIT	50% to $12,500
LAYOFF/LEAVE	▪ **Temporary Layoff** - 12 weeks ▪ **Personal Leave** - 12 weeks ▪ **Furlough** - 12 weeks
CONTINUATION FOR FEDERAL AND STATE LAWS	**Included** – The federal Family and Medical Leave Act (FMLA) and Uniformed Services Employment and Reemployment Rights Act (USERRA) and any amendments thereto, as well as other applicable federal or state laws, may allow continuation of insurance in certain instances for leaves of absence, layoff or termination. Insurance may be continued for the time period allowed by the applicable law, for the employee/member. This provision applies to employer and union groups only, subject to certain conditions.
TRAVEL ASSISTANCE	Included
AD&D	24 hour coverage for employees
AD&D Benefits	▪ Seat Belt Benefit - 10% of the Principal Sum, up to a maximum of $2,500. ▪ Common Carrier - 100% of the Principal Sum ▪ Airbag - 10% of the Principal Sum, up to a maximum of $2,500
CONVERSION	Included

BASIC TERM LIFE AND AD&D INSURANCE

Mutual of Omaha

***Proposal for*:** North Township Trustees
Alternate: 1.01

The following Basic Term Life and AD&D plan is being proposed on a fully-insured basis effective **06/01/26**. This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit *mutualofomaha.com*.

ELIGIBILITY

CLASS DEFINITION(S) — **Class 1:** Employee Benefits

ELIGIBILITY REQUIREMENT — This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.

MINIMUM WORK HOURS — **Class 1:** 30 or more hours each week

BENEFIT SUMMARY

EMPLOYEE TERM LIFE BENEFIT AMOUNTS

Benefit	Maximum Benefit	Guarantee Issue Amount	Minimum Benefit
$50,000	$50,000	$50,000	$50,000

EMPLOYEE BENEFIT REDUCTION SCHEDULE*

At Age:	Benefits Reduce to:
65	65%
70	45%
75	30%
80	20%
85	15%
90+	10%

* All benefit reductions are a percentage of the benefit amount.
The Guarantee Issue Amount is reduced according to the reduction schedule.

EMPLOYEE AD&D BENEFIT AMOUNT — The AD&D Principal Sum amount is equal to the amount of basic term life insurance.

PARTICIPATION AND COST SUMMARY

PARTICIPATION ASSUMPTIONS

Minimum Participation	Number of Eligible Employees	Contribution Structure
100%	4	Non-Contributory

COST SUMMARY

	Number of Lives	Total Monthly Volume	Monthly Rate	Total Monthly Premium	Total Annual Premium
Employee Term Life	4	$200,000	$0.43/$1,000	$86.00	$1,032.00
Employee AD&D	4	$200,000	$0.02/$1,000	$4.00	$48.00
Total	--	--	--	**$90.00**	**$1,080.00**

RATE GUARANTEE — 2 Years

RATE GUARANTEE DATE — 06/01/2028

ADDITIONAL BENEFITS

WAIVER OF PREMIUM - DISABILITY	▪ **Definition of Disability** - Any Occupation ▪ **Elimination Period** - 9 months ▪ **Termination** - SSNRA
LIVING CARE BENEFIT	50% to $25,000
LAYOFF/LEAVE	▪ **Temporary Layoff** - 12 weeks ▪ **Personal Leave** - 12 weeks ▪ **Furlough** - 12 weeks
CONTINUATION FOR FEDERAL AND STATE LAWS	**Included** – The federal Family and Medical Leave Act (FMLA) and Uniformed Services Employment and Reemployment Rights Act (USERRA) and any amendments thereto, as well as other applicable federal or state laws, may allow continuation of insurance in certain instances for leaves of absence, layoff or termination. Insurance may be continued for the time period allowed by the applicable law, for the employee/member. This provision applies to employer and union groups only, subject to certain conditions.
TRAVEL ASSISTANCE	Included
EMPLOYEE ASSISTANCE PROGRAM (EAP)	**Basic** – An in-house team of master's level EAP professionals are available 24/7/365 to provide individual assessments. Employees with the Basic plan can take advantage of three professional calls where EAP professionals will guide them to resources and community referrals and one legal face to face visit with an attorney, up to 30 minutes. This plan does not include any face to face visits with an EAP counselor. Access to EAP services is obtained by calling 1-800-316-2796 or by using an online submission form for employee convenience. Online there are valuable resources and links for additional assistance, including: current events, family and relationships, emotional well-being, financial wellness, substance abuse and addiction, legal assistance and work and career.
AD&D	24 hour coverage for employees
AD&D Benefits	▪ Seat Belt Benefit - 10% of the Principal Sum, up to a maximum of $5,000. ▪ Common Carrier - 100% of the Principal Sum ▪ Airbag - 10% of the Principal Sum, up to a maximum of $5,000
CONVERSION	Included

REQUIREMENTS AND ASSUMPTIONS

SIC CODE
9111

SITUS STATE
IN

ACCEPTANCE
This proposal is contingent upon Mutual of Omaha Home Office review and acceptance of the completed application for coverage. It is recommended that current coverage is not cancelled or dropped until notification of acceptance from Mutual of Omaha is received.

LIMITATIONS & STANDARD CONTRACT NOTICE
This proposal is subject to Mutual of Omaha's standard product terms, limitations, and exclusions. Additionally, this proposal requires use of standard system-compatible benefits and contract provisions. Applicable federal and state mandates are added at issuance.

This proposal also assumes that all employees/members reside in the situs state of the group. If any employees/members reside outside of the situs state of the group, we must be notified of the number of employees/members by state during the implementation process so that all applicable state mandates can be accommodated.

Please refer to a sample standard contract, certificate booklet and/or subscription agreement documents for additional information and detail, available upon request.

ERISA
Each plan presented in this proposal is considered to be an employer-sponsored ERISA benefit plan. If it is determined that any plan presented in this proposal is not an ERISA benefit plan, Mutual of Omaha reserves the right to re-rate or otherwise adjust the proposed plan(s).

PROPOSAL CONDITIONS
Mutual of Omaha reserves the right to re-rate or withdraw this proposal *prior* to the effective date if any of the following changes:

- SIC code
- Employer contributions
- Information regarding disabled or COBRA participants
- For groups that are experience rated - risk increases based on review of the current carrier's claims experience, including open or pended claims
- Demographics (age, gender, occupation, earnings, location and size)
- Plan participation - increase or decrease of 10% or more lives
- Laws, regulations, judicial and/or administrative orders and decisions affecting benefits, cost of administration, or cost of health care services
- If employees are residing in extraterritorial jurisdictions that were not otherwise disclosed
- Proposed effective date
- Benefits or eligibility
- Premium tax

On or after the effective date, Mutual of Omaha reserves the right to change rates or fees if there is a change in any factor listed above. In addition, Mutual of Omaha may change rates or fees any time after the most recent Rate Guarantee Date, provided at least 30 days advance notice of the rate or fee increase has been given to the group.

PROPOSAL EXPIRATION
This proposal is good for 90 days after 05/27/2026, or the assumed effective date of the plan, whichever comes first.