Board of Trustees Meeting

441 3rd Street, Mead

September 14, 2026

Agenda

6:00 p.m. to 10:00 p.m.
Regular Meeting

In accordance with the Town's Remote Participation and Remote Meeting Policy adopted by the Board of Trustees on March 13, 2023 by Resolution No. 21-R-2023, remote participation will be allowed. The meeting link will be provided on the Town's website/designated posting place at least 24 hours prior to the meeting.

https://us02web.zoom.us/webinar/register/WN_irDH4x_ER1yZSo6clo_2Zg

1. **Call to Order – Roll Call**

   Mayor Colleen Whitlow
   Mayor Pro Tem Trisha Harris
   Trustee David Adams
   Trustee Chris Cartwright
   Trustee Jeremiah R. Crane
   Trustee Brad Hagen
   Trustee Herman Schranz

2. **Moment of Silence**

3. **Pledge of Allegiance to the Flag**

4. **Review and Approve Agenda**

5. **Staff Report: Town Manager Report**

   a. Manager Report

6. **Informational Items**

   a. Pavement Management

   b. Community Development Update

   c. Community Engagement - Events

7. **Proclamations**

   a. Constitution Week September 17-23, 2026

8. **Public Comment:**
   3 minute time limit. Comment is for any item on the agenda, unless it is set for public hearing.

9. **Consent Agenda:**
   Consent Agenda items are considered to be routine and will be enacted by one motion and

vote. There will be no separate discussion of Consent Agenda items unless a Board member so requests, in which case the item may be removed from the Consent Agenda and considered at the end of the Consent Agenda. Because the Consent Agenda includes Town payables (bills list/check register) and routinely includes contracts and other items involving the expenditure of Town funds, the Town Clerk shall require a roll call vote on the Consent Agenda, as required by MMC Sec 2-2-190(a). Consent Agenda includes:

a. Approval of Minutes - Regular Meeting August 31, 2026

b. August 2026 Aging Report

c. Check Register September 14, 2026

d. 2027 Property Casualty Insurance Renewal - CIRSA

e. 2027 Health Insurance Renewal - CEBT

f. **Resolution No. 57-R-2026 -** A Resolution of the Town of Mead, Colorado, Approving Change Order No. 1 to the Construction Agreement Between the Town of Mead and A-1 Chipseal Company for the Street Resurfacing Project (IFB No. 2024-004)

10. Public Comment:

3 minute time limit. Comment is for any item whether it is on the agenda or not, unless it is set for public hearing.

11. 2027 Budget Discussion

12. Elected Official Reports

a. Town Trustees

b. Mayor Whitlow

13. Executive Session Pursuant to C.R.S. Section 24-6-402(4)(b) for a conference with the Town Attorney for the purpose of receiving legal advice on specific legal questions relating to the Highlands Mead Metropolitan District

14. Executive Session Action Items

15. Adjournment

The Town of Mead is committed to providing accessible documents and resources for all individuals. However, some complex documents may not be fully accessible in their original format. If you need assistance or reasonable accommodation to access these materials, please contact us by phone 970-535-4477 or email info@townofmead.org.

TO: Honorable Mayor and Trustees

FROM: Helen Migchelbrink, Town Manager

DATE: September 14, 2026

SUBJECT: Town Manager Report

- Community Day was held on Saturday September 12th. The annual event included food trucks, bands, activities, vendors, and fireworks. This is the Town's largest annual event and ends the summer outdoor programs for 2026. The Town was pleased to have this event sponsored by Mead Area Chamber of Commerce, Grandview Church, St. Vrain Sanitation District, United Power, and Boulder Scientific. Special thanks to volunteers from the Mead High School Football Team
- Mead's regular election will be held on Tuesday November 3, 2026, in coordination with Weld County. The Mayor and four Trustee seats are up for election. The following candidates will appear on the ballot: Mayor: Stephan K. Hucal and Colleen G. Whitlow. Trustees: Ryan Hathorn, Lee Peterson, Chris Cartwright, Chris T. Parr, Jeff Morgan, David Broshous, Christine Smith and Kim Heard. For Trustee, the three highest vote getters will receive four-year terms, with the fourth highest vote getter receiving the two-year term.
- Bingo is a new monthly drop-in program at the Mead Community Center beginning September 21st. Held on the third Monday of each month from 6 to 7 p.m., the program offers a fun and casual way for community members of all ages to gather, play multiple rounds of classic bingo, and spend time with family, friends, and neighbors. No registration is required, and regular drop-in fees apply.
- Mead's High Plains Library has scheduled a Grand Opening Celebration for Saturday October 3rd. The Mead Library is located at 13815 Chaparral St, just on the east side of the Liberty Ranch subdivision of WCR 7. All are welcome to attend the ceremony.
- The Town Board adopted a twelve-month moratorium on Data Centers at the August 31st Board of Trustees meeting. This twelve-month pause will allow staff time to develop regulations and standards for the Board to consider.
- United Power held an annual franchise meeting with Town staff. 3014 customers are served by United Power in the Town of Mead. Capital Credits for 2026 will be issued in the next quarter. The Town is expected to receive a disbursement of $1,398.73. Other topics discussed included the Undergrounding Fund, possible partnership on generators and data centers. United Power will have a pivotal role in the development of the Town's data center standards.
- School is back in session for the 2026 – 2027 school year. The newly opened Big Sky Pre-K – 8 joins Mead Elementary, Mead Middle and Mead High School to serve the students of Mead. Mead Police School Resource Officers are assigned to the facilities.
- The Mead Community Homecoming parade will be held on Friday, October 2nd, at 4:30 p.m. Registration is open, and all parade entries must be received by Monday, September 14th.
- The Town of Mead continues the website and email transition from .org to .gov. Our new official website is www.meadco.gov. This change strengthens our official government identity, enhances cybersecurity, and makes it easier for residents to recognize and trust our website and email communications. A '.gov' domain is reserved for verified government entities and aligns with best practices for government organizations, helping protect both the Town and our community from fraudulent websites and emails. The Town is implementing measures to support a smooth transition, including website redirects and email configurations designed to minimize disruption.
- The Town has officially wrapped up the Built for Mead business promotional video project in partnership with the St. Vrain Valley School District Innovation Center. Students led the production and interviews for 15 local businesses, and the videos are now being released through a weekly social media campaign featuring one business each week. Each participating business has also received its video to use for its own marketing and social media efforts. Videos can be seen here: https://flic.kr/s/aHBqjCVWQF

- The High Plains Blvd (HPB) road construction project continues. The construction of two miles of this road between WCR 32 and WCR 36 includes two travel lanes, bike lanes, two roundabouts located at CR 32 and CR 34, and a ten-foot-wide detached sidewalk. The project is a collaboration between Mead, Weld County and local developers. A new roundabout intersection was constructed at CR 32 and High Plains Blvd. This roundabout is now open to south, east and west bound traffic. Construction has now moved to CR 34 and High Plains Blvd to construct a new roundabout in that location. We anticipate the entire project will be open to the public by November.
- There is quite a bit of activity going on at the Municipal facilities site located just east of Liberty Ranch and south of SH 66 on CR 7. This Town owned site will soon be home to Mead's first library, a new Mountainview Fire Station, and a Police headquarters. Construction of the library and fire station are nearing completion and will open later this year. The Police building is under design and will begin construction in the fall.
- A pedestrian and bicycle underpass that will go under SH 66 and connect the pedestrian trail that runs along CR 7 is under design and right of way acquisition. Construction is anticipated to begin on this project by late this year.
- Mayor Colleen Whitlow convenes weekly office hours at Mead Town Hall. The office hours are on Mondays from 10:00 a.m. to 12:00 p.m. Please contact the front office for an appointment. Walk ins will be taken as time allows.
- This year's Mead Police Citizen's Academy has been canceled due to a lack of applicants.
- Coffee with the Mayor was held on September 5th at the Community Center Peak Room. Citizens received a development update, asked questions and heard from Weld County Commissioner Scott James regarding Weld County projects in the area. The next Coffee is scheduled for Saturday, October 3rd at 8:00 a.m. at the Community Center. Mayor Whitlow will provide updates on active development in Mead, Town projects, and respond to citizen comments / general inquiries.
- Mead Municipal Court is held monthly at Town Hall. The next court date is scheduled for Tuesday September 15th at 6:00p.m. with 29 cases on the docket for arraignment and review hearings. Judge David Thrower is the presiding judge.
- Current road closures due to construction can be found on the town's website:
- https://www.meadco.gov/engineering/page/street-maintenanceroad-closures-0
- Key projects update:
  - 3rd and Welker Intersection – Staff is making progress closing out the project with CDOT and final reimbursement will be paid when all project closeout activities are complete.
  - Safe Routes to School – seven proposals were received on September 4. Staff is reviewing the bids for accuracy and will recommend award to CDOT prior to Board approval.
  - Police Facility – the team is finalizing the project plans with construction scheduled to begin in October.
  - I-25 Gateway Roundabout – a notice to proceed with fabrication for the west sculpture was issued while the team continues to finalize the landscaping and east side designs.
  - Hwy 66 & CR 7 Underpass project – Bid documents are being prepared for release later this month pending final CDOT approvals.
  - More information on Town Projects can be found on the website: https://www.meadco.gov/engineering/page/town-projects This link provides up to date information on all our projects including the new police facility.
- Building Permits:
  - 2026 YTD (SF-D): 53 Permits, 41 Certificates of Occupancy
  - 2026 YTD (All Permit Types): 302 permits issued, 2,319 inspections
- Boards and Commissions
  - The Planning Commission will hold its next regular meeting on September 16, 2026 and will conduct a public hearing for consideration of the Waterfront Preliminary Plat No. 2 subdivision application.
- Human Resources
  - The Town advertises open positions on Neogov – below is the link: https://www.governmentjobs.com/careers/townofmead
  - Current open positions:
    - Communications Manager – Applications are under review.

- A bi-annual review of the employee handbook is underway to ensure benefits, policies and legal requirements are up to date. The update will be brought to the Board in late September/October.
- Quarterly Leadership training in August concentrated on identifying strengths and collaboration opportunities.
- An annual flu shot clinic and biometric screening was held for staff on September 9th.

Community Development

- Mountain View Fire Rescue's new fire station continues exterior construction. Exterior sheathing is complete, roof installation continues, and masonry brickwork on the north elevation of the apparatus bay has begun.
- High Plains Library District's new library received a Temporary Certificate of Occupancy on Monday, August 8, 2026. Final inspections including exterior and landscaping inspections are scheduled.
- The Town issued a Request for Proposals for Community Development Software Management System on August 7, 2026. The question period ended on August 21, 2026 with responses issued via an addendum. Responses from qualified companies or providers are due on Friday, September 18, 2026 at 2 pm.
- The Land Use Code Amendment Project continues as Town staff are completing review of the six draft modules. Next steps are to meet with the consultant team and Legal to prepare a final draft for the Planning Commission's and Board of Trustees' consideration in Q4 of 2026. The update ensures that the LUC complies with state laws, best practices and efficiencies in the development processes.
- Town staff submitted a grant application on August 17, 2026 to the State of Colorado Department of Local Affairs (DOLA) requesting $105,000 in grant funds with a Town match of $35,000 (Town match of 25%). The grant will support the Town's completion of SB24-174's requirements for the Town of Mead to develop Strategic Growth and Water Supply Elements to the Comprehensive Plan in 2026 and a Housing Action Plan in 2027.

Public Works and Engineering

- CR 7 north of CR 38 has reopened after work completed in the Berthoud jurisdiction near the Ursa Major facility.
- Staff is preparing a wastewater on-call engineering RFP for services needed at the Town's wastewater treatment facility.
- The Mead Place development will be closing northbound CR7 to complete the roundabout. Work is expected to begin September 14, weather and ditch water levels permitting.
- The CR5 bridge design is underway and a review package was delivered to the Highland Ditch Company for review.
- A kickoff meeting was held with the consultant on September 11th for the Town's annual bridge inspection program.

Community Engagement

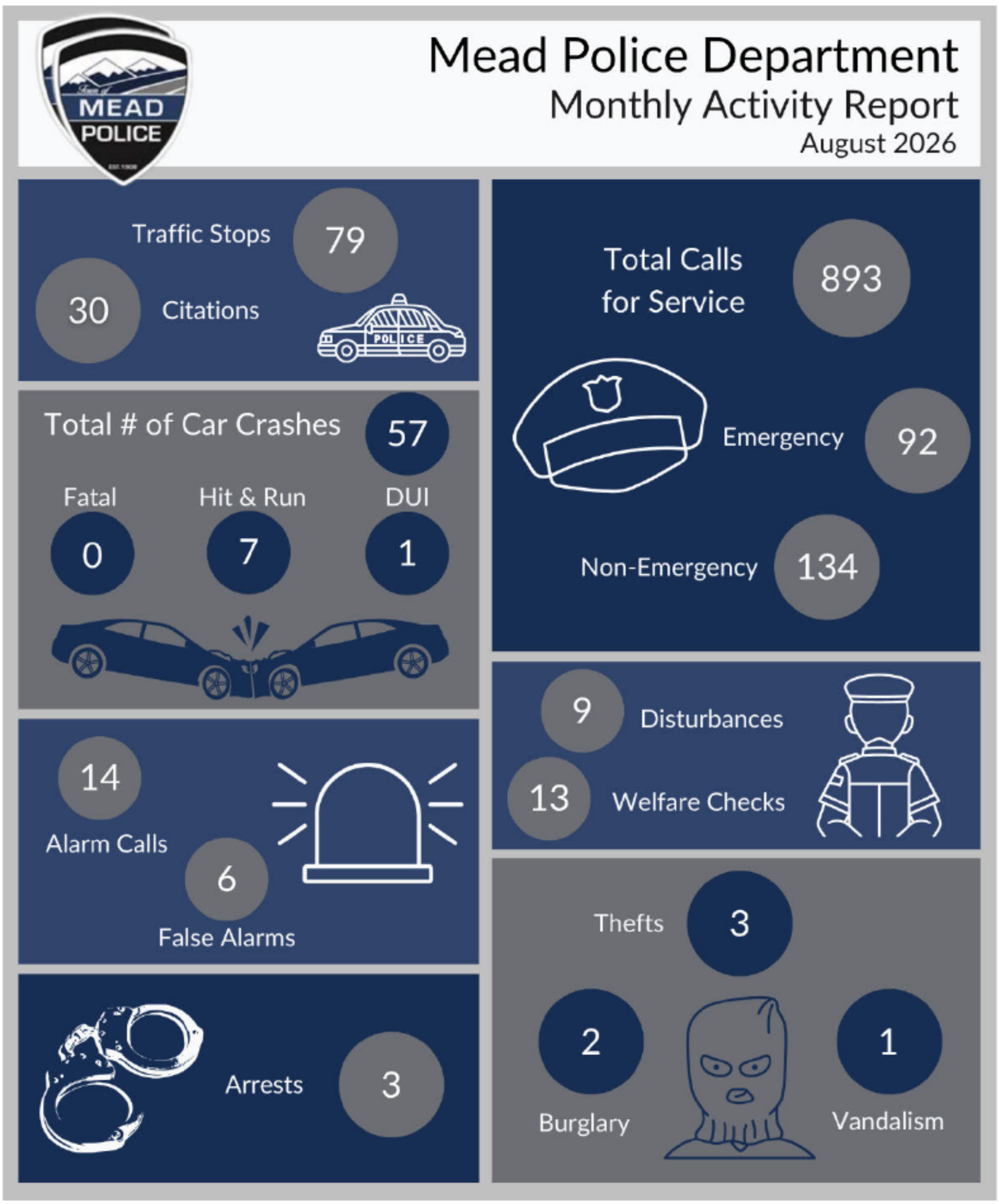
- The 2026 Community Day/Homecoming Parade will take place Friday, October 2nd, at 4:30 p.m. The Town and Mead High School Student Council co-host the event. Participation is free, and parade registration closes September 14th.
- The Town's Flag Retirement Ceremony will take place on Saturday, September 26th, at 10 a.m. at the Public Works Facility. Worn, torn, or faded American flags can be placed in the Flag Drop-Box outside the Mead Police Station for proper retirement.
- Fall Clean-Up Days E-Voucher registration will be available September 28th through October 17th, with one voucher available per household or property owner. Vouchers can be used at Front Range Landfill from October 12th–24th during regular operating hours. A list of accepted and prohibited items is available on the Town's website: https://www.meadco.gov/parksandrec/page/2026-fall-clean-days
- Winter Basketball registration is now open for youth and adult leagues. Youth programs include preschool and kindergarten, 1st/2nd Grade Basketball, and Jr. Nuggets for boys and girls in grades 3–8. Adult 3v3 Men's and Women's Basketball is also available. Registration deadlines and season dates vary by league, with programs beginning this fall and continuing into early 2027.

Police Department

- Staffing update: One new officer, Logan Robinson, is in field training. New Officer Sasha Dickinson completed field training and has been assigned to patrol. One sergeant is on light duty.
- The August Monthly Report is attached.
- The SRO's received training this month to reduce the time they will have to spend outside of the schools this year.

Mead Police Department

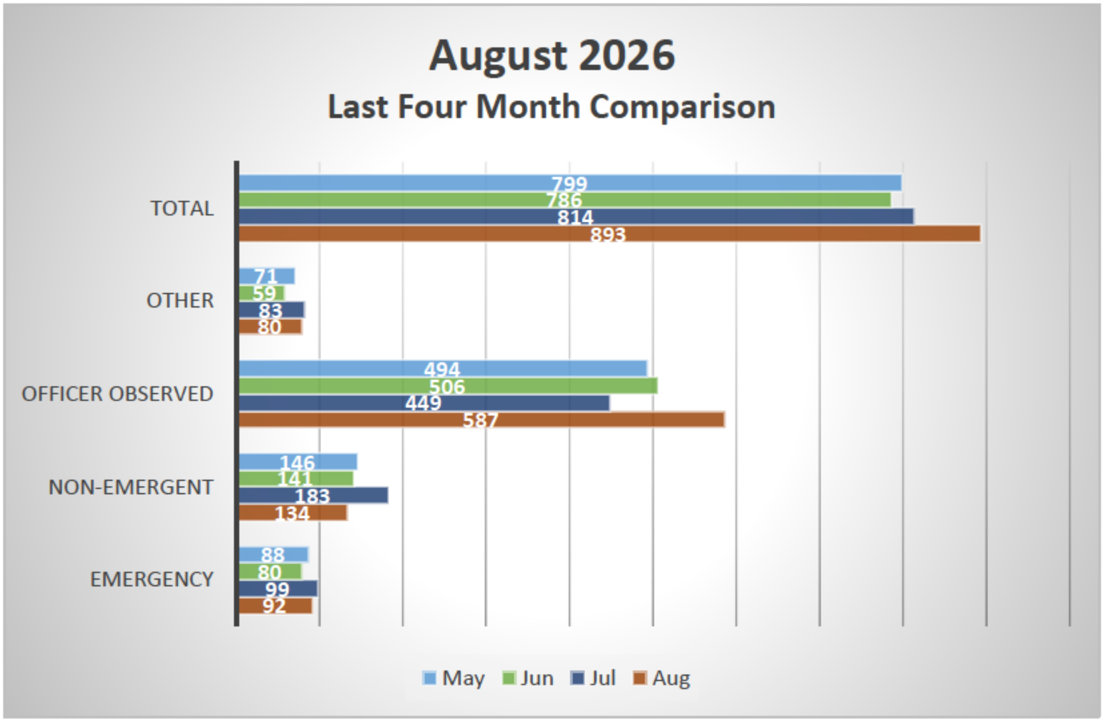
August Monthly Activity - 2026

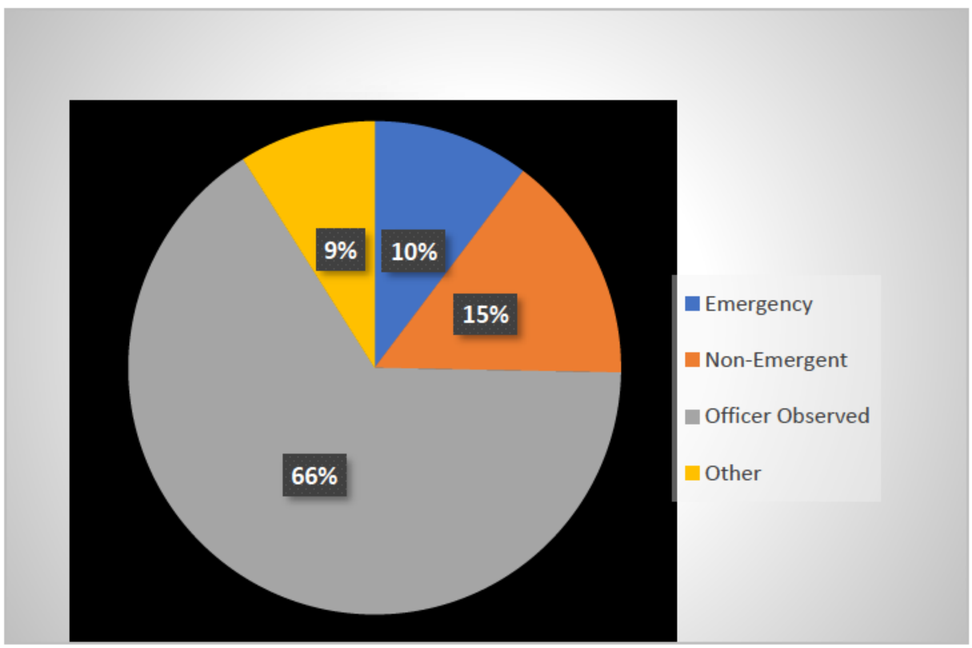


ARRESTS: 3 (2 transported to jail, 1 citation issued)

Case Number	Location	Charge
26ML00432	HIGHWAY 66 / WCR 3	42-4-1402(2)(b) CARELESS DRIVING CAUSED BODILY INJURY/42-4-1301(1)(b) DROVE VEHICLE WHILE ABILITY IMPAIRED
26ML00450	COLORADO BLVD / HIGHWAY 66	16-19-103(M) FOJ WANTED BY OTHER AGENCY MISDEMEANOR
26ML00463	HIGHWAY 66 / STAGE COACH DR	16-19-103(M) FOJ WANTED BY OTHER AGENCY MISDEMEANOR

Four-Month Comparison of Calls for Service:





STAFFING:

We currently have 17 of the 17 authorized sworn positions filled.

Sergeant Ellis, Sergeant Salazar, and Officers Barker, Cramblet, Dickinson, Jackson, Palmer, Rollins, Sheppard, M. Smith, and Walker are working patrol. Officer Robinson is in field training.

Officers Aguirre, Begano, and Hansen are assigned to Mead Schools as SROs, and support patrol when school is not in session.

The Community Service Officer is Helly Arellano. This position covers code enforcement, animal control, and non-emergency calls for service.

Melissa Merkle is the Administrative Clerk. Michelle Rae is the Records and Evidence Technician. Commander Brian Smith oversees operations, training, and professional standards. Brent Newbanks is the Chief of Police.

TRAINING:

All officers completed driving training this month.

NOTABLE CALLS FOR SERVICE:

Situation Reported	Location	Case Number
Traffic Accident	[redacted] DEERE CT	26ML00415
Check Wellbeing	[redacted] HIGHWAY 66	26ML00416
Traffic Accident Unknown Inj.	3636 - 3954 WCR 28	26ML00417
Assist Other Agency	[redacted] GARNET DR	26ML00418
Trespass	[redacted] S VALLEY DR	26ML00419
Traffic Accident	WCR 5.5 / HIGHWAY 66	26ML00420
Traffic Accident	HIGHWAY 66 / WCR 3	26ML00421
Traffic Accident	INTERSTATE 25 SB / WCR 38	26ML00422
Burglary	[redacted] HILLTOP RD	26ML00423
Follow Up	[redacted] ROSEMARY LN	26ML00424
Traffic Accident	HIGHWAY 66 / INTERSTATE 25 NB	26ML00425
Follow Up	[redacted] LONGS PEAK CT	26ML00426
Suspicious	[redacted] MOUNTAIN VIEW DR	26ML00427
Fraud Activity	[redacted] E INTERSTATE 25 FRONTAGE RD	26ML00428
Animal Complaint	[redacted] BONSMARA DR	26ML00429
Meet	[redacted] MAIN ST	26ML00430
Traffic Accident Unk or Inj	COLORADO BLVD / WCR 32	26ML00431
Traffic Accident Unk or Inj	HIGHWAY 66 / WCR 3	26ML00432
Disturbance Medical	[redacted] GRAND AVE	26ML00433
Animal At Large	[redacted] MAIN ST	26ML00434
Assist Other Agency	[redacted] SE FRONTAGE RD	26ML00435
Suspicious	[redacted] ROSEMARY LN	26ML00436
Property	[redacted] MAIN ST	26ML00437
Traffic Accident	MM 46 HWY 66	26ML00438
Fraud Activity	[redacted] WCR 32	26ML00439
Meet	[redacted] 3RD ST	26ML00440
Traffic Accident Hit and Run	HIGHWAY 66 / WCR 7	26ML00441
Traffic Accident with Inj.	MM 248-5 I 25 SB	26ML00442
Traffic Accident	MM 242 I 25 NB	26ML00443
Traffic Accident with Inj.	[redacted] HIGHLAND DR	26ML00444
Traffic Accident	WCR 7 / WCR 28	26ML00445
Theft	[redacted] WCR 7	26ML00446
Theft	[redacted] E INTERSTATE 25 FRONTAGE RD	26ML00447
Traffic Accident	WCR 7 / WCR 28	26ML00448
Traffic Accident	COLORADO BLVD / HIGHWAY 66	26ML00449
Subject With A Warrant	COLORADO BLVD / HIGHWAY 66	26ML00450
Vandalism In-Progress	WCR 5 / WCR 32	26ML00451

Situation Reported	Location	Case Number
Disturbance With Weapons	[redacted] HIGHLAND DR	26ML00452
Sex Offense		26ML00453
Traffic Accident with Inj.	MM 46 HWY 66	26ML00454
Traffic Accident Hit and Run	[redacted] E INTERSTATE 25 FRONTAGE RD	26ML00455
Property	[redacted] HIGHLAND DR	26ML00456
Traffic Accident with Inj.	HIGHWAY 66 / COLORADO BLVD	26ML00457
Traffic Accident Hit and Run	WCR 7 / HIGHWAY 66	26ML00458
Traffic Accident with Inj.	MM 45 HWY 66	26ML00459
Sex Offense		26ML00460
Meet	[redacted] MAIN ST	26ML00461
Assault	[redacted] WELKER AVE	26ML00462
Traffic Stop	HIGHWAY 66 / STAGE COACH DR	26ML00463
Traffic Accident with Inj.	MM 241-5 I 25 SB	26ML00464
Traffic Accident	HIGHWAY 66 / COLORADO BLVD	26ML00465
Traffic Accident	[redacted] HIGHLAND DR	26ML00466

PROCLAMATION
Constitution Week
September 17–23, 2026

WHEREAS, September 17, 2026, marks the two hundred and thirty-ninth anniversary of the drafting of the Constitution of the United States of America by the Constitutional Convention; and

WHEREAS, It is fitting and proper to accord official recognition to this magnificent document and its memorable anniversary; and to the patriotic celebrations which will commemorate the occasion; and

WHEREAS, During Constitution Week, the Town of Mead and the entire Nation reflects on the significance of our Constitution and gives thanks for the blessings of liberty that this document helps to secure. We honor the men and women who have supported and defended it throughout our history, at times with their lives.

NOW, THEREFORE I, Colleen Whitlow by virtue of the authority vested in me as Mayor of the Town of Mead, Colorado do hereby proclaim the week of September 17 through 23 as

CONSTITUTION WEEK

AND ask our citizens to reaffirm the ideals the Framers of the constitution had in 1787 by vigilantly protecting the freedoms guaranteed to us through this guardian of our liberties, remembering that lost rights may never be regained.

Given under my hand and Seal of the Town of Mead, Colorado, this 14th day of September 2026.

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Colleen G. Whitlow
Mayor

Board of Trustees Meeting

441 3rd Street, Mead

August 31, 2026

Minutes

6:00 p.m. to 10:00 p.m.
Regular Meeting

1. Call to Order – Roll Call

In accordance with the Town's Remote Participation and Remote Meeting Policy adopted on March 13, 2023 by Resolution No. 21-R-2023, remote participation was enabled for the meeting.

A regular meeting of the Board of Trustees of the Town of Mead, CO was called to order at 06:00 PM, there being present the following members to wit:

Mayor Colleen Whitlow
Mayor Pro Tem Trisha Harris
Trustee Chris Cartwright
Trustee Jeremiah R Crane
Trustee Brad Hagen
Trustee Herman Schranz

Those absent: Trustee David Adams

Also present: Town Manager Helen Migchelbrink; Town Attorney Marcus McAskin; Town Clerk Milissa Peters-Garcia; Administrative Services Director Mary Strutt; Police Chief Brent Newbanks; Community Development Director Todd Bjerkaas; and Town Engineer / Public Works Director Erika Rasmussen.

Attending via remote access: members of the public, Laurie Graves and Wendy Ecklund of Graves Consulting and Evin King of Michow Guckenberger & McAskin.

2. Moment of Silence

Mayor Whitlow requested the observance of a moment of silence for loved ones lost to suicide.

3. Pledge of Allegiance to the Flag

The assembly pledged allegiance to the flag.

4. Review and Approve Agenda

Trustee Hagen requested that items 9f, 9g, and 9h be removed from the consent agenda and discussed.

Trustee Hagen motioned to Approve the Agenda as amended. Trustee Crane seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Crane, Trustee Hagen, Trustee Schranz
Nays: None
Abstaining: None
Passed

5. Staff Report: Town Manager Report

a. Manager Report

Town Manager Helen Migchelbrink mentioned the upcoming Community Day, library grand opening, police facility groundbreaking, and CR 7 opening.

6. Informational Items

a. Election Update

Town Clerk Milissa Peters-Garcia updated the Board on the election proceedings.

b. 2026 Compensation Study Report

HR Manager Josh Neeble and Laurie Graves of Graves Consulting, presented the 2026 Compensation Study.

c. Micromobility Ordinance Options

Deputy Town Attorney Evin King and the Board discussed micromobility ordinance options, including vehicle registration, age restrictions, safety equipment, and enforcement.

d. Data Center Discussion

Town Attorney Marcus McAskin deferred his comments until the Item 9g discussion.

7. Proclamations

a. Suicide Awareness and Prevention Month September 2026

Trustee Cartwright motioned to Approve the signing of the Suicide Awareness and Prevention Month, September 2026, proclamation. Trustee Crane seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Crane, Trustee Hagen, Trustee Schranz
Nays: None
Abstaining: None

Passed

b. School Zone Awareness Week August 30 through September 5, 2026

Trustee Schranz motioned to Approve the signing of the proclamation for School Zone Awareness Week, August 30 through September 5, 2026. Trustee Crane seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Crane, Trustee Hagen, Trustee Schranz
Nays: None
Abstaining: None
Passed

8. Public Comment:

3 minute time limit. Comment is for any item on the agenda unless it is set for public hearing.

Resident Jeff Morgan discussed the police facility funding.

9. Consent Agenda:

Consent Agenda items are considered to be routine and will be enacted by one motion and vote. There will be no separate discussion of Consent Agenda items unless a Board member so requests, in which case the item may be removed from the Consent Agenda and considered at the end of the Consent Agenda. Because the Consent Agenda includes Town payables (bills list/check register) and routinely includes contracts and other items involving the expenditure of Town funds, the Town Clerk shall require a roll call vote on the Consent Agenda, as required by MMC Sec 2-2-190(a). Consent Agenda includes:

Trustee Hagen motioned to Approve the Consent Agenda as amended. Trustee Crane seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Crane, Trustee Hagen, Trustee Schranz
Nays: None
Abstaining: None
Passed

a. Approval of Minutes - Regular Meeting July 27, 2026

b. July 2026 Financials

c. August 2026 Aging Report

d. Check Register August 10, 2026

e. Check Register August 31, 2026

f. **Resolution No. 52-R-2026 —** A Resolution of the Town of Mead, Colorado, Approving the Updated Compensation Structure Guidelines for Employees

Trustees discussed private sector verses public sector compensation.

Trustee Schranz motioned to Approve **Resolution No. 52-R-2026 —** A Resolution of the Town of Mead, Colorado, Approving the Updated Compensation Structure Guidelines for Employees. Mayor Pro Tem Harris seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Schranz
Nays: Trustee Crane, Trustee Hagen
Abstaining: None
Passed

g. **Ordinance No. 1116 —** A**n** Ordinance of the Town of Mead, Colorado, Establishing a Twelve-Month Moratorium on Acceptance and Processing of Applications for Development of Data Center Facilities

Town Attorney Marcus McAskin discussed the proposed ordinance and the purpose of the moratorium.

Trustees discussed regulations, moratorium length, and water and electricity consumption.

Mayor Pro Tem Harris motioned to Approve **Ordinance No. 1116 —** A**n** Ordinance of the Town of Mead, Colorado, Establishing a Twelve-Month Moratorium on Acceptance and Processing of Applications for Development of Data Center Facilities. Trustee Schranz seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Schranz
Nays: Trustee Crane, Trustee Hagen
Abstaining: None
Passed

h. **Resolution No. 53-R-2026 —** A Resolution of the Town of Mead, Colorado, Approving an Amendment to the Construction Manager/General Contractor Agreement Between the Town of Mead and FCI Constructors, Inc. for Construction of the Mead Police Facility

Trustees discussed the funding mechanism and the priority of public safety.

Trustee Schranz motioned to Approve **Resolution No. 53-R-2026 —** A Resolution of the Town of Mead, Colorado, Approving an Amendment to the Construction Manager/General Contractor Agreement Between the Town of Mead and FCI Constructors, Inc. for Construction of the Mead Police Facility. Mayor Pro Tem Harris seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Schranz
Nays: Trustee Crane, Trustee Hagen
Abstaining: None
Passed

i. **Resolution No. 54-R-2026 —** A Resolution of the Town of Mead, Colorado, Ratifying the Submission of a Grant Application to the Colorado Department of Local Affairs for the Housing Planning Grant Program

j. **Ordinance No. 1117 —** An Ordinance of the Town of Mead, Colorado, Extending the Recording Deadline in Ordinance Nos. 1108 and 1110 and in Resolution No. 39-R-

2026 Related to the Annexation to the Town of Mead of Certain Territory Known as Kiteley Ranch, the Establishment of Initial Zoning for Said Territory and Approval of that Certain Intergovernmental Agreement Between the Town of Mead and Kiteley Ranch Metropolitan District

k. **Resolution No. 55-R-2026 —** A Resolution of the Town of Mead, Colorado, Granting Conditional Acceptance of Landscape Improvements for Phases 1A and 1B of the Range View Estates Subdivision

l. **Resolution No. 56-R-2026 —** A Resolution of the Town of Mead, Colorado, Granting Final Acceptance of Public Improvements Associated with the Agfinity Station Development

10. Public Comment:

3 minute time limit. Comment is for any item whether it is on the agenda or not unless it is set for public hearing.

Highlands Mead Metro District President Bryon Fessler addressed the Board regarding landscaping and developer issues.

11. 2027 Budget Discussion

Administrative Services Director Mary Strutt presented a budget update.

12. Elected Official Reports

a. Town Trustees

Trustees discussed working with Highlands Mead to reach a resolution, congratulated staff on the Schell judgment, and thanked staff for adding stop signs in front of the schools.

b. Mayor Whitlow

Mayor Whitlow spoke about the DRCOG meeting, Unity in the Community, the regional transportation committee, and Community Day.

13. Adjournment

Trustee Hagen motioned to Adjourn Adjournment. Trustee Cartwright seconded the motion.
Ayes: Mayor Whitlow, Mayor Pro Tem Harris, Trustee Cartwright, Trustee Crane, Trustee Hagen, Trustee Schranz
Nays: None
Abstaining: None
Passed

The Regular Meeting of the Town of Mead Board of Trustees was adjourned at 08:39 PM on Monday, August 31, 2026.

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Colleen G. Whitlow, Mayor

ATTEST:

____

Mary E. Strutt, MMC, Town Clerk

Report Criteria:
Aging by Date
Aged using Payment Date

Customer Number	Name	Balance	Future	Current	Over 30	Over 60	Over 90	Over 120	Over 150
1	St. Vrain Valley School District	6,912.59	4,995.00	-	-	-	1,910.65	6.94	-
26	Range View Estates, LLC	2,261.00-	-	2,121.00-	-	140.00-	-	-	-
45	Mead Development Group, Inc.	41,585.75	-	8,216.50	11,175.00	9,638.00	11,252.75	-	1,303.50
214	Mead Towne Center	5,750.00	-	-	-	-	-	-	5,750.00
270	Highland Development Services Inc	5,226.00	-	2,965.00	-	-	-	-	2,261.00
282	Agfinity, Inc	2,621.07	-	-	-	-	1,408.45	-	1,212.62
285	Boulder Scientific Company, LLC	2,360.00-	-	-	-	-	-	-	2,360.00-
290	Forestar Real Estate Group	4,781.30	-	-	-	-	-	840.00-	5,621.30
292	BREG Industrial Development	17,387.49	-	-	-	-	492.88	-	16,894.61
296	Silver Point Development	23,752.43	-	-	4,575.00	4,015.00	2,657.82	-	12,504.61
297	Meadow Ridge Development, Inc	864.06	-	864.06	-	-	-	-	-
298	Century Land Holdings LLC	3,934.16	-	2,787.00	1,147.16	-	-	-	-
314	Weld Development Company LLC	3,453.00	-	3,453.00	65.65	-	-	-	65.65-
317	Town of Berthoud	350.00	350.00	-	-	-	-	-	-
320	Lorson South Land Corp c/o Landhuis C	7,321.33	-	-	-	-	-	-	7,321.33
325	Red Barn Metropolitan District	1,998.02-	-	-	-	-	-	-	1,998.02-
326	AMK Properties LLC	24,375.94	387.84	3,727.00	5,695.00	7,891.10	6,675.00	-	-
336	Front Range Investment Holdings LLC	29,832.59-	39,962.50	-	-	-	-	-	69,795.09-
343	O'Reilly Auto Enterprises, LLC	2,241.20	300.48	-	1,940.72	-	-	-	-
346	Mountain View Fire Protection District	6,562.47	-	3,062.00	-	3,500.47	-	-	-
347	Mead Industrial Development Group	1,759.58	1,759.58	-	-	-	-	-	-
349	Alphabet Investments, Inc	935.26	-	935.26	-	-	-	-	-
350	Kiteley Land Co. LLC	5,301.91	5,301.91	-	-	-	-	-	-
351	M4 Elevation 25, LLC	492.02	-	86.00	-	406.02	-	-	-
352	Tharaldson Motels Inc II	18,392.83	10,999.00	5,704.50	1,689.33	-	-	-	-
354	Mead High Plains Blvd WCR 9.5 Project	146,487.75	-	-	-	-	-	-	146,487.75
358	Kerr-McGee Oil & Gas Onshore LP (KM	18,904.19	-	43.00	-	536.31	536.31	993.34	16,795.23
359	EO Mead, LLC	634.28	246.44	387.84	-	-	-	-	-
360	Kenneth Dunn	141.40	141.40	-	-	-	-	-	-
9997	Misc AR Invoices	500.00-	-	-	1,000.00-	-	250.00	-	250.00
	Grand Totals:	313,216.40	64,444.15	30,110.16	25,287.86	25,846.90	25,183.86	160.28	142,183.19

Report Criteria:
Report type: GL detail

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
09/26	09/14/2026	42218	AGFINITY	K31138	01-45-6132	Tree / shrub fertilizer	198.45
	Total 42218:						198.45
09/26	09/14/2026	42219	Agfinity	282REFUND	01-02-2610	282 Agfinity Conv Store Deposit Refund	5,000.00
	Total 42219:						5,000.00
09/26	09/14/2026	42220	All Copy Products, Inc.	AR5297972	01-42-6126	PD Copies	93.62
09/26	09/14/2026	42220	All Copy Products, Inc.	AR5297973	01-40-6126	TH Copies	68.55
	Total 42220:						162.17
09/26	09/14/2026	42221	ALPHAGRAPHICS OF NO COLO	122140	01-47-6805	Deano's Truck	516.76
	Total 42221:						516.76
09/26	09/14/2026	42222	Amazon Capital Services Inc	113Q FM7D	01-42-7254	Sheppard - rifle backup sights	69.99
09/26	09/14/2026	42222	Amazon Capital Services Inc	11DJ H3GK	01-42-7020	forks	11.16
09/26	09/14/2026	42222	Amazon Capital Services Inc	1GNR CXYJ	01-42-7020	gloves, kitchen/building supplies	67.27
09/26	09/14/2026	42222	Amazon Capital Services Inc	1GNR CXYJ	01-46-7020	Operating Supplies / Rec Folders	81.09
09/26	09/14/2026	42222	Amazon Capital Services Inc	1GNR CXYJ	01-46-6135	Operating Supplies / Rec Folders	37.69
09/26	09/14/2026	42222	Amazon Capital Services Inc	1H94 6NK4	01-40-7020	Notary Stamp	17.63
09/26	09/14/2026	42222	Amazon Capital Services Inc	1LDD JWJK	01-46-7010	OP Supplies / Coffee & Creamer	49.96
09/26	09/14/2026	42222	Amazon Capital Services Inc	1LDD JWJK	01-46-7020	OP Supplies / Coffee & Creamer	35.73
09/26	09/14/2026	42222	Amazon Capital Services Inc	1MJM C3FP	01-46-6135	Bingo Prizes	13.88
09/26	09/14/2026	42222	Amazon Capital Services Inc	1PRK 476G	01-42-7020	Remarkable supplies , liquid IV, disinfecti	94.96
09/26	09/14/2026	42222	Amazon Capital Services Inc	1PV1 6PH7 9	01-47-7020	Air freshener for locker room	10.49
09/26	09/14/2026	42222	Amazon Capital Services Inc	1XLL 3GRL 9	01-47-7020	Operating Supplies	46.99
09/26	09/14/2026	42222	Amazon Capital Services Inc	1YM3 KYR7	01-40-7010	Notary Stamp - MS	24.44
09/26	09/14/2026	42222	Amazon Capital Services Inc	1YYR H4X3	01-47-7020	Batteries - operating supplies	23.33
	Total 42222:						584.61
09/26	09/14/2026	42223	American Public Works Associatio	000953210	01-40-6610	APWA Membership ER / HM	316.00
09/26	09/14/2026	42223	American Public Works Associatio	000953210	01-47-6610	APWA Membership ER / HM	316.00
	Total 42223:						632.00
09/26	09/14/2026	42224	American Red Cross	23483823	01-46-6135	August 29, 2026 CPR Class	126.00
	Total 42224:						126.00
09/26	09/14/2026	42225	Andres Salazar	SALAZAR 07	01-42-5063	Employee Reimbursement - Sgt Training	693.21
	Total 42225:						693.21
09/26	09/14/2026	42226	Ausmus Law Firm PC	10307	01-48-6102	Municipal Prosecutor	1,000.00
	Total 42226:						1,000.00
09/26	09/14/2026	42227	Batteries Plus	P94324787	01-42-6801	PD Lights	31.80
09/26	09/14/2026	42227	Batteries Plus	P94324787	01-42-6801	PD Lights	22.95
09/26	09/14/2026	42227	Batteries Plus	P94324787	01-47-7020	PW	116.55

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
Total 42227:							171.30
09/26	09/14/2026	42228	Best Event Rentals	231802302	01-46-6135	Gold Star Event	1,393.36
Total 42228:							1,393.36
09/26	09/14/2026	42229	BHA Design Incorporated	2525-006	19-40-8599	LA Services Roundabout	555.00
Total 42229:							555.00
09/26	09/14/2026	42230	BUCKEYE WELDING SUPPLY C	0005125718	04-44-6405	Cylinder Rental	9.56
Total 42230:							9.56
09/26	09/14/2026	42231	CARBON VALLEY GARAGE	21512	01-42-6805	VEH7 headlight work, oil change	128.69
Total 42231:							128.69
09/26	09/14/2026	42232	CIRSA	INV1004601	01-46-6301	VAMP Audit	32.24
09/26	09/14/2026	42232	CIRSA	INV1004601	01-49-6301	VAMP Audit	32.24
Total 42232:							64.48
09/26	09/14/2026	42233	Club Car Wash Operating LLC	INV13907	01-40-6805	Carwash membership	10.00
09/26	09/14/2026	42233	Club Car Wash Operating LLC	INV13907	01-42-6805	Carwash membership	170.00
09/26	09/14/2026	42233	Club Car Wash Operating LLC	INV13907	01-47-6805	Carwash membership	30.00
09/26	09/14/2026	42233	Club Car Wash Operating LLC	INV13907	01-46-6805	Carwash membership	10.00
Total 42233:							220.00
09/26	09/14/2026	42234	David Jay Thrower	09012026ME	01-48-5040	Municipal court judge	2,000.00
Total 42234:							2,000.00
09/26	09/14/2026	42235	DBC Irrigation Supply	S6551866.00	01-45-6806	Irrigation	589.68
09/26	09/14/2026	42235	DBC Irrigation Supply	S6554314.00	01-45-6806	Irrigation	20.27
Total 42235:							609.95
09/26	09/14/2026	42236	Denali Water Solutions LLC	1347750	06-47-6601	Sludge Disposal	4,393.35
09/26	09/14/2026	42236	Denali Water Solutions LLC	INV1341557	06-47-6601	Sludge Disposal	978.00
Total 42236:							5,371.35
09/26	09/14/2026	42237	FASTENAL	0154 9.2026	01-45-7020	Downtown Benches / trash cans anchors	697.35
Total 42237:							697.35
09/26	09/14/2026	42238	Fit For You Mead	1144	01-46-6999	Senior Exercises September 2026	752.00
Total 42238:							752.00
09/26	09/14/2026	42239	FRONT RANGE PORTABLE RES	2600	01-45-7020	Founders Park Portolet	168.00
Total 42239:							168.00
09/26	09/14/2026	42240	FRONTIER SELF STORAGE	10012026-F	01-40-6839	Storage	100.00

M = Manual Check, V = Void Check

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
	Total 42240:						100.00
09/26	09/14/2026	42241	Garretson's Sports Center	31280	01-45-7051	Uniforms - season spare	240.00
	Total 42241:						240.00
09/26	09/14/2026	42242	Greeley Lock & Key LLC	222214001	01-46-6610	Door Access Premium License Renewal-	3,041.26
09/26	09/14/2026	42242	Greeley Lock & Key LLC	222214084	01-45-6801	North Restroom Maglock	173.00
	Total 42242:						3,214.26
09/26	09/14/2026	42243	Gust Family Enterprises Inc	162335	01-45-7020	Fasteners	11.25
	Total 42243:						11.25
09/26	09/14/2026	42244	Imprints Fort Collins	E 36007	01-40-7051	HM Uniforms	60.00
09/26	09/14/2026	42244	Imprints Fort Collins	E 36030	01-40-7051	Mead Clothes - CF & CT	326.13
	Total 42244:						386.13
09/26	09/14/2026	42245	INFUSION ARCHITECTS	25025-012	09-42-8516	Mead Police Facility	30,490.78
	Total 42245:						30,490.78
09/26	09/14/2026	42246	International Agents Inc	001827	01-42-6999	wellness/peer support	1,387.50
	Total 42246:						1,387.50
09/26	09/14/2026	42247	Invision GIS, LLC	2714	01-43-6104	Various	206.64
09/26	09/14/2026	42247	Invision GIS, LLC	2714	01-47-6104	Various	634.18
09/26	09/14/2026	42247	Invision GIS, LLC	2714	04-44-6104	Various	206.68
09/26	09/14/2026	42247	Invision GIS, LLC	2714	06-40-6104	Various	63.75
	Total 42247:						1,111.25
09/26	09/14/2026	42248	Jalisco International Inc	14	14-44-8503	3rd and Welker	27,635.09
09/26	09/14/2026	42248	Jalisco International Inc	14	14-02-2005	3rd and Welker-retainage deduction	153,288.22
	Total 42248:						180,923.31
09/26	09/14/2026	42249	JVA INCORPORATED	31825	06-40-6108	Wastewater - on call	390.60
	Total 42249:						390.60
09/26	09/14/2026	42250	Karen Yank LLC	2	19-40-8599	Art for Roundabout	50,000.00
	Total 42250:						50,000.00
09/26	09/14/2026	42251	Kaylyn Peoples	005734	01-40-6823	Janitorial & window service	1,260.00
09/26	09/14/2026	42251	Kaylyn Peoples	005734	01-42-6823	Janitorial & window service	495.00
09/26	09/14/2026	42251	Kaylyn Peoples	005734	01-47-6823	Janitorial & window service	885.00
09/26	09/14/2026	42251	Kaylyn Peoples	005734	01-46-6823	Janitorial & window service	3,510.00
	Total 42251:						6,150.00
09/26	09/14/2026	42252	KINSCO, LLC	00115464-0	01-42-7305	Cramblet uniform	85.00

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
Total 42252:							85.00
09/26	09/14/2026	42253	Kurt Steward	STEWARD 0	04-44-7051	Reimbursement for Uniform	338.15
Total 42253:							338.15
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	1003301 8/2	01-47-6111	1341 WC 34	125.80
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	1068901 8/2	01-46-6111	401 3rd St	613.58
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	347002 8/20/	04-44-6111	1782 WC 32	47.01
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	607001 8/20/	06-47-6111	5423 WC 32	48.21
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	618801 8/20/	01-45-6111	150 Main St	70.56
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	619802 8/20/	01-45-6111	242 Dillingham	48.21
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	620201 8/20/	01-45-6111	2700 WC 34.5	6,354.11
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	621801 8/20/	01-45-6111	190 1st St	2,602.04
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	622501 8/20/	01-45-6111	365 Welker	70.56
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	624409 8/20/	01-45-6111	201 Welker	196.79
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	657602 8/20/	06-47-6111	4504 E Welker	160.40
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	657701 8/20/	01-45-6111	156 Eagle	528.83
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	657801 8/20/	01-42-6111	537 Main Police	52.15
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	657901 8/20/	01-45-6111	16775 North Creek	1,217.33
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	658001 8/20/	01-45-6111	441 3rd St (6580)	2,479.15
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	658101 8/20/	01-45-6111	10 Fairburn	70.56
09/26	09/14/2026	42254	LITTLE THOMPSON WATER DIS	658201 8/20/	01-40-6111	441 3rd St	144.05
Total 42254:							14,829.34
09/26	09/14/2026	42255	LONGS PEAK WATER DISTRICT	05.01 AUGU	01-45-6111	Libert Ranch Irrigation	3,216.53
09/26	09/14/2026	42255	LONGS PEAK WATER DISTRICT	35.01 AUGU	01-45-6111	Liberty Ranch	25.50
09/26	09/14/2026	42255	LONGS PEAK WATER DISTRICT	LPWD09012	09-42-8516	LPWD water tap requirements- Mead Pol	578,900.00
Total 42255:							582,142.03
09/26	09/14/2026	42256	LOVELAND BARRICADE LLC	29522	04-44-7041	Stop signs added to Welker Ave Project	540.00
Total 42256:							540.00
09/26	09/14/2026	42257	MAC EQUIPMENT INC	560805	01-45-6802	Weedwack Maint	706.09
Total 42257:							706.09
09/26	09/14/2026	42258	MAIN STREET MAT COMPANY	3261945	01-40-7020	Mat svs TH	77.93
09/26	09/14/2026	42258	MAIN STREET MAT COMPANY	3261946	01-46-7020	Main Street Mat Co 08/26/26	148.70
09/26	09/14/2026	42258	MAIN STREET MAT COMPANY	3261952	01-47-7020	Mat svs	115.68
Total 42258:							342.31
09/26	09/14/2026	42259	Melissa Merkle	MERKLE 08.	01-42-5063	SORN Forum Parking Fees	70.00
09/26	09/14/2026	42259	Melissa Merkle	MERKLE 08.	01-42-5063	SORN Forum Meals	59.36
Total 42259:							129.36
09/26	09/14/2026	42260	MJT Communications	14563	01-47-6104	Laptops ER/RB	3,951.00
Total 42260:							3,951.00
09/26	09/14/2026	42261	MUSA AUTO CHBUG LLC	80168511/2	01-42-6805	WEH 19 warranty work, cabin air filter	95.50

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
Total 42261:							95.50
09/26	09/14/2026	42262	NeoTreks, Inc	05250	04-44-6610	Plow Ops Subscription	350.00
Total 42262:							350.00
09/26	09/14/2026	42263	NEXTRUST INC.	434637	06-40-6106	Sewer Bills	587.29
09/26	09/14/2026	42263	NEXTRUST INC.	434637	06-40-6511	Sewer Bills	146.82
Total 42263:							734.11
09/26	09/14/2026	42264	Official with the Whistle	0015	01-46-6135	Flag Football Refereeing 2026	2,520.00
Total 42264:							2,520.00
09/26	09/14/2026	42265	One Way Inc	413915	06-47-6113	D13927E - 4504 Welker Trash	146.75
09/26	09/14/2026	42265	One Way Inc	413939	01-47-6113	D13927G - 1341 County Road 34 Trash	82.56
09/26	09/14/2026	42265	One Way Inc	414035	01-47-6113	D13927H - 1341 County Rd 34 Recycle	105.80
09/26	09/14/2026	42265	One Way Inc	414075	01-42-6113	D13927A - 537 Main St Trash	82.15
09/26	09/14/2026	42265	One Way Inc	414076	01-42-6113	D13927B - 537 Main St Recycle	53.25
09/26	09/14/2026	42265	One Way Inc	414092	01-40-6113	D13927C - 441 Third St Trash	80.12
09/26	09/14/2026	42265	One Way Inc	414093	01-40-6113	D13927D - 441 Third St Recycle	51.50
Total 42265:							602.13
09/26	09/14/2026	42266	O'Reilly Auto Enterprises LLC	6985-115048	04-44-6805	Tommy - PW02	119.94
Total 42266:							119.94
09/26	09/14/2026	42267	PerkCity Inc	INV64396	01-46-5061	Wellness Rewards	355.00
09/26	09/14/2026	42267	PerkCity Inc	INV64926	01-46-5061	Wellness-Additional License	38.00
Total 42267:							393.00
09/26	09/14/2026	42268	RAMEY ENVIRONMENTAL COM	31644	06-47-6807	Raterink	364.00
09/26	09/14/2026	42268	RAMEY ENVIRONMENTAL COM	31673	06-47-6837	Wastewater svs	6,529.00
09/26	09/14/2026	42268	RAMEY ENVIRONMENTAL COM	31673	06-47-6808	Wastewater svs - Equipment / lab svc	538.12
09/26	09/14/2026	42268	RAMEY ENVIRONMENTAL COM	31673	06-47-6125	Wastewater svs - lab service	157.44
09/26	09/14/2026	42268	RAMEY ENVIRONMENTAL COM	31673	06-47-6808	Wastewater svs- power failure response	420.72
Total 42268:							8,009.28
09/26	09/14/2026	42269	RCX Sports, LLC	2400006059	01-46-6135	NFL Flag Jerseys 2026	5,005.00
Total 42269:							5,005.00
09/26	09/14/2026	42270	RockSol Consulting Group Inc	521424	14-44-8542	CR 5 Bridge Design	29,902.04
Total 42270:							29,902.04
09/26	09/14/2026	42271	Safebuilt	3915561	01-43-6821	Plan Review/ Permit Inspection	19,905.72
09/26	09/14/2026	42271	Safebuilt	4142125	01-43-6821	Plan Review/ Permit Inspection	17,449.63
09/26	09/14/2026	42271	Safebuilt	4531812	01-43-6821	Plan Review/ Permit Inspection	31,051.79
Total 42271:							68,407.14
09/26	09/14/2026	42272	SportsEngine, Inc	70535	01-46-6135	June 2026 BG Checks	21.99

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
09/26	09/14/2026	42272	SportsEngine, Inc	72546	01-46-6135	BG Checks 8/2026	153.93
	Total 42272:						175.92
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6062374081	01-40-7010	Returned calendar	18.99-
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6062374083	01-40-7010	Calendar	27.48
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6062374087	01-40-7020	Paper Towels - TH	155.48
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6062374089	01-42-7550	chair for records / evidence	289.99
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6062374090	01-40-7010	Extra speakers for new hires	37.09
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6067469292	01-40-7010	Office Supplies	1.91
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6067469293	01-40-7010	Office Supplies	414.04
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6067469294	01-46-7010	Office Supplies - Copier Paper	43.99
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6067469295	01-40-7010	Soap, Trash bags & book holder	186.37
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6070083568	01-40-7010	Office Supplies	32.79
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6070083575	01-40-7010	Office Supplies & election	6.99
09/26	09/14/2026	42273	STAPLES ADVANTAGE	6070083575	01-41-6523	Office Supplies & election	15.00
	Total 42273:						1,192.14
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-40-5066	STD / LTD Insurance	191.38
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-41-5066	STD / LTD Insurance	10.14
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-42-5066	STD / LTD Insurance	407.66
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-43-5066	STD / LTD Insurance	234.09
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	04-44-5066	STD / LTD Insurance	251.29
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-45-5066	STD / LTD Insurance	224.57
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-47-5066	STD / LTD Insurance	220.53
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-48-5066	STD / LTD Insurance	32.34
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	01-49-5066	STD / LTD Insurance	119.49
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	06-40-5066	STD / LTD Insurance	108.34
09/26	09/14/2026	42274	THE HARTFORD-GROUP BENE	9247084672	20-40-5066	STD / LTD Insurance	703.83
	Total 42274:						2,503.66
09/26	09/14/2026	42275	T-Mobile USA Inc	999630825-2	01-42-6110	cellular service	296.27
	Total 42275:						296.27
09/26	09/14/2026	42276	TOWN OF MEAD	18.02 - 09/01	01-40-6111	242 Dillingham Ave	50.88
09/26	09/14/2026	42276	TOWN OF MEAD	338.01 - 09/0	01-40-6111	Town Hall Sewer	67.16
09/26	09/14/2026	42276	TOWN OF MEAD	453.01 - 09/0	01-42-6111	PD Sewer (535 Main St)	67.16
09/26	09/14/2026	42276	TOWN OF MEAD	478.02 - 09/0	01-40-6111	242 Main St	55.98
09/26	09/14/2026	42276	TOWN OF MEAD	566.02 - 09/0	01-46-6111	401 Third St - CC	352.21
09/26	09/14/2026	42276	TOWN OF MEAD	630.04 - 09/0	01-40-6111	505 3rd St Sewer	55.98
	Total 42276:						649.37
09/26	09/14/2026	42277	Tradesman Elevator	14565	01-40-6801	Maint. Aug26	200.00
	Total 42277:						200.00
09/26	09/14/2026	42278	TRI TOWN PLUMBING & HEATIN	300390814	01-40-6801	Bottle Filler-TH	4,985.00
09/26	09/14/2026	42278	TRI TOWN PLUMBING & HEATIN	30090690	01-45-8515	Restroom rehab Ext. Town Hall	10,937.50
09/26	09/14/2026	42278	TRI TOWN PLUMBING & HEATIN	30090815	06-40-6801	Plumbing Rehab	6,885.00
	Total 42278:						22,807.50
09/26	09/14/2026	42279	TRIDENT SECURITY SYSTEMS	68560	01-40-6801	Town Hall Bathrooms	416.58
09/26	09/14/2026	42279	TRIDENT SECURITY SYSTEMS	68948	01-47-6199	Alarm Monitoring	285.00

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
	Total 42279:						701.58
09/26	09/14/2026	42280	Trinity Tools Inc	30350-IN	04-44-7051	Safety - Gloves	203.40
	Total 42280:						203.40
09/26	09/14/2026	42281	UNITED RENTALS INC.	260505466-0	04-44-6405	Equipment Rental	4,950.00
	Total 42281:						4,950.00
09/26	09/14/2026	42282	Utility Notification Center of Color	226080838	06-47-6120	Line locates	433.07
	Total 42282:						433.07
09/26	09/14/2026	42283	VECTOR DISEASE CONTROL	PI-A0001961	01-45-6114	Pest Contol	4,872.00
	Total 42283:						4,872.00
09/26	09/14/2026	42284	Velocity Mobile Tire Shop LLC	4533	04-44-6805	Tandem - PPW06	100.00
	Total 42284:						100.00
09/26	09/14/2026	42285	Wilson Williams LLP	2826	01-40-6101	United Power Franchise	945.00
	Total 42285:						945.00
09/26	09/14/2026	42286	World Class Auto Body	17569440	01-42-6805	Body work VEH 20	5,409.44
	Total 42286:						5,409.44
09/26	09/14/2026	42287	WSB LLC	2-303562.00	14-44-8533	CR 34 Bridge 2023-011	3,092.50
09/26	09/14/2026	42287	WSB LLC	2-303562-00	14-44-8533	CR 34 Bridge Design	678.50
09/26	09/14/2026	42287	WSB LLC	2-303562-00	14-44-8533	CR 34 Bridge - 2023-011	169.50
	Total 42287:						3,940.50
09/26	09/05/2026	90526100	Xpress Bill Pay	INV-XPR039	06-40-6316	Credit transactions	474.11
09/26	09/05/2026	90526100	Xpress Bill Pay	INV-XPR039	01-40-6316	Credit transactions	118.53
	Total 90526100:						592.64
09/26	09/15/2026	91526100	CEBT	0085757	01-02-2310	Health Insurance	51,458.37
09/26	09/15/2026	91526100	CEBT	0085757	06-02-2310	Health Insurance	2,186.36
09/26	09/15/2026	91526100	CEBT	0085757	20-02-2310	Health Insurance	2,506.42
09/26	09/15/2026	91526100	CEBT	0085757	04-02-2310	Health Insurance	28,126.98
	Total 91526100:						84,278.13
09/26	09/15/2026	91526101	CENTURY LINK	5176 9.2026	01-42-6110	PD Fax Line	82.47
09/26	09/15/2026	91526101	CENTURY LINK	5308 9.2026	01-40-6110	TH Fax	101.33
09/26	09/15/2026	91526101	CENTURY LINK	9308 9.2026	01-40-6110	TH Fax	93.76
	Total 91526101:						277.56
09/26	09/15/2026	91526102	Citi Cards	2481 8.2026	01-42-7020	operating supplies	37.95

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
	Total 91526102:						37.95
09/26	09/15/2026	91526103	City of Loveland	7777 9.2026	01-47-6111	PW Internet	269.90
	Total 91526103:						269.90
09/26	09/15/2026	91526104	Cleanwater Corporation of Americ	7832-3 8.202	01-40-7020	TH Water	82.62
09/26	09/15/2026	91526104	Cleanwater Corporation of Americ	832-3 AUGU	01-40-7020	TH Water	149.05
	Total 91526104:						231.67
09/26	09/15/2026	91526105	Comcast	7928 8.2026	01-46-6311	Comcast Internet 8/8/26-9/27/26	168.45
	Total 91526105:						168.45
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-41-7999	Coffe W Mayor	190.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	5.56
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-41-7999	BOT Meeting Dinner	7.98
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7999	RB New Hire Lunch	89.11
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7051	HM Uniform	25.21
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6199	COPS and Communication Meeting	51.95
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7999	AK Discussion	35.67
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7999	Town Manager Meeting	51.62
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	Stregnth Finders Report	49.99
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	Lunch for Leadership	279.86
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	28.71
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	CGFOA MS	602.74
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6104	MONTHLY MICROSOFT	1,482.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6610	CO STATE NOTARY RENEWAL	10.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	19.14
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7010	checks for finance	476.03
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6511	Postage	9.57
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-42-7020	doc delivery	57.54
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	CGFOA MS	400.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	CMCA Conference	103.30
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	CMCA Registration	850.05
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-41-7999	flowers for mayor	142.99
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-7010	folders for packets	10.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6610	MH Notary Renewal	10.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-6610	credit card fee	2.95
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-40-5063	Clerks lunch for MH and MP	30.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-43-5063	Planning Conference AA	375.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-43-5063	Planning Conference TB	375.00
09/26	09/15/2026	91526106	Elan Cardmember Service	Admin 1481	01-43-5063	Planning Conference LR	375.00
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6610	Sports Audio Subscription	42.35
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-46-5063	Staff Training Food	153.92
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-46-7999	Employee Condolence	95.29

M = Manual Check, V = Void Check

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-46-5063	Gift Cards	105.01
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6149	Marketing Engagement	98.46
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6149	Marketing Engagement	38.92
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6402	ADA Built for Mead	59.00
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6610	Newsletter Subscription	45.00
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-49-6610	URL Subscription	35.00
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-46-6211	CD Marketing	50.19
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-40-6610	Zoom webinar subscription	79.00
09/26	09/15/2026	91526106	Elan Cardmember Service	CC 1499 Aug	01-46-6211	CD marketing	50.38
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-6610	Adobe subscription	19.99
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7305	Uniforms PD-Sworn	178.49
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-6610	Toyota app	15.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-6210	food for crossing guard meeting	3.86
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7020	Axon	136.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-5063	crash training for Hansen	795.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7254	FET equipment	130.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-6610	Adobe subscription	19.99
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7305	molle gear for vests	209.73
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7254	FET equipment	51.60
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7305	alterations S. Dickinson	360.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7254	FET equipment	54.64
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7010	postage to ship Havis docking station	25.60
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-7010	certified mail package for OFC Walker	10.22
09/26	09/15/2026	91526106	Elan Cardmember Service	PD 1507 Aug	01-42-6805	Docking station repair	299.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-8515	Parks Trailer	23.04
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-7999	Employment Meeting	55.36
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-7999	Supervisor Meeting	63.11
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-7999	Meeting	48.92
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	04-44-5063	APWA Western Snow and Ice Conferenc	1,775.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-6210	Engineering staff meeting	279.17
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	04-44-7051	PW Uniforms	361.67
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-5063	Irrigation Course - TM&JM	450.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-45-5063	Turf Conference - CS	320.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-6210	Employee Appreciation	25.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-6210	Employee Appreciation	25.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-6210	Employee Appreciation	25.00
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-5063	Airbnb for CASFM Conference - RB	564.77
09/26	09/15/2026	91526106	Elan Cardmember Service	PW 1473 Au	01-47-5063	CASFM Conference - RB	614.11
	Total 91526106:						14,034.46
09/26	09/15/2026	91526107	JOHN DEERE FINANCIAL	3188784	04-44-6851	JD BRDR - Vehicle Leaes Expenses	5,871.01
	Total 91526107:						5,871.01
09/26	09/15/2026	91526108	SAMSCLUB	4230 9.2026	01-47-7010	OFFICE SUPPLIES	92.88
09/26	09/15/2026	91526108	SAMSCLUB	4230 9.2026	01-47-7010	OFFICE SUPPLIES	273.26
09/26	09/15/2026	91526108	SAMSCLUB	4230 9.2026	01-40-7999	admin	137.21
09/26	09/15/2026	91526108	SAMSCLUB	4230 9.2026	01-41-7999	BOT Mtg supplies	74.39
	Total 91526108:						577.74
09/26	09/15/2026	91526109	UNITED POWER	123402 08/0	04-44-6111	1785 CR 32 - Grader Shed 08/2026	46.59
09/26	09/15/2026	91526109	UNITED POWER	12650701 08	01-45-6111	16445 9th St - Booster Pump 08/2026	42.87
09/26	09/15/2026	91526109	UNITED POWER	12952800 08	01-45-6111	1501 CR 34 - Mead Ponds 08/2026	23.00
09/26	09/15/2026	91526109	UNITED POWER	14305100 08	06-47-6111	4504 Welker Ave - WWTF 08/2026	4,807.61
09/26	09/15/2026	91526109	UNITED POWER	16836300 08	01-45-6111	2690 Bridle Dr - Park Sprinkler Timer 08/	32.63
09/26	09/15/2026	91526109	UNITED POWER	16909300 08	01-45-6111	160 Eagle Ave - Irrig. Sprink Feather Rid	23.19

GL Period	Check Issue Date	Check Number	Payee	Invoice Number	Invoice GL Account	Description	Check Amount
09/26	09/15/2026	91526109	UNITED POWER	17618300 08	01-40-6111	441 3rd St - Town Hall Unit A 08/2026	871.15
09/26	09/15/2026	91526109	UNITED POWER	17770000 08	01-45-6111	Main & Martin Ave - Gazebo Service 08/2	25.52
09/26	09/15/2026	91526109	UNITED POWER	18949400 08	01-42-6111	535 4th St - PD 08/2026	554.85
09/26	09/15/2026	91526109	UNITED POWER	21881700 08	01-47-6111	1341 CR 34 08/2026	1,101.03
09/26	09/15/2026	91526109	UNITED POWER	22092202 08	06-47-6112	4133 CR 34 - Raterink 08/2026	53.23
09/26	09/15/2026	91526109	UNITED POWER	23534100 08	01-46-6111	401 3rd St - Mead Community Center 08/	2,202.54
09/26	09/15/2026	91526109	UNITED POWER	24240200 08	01-40-6134	441 3rd St - EV Station 08/2026	122.72
09/26	09/15/2026	91526109	UNITED POWER	24257400 08	01-45-6111	1501 CR 34 08/2026	41.48
09/26	09/15/2026	91526109	UNITED POWER	24740700 08	01-40-6111	501 S 3rd Street 08/2026	42.56
09/26	09/15/2026	91526109	UNITED POWER	24770900 08	14-44-8503	242 Dillingham Ave - T Construction Trail	23.07
09/26	09/15/2026	91526109	UNITED POWER	6226505 8.2	04-44-6111	14017 CRD7	40.09
09/26	09/15/2026	91526109	UNITED POWER	6753101 08/	01-45-6111	Westview Dr - Irrigation Sprinkler 08/202	23.06
09/26	09/15/2026	91526109	UNITED POWER	7490500 08/	06-47-6111	5423 CR 32 - Pump Lake Thomas Lagoo	38.20
09/26	09/15/2026	91526109	UNITED POWER	83701 08/02/	01-42-6111	535 4th St - PW Shop 08/2026	260.55
09/26	09/15/2026	91526109	UNITED POWER	96302 08/02/	01-45-6111	234 1st St - Aims/Lagoons08/2026	46.50
Total 91526109:							10,422.44
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 21 Ford Police - 23TPHZ	25.00
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 22 Ford F-250 - 23WMJ2	847.83
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 22 Ford F-350 - 23WQX4	1,129.06
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 22 Ford F-250 - 23WQX9	845.59
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	04-44-6851	608136 22 Ford Ranger - 25G6J7	644.15
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 22 Ford Utility Interceptor - 25H	1,261.87
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 22 Ford Utility Interceptor - 25HL	1,325.91
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-42-6851	608136 22 Ford F-150 - 25HL9T	607.50
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 22 Ford Escape - 25S5SM	535.84
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 22 Ford Ranger - 26G3JG	696.39
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 22 Ford Utility Interceptor - 26G	758.36
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-49-6851	608136 23 Chev Silverado - 26MD7X	883.43
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-42-6851	608136 23 Toyota Highlander - 26N9DS	1,271.43
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 23 Ford Interceptor - 277KHZ	1,223.70
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 23 Ford Interceptor - 277KPK	1,308.71
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 23 Ford Interceptor - 277KQJ	1,349.84
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-47-6851	608136 23 Chevy Silverado - 27PB84	970.67
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	09-45-6851	608136 24 Nissan Frontier - 27QCF6	845.28
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	08-42-6851	608136 25 Ford Interceptor - 28TNJK	1,594.97
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-42-6851	608136 25 Ford Interceptor - 28TNKF	1,594.97
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-47-6851	608136 25 Chevy Silverado - 297VHX	1,112.09
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	04-44-6851	608136 25 Ford F-150 - 297VSF	683.29
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-47-6851	608136 26 Chevy Silverado - 29GQM9	1,158.88
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-42-6851	608136 26 Chevy Tahoe - 2BBGN5	1,870.83
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	01-47-6851	608136 26 Chevy Silverado - 2BBNLW	950.50
09/26	09/18/2026	91826100	Enterprise FM Trust	FBN5744292	18-45-6851	608136 26 Chevy Silverado - 2BBNM5	850.10
Total 91826100:							26,346.19
Grand Totals:							1,207,148.73

Summary by General Ledger Account Number

GL Account	Debit	Credit	Proof
01-02-2000	18.99	239,165.71-	239,146.72-
01-02-2310	51,458.37	.00	51,458.37
01-02-2610	5,000.00	.00	5,000.00

M = Manual Check, V = Void Check

GL Account	Debit	Credit	Proof
01-40-5063	2,315.94	.00	2,315.94
01-40-5066	191.38	.00	191.38
01-40-6101	945.00	.00	945.00
01-40-6104	1,482.00	.00	1,482.00
01-40-6110	195.09	.00	195.09
01-40-6111	1,287.76	.00	1,287.76
01-40-6113	131.62	.00	131.62
01-40-6126	68.55	.00	68.55
01-40-6134	122.72	.00	122.72
01-40-6199	51.95	.00	51.95
01-40-6316	118.53	.00	118.53
01-40-6511	158.68	.00	158.68
01-40-6610	417.95	.00	417.95
01-40-6801	5,601.58	.00	5,601.58
01-40-6805	10.00	.00	10.00
01-40-6823	1,260.00	.00	1,260.00
01-40-6839	100.00	.00	100.00
01-40-7010	1,217.14	18.99-	1,198.15
01-40-7020	482.71	.00	482.71
01-40-7051	411.34	.00	411.34
01-40-7999	313.61	.00	313.61
01-41-5066	10.14	.00	10.14
01-41-6523	15.00	.00	15.00
01-41-7999	415.36	.00	415.36
01-42-5063	1,617.57	.00	1,617.57
01-42-5066	407.66	.00	407.66
01-42-6110	378.74	.00	378.74
01-42-6111	934.71	.00	934.71
01-42-6113	135.40	.00	135.40
01-42-6126	93.62	.00	93.62
01-42-6210	3.86	.00	3.86
01-42-6610	54.98	.00	54.98
01-42-6801	54.75	.00	54.75
01-42-6805	6,102.63	.00	6,102.63
01-42-6823	495.00	.00	495.00
01-42-6851	5,344.73	.00	5,344.73
01-42-6999	1,387.50	.00	1,387.50
01-42-7010	35.82	.00	35.82
01-42-7020	404.88	.00	404.88
01-42-7254	306.23	.00	306.23
01-42-7305	833.22	.00	833.22
01-42-7550	289.99	.00	289.99
01-43-5063	1,125.00	.00	1,125.00
01-43-5066	234.09	.00	234.09
01-43-6104	206.64	.00	206.64
01-43-6821	68,407.14	.00	68,407.14
01-45-5063	770.00	.00	770.00
01-45-5066	224.57	.00	224.57
01-45-6111	17,138.42	.00	17,138.42
01-45-6114	4,872.00	.00	4,872.00
01-45-6132	198.45	.00	198.45
01-45-6801	173.00	.00	173.00
01-45-6802	706.09	.00	706.09
01-45-6806	609.95	.00	609.95
01-45-7020	876.60	.00	876.60
01-45-7051	240.00	.00	240.00
01-45-7999	167.39	.00	167.39
01-45-8515	10,960.54	.00	10,960.54
01-46-5061	393.00	.00	393.00

GL Account	Debit	Credit	Proof
01-46-5063	258.93	.00	258.93
01-46-6111	3,168.33	.00	3,168.33
01-46-6135	9,271.85	.00	9,271.85
01-46-6211	100.57	.00	100.57
01-46-6301	32.24	.00	32.24
01-46-6311	168.45	.00	168.45
01-46-6610	3,041.26	.00	3,041.26
01-46-6805	10.00	.00	10.00
01-46-6823	3,510.00	.00	3,510.00
01-46-6999	752.00	.00	752.00
01-46-7010	93.95	.00	93.95
01-46-7020	265.52	.00	265.52
01-46-7999	95.29	.00	95.29
01-47-5063	1,178.88	.00	1,178.88
01-47-5066	220.53	.00	220.53
01-47-6104	4,585.18	.00	4,585.18
01-47-6111	1,496.73	.00	1,496.73
01-47-6113	188.36	.00	188.36
01-47-6199	285.00	.00	285.00
01-47-6210	354.17	.00	354.17
01-47-6610	316.00	.00	316.00
01-47-6805	546.76	.00	546.76
01-47-6823	885.00	.00	885.00
01-47-6851	4,192.14	.00	4,192.14
01-47-7010	366.14	.00	366.14
01-47-7020	313.04	.00	313.04
01-48-5040	2,000.00	.00	2,000.00
01-48-5066	32.34	.00	32.34
01-48-6102	1,000.00	.00	1,000.00
01-49-5066	119.49	.00	119.49
01-49-6149	137.38	.00	137.38
01-49-6301	32.24	.00	32.24
01-49-6402	59.00	.00	59.00
01-49-6610	122.35	.00	122.35
04-02-2000	.00	44,664.81-	44,664.81-
04-02-2310	28,126.98	.00	28,126.98
04-44-5063	1,775.00	.00	1,775.00
04-44-5066	251.29	.00	251.29
04-44-6104	206.68	.00	206.68
04-44-6111	133.69	.00	133.69
04-44-6405	4,959.56	.00	4,959.56
04-44-6610	350.00	.00	350.00
04-44-6805	219.94	.00	219.94
04-44-6851	7,198.45	.00	7,198.45
04-44-7041	540.00	.00	540.00
04-44-7051	903.22	.00	903.22
06-02-2000	.00	29,910.37-	29,910.37-
06-02-2310	2,186.36	.00	2,186.36
06-40-5066	108.34	.00	108.34
06-40-6104	63.75	.00	63.75
06-40-6106	587.29	.00	587.29
06-40-6108	390.60	.00	390.60
06-40-6316	474.11	.00	474.11
06-40-6511	146.82	.00	146.82
06-40-6801	6,885.00	.00	6,885.00
06-47-6111	5,054.42	.00	5,054.42
06-47-6112	53.23	.00	53.23
06-47-6113	146.75	.00	146.75
06-47-6120	433.07	.00	433.07

GL Account	Debit	Credit	Proof
06-47-6125	157.44	.00	157.44
06-47-6601	5,371.35	.00	5,371.35
06-47-6807	364.00	.00	364.00
06-47-6808	958.84	.00	958.84
06-47-6837	6,529.00	.00	6,529.00
08-02-2000	.00	8,848.36-	8,848.36-
08-42-6851	8,848.36	.00	8,848.36
09-02-2000	.00	615,174.20-	615,174.20-
09-42-8516	609,390.78	.00	609,390.78
09-45-6851	4,899.99	.00	4,899.99
09-49-6851	883.43	.00	883.43
14-02-2000	.00	214,788.92-	214,788.92-
14-02-2005	153,288.22	.00	153,288.22
14-44-8503	27,658.16	.00	27,658.16
14-44-8533	3,940.50	.00	3,940.50
14-44-8542	29,902.04	.00	29,902.04
18-02-2000	.00	850.10-	850.10-
18-45-6851	850.10	.00	850.10
19-02-2000	.00	50,555.00-	50,555.00-
19-40-8599	50,555.00	.00	50,555.00
20-02-2000	.00	3,210.25-	3,210.25-
20-02-2310	2,506.42	.00	2,506.42
20-40-5066	703.83	.00	703.83
Grand Totals:	1,207,186.71	1,207,186.71-	.00

Report Criteria:
Report type: GL detail

Agenda Item Summary

Agenda Date: **9/14/2026**

Subject: **2027 Property Casualty Insurance Renewal - CIRSA**

Presented by: **Mary Strutt, Administrative Services Director**

Summary:

The Town received the 2027 Property/Casualty Preliminary Contribution Quotation (“P/C Quote”) from Colorado Intergovernmental Risk Sharing Agency (“CIRSA”). The Town has been a member of the CIRSA risk sharing pool for over 20 years. In addition to the P/C quote, several Optional Coverage quotes have been requested including: Equipment Breakdown, Excess Crime, Excess Cyber, Volunteer Coverages, and Detainee Medical. The Town’s acceptance of the 2027 P/C Quote is required to be submitted to CIRSA by Thursday October 1, 2026. The Optional Coverages acceptance will be due shortly after they are received.

The Town’s 2027 P/C Quote reflects a small increase in premium rate plus additions to the policy. The small increase is mostly related to inflation. Fortunately, insurance carriers in Colorado did not see the catastrophic weather-related events which normally affect rates. In addition, as a risk sharing pool, members' claims may affect the following year’s quote. The Town had five vehicle or property damage claims in 2026.

CIRSA provides loss control services to the Town with the goal of keeping claims volume and costs down. Mead has taken advantage of several of these services including public officials training, contract and policy review, police training, Police Chiefs’ roundtable, cybersecurity services (KnowBe4), and video and web-based staff training (localgovu). In addition, staff works with CIRSA to review loss control efforts and attends CIRSA’s annual meeting and membership meetings.

Financial Considerations:

The 2027 P/C Quote is $245,714.46. This quote includes additions to the policy made in the last year including the Community Center, the property purchased at WCR 7 and Hwy 66 (for the Underpass Project), and other capital assets. Based on these additions, the quote is approximately 19% higher than in 2026. However, cost saving measures are in place including increased deductibles, safety training and annual audits.

The 2027 Optional Coverages require an additional premium. The quotes will be received in October 2026. These additional coverages are anticipated to cost approximately $14,500.00. All premium amounts (the preliminary quote and optional coverages) will be incorporated into the 2027 budget which is currently under review.

Staff Recommendation / Actions Required:

Staff recommends the Board authorize renewal the Town’s Property / Casualty Insurance with CIRSA for the 2027 calendar year and authorize Town Manager Helen Migchelbrink and/or Administrative Services Director/Town Clerk Mary Strutt to execute the 2027 Preliminary Quotation on behalf of the Town and approve the optional coverages once they are received.

A motion to adopt the consent agenda will approve this item. If the item is removed from the Consent Agenda, the following motion is recommended:

“I move to authorize the Town Manager or Administrative Services Director/Town Clerk to execute CIRSA’s 2027 Preliminary Quotation on behalf of the Town; and further authorize the approval of the optional coverages after the quotes are received in October.”

Attachments:

1. 2027 Property Casualty Preliminary Contribution Quotation - Mead
2. 2027 Uninsured Underinsured Motorist Plan Information
3. CIRSA Services Brochure 2027

August 31, 2026

Mary Strutt, Town Clerk/Administrative Services Director
Town of Mead
P.O. Box 626
Mead, CO 80542

RE: 2027 Property/Casualty Preliminary Contribution Quotation

Dear Mary:

Enclosed is the preliminary quotation for your 2027 contribution to the CIRSA Property/Casualty Pool.

We are pleased to report that the overall average change in Property/Casualty contribution for 2027 is a slight increase. Your entity's quote(s) may reflect a greater or lesser increase, or overall decrease, depending on your entity's operations and exposures, and a variety of underwriting factors, including loss experience, changes in exposures, changes in total operating expenditures, selected deductibles and limits, and other factors.

The enclosed quotation(s) are preliminary. Final invoices, which are expected to be emailed on December 18, 2026, will be adjusted based on any changes to your 2027 renewal application. Please note that the quoted contributions may also change if there are significant changes to CIRSA membership for 2027 or if the actual excess insurance premiums are not sufficiently funded by the budget established within your rate.

For your convenience, the quote(s) include a breakdown of contribution by line of coverage, the amount of any Loss Control Credits available to your entity, and optional payment plans. If you requested alternative quote options reflecting different liability limits or various deductible options for 2027, these quotes are also included.

If you would like to explore additional liability limits or deductible options, CIRSA's Finance Team is available to assist you with this assessment. Keep in mind that selecting a higher deductible means your entity will assume more of the cost in the event of a claim. Therefore, it's crucial to evaluate your entity's ability to handle a higher deductible. Please contact Linda Black, Assistant Director/Chief Financial Officer, at (720) 605-5440 or lindab@cirsa.org.

If your entity is a member of both the workers' compensation pool and the property/casualty pool, each quote reflects a 1.5% multi-pool discount. If your entity withdraws from either pool effective January 1, your entity is no longer eligible for the multi-pool discount, and a new quote for the pool you are remaining in will need to be generated and accepted.

Also included in this packet is a general description of the types and monetary limits of the proposed coverages to be provided to 2027 CIRSA Property/Casualty members.

If you requested a quote for one or more of the CIRSA self-funded optional coverage programs, Excess Cyber (Data Privacy and Network Security), No-Fault Water Line Rupture and/or Sewer Back-Up coverage, or Property Damage Caused by Member's Operation of Mobile Equipment coverage, the quotes and plan information are included in this renewal quote packet.

If you have requested quotations for any of the optional coverage programs including Equipment Breakdown, Excess Crime, Community Service Workers' Accident Medical Plan, Sports Accident Medical Plan, Occupational Accidental Death and Dismemberment Plan, Volunteer Accident Medical Plan, or Detainee Medical coverage, those quotations are not included in this mailing. Most carriers providing these coverages are unable to provide quotes until later this year. We anticipate that quotations for these optional coverages will be emailed to members in October.

The 2027 renewal acceptance forms must be completed and returned to CIRSA ***on or before Thursday, October 1, 2026.*** When completing your Property/Casualty form, please make sure to:

- Initial the desired quote option you wish to accept for 2027.
- Enter the amount of any available Loss Control Credits you wish to use in the appropriate section of the *Loss Control Credits* table on the quotation sheet.
- Indicate your preferred payment option for 2027 on the quotation sheet.
- Indicate if you will be participating in the optional Uninsured/Underinsured Motorist coverage, Excess Cyber coverage, No-Fault Water Line Rupture and/or Sewer Back-Up coverage, or Property Damage Caused by Member's Operation of Mobile Equipment coverage program(s).
- Return the signature page signed by an authorized signer.

When completing your optional coverage forms, please make sure to:

- Indicate if you wish to accept or decline coverage.
- Return the signature page signed by an authorized signer.

We thank you for your continued membership with CIRSA, and for your commitment to public entity pooling. Our CIRSA Services Brochure is also attached. If you would like further information, or a virtual or face-to-face meeting, please reach out to Shannon Pursley, Communications & Engagement Manager, at (303) 594-6249 or shannonp@cirsa.org. We are also available to give presentations to your governing body upon request.

Thank you for the opportunity to serve you. We look forward to continuing our relationship with you in 2027.

Sincerely,

Tami A. Tanoue
Executive Director

Enc.

Town of Mead
P.O. Box 626
Mead, CO 80542

All Risk Property Deductible: Standard – 1% of individual damage building values or .1% of total building values.	$5,000
Auto Liability Deductible:	$1,000
Auto Physical Damage Deductible:	$5,000
General Liability Deductible:	$1,000
Public Officials Errors & Omissions Liability Deductible:	$5,000
Law Enforcement Liability Deductible:	$25,000
Auto Liability Limit:	$5,000,000
Liability Limit:	$10,000,000

Description	Amount
Total 2027 Preliminary Quotation before Credits	**$246,372.46**
Multi-Pool Discount Applied?	No

*If your entity is a member of both pools (PC & WC), each quote reflects a 1.5% multi-pool discount. If your entity withdraws from either pool effective January 1, your entity is no longer eligible for the multi-pool discount. A new quote for the pool you are remaining in will need to be generated and accepted

Loss Control Credits (Please indicate the amount that you wish to use. Amount may be split between available options.)

Description	Amount	Credit Options		
		Credit Contribution	Deposit/Leave in Account	Send Check
2026 Loss Control Audit Credit	($658.00)			
Balance Remaining from Prior Years' LC Credits	($0.00)			
Total Preliminary Quotation with all Available Credits	**$245,714.46**			

Billing Options (Please indicate which option you choose)

- ☐ **Annual Billing on January 1, 2027**
- ☐ **Quarterly Billing January 1, April 1, July 1, and October 1, 2027**

To Renew with Quoted Option Initial Here: ______________

	Exposure	Contribution
PROPERTY COVERAGE		
All Risk Property Building Values	$19,627,333.36	$30,997.39
All Risk Property Contents Values	$792,937.73	$1,252.28
OTHER PROPERTY		
Business Income	$20,000.00	$31.59
Loss of Rents	$0.00	$0.00
Extra Expense	$100,000.00	$157.93
Valuable Papers	$330,000.00	$521.17
Electronic Data Processing	$587,000.00	$927.05
Accounts Receivable	$87,500.00	$138.19
Fencing	$240,000.00	$379.03
Mobile Equipment	$2,900,000.00	$4,579.96
Employee-Owned Tools	$0.00	$0.00
Law Enforcement Animals	$0.00	$0.00
Overhead Transmission Lines or Distribution Lines & Poles	$0.00	$0.00
Park Equipment	$910,000.00	$1,437.16
Athletic Equipment	$450,000.00	$710.68
Outdoor Lighting	$68,000.00	$107.39
Transformers	$0.00	$0.00
Signage	$450,000.00	$710.68
Swimming Pool Items	$0.00	$0.00
General Outdoor Items	$475,000.00	$750.17
Other Miscellaneous Property	$12,000.00	$18.95
Fine Arts	$10,000.00	$15.79
Golf Courses	$0.00	$0.00
Watercraft	$0.00	$0.00
Drones	$11,000.00	$17.37
AUTO LIABILITY COVERAGE		
All Trucks	21	$6,604.71
Ambulances	0	$0.00
Cars/Truck-Emergency Response	16	$7,945.44
Cars-Passenger	2	$331.06
Fire Trucks	0	$0.00
Motorcycles	0	$0.00
School Buses	0	$0.00
Street Sweepers	1	$314.51
Trailers	4	$0.00
Transportation Buses	0	$0.00
AUTO PHYSICAL DAMAGE COVERAGE		
All Trucks Values	$1,010,224.00	$9,838.56
Ambulances Values	$0.00	$0.00
Cars/Truck-Emergency Response Values	$622,222.00	$6,059.79
Cars-Passenger Values	$54,200.00	$527.85
Fire Trucks Values	$0.00	$0.00
Motorcycles Values	$0.00	$0.00
School Buses Values	$0.00	$0.00
Street Sweepers Values	$410,000.00	$3,992.98
Trailers Values	$0.00	$0.00
Transportation Buses Values	$0.00	$0.00
GENERAL LIABILITY COVERAGE		
Total Operating Expenditures **(less airport expenditures)**	$15,075,000.00	$12,210.63
SEPARATELY-RATED EXPOSURES		
Electric Distribution Payroll	0.00	$0.00
Electric Generation Payroll	0.00	$0.00
Gas Payroll	0.00	$0.00
Residential Property Square Footage	0.00	$0.00
Jail/Holding Facilities Area	0.00	$0.00

Recreational Facilities Area	11,551.00	$229.13
Swimming Pools (Total Number)	0.00	$0.00
Water/Sewer Payroll	256,396.00	$1,130.22
PUBLIC OFFICIALS ERRORS & OMMISSIONS COVERAGE		
Total Operating Expenditures **(less airport expenditures)**	$15,075,000.00	$23,171.66
Employment Practices Liability	$15,075,000.00	$1,244.43
Employment Benefit Liability	$15,075,000.00	$504.07
LAW ENFORCEMENT LIABILITY		
Police Department Full Time Officers	16.00	$125,589.95
Police Department Reserve/Part Time Officers	1.00	$3,924.69
Optional Coverages		
Property Damage from Mobile Equipment		$0.00
No-Fault Water Line Rupture and/or Sewer Backup	Option	$0.00
Total Contribution		**$246,372.46**

Mead Property Schedule - MD2027PC

Cirsa I D	Use	Address	Postal	Remove Building	Remove Date	Property Excluded	Building Value	Contents Value	Deductible	Final Property Contribution	Final Contents Contribution	Contribution	Member
22360019	Ames Park Picnic Shelters /Tables	190 First Street	80542	No		No	$40,588.94	$3,053.10	$5,000	$64.10	$4.82	$68.92	Mead
22360015	Ames Park Restroom Building	190 First Street	80542	No		No	$31,986.63	$0.00	$5,000	$50.52	$0.00	$50.52	Mead
22360059	Building for ROW	14017 WCR 7	80504	No		No	$484,500.00	$10,200.00	$5,000	$765.17	$16.11	$781.28	Mead
22360058	Community Center	401 Third Street	80542	No		No	$3,672,000.00	$122,400.00	$5,000	$5,799.17	$193.31	$5,992.48	Mead
22360042	Field Prep Shed	210 First St	80542	No		No	$4,755.13	$2,972.35	$5,000	$7.51	$4.69	$12.20	Mead
22360032	Founders Park Restroom	2700 WCR 34 1/2	80542	No		No	$34,287.07	$0.00	$5,000	$54.15	$0.00	$54.15	Mead
22360023	Gazabo	Founders Park	80542	No		No	$33,063.34	$2,449.52	$5,000	$52.22	$3.87	$56.09	Mead
22360002	Gazebo	441 Third Street	80542	No		No	$18,800.00	$1,592.29	$5,000	$29.69	$2.51	$32.20	Mead
22360043	Highland Lake Park Pavilion	16983 Weld CR 5	80542	No		No	$13,800.00	$0.00	$5,000	$21.79	$0.00	$21.79	Mead
22360054	Highland Lake Park Restrooms	16983 Weld County Road 5	80542	No		No	$66,900.00	$0.00	$5,000	$105.65	$0.00	$105.65	Mead
22360061	Liberty Ranch Park Restroom	2720 Stagecoach Dr	80542	No		No	$181,952.00	$10,000.00	$5,000	$287.36	$15.79	$303.15	Mead
22360036	Liberty Ranch Picnic Shelter	2770 Stagecoach	80542	No		No	$42,859.35	$0.00	$5,000	$67.69	$0.00	$67.69	Mead
22360018	Margil Farms Gazebo	Whetstone/Settler Ri	80542	No		No	$26,743.87	$0.00	$5,000	$42.24	$0.00	$42.24	Mead
22360017	Mead Pond Restrooms	1501 WCR 34	80542	No		No	$46,802.81	$0.00	$5,000	$73.92	$0.00	$73.92	Mead
22360057	New Lift Station	County Road 34	80542	No		No	$299,500.00	$0.00	$5,000	$473.00	$0.00	$473.00	Mead
22360016	North Creek Picnic Shelter	16775 N. Creek Circle	80542	No		No	$46,533.63	$2,449.52	$5,000	$73.49	$3.87	$77.36	Mead
22360041	Police and Public Works Shop/Office Modular Building	537 Main Street	80542	No		No	$298,100.00	$59,444.86	$5,000	$470.79	$93.88	$564.67	Mead
22360055	Public Works Office and Shop Space	1341 County Road 34	80550	No		No	$2,387,800.00	$92,453.33	$5,000	$3,771.04	$146.01	$3,917.05	Mead
22360020	Public Works Storage of Mobil Equip	537 Main St	80542	No		No	$36,736.59	$7,347.52	$5,000	$58.02	$11.60	$69.62	Mead
22360052	Sand Shed	1341 County Road 34	80550	No		No	$102,800.00	$33,609.50	$5,000	$162.35	$53.08	$215.43	Mead
22360056	Shed	1785 County Road 32	80542	No		No	$138,800.00	$0.00	$5,000	$219.21	$0.00	$219.21	Mead
22360005	Shop and Office	537 Main Street	80542	No		No	$236,200.00	$123,921.27	$5,000	$373.03	$195.71	$568.74	Mead
22360008	Storage Building at Lagoon Treatment	210 1st Street	80542	No		No	$97,800.00	$38,725.40	$5,000	$154.46	$61.16	$215.62	Mead
22360003	Storage Shed	537 Main Street	80542	No		No	$6,500.00	$10,408.91	$5,000	$10.27	$16.44	$26.71	Mead
22360004	Storage Shed	537 Main Street	80542	No		No	$11,200.00	$27,882.70	$5,000	$17.69	$44.04	$61.73	Mead
22360001	Town Hall/Fire Department	441 Third Street	80542	No		No	$4,249,800.00	$226,543.31	$5,000	$6,711.69	$357.78	$7,069.47	Mead
22360060	Vacant Shed	14017 WCR 7	80504	No		No	$52,224.00	$0.00	$5,000	$82.48	$0.00	$82.48	Mead
22360028	WWTP Chemical Building	4504 Welker Avenue	80542	No		No	$180,100.00	$0.00	$5,000	$284.43	$0.00	$284.43	Mead
22360022	WWTP Control Building	4504 Welker Avenue	80542	No		No	$1,070,200.00	$17,484.15	$5,000	$1,690.16	$27.61	$1,717.77	Mead
22360029	WWTP Equalization Basin	4504 Welker Avenue	80542	No		No	$681,600.00	$0.00	$5,000	$1,076.45	$0.00	$1,076.45	Mead
22360026	WWTP Influent Flume Vault	4504 Welker Avenue	80542	No		No	$67,100.00	$0.00	$5,000	$105.97	$0.00	$105.97	Mead
22360024	WWTP Infuent Building	4504 Welker Avenue	80542	No		No	$1,080,500.00	$0.00	$5,000	$1,706.43	$0.00	$1,706.43	Mead
22360025	WWTP Pistagrit System Building	4504 Welker Avenue	80542	No		No	$359,500.00	$0.00	$5,000	$567.76	$0.00	$567.76	Mead
22360030	WWTP SBR and Digester	4504 Welker Avenue	80542	No		No	$3,046,800.00	$0.00	$5,000	$4,811.80	$0.00	$4,811.80	Mead
22360027	WWTP UV Building	4504 Welker Avenue	80542	No		No	$478,500.00	$0.00	$5,000	$755.69	$0.00	$755.69	Mead
							$19,627,333.36	$792,937.73		$30,997.39	$1,252.28	$32,249.67	

Mead Vehicle Schedule - MD2027PC

CIRSA ID	Member Vehicle Number	Year	Make And Model	Number of Vehicles	Vehicle Type	Location	V I N	Final APD Value	Auto Physical Damage Deductible	Final Annual AL Contribution	Final Annual APD Contribution	Total AL & APD Contribution	Member
22360017	PW-03	2015	Dodge		All Trucks	Mead	3C7WRTCL3FG681480	$24,300.00		$314.51	$236.66	$551.17	Mead
22360020	PW-07	2017	Ford		All Trucks	Public Works	1FDRF3HT2HED45336	$24,500.00		$314.51	$238.60	$553.11	Mead
22360021	PW-02	2017	Ford		All Trucks	Public Works	1FTRF3BT2HED53451	$24,500.00		$314.51	$238.60	$553.11	Mead
22360022	PW-06	2018	International		All Trucks	Public Works	3HAGSSNT3JL634801	$105,000.00		$314.51	$1,022.59	$1,337.10	Mead
22360030	PW-01	2020	Ford		All Trucks	Public Works	1FT7W2B63LEC73516	$29,000.00		$314.51	$282.43	$596.94	Mead
22360032	E-01	2021	Chevrolet		All Trucks	Public Works	1GCGTBEN9M1101432	$25,130.00		$314.51	$244.74	$559.25	Mead
22360034	E-02	2021	Ford		All Trucks	Public Works	1FTER4FH9MLD09969	$20,000.00		$314.51	$194.78	$509.29	Mead
22360036	PW-14	2022	International		All Trucks	Streets Department	1HTEDTAR0NH215432	$120,000.00		$314.51	$1,168.68	$1,483.19	Mead
22360037	PW-04	2022	Ford		All Trucks	Public Works	1FTBF2BN5NEC66829	$30,333.00		$314.51	$295.41	$609.92	Mead
22360038	PW-10	2022	Ford		All Trucks	Streets Department	1FDRF3HT5NEC68005	$42,000.00		$314.51	$409.04	$723.55	Mead
22360039	PW-16	2022	SFA		All Trucks	Streets Department	1HTEDTAR2NH240185	$120,000.00		$314.51	$1,168.68	$1,483.19	Mead
22360042	E-03	2022	Ford		All Trucks	Public Works	1FTER4FH9NLD38227	$20,000.00		$314.51	$194.78	$509.29	Mead
22360043	E-04	2022	Ford		All Trucks	Public Works	1FTER4FHXNLD47504	$26,963.00		$314.51	$262.59	$577.10	Mead
22360048	RecTruck	2023	Chevrolet		All Trucks	Recreation Department	1GCPDDEK4PZ109135	$36,313.00		$314.51	$353.65	$668.16	Mead
22360049	PW-05	2022	Ford		All Trucks	Public Works	1FTBF2BN3NEC66828	$30,333.00		$314.51	$295.41	$609.92	Mead
22360053	PW-35	2023	Chevrolet		All Trucks	Public Works	1GCUDAED2PZ330395	$51,425.00		$314.51	$500.83	$815.34	Mead
22360058	PW-41	2025	Chevrolet		All Trucks	Public Works	1GC4KSE70SF352752	$52,538.00		$314.51	$511.67	$826.18	Mead
22360059		2026	Chevrolet		All Trucks	Public Works	1GB4KSE75TF139690	$57,673.00		$314.51	$561.68	$876.19	Mead
22360060		2025	Ford		All Trucks	Public Works	1FTFW1L57SKF36022	$45,450.00		$314.51	$442.64	$757.15	Mead
22360063		2026	Chevrolet		All Trucks	Public Works	2GCUKAED6T1194667	$62,383.00		$314.51	$607.55	$922.06	Mead
22360064		2026	Chevrolet		All Trucks	Public Works	2GCUKAED0T1194650	$62,383.00		$314.51	$607.55	$922.06	Mead
22360040	ADMIN	2022	Ford		Cars - Passenger	Administration Department	1FMCU9F62NUA83685	$18,000.00		$165.53	$175.30	$340.83	Mead
22360054	E-05	2024	Nissan		Cars - Passenger	Pool Car - PW	1N6ED1EK9RN623771	$36,200.00		$165.53	$352.55	$518.08	Mead
22360025	PD-05	2018	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AR2JGB67976	$16,500.00		$496.59	$160.69	$657.28	Mead
22360026	PD-06	2019	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AT2KGA29528	$16,500.00		$496.59	$160.69	$657.28	Mead
22360028	PD-08	2020	Chevrolet		Cars/Trucks - Emergency Response	Police Department	1GNSKDEC2LR273185	$27,000.00		$496.59	$262.95	$759.54	Mead
22360029	PD-07	2019	Ford		Cars/Trucks - Emergency Response	Police Department	1FTEW1P43KKE09684	$32,000.00		$496.59	$311.65	$808.24	Mead
22360033	PD-09	2021	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AB3MGA07144	$20,500.00		$496.59	$199.65	$696.24	Mead
22360041	CEO-10	2022	Ford		Cars/Trucks - Emergency Response	Police Department	1FTFW1E53NKD43139	$34,338.00		$496.59	$334.42	$831.01	Mead
22360044	PD-13	2022	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AW3NNA13638	$31,263.00		$496.59	$304.47	$801.06	Mead
22360046	PD-14	2023	Toyota		Cars/Trucks - Emergency Response	Police Department	5TDKDRBH9PS017004	$40,000.00		$496.59	$389.56	$886.15	Mead
22360047	PD-11	2022	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AW3NNA14028	$41,000.00		$496.59	$399.30	$895.89	Mead
22360050	PD-15	2023	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AB0PGB37662	$36,625.00		$496.59	$356.69	$853.28	Mead
22360051	PD-16	2023	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AB5PGB37480	$36,725.00		$496.59	$357.66	$854.25	Mead
22360052	PD-17	2023	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AB3PGB37459	$34,065.00		$496.59	$331.76	$828.35	Mead
22360055	PD-18	2025	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AW7SGA54970	$59,065.00		$496.59	$575.23	$1,071.82	Mead
22360056	PD-19	2025	Ford		Cars/Trucks - Emergency Response	Police Department	1FM5K8AWXSGA55093	$59,065.00		$496.59	$575.23	$1,071.82	Mead
22360061	PD-20	2026	Chevrolet		Cars/Trucks - Emergency Response	Police Department	1GNS6UED7TR256704	$68,788.00		$496.59	$669.92	$1,166.51	Mead
22360062	PD-21	2026	Chevrolet		Cars/Trucks - Emergency Response	Police Department	1GNS6UED5TR256684	$68,788.00		$496.59	$669.92	$1,166.51	Mead
22360057		2025	TYMCO		Street Sweepers	Public Works	1HTEUMMN9PS853893	$410,000.00		$314.51	$3,992.98	$4,307.49	Mead
22360007	0013	2000	Flatbed	0	Trailers	Public Works	1B9F31629YGO77158	$0.00		$0.00	$0.00	$0.00	Mead
22360011	0009	2007	HMD	0	Trailers	Mead	IDTL008369CO	$0.00		$0.00	$0.00	$0.00	Mead
22360016	T-01	2013	CLBT Goose Neck		Trailers	Public Works	4C9GE2528DB212704	$0.00		$0.00	$0.00	$0.00	Mead
22360031	PD-Trailer	2020	Carryon		Trailers	Police Department	4YMBC1010LM010200	$0.00		$0.00	$0.00	$0.00	Mead
								$2,096,646.00		$15,195.72	$20,419.18	$35,614.90	

This preliminary quotation includes all exposures reported on your entity's 2027 Property/Casualty Renewal Application and any Application Amendment Requests received by CIRSA before August 1, 2026.

Please note, for the All Risk Property Deductible shown on page 1 of your quote, an additional property deductible will apply separately to each location in a National Flood Insurance Program (NFIP) Zone A if total building and contents values at that location are in excess of $1,000,000. The deductible will be the maximum limit of coverage which could have been purchased through NFIP, whether it is purchased or not.

The Town of Mead participated in the 2026 Uninsured/Underinsured Motorist coverage. Please indicate if the Town of Mead will:

☐ Accept 2027 Uninsured/Underinsured Motorist coverage
☐ Decline 2027 Uninsured/Underinsured Motorist coverage

The undersigned is authorized to accept this preliminary quotation on behalf of the Town of Mead.

We accept this preliminary quotation for January 1, 2027 to January 1, 2028. We understand our final invoice may increase or decrease depending upon the number of CIRSA Property/Casualty members for 2027, actual excess insurance premiums, and any changes made to our 2027 renewal application.

Signature:____ Date:______________________

Title:____

Signature must be that of the Mayor, Manager, Clerk or equivalent (such as President of a Special District.)

This page, along with all pages of the applicable attached quote, must be returned on or before Thursday, October 1, 2026. A mailed, faxed or e-mailed copy is acceptable. Please return to:

Monique Ferguson, Underwriting Coordinator
3665 Cherry Creek North Drive
Denver, CO 80209
E-Mail: MoniqueF@cirsa.org
Fax: (303) 757-8950 or (800) 850-8950

2027 EXCESS CYBER
Quotation and Notice of Acceptance/Rejection Form

The Town of Mead

☐ does
☐ does NOT

Wish to purchase this coverage for the annual premium of $6,158.00 effective January 1, 2027, through December 31, 2027.

Signature: ____

Signature must be that of the Mayor, Manager, Clerk or equivalent (such as President of a Special District).

Title: ______________________________ Date: ______________

This is NOT a bill. An invoice will be sent upon acceptance.

2027 EXCESS CYBER
Optional Coverage Plan Information

Your entity will have the following limits automatically as part of your Property/Casualty coverage with CIRSA.

- $500,000 per occurrence and each member annual aggregate with a $5,000,000 annual all members aggregate for Third Party Liability Coverages, and
- $100,000 per occurrence and each member annual aggregate with a $1,000,000 annual all members aggregate for First Party (Property) Coverages.

The Excess Cyber Optional Coverage Program increases those limits as noted below:

Coverage: This optional coverage has two sections:

1. The Third-Party Liability Coverages includes Data and Network Liability, Regulatory Defense and Penalties, and Payment Card Liabilities and Costs. Applies to claims arising from data breach, security breach, failure to timely disclose a data or security breach, and failure to comply with that part of a privacy policy that addresses personal identifiable information. Applies to penalties and claims expenses because of a regulatory proceeding arising out of a data breach, security breach or violation of a privacy regulation. Applies to payment card industry fines, expenses and costs because of a claim arising out of a data breach.

2. The First Party Coverages includes Breach Response Services, Business Interruption Loss, Dependent Business Interruption Loss, Cyber Extortion Loss, Data Recovery Costs, Telephone Fraud Loss, Cryptojacking Loss, and Computer Bricking. Breach Response Services include fees and costs the Member incurs for covered services in response to an actual or reasonably suspected data breach or security breach, including notification expenses, attorney's fees, investigation costs and credit monitoring subscriptions. Telephone Fraud Loss, Cryptojacking Loss and Computer Bricking expense and sub-limited coverages wholly within the primary cyber coverage.

The First Party Liability coverage is a Claims-Made policy. Your retroactive date can vary depending on if this is new coverage for your entity or your entity has had coverage prior through another carrier.

Limits: (see below) Each Claim and annual aggregate
$10,000,000 annual all members aggregate

2027 EXCESS CYBER
Optional Coverage Plan Information (continued)

Third Party Liability Coverages:	
Data & Network Liability:	$1,000,000
Regulatory Defense & Penalties:	$1,000,000
Payment Card Liabilities & Costs:	$1,000,000
First Party Coverages:	
Breach Response Services:	$500,000
Business Interruption Loss:	
Resulting from Security Breach:	$500,000
Resulting from System Failure:	$500,000
Dependent Business Interruption Loss:	
Resulting from Dependent Security Breach:	$500,000
Resulting from Dependent System Failure:	$500,000
Cyber Extortion Loss:	$500,000
Cyber Extortion Payment:*	$25,000
Data Recovery Costs:	$500,000
Telephone Fraud Loss:**	$15,000/$30,000
Cryptojacking Loss:**	$15,000/$30,000
Computer Bricking:**	$15,000/$30,000

* *Provided under primary coverage only*

** *Losses subject to a $15,000 sublimit Each Claim and a $30,000 Each Member Annual Aggregate, provided under primary coverage only.*

Premium: The cost for this excess cyber coverage is determined by a combination of the Member's Total Operating Expenditures and a risk evaluation determined by information provided on the required supplemental application.

Claims: Claims will be handled by the CIRSA Claims Department. Specialty service providers have been identified to assist with breach response support. Please report known or suspected data security incidents to your assigned CIRSA Claims Representative.

This information is provided only as a general summary of the coverages that apply or are available to CIRSA members. All coverages are governed by the terms, conditions, exclusions and limits stated in the applicable coverage documents. ***This summary should not be relied on as a substitute for review of those documents.***

PROPOSED 2027 PROPERTY/CASUALTY COVERAGES

The types and monetary limits of the proposed coverages to be provided to CIRSA Property/Casualty members for the coverage period of January 1, 2027 to January 1, 2028 are generally described below. The scope, terms, conditions, and limitations of the coverages are governed by the applicable CIRSA coverage form, excess and/or reinsurance policies, the CIRSA Bylaws and Intergovernmental Agreement, and other applicable documents.

I. TYPES OF COVERAGES (subject to the limit on CIRSA's liability as described in Section II below):

A. Property coverage (including auto physical damage and cyber first party, public relations expense and privacy breach expense)
B. Liability coverage:
   1. General liability
   2. Automobile liability
   3. Law enforcement liability
   4. Public officials errors and omissions liability
   5. Cyber (third party, security and privacy breach liability)
C. Crime coverage (including employee dishonesty and theft of money and securities)

II. CIRSA RETENTIONS, LOSS FUNDS, AGGREGATE LIMITS, AND MEMBER DEDUCTIBLES:

For the coverages described in Section I, CIRSA is liable only for payment of the applicable self-insured retentions and only to a total annual aggregate amount for CIRSA members as a whole of the amount of the applicable CIRSA loss fund for the coverage period. There is no aggregate excess coverage over any loss fund.

Coverages in excess of CIRSA's self-insured retentions are provided only by the applicable excess insurers and/or reinsurers in applicable excess and/or reinsurance policies, and shall be payable only by those excess insurers and/or reinsurers. The limits of coverage provided by the excess insurers and/or reinsurers for the coverage period shall be described in the coverage documents issued to the members. Aggregate and other limits shall apply as provided in said documents.

A. CIRSA PROPOSED SELF-INSURED RETENTIONS FOR THE COVERAGE PERIOD:

1. $1,000,000 per claim/occurrence property*
2. $100,000 per claim/annual aggregate cyber first party (public relations expense and privacy breach expense)
3. $1,000,000 per claim/occurrence liability
4. $1,000,000 each and every claim public officials liability
5. $1,500,000 each and every claim law enforcement liability
6. $500,000 per claim/annual aggregate cyber third party (security and privacy breach liability)
7. $150,000 per claim/occurrence crime

*Subject further to CIRSA retention of first $5,000,000 each and every hail/wind loss and/or occurrence.

B. CIRSA LOSS FUND AMOUNTS FOR THE COVERAGE PERIOD:

Loss fund amounts are as adopted or amended from time to time by the CIRSA Board of Directors based on the members in the Property/Casualty Pool for the year and investment earnings on those amounts. Information on the current loss fund amounts is available from CIRSA's Finance Department.

C. PROPOSED EXCESS INSURANCE LIMITS FOR THE COVERAGE PERIOD:

1. Excess property: to $500 million each claim/occurrence
2. Excess liability: to $2 million each claim/occurrence; $5 million each claim/occurrence or $10 million each claim/occurrence; $2 million or $5 million excess auto liability; $2 million, $5 million or $10 million annual aggregate for public officials errors and omission liability. The maximum liability and auto liability limits will be determined based on each member's selection.
3. Excess crime (optional): to $5 million per claim/occurrence

D. MEMBER DEDUCTIBLES:

A member-selected deductible shall apply to each of the member's claims/occurrences. Payment of the deductible reduces the amount otherwise payable under the applicable CIRSA retention. Allocated loss adjustment expenses are included in the member deductible.

EXPLANATION OF CREDITS AVAILABLE AND ACCEPTANCE OR WITHDRAW PROCEDURES

LOSS CONTROL AUDIT SCORE CREDIT

CIRSA members who received a Loss Control Audit Score of 90 or higher in 2026 and renew their membership in 2027, are eligible for a Loss Control Audit Score Credit. This credit is offered to all members that take an active role in preventing or reducing their losses by complying with the CIRSA Loss Control Standards.

If you did not receive a credit for 2027 and would like to receive one in future years, please contact your Risk Control Representative.

LOSS CONTROL CREDIT ACCOUNT

The CIRSA Board of Directors has approved your use of any balance in the Loss Control Credit Account, except any Special Credit monies, to pay 2027 contributions. Your entity's balance in this account, if any, is shown on the quote letter.

ACCEPTANCE PROCEDURES

Please complete the enclosed acceptance form indicating your decision for 2027 and return it to the CIRSA office ***on or before Thursday, October 1, 2026.*** **Failure to return the form in time may result in the imposition of penalties under CIRSA Bylaw Article XIV upon withdrawal**.

WITHDRAWAL PROCEDURES (*if applicable)*

The enclosed Article XIV of the CIRSA Bylaws describes withdrawal procedures from CIRSA. **Written notice of withdrawal must be received by CIRSA *no later than Thursday, October 1, 2026*, for a withdrawal without penalty effective January 1, 2027.** No withdrawing member shall be eligible for the above-described credits.

Article XIV should be read in its entirety for any penalties which would otherwise apply. Withdrawing members who subsequently apply to rejoin CIRSA may be subject to such terms and conditions as established by the CIRSA Board of Directors.

WITHDRAWAL NOTICE

MUST BE RECEIVED AT THE CIRSA OFFICE
ON OR BEFORE THURSDAY, OCTOBER 1, 2026

Sign and return this form if your entity has decided to **withdraw** from CIRSA effective January 1, 2027. Under CIRSA Bylaws, this form must be received by CIRSA ***no later than Thursday, October 1, 2026,*** for withdrawal without penalty effective January 1, 2027.

****

NOTICE OF WITHDRAWAL FROM CIRSA

This is to notify the CIRSA Board of Directors that the Town of Mead is withdrawing from CIRSA for purposes of Property/Casualty coverage effective January 1, 2027. We understand the Town of Mead remains obligated and will be billed for any amounts due CIRSA pursuant to the Bylaws and the policies established by CIRSA.

The undersigned is authorized to provide this notice of withdrawal on behalf of the Town of Mead.

Signature must be that of the Mayor, Manager, Clerk, or equivalent (such as President of a Special District.)

Signature: ____

Title: ____

Date: ____

CIRSA BYLAWS
ARTICLE XIV

Withdrawal from Membership

(1) Any member may withdraw from CIRSA by giving prior notice in writing to the Board of Directors of the prospective effective date of its withdrawal.

(2) If the effective date of a member's withdrawal is a date other than January 1, the withdrawing member shall not be entitled to receive any refund of contributions made for administrative costs for the claim year of withdrawal. The withdrawing member shall be entitled to receive within forty-five (45) days after the effective date of withdrawal, a proportionate return of its contribution to any loss fund.

(3) If the effective date of a member's withdrawal is January 1 but the member's written notice of withdrawal is received by CIRSA more than thirty (30) days after the date on which CIRSA mailed a preliminary quotation of the contribution to be assessed the member for the year beginning on that January 1, the withdrawing member shall be obligated to pay its share of CIRSA's administrative costs for the year beginning on that January 1. However, if the preliminary quotation is mailed by CIRSA prior to September 1, members shall not be obligated for future claim year administrative costs if the member's written notice of withdrawal is received by CIRSA on or before the October 1 preceding the January 1 renewal date.

(4) The members may, by a two-thirds (2/3) vote of the members present at a meeting, adopt or amend a policy establishing additional conditions applicable to members which withdraw.

2027 UNINSURED/UNDERINSURED MOTORISTS COVERAGE PLAN (Optional)

Coverage: Uninsured and underinsured motorists (UM/UIM) coverage is designed to pay an insured for damages that the insured would have been legally entitled to recover from a negligent owner or driver of an uninsured or underinsured motor vehicle. The damages must result from bodily injury caused by an accident. Each CIRSA member currently has the option to accept this coverage (at a limit of $50,000 per accident for bodily injury only) or to reject this coverage. Whether or not the coverage is accepted, there will be no change in your contribution.

Advantages: This coverage provides employees medical coverage while they are using an entity's auto for personal use. Additionally, it provides coverage for individuals other than employees (e.g., the employee's family and friends) who would be a passenger in the entity's auto from time to time.

Disadvantages: Claims arising from this coverage can impact the member's deductible and have the potential to increase the cost of future contributions to CIRSA; if the member's deductible is $50,000 or higher, all claims arising from this coverage would be borne solely by the member. If your entity has a written policy in place that restricts the occupancy of your vehicles to employees only and states that vehicles are not allowed to be used **at all** for personal use, then your decision may be to reject this coverage because an uninsured or underinsured bodily injury auto loss would be covered by Workers' Compensation or health insurance.

Conclusion: CIRSA realizes its members may have different philosophies regarding this issue. Some members have less restrictive vehicle policies and procedures that allow their employees full access and use of vehicles, both work and pleasure, and the occupancy of the vehicle is not restricted to employees only. Other members have very strict vehicle policies and procedures that their employees are required to adhere to. They do not feel they should be liable for any claims for which they are immune or where they are not negligent, particularly when they have purchased and made available coverages that will respond to this type of claim for their employees such as Workers' Compensation and health insurance.

If you have any questions, please call your underwriting representative.

This information is provided only as a general summary of the coverages that apply or are available to CIRSA members. All coverages are governed by the terms, conditions, exclusions, and limits stated in the applicable coverage documents**. This summary should not be relied on as a substitute for review of those documents**.

CIRSA 2027

SERVICES

CIRSA SAFER TOGETHER

CIRSA is passionate about protecting municipalities and their affiliated public entities. We work exclusively in Colorado and have four decades of experience assisting members in handling claims, improving safety, preventing losses, and managing the cost of risk. Our coverages and services are specifically designed for the unique and ever-changing needs of our membership.

Every member works with a personal team of representatives who provide customized guidance and assistance to help you manage exposures in your entity. CIRSA is staffed with knowledgeable, seasoned professionals including: Attorneys, Associates in Risk Management (ARM), Certified Safety Professionals (CSP), a Physical Security Professional (PSP), Certified Insurance Counselors (CIC), Certified Industrial Hygienists (CIH), Certified Hazardous Materials Manager (CHMM), Certified Instructional Trainers (CIT), Certified Fire Protection Specialist (CFPS), Safety Trained Supervisor (STS), Associates in Claims (AIC), and Chartered Property Casualty Underwriters (CPCU).

LEGAL TRAINING AND ASSISTANCE

Liability & Public Officials Training

CIRSA provides legal training to councils, boards, commissions, and staff upon request on a variety of liability-related topics. These trainings are free to members and can be conducted in person or via virtual meeting. CIRSA also maintains a variety of training webinars and videos on its website. Training topics include: personal liability for elected and appointed officials, conduct of quasi-judicial proceedings, employment issues, risks in using artifical intelligence (AI) systems, Governmental Immunity Act, harassment and bullying prevention, supervisory skills, insurance and contracts basics, transparency laws, ethics requirements, civil rights liability, interactions with First Amendment auditors, and many others.

Liability Hotline

The Liability Hotline serves as a resource on almost any liability-related topic. Members have access to CIRSA's General Counsel and Associate General Counsel and, with CIRSA's approval, to CIRSA defense attorneys for free consultation and assistance on liability issues before they become claims, including employment practices, employee discipline and leave issues, land use liability, quasi-judicial proceedings, liability risks for municipal programs and services, ethics, civil rights liability, and other issues. The Liability Hotline is a free pre-claim service intended to help members identify, manage, and avoid potential claims and assist with their municipal liability questions.

Contract & Policy Review

CIRSA will review member contract and policy documents and provide consultation on insurance, risk and liability-related topics, including review of contracts, ordinances, personnel policies, and police policies and procedures. CIRSA will also review and comment on proposed updates to and new versions of members' employee handbooks, and provide sample handbook provisions.

Publications & Resources

CIRSA publishes a wide variety of materials on legal, liability and risk issues, including its popular "Ethics, Liability & Best Practices Handbook for Elected Officials," articles on the CIRSA website and blog covering topics of current interest, Liability Alerts and Loss Alerts on emerging legal and safety issues, and other training materials. CIRSA also maintains a library of sample contracts, policies, checklists, written programs, and other documents for members' use.

To schedule a training or access other Legal Training and Assistance Services, contact CIRSA General Counsel Sam Light or Associate General Counsel, Nick Cotton-Baez.

RISK CONTROL SERVICES

Membership in CIRSA entitles members to risk control services designed to prevent and minimize individual and pool-wide losses. CIRSA's Risk Control Department is recognized nationally as a leader in innovative and exemplary risk control services. It has been proven that a commitment to risk control yields significant benefits in the form of lower costs associated with public entity risks.

Our experienced staff is dedicated to assisting our members in implementing their own risk control programs, integrating best practices into operations, and establishing a positive safety culture.

Individualized Training

CIRSA provides over 30 classroom and/or hands-on courses/workshops that may be brought to your location upon request. CIRSA's full-time training staff work diligently to ensure materials are current and revised every two years at minimum. All courses are free to members and some provide Colorado Certified Water Professionals (CCWP) training units. Topics include: CDOT Flagger Certification, Confined Space Entry, Safe Driving Strategies, Bloodborne Pathogens, First Responder Awareness, and Back Injury & Fall Protection. Attendance and logistical minimums do exist for us to bring events to a member location and your risk control team will work to explain those details.

Regional Seminars

CIRSA conducts an average of 45-50 regional seminars around the state on current risk control issues or industry trends. Any member can attend these seminars and there is usually no charge. Seminar types may include, ADA Coordinator, Playground Inspections, Physical Security, Stop the Bleed, Demystifying Cybersecurity, Electric Vehicle & Equipment Risk Strategies, and many more safety and health related events. Law enforcement-specific events are also held 15-20 times per year and include Roundtables, Recruitment & Retention Strategies, and Tactical Leadership.

General Consultation & On-site Service

CIRSA's Risk Control staff can arrange a time to help with special projects, accident investigations, develop written programs, assist with safety design reviews, research equipment and risk-related resources, and for short durations, can also function as your on-site safety representative.

Safety Video, Reference Library, & Streaming Video Service

Your employees have unlimited access to CIRSA training programs and other educational materials in our Video & Publication Library including over 420 videos and video training books. Separate from our video and reference library, the streaming video service offers 600 additional videos. This is a stand-alone system separate from our online training service. These programs are free of charge to members and cover a variety of topics on most public entity exposures.

In-House Video & Publication Production

CIRSA has produced a number of videos and manuals on pertinent and timely topics, 13 of which have won national Public Risk Management Association (PRIMA) awards. Titles include: *Sanitary Sewer Overflows, Back & Parking Keys to Success and Effective Law Enforcement Communication."* Hard copies of these videos are free to members. A catalog of videos and information on checking them out is in our Video & Publication Library. Some of these videos can also be viewed on CIRSA's YouTube Channel.

Online Training Center

CIRSA provides over 950 complimentary online safety, liability, supervisory, law enforcement, fire/EMS, corrections, and human resource related courses - 50 of which provide training units for water and wastewater employees. The online training center also provides over 1,000 police-specific videos. Additional topics and new courses are added each year. Your employees can easily access the Online Training Center from any computer with internet access at any time.

Monthly Training Calendar

CIRSA sends a monthly training calendar notifying members of all upcoming regional training events, scheduled on-site training courses and certifications, safety symposiums, and all other training resources provided.

Webinars

As another means of reducing your costs, our webinar series gives your employees the opportunity to obtain important training without leaving their office. These free presentations cover a wide variety of topics including risk control, employment and public officials' liability, Property/Casualty & Workers' Compensation applications, finance, and claims handling. All of our webinars are recorded and can be viewed at any time from the Safety Resources area of our website.

Sample Policies & Procedures

Numerous sample Risk Control and safety policies and procedures are available to our members to download and customize for your entity. Examples include Job Safety Analyses (JSAs), Police Pursuits, Tasers, Preventing Public Officials Liability, and Fall Injury Prevention.

Property Survey & Playground Inspections

This on-site, comprehensive safety survey identifies loss exposures of significant buildings, processes, and playgrounds. Written reports of survey results are sent to the appropriate public entity contacts.

Ergonomic Evaluations

These evaluations of computer workstations help determine if they are adjusted properly for the employees who are using them. Our Risk Control Representatives will review workstation setup and assess chair, monitor, mouse, desk, and other equipment adjustments. Reports with recommendations to improve ergonomic conditions may be issued.

Water Slide Inspections

State regulations require an annual inspection by a third party of all water slides 18 feet or higher unless the entity has received an exemption from the state. Some outside consultants charge over $1,000 for these inspections. Our Risk Control Representatives will inspect your slides for free, issue reports for items that need to be corrected, and provide certificates of inspection that meet state guidelines.

Risk Control Standards & Credit Account Program

CIRSA has established a number of recommended policies and procedures to address common public entity exposures. These recommendations are known as Risk Control Standards. Your Risk Control Representative assists you in implementing the pool's Risk Control Standards and performs on-site reviews. CIRSA's Board of Directors has approved credits to members who conform to these standards. Members can apply these credits toward their CIRSA contribution; deposit them in their Risk Control Credit Account for the purchase of safety related equipment or training; or request a direct disbursement of the funds. Contact your Risk Control Representative for more information.

Accident Investigations & Loss Analyses

CIRSA provides timely, objective, and thorough accident investigations to help members identify root causes of accidents so measures can be implemented to prevent future occurrences. The Risk Control Department has also developed a number of Loss Analysis reports to identify the most frequent and severe causes of losses for the pool and for each member. Accident Investigations and Loss Analysis reports are provided upon request.

Loss/Hazard Alerts

Public entities and their employees may have serious accidents from which other members can learn. CIRSA distributes summary reports on these incidents (with any identifying details removed) to our members and recommends procedures to prevent similar claims. When a serious potential exposure exists without a claim, a Hazard Alert may be issued.

Industrial Hygiene Services

CIRSA's Certified Industrial Hygienist (CIH) assists members in the recognition, evaluation, and control of employee health hazards. Some examples of services provided include:

- Hazard Communication – Program development and employee training in the interpretation of Safety Data Sheets (SDS) and likely hazards associated with chemical use
- Hearing Conservation – Sound level measurements and noise exposure evaluations for personnel exposed to elevated noise levels
- Ergonomics/Body Mechanics – Work station evaluations and employee training
- Asbestos identification and guidance for asbestos operations and maintenance
- Indoor air quality sampling for offices, pools, water/wastewater treatment plants, and other public entity operations
- Measuring carbon monoxide and nitrogen dioxide emissions from motorized equipment
- Special projects to measure toxic exposures and/or substances, as needed

CLAIMS ADMINISTRATION SERVICES

Our in-house claims specialists and legal counsel provide expert claims administration services to help you mitigate your risks. The CIRSA Claims Department is available to members 24/7and a member of the claims team is on-call at all times and a backup system is in place for timely response to emergency calls. In addition to complete claims administration, the CIRSA Claims Department provides the following services:

Litigation Management Program

CIRSA works closely with our members and a panel of defense attorneys who specialize in the defense of governmental entities. CIRSA takes a "team approach" with our staff and the member to defend claims. This allows the claim to be handled effectively and efficiently.

Claims Recovery

CIRSA's claims staff pursues recovery for damages sustained to member property through subrogation and restitution. This service is provided regardless of claim size or if the loss is within the member's retention. Our annual recovery averages over a million dollars.

Claim Reports

Loss runs of all open claims and litigation reports are distributed on a quarterly basis. Annual loss runs of all open and closed claims are also distributed. We offer other custom reports upon request that can be programed to be sent to your entity on a monthly basis. These reports can be reviewed by you and your CIRSA Risk Control Representative to help identify loss trends and discuss methods to control such losses.

Electronic Claim Filing & Online Lookup

Members can file Property/Casualty and Workers' Compensation claims electronically through our website. Each claim is filed on the state required forms and can be printed at your workstation for your records. Current and historical claims data can be viewed through our online claims filing system as well. Daily information on claim status is available including up-to-the-minute details about any claim that has been filed.

Member Self-Administration Portal

If your entity has a large deductible and self-handles some claims, our Member Portal gives you a system to manage those claims. This is essentially a stand-alone Origami Risk claims system that CIRSA provides at no cost. The Portal lets you create/store documents and claim notes, run reports, and track financial data, on a database that integrates your own data seamlessly with the claims you report to CIRSA. This cutting edge technology is available to large-deductible members free of charge.

File/Monitor Equipment Breakdown Claim

If your entity has purchased optional Equipment Breakdown coverage through CIRSA, we will file a claim with Chubb on your behalf and monitor the claim to make sure it progresses appropriately. CIRSA claims staff acts as a watchful eye for members utilizing their expertise to ensure claims are properly handled.

Property Inspections

A property inspection can be conducted by CIRSA after a member sustains a property loss without having to file a claim. These types of inspections occur primarily following a hail related loss. Please contact Craig Stevens to schedule an inspection.

Annual Claim Reviews

By request, CIRSA Claims staff can conduct an annual or bi-annual review of your entity's claims. This can be done in person or via video conference. Please contact your Claims Representative to schedule a review.

Nurse Case Manager

When appropriate and in agreement with the injured worker, CIRSA will assign a nurse case manager to workers' compensation claims. The nurse case manager will help the injured worker obtain the proper medical care, and serve as a liaison between all parties involved in a workers' compensation claim (injured worker, doctor, employer, insurance carrier).

Cyber Attacks

CIRSA engaged the law firm of Constangy, Brooks, Smith & Prophete to be our legal experts related to cyber attacks/losses. This firm specializes in data privacy and cyber security, and has relationships with third-party forensics investigators, crisis communications professionals and other services that can help mitigate these types of losses. If your municipality is the subject of a ransomware attack or other type of cyber event, please contact the CIRSA claims department immediately.

UNDERWRITING SERVICES

Access to Additional Coverage Programs

In addition to our core Property/Casualty and Workers' Compensation coverages, CIRSA provides access to several optional coverage programs without having to pay an agent fee. Additional coverage programs include Excess Cyber, Equipment Breakdown, Excess Crime, Volunteer Accident Medical Plan, Community Service Workers' Accident Medical Plan, Occupational Accidental Death & Dismemberment, Sports Accident Medical Plan, Special Events, Detainee Medical Coverage, No Fault Water Line Rupture and/or Sewer Back Up, and Property Damage to Others Caused by Member's Use of Mobile Equipment. We can also assist members in placing a wide variety of specialized policies including fiduciary, fidelity, public officials bonds, pollution liability, and airport liability.

Contract Review

Underwriting will conduct insurance compliance reviews for any member contract. This process focuses on the insurance provisions of any contracts that members are either entering into or initiating for services. If a review of additional contract provisions is necessary, they will collaborate with CIRSA's General Counsel.

Coverage Comparison

Since not all coverage is the same, CIRSA offers a complimentary comprehensive comparison between all coverages offered by CIRSA and those provided by other carriers. The comparison addresses not only the limits provided, but all critical coverage issues. The comparison is intended to make sure your entity is appropriately protected in the event of a loss as well as provide a useful tool for decision making.

Property Appraisals

CIRSA provides property appraisals through a third-party contractor. This service helps CIRSA and our members establish correct values for your buildings and the majority of your miscellaneous property or property in the open to make sure you are adequately covered should a loss occur. We aim to appraise all applicable structures on your site every five (5) to six (6) years. Property values, however, are updated annually to account for inflationary factors. New members will have all buildings appraised within the first year of membership.

ADDITIONAL MEMBER BENEFITS & SERVICES

Member Equity Account

CIRSA is different from commercial insurers; we are owned and governed by our members. Contributions paid to CIRSA are deposited into your individual Member Equity Account. The funds remaining after deducting your proportionate share of pool claims and expenses are maintained on your behalf; these funds earn interest and are reported to you annually with a copy of the pool's audited financial statements. Member Equity Account balances are considered when determining contributions, and higher balances result in lower contributions.

Deductible Analyses

At the member's request, CIRSA can provide an analysis of varying deductible levels for you to use in your analysis of the appropriate deductible choice for your entity. Included in the analysis is a review of past loss experience, which can help you determine the optimal retention in order to minimize your total cost of risk.

Payment Options

CIRSA offers a no-fee, quarterly payment plan option for the payment of your annual contributions. We also offer online payment options.

Cost Allocation Assistance

Cost allocation is the process of identifying and assigning costs of risk to your departments. If implemented by your entity, this risk management best practice can improve the communication of the cost of risk within your entity and generate incentives for safety. CIRSA can assist your entity's implementation of a cost allocation program by providing you with a breakdown of your CIRSA contribution and detailed loss run reports.

Travel Reimbursement

The CIRSA community places a high value on member participation. As another way to lower your costs of risk management, CIRSA provides reimbursement for travel expenses, including meals, lodging and mileage, incurred while attending **certain** CIRSA events. For more information, please review the Travel Reimbursement policy on the CIRSA website.

The CIRSA Blog

Our blog focuses on risk management-related topics, laws that affect public entities, and potential liability issues and offers proactive risk prevention strategies. The newsletter also features current risk control, claims, and coverage topics and pertinent information for public entity staff and elected officials.

Law Enforcement Endowment

The CIRSA Law Enforcement Endowment provides financial support to CIRSA members—beyond the current law enforcement trainings, roundtables, and resources CIRSA's Risk Control team already provides—to promote excellence in law enforcement practices and procedures, with the goal of reducing law enforcement risks. Members apply for $60K in funds and applications are considered on a case-by-case basis. For more information, visit our website.

Peace Officer Personal Liability

Effective January 1, 2021, CIRSA will indemnify a covered peace officer for personal liability up to $25,000 each officer/claim and $100,000 annual aggregate per member. This coverage was put into place in response to Senate Bill 20-217.

Law Enforcement Mental & Physical Health Resources

CIRSA has contracted with the following organizations to provide Law Enforcement officers with the necessary tools to tackle mental and physical health:

- Brower Psychological Police & Public Safety (BPS) - BPS was developed to provide a specialized understanding of the psychological factors of working as a First Responder and the consequent impacts upon their families and personal lives. This service is intended to provide two sessions to CIRSA member Law Enforcement officers to assist in mitigating and stabilizing sensitive situations.

KnowBe4

KnowBe4 is the world's largest integrated platform for cybersecurity awareness training. KnowBe4 offers simulated phishing attacks which can be used to test and educate employees on how to avoid ransomware, spam, phishing, and malware. The platform also teaches employees how to identify suspicious emails and provides access to a huge library of training resources and key security topics. CIRSA is working with KnowBe4 to provide members free access to the KnowBe4 platform. For more information, please contact David Beacham, IT Manager.

YouTube Channel

CIRSA's YouTube Channel – "CIRSASafety" features more than 75 concise and easily accessible safety videos you can share with staff during training exercises. Topics include: Accident Investigations, Employment Liability Exposure, Firefighter Safety, and several NEW videos for elected officials!

All of these services are, we believe, unmatched by any commercial insurer.

Any head-to-head comparison of coverage quotes should take into account the value of the additional services that accompany CIRSA's coverages.

Agenda Item Summary

Agenda Date: 9/14/2026

Subject: 2027 Health Insurance Renewal - CEBT

Presented by: Josh Neeble, Human Resources Manager

Summary:

Colorado Employer Benefit Trust ("CEBT") has been the Town's health insurance carrier since 2010. The Town is considered part of the Small Group Pool which includes employers with less than 100 employees. Insurance benefit renewal rates are increasing this year in the small group pool, even though this pool has consistently outperformed the broader health benefits industry. In the attached memo from CEBT's third party administrator (Willis Towers Watson), there is a summary as to why the rates are increasing.

Town staff issued a Request for Proposal ("RFP) in July 2026, to ensure that the Town has the best broker and health insurance carriers while providing competitive employee benefits at the best rate available. After reviewing several options, staff determined that the renewal rate increase offered by CEBT continues to be in line with the marketplace and that there wasn't an advantage to changing benefit brokers at this time. Staff will continue monitoring the situation by speaking with other municipalities and keeping in touch with benefit experts.

Two medical plans have been offered to Town employees since mid-2014: Kaiser and a traditional PPO plan. Last year the Town added a third medical option; a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA). In addition, employees are offered dental, vision and life insurance benefits through CEBT. The following renewal rates for 2027 were received for the current benefit offerings:

- UMR PPO4 13% increase
- UMR HD3500 (the high deductible plan) 10% increase
- Kaiser KP-HMO 45 10% increase
- Dental Plan A 5% increase
- Vision Plan C no increase

For the past several years, the Town's contribution toward health insurance has been equal to 100% of the employee cost of coverage and 50% of the dependent cost for the Kaiser plan (which has historically been the least expensive plan). This value is the "Employer Contribution" and the dollar amount is applied to all other plans. Based on a thorough review and consideration of many different coverage options, the Town will continue to offer the same Kaiser plan while changing the two UMR plans (administered by UnitedHealthcare). Staff recommends changing the PPO plan, from UMR PPO4 to PPO Select. The Select Plan has lower premiums but requires the insured to go to specific providers (generally UCHealth). A review of services indicates that currently over 80% of employees already seek service from UCHealth providers. Therefore, the impact on employees' healthcare will be minimal, but the cost savings on premiums will be significant. In addition, a different High-Deductible Plan will be offered. The changes to the UMR plans are intended to provide continued access to competitive healthcare coverage while helping manage the increasing healthcare costs. The renewal deadline is October 9, 2026. The employee costs of healthcare are attached and will be presented to Town employees at the open enrollment informational session scheduled for October 28, 2026.

Financial Considerations:

While medical plan rates are increasing by 10%, the proposed plan changes will make health insurance premiums more affordable for employees and help the Town manage costs. Under the revised plans, the Town anticipates an annual increase of approximately $60,000, or 8.4%, in medical benefit expenses. Dental insurance premiums are increasing by 5%. The Town will continue to cover the full cost of employee-only dental coverage, while the additional cost for dependent coverage will be shared equally between the Town and employees. The exact financial impact will vary based on employee enrollment and benefit elections.

Staff Recommendation / Actions Required:

Staff recommends that the Board renew the Town's employee health insurance with CEBT for 2027, with the above-recommended plan changes, and authorize Administrative Services Director / Town Clerk Mary Strutt to execute the renewal. A motion to adopt the consent agenda will approve this item. If the item is removed from the Consent Agenda, the following motion is recommended:

Suggested Motion:

"I move to authorize the Administrative Services Director to execute CEBT's Renewal for January 1, 2027, on behalf of the Town of Mead."

Attachments:

1. Insurance Cost 2027_SEMI-MONTHLY
2. CEBT Renewal-January 2027

Town of Mead
Semi-Monthly Cost 2027

Health Insurance

UMR PPO Select 1 Option

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Cost	$0.00	$223.50	$157.00	$297.00
Town Cost	$528.50	$853.00	$838.50	$996.50
Total	$528.50	$1,076.50	$995.50	$1,293.50

Kaiser Option (KP-HMO 45)

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Cost	$0.00	$292.00	$277.50	$435.50
Town Cost	$561.00	$853.00	$838.50	$996.50
Total	$561.00	$1,145.00	$1,116.00	$1,432.00

UMR HDHP Option (HDHP5)

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Cost	$0.00	$180.50	$120.00	$231.50
Town Cost	$476.50	$728.00	$713.50	$871.50
Town HSA Contribution	$35.00	$62.50	$62.50	$62.50
Total	$511.50	$971.00	$896.00	$1,165.50

Dental

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Cost	$0.00	$11.50	$17.00	$26.75
Town Cost	$22.00	$33.50	$39.00	$48.75
Total	$22.00	$45.00	$56.00	$75.50

Vision

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Cost	$0.00	$1.75	$2.25	$4.75
Town Cost	$3.50	$5.25	$5.75	$8.25
Total	$3.50	$7.00	$8.00	$13.00

Updated 9/4/2026

January 1st, 2027 RENEWAL

Town Of Mead
BRANCH AAJ5

MEMORANDUM

TO:	Town Of Mead
FROM:	WTW
SUBJECT:	CEBT January 1, 2027 Small Group Renewal

Enclosed is the CEBT Small Group rate and benefit renewal information for your review. **To complete the renewal process, please submit your renewal online by October 9, 2026:**

Effective January 1, 2027, the CEBT Small Group Pool rates will increase by **13%** for most plans. The HDHP and Kaiser plans will see a slightly lower increase due to their lower loss ratio, resulting in a more favorable rate adjustment for those plans.

Over the long term, CEBT's Small Group Pool has consistently outperformed the broader health benefits industry. However, like all health plans nationwide, CEBT is currently experiencing significant cost pressures impacting the overall insurance marketplace. Healthcare cost trends have reached levels not seen since the early 2000s. Several factors are contributing to this, most noticeably higher inflation and increased utilization, particularly mid to high level claims that fall below stop-loss thresholds. Additional drivers include rising prevalence of cancer, chronic and cardiac conditions, high-cost specialty medications, hospital cost recovery efforts, and clinical workforce shortages, among others.

Historically, the CEBT Small Group Pool rate increases have ranged from 2% to 13.5% over the past decade, averaging **6.5%,** which is well below industry norms. Additionally, CEBT has issued three dividends during this period when premiums exceeded claims. While these conditions are challenging, similar trends were successfully navigated in the early 2000s, and we remain confident in our ability to do so again. Encouragingly, early signs of claims moderation are beginning to emerge. We will continue to monitor trends closely and keep you informed. We understand this increase may be difficult to budget for and are here to support you. If you would like to explore strategies or alternative plan options, please don't hesitate to contact your CEBT Account Manager or Producer. Your renewal packet includes a CEBT Plan Summary outlining the core benefits of each medical plan, along with a Renewal Rate Sheet detailing current and renewal rates. Please review these materials carefully and follow the instructions below to complete the CEBT renewal process.

To quickly and conveniently accept your renewal, you will log in to the CEBT Online Community Portal to **Renew Online.** Once you have reviewed your renewal information, navigate to the **Renewal tab** and click **"Ready to Renew"**. Upon attestation that you have reviewed and agreed to the rates and renewal information presented in the packet, you will select the plan options for next year's elections. If you wish to keep all the same plan offerings, select "No Changes" and complete your renewal. If you *would* like to change any plan offering, ***please check the box next to all plans you intend to offer and/or uncheck any plans you wish to remove for next year***.

The **Renewal Rate sheet** within the renewal packet contains current and renewal rates, as well as the percentage increase for all CEBT plans available to you. Your group's current Plan Elections are highlighted in blue at the top of the page for reference.

The **CEBT Plan Summary** page lists all the plans available through CEBT and highlights the benefits of each plan offering. Please review and refer to this page when making your renewal selections online in the Community portal. You may choose up to three medical plans.

WTW
555 17th Street, Suite 2050
Denver, CO 80202

The **CEBT Benefit & Administrative Changes** sheet outlines each of the plan changes that will take effect January 2027, as well as a reminder of recent plan changes. Please read this sheet carefully to ensure you fully understand the changes and communicate all necessary updates to all eligible employees.

A copy of WTW's Health & Benefits Brokerage Terms, Conditions, and Disclosures is enclosed. This document outlines the details of the relationship between your organization and WTW as your broker/consultant. This information does not require a signature or return, but please retain it for your records.

Open enrollment supplies are administered electronically through the Community portal under the **Resource Center** tab. This is where all enrollment-related documents (i.e. benefit summaries, program flyers, etc.) are housed for easy accessibility. Once your renewal is **accepted electronically**, you will receive an email notifying you that your renewal has been processed and enrollment documents are available. If you require printed supplies, please open a Support Case to order your supplies via the "Order Supplies" button within the Renewal or Resource Center tabs.

We appreciate the opportunity to serve you, your employees, and their families. Even in today's high-cost environment, CEBT remains financially strong, with fully funded reserves for run-out claims and a plan stabilization reserve that is actively being restored to help manage unexpected claims and expenses. We look forward to receiving your renewal and continuing to offer the exceptional service you've come to expect from WTW and CEBT. If you have any questions or need more information about different plan designs, please contact your CEBT account representative at (303) 773-1373 or (800) 332-1168.

CEBT

JANUARY 2027 RATE RENEWAL

Medical Renewal

Projected for 12/31/2026		Claims	Contributions	Loss Ratio	L/R
Twelve months ended 5/31/2026		346,760,796	342,051,011		
Self-funded Claims >$750k		(2,932,178)			
Less: Rx Rebates		(22,000,000)			
Self-Funded Plan Subtotal		321,828,618	342,051,011		94.1%
Plus: Kaiser Plans	4/1/2025-3/31/2026	22,331,261	30,147,835	74.1%	92.5%
Kaiser Claims >$750k		-			92.5%
HOLD FOR ADDITIONS		-			92.5%
Remove termed groups		(25,572,789)	(19,700,176)	129.8%	90.4%
Plus: IBNR for newer groups		1,975,777			90.9%
Plus: Cost of CEBT Health Centers		4,474,929			92.2%
Adjusted Loss ratio for active groups		325,037,796	352,498,670	**92.2%**	
			Projected change through 12/31/2026	**0.75%**	
12/31/2026 Projected Adjusted Loss Ratio				**93.0%**	
Multiply Assumed Medical/Rx Trend		9.00%		1.090	
Plan Administration Expense		6.60%			
Stop Loss Premium		1.90%			
PSR/IBNR Replenishment		1.50%			
Total admin, stop loss, & reserve replenishment		10.00%	/	0.9000	
				112.58%	
Overall rate increase for CEBT				**12.58%**	

Adjustments to the rate increase

Other Revenue Sources		
	Investment income of $2,000,000	0.0
Benefit changes (insignificant)		0%
		12.6%

Overall CEBT Rate Renewal	**12.6%**

Medical Renewal Brackets (including HRP)

	*Adjusted Loss Ratio	January 2027 Rate Adjustments
1	77.99% or lower	4.50%
2	78% to 82.99%	7.00%
3	83% to 87.99%	10.00%
4	88% to 92.99%	13.00%
5	93% to 97.99%	16.00%
6	98% to102.99%	20.00%
7	103% +	24.00%
8	**>=120% (current year and 2-year average)	28.00%

*Loss Ratio adjustments include contributions and claims from CEBT Kaiser Plans, Health Center operating costs, stop loss claim credit and large claim credit ($200k threshold), if any apply.

**Category 8 will be applicable for groups with >=120% current loss ratio as well as a 2-year loss ratio average >=120%.

Dental and Vision Renewal

Renewal Brackets for January 2027

	Loss ratio	**Dental**	**Vision**
1	77.99% or lower	0.0%	0.0%
2	78% to 87.99%	3.0%	0.0%
3	88% to 92.99%	5.0%	0.0%
4	93% to102.99%	10.0%	0.0%
5	103% +	15.0%	10.0%

Life Insurance Renewal

Group Term Life and AD&D – No rate change.

CEBT Utilization Report

Small Group Pool

July 2025 to June 2026

MONTH	MEDICAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
July 2025	2,510	$ 3,564,889	$ 2,474,114	$ 702,235	$ 3,176,349	89.1%	97.2%
August 2025	2,498	$ 3,575,003	$ 2,770,612	$ 762,373	$ 3,532,985	98.8%	98.0%
September 2025	2,506	$ 3,570,236	$ 2,411,752	$ 633,759	$ 3,045,511	85.3%	95.3%
October 2025	2,529	$ 3,597,937	$ 3,554,204	$ 684,351	$ 4,238,555	117.8%	97.1%
November 2025	2,528	$ 3,570,745	$ 2,834,099	$ 637,470	$ 3,471,568	97.2%	96.9%
December 2025	2,535	$ 3,576,847	$ 3,463,606	$ 685,128	$ 4,148,734	116.0%	98.1%
January 2026	2,361	$ 3,512,664	$ 3,125,773	$ 596,903	$ 3,722,675	106.0%	98.0%
February 2026	2,348	$ 3,513,568	$ 2,172,186	$ 646,248	$ 2,818,434	80.2%	96.3%
March 2026	2,368	$ 3,553,216	$ 3,717,428	$ 726,047	$ 4,443,475	125.1%	99.3%
April 2026	2,374	$ 3,541,646	$ 2,817,352	$ 612,154	$ 3,429,506	96.8%	100.0%
May 2026	2,371	$ 3,540,599	$ 2,279,183	$ 629,154	$ 2,908,337	82.1%	99.9%
June 2026	2,373	$ 3,543,031	$ 2,768,752	$ 738,188	$ 3,506,940	99.0%	99.5%
Grand Total		$ 42,660,384	$ 34,389,060	$ 8,054,010	$ 42,443,070	99.5%	
Total Claims > $750k					($- 1,566,356)		
Net Total					$ 40,876,713	95.8%	

CEBT Utilization Report

Small Group Pool

July 2025 to June 2026

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	TOTAL CLAIMS > $750K	NET LOSS RATIO
Medical								
PPO Select 1	111	$ 1,769,935	$ 893,561	$ 560,444	$ 1,454,006	82.2%	$ 0	82.2%
PPO Select 2	0	$ 0	$ 4,018	$ 0	$ 4,018	0%	$ 0	0%
PPO Select 3	16	$ 229,954	$ 53,611	$ 74,631	$ 128,243	55.8%	$ 0	55.8%
PPO2	45	$ 1,240,419	$ 398,011	$ 93,440	$ 491,451	39.6%	$ 0	39.6%
PPO3	127	$ 2,489,719	$ 1,377,208	$ 429,045	$ 1,806,253	72.5%	$ 0	72.5%
PPO4	502	$ 9,392,290	$ 7,411,936	$ 1,572,847	$ 8,984,783	95.7%	($- 814,870)	87.0%
PPO5	209	$ 3,499,822	$ 2,981,538	$ 751,917	$ 3,733,455	106.7%	$ 0	106.7%
PPO6	464	$ 7,656,538	$ 8,381,561	$ 1,311,791	$ 9,693,352	126.6%	($- 272,628)	123.0%
PPO7	327	$ 4,678,893	$ 2,761,764	$ 797,965	$ 3,559,729	76.1%	$ 0	76.1%
PPO8	289	$ 3,783,413	$ 4,968,568	$ 1,271,033	$ 6,239,602	164.9%	($- 478,858)	152.3%
PPO9	43	$ 428,219	$ 98,226	$ 35,678	$ 133,904	31.3%	$ 0	31.3%
Total PPO	2,131	$ 35,169,202	$ 29,330,003	$ 6,898,791	$ 36,228,794	103.0%	($- 1,566,356)	98.6%
EPO Select 1	30	$ 576,542	$ 471,075	$ 87,373	$ 558,448	96.9%	$ 0	96.9%
EPO3	17	$ 364,962	$ 218,709	$ 24,326	$ 243,034	66.6%	$ 0	66.6%
EPO4	104	$ 2,108,227	$ 1,362,940	$ 526,380	$ 1,889,320	89.6%	$ 0	89.6%
EPO5	12	$ 158,642	$ 146,253	$ 91,488	$ 237,741	149.9%	$ 0	149.9%
EPO6	29	$ 396,277	$ 309,207	$ 76,909	$ 386,116	97.4%	$ 0	97.4%
Total EPO	192	$ 3,604,650	$ 2,508,184	$ 806,476	$ 3,314,659	92.0%	$ 0	92.0%
HD2800	14	$ 186,872	$ 230,114	$ 51,303	$ 281,417	150.6%	$ 0	150.6%
HD3500	52	$ 787,418	$ 233,016	$ 87,576	$ 320,592	40.7%	$ 0	40.7%
HDHP2	16	$ 347,035	$ 204,384	$ 205,906	$ 410,290	118.2%	$ 0	118.2%
HDHP3	1	$ 13,132	$ 1,053	$ 214	$ 1,267	9.6%	$ 0	9.6%
HDHP4	10	$ 156,063	$ 4,563	$ 2,604	$ 7,167	4.6%	$ 0	4.6%
HDHP5	7	$ 89,376	($- 41,088)	$ 64	($- 41,024)	-45.9%	$ 0	- 45.9%
HDHP6	6	$ 63,753	$ 1,107	$ 904	$ 2,011	3.2%	$ 0	3.2%
Total HD	105	$ 1,643,649	$ 633,149	$ 348,572	$ 981,720	59.7%	$ 0	59.7%
Surest 7	0	$ 12,606	$ 1,631	$ 172	$ 1,802	14.3%	$ 0	14.3%
Total Surest	0	$ 12,606	$ 1,631	$ 172	$ 1,802	14.3%	$ 0	14.3%
HRP	13	$ 40,700	$ 3,160	$ 0	$ 3,160	7.8%	$ 0	7.8%
Total Medical	2,442	$ 40,470,808	$ 32,476,125	$ 8,054,010	$ 40,530,135	100.1%	($- 1,566,356)	96.3%

CEBT Utilization Report

Kaiser Plans

Small Group Pool

Medical

May 2025 to April 2026

MONTH	MEDICAL ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	12 MONTH ROLLING LOSS RATIO
May 2025	94	$ 118,795	$ 44,354	$ 587	$ 44,941	37.8%	49.3%
June 2025	98	$ 125,331	$ 36,695	$ 503	$ 37,198	29.7%	49.4%
July 2025	98	$ 118,014	$ 19,525	$ 5,652	$ 25,178	21.3%	41.1%
August 2025	96	$ 118,071	$ 33,388	$ 984	$ 34,372	29.1%	40.5%
September 2025	98	$ 121,022	$ 52,944	$ 626	$ 53,570	44.3%	41.3%
October 2025	99	$ 122,031	$ 31,871	$ 7,145	$ 39,016	32.0%	38.3%
November 2025	100	$ 122,523	$ 78,217	$ 6,773	$ 84,990	69.4%	41.7%
December 2025	100	$ 125,127	$ 47,658	$ 7,898	$ 55,556	44.4%	42.9%
January 2026	92	$ 130,720	$ 30,780	$ 6,575	$ 37,355	28.6%	39.9%
February 2026	88	$ 124,614	$ 52,383	$ 2,090	$ 54,473	43.7%	40.0%
March 2026	88	$ 124,614	$ 46,833	$ 780	$ 47,613	38.2%	39.5%
April 2026	89	$ 125,546	$ 61,986	$ 1,287	$ 63,273	50.4%	39.1%
Grand Total		$ 1,476,408	$ 536,632	$ 40,901	$ 577,533	39.1%	
Total Claims > $750k					$ 0		
Net Total					$ 577,533	39.1%	

CEBT Utilization Report

Kaiser Plans

Small Group Pool

May 2025 to April 2026

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	PAID CLAIMS	RX CLAIMS	TOTAL PAID CLAIMS	LOSS RATIO	TOTAL CLAIMS > $750K	NET LOSS RATIO
Kaiser								
KP-DHMO 1000	4	$ 69,612	$ 68,126	$ 394	$ 68,520	98.4%	$ 0	98.4%
KP-DHMO 1500	16	$ 246,781	$ 63,531	$ 1,611	$ 65,142	26.4%	$ 0	26.4%
KP-DHMO 2500	2	$ 33,797	$ 23,834	$ 1,902	$ 25,736	76.1%	$ 0	76.1%
KP-HDHP 1600	3	$ 35,922	$ 3,493	$ 46	$ 3,539	9.9%	$ 0	9.9%
KP-HDHP 2500	7	$ 75,061	$ 13,427	$ 27	$ 13,454	17.9%	$ 0	17.9%
KP-HMO 40	13	$ 265,033	$ 126,437	$ 1,731	$ 128,168	48.4%	$ 0	48.4%
KP-HMO 45	50	$ 750,202	$ 237,784	$ 35,191	$ 272,975	36.4%	$ 0	36.4%
Total Kaiser	95	$ 1,476,408	$ 536,632	$ 40,901	$ 577,533	39.1%	$ 0	39.1%

CEBT Utilization Report

Small Group Pool

July 2025 to June 2026

COVERAGE	AVERAGE ENROLLMENT	CONTRIBUTIONS	TOTAL PAID CLAIMS	LOSS RATIO
Dental				
Dental A	1,520	$ 1,382,566	$ 1,223,100	88.5%
Dental B	616	$ 419,993	$ 398,315	94.8%
Dental C	157	$ 93,171	$ 77,081	82.7%
Total Dental	2,293	$ 1,895,730	$ 1,698,497	89.6%
Vision				
Vision A	276	$ 30,018	$ 21,671	72.2%
Vision B	824	$ 102,049	$ 78,050	76.5%
Vision C	1,098	$ 161,780	$ 114,716	70.9%
Total Vision	2,197	$ 293,847	$ 214,437	73.0%
Life				
EE Supp Life	275	$ 76,427		
Life A	2,839	$ 225,440		

CEBT
Benefit by Trust

BRANCH
AAJ5

Town Of Mead

Renewal and Optional Monthly Rates Effective January 01, 2027

Current Plans: PPO4; HD3500; KP-HMO 45; Dental A; Vision C; Life A; EAP Active; EE Supp Life; Spouse Supp Life; Dep Supp Life; Dep Life A
Current Network: United Choice Plus;Kaiser
Life Coverage: $50k Base, $125k Base (Town Manager)

New plans

		EE Only	EE +Spouse	EE + Child	EE +Children	EE +Family	Percent change
Medical (PPO2)	current	$1,498	$2,996	$2,776	$2,776	$3,600	
($500 deductible)	**renewal**	**$1,693**	**$3,385**	**$3,137**	**$3,137**	**$4,068**	**13.00%**
Medical (PPO3)	current	$1,263	$2,573	$2,379	$2,379	$3,088	
($1,000 deductible)	**renewal**	**$1,427**	**$2,907**	**$2,688**	**$2,688**	**$3,489**	**13.00%**
Medical (PPO4)	current	$1,125	$2,289	$2,116	$2,116	$2,748	
($1,500 deductible)	**renewal**	**$1,271**	**$2,587**	**$2,391**	**$2,391**	**$3,105**	**13.00%**
Medical (PPO5)	current	$1,039	$2,116	$1,957	$1,957	$2,542	
($2,500 deductible)	**renewal**	**$1,174**	**$2,391**	**$2,211**	**$2,211**	**$2,872**	**13.00%**
Medical (PPO6)	current	$955	$1,948	$1,801	$1,801	$2,337	
($3,000 deductible)	**renewal**	**$1,079**	**$2,201**	**$2,035**	**$2,035**	**$2,641**	**13.00%**
Medical (PPO7)	current	$880	$1,792	$1,657	$1,657	$2,155	
($4,000 deductible)	**renewal**	**$994**	**$2,025**	**$1,872**	**$1,872**	**$2,435**	**13.00%**
Medical (PPO8)	current	$837	$1,703	$1,574	$1,574	$2,045	
($5,000 deductible)	**renewal**	**$946**	**$1,924**	**$1,779**	**$1,779**	**$2,311**	**13.00%**
Medical (PPO9)	current	$804	$1,635	$1,511	$1,511	$1,963	
($6,000 deductible)	**renewal**	**$909**	**$1,848**	**$1,707**	**$1,707**	**$2,218**	**13.00%**
Medical (PPO10)	current						
($7,000 deductible)	**renewal**	**$882**	**$1,793**	**$1,656**	**$1,656**	**$2,151**	*****
Medical (PPO11)	current						
($8,000 deductible)	**renewal**	**$851**	**$1,730**	**$1,598**	**$1,598**	**$2,076**	*****
Medical (PPO12)	current						
($10,000 deductible)	**renewal**	**$800**	**$1,626**	**$1,502**	**$1,502**	**$1,951**	*****
Medical (PPO Max)	current						
($12,000 deductible)	**renewal**	**$764**	**$1,553**	**$1,434**	**$1,434**	**$1,863**	*****
Medical (PPO Select 1)	current	$935	$1,905	$1,762	$1,762	$2,289	
($1,500 deductible)	**renewal**	**$1,057**	**$2,153**	**$1,991**	**$1,991**	**$2,587**	**13.00%**
Medical (PPO Select 2)	current	$888	$1,810	$1,674	$1,674	$2,175	
($2,000 deductible)	**renewal**	**$1,003**	**$2,045**	**$1,892**	**$1,892**	**$2,458**	**13.00%**
Medical (PPO Select 3)	current	$844	$1,719	$1,590	$1,590	$2,066	
($3,000 deductible)	**renewal**	**$954**	**$1,942**	**$1,797**	**$1,797**	**$2,335**	**13.00%**

Medical (PPO Select 4)	current						
($4,000 deductible)	**renewal**	**$921**	**$1,874**	**$1,734**	**$1,734**	**$2,253**	*****
Medical (Surest 5)	current	$1,086	$2,209	$2,042	$2,042	$2,652	
($3,000 hospital copay)	**renewal**	**$1,227**	**$2,496**	**$2,307**	**$2,307**	**$2,997**	**13.00%**
Medical (Surest 7)	current	$858	$1,747	$1,616	$1,616	$2,101	
($5,500 hospital copay)	**renewal**	**$970**	**$1,974**	**$1,826**	**$1,826**	**$2,374**	**13.00%**
Medical (Surest 9)	current	$824	$1,677	$1,551	$1,551	$2,017	
($5,500 hospital copay)	**renewal**	**$931**	**$1,895**	**$1,753**	**$1,753**	**$2,279**	**13.00%**
Medical (EPO3)	current	$1,302	$2,651	$2,580	$2,580	$3,315	
($1,000 hospital copay)	**renewal**	**$1,471**	**$2,996**	**$2,915**	**$2,915**	**$3,746**	**13.00%**
Medical (EPO4)	current	$1,163	$2,373	$2,307	$2,307	$2,965	
($1,500 hospital copay)	**renewal**	**$1,314**	**$2,681**	**$2,607**	**$2,607**	**$3,350**	**13.00%**
Medical (EPO5)	current	$1,105	$2,251	$2,192	$2,192	$2,816	
($2,500 hospital copay)	**renewal**	**$1,249**	**$2,544**	**$2,477**	**$2,477**	**$3,182**	**13.00%**
Medical (EPO6)	current	$1,061	$2,162	$2,103	$2,103	$2,704	
($3,000 hospital copay)	**renewal**	**$1,199**	**$2,443**	**$2,376**	**$2,376**	**$3,056**	**13.00%**
Medical (EPO7)	current	$1,024	$2,086	$2,029	$2,029	$2,609	
($3,500 hospital copay)	**renewal**	**$1,157**	**$2,357**	**$2,293**	**$2,293**	**$2,948**	**13.00%**
Medical (EPO Select 1)	current	$1,084	$2,210	$2,149	$2,149	$2,760	
($1,000 hospital copay)	**renewal**	**$1,225**	**$2,497**	**$2,428**	**$2,428**	**$3,119**	**13.00%**
Medical (EPO Select 2)	current	$1,041	$2,122	$2,063	$2,063	$2,650	
($2,000 hospital copay)	**renewal**	**$1,176**	**$2,398**	**$2,331**	**$2,331**	**$2,995**	**13.00%**
Medical (EPO Select 3)	current	$999	$2,037	$1,981	$1,981	$2,544	
($3,000 hospital copay)	**renewal**	**$1,129**	**$2,302**	**$2,239**	**$2,239**	**$2,875**	**13.00%**
Medical (HDHP2)	current	$1,044	$2,136	$1,973	$1,973	$2,565	
($2,000 deductible)	**renewal**	**$1,148**	**$2,350**	**$2,170**	**$2,170**	**$2,822**	**10.00%**
Medical (HDHP25)	current	$1,020	$2,087	$1,927	$1,927	$2,506	
($2,500 deductible)	**renewal**	**$1,122**	**$2,296**	**$2,120**	**$2,120**	**$2,757**	**10.00%**
Medical (HD2800)	current	$1,012	$2,070	$1,911	$1,911	$2,485	
($2,800 deductible)	**renewal**	**$1,113**	**$2,277**	**$2,102**	**$2,102**	**$2,734**	**10.00%**
Medical (HDHP3)	current	$997	$2,040	$1,882	$1,882	$2,446	
($3,000 deductible)	**renewal**	**$1,097**	**$2,244**	**$2,070**	**$2,070**	**$2,691**	**10.00%**
Medical (HD3500)	current	$943	$1,925	$1,777	$1,777	$2,311	
($3,500 deductible)	**renewal**	**$1,037**	**$2,118**	**$1,955**	**$1,955**	**$2,542**	**10.00%**
Medical (HDHP4)	current	$915	$1,867	$1,724	$1,724	$2,243	
($4,000 deductible)	**renewal**	**$1,007**	**$2,054**	**$1,896**	**$1,896**	**$2,467**	**10.00%**
Medical (HDHP5)	current	$866	$1,765	$1,629	$1,629	$2,119	
($5,000 deductible)	**renewal**	**$953**	**$1,942**	**$1,792**	**$1,792**	**$2,331**	**10.00%**
Medical (HDHP6)	current	$837	$1,707	$1,575	$1,575	$2,049	
($6,000 deductible)	**renewal**	**$921**	**$1,878**	**$1,733**	**$1,733**	**$2,254**	**10.00%**
Medical (HDHP7)	current						
($7,000 deductible)	**renewal**	**$898**	**$1,831**	**$1,690**	**$1,690**	**$2,198**	*****
Medical (HDHP8)	current						
($8,000 deductible)	**renewal**	**$872**	**$1,778**	**$1,641**	**$1,641**	**$2,134**	*****

Medical (HDHP Max)	current						
($8,700 deductible)	**renewal**	**$856**	**$1,746**	**$1,611**	**$1,611**	**$2,096**	*
Medical (KP-HMO 05)	current	$1,348	$2,757	$2,680	$2,680	$3,446	
($250 hospital copay)	**renewal**	**$1,483**	**$3,033**	**$2,948**	**$2,948**	**$3,791**	**10.00%**
Medical (KP-HMO 10)	current	$1,295	$2,646	$2,573	$2,573	$3,309	
($500 hospital copay)	**renewal**	**$1,425**	**$2,911**	**$2,830**	**$2,830**	**$3,640**	**10.00%**
Medical (KP-HMO 15)	current	$1,243	$2,540	$2,470	$2,470	$3,176	
($750 hospital copay)	**renewal**	**$1,367**	**$2,794**	**$2,717**	**$2,717**	**$3,494**	**10.00%**
Medical (KP-HMO 20)	current	$1,193	$2,439	$2,372	$2,372	$3,050	
($750 hospital copay)	**renewal**	**$1,312**	**$2,683**	**$2,609**	**$2,609**	**$3,355**	**10.00%**
Medical (KP-HMO 30)	current	$1,169	$2,390	$2,325	$2,325	$2,989	
($750 hospital copay)	**renewal**	**$1,286**	**$2,629**	**$2,558**	**$2,558**	**$3,288**	**10.00%**
Medical (KP-HMO 40)	current	$1,145	$2,342	$2,277	$2,277	$2,927	
($1,000 hospital copay)	**renewal**	**$1,260**	**$2,576**	**$2,505**	**$2,505**	**$3,220**	**10.00%**
Medical (KP-HMO 45)	current	$1,020	$2,082	$2,029	$2,029	$2,604	
($1,500 hospital copay)	**renewal**	**$1,122**	**$2,290**	**$2,232**	**$2,232**	**$2,864**	**10.00%**
Medical (KP-HMO 50)	current	$981	$2,000	$1,948	$1,948	$2,500	
($2,000 hospital copay)	**renewal**	**$1,079**	**$2,200**	**$2,143**	**$2,143**	**$2,750**	**10.00%**
Medical (KP-HMO 55)	current	$952	$1,940	$1,890	$1,890	$2,425	
($2,500 hospital copay)	**renewal**	**$1,047**	**$2,134**	**$2,079**	**$2,079**	**$2,668**	**10.00%**
Medical (KP-HMO 65)	current	$923	$1,882	$1,833	$1,833	$2,352	
($3,000 hospital copay)	**renewal**	**$1,015**	**$2,070**	**$2,016**	**$2,016**	**$2,587**	**10.00%**
Medical (KP-DHMO 500)	current	$1,248	$2,539	$2,477	$2,477	$3,176	
($500 deductible)	**renewal**	**$1,373**	**$2,793**	**$2,725**	**$2,725**	**$3,494**	**10.00%**
Medical (KP-DHMO 750)	current	$1,186	$2,412	$2,353	$2,353	$3,017	
($750 deductible)	**renewal**	**$1,305**	**$2,653**	**$2,588**	**$2,588**	**$3,319**	**10.00%**
Medical (KP-DHMO 1000)	current	$1,112	$2,268	$2,211	$2,211	$2,835	
($1,000 deductible)	**renewal**	**$1,223**	**$2,495**	**$2,432**	**$2,432**	**$3,119**	**10.00%**
Medical (KP-DHMO 1500)	current	$992	$2,017	$1,967	$1,967	$2,521	
($1,500 deductible)	**renewal**	**$1,091**	**$2,219**	**$2,164**	**$2,164**	**$2,773**	**10.00%**
Medical (KP-DHMO 2500)	current	$919	$1,876	$1,826	$1,826	$2,348	
($2,500 deductible)	**renewal**	**$1,011**	**$2,064**	**$2,009**	**$2,009**	**$2,583**	**10.00%**
Medical (KP-DHMO 3000)	current	$882	$1,801	$1,753	$1,753	$2,254	
($3,000 deductible)	**renewal**	**$970**	**$1,981**	**$1,928**	**$1,928**	**$2,479**	**10.00%**
Medical (KP-DHMO 4000)	current	$847	$1,729	$1,683	$1,683	$2,164	
($4,000 deductible)	**renewal**	**$932**	**$1,902**	**$1,851**	**$1,851**	**$2,380**	**10.00%**
Medical (KP-DHMO 5000)	current						
($5,000 deductible)	**renewal**	**$906**	**$1,846**	**$1,800**	**$1,800**	**$2,304**	*
Medical (KP-DHMO 6000)	current						
($6,000 deductible)	**renewal**	**$870**	**$1,772**	**$1,728**	**$1,728**	**$2,212**	*
Medical (KP-HDHP 1700)	current	$942	$1,917	$1,868	$1,868	$2,398	
($1,700 deductible)	**renewal**	**$1,036**	**$2,109**	**$2,055**	**$2,055**	**$2,638**	**10.00%**
Medical (KP-HDHP 2000)	current						
($2,000 deductible)	**renewal**	**$1,041**	**$2,125**	**$2,074**	**$2,074**	**$2,660**	*

Medical (KP-HDHP 2500)	current	$875	$1,782	$1,735	$1,735	$2,230	
($2,500 deductible)	**renewal**	**$963**	**$1,960**	**$1,909**	**$1,909**	**$2,453**	**10.00%**
Medical (KP-HDHP 3500)	current	$831	$1,693	$1,648	$1,648	$2,119	
($3,500 deductible)	**renewal**	**$914**	**$1,862**	**$1,813**	**$1,813**	**$2,331**	**10.00%**
Medical (KP-HDHP 4000)	current	$806	$1,642	$1,599	$1,599	$2,055	
($4,000 deductible)	**renewal**	**$887**	**$1,806**	**$1,759**	**$1,759**	**$2,261**	**10.00%**
Medical (KP-HDHP 5000)	current						
($5,000 deductible)	**renewal**	**$845**	**$1,724**	**$1,681**	**$1,681**	**$2,157**	*
Medical (KP-HDHP 6000)	current						
($6,000 deductible)	**renewal**	**$807**	**$1,646**	**$1,605**	**$1,605**	**$2,060**	*
Dental Plan A (w/ortho)	current	$42	$86	$107	$107	$144	
($2,000 Annual Max)	**renewal**	**$44**	**$90**	**$112**	**$112**	**$151**	**5.00%**
Dental Plan B (w/ortho)	current	$34	$70	$96	$96	$130	
($1,500 Annual Max)	**renewal**	**$36**	**$74**	**$101**	**$101**	**$137**	**5.00%**
Dental Plan C (w/o ortho)	current	$34	$69	$70	$70	$107	
($1,500 Annual Max)	**renewal**	**$36**	**$72**	**$74**	**$74**	**$112**	**5.00%**
Vision Plan A (UMR)	current	$5	$11	$12	$12	$15	
	renewal	**$5**	**$11**	**$12**	**$12**	**$15**	**0.00%**
Vision Plan B (VSP)	current	$6	$12	$13	$13	$22	
(12/12/24)	**renewal**	**$6**	**$12**	**$13**	**$13**	**$22**	**0.00%**
Vision Plan C (VSP)	current	$7	$14	$16	$16	$26	
(12/12/12)	**renewal**	**$7**	**$14**	**$16**	**$16**	**$26**	**0.00%**

Employee Life Rate: 0.14
(Per $1,000 in Coverage)
Dependent Life Rate: 0.95
($5,000/Spouse & $2,000/Child)

AAJ5

CEBT PLAN SUMMARY
Town Of Mead

Current Plans Offered: PPO4; HD3500; KP-HMO 45; Dental A; Vision C; Life A; EAP Active; EE Supp Life; Spouse Supp Life; Dep Supp Life; Dep Life A
Group Life Coverage: $50k Base, $125k Base (Town Manager)

Please renew by October 9th, 2026. This should be done in the CEBT Community Portal under the Renewal tab.
*To begin your renewal, please select the **"Ready to Renew"** button and follow the steps outlined below:*
- *Accept the attestation which states that you have reviewed and accept the terms of the renewal as presented in the Renewal Packet.*
- *On the following page, you will see all available plans with your current plans checked. Please use the list of available plans outlined below as a reference when choosing your renewal plan selections.*
- *If you do not want to make changes to your plan offerings for the next renewal year, please select "No Plan Changes."*
- *If you do want to make plan changes, please ensure that all plans you wish to offer are checked. To do this you will uncheck any plans you intend to drop and check, or select, any plans you want to keep and/or add.*
- *You will then proceed to the signature section. Select the appropriate signer's name from the drop-down list. If you are signing on behalf of an approved signer, please select that person's name and then submit.*
- *Once submitted the renewal is complete and will be returned to WTW for processing.*

OPEN ENROLLMENT
- *Dates are determined by the employer group and should be held sometime between October and mid-November.*
- *To ensure ID cards are received on or before **January 1st, 2027**, enrollment changes should be returned to WTW no later than November 13th, 2026.*
- *Once your renewal has been submitted, open enrollment supplies will be updated online in the Resource Center of the CEBT Community portal.*
- *Printed Supplies will be sent on a request-only basis and can be done by clicking on the "Request Supplies" link in the Renewals tab or the Resource Center tab.*

In accordance with your participation agreement, written notice of termination must be received by November 1st, 2026, or run-out claims will not be paid by CEBT.

**** For upcoming plan changes, please refer to the CEBT Benefit & Administrative Changes Document***

MEDICAL PLAN	OFFICE VISIT (primary/specialist)	INPATIENT HOSPITAL	DEDUCTIBLE (single/family)	MAXIMUM OOP (single/family)
PPO Medical Plans (UMR)				
PPO Select 1	$0 (T1) Ded 50% (T2)/$100 (T1) Ded 50% (T2)	Ded 20% (T1) Ded 50% (T2)	$1,500 (T1) $3,000 (T2)/$3,000 (T1) $6,000 (T2)	$4,000 (T1) $8,000 (T2)/$8,000 (T1) $16,000 (T2)
PPO Select 2	$0 (T1) Ded 50% (T2)/$100 (T1) Ded 50% (T2)	Ded 20% (T1) Ded 50% (T2)	$2,000 (T1) $4,000 (T2)/$5,000 (T1) $8,000 (T2)	$4,500 (T1) $9,000 (T2)/$9,000 (T1) $18,000 (T2)
PPO Select 3	$0 (T1) Ded 50% (T2)/$100 (T1) Ded 50% (T2)	Ded 20% (T1) Ded 50% (T2)	$3,000 (T1) $5,000 (T2)/$6,000 (T1) $10,000 (T2)	$5,000 (T1) $10,000 (T2)/$10,000 (T1) $20,000 (T2)
PPO Select 4	$0 (T1) Ded 50% (T2)/$100 (T1) Ded 50% (T2)	Ded 20% (T1) Ded 50% (T2)	$4,000 (T1) $6,000 (T2)/$8,000 (T1) $12,000 (T2)	$5,500 (T1) $10,600 (T2)/$11,000 (T1) $21,200 (T2)
PPO2	$30/$30	Deductible 80/20	$500/$1,000	$2,000/$4,000
PPO3	$35/$35	Deductible 80/20	$1,000/$2,000	$3,000/$6,000
PPO4	$40/$40	Deductible 80/20	$1,500/$3,000	$4,000/$8,000
PPO5	$45/$45	Deductible 80/20	$2,500/$5,000	$4,500/$9,000

PPO6	$50/$50	Deductible 80/20	$3,000/$6,000	$5,000/$10,000
PPO7	$55/$55	Deductible 80/20	$4,000/$8,000	$5,000/$10,000
PPO8	$55/$55	Deductible 100%	$5,000/$10,000	$5,000/$10,000
PPO9	$65/$65	Deductible 100%	$6,000/$12,000	$6,000/$12,000
PPO10	$75/$75	Deductible 100%	$7,000/$14,000	$7,000/$14,000
PPO11	$80/$100	Deductible 100%	$8,000/$16,000	$8,000/$16,000
PPO12	$90/$125	Deductible 100%	$10,000/$20,000	$10,000/$20,000
PPO Max	$100/$150	Deductible 100%	$12,000/$24,000	$12,000/$24,000
EPO Medical Plans (UMR)				
EPO Select 1	$0 (T1) $75 (T2)/$50 (T1) $125 (T2)	$1,000 (T1) $3,000 (T2)	$0	$3,000 (T1) $6,000 (T2)/$6,000 (T1) $12,000 (T2)
EPO Select 2	$0 (T1) $100 (T2)/$100 (T1) $200 (T2)	$2,000 (T1) $4,000 (T2)	$0	$5,000 (T1) $10,000 (T2)/$10,000 (T1) $20,000 (T2)
EPO Select 3	$0 (T1) $125 (T2)/$150 (T1) $250 (T2)	$3,000 (T1) $5,000 (T2)	$0	$6,000 (T1) $10,000 (T2)/$12,000 (T1) $20,000 (T2)
EPO3	$40/$55	$1,000	$0	$5,000/$10,000
EPO4	$45/$60	$1,500	$0	$5,500/$11,000
EPO5	$50/$65	$2,500	$0	$6,000/$12,000
EPO6	$55/$70	$3,000	$0	$6,500/$13,000
EPO7	$65/$80	$3,500	$0	$7,000/$14,000
High Deductible Health Plans (UMR)				
HDHP2	Deductible 80/20	Deductible 80/20	$2,000/$4,000 (Non-Embedded)	$4,000/$8,000
HDHP25	Deductible 80/20	Deductible 80/20	$2,500/$5,000 (Non-Embedded)	$4,500/$9,000
HD2800	Deductible 80/20	Deductible 80/20	$2,800/$5,600 (Non-Embedded)	$5,000/$10,000
HDHP3	Deductible 80/20	Deductible 80/20	$3,000/$6,000 (Non-Embedded)	$5,000/$10,000
HD3500	Deductible 80/20	Deductible 80/20	$3,500/$7,000	$5,000/$10,000
HDHP4	Deductible 80/20	Deductible 80/20	$4,000/$8,000	$5,000/$10,000
HDHP5	Deductible 100%	Deductible 100%	$5,000/$10,000	$5,000/$10,000
HDHP6	Deductible 100%	Deductible 100%	$6,000/$12,000	$6,000/$12,000
HDHP7	Deductible 100%	Deductible 100%	$7,000/$14,000	$7,000/$14,000
HDHP8	Deductible 100%	Deductible 100%	$8,000/$16,000	$8,000/$16,000

HDHP Max	Deductible 100%	Deductible 100%	$8,700/$17,400	$8,700/$17,400
Surest Medical Plans (UHC)				
Surest 5	$15 - $100/$15 - $100	$200 - $3,000	$0	$5,000/$10,000
Surest 7	$45 - $155/$45 - $155	$400 - $5,500	$0	$7,000/$14,000
Surest 9	$45 - $155/$45 - $155	$400 - $5,500	$0	$9,000/$18,000
Kaiser Medical Plans				
KP-DHMO 0500	$25/$35	Deductible 80/20	$500/$1,000	$3,000/$6,000
KP-DHMO 0750	$30/$40	Deductible 80/20	$750/$1,500	$3,300/$6,600
KP-DHMO 1000	$35/$45	Deductible 80/20	$1,000/$2,000	$3,500/$7,000
KP-DHMO 1500	$40/$50	Deductible 80/20	$1,500/$3,000	$4,000/$8,000
KP-DHMO 2500	$45/$55	Deductible 80/20	$2,500/$5,000	$4,500/$9,000
KP-DHMO 3000	$50/$60	Deductible 80/20	$3,000/$6,000	$5,000/$10,000
KP-DHMO 4000	$55/$65	Deductible 80/20	$4,000/$8,000	$5,000/$10,000
KP-DHMO 5000	$55/$65	Deductible 100%	$5,000/$10,000	$5,000/$10,000
KP-DHMO 6000	$65/$75	Deductible 100%	$6,000/$12,000	$6,000/$12,000
KP-HDHP 1700	Deductible 80/20	Deductible 80/20	$1,700/$3,400 *Non-Embedded	$3,000/$6,000
KP-HDHP 2000	Deductible 100%	Deductible 100%	$2,000/$4,000	$2,000/$4,000
KP-HDHP 2500	Deductible 80/20	Deductible 80/20	$2,500/$5,000 *Non-Embedded	$3,000/$6,000
KP-HDHP 3500	Deductible 80/20	Deductible 80/20	$3,500/$7,000	$5,000/$10,000
KP-HDHP 4000	Deductible 80/20	Deductible 80/20	$4,000/$8,000	$5,000/$10,000
KP-HDHP 5000	Deductible 100%	Deductible 100%	$5,000/$10,000	$5,000/$10,000
KP-HDHP 6000	Deductible 100%	Deductible 100%	$6,000/$12,000	$6,000/$12,000
KP-HMO 05	$5/$10	$250	$0	$1,000/$2,000
KP-HMO 10	$10/$20	$500	$0	$1,500/$3,000
KP-HMO 15	$15/$30	$750	$0	$2,000/$4,000
KP-HMO 20	$20/$40	$750	$0	$3,000/$6,000
KP-HMO 30	$30/$45	$750	$0	$4,000/$8,000
KP-HMO 40	$40/$50	$1,000	$0	$4,500/$9,000
KP-HMO 45	$45/$60	$1,500	$0	$5,000/$10,000

KP-HMO 50	$50/$65	$2,000	$0	$5,500/$11,000
KP-HMO 55	$55/$70	$2,500	$0	$6,000/$12,000
KP-HMO 65	$65/$80	$3,000	$0	$6,500/$13,000

Dental Plans (Delta Dental of Colorado)
Plan A | $2,000 annual benefit maximum, $2,000 Ortho lifetime maximum (includes adult ortho)
Plan B | $1,500 annual benefit maximum, $1,500 Ortho lifetime maximum (child only)
Plan C | $1,500 annual benefit maximum, No Ortho
Vision Plans (UMR & VSP)
Plan A | (UMR) 12/24/24 $150 frames, no network
Plan B | (VSP) 12/12/24, $160 frames, $15 copay at VSP providers
Plan C | (VSP) 12/12/12, $175 frames, $10 copay at VSP providers
Life Insurance Plans (The Standard Insurance Company)
Basic Group Life (Life A) | Volume $20k min to $450k max (Employer Paid)
Dependent Group Life (Dep Life A) | Volume $5k Spouse, $2k Child (Employer Paid)
Voluntary Life (Supp Life) | Volume $500k max Employee, $250k max Spouse, $20k max Child

CEBT BENEFIT & ADMINISTRATIVE CHANGES

(Effective January 1, 2027)

CEBT Health & Wellness Center Expansion – In early 2027 (expected go-live date is still to be determined), CEBT will expand its Health & Wellness Center model through **CEBT Care™**, providing CEBT members with access to care through Marathon Health's virtual CareAnywhere platform as well as their nationwide network locations. Services are expected to include primary care, sick visits, medication and lab services, chronic condition management, and wellness coaching, offering members greater convenience, access, and support for their overall health and well-being.

New Plan Options: The following **CEBT Plans** will be available beginning *January 1, 2027*

Plan Name	PCP / Specialist Copay	Deductible (Individual / Family)	Out-Of-Pocket Max (Individual / Family)	Coinsurance (In / Out)
PPO11	$80 / $100	$8,000 / $16,000	$8,000 / $16,000	0% / 40%
PPO12	$90 / $125	$10,000 / $20,000	$10,000 / $20,000	0% / 40%
PPO Max	$100 / $150	$12,000 / $24,000	$12,000 / $24,000	0% / 40%
HDHP8	N/A	$8,000 / $16,000	$8,000 / $16,000	0% / 40%
HDHP Max	N/A	$8,700 / $17,400	$8,700 / $17,400	0% / 40%
KP-DHMO 5000	$55 / $65	$5,000 / $10,000	$5,000 / $10,000	Kaiser Network Only
KP-DHMO 6000	$65 / $75	$6,000 / $12,000	$6,000 / $12,000	Kaiser Network Only
KP-HDHP 2000	N/A	$2,000 / $4,000 (Non-Embedded)	$2,000 / $4,000	Kaiser Network Only
KP-HDHP 5000	N/A	$5,000 / $10,000 (Embedded)	$5,000 / $10,000	Kaiser Network Only
KP-HDHP 6000	N/A	$6,000 / $12,000 (Embedded)	$6,000 / $12,000	Kaiser Network Only

Past Plan Change Reminders

Administrative Changes

Change to Invoicing Payment Method – Beginning in 2026, CEBT will adopt a *pay-as-billed* invoicing model to improve efficiency and accuracy in processing monthly invoices. This change addresses challenges related to reconciling payments and supports CEBT's continued growth. If you currently pay invoices in full each month, no action is required. For groups that do not pay in full, your MPA representative will assist with transitioning to the new method.

All Plans

Breast Cancer Screenings – Additional required imaging, such as MRI, ultrasound, or mammography, and pathology evaluation, will be covered as preventive care with no cost-sharing at age 40 and above.

The following CEBT Plan options were introduced, *effective July 1, 2026*:

Plan Name	PCP / Specialist Copay	Deductible (Individual / Family)	Out-Of-Pocket Max (Individual / Family)
PPO10	$75	$7,000	Ind $7,000 Fam $14,000
HDHP7	N/A	$7,000	Ind $7,000 Fam $14,000
PPO Select 4	PCP: Tier 1 $0 Copay; Tier 2 Ded + 50% to OOP Max Spec: Tier 1 $100 Copay; Tier 2 Ded + 50% to OOP Max	Ind Tier 1 $4,000, Tier 2 $6,000 Fam Tier 1 $8,000, Tier 2 $12,000 *Embedded	Ind Tier 1 $5,500 | Tier 2 $10,600 Fam Tier 1 $11,000 | Tier 2 $21,200

Kaiser Only Plans

KP-HDHP 1600 – The deductible and out-of-pocket limits will increase from $1,650 to $1,700 (Self-only) and from $3,300 to $3,400 (Family). This plan will be reflected as **KP-HDHP 1700.**

Copay Changes:

KP-DHMO 1500

- OV Specialist is going from $40 to $50
- OP Surgery Center is going from $500 to $550
- Urgent Care is going from $40 to $55

KP-DHMO 2500

- OV PCP is going from $40 to $45
- OV Specialist is going from $40 to $55
- OP Surgery Center is going from $500 to $600
- Urgent Care is going from $40 to $60

KP-HMO 40

- Urgent Care is going from $50 to $60

KP-HMO 45

- Advanced Imaging/Scan in Hospital is going from $250 to $300
- Emergency Room going from $250 to $300
- Urgent Care is going from $50 to $65

KP-HMO 50

- Advanced Imaging/Scan in Hospital is going from $250 to $350
- Emergency Room is going from $250 to $350
- Urgent Care is going from $50 to $70

WTW & CEBT
COMMISSION SCHEDULE

Below is a schedule of our commission compensation from your Employee Benefits Placement. *You may not have all the products listed*.

- CEBT Medical, Dental and Vision are based on the number of employees covered by the medical plan, according to the following scale. If no medical plan exists, the dental or vision plans will be used to determine the commission scale.

# OF COVERED EMPLOYEES	COMMISSION %
001 — 099	3.4 %
100 — 249	2.9 %
250 — 499	2.4 %
500 — 999	1.9 %
1,000 +	1.4 %

- CEBT Employer Paid Life Insurance 3%
- CEBT Voluntary Life Insurance 10%
- Special District Association Disability program
  Long & Short Term 9%
- CEBT Small Group Disability program commission is based on the following scale:

LONG TERM	
Annual Premium	
First $15,000 ($0 - $15,000)	15 %
Next $10,000 ($15,001 - $25,000)	10 %
Next $25,000 ($25,001 - $50,000)	5 %
Amount over $50,000	1 %
SHORT TERM	
Annual Premium	
First $2,000 ($0 - $2,000)	15 %
Next $8,000 ($2,001 - $10,000)	10 %
Next $15,000 ($10,001 - $25,000)	6 %
Next $25,000 ($25,001 - $50,000)	4 %
Next $50,000 ($50,001 - $100,000)	2 %
Next $150,000 ($100,001 - $250,000)	1 %
Amount over $250,000	0.5 %

If you have any questions or concerns regarding our compensation, please don't hesitate to call us.

Health & Benefits Brokerage Terms, Conditions & Disclosures

Your decision to purchase insurance coverages, products, and/or services through a WTW company is subject to the following terms and conditions (the "**Brokerage Terms**").

1. Brokerage Terms and Conditions

1.1. The services we provide to you will rely in significant part on the facts, information and direction provided by you or your authorized representatives. You must provide us with complete and accurate information regarding your loss experience, risk exposures, and changes in the analysis or scope of your risk exposures and any other information reasonably requested by us or insurers. It is important that you advise us of any changes in your business operations that may affect our services or your insurance coverages. Therefore, all information which is material to your coverage requirements or which might influence insurers in deciding to accept your business, finalizing the terms to apply and/or the cost of cover, or deciding to pay a claim, must be disclosed. Failure to make full disclosure of material facts might potentially allow insurers to avoid liability for a particular claim or to void the policy. This duty of disclosure applies equally at renewal or modification of your existing coverage and upon placement of new lines of coverage. You agree that WTW will not be responsible for any consequences arising from any delayed, inaccurate or incomplete information.

1.2. An insurer quote is an offer to provide coverage. Offers can be modified or withdrawn prior to your acceptance through your order to bind coverage. The quote itself is not a legally binding commitment or a confirmation of actual coverage. Should you choose to bind coverage, we will secure a formal commitment typically in the form of a binder on a form issued or approved by the insurer(s) at issue. The quotes we will provide to you are based upon the information that you have provided to us. If you discover that previously submitted information is inaccurate or incomplete, please advise us immediately so that we can attempt to revalidate terms with insurers.

1.3. At the time of binding, we review the financial soundness of the insurers we recommend to provide your coverages based on publicly available information, including that produced by well-recognized rating agencies. Upon request, we will provide you with our analysis of such insurers. We do not guarantee or warrant the solvency of any insurer or any intermediary that we may use to place your coverage.

1.4. If you have a multi-year policy, it is important that you understand the limitations associated with the coverage options and the possibility that the financial strength of the insurer may change throughout the term of the policy. We recommend that you review the insurer's ratings for any downgrades during the term of this multi-year policy.

1.5. The final decisions with respect to all matters relating to your insurance coverages, risk management, and loss control needs and activities are yours. We will procure the insurance coverage chosen by you, including the limits you choose, prepare or forward insurance binders, if applicable, and review and transmit policies to you.

1.6. We will review all binders, policies and endorsements to confirm their accuracy and conformity to negotiated specifications and your instructions and advise you of any errors in, or recommended changes to, such documents. You agree that you will also review all such documents and promptly advise us of any questions you have or of any document or provision which you believe may not be in accordance with your instructions as soon as possible, and in no event longer than two weeks, after you receive them. Your coverage is defined by the terms and conditions detailed in your insurance policies and endorsements. Your review of these documents, and any review you may seek from outside legal counsel or insurance consultants, is expected and essential.

1.7. You must timely and properly report all claims in accordance with your insurance policies. You agree that we are not responsible for reporting claims on your behalf. Failure to timely and properly report a claim may jeopardize coverage for the claim. In addition, you should retain copies of all insurance policies and coverage documents as well as claims-reporting instructions after termination of the policies because in some cases you may need to report claims after termination of a policy.

1.8. Our compensation may be revised if you request a change in the coverages and/or services we provide under the SOW or these Brokerage Terms and we enter into a written agreement documenting any change in coverages, services and compensation. If we are compensated by commissions paid by insurers, we will be entitled to retain the commissions for new coverages, revised coverages, or other material change in coverages.

1.9. Unless otherwise agreed in writing, in the event you terminate this agreement, we will be entitled to receive and retain any commissions and other compensation payable under the terms of our agreements with the insurers in relation to policies placed by us, even if such commissions or other compensation has not yet been paid.

1.10. Our obligation to render services to you ceases on: (a) the effective date of termination of the SOW, or (b) if you have not entered into a SOW, the earlier of: (i) 60 days prior written notice by either party terminating the services, or (ii) with respect to any coverage subject to these Brokerage Terms, the effective date of a change in your broker of record for that coverage (the "**Termination Date**"). Nevertheless, we will take reasonable steps to assist in the orderly transition of matters to you or to a new insurance broker. Claims and premium or other adjustments may arise after the Termination Date, and we have no responsibility to handle these things after our relationship ends. Such items are normally handled by the insurance broker serving you at the time the claim or adjustment arises. However, we will consider providing such services after the Termination Date for mutually agreed additional compensation. Nevertheless, we will process all remaining deposit premium installments on the policy(ies) in effect on the Termination Date.

1.11. The insurance market is complex, and there could be other relationships which are not described in this document which might create conflicts of interest. If a conflict arises for which there is no practicable way of complying with this commitment, we will promptly inform you and withdraw from the engagement, unless you wish us to continue to provide the services and provide your written consent. Please let us know in writing if you have concerns or we will assume that you understand and consent to our providing our services pursuant to these Brokerage Terms.

1.12. If we are assisting you with stop loss coverage, you understand and agree that we are acting as an independent consultant/broker in assisting you with the placement of stop loss coverage. You further agree that our role is limited to assistance in resolution of broad issues or systemic disputes between you and your selected carrier relative to dissatisfaction with a carrier's products or services, including processing of claims, delayed payment of claims, missing/incorrect data feeds, and gaps or omissions between any final proposal document and implemented coverage. We are not able to provide an opinion on whether any particular complete or partial claim denial, is appropriate. Our role relative to any specific claim disputes would be limited to facilitation of a discussion between the stop loss carrier, medical/prescription drug administrator, and you to outline the issues and identify next steps and responsible parties. For avoidance of doubt, facilitation of specific claim disputes among the parties is not included in our services, unless specifically outlined in a separate statement of work and scope of services. If you would like us to perform that function, please let us know and we will work with you to determine the scope and fees for such work.

2. Brokerage Disclosures

2.1. To the extent WTW is compensated by commissions paid to us by insurers, they will be earned for the entire policy period at the time we place policies for you. We will be paid the commission percentage stated for the placement of your insurance as indicated and will receive the same commission percentage for all subsequent renewals of this policy unless a different commission percentage is disclosed to you, or unless the insurer changes its commission rates, in which case the new commission rate will be disclosed to you before placement of the policy.

2.2. The compensation that will be paid to WTW will vary based on the insurance contract it sells. Depending on the insurer and insurance contract you select, compensation may be paid by the insurer selling the insurance contract or by another third party. Such compensation may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business WTW provides to the insurer or the profitability of insurance contracts WTW provides to the insurer also may affect compensation. WTW may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in contingent compensation does not play any role in WTW's placement recommendations on behalf of its clients. WTW will decline to accept contingent compensation from an insurer if such compensation cannot be attributed or allocated by the insurer to a particular client. If you prefer that we not accept contingent compensation related to your policy, please notify us in writing and we will request that your insurer(s) exclude your business from their contingent payment calculations.

2.3. Upon request, WTW will provide you with additional information about the compensation WTW expects to receive based in whole or in part on your purchase of insurance, and (if applicable) the compensation expected to be received based in whole or in part on any alternative quotes presented to you.

2.4. WTW may place your insurance or other business with members of a panel of insurers or other vendors. WTW develops panels of insurers and vendors in certain market segments. Participating insurers and vendors are reviewed on a variety of factors. Commission or fee rates on panel placements may be higher than rates paid on business placed outside of the panel process. WTW discloses its commission rates to clients on quotes obtained through the panel process prior to binding the coverage. In some instances, such as the voluntary benefits panel, insurers or vendors pay an administration or management fee for additional reporting and/or certain services we provide to the insurers. In some instances, WTW may earn a referral fee for referring your business to certain vendors.

2.5. In some cases, the use of a wholesale broker may be beneficial to you. We will not directly or indirectly place or renew your insurance business through a wholesale broker unless we first disclose to you in writing any compensation we or our corporate parents, subsidiaries or affiliates will receive as a result. If wholesalers, underwriting managers or managing general agents have a role in providing insurance products and services to you, they will also earn and retain compensation for their role in providing those products and services. If any such parties are corporate parents, subsidiaries or affiliates of ours, any compensation we or our corporate parents, subsidiaries or affiliates will receive will be included in the total compensation we disclose to you. If such parties are not affiliated with us, and if you desire more information regarding the compensation those parties will receive, please contact us and we will assist you in obtaining this information.

2.6. Commission schedules and other compensation arrangements related to our services on your behalf may change over time and may not always be congruent with your specific policy period. WTW will provide you with accurate information to the best of our knowledge when information is presented to you, but it is possible that compensation arrangements may change over time. We will update you on any changes to our compensation prior to your renewal and will do so at any time upon your request.

2.7. If a WTW affiliate or office located outside of the United States or Canada serves as an intermediary in the placement of your coverages, it will also earn and retain compensation for providing those services which compensation may not be included in the fee.

2.8. As an insurance intermediary, we normally act for you. However, we or our corporate parents, subsidiaries or affiliates may also provide services to insurers for which we may earn compensation. These services may include, for example, acting as a managing general agent, program manager or in other similar capacities which give us binding authority enabling us to accept business on their behalf and immediately provide coverage for a risk or providing third party administration and other services to insurers. Contracts with these insurers may grant us certain rights or create certain obligations regarding the marketing of insurance by the insurers. When we place your insurance business in such a situation as we will receive compensation related to these services from an insurer, we will inform you and disclose that we may receive compensation. In addition, these services may include providing services to insurers as a client. For example, we or they may provide consulting, brokerage, outsourced administration or reinsurance services to insurer clients. In such cases we or they will be compensated, separately for the services provided to those insurer clients. Some of these insurer clients may happen to be insurers with whom we place your insurance coverages. The services provided to you and the services provided to our insurer clients are separate and any compensation earned for the services provided to insurer clients are separate from and in addition to the compensation we earn for the services we provide you under these Brokerage Terms.

2.9. We are members of a major international group of companies. In addition to the commissions received by us from insurers for placement of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties (some of which may be owned in whole or in part by our corporate parents or affiliates), may earn and retain usual and customary commissions for their role in providing insurance products or services to you under their separate contracts with insurers or reinsurers.

2.10. To comply with applicable anti-money laundering regulations there are times when we may ask clients to confirm (or reconfirm) their identity. We may need to do this at the time you become a client or have been one for some time or for example, when checking details on proposal forms and transferring claims payments. This information may be shared with other subsidiaries of WTW PLC and where we deem necessary with regulatory or law enforcement bodies. Please note that we are prohibited from disclosing to you any report we may make based on knowledge or suspicion of money laundering, including the fact that such a report has been made.

We have systems that protect our clients and ourselves against fraud and other crime and we may utilize the services of third parties in order to identify and verify clients. Client information can be used to prevent crime and trace those responsible. We may check your details against financial crime databanks. If false or inaccurate information is provided, we may be obliged to pass such details to relevant regulatory agencies that may use this information.

3. Disclosures only applicable in the United States.

3.1. The Consolidated Appropriations Act, 2021 (CAA) amends ERISA by requiring brokers and consultants to disclose both direct and indirect compensation received in relation to services provided to the group health plan. In general, direct compensation received by us is any fee you pay to us using plan assets and indirect compensation is generally any other compensation we receive in connection with our services to the plan as your broker or consultant. The description of our services and our compensation (direct, indirect, or other compensation) we receive in connection with the services we provide to you can be found in one or all of the following documents, as applicable to our arrangement: Master Services Agreement/Terms and Conditions, Statement(s) of Work, Brokerage Terms, Conditions and Disclosures Document, Additional Insurance Terms & Disclosure Document and/or a stand-alone Compensation Disclosure Document. For additional information regarding the above disclosure requirements, please see ERISA Section 408(b)(2)(B).

3.2. WTW and its employees may receive indirect compensation from plan vendors and service providers (such as insurers or third party administrators) that is not in connection with any particular client. This incidental compensation includes items such as promotional and holiday gifts, meals, tickets to a sporting or entertainment event, or expense reimbursement in connection with educational meetings, client workshops or events, or marketing or advertising initiatives, including services for identifying prospective clients. Plan vendors and service providers may also pay or reimburse WTW for the costs associated with education or training events that may be attended by WTW employees and WTW-sponsored conferences and events. Based upon historical data and on a per client basis, WTW estimates the value of the above compensation is less than $100 per client annually.

3.3. If and to the extent that any portion of WTW's compensation is to be paid by or on behalf of any employee health or other welfare benefit plan ("Plan"), including commissions derived from Plan assets, then you will secure the approval of the applicable Plan fiduciaries for such portion of our compensation. You, and if applicable, the Plan fiduciaries, and not WTW, will determine whether any payment utilizing, or deriving from, Plan assets is appropriate. Based on historical market data, we estimate that our commissions may range from 0% to 20% of premium depending on lines of coverages selected, the insurer selected, and geographical location. Based on historical market data, we estimate that directed fees we may receive from insurers/third party administrators in connection with your self-funded plans may range between $0 and $10 per employee per month or between 0% and 5% of monthly fees. Refined estimates of the amounts we might earn as described in this paragraph will be discussed with you and disclosed to you prior to placement.

3.4. WTW will provide details concerning its charges to enable you, and if applicable, the Plan fiduciaries to make such determinations, but any information that WTW provides to you with its invoices or otherwise should not be construed as advice regarding the appropriate use of Plan assets. You, and if applicable, the Plan fiduciaries are encouraged to consult with legal counsel regarding such matters. Unless you tell us otherwise, in providing our services we will assume that the employee welfare benefits you provide to your employees and with respect to which we provide services have been wrapped into a single Plan. To the extent that you or your Plan enter into an administrative services only contract with a third party administrator pursuant to which WTW receives a directed fee, you represent that all administrative fees are paid by you out of your general assets and will not be charged to the Plan.

3.5. As further explained in section 2.2, we may receive contingent compensation in relation to our brokerage services we provide to you. Based on historical market data, we estimate that our contingent compensation may range from 0% to 5% of the total premium placed for all lines of coverage.

3.6. We may also receive additional compensation from certain carriers depending on the line of business that we place for you. This additional compensation is distinct from contingent compensation and is additional compensation we receive in addition to the standard commission rate offered by carriers based upon pre-negotiated commission rates with carriers at a corporate level or in connection with the services we provide to you in section 3.5. Based upon historical market data, our additional compensation may be between 0% and 6% of the premium placed on particular lines of coverage and the carrier you choose. The amount of this compensation, if applicable, will be discussed with you and disclosed to you prior to placement.

3.7. WTW is not being engaged as a fiduciary or to provide investment advice and does not and will not perform or assume any fiduciary or trust responsibilities or liability in connection with the performance of the services. You agree that the services to be performed by WTW under an applicable Statement of Work are ministerial and not fiduciary in nature, that WTW has no discretionary authority or control with respect to the management or administration of your employee benefit plan(s) or any Plan assets, that WTW is not providing any advice with respect to products that may have an investment component, and that WTW's compensation has not been set at levels intended to compensate it for assuming fiduciary liability. You retain full responsibility for decisions to purchase or not purchase insurance policies, all claims for benefits against the

Plan and any other discretionary decisions by the Plan or any fiduciary, trustee, Plan administrator, or Plan committee.

3.8. You agree that any enrollment or census data provided to WTW will be provided by you in your role as an employer. You agree that you are responsible for your own access to and use of employee data, and that all persons whom you direct or request WTW to share employee data with are authorized to receive the employee data.

3.9. In the event that you and/or any of the employee benefit plans sponsored by you need to enter into business associate agreements with WTW to satisfy the requirements of the Health Insurance Portability and Accountability Act, the regulations implementing that Act (the "Standards for Privacy of Individually Identifiable Health Information," codified at 45 C.F.R. parts 160 and 164), or any other similar law, the parties will execute an agreement in compliance with these requirements.

3.10. If any of our affiliates or subcontractors receive compensation related to these services on a transaction basis as that term is defined in ERISA Section 408(b)(2)(B), we will identify the affiliate and/or subcontractor receiving such compensation. This Agreement or your agreement with that affiliate or subcontractor will detail the services those entities are providing to you and their compensation.

3.11. The Texas Department of Insurance maintains a toll-free telephone number (1-800-252-3439) which you may call if you have complaints regarding fees charged by any insurance producer. You also may contact the Texas Department of Insurance at ConsumerProtection@tdi.state.tx.us. The Texas Department of Insurance's website is www.tdi.state.tx.us and its mailing address is P.O. Box 149104, Austin, TX 78714-9104.

4. General Terms and Conditions

4.1. **Taxes**. Any fees or rates quoted or estimated shall be exclusive of income tax or of any sales, ad valorem, value added tax or any similar tax unless such tax is required to be included pursuant to a statutory requirement. If required, WTW will add the relevant tax to the invoice, separately stated, and remit such tax to the appropriate authority.

4.2. **Our Responsibilities**. We shall provide the Services in a professional manner with reasonable skill and care and in accordance with all laws and regulations applicable to us. We will assign to the project team, members of our staff with adequate education, training and experience to perform the tasks assigned to them. We will use reasonable endeavors to meet any agreed timetable.

The work product we produce in the course of providing the services (the "Work Product") will not infringe any intellectual property right of any third party. Unless otherwise expressly agreed in writing, we do not accept any fiduciary or trust responsibilities or related liability in connection with the performance of the Services. We do not provide legal, accounting or tax advice.

4.3. **Your Responsibilities**. You will provide us, in a timely manner, with all documentation, information, access to your personnel, access to your premises (if applicable) and cooperation reasonably required to provide the services. Any delay or failure to provide such documentation, information, access to your personnel or cooperation may result in: (a) a revision to any agreed timetable; and (b) if we are required to perform any additional work as a result, additional fees being charged. We will rely on the documentation and information provided by you or your representatives and we do not take responsibility for verifying the accuracy or completeness of it. You may rely only upon our final Work Product and not on any drafts or oral statements made by us in the course of performing the Services.

You represent that you are in compliance, and will continue to comply, with all laws, rules, regulations or government authority guidance applicable to you. If WTW determines that the services WTW performs for you relate to operations or activities prohibited by or inconsistent with any applicable law, rule, regulation or government authority guidance, it reserves the right to immediately terminate these Brokerage Terms in its entirety and/or decline to provide certain services.

4.4. **Intellectual Property Rights and Work Product**. You shall retain ownership of all original data and materials provided to us by you or your representatives, and the intellectual property rights in that data and materials. You will have the right to use, reproduce and adapt the copies of the Work Product for internal purposes within your organization. We shall retain the intellectual property rights in the Work Product, and the skills, know-how and methodologies used or acquired by us during the course of providing any of the services.

The services, including the Work Product, are provided solely for the intended purpose, and may not be referenced or distributed to any other party without our prior written consent. You may distribute the Work Product to your affiliates, provided that you ensure that each such affiliate complies with the terms and conditions of these Brokerage Terms and any applicable Statement of Work, as if it were a party to them, and you remain responsible for such compliance.

You shall not refer to us or include any of the Work Product in any shareholder communication or in any offering materials (or fairness opinion provided by your professional advisers) prepared in connection with the public offering or private placement of any security, unless otherwise agreed in writing.

4.5. **Confidentiality and Data Privacy**. Each Party (the "**Recipient**") shall protect all confidential information which the other Party (the "**Discloser**") provides to it (whether orally, in writing or in any other form) ("**Confidential Information**") using the same standards as the Recipient applies to its own comparable confidential information, but in no event less than reasonable measures. Confidential Information shall not include information that is: (a) already known to the Recipient at the time of disclosure; (b) in the public domain or publicly available; (c) provided to it by a third party who is under no such obligation of confidentiality; (d) independently developed by it; or (e) is required to be disclosed by court order, regulatory authority or other legal process, provided that prior to disclosing any Confidential Information, the Recipient shall, if permitted by law, notify, and cooperate with the Discloser, at Discloser's expense, to lawfully limit and/or obtain appropriate protective orders with respect to such portion(s) of the Confidential Information which is the subject of any such required disclosure. Each Party may disclose Confidential Information to its legal advisers to protect its own legitimate interests or to comply with any legal or regulatory requirements.

In the course of providing the services, the Parties acknowledge that you may provide us with information about an identifiable individual or information which relates to a natural person and allows that person to be identified, including your customer or employee information ("**Personal Data**"). It is further acknowledged that we are a global business and that we may transmit your information, including Personal Data within our global network of offices to our affiliates and providers of IT outsourcing who will be subject to appropriate data protection standards. You represent that Willis Towers Watson is authorized to receive and process any such Personal Data and that you have obtained any necessary consents from third parties, including the individual to whom such Personal Data relates, that may be required for us to use the Personal Data for the purpose of providing the Services. Irrespective of where we receive or hold Personal Data on your behalf, we will take appropriate technical, physical and organizational/administrative measures to protect it against accidental or unlawful destruction or accidental loss or unauthorized alteration, disclosure or access. Each Party shall comply with the provisions and obligations imposed on it by applicable data privacy legislation and regulations.

Where and to the extent that Client acts as the "Business" or "Data Controller" and WTW acts as a "Service Provider" or "Data Processor", as those terms are defined by applicable privacy law, WTW shall process Personal Data; (i) only at the direction and in accordance with the instructions of the Client as Data Controller; (ii) only for the performance of this MSA and as set forth herein; and (iii) then only in accordance with WTW's applicable Data Processing Protocols ("Protocol") available at https://www.willistowerswatson.com/en-gb/notices/global-data-processing-protocol. In the event no such Protocols apply WTW will process all such Personal Data in accordance with all applicable data protection laws. Client represents and warrants that it shall provide to WTW only personal which is adequate, relevant, and limited to the minimum that is necessary for the purposes of this Agreement and in compliance with applicable laws, with proper notice provided and consent obtained for both Parties' collection and use of such Personal Data and in compliance with Client's own privacy policies and those of its clients, as applicable.

You agree that we may maintain, process and transfer your Confidential Information and Personal Data to perform the services, and for other reasonable ancillary purposes, unless you instruct otherwise. We may retain such information and data as may be required by applicable law, regulation, or our record retention and business continuity policies and procedures.

In addition, you hereby grant us permission to use data we receive from you or your representatives in the course of the services for use in industry benchmarking studies, trend analyses and research. We may use the results of these studies, analyses and research for various purposes, including articles and studies for distribution to our other clients and prospects. Any such articles or studies will not disclose your participation or mention the inclusion of your information to any other party. Any findings from these studies that may show individual participant results will be on a blinded basis, and not attribute any finding to a specific participant.

4.6. **Third Parties**. For the avoidance of doubt, section 4.6 confers rights on the Related Persons which may be enforced by any of them. Otherwise, no person who is not a party to these Brokerage Terms shall have the right to enforce any of these terms. We accept no responsibility for any consequences arising from any third party relying on the Work Product. If we agree to provide the Work Product to a third party, you are responsible for ensuring that the third party is made aware of the fact that they are not entitled to rely upon it. You agree to reimburse us for all costs (including reasonable legal fees) that we incur in responding to any requests or demands from third parties, pursuant to legal process or otherwise, for data or information related to the services.

4.7. **Termination**. Except as may otherwise be agreed in an applicable Statement of Work or other written agreement, either Party may terminate these Brokerage Terms or any Statement of Work on 30 days' written notice to the other Party. We shall be entitled to be paid for services rendered up to the effective date of any such termination, and for expenses incurred. Any provision of these Brokerage Terms or any Statement of Work that would be reasonably intended to apply after termination will do so, including sections 4.4, 4.5, 4.6, 4.7, 4.12, and 4.13.

4.8. **Force Majeure**. Neither Party shall be liable for any delay or non-performance of its obligations arising under any Statement of Work caused by an event beyond its control (a "**Force Majeure Event**") provided that the Party affected gives prompt notice in writing to the other Party of such Force Majeure Event and uses all reasonable endeavors to continue to perform its obligations. Either Party may terminate any Statement of Work by written notice to the other with immediate effect if such Force Majeure Event continues for more than 3 months.

4.9. **Miscellaneous**. In respect of each project, these Brokerage Terms, together with the applicable Statement of Work, sets out the complete and exclusive statement of agreement and understanding between the Parties, which supersedes and excludes all prior or contemporaneous proposals, understandings, agreements or representations, whether oral or written, with respect to the subject matter of the Statement of Work in question. Any modifications of or amendments to these Brokerage Terms or a Statement of Work or a change to the services must be in writing and agreed by the Parties. Should any provisions of these Brokerage Terms or any provisions of a Statement of Work be declared void, illegal or otherwise unenforceable, the remainder shall survive unaffected.

Neither Party may assign or delegate any of its rights or obligations to any third party without the prior written consent of the other Party. Notwithstanding the foregoing, either Party may assign or delegate any of its rights and obligations to an affiliate. We reserve the right to employ subcontractors to assist in providing Services and to pass to them any information and materials they need to perform their work. Where we use affiliates or subcontractors to provide the Services, we will remain ultimately responsible for the provision of the Services.

Neither Party shall have any liability in respect of any statement (except in the case of fraud where the liability of each Party to the other shall be unlimited) made by such Party or on its behalf to the other Party which is not contained in these Brokerage Terms or in the applicable Statement of Work and each Party acknowledges that it has not entered into these Brokerage Terms or any Statement of Work, or will enter into a Statement of Work, in reliance on any representation by the other Party which is not contained in these Brokerage Terms or the applicable Statement of Work.

We do not tolerate unethical behavior either in our own activities or in those with whom we seek to do business. We will comply with applicable laws, regulations, and rules.

4.10. **Sanctions and Export Control**. Sanctions and export control laws from Canada, the EU, United States, and other government authorities prohibit companies, including WTW, from conducting business in certain jurisdictions or with certain individuals. The restrictions may differ based on your business activity, ownership structure, and the location or nationality of your employees. Please inform us of any insurance or service requirements you have which touch upon goods, countries, entities or individuals subject to any sanctions or export controls. We will comply with all applicable sanctions and export control laws, and we are not responsible for actions taken by third parties based on their own sanctions or export control constraints.

5. Disclosures only applicable in Canada.

5.1. It is the express wish of the parties that these Brokerage Terms and any related documents be drawn up in and executed in English. Les parties souhaitent expressément que cette entente et tous les documents s'y rapportant soient rédigés et signés en anglais.

6. Inquiries and Complaints

6.1. Your satisfaction is important to us. If you have questions or complaints, please inform the person who handles your business or contact the head of our office. Alternatively, you may call toll free 1-866-704-5115.

Agenda Item Summary

Agenda Date:	**9/14/2026**
Subject:	**Resolution No. 57-R-2026 - A Resolution of the Town of Mead, Colorado, Approving Change Order No. 1 to the Construction Agreement Between the Town of Mead and A-1 Chipseal Company for the Street Resurfacing Project (IFB No. 2024-004)**
Presented by:	**Erika Rasmussen, Town Engineer / Public Works Director**

Summary:

The Town previously entered into a Construction Agreement with A-1 Chipseal Company (the "Contractor") for construction services related to the Street Resurfacing Project (Project No. 2024-004) (the "Project"), as extended by Extension Agreements for 2025 and 2026 (together, the "Agreement"). The Contractor has completed all obligations under the Agreement for 2026, including slurry sealing, chip sealing, and associated traffic control within Town rights-of-way and on Town property.

The Project was completed on schedule, but actual costs exceeded the original Contract Price amount because the Contractor completed additional crack filling in the Sorrento neighborhood. Accordingly, additional funding in the amount of $25,637.84 is required for the additional work completed, representing an 11.68% increase over the original Contract Price.

Town Staff recommends entering into a Change Order to the Agreement to adjust the Contract Price to account for the actual quantities of work completed in the field for the Project ("Change Order No. 1"). Change Order No. 1 will increase the original Contract Price for 2026 of $219,478.36 by $25,637.84 to a new Contract Price of $245,116.20.

Resolution 57-R-2026 (the "Resolution"): (a) approves the Change Order No. 1; (b) authorizes the Town Attorney, in cooperation with the Town Manager, to make non-material changes to Change Order No. 1 as may be necessary that do not increase the Town's obligations; and (c) authorizes the Town Manager to execute Change Order No. 1 when in final form.

Financial Considerations:

The approved 2026 annual budget provided $225,000.00 in the Street Improvement Fund for this Agreement. As stated above, Change Order No. 1 will increase the original Contract Price of $219,478.36 by $25,637.84 to a new Contract Price of $245,116.20.

04-44-6832 Repair and Maintenance – Sealcoat $225,000.00
04-44-6802 Repair and Maintenance – Streets $2,210,000.00

Staff Recommendation / Actions Required:

A motion to approve the September 14, 2026, consent agenda will adopt the Resolution, approving Change Order No. 1 and authorizing the Town Manager to execute the same once in final form.
If this item is pulled off the consent for further discussion or questions, Staff recommends the following motion:

Suggested Motion:

“I move to adopt Resolution No. 57-R-2026, A Resolution of the Town of Mead, Colorado, Approving Change Order No. 1 to the Construction Agreement Between the Town of Mead and A-1 Chipseal Company for the Street Resurfacing Project (IFB No. 2024-004).”

Attachments:

1. Resolution 57-R-2026
2. Exhibit 1 - Change Order #1 - A-1 Chip Seal

TOWN OF MEAD, COLORADO
RESOLUTION NO. 57-R-2026

A RESOLUTION OF THE TOWN OF MEAD, COLORADO, APPROVING CHANGE ORDER NO. 1 TO THE CONSTRUCTION AGREEMENT BETWEEN THE TOWN OF MEAD AND A-1 CHIPSEAL COMPANY FOR THE STREET RESURFACING PROJECT (IFB NO. 2024-004)

WHEREAS, the Town of Mead (the "Town") is authorized under C.R.S. § 31-15-101 to enter into contracts for any lawful municipal purpose; and

WHEREAS, the Town previously entered into that certain Construction Agreement dated May 28, 2024, as extended by that certain 2025 Extension Agreement and 2026 Extension Agreement (together, the "Agreement") with A-1 Chipseal Company (the "Contractor") for construction services related to the Street Resurfacing Project (Project No. 2024-004) (the "Project"); and

WHEREAS, the Agreement establishes a Contract Price of Two Hundred Nineteen Thousand Four Hundred Seventy-Eight Dollars and Thirty-Six Cents ($219,478.36) for compensation to be paid to Contractor for the Project in 2026; and

WHEREAS, the Contractor completed additional crack filling services related to the Project, which cost an additional Twenty-Five Thousand Six Hundred Thirty-Seven Dollars and Eighty-Four Cents ($25,637.84); and

WHEREAS, the Town desires to amend the Agreement by change order to increase the Contract Price referenced in the Agreement to Two Hundred Forty-Five Thousand One Hundred Sixteen Dollars and Twenty Cents ($245,116.20) ("Change Order No. 1"); and

WHEREAS, the Board of Trustees desires to approve Change Order No. 1 and further desires to delegate authority to the Town Manager to execute Change Order No. 1 on behalf of the Town when in final form.

NOW THEREFORE, BE IT RESOLVED by the Board of Trustees of the Town of Mead, Weld County, Colorado, that:

Section 1. The foregoing recitals are incorporated herein by reference as findings and determinations of the Board of Trustees.

Section 2. The Board of Trustees hereby: (a) approves Change Order No. 1 in substantially the same form as attached hereto and incorporated herein as **Exhibit 1**; (b) authorizes the Town Attorney in cooperation with the Town Manager to make any non-material changes as may be necessary to Change Order No. 1 that do not increase the Town's obligations; and (c) authorizes the Town Manager to execute Change Order No. 1 on behalf of the Town when in final form.

Section 3. **Effective Date.** This resolution shall become effective immediately upon adoption.

Section 4. **Certification.** The Town Clerk shall certify to the passage of this resolution and make not less than one copy of the adopted resolution available for inspection by the public during regular business hours.

INTRODUCED, READ, PASSED, AND ADOPTED THIS 14TH DAY OF SEPTEMBER 2026.

ATTEST:	**TOWN OF MEAD:**
By:_______________________________	By:_______________________________
Mary Strutt, Town Clerk	Colleen G. Whitlow, Mayor

<u>EXHIBIT 1</u>

CHANGE ORDER NO. 1

CHANGE ORDER

PROJECT NAME:	Street Resurfacing Project
PROJECT NUMBER:	IFB 2024-004 [2026 Extension Agreement]
CHANGE ORDER #:	1
CONTRACTOR:	A-1 Chipseal Company 2505 E. 74th Avenue Denver, CO 80229
CONTRACT DATE:	Original Agreement (May 28, 2024); Extension Agreement (March 3, 2026)

REASON FOR AND DESCRIPTION OF CHANGE

This Change Order amends the Contract Price set forth in the 2026 Extension Agreement to account for a change in contract quantities during construction. The changes in contract quantities are set forth in **Attachment A**, attached hereto and incorporated herein by reference.

Item #1	Adjust contract quantities to match actual in-place quantities. This Change Order shall increase the original Contract Price of $219,478.36 by $25,637.84 to a new Contract Price of $245,116.20 to account for additional crack filling completed in the Sorrento neighborhood. The Contract was completed on time but over budget.	$25,637.84
	TOTAL	$25,637.84

CHANGES TO CONTRACT

Change In Contract Price:

	Total Contract	Change Amount	% of Original Contract
Original Contract	$219,478.36		
Change Order #1		$25,637.84	11.68%
ADJUSTED CONTRACT COST	**$245,116.20**		**111.68%**

ACCEPTANCE

ACCEPTED BY:____ DATE:____________________
Contractor's Representative

REVIEWED BY:____ DATE:____________________
Construction Manager

APPROVED BY:____ DATE:____________________
Town Representative

APPROVED BY:____ DATE:____________________
Town Manager

APPROVED BY:____ DATE:____________________
Other

Attachment A

Change in Contract Quantities

Item No.	Description	Unit	Contract Quantity	Unit Price	Contract Cost	Actual Quantities	+/- Qty	+/- Cost	Revisesd Qty	Grand Total	Percent Complete
408.01	Crack and Joint Sealant	LB	16,484	$3.22	$53,078.48	23,880	7396	$23,815.12	23880	$76,893.60	100%
409.01	Chip Seal ¼"	SY	100	$5.34	$534.00	0	-100	-$534.00	0	$0.00	100%
409.02	Slurry Seal - Type II	SY	35201	$4.68	$164,740.68	35,945	744	$3,481.92	35945	$168,222.60	100%
630.01	Advance Warning Sequencing Arrow Panel	DAY	4	$102.30	$409.20	0	-4	-$409.20	0	$0.00	100%
630.02	Variable Message Board	DAY	4	$179.00	$716.00	0	-4	-$716.00	0	$0.00	100%
Total					$219,478.36		0	$25,637.84		$245,116.20	

Original Contract Cost	$219,478.36
Total approved change orders	$0.00
Total Pending Change Orders	$0.00
Total This Change Order	$25,637.84
Total % of Original Contract, This C.O.	11.68%
Total % of Original Contract, All C.O.'s	11.68%
Adjusted Contract Cost	$245,116.20