

**DIRECTOR**  
Jordan Wright  
**ASST. DIRECTOR**  
Kricket Hoekstra  
**BOARD**  
Judeen Bartos  
Meghan Evoy  
Kelly Farrah  
Adrienne Fazzolara  
Amanda Hanlin  
Erin Hooper  
Kevin Yezbick



*Strengthening the community by  
providing access to materials  
and services that inform, enrich,  
entertain, and empower*

222 East Nine Mile Rd., Ferndale, MI 48220  
248-546-2504 fadl.org

## Library Board Meeting

### AGENDA

June 20, 2024 - 6:30 PM

#### Board Meeting

1. Call to order
2. Roll call
3. Approval of agenda
4. Minutes: Approve May 16, 2024 regular meeting
5. Public comment – *Total time not to exceed 30 minutes, 3 minutes per speaker*
6. Director's report: Jordan Wright
7. Budget Amendment FY2024
8. Acceptance of expenditures and finance reports for the month of May
9. Insurance approvals for FY2025
  - A. MML Insurance
  - B. Employee Health Insurance
10. Strategic Plan discussion
11. Board Calendar of Events
12. Committee reports
  - A. Art & Exhibitions – Erin
  - B. Friends of the FPL – Kelly
  - C. Finance – Judeen and Kevin
  - D. Personnel – Adrienne
  - E. Schools – Meghan
13. Committee membership appointments as needed
14. Review action items
15. Announcements/comments from board members
16. Adjourn

Proposed minutes of this meeting will be available for public inspection at the Ferndale Area District Library, located at 222 East Nine Mile Road, Ferndale, eight (8) business days after the meeting. Approved minutes are available within five (5) business days after the meeting at which they are approved (in accordance with Open Meetings Act, Public Act 267.)

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## Library Board Meeting

### Proposed Minutes

May 16, 2024 - 6:30 PM

#### Board Meeting

1. Call to order: Meeting called to order by Judeen Bartos at 6:30 p.m.
2. Roll call: Judeen Bartos, Adrienne Fazzolara, Meghan Evoy, Kevin Yezbick, Amanda Hanlin and Kelly Farrah.  
Erin Hooper absent with notice.  
Director Jordan Wright and Assistant Director/Recording Secretary Kricket Hoekstra also present.
3. Approval of agenda:  
**A MOTION BY Evoy and seconded by Yezbick to approve the agenda as presented;** passed unanimously.
4. Presentation – Budget for FY25  
Wright presented an overview of the library’s proposed budget for the upcoming fiscal year.
5. Public Hearing on the Budget
6. Public Comment on the Budget - *Total time not to exceed 30 minutes, 3 minutes per speaker*
7. Approval of Budget FY25  
**A MOTION BY Yezbick and seconded by Hanlin to approve the FY25 Budget as presented;** passed unanimously.
8. Presentation – Marketing Coordinator, Jeff Milo  
Milo gave a presentation on how he creates the library newsletter and posts to social media to keep the library on the minds of Ferndale residents. He also shared information about the art shows, summer concerts, and other programming in the building and out in the community. This year he partnered with seven neighboring libraries to create a TLN Library Passport program, which will go live this summer.
9. Public comment – *Total time not to exceed 30 minutes, 3 minutes per speaker*
10. Minutes: Approve April 18, 2024 regular meeting:  
**A MOTION BY Hanlin and seconded by Farrah to approve the April 18, 2024 regular meeting minutes as presented;** passed unanimously.
11. Director’s report: Jordan Wright  
The library is currently training new staff after a flurry of hiring. Two FADL Librarians, Simon & Damon shared their presentation on supporting trans staff and patrons to Kent District Library’s Staff Day. Wright expects the building permit for the interior remodel to be approved shortly.
12. Acceptance of expenditures and finance reports for the month of April:  
**A MOTION by Evoy and seconded by Fazzolara to accept the finance reports for the month of April;** passed unanimously .
13. Board Calendar of Events
14. Committee reports
  - A. Art & Exhibitions – Erin. No report.
  - B. Friends of the FPL – Kelly. No report.
  - C. Finance – Judeen and Kevin. No report.

D. Personnel – Adrienne. No report.

E. Schools – Meghan. Meghan shared a report from Everett Pine, Head of Youth Services.

**15.** Committee membership appointments as needed

**16.** Review action items:

Wright will include information on the Strategic Plan in next month's board packet, as well as presenting additional months for comparison with statistics.

**17.** Announcements/comments from board members

Yezbick remarked that the Group Art Show was excellent and well-attended. He also enjoyed the program on "Gardening in the Era of Climate Change" and gave kudos to librarian Michelle Williamson for organizing it. He enjoyed the City's Volunteer Appreciation Event on Tuesday. Fazzolara also enjoyed the Volunteer Appreciation Event and remarked that Wright's speech, which opened the event, was well done. Bartos mentioned that the event also included information about the upcoming Headlee rollback millage. Farrah complimented Jeff Milo on a job well done.

**18.** Adjourn

**A MOTION by Bartos and seconded by Yezbick to adjourn at 7:30 pm; passed unanimously**

Proposed minutes of this meeting will be available for public inspection at the Ferndale Area District Library, located at 222 East Nine Mile Road, Ferndale, eight (8) business days after the meeting. Approved minutes are available within five (5) business days after the meeting at which they are approved (in accordance with Open Meetings Act, Public Act 267.)



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## **Director's Report – 6/20/2024**

### **Interior Remodel:**

The building permit has been approved by the city. The Alan Group plans to begin construction by July 15<sup>th</sup> and expects the project to be completed within 40 days. We have placed signage around the library to inform patrons about the upcoming changes. Plumbing work *may* require the library to close for a day or two maximum, but delayed openings are more likely. We have scheduled a meeting with the architect and contractors to get a better idea of how we need to prepare and what to expect.

### **Staff Workroom Reconfiguration:**

A quote for this project should be ready for review/approval by July's Board Meeting.

### **Summer reading kickoff:**

Over 300 people attended our annual Summer Reading Kickoff. We had ice-cream, refreshments, face painting, balloon animals, yard games, and beautiful weather

### **Hoopla Borrow Limit**

Around January of this year, our monthly Hoopla expenses increased by about 20% -- Are usage statistics did not. My suspicion is that the individual items have increased in cost (we pay Hoopla per item borrow). FADL patrons can currently borrow 7 Hoopla items. I recommend limiting patrons to 5 items per month for FY 2025.

### **Teen Space Update**

Using the magazine room as a teen space has been very popular with our teens, and they great appreciate having their own space. Our plan is to continue reserving this space for teens during the Summer so long as the positive engagement continues.

### **Additional Healthcare Option for F/T staff**

Starting July 1, FADL will offer eligible employee's a second healthcare option. The new plan is an HSA and is significantly cheaper than the current PPO. The library will fund each employee's HSA in the amount of the deductible.

### **Thank you, Garden Club**

A special thank you to Dominic and the Garden Club for their hard work getting the library's courtyard garden looking great for the SRP Kickoff Party. They worked in 90-degree heat, and on short notice.



**Library Statistics FY 2024-25**

Library Revenue From Service Desks	CURRENT	Running Monthly												
	Month	AVG	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Fees	\$ 70.00	\$ 131							\$ 166.20	\$ 253.17	\$ 55.35	\$ 109.00	\$ 70.00	
Fax	\$ 52.25	\$ 73							\$ 72.50	\$ 65.50	\$ 76.50	\$ 96.00	\$ 52.25	
Ref Desk (misc)	\$ 342.91	\$ 533							\$ 565.26	\$ 674.65	\$ 523.87	\$ 557.45	\$ 342.91	
Computer Passes	\$ 162.00	\$ 156							\$ 139.00	\$ 174.50	\$ 134.40	\$ 171.95	\$ 162.00	
Prints/Copies	\$ 24.90	\$ 21							\$ 36.15	\$ 16.40	\$ 19.65	\$ 7.75	\$ 24.90	
Lost Items	\$ 6.00	\$ 43							\$ 68.00	\$ 13.00	\$ 69.00	\$ 60.00	\$ 6.00	
Non-Res Cards	\$ 50.00	\$ 40							\$ 25.00	\$ 25.00	\$ 25.00	\$ 75.00	\$ 50.00	
Donations	\$ 28.50	\$ 55							\$ 11.75	\$ 104.19	\$ 1.00	\$ 131.00	\$ 28.50	
Earbuds/Flash Drives	\$ 3.00	\$ 6							\$ 5.00	\$ 6.00	\$ 12.00	\$ 2.00	\$ 3.00	
Total Library Earnings	\$ 739.56	\$ 1,058							\$ 1,088.86	\$ 1,332.41	\$ 916.77	\$ 1,210.15	\$ 739.56	
<b>Friends Earnings</b>														
Book Store	\$ 698.25	\$ 689							\$ 753.50	\$ 669.20	\$ 639.75	\$ 682.89	\$ 698.25	
Shirts and Bags	\$ 22.00	\$ 22							\$ 33.00	\$ 20.00	\$ 5.00	\$ 30.00	\$ 22.00	
Amazon Sales	\$ 214.13	\$ 193							\$ 191.22	\$ 125.05	\$ 166.60	\$ 265.78	\$ 214.13	
Total Friends Earnings	\$ 934.38	\$ 903							\$ 977.72	\$ 814.25	\$ 811.35	\$ 978.67	\$ 934.38	
<b>Library Usage</b>														
Physical Visits	9800	9817							8310	10374	10295	10307	9800	
Home Delivery	3	2							2	1	1	3	3	
New Users	124	149							131	178	173	141	124	
Public Computer Sessions	1303	1402							1291	1430	1536	1449	1303	
Web Sessions	10608	11454							11333	11192	13498	10641	10608	
Page Views	16514	17208							17489	17305	19407	15323	16514	
Reference Desk Interactions	1468	1577							1610	1750	1462	1594	1468	
Youth Desk Interactions	459	524							479	637	631	416	459	
Circulation Desk Interactions	889	1114							1248	1107	913	1415	889	
Total Programs Offered	33	36							34	38	37	39	33	
Total Program Attendance	801	911							729	1037	972	1014	801	
Total Library Checkouts	13050	15636							17326	18964	15081	13761	13050	
Total Digital Checkouts	5419	5729							6150	5926	5816	5336	5419	
Items loaned Through ILL	1954	2095							2113	2302	2071	2037	1954	
Items loaned Through MelCat	212	184							166	186	198	156	212	
Items Borrowed Through ILL	3357	3234							3408	3140	3357	2908	3357	
Items Borrowed Through MelCat	64	62							67	61	45	72	64	
<b>New Items Added</b>														
Adult Books	352	302							312	295	274	279	352	
CDs	42	35							35	26	25	48	42	
DVDs/Blu-rays	52	45							39	30	60	45	52	
Audiobooks	13	15							13	21	16	11	13	
Kids Books	232	232							245	178	258	247	232	
Teen Books	57	39							31	41	31	35	57	
Magazines/Newspapers	117	95							102	84	84	86	117	
Puzzles/Board Games	23	18							29	19	11	8	23	
Video Games	17	9							8	8	5	6	17	



### Library Statistics FY 2024-25

	CURRENT Month	Running Monthly AVG	Running Monthly													
			July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun		
Library of Things	0	1														
Overdrive Advantage Titles	52	49									5	0	1	0	0	
Total Items (less OD Adv)	905	791									819	702	765	765	905	
<b>Circulation by Media Type</b>																
Books	6571	8480									10519	8856	9796	6657	6571	
CDs	645	756									817	854	758	707	645	
Audiobooks	102	93									97	84	86	94	102	
DVDs/Blu-rays	1702	1948									1921	1961	2233	1924	1702	
Magazines/Newspapers	161	133									123	135	132	113	161	
Puzzles/Boardgames	301	375									424	346	443	359	301	
Video Games	216	217									211	234	225	199	216	
Library of Things	56	61									46	72	76	57	56	
Other	38	35									33	25	37	44	38	
<b>Digital Circulation</b>																
Overdrive Downloads	3675	3764									4120	3565	3903	3558	3675	
Overdrive Total Users	861	872									836	889	909	864	861	
Overdrive New Users	52	59									79	47	61	58	52	
Kanopy Plays	520	723									854	922	738	583	520	
Kanopy Users	255	251									252	249	251	250	255	
Hoopla Downloads	1224	1182									1176	1139	1175	1195	1224	
Hoopla Total Users	379	364									352	358	365	368	379	
Hoopla New Users	24	29									39	25	22	33	24	
Total Digital Checkouts	5419	4725									6150	5626	5816	5336	5419	
															0	
															0	
<b>Social Media</b>																
Facebook New Likes	16	17									12	19	17	20	16	
Facebook New Followers	36	36									26	46	29	42	36	
Facebook Post Engagement	1600	1855									2200	2400	1375	1700	1600	
Facebook Overall Reach	18800	28420									22500	37500	35300	28000	18800	
Facebook Page Visits	1390	1466									1800	1500	1050	1590	1390	
Facebook Video (minutes viewed)	51	58									70	60	85	23	51	
Facebook Post Reach	15900	19680									15000	33000	14500	20000	15900	
Facebook Followers	5307	5296									5273	5294	5300	5306	5307	
TikTok Total Likes	212900	209070									205675	207195	208790	210790	212900	
TikTok Monthly Video Views	11000	20780									35000	20000	18000	19900	11000	
TikTok Monthly Likes	1000	1780									3100	1300	1500	2000	1000	
TikTok Monthly Profile Visits	100	123									155	115	110	135	100	
TikTok Monthly Shares	35	97									280	40	60	70	35	
IG Post Engagement	1100	2980									3600	3500	3300	3400	1100	
IG Story Reach	1600	1045									850	870	905	1000	1600	
IG Overall Reach	11000	8900									8600	8300	8300	8300	11000	
IG Interactions	1000	939									1200	895	800	800	1000	
IG Profile Visits	375	362									385	355	295	400	375	
IG New Followers	27	39									48	36	49	37	27	
IG Post Reach	4300	3790									4000	3050	3600	4000	4300	
Teen IG Post Engagement	200	253									205	305	290	265	200	



**Library Statistics FY 2024-25**

	CURRENT Month	Running Monthly AVG	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Teen IG Story Reach	0	86							95	105	115	115	0	
Teen IG Overall Reach	792	1014						1100	1355	925	900	792		
Teen IG Interactions	35	86						80	105	110	100	35		
Teen IG Profile Visits	23	43						85	45	35	25	23		
Teen IG New Followers	3	6						7	5	4	10	3		
Teen IG Post Reach	407	489						775	650	355	260	407		
Podcast Downloads	400	459						1005	945	945	201	400		



ADULT PROGRAMS	Program	Adults	Teens/Kids	Zoom	Total	Comments
5/5//24	Motor Om Yoga	25			25	
5/6/24	Chess Club	7	4		11	
5/8/24	Sci FI Book Club	6		4	10	
5/9/24	Thriving in an era of climate extremes	40			40	
5/14/24	Film Club Live Viewing - Beetlejuice	60			60	
5/21/24	gnbc	12			12	
5/28/24	Ferndale Project Book Club	24			24	
5/29/24	Puzzle Tournament Urbanrest	17			17	
					0	
					0	
<b>Total</b>	<b>Programs</b>	<b>191</b>		<b>4</b>	<b>199</b>	
<b>YOUTH PROGRAMS</b>	<b>Program</b>	<b>Adults</b>	<b>Teens/Kids</b>	<b>Total</b>	<b>Comments</b>	
5/1/2024	May Take-home Kit (Tissue Box Monster)		24	24	Passive Program	
5/1/2024	Spring Scavenger Hunt (5/1-5/4)		2	2	Passive Program	
5/1/2024	Family Storytime	8	9	17	E	
5/1/2024	LEBC		2	2		
5/2/2024	Outreach: Drayton		46	46	E; Outreach	
5/2/2024	Middle Grade Tabletop RPG		4	4		
5/3/2024	Baby Storytime	9	11	20	E	
5/5/2024	Outreach: Drayton		46	46	E; Outreach	
5/5/2024	Spring Scavenger Hunt (5/5-5/11)		16	16	Passive Program	
5/8/2024	Outreach: FECC Preschool Storytime	14	130	144	E; Outreach	
5/9/2024	Middle School Board Game Club		3	3		
5/10/2024	Baby Storytime	6	7	13	E	
5/12/2024	Spring Scavenger Hunt (5/12-5/18)		11	11	Passive Program	
5/12/2024	Outreach: Drayton		46	46	E; Outreach	
5/14/2024	Sensory-Friendly Storytime	1	1	2	E	
5/15/2024	Family Storytime	9	10	19	E	
5/15/2024	Pokemon Club		19	19		
5/16/2024	Middle Grade Tabletop RPG		4	4		
5/19/2024	Spring Scavenger Hunt (5/19-5/25)		3	3	Passive Program	
5/20/2024	Outreach: FMS Rainbow Club	2	15	17	Outreach	
5/21/2024	Outreach: FLEL Afterschool STEAM program	1	24	25	Outreach	
5/22/2024	Teatime Storytime	10	8	18		
5/23/2024	Ice Cream & Stories at Treat Dreams	40	50	90		
5/26/2024	Spring Scavenger Hunt (5/26-5/31)		8	8	Passive Program	
5/28/2024	Reading Rainbow		3	3		



**FY 2024 Budget**  
**Ferndale Area District Library**

**General Fund - 101**

**Revenue**

101-271-404.000 - Voted Property Taxes
101-271-404.001 - Voted Property Taxes - Personal
101-271-567.000 - Library State Aid
101-271-581.000 - Grants
101-271-607.000 - Fees for Services
101-271-627.000 - Charge for Services
101-271-645.000 - Print Sales & Copies
101-271-656.000 - Other Fees & Fines
101-271-660.000 - Fines & Forfeitures
101-271-675.001 - Individual Donations & Honorariums
101-271-675.002 - Contributions from Library Friends
101-271-675.003 - Special Event Proceeds
101-271-675.004 - Library Board Fundraising
101-271-693.000 - Sale of Property
101-271-695.000 - Miscellaneous Income
101-271-699.401 - Contributions from Capital Fund
<b>Total Revenue</b>

**FY 2024**  
**YTD**  
**as of 5/31/2024**

\$ 2,345,485.77
\$ 41,374.24
\$ 19,460.02
\$ -
\$ 1,075.00
\$ 7,652.22
\$ 8,633.80
\$ 25,740.81
\$ 2,087.00
\$ 2,024.36
\$ 5,296.52
\$ 338.50
\$ 2,991.02
\$ 7,177.21
<b>\$ 2,469,336.47</b>

**FY 2024**  
**Budget**  
**Amended**  
**1/18/2024**

\$ 2,384,162.00
\$ 41,350.00
\$ 19,323.00
\$ 750.00
\$ 7,000.00
\$ 7,600.00
\$ 25,700.00
\$ 1,800.00
\$ 2,000.00
\$ 4,500.00
\$ -
\$ 300.00
\$ 3,500.00
\$ 7,100.00
\$ -
<b>\$ 2,505,085.00</b>

**FY 2024**  
**Budget**  
**Proposed**  
**Amendments**  
**6/20/2024**

\$ 2,408,087.22
\$ 41,374.24
\$ 19,460.02
\$ -
\$ 1,075.00
\$ 7,750.00
\$ 9,000.00
\$ 25,740.81
\$ 2,100.00
\$ 2,025.00
\$ 5,296.52
\$ -
\$ 338.50
\$ 2,991.02
\$ 7,177.21
\$ 140,000.00
<b>\$ 2,672,415.54</b>

**General Fund - 101**

**Expenses**

101-271-706.001 - Salaries - Full-time
101-271-706.002 - Salaries - Part-time
101-271-706.003 - Salaries - Subs
101-271-715.001 - Social Security - Employee
101-271-715.002 - Social Security - Employer
101-271-716.100 - Health Insurance
101-271-717.000 - Life Insurance - EE
101-271-718.000 - Pension- ICMA-RC 401
101-271-720.001 - Medicare - Employee
101-271-720.002 - Medicare - Employer
101-271-721.001 - Federal Income Tax - Employee
101-271-722.001 - MI Income Tax - Employee
101-271-722.002 - MI Unemployment - Employer
101-271-723.001 - Local Income Tax - Employee
101-271-725.000 - Workers Compensation
101-271-730.000 - Postage, Mail Processing
101-271-740.000 - Operating Supplies
101-271-742.000 - Books
101-271-743.000 - Periodicals
101-271-745.000 - Audio-Visual, Video
101-271-746.000 - Other Non Book
101-271-748.000 - Materials Processing Supplies

**FY 2024**  
**YTD**  
**as of 5/31/2023**

\$ (608,571.32)
\$ (174,552.86)
\$ (18,661.56)
\$ (65,563.45)
\$ (65,562.87)
\$ (99,182.40)
\$ (7,724.30)
\$ (50,542.95)
\$ (15,333.38)
\$ (15,333.49)
\$ (84,787.56)
\$ (38,871.99)
\$ (1,980.00)
\$ (1,202.67)
\$ (2,471.00)
\$ (7,095.12)
\$ (30,859.23)
\$ (74,183.28)
\$ (8,906.70)
\$ (26,581.07)
\$ (86,917.65)
\$ (4,060.46)

**FY 2024**  
**Budget**  
**Amended**  
**1/18/2024**

\$ (694,550.00)
\$ (210,000.00)
\$ (19,000.00)
\$ (70,000.00)
\$ (70,000.00)
\$ (120,000.00)
\$ (8,500.00)
\$ (55,000.00)
\$ (16,000.00)
\$ (16,000.00)
\$ (90,000.00)
\$ (43,380.00)
\$ (1,980.00)
\$ (1,300.00)
\$ (1,200.00)
\$ (8,000.00)
\$ (34,000.00)
\$ (95,600.00)
\$ (10,000.00)
\$ (33,945.00)
\$ (105,000.00)
\$ (8,000.00)

**FY 2024**  
**Budget**  
**Proposed**  
**Amendments**  
**6/20/2024**

\$ (675,000.00)
\$ (196,000.00)
\$ (22,000.00)
\$ (72,500.00)
\$ (72,500.00)
\$ (110,000.00)
\$ (9,000.00)
\$ (56,000.00)
\$ (17,000.00)
\$ (17,000.00)
\$ (92,750.00)
\$ (43,380.00)
\$ (1,980.00)
\$ (1,325.00)
\$ (2,471.00)
\$ (9,250.00)
\$ (34,500.00)
\$ (95,600.00)
\$ (10,000.00)
\$ (33,945.00)
\$ (105,000.00)
\$ (6,000.00)

**General Fund - 101**

	<b>FY 2024 YTD as of 5/31/2024</b>	<b>FY 2024 Budget Amended 1/18/2024</b>	<b>FY 2024 Budget Proposed Amendments</b>
101-271-775.000 - Repair & Maintenance	\$ (23,658.20)	\$ (32,000.00)	\$ (28,000.00)
101-271-802.000 - Audit/Actuarial Fees	\$ (6,825.00)	\$ (6,825.00)	\$ (6,825.00)
101-271-803.000 - The Library Network	\$ (58,242.52)	\$ (55,000.00)	\$ (60,500.00)
101-271-818.000 - Contractual Services	\$ (99,321.78)	\$ (80,000.00)	\$ (105,000.00)
101-271-853.000 - Phone/Communications	\$ (5,939.49)	\$ (7,000.00)	\$ (6,500.00)
101-271-885.000 - Special Programs	\$ (26,415.14)	\$ (35,000.00)	\$ (35,000.00)
101-271-900.000 - Printing & Publishing	\$ (16,726.60)	\$ (24,000.00)	\$ (23,000.00)
101-271-914.000 - Liability Insurance	\$ (14,631.00)	\$ (14,600.00)	\$ (14,631.00)
101-271-920.000 - Utilities	\$ (37,958.03)	\$ (44,000.00)	\$ (43,000.00)
101-271-931.000 - Facilities Maintenance	\$ (31,990.40)	\$ (40,000.00)	\$ (36,000.00)
101-271-943.000 - Equipment Rental	\$ (8,158.29)	\$ (8,400.00)	\$ (9,000.00)
101-271-956.000 - Miscellaneous	\$ (1,124.50)	\$ (1,500.00)	\$ (1,350.00)
101-271-957.000 - Training/Education	\$ (22,533.24)	\$ (28,000.00)	\$ (25,000.00)
101-271-958.000 - Memberships & Dues	\$ (9,008.89)	\$ (9,000.00)	\$ (10,000.00)
101-271-960.000 - County Delinquent Tax Chargeback	\$ (950.00)	\$ (950.00)	\$ (950.00)
101-271-965.401 - Contributions to Capital Fund	\$ 108,000.84	\$ -	
101-271-977.000 - Capital Outlay	\$ (143,140.49)	\$ -	\$ (143,140.49)
101-271-992.000 - Debt Svc- Principal	\$ (345,000.00)	\$ (345,000.00)	\$ (345,000.00)
101-271-994.000 - Interest Expense	\$ (54,950.00)	\$ (54,950.00)	\$ (54,950.00)
<b>Total Expenses</b>	<b>\$ (2,287,518.04)</b>	<b>\$ (2,497,230.00)</b>	<b>\$ (2,631,047.49)</b>

<b>Net Income / (Loss):</b>	<b>\$ 181,818.43</b>	<b>\$ 7,855.00</b>	<b>\$ 41,368.05</b>
<b>Fund Balance Change:</b>		<b>\$ 7,855.00</b>	<b>\$ 41,368.05</b>
<b>Fund Balance at the Beginning of the FY:</b>		<b>\$ 365,825.00</b>	<b>\$ 365,825.00</b>
<b>Fund Balance at the End of the FY:</b>		<b>\$ 373,680.00</b>	<b>\$ 407,193.05</b>

15% Fund Balance f



# Balance Sheet

Ferndale Area District Library  
As of May 31, 2024

MAY 31, 2024

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## Assets

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### Current Assets

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#### Cash and Cash Equivalents

Capital Projects Account	449,205.16
General Account	559,730.05
<b>Total Cash and Cash Equivalents</b>	<b>1,008,935.21</b>

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<b>Total Current Assets</b>	<b>1,008,935.21</b>
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<b>Total Assets</b>	<b>1,008,935.21</b>
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## Liabilities and Equity

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### Equity

Current Year Earnings	73,772.33
Retained Earnings	935,162.88
<b>Total Equity</b>	<b>1,008,935.21</b>

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<b>Total Liabilities and Equity</b>	<b>1,008,935.21</b>
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**FY 2024 Budget**  
**Ferndale Area District Library**

**General Fund - 101**

**Revenue**

	<b>May 2024</b>	<b>FY 2024 YTD as of 5/31/2024</b>	<b>FY 2024 Budget Amended 1/18/2024</b>
101-271-404.000 - Voted Property Taxes	\$ 96.92	\$ 2,345,485.77	\$ 2,384,162.00
101-271-404.001 - Voted Property Taxes - Personal	\$ -	\$ 41,374.24	\$ 41,350.00
101-271-567.000 - Library State Aid	\$ -	\$ 19,460.02	\$ 19,323.00
101-271-581.000 - Grants	\$ -	\$ -	\$ -
101-271-607.000 - Fees for Services	\$ 100.00	\$ 1,075.00	\$ 750.00
101-271-627.000 - Charge for Services	\$ 783.36	\$ 7,652.22	\$ 7,000.00
101-271-645.000 - Print Sales & Copies	\$ 1,164.20	\$ 8,633.80	\$ 7,600.00
101-271-656.000 - Other Fees & Fines	\$ -	\$ 25,740.81	\$ 25,700.00
101-271-660.000 - Fines & Forfeitures	\$ 93.00	\$ 2,087.00	\$ 1,800.00
101-271-675.001 - Individual Donations & Honorariums	\$ 94.00	\$ 2,024.36	\$ 2,000.00
101-271-675.002 - Contributions from Library Friends	\$ 3,750.00	\$ 5,296.52	\$ 4,500.00
101-271-675.003 - Special Event Proceeds	\$ -	\$ -	\$ -
101-271-675.004 - Library Board Fundraising	\$ 164.50	\$ 338.50	\$ 300.00
101-271-693.000 - Sale of Property	\$ 70.00	\$ 2,991.02	\$ 3,500.00
101-271-695.000 - Miscellaneous Income	\$ -	\$ 7,177.21	\$ 7,100.00
101-271-699.401 - Contributions from Capital Fund	\$ -	\$ -	\$ -
101-271-930.101 - Contributions from General Fund	\$ -	\$ (108,000.84)	\$ -
<b>Total Revenue</b>	<b>\$ 6,315.98</b>	<b>\$ 2,361,335.63</b>	<b>\$ 2,505,085.00</b>

**General Fund - 101**

**Expenses**

	<b>May 2024</b>	<b>FY 2024 YTD as of 5/31/2024</b>	<b>FY 2024 Budget Amended</b>
101-271-706.001 - Salaries - Full-time	\$ (75,199.33)	\$ (608,571.32)	\$ (694,550.00)
101-271-706.002 - Salaries - Part-time	\$ (22,672.59)	\$ (174,552.86)	\$ (210,000.00)
101-271-706.003 - Salaries - Subs	\$ (2,833.58)	\$ (18,661.56)	\$ (19,000.00)
101-271-715.001 - Social Security - Employee	\$ (8,183.30)	\$ (65,563.45)	\$ (70,000.00)
101-271-715.002 - Social Security - Employer	\$ (8,183.27)	\$ (65,562.87)	\$ (70,000.00)
101-271-716.100 - Health Insurance	\$ (11,535.81)	\$ (99,182.40)	\$ (120,000.00)
101-271-717.000 - Life Insurance - EE	\$ (1,979.30)	\$ (7,724.30)	\$ (8,500.00)
101-271-718.000 - Pension- ICMA-RC 401	\$ (7,537.91)	\$ (50,542.95)	\$ (55,000.00)
101-271-720.001 - Medicare - Employee	\$ (1,913.81)	\$ (15,333.38)	\$ (16,000.00)
101-271-720.002 - Medicare - Employer	\$ (1,913.86)	\$ (15,333.49)	\$ (16,000.00)
101-271-721.001 - Federal Income Tax - Employee	\$ (9,092.85)	\$ (84,787.56)	\$ (90,000.00)
101-271-722.001 - MI Income Tax - Employee	\$ (4,961.12)	\$ (38,871.99)	\$ (43,380.00)
101-271-722.002 - MI Unemployment - Employer	\$ -	\$ (1,980.00)	\$ (1,980.00)
101-271-723.001 - Local Income Tax - Employee	\$ (138.06)	\$ (1,202.67)	\$ (1,300.00)
101-271-725.000 - Workers Compensation	\$ -	\$ (2,471.00)	\$ (1,200.00)
101-271-730.000 - Postage, Mail Processing	\$ -	\$ (7,095.12)	\$ (8,000.00)
101-271-740.000 - Operating Supplies	\$ (3,009.62)	\$ (30,859.23)	\$ (34,000.00)
101-271-742.000 - Books	\$ (7,935.47)	\$ (74,183.28)	\$ (95,600.00)
101-271-743.000 - Periodicals	\$ -	\$ (8,906.70)	\$ (10,000.00)
101-271-745.000 - Audio-Visual, Video	\$ (2,623.37)	\$ (26,581.07)	\$ (33,495.00)
101-271-746.000 - Other Non Book	\$ (6,338.94)	\$ (86,917.65)	\$ (105,000.00)

General Fund - 101	May 2024	FY 2024 YTD as of 5/31/2024	FY 2024 Budget Amended 1/18/2024
101-271-748.000 - Materials Processing Supplies	\$ (148.20)	\$ (4,060.46)	\$ (8,000.00)
101-271-775.000 - Repair & Maintenance	\$ (3,440.00)	\$ (23,658.20)	\$ (32,000.00)
101-271-802.000 - Audit/Actuarial Fees	\$ -	\$ (6,825.00)	\$ (6,825.00)
101-271-803.000 - The Library Network	\$ -	\$ (58,242.52)	\$ (55,000.00)
101-271-818.000 - Contractual Services	\$ (3,187.05)	\$ (99,321.78)	\$ (80,000.00)
101-271-853.000 - Phone/Communications	\$ (539.92)	\$ (5,939.49)	\$ (7,000.00)
101-271-885.000 - Special Programs	\$ (7,265.04)	\$ (26,415.14)	\$ (35,000.00)
101-271-900.000 - Printing & Publishing	\$ (58.00)	\$ (16,726.60)	\$ (24,000.00)
101-271-914.000 - Liability Insurance	\$ -	\$ (14,631.00)	\$ (14,600.00)
101-271-920.000 - Utilities	\$ (3,000.40)	\$ (37,958.03)	\$ (44,000.00)
101-271-931.000 - Facilities Maintenance	\$ (3,412.06)	\$ (31,990.40)	\$ (40,000.00)
101-271-943.000 - Equipment Rental	\$ (999.61)	\$ (8,158.29)	\$ (8,400.00)
101-271-956.000 - Miscellaneous	\$ (59.50)	\$ (1,124.50)	\$ (1,500.00)
101-271-957.000 - Training/Education	\$ (4,218.42)	\$ (22,533.24)	\$ (28,000.00)
101-271-958.000 - Memberships & Dues	\$ (1,499.63)	\$ (9,054.15)	\$ (9,000.00)
101-271-960.000 - County Delinquent Tax Chargeback	\$ -	\$ 108,000.84	\$ (950.00)
101-271-965.401 - Contributions to Capital Fund	\$ -	\$ (950.00)	\$ -
101-271-977.000 - Capital Outlay	\$ -	\$ (143,140.49)	\$ -
101-271-992.000 - Debt Svc- Principal	\$ -	\$ (345,000.00)	\$ (345,000.00)
101-271-994.000 - Interest Expense	\$ -	\$ (54,950.00)	\$ (54,950.00)
<b>Total Expenses</b>	<b>\$ (203,880.02)</b>	<b>\$ (2,287,563.30)</b>	<b>\$ (2,497,230.00)</b>
<b>Net Income / (Loss):</b>	<b>\$ (197,564.04)</b>	<b>\$ 73,772.33</b>	<b>\$ 7,855.00</b>
<b>Fund Balance Change:</b>			<b>\$ 7,855.00</b>
<b>Fund Balance at the Beginning of the FY:</b>			<b>\$ 365,825.00</b>
<b>Fund Balance at the End of the FY:</b>			<b>\$ 373,680.00</b>



**FY 2024 Budget**  
**Ferndale Area District Library**

Capital Projects Fund - 401	May 2024	FY 2024 YTD as of 05/31/2024	FY 2024 Budget
<b>Revenue</b>			
401-271-699.101 - Contributions from General Fund	\$0.00	\$0.00	\$0.00
<b>Total Revenue</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

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Capital Projects Fund - 401	May 2024	FY 2024 YTD as of 5/31/2024	FY 2024 Budget
<b>Expenses</b>			
401-271-965.101 - Contributions to General Fund	\$0.00	(\$108,000.84)	\$0.00
401-271-977- Capital Outlay	\$0.00	\$0.00	(\$300,000.00)
<b>Total Expenses</b>	<b>\$0.00</b>	<b>(\$108,000.84)</b>	<b>(\$300,000.00)</b>
<b>Capital Fund Balance Change:</b>	<b>\$0.00</b>	<b>-\$108,000.84</b>	<b>-\$300,000.00</b>
<b>Capital Fund Balance at the Beginning of the FY:</b>		<b>\$557,206.00</b>	<b>\$557,206.00</b>
<b>Capital Fund Balance at the End of the FY:</b>		<b>\$449,205.16</b>	<b>\$257,206.00</b>

# Income Statement (Profit and Loss)

## Ferndale Area District Library

For the month ended May 31, 2024

	MAY 2024	APR 2024	MAR 2024	FEB 2024	JAN 2024	DEC 2023	NOV 2023	YEAR TO DATE
<b>Income</b>								
404.000 - Voted Property Taxes	97	58	35,316	58,764	56,807	92,090	42,037	2,345,486
404.001 - Voted Property Taxes - Personal	-	-	-	-	-	-	-	41,374
567.000 - Library State Aid	-	-	9,662	-	-	-	-	19,460
607.000 - Fees for Services	100	25	50	225	50	225	225	1,075
627.000 - Charge for Services	783	588	1,053	574	1,241	459	348	7,652
645.000 - Print Sales & Copies	1,164	397	982	1,257	1,386	11	443	8,634
656.000 - Other Fees & Fines	-	-	-	-	-	-	25,741	25,741
660.000 - Fines & Forfeitures	93	99	209	339	347	281	321	2,087
675.001 - Individual Donations & Honorariums	94	44	270	4	14	4	1,352	2,024
675.002 - Contributions from Library Friends	3,750	-	-	-	-	547	-	5,297
675.004 - Library Board Fundraising	165	-	-	-	-	174	-	339
693.000 - Sale of Property	70	17	69	878	89	801	805	2,991
695.000 - Miscellaneous Income	-	-	-	-	-	7,173	-	7,177
930.101 - Contributions from General Fund	-	-	-	(450)	(107,551)	-	-	(108,001)
<b>Total Income</b>	<b>6,316</b>	<b>1,227</b>	<b>47,610</b>	<b>61,591</b>	<b>(47,618)</b>	<b>101,764</b>	<b>71,272</b>	<b>2,361,336</b>
<b>Gross Profit</b>	<b>6,316</b>	<b>1,227</b>	<b>47,610</b>	<b>61,591</b>	<b>(47,618)</b>	<b>101,764</b>	<b>71,272</b>	<b>2,361,336</b>
<b>Operating Expenses</b>								
706.001 - Salaries - Full-time	75,199	47,748	47,701	46,947	67,841	63,320	76,831	608,571
706.002 - Salaries - Part-time	22,673	13,638	15,643	15,162	16,216	25,495	18,795	174,553
706.003 - Salaries - Subs	2,834	1,589	1,931	1,741	1,441	1,242	1,877	18,662
715.001 - Social Security - Employee	8,183	5,176	5,332	5,251	7,315	7,530	10,437	65,563
715.002 - Social Security - Employer	8,183	5,176	5,332	5,251	7,315	7,530	10,437	65,563
716.100 - Health Insurance	11,536	6,770	7,542	7,196	8,860	8,860	7,975	99,182

Income Statement (Profit and Loss)

	MAY 2024	APR 2024	MAR 2024	FEB 2024	JAN 2024	DEC 2023	NOV 2023	YEAR TO DATE
717.000 - Life Insurance - EE	1,979	-	584	719	719	484	648	7,724
718.000 - Pension - ICMA-RC 401	7,538	5,045	2,572	8,979	4,733	2,056	1,487	50,543
720.001 - Medicare - Employee	1,914	1,210	1,247	1,228	1,711	1,761	2,441	15,333
720.002 - Medicare - Employer	1,914	1,210	1,247	1,228	1,711	1,761	2,441	15,333
721.001 - Federal Income Tax - Employee	9,093	5,741	5,947	5,690	13,441	12,330	12,562	84,788
722.001 - MI Income Tax - Employee	4,961	3,125	3,199	3,147	4,555	4,494	6,010	38,872
722.002 - MI Unemployment - Employer	-	-	-	-	-	-	-	1,980
723.001 - Local Income Tax - Employee	138	100	100	100	100	148	196	1,203
725.000 - Workers Compensation	-	1,486	-	-	-	-	-	2,471
730.000 - Postage, Mail Processing	-	-	2,102	660	-	2,167	-	7,095
740.000 - Operating Supplies	3,010	2,055	2,778	3,585	2,397	2,167	2,227	30,859
742.000 - Books	7,935	7,671	7,275	8,833	5,157	6,789	8,547	74,183
743.000 - Periodicals	-	390	56	-	516	56	6,462	8,907
745.000 - Audio-Visual, Video	2,623	2,481	2,513	2,441	2,009	3,232	3,508	26,581
746.000 - Other Non Book	6,339	5,510	7,356	6,286	11,154	9,360	6,315	86,918
748.000 - Materials Processing Supplies	148	355	227	460	145	-	540	4,060
775.000 - Repair & Maintenance	3,440	3,622	-	948	4,157	704	3,046	23,658
802.000 - Audit/Actuarial Fees	-	-	-	-	6,825	-	-	6,825
803.000 - The Library Network	-	12,182	2,159	9,388	2,209	-	-	58,243
818.000 - Contractual Services	3,187	9,951	10,136	8,244	7,576	16,909	7,018	99,322
853.000 - Phone/Communications	540	542	542	542	542	542	542	5,939
885.000 - Special Programs	7,265	1,537	1,314	2,362	1,324	606	2,666	26,415
900.000 - Printing & Publishing	58	286	6,138	20	3,838	36	136	16,727
914.000 - Liability Insurance	-	-	38	-	-	-	-	14,631
920.000 - Utilities	3,000	3,623	4,675	4,344	3,882	4,818	2,575	37,958
931.000 - Facilities Maintenance	3,412	3,076	2,636	3,132	2,830	2,450	2,968	31,990
943.000 - Equipment Rental Alloc.- General Fund Motor Pool	1,000	623	944	623	623	999	594	8,158
956.000 - Miscellaneous	60	73	87	87	101	73	337	1,125



Income Statement (Profit and Loss)

	MAY 2024	APR 2024	MAR 2024	FEB 2024	JAN 2024	DEC 2023	NOV 2023	YEAR TO DATE
957,000 - Training/Education	4,218	664	(298)	2,335	2,811	194	3,964	22,533
958,000 - Memberships & Dues	1,500	2,151	711	1,056	1,505	261	70	9,054
965,401 - Contributions to Capital Fund	-	-	-	(450)	(107,551)	-	-	(108,001)
970,000 - County/Delinquent Tax Chargeback	-	-	-	-	-	-	-	950
977,000 - Capital Outlay	-	35,140	-	450	950	32,016	43,358	143,140
992,000 - Debt Svc- Principal	-	-	345,000	-	-	-	-	345,000
996,000 - Interest Expense	-	-	27,475	-	-	-	-	54,950
<b>Total Operating Expenses</b>	<b>203,880</b>	<b>189,945</b>	<b>522,240</b>	<b>157,985</b>	<b>88,959</b>	<b>220,391</b>	<b>247,010</b>	<b>2,287,563</b>
<b>Operating Income</b>	<b>(197,564)</b>	<b>(188,717)</b>	<b>(474,630)</b>	<b>(96,394)</b>	<b>(136,576)</b>	<b>(118,627)</b>	<b>(175,738)</b>	<b>73,772</b>
<b>Net Income</b>	<b>(197,564)</b>	<b>(188,717)</b>	<b>(474,630)</b>	<b>(96,394)</b>	<b>(136,576)</b>	<b>(118,627)</b>	<b>(175,738)</b>	<b>73,772</b>

# Income Statement (Profit and Loss)

Ferndale Area District Library  
For the month ended May 31, 2024

	MAY 2024	MAY 2023	MAY 2022
<b>Income</b>			
404.000 - Voted Property Taxes	97	-	-
607.000 - Fees for Services	100	25	50
627.000 - Charge for Services	783	1,252	955
645.000 - Print Sales & Copies	1,164	335	152
660.000 - Fines & Forfeitures	93	14	17
673.000 - Sale of Property (pre-FYE2022)	-	-	71
675.001 - Individual Donations & Honorariums	94	3	6
675.002 - Contributions from Library Friends	3,750	-	-
675.004 - Library Board Fundraising	165	-	119
693.000 - Sale of Property	70	-	-
695.000 - Miscellaneous Income	-	(1)	5
<b>Total Income</b>	<b>6,316</b>	<b>1,628</b>	<b>1,376</b>
<b>Gross Profit</b>			
	<b>6,316</b>	<b>1,628</b>	<b>1,376</b>
<b>Operating Expenses</b>			
706.001 - Salaries - Full-time	75,199	67,951	38,421
706.002 - Salaries - Part-time	22,673	23,604	11,269
706.003 - Salaries - Subs	2,834	2,857	879
715.001 - Social Security - Employee	8,183	7,633	4,087
715.002 - Social Security - Employer	8,183	7,633	4,087
716.100 - Health Insurance	11,536	7,956	6,191
717.000 - Life Insurance - EE	1,979	648	442
718.000 - Pension- ICMA-RC 401	7,538	6,014	4,429
720.001 - Medicare - Employee	1,914	1,785	956
720.002 - Medicare - Employer	1,914	1,785	956
721.001 - Federal Income Tax - Employee	9,093	10,103	5,851
722.001 - MI Income Tax - Employee	4,961	4,373	2,486
723.001 - Local Income Tax - Employee	138	143	-
725.000 - Workers Compensation	-	-	1,123
740.000 - Operating Supplies	3,010	3,403	2,922
742.000 - Books	7,935	9,756	5,382
743.000 - Periodicals	-	1,231	-
745.000 - Audio-Visual, Video	2,623	1,315	3,700
746.000 - Other Non Book	6,339	10,288	5,029
748.000 - Materials Processing Supplies	148	1,923	260
775.000 - Repair & Maintenance	3,440	1,701	1,730
803.000 - The Library Network	-	9,153	-

Income Statement (Profit and Loss)

	MAY 2024	MAY 2023	MAY 2022
818.000 - Contractual Services	3,187	11,072	9,981
853.000 - Phone/Communications	540	537	-
873.000 - Training/Education (pre-FYE2022)	-	-	193
885.000 - Special Programs	7,265	4,962	4,858
900.000 - Printing & Publishing	58	8,032	7,481
920.000 - Utilities	3,000	2,822	12,507
931.000 - Facilities Maintenance	3,412	2,505	2,505
943.000 - Equipment Rental Alloc.- General Fund Motor Pool	1,000	609	569
956.000 - Miscellaneous	60	73	177
957.000 - Training/Education	4,218	218	-
958.000 - Memberships & Dues	1,500	85	-
977.000 - Capital Outlay	-	-	15,809
<b>Total Operating Expenses</b>	<b>203,880</b>	<b>212,173</b>	<b>154,277</b>
<b>Operating Income</b>	<b>(197,564)</b>	<b>(210,545)</b>	<b>(152,901)</b>
<b>Net Income</b>	<b>(197,564)</b>	<b>(210,545)</b>	<b>(152,901)</b>



**MICHIGAN MUNICIPAL LEAGUE  
LIABILITY AND PROPERTY POOL**

1675 Green Road, Ann Arbor, MI 48105

michigan municipal league

**INVOICE**

Ferndale Area District Library  
222 E. Nine Mile Rd.,  
Ferndale, MI 48220

Invoice #: 2304207  
Policy Effective: 07/01/2024  
Invoice Date: 05/20/2024  
Payment Due 07/01/2024

TRANSACTION EFFECTIVE DATE	Policy #	DESCRIPTION	AMOUNT
07/01/2024	MML1043520111	Pool Renewal Premium 07/01/2024 - 07/01/2025	\$17,412
07/01/2024	MML1043520111	MML Associate Member Fee 07/01/2024 - 07/01/2025	\$200
<b>Total Due:</b>			<b>\$17,612</b>

**MAKE CHECK PAYABLE TO: MML Liability and Property Pool**

PAYMENT MAILING ADDRESS  
MML Liability and Property Pool  
PO BOX 712088  
CINCINNATI, OH 45271-2088

OR:

ACH PAYMENT OPTION  
Bank: Key Bank, N.A.  
Routing #: 041001039  
Account #: 6000694493

For questions about remittance details, call Insurance Accounting at (734) 669-6373.  
For policy or invoice questions, call Customer Svc: Joan Opett (248) 204-8579 or (800) 482-2726.

NO RECEIPT WILL BE SENT UNLESS REQUESTED  
There will be a 3% Late Charge on any invoices 30 days past due.

FOR PROPER CREDIT, PLEASE DETACH THIS STUB AND RETURN WITH YOUR PAYMENT



**MICHIGAN MUNICIPAL LEAGUE  
LIABILITY AND PROPERTY POOL**

michigan municipal league

Member Name:  
Ferndale Area District Library

Mail to:

MML Liability and Property Pool  
PO BOX 712088  
CINCINNATI, OH 45271-2088

Invoice #: 2304207  
Policy Term: 07/01/2024 - 07/01/2025  
Invoice Date: 5/20/2024  
Payment Due 7/1/2024

Payment Enclosed: \$ \_\_\_\_\_

# Ferndale Area District Library

## Premium Breakdown as of:

July 1, 2024

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### Liability

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Limit of Liability \$ 2,000,000

Public Officials Errors & Omissions \$4,872.00

General Liability \$3,576.00

**Total Liability \$8,448.00**

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### Property

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Library \$8,545.00

Lighting, Flagpole, Fencing, Benches, Etc. \$261.00

Electronic Data Processing \$31.00

Wishing Well \$2.00

**Total Property \$8,839.00**

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### Crime

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Position Bond A \$25.00

Employee Dishonesty Including Faithful Performance \$25.00

**Total Crime \$50.00**

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### Automobile

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(0) Vehicles \$75.00

**Total Automobile \$75.00**

**TOTAL ANNUAL POOL PREMIUM \$17,412.00**



michigan municipal league

## Liability & Property Pool

**BINDER #: MML1043520111**

**EFFECTIVE DATE: July 1, 2024**

### **This Binder is effective until issuance of Coverage Document**

This is a Binder of Coverage provided to the **Ferndale Area District Library**. The coverages and limits provided are those contained in the attached coverage summary and/or current Michigan Municipal League Liability and Property Pool Coverage Document.

No coverage is provided by this Binder except in accordance with the terms and conditions of the Coverage Document of the Michigan Municipal League Liability and Property Pool.

Meadowbrook, Inc., is the authorized administrative representative of the Michigan Municipal League Liability and Property Pool.

**Date Issued: May 20, 2024**

By: \_\_\_\_\_

Brian Steckroth  
Authorized Representative

**A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE**





michigan municipal league

# Liability & Property Pool

## RENEWAL CERTIFICATE

IN CONSIDERATION FOR PREMIUM PAID, AND SUBJECT TO ALL OF THE TERMS OF THE EXPIRING COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO, WE AGREE TO RENEW YOUR COVERAGES AS STATED IN THIS CERTIFICATE. THESE COVERAGES ARE PROVIDED IN ACCORDANCE WITH THE INTERGOVERNMENTAL CONTRACT WHICH FORMS THE LEGAL BASIS FOR THE OPERATION OF THE POOL.

Contract Number: MML1043520111

Renewal of Number: MML1043520110

Pool Member: Ferndale Area District Library

Mailing Address: 222 E. Nine Mile Rd.

Ferndale, MI 48220

Coverage Period

From: 7/1/2024

To: 7/1/2025

(12:01 A.M. Standard time at your mailing address shown above)

Liability Coverage Parts	Limit of Liability	Deductible
Municipal General Liability Coverage	\$2,000,000	\$0
Public Officials Liability Coverage	\$2,000,000	\$0
Law Enforcement Liability Coverage	No Coverage	N/A
Employee Benefit Liability Coverage	\$1,000,000	\$0
Automobile Liability Coverage	\$2,000,000	\$0
Comprehensive and Collision Coverage	Per Schedule	Per Schedule
<b>Combined Liability Policy Limit</b>	<b>\$2,000,000</b>	
Cyber Liability and Data Breach Response Coverage (CYB1043520111)	Per Declarations	Per Declarations

**The Combined Liability Policy Limit is the most we will pay regardless of the number of Coverage Parts under which coverage may be sought.**

**COVERAGE UNDER THIS CONTRACT IS:**

- As amended by revised schedule(s) attached.
- As amended by endorsement(s): ADD: MMP101 (01/11) , MML23 (07/11)

BY:

(Authorized Representative)

DATE:

05/20/2024



michigan municipal league

# Liability & Property Pool

## ADDITIONAL COVERAGES & COVERAGE EXTENSIONS LIMITS OF LIABILITY

CONTRACT NO. MML1043520111 EFFECTIVE DATE: 7/1/2024

12:01 A.M. Standard Time

POOL MEMBER Ferndale Area District Library

The Pool shall not be liable under the terms of the Additional Coverages and Coverage Extensions, as described in Sections D. and E., of the Municipal Property Coverage Document, MMP100, for more than the limit specified below:

Coverages	Limits	Deductible
Consequential Damage	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Debris Removal	<input checked="" type="checkbox"/> 5,000,000 or 25%, as stated in the Contract	Not Applicable
Demolition and Increased Cost of Construction	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Newly acquired Real or Personal Property and Buildings under construction, including the Member's building supplies and materials	<input checked="" type="checkbox"/> \$500,000 <input type="checkbox"/> \$	\$500
Expediting Expense	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Protection and Preservation of Property	Blanket Limit	Not Applicable
Ornamental Trees, Shrubs, Plants or Lawns	\$5,000 per occurrence, \$10,000 annual aggregate, as stated in the Contract	\$250
Loss of Rents	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Extra Expense	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable
Valuable Papers and Records	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Earth Movement Coverage	\$2,000,000 each single movement \$2,000,000 annual aggregate	\$5,000
Personal Effects and Property of Others	<input checked="" type="checkbox"/> \$500 any one person, \$2,500 aggregate	\$250
Accounts Receivable	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Electronic Data Processing Equipment and Media	<input type="checkbox"/> \$ 25,000 <input checked="" type="checkbox"/> \$ 50,000	\$250
Fine Arts	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	\$250
Loss of Income	<input checked="" type="checkbox"/> \$100,000 <input type="checkbox"/> \$	Not Applicable

Coverages	Limits	Deductible
<b>Flood - This policy has a \$1,000,000 annual aggregate for all flood zones or any combination thereof.</b>		
Flood Coverage for all locations other than flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$1,000,000 each occurrence \$1,000,000 annual aggregate	\$5,000
Flood Coverage for all locations situated in flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$100,000 each occurrence \$100,000 annual aggregate	\$5,000

A Service of the Michigan Municipal League



michigan municipal league

# Liability & Property Pool

## Position Fidelity Bond

**Contract Number:** MML1043520111-A      **Bond Period:** 07/01/2024 to 07/01/2025

**Pool Member:** Ferndale Area District Library

**Limit:** \$100,000

**Position:**

Treasurer
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In consideration of the premium paid and subject to the terms and conditions of this bond coverage, the Michigan Municipal League Liability and Property Pool (Pool) agrees to indemnify the Member for an occurrence of any loss of money or other tangible property belonging to the Member as a result of any fraudulent or dishonest act or acts committed by the person occupying the specified position, or as a result of that person's failure to faithfully perform the duties of the specified position, defined as malfeasance, willful neglect of duty, or bad faith in performance of those duties.

This bond coverage applies only to loss which occurs during the specified bond period.

The limit of the Pool's liability under this bond shall not be cumulative from year to year or period to period. The maximum amount of coverage under this bond shall not exceed the limit shown herein, regardless of whether or not the person occupying the position named acted alone or in collusion with others, and regardless of the number of years this bond or like bond(s), in any amount or limit, have been in-force, or the number of premiums payable or paid.

Coverage under this bond shall not apply immediately upon knowledge or discovery by the Member or an official thereof not in collusion with the person occupying the position named of any fraudulent or dishonest act committed by that person or a failure by that person to faithfully perform the duties of the position named, as defined herein, whether committed before or after that person's date of service on behalf of the Member commenced.

All loss arising out of an act or series of acts, related or not, whether committed by one or more persons, shall be deemed to arise out of one occurrence. Loss is covered under this bond only if discovered not later than one year from the end of the specified bond period. Upon knowledge or discovery of an occurrence that may give rise to a claim under this bond, the Member shall give notice thereof to the Pool as soon as practicable and shall file a detailed proof of loss with the Pool, duly sworn to, not later than four months after acquiring that knowledge of that discovery.

This bond coverage does not apply to:

loss or that part of loss, the proof of which, either as to its existence or as to its amount, is dependent upon any inventory computation or a profit and loss computation;

loss due to an accounting or arithmetical error or omission or to any other good faith error or omission committed by the person named or any other employee of the Member;

loss of manuscripts, books of account or records;

to fees, costs or expenses incurred or paid by the Member in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss covered by this bond;

loss of potential income or value, including but not limited to interest, dividends, investment growth, or appreciation, not realized by the Member because of a loss covered under this bond or otherwise;

to costs, fees and other expenses incurred by the Member in establishing the existence of or amount of loss covered under this bond; or

to loss resulting from the failure of any entity acting as a depository of the Member's property.

In the event of any payment under this bond, the Pool shall be subrogated to the Member's rights of recovery therefore against any person or entity and the Member shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The Member shall do nothing after a loss to prejudice such rights of the Pool.

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Property Schedule for the Ferndale Area District Library**  
**as of 7/1/2024**

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Ferndale Area District Library  
 222 E. Nine Mile Rd.  
 Ferndale, MI 48220

Policy #: MML1043520111  
 Effective From: 7/1/2024 to 7/1/2025

Michigan Municipal League Liability  
 and Property Pool  
 PO Box 2054  
 Southfield, MI 48037-2054

	LIMITS	DEDUCTIBLE	VALUATION
<b><u>Location #1: 222 E. Nine Mile Rd., Ferndale, MI 48220</u></b>			
<b>Building 1 - Library</b>			
Building - Appraisal Date: 2023-09-08	\$5,195,000	\$500	Replacement Cost
Contents	\$2,350,000	\$500	Replacement Cost
<b>Building 2 - Lighting, Flagpole, Fencing, Benches, Etc.</b>			
Property In The Open	\$245,544	\$500	Replacement Cost
<b>Total Property Limit:</b>		<b>\$7,790,544</b>	

**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Inland Marine Schedule for the Ferndale Area District Library**  
**as of 7/1/2024**

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Ferndale Area District Library  
222 E. Nine Mile Rd.  
Ferndale, MI 48220

Michigan Municipal League Liability  
and Property Pool  
PO Box 2054  
Southfield, MI 48037-2054

Policy #: MML1043520111  
Effective From: 7/1/2024 to 7/1/2025

**DESCRIPTION**

Wishing Well

\$1,500

\$250

**1 Inland Marine Items**



**MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL**  
**Crime Schedule for the Ferndale Area District Library**  
**as of 7/1/2024**

Ferndale Area District Library  
 222 E. Nine Mile Rd.  
 Ferndale, MI 48220

Michigan Municipal League Liability  
 and Property Pool  
 PO Box 2054  
 Southfield, MI 48037-2054

Policy #: MML1043520111

Effective From: 7/1/2024 to 7/1/2025

DESCRIPTION	LIMITS	DEDUCTIBLE
Depositors Forgery	\$100,000	\$0
Employee Dishonesty	\$100,000	\$0
Money/Securities Loss Inside	\$100,000	\$0
Money/Securities Loss Outside	\$100,000	\$0
Money Orders/Counterfeit	\$100,000	\$0
Computer Fraud	\$100,000	\$0
Funds Transfer Fraud	\$100,000	\$0
Impersonation Fraud	\$100,000	\$0

**Bonds**

Bond A: Treasurer	\$100,000	N/A
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**Total Number of Bonds = 1**



michigan municipal league

# Liability & Property Pool

## CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE DECLARATIONS

<b>SCHEDULE</b>	<b>Policy #:</b> CYB1043520111
<b>Member:</b> Ferndale Area District Library	
<b>Member Address:</b> 222 E. Nine Mile Rd., Ferndale, MI 48220	
<b>Coverage Period:</b> 07/01/2024 to 07/01/2025	
<b>Aggregate Limit of Liability</b> Aggregate for all Loss, including Claims Expenses subject to the following:	\$100,000
<b>Information Security and Privacy Liability Limit:</b>	\$100,000
<b>Regulatory Defense and Penalties Aggregate Sublimit:</b>	\$20,000
<b>Website Media and Content Liability Limit:</b>	\$100,000
<b>PCI Fines, Expenses and Costs Aggregate Sublimit:</b>	\$10,000
<b>Cyber Extortion Aggregate Sublimit:</b>	\$25,000
<b>First Party Data Protection Aggregate Sublimit:</b>	\$25,000
<b>First Party Network Business Interruption Aggregate Sublimit:</b>	\$25,000
<b>Liability Retention Per Claim or Incident</b>	
<b>Information Security and Privacy Liability:</b>	\$0
<b>Regulatory Defense and Penalties:</b>	\$0
<b>Website Media and Content Liability:</b>	\$0
<b>PCI Fines, Expenses and Costs:</b>	\$0
<b>Cyber Extortion:</b>	\$5,000
<b>First Party Data Protection:</b>	\$5,000
<b>First Party Network Business Interruption:</b>	The greater of \$5,000 or income loss during 12 hour waiting period.
<b>Privacy Breach Response Services Limit of Coverage</b>	
<b>Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses Limit:</b>	\$50,000
<b>Notified Individuals - Notification Services, Call Center Services and Breach Resolution and Mitigation Services Limit</b>	10,000
<b>Privacy Breach Response Services Retention</b>	
<b>Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses:</b>	\$0
<b>Notified Individuals Threshold:</b>	0
<b>Retroactive Date</b>	09/01/2017

Open with ▾

# FERNDALE LIBRARY 2024

## Competitor Plan Offering Side-by-Side

Medical Plan Design:		Blue Cross Blue Shield	
		Simply Blue PPO Platinum \$250 (renewal)	Simply Blue HSA PPO Gold \$1600
		In-Network	In-Network
<b>Deductible (calendar year)</b>			
Employee Only		\$250	\$1,600
Employee + 1, Family		\$500	\$3,200
<b>Coinsurance (Plan Pays)</b>		80/20%	80/20%
<b>Annual Coinsurance Max (employee pays)</b>			
Employee Only		\$1,000	N/A
Employee + 1, Family		\$2,000	N/A
<b>Annual Out-of-Pocket Maximum (employee pays)</b>			
Employee Only		\$6,600	\$4,500
Employee + 1, Family		\$13,200	\$9,000
<b>Hospitalization</b>		80% after Deductible	80% after Deductible
<b>Emergency Room; waived if admitted</b>		\$150 Copay	80% after Deductible
<b>Urgent Care</b>		\$60 Copay	80% after Deductible
<b>Office Visit</b>		\$20 Copay	80% after Deductible
<b>Office Visit - Specialist</b>		\$40 Copay	80% after Deductible
<b>Preventive Care</b>		100% (no Deductible or Copay)	100% (no Deductible or Copay)
<b>Prescription Drugs</b>		Generic: \$10 Preferred Brand: \$40 Non-Preferred Brand: \$80 Preferred Specialty: 15% of approved amount, \$150 max copay Non-Preferred Specialty: 25% of approved amount, \$300 max copay	<u>After Deductible</u> Generic: \$20 Preferred Brand: \$60 Non-Preferred Brand: \$100 Preferred Specialty: 20% of approved amount, \$200 max copay Non-Preferred Specialty: 25% of approved amount, \$300 max copay
<b>Monthly Premium Rates:</b>		<b>Count</b>	
Employee Only		11	Individually Age Rated
Employee + 1		1	Individually Age Rated
Family		0	
<b>Estimated Monthly Premium</b>		<b>12</b>	<b>\$7,756</b>
<b>Estimated Annual Premium*</b>			<b>\$5,555</b>
			<b>\$66,663</b>





**Blue Care  
Network  
of Michigan**

## Group Authorization Agreement for Electronic Signatures

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of the Blue Cross and Blue Shield Association

By signing the box below, the group customer ("Group") agrees to sign the coverage agreement documents ("Agreements") using an electronic signature ("E-Signature"). Group's E-Signature is the legal equivalent of a manual/handwritten signature on the Agreements. By providing Group's E-Signature below, the Group is legally bound by the terms and conditions in the Agreements. Group agrees that no certification authority or other third-party verification is necessary to validate Group's E-Signature, and that the lack of such certification or third-party verification will not in any way affect the enforceability of Group's E-Signature or the Agreements.

Group Name: FERNDALE AREA DISTRICT LIBRARY		
Signature of group contact:	<div style="border: 1px solid black; padding: 2px;"><p>DocuSigned by: <i>Jordan Wright</i> E3AF6065F43C42F...</p></div>	Date: 5/31/2024





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### Small Group Enrollment and Coverage Agreement Terms and Conditions – Part A New Group

Blue Cross Blue Shield of Michigan (BCBSM) will provide health care coverage to Members, i.e., eligible persons enrolled through the group identified below (Group) and participating in Group's employee welfare benefit plan providing health benefits (Group Health Plan or GHP), subject to the terms of applicable certificates and riders (Certificates and Riders), BCBSM's administrative and underwriting requirements, the Group Administrative Guide (Guide) and the following terms and conditions of the Group Enrollment & Coverage Agreement consisting of Part A-Terms and Conditions, Part B-Group Information, and Part C-Coverage Selection (Agreement):

**1. Effective Date; Plan Year.** This Agreement will become effective on the date established by BCBSM ("Effective Date") and only after applicable premiums are paid, and it will continue unless terminated as provided in Section 13. Coverage is renewable annually if Group continues to meet eligibility requirements.

The GHP's Plan Year, as that term is defined in the Patient Protection and Affordable Care Act, as amended, and applicable regulations (collectively, "PPACA"), is the one year period beginning on the Effective Date and ending one year (or less) later on the last day of the month immediately preceding the month in which the Effective Date falls ("Effective Date Month"). Each Plan Year thereafter shall begin on the first day of the Effective Date Month and end one year later.

Notwithstanding the foregoing, if Group identified a different Plan Year for the GHP when applying for coverage under this Agreement, which Plan Year must start the first day of a month ("Plan Year Start Date"), coverage shall begin on the Effective Date and shall continue until the end of the month immediately preceding the next Plan Year Start Date, which also shall be the first Renewal Date (as defined below). Thereafter, coverage under this Agreement shall commence on the Renewal Date and end one year thereafter. "Renewal Date" is the designated date upon which Group annually renews coverage and on which BCBSM's rate re-determination for the next annual coverage period becomes effective.

Group will notify BCBSM at least six months in advance of any change in the GHP Plan Year.

**2. Group as Agent.** For all purposes of this Agreement, including the payment of premiums, Group is agent for all Members. Notice by or to Group will satisfy any notice requirements of this Agreement and applicable Certificates and Riders.

**3. Premiums.** Group must pay all premiums at least one-month in advance of the relevant monthly period. Group must pay all premiums related to any retroactive adjustments expressly permitted by BCBSM's underwriting rules. Refunds or retroactive credits of premium payments or retroactive additions or deletions of Members are not otherwise permitted under this Agreement. All premium rates are guaranteed for the applicable benefit period then in effect except for any government-mandated surcharges or subsidies and except if incorrect rates are identified for an area rated group. In the latter case, BCBSM will notify Group in writing that the rates will be corrected on the next available bill, 90 days following receipt of the notice of incorrect rates. At its discretion, BCBSM may terminate this Agreement immediately if premiums are more than thirty (30) days past due, with termination of coverage retroactive to the last date through which premiums were paid in full.

**4. Eligibility.** In order to be a Member, an enrolled individual must (A) meet the eligibility requirements set by Group and the requirements of BCBSM's underwriting rules, Certificates and Riders, and Part B of this Agreement and (B) be either (i) a proprietor, partner or shareholder actively managing Group's business, or (ii) a full time active employee of Group working at least thirty (30) hours per week or 17.5 to 30 hours per week, if that is the normal workweek for a full time employee and such policy is applied uniformly among all of Group's employees and without regard to health status-related factors. Deviation from 30 hours a week requires prior approval and must be noted in the exception area on Part B. A dependent of a Member shall also be deemed to be a Member if the dependent meets the requirement of (A) above.

Group warrants that all enrolled individuals meet the above requirements and that it will not enroll any ineligible individual. If an ineligible individual is enrolled, Group agrees to indemnify and hold BCBSM harmless and reimburse BCBSM for all benefit payments made on behalf of such individual and any judgment, settlement, costs, expenses and reasonable attorney fees in connection therewith.

Group agrees with all terms as stipulated in this Group Enrollment and Coverage Agreement (Parts A, B & C), on the Enrollment/ Change of Status Form, and in the specified Blue Cross Blue Shield of Michigan Health Care Certificate(s) and Rider(s).

Continued on Page 2

Company Name

FERNDAL AREA DISTRICT LIBRARY

Group Number:

[Redacted Group Number]

DocuSigned by:

Jordan Wright  
JORDAN WRIGHT

Signature of Group Executive :  
Group Executive Name (Print):

Date: 5/31/2024





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of the Blue Cross and Blue Shield Association

## Small Group Enrollment and Coverage Agreement Terms and Conditions – Part A New Group

5. **Enrollment Requirements.** Group may offer the coverage described in Part C of this Agreement to eligible individuals as described in Section 4. To continue coverage, the number of eligible individuals enrolled in a Blue Family Benefit Program (Blue Care Network or Traditional, PPO, or any other program that BCBSM may establish) must at all times equal or exceed BCBSM enrollment, participation and underwriting requirements. The Group agrees to provide BCBSM or its designee with all information required to conduct an annual underwriting review and a payroll audit.
  6. **Eligibility Information.** Group shall provide timely and accurate eligibility information, including Medicare status, and identify all persons subject to the Medicare Secondary Payer statutes and regulations. Group acknowledges that BCBSM will rely upon the accuracy of all eligibility information Group provides, and Group shall indemnify and hold BCBSM harmless against loss, claim or action, including costs, penalties and reasonable attorney fees, arising from the provision of inaccurate eligibility information.
  7. **Enrollment Applications.** Member applications for coverage shall only be submitted according to BCBSM's procedures that are set forth in the Guide. Rehires and persons renewing terminated memberships will be enrolled as new employees/Members. All applicable premiums, including those for any retroactive periods, must be paid before such persons shall be deemed to be eligible for coverage.
  8. **Claims Dispute Procedures.** A Member who disagrees with how a claim was processed may take advantage of BCBSM's routine inquiry procedures. A Member who is still dissatisfied must exhaust all steps of the internal grievance procedures established pursuant to MCL 500.2213 or, if the GHP is subject to the Employee Retirement Income Security Act of 1974 (ERISA), the procedures established pursuant to 29 CFR Part 2560, before seeking other remedies. A Member dissatisfied with the results of the internal grievance procedures may be entitled to request an external review from the Department of Insurance and Financial Services as provided in 2000 PA 251 (MCLA 550.1901 et seq., as amended), or may file suit in a court having jurisdiction as set forth in Section 12. If the GHP is subject to ERISA, a Member may also have a right to file a claim under § 502(a) of ERISA.
  9. **ERISA Fiduciaries.** If the GHP is subject to ERISA, Group or its designee (other than BCBSM) shall be the Plan Administrator of the GHP under ERISA and shall have all of the responsibilities and authority of that position including ensuring compliance with ERISA, preparing and distributing summary plan descriptions, and advising all eligible individuals of: (i) available benefits and any changes in benefits, (ii) termination of coverage for any reason, including the failure to make any payments when due, and (iii) COBRA rights, if any. Group delegates the responsibility and discretionary authority to process and pay claims to BCBSM as "claims administrator" and retains all other responsibilities and duties under ERISA not specifically delegated to BCBSM. BCBSM agrees to assume such responsibility and authority, including any responsibility it may have as a "named fiduciary" (as defined under ERISA §402) for purposes of its claims administration duties, to the extent that under the GHP and ERISA it meets the definition of a "named fiduciary." As the named claims administrator, BCBSM shall have the power and discretion to construe the terms of this Agreement and to determine all questions pertaining to the administration, interpretation, and application of this Agreement and any Certificates and Riders that involve eligibility for benefits and the payment or denial of claims. In addition, the parties agree that BCBSM shall have the responsibility for ensuring that its claims procedures comply with the Department of Labor's Claims Procedures described in 29 C.F.R. Part 2560 and for handling all levels of appeal.
  10. **HIPAA Privacy Notices:** BCBSM and the GHP are an "organized health care arrangement" with respect to protected health information (PHI), as those terms are defined in 45 C.F.R. § 164.50, created or received by BCBSM that relates to individuals who are or who have been participants or beneficiaries in the GHP. BCBSM will comply with the administrative requirements under 45 C.F.R. Parts 160 and 164 and prepare and distribute Notices of Privacy Practices appropriate for Group under 45 C.F.R. § 164.520. Group shall maintain the confidentiality of any PHI that may be disclosed by BCBSM.
  11. **Licensee Status of BCBSM.** This Agreement is between Group and BCBSM, an independent corporation licensed by the Blue Cross and Blue Shield Association (BCBSA), an association of independent Blue Cross and Blue Shield Plans, to use the Blue Cross and Blue Shield names and service marks in Michigan. However, BCBSM is not an agent of BCBSA and, by entering into this Agreement, Group agrees that it made this Agreement based solely on its relationship with BCBSM or its agents. The Group further agrees that BCBSA is not a party to, nor has any obligations under this Agreement, and that no obligations are created or implied by this language.
  12. **Litigation.** Any suit arising out of this Agreement or any Certificates and Riders must be filed within 3 years after the cause of action arose and, unless pre-empted by ERISA, shall be brought in a Michigan court of competent jurisdiction. Under no circumstances may Group, the GHP, or a Member file suit before exhausting the internal BCBSM-administered steps of the applicable grievance procedure referenced in Section 8. However, exercising any rights described in Section 8 shall not extend the 3-year period in which any suit may be filed.
  13. **Termination.** Upon thirty (30) days written notice, either party may terminate this Agreement for any reason consistent with applicable law. BCBSM may also terminate this Agreement as described in Section 3 above.
  14. **Assignment and Waiver.** Neither party may assign this Agreement without the written permission of the other party. Any assignment by Group without BCBSM's written permission shall be deemed a voluntary termination of this Agreement by Group. The waiver by a party of any breach of this Agreement by the other party shall not constitute a waiver of any subsequent breach of this Agreement.
- The Group will immediately notify BCBSM in writing of any Change in Control, any change in Group's name, identity, ownership, or legal organizational structure, any change in, or addition to, a location of Group's place of business, and any merger, combination, sale of assets, or other similar material transaction in which Group is involved. For purposes of this Agreement, a "Change in Control" shall be deemed to be an assignment requiring BCBSM's consent and shall mean an event resulting in a change in the beneficial ownership of Group of 50% or more immediately after the event compared to one year before the event. "Beneficial ownership" means actual ownership or the right, directly or indirectly, to control voting power associated with ownership interests in Group.

Continued on Page 3





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of the Blue Cross and Blue Shield Association

## Terms and Conditions – con't Part A New Group

- 15. Exclusions.** Notwithstanding anything contained in this Agreement, BCBSM will have no obligation to Group for any coverage not specified in the applicable Certificate and Riders, nor for any coverage that Group, in whole or in part, contracts with other carriers to provide on behalf of Group. The Group agrees to indemnify and hold BCBSM harmless against any loss, claims, actions, and damages, including costs and reasonable attorneys' fees, that may arise from any coverage not so provided by BCBSM.
- 16. Entire Agreement; Amendment.** This Agreement, which, as defined, includes Parts A, B and C, together with any attachments, is the entire agreement between BCBSM and Group and supersedes all other agreements, oral or written, between the parties regarding the same subject matter. This Agreement may only be amended by written document signed by the parties, provided, however that this Agreement may be amended by BCBSM upon written notice to Group in order to facilitate compliance with applicable regulatory requirements, changes in regulations, or reporting requirements or data disclosure provided such amendment is applicable to all BCBSM Groups that would be similarly affected by the regulation in question. BCBSM will provide thirty (30) calendar days notice of any such amendment and regulatory provision, unless a shorter notice is necessary in order to accomplish regulatory compliance.
- Upon request by Group BCBSM will consult with Group regarding the regulatory basis for any amendment to this Agreement as a result of regulatory requirements.
- 17. Severability.** If any provision of this Agreement is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.
- 18. Governing Law.** This Agreement is entered into in Michigan and, except as may be pre-empted by ERISA, shall be construed according to the laws of Michigan.
- 19. Quality Programs:** Claims incurred by Enrollees include amounts that BCBSM reimburses health care providers, including reimbursement tied to value in accordance with "Quality Programs," which are governed by separate agreements with health care providers and are designed to improve health care outcomes and control health care costs. BCBSM has adopted a provider payment model that includes both fee-based and value-based reimbursement. BCBSM does not unbundle claims and does not retain any component of claims as compensation.
- BCBSM negotiates provider reimbursement rates on its own behalf and makes those rates available to customers through its products and networks. The reimbursement rates can, and often do, vary from provider to provider. Providers may qualify for higher reimbursement rates for satisfying requirements of certain BCBSM Quality Programs, including, for example, Pay-for-Performance rates and Value Based Contracting rates earned by hospitals and Patient Centered Medical Home rates earned by physicians. Providers may also receive reward and incentive payments from BCBSM Quality Programs funded through an allocation from provider reimbursement or other agreed upon methods. Such allocations may be to a pooled fund from which value-based payments to providers are made. For example, pursuant to the Physician Group Incentive Program (PGIP), physicians agree to allocate a percentage of each claim to a PGIP fund, which in turn makes reward payments to eligible physician organizations demonstrating particular quality and pays physician organizations for participation in collaborative initiatives.
- Provider reimbursement rates also capture provider commitments to BCBSM Quality Programs. For example, hospitals participating in Hospital Collaborative Quality Initiatives agree to allocate a portion of their reimbursement to fund inter-hospital quality initiatives.
- Value based reimbursement includes other obligations and entitlements pursuant to other Quality Programs funded in a similar manner to those described above. Additional information is available from BCBSM account representatives and at [www.valuepartnerships.com](http://www.valuepartnerships.com).

Continued on Page 4



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**Terms and Conditions – con't**  
**Part A New Group**

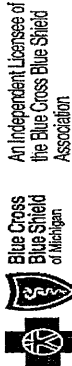
**20. Status Changes Requests.** Group represents that any eligibility and status changes it requests are compliant with and permissible under applicable state and federal law, including PPACA, and agrees that it will only request eligibility and status change requests that are compliant with and permissible under applicable state and federal law, including PPACA.

**21. Compliance with Law; Penalties.** Group agrees to abide by all applicable state and federal law, including but not limited to PPACA. Any penalties, excise taxes, or similar charges ("Penalties") imposed on Group or BCBSM for the failure of either to comply with PPACA shall be allocated between BCBSM and Group on a basis proportional to the respective fault of the parties with respect to such failure.

In the event that BCBSM pays any portion of the Penalties for which Group was responsible, Group shall indemnify and hold BCBSM harmless against loss, claim or action, including costs, penalties and reasonable attorney fees, arising from Group's failure to pay such Penalties.

**22. Group Disclosure of Other Coverage Vendors.** Group agrees that, to the extent that BCBSM does not provide to GHP's participants all "essential health benefits," as defined by PPACA, Group shall identify for BCBSM all those vendors ("Vendors") that are also providing essential health benefits to GHP's participants, the benefits the Vendors are providing to them, the number of participants receiving such benefits, and the cost sharing arrangements for such benefits. In addition, Group shall cause its officers, directors, employees, and representatives and Vendor's officers, directors, employees, and representatives to fully and timely cooperate with BCBSM and provide it with the necessary information for BCBSM to (a) determine the correct medical loss ratio (MLR) and make such other determinations as are required by PPACA with respect to the GHP and (b) ensure its compliance and that of the GHP with PPACA to the extent BCBSM is obligated to do so by law or by contract. This information includes, but is not limited to, social security numbers or other forms of government identification numbers of each GHP participant.





## Terms and Conditions – con't Part A New Group

Group authorizes all Vendors to, and shall inform the Vendors in Group's contract with them that they must, effective on the beginning of Group's first plan year on or after January 1, 2014, disclose to BCBSM on a daily basis (or some other regularly scheduled period as determined by BCBSM) all claims data for the essential health benefit(s) for GHP participants that they possess so that BCBSM may properly determine whether the maximum out-of-pocket amount is in compliance with PPACA.

**23. Other Data Requirements.** Group agrees to provide to BCBSM all data reasonably necessary for BCBSM to comply with the requirements of PPACA or other applicable federal or state law. Such data includes, but is not limited to, data needed to comply with any reporting or other requirement of PPACA, e.g., the employer's share of any premium and social security and tax identification numbers. Group certifies that if it fails to provide all the data in the manner requested and if it has provided such information to BCBSM in response to a previous request, then Group shall be deemed to have certified to BCBSM that such information previously supplied remains correct and can be relied upon.

Group and Group's Vendors will maintain relevant books, records, policies, procedures, internal practices, and/or data logs relating to this Agreement in a manner that permits review for a period of seven (7) years (ten (10) years in the case of Medicare/Medicaid transactions) after the expiration of this Agreement. With reasonable notice and during usual business hours, BCBSM, or its designated third party (with appropriate confidentiality obligations), may audit those relevant books, records, policies, procedures, internal practices, and/or data logs of Group and/or its Vendors, as necessary to verify calculations related to the imposition of any taxes and fees under PPACA or other federal or state laws and to ensure compliance with this Agreement and any applicable federal and state laws. Group shall cooperate with BCBSM in all reasonable respects in connection with such audits.

BCBSM's failure to detect, failure to notify Group of detection, or failure to require Group's remediation of any unsatisfactory practices, does not relieve Group of its responsibility to comply with this Agreement or applicable law, does not constitute acceptance of such practice, and does not constitute a waiver of BCBSM's enforcement rights under this Agreement or applicable law.

If Group conducts, or contracts to have conducted, an internal audit or review of the services performed under any agreement with BCBSM, Group shall provide BCBSM with a copy of such audit or review within thirty (30) days of BCBSM's written request. This also applies to audits/reviews performed by or at the request of any federal or state regulatory agencies of BCBSM services. The selection of an independent auditor by Group to conduct an internal audit of Group does not preclude BCBSM from conducting an audit in accordance with the terms contained herein. The provisions of this Section shall survive the termination of this Agreement.

**24. Group Health Plan Type; Medical Loss Ratio Rebate; Attestation.** Concurrently with the signing of this Agreement and each renewal, Group will provide BCBSM with a written certificate in form and substance satisfactory to BCBSM certifying to BCBSM whether the GHP is an ERISA plan, a non-federal governmental plan, or an ERISA-exempt church plan. If Group is an ERISA-exempt church plan, Group will provide BCBSM with an attestation, in form and substance satisfactory to BCBSM, providing written assurance that medical loss ratio rebates, if any, will be used for the benefit of then current subscribers in a manner consistent with 45 CFR §158.242(b).

**25. Grandfather Status; Women's Preventive Care Religious Exemption.** Group acknowledges and agrees that unless a written certificate of Group's PPACA grandfather status and indemnity in form and substance satisfactory to BCBSM was previously provided to BCBSM by Group or, for a Group new to BCBSM as of January 1, 2013, was provided to and accepted by BCBSM concurrently with the signing of this Agreement, Group will be considered non-grandfathered for all purposes. Notwithstanding any other provision, Groups of 50 or fewer FTE employees will be treated as non-grandfathered for all purposes.

In addition, Group acknowledges that the health care coverages provided to its Enrollees will include recommended women's preventive health services without cost sharing (as required by PPACA) unless it (i) is a grandfathered group health plan that has not provided such coverage or (ii) qualifies as either an exempt group health plan or one eligible for the temporary safe harbor under PPACA and has provided a certificate to that effect in form and substance satisfactory to BCBSM.

**26. Record Access.** Group will maintain adequate operational, financial and administrative records, contracts, books, files and other documentation directly or indirectly related to the performance undertaken by this Agreement (collectively referred to as "Records"). Such Records at a minimum shall be sufficient to enable BCBSM to enforce its rights under the Agreement, to determine whether the Agreement is being performed by Group in accordance with applicable laws, and for BCBSM compliance with laws as may be related to performance under this Agreement. Records also includes but is not limited to any records that pertain to any aspect of data reported to the Department of Health and Human Services or that pertain to rebate payments made and calculated under 45 Code of Federal Regulations Part 158, "Issuer Use of Premium Revenue: Reporting and Rebate Requirements" including but not limited to all administrative and financial books and records.

Group agrees that BCBSM and Government Authorities will have the right to access, audit, copy, evaluate, and inspect Records and that BCBSM and Government Authorities have the right to access all of Group personnel, premises, facilities, equipment and computers and other electronic systems to inspect, copy, evaluate and audit Group's performance under the Agreement or which pertains to any aspect of data reported to Department of Health and Human Services or that pertain to rebate payments made and calculated under 45 Code of Federal Regulations Part 158.

Group will provide immediate notice by telephone to be followed with written notice within three (3) business days, of receipt of any non-routine request from any Government Authority for records and/or access to Group's personnel, premises, facilities, equipment and computers and other electronic systems. Group shall provide BCBSM with copies of all Records inspected, evaluated, and audited, including but not limited to all Records of which any Government Authority made copies.

The terms of this Section will remain in effect for the longer of ten years from (i) the termination of this Agreement, (ii) completion of the audit, or (iii) such other time frame as required by federal or state law or a Government Authority.



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## Terms and Conditions – con't Part A New Group

**27. Summary of Benefits and Coverage (SBC).** This provision applies only where Group and GHP are not exempt from federal SBC rules and regulations. BCBSM and Group agree to the following responsibilities for creation and distribution of SBCs:

BCBSM Responsibilities:

1. *Creation.* BCBSM shall create an SBC for each of Group's applicable BCBSM coverages.
2. *Distribution.* BCBSM shall provide Group with an SBC for applicable Group coverages as follows:
  - Group Quotes. BCBSM will provide the applicable SBC with a Group quote to Group or to Group's Agent, as the case may be, upon request where Group or Group's Agent requests a quote from BCBSM.
  - Website Posting. BCBSM will post Group SBCs for applicable BCBSM coverage to Group Secured, Agent Secured, and Member Secured Services websites.
  - Renewal. BCBSM will provide Group, either directly or through Group's Agent, with a renewal package containing the website address to access applicable SBCs for BCBSM coverages.
  - Upon Request. BCBSM will, upon request from a participant or beneficiary, provide him/her with the SBC for the coverage in which he/she is enrolled. BCBSM will provide Group with applicable SBCs for BCBSM coverages upon Group request.
3. *SBC Update.* BCBSM will seasonably update Group SBCs for applicable BCBSM coverages following a change in BCBSM coverage or in the context of a Notice of Material Modification affecting a previously issued SBC for BCBSM coverage.

Group Responsibilities:

1. *Dissemination.* Group shall be solely responsible for disseminating an electronic copy (via the internet or otherwise) or a paper copy of the applicable SBC to participants and beneficiaries (including pre-enrollees) in a manner compliant with (a) the Employee Retirement Income Security Act (ERISA, as amended), if applicable; (b) all the requirements of Section 2715 of the Public Health Service Act (PHSA) as added by Section 1001 of PPACA; (c) any applicable regulations implementing PHSA Section 2715 codified in the Code of Federal Regulations; and, (d) any sub-regulatory guidance regarding PHSA Section 2715. The circumstance under which Group shall provide an SBC to participants and beneficiaries, within the time permitted by law, include but may not be limited to upon request, application, open enrollment, renewal, special enrollment, and change in coverage between application and effective date of coverage.
2. *Delivery to Agent.* Group agrees that if it has an Agent for renewal, BCBSM can deliver the SBC to Agent electronically or in print form, and such delivery to the Agent will be delivery to Group.
3. *Updated Information.* In advance of the next renewal year, within the time period designated by BCBSM, Group shall provide BCBSM with all necessary benefit information to enable BCBSM to provide Group applicable SBCs as required by this Agreement.
4. *Updated SBC with Notice of Material Modification.* Group agrees that it will provide an updated SBC to its participants and beneficiaries in accordance with the requirements set forth in the statutes and regulations where there is a Notice of Material Modification.
5. *Notice of Failure to Deliver.* Group will notify BCBSM immediately if it fails to deliver the SBC to participants and beneficiaries.
6. *Correction of Known Violation.* Group agrees that it will correct any known violation of the SBC rules as soon as practicable if it has information to do so; and, if it does not have the information necessary to make the correction, communicates with participants and beneficiaries regarding any violation and take steps to prevent future violations.
7. *Electronic Distribution of SBC.* Group agrees to promptly register for Group Secured Services website by visiting [bcbsm.com](http://bcbsm.com) and completing the registration process. Group consents to and agrees that delivery of any applicable SBC by BCBSM may be through Group's Secured Services website. BCBSM will provide a print copy of any applicable SBC to Group free of charge upon request. SBCs posted by BCBSM to Group's Secured Services website will be updated as required and previous versions may be removed by BCBSM.
8. *Group Internal Intranet Website.* Group agrees that if it provides participants and beneficiaries access in an electronic medium to BCBSM SBCs through Group's internal intranet or by similar means that electronic access will be to a "read-only" SBC but in a readily accessible form which can be retained and printed, and that it will timely post updated SBCs as may be provided by BCBSM and to timely remove previous versions which have been updated.
9. *Group Receipt of SBC.* Group acknowledges that SBCs for applicable BCBSM coverage have been provided either prior to or concurrently with BCBSM's delivery of this Agreement for signature by Group.
10. *Indemnity.* Group shall indemnify and hold BCBSM harmless against loss, claim or action, including costs, penalties and reasonable attorney fees, arising from Group's failure to deliver the SBCs as described above.
11. *Notice of Material Modification.* Group has sole responsibility to provide written notice to enrollees of any material modification in any of the terms of the plan or coverage that would affect the content of the SBC, that is not reflected in the most recently provided SBC, and that occurs other than in connection with a renewal or reissuance of coverage, and Group agrees that such notice will be provided not later than 60 days prior to the date on which the modification will become effective.

## 28. Copayments - BlueCard Program.

Exhibit 1 attached to this Agreement describes the BlueCard Program available through the BCBSA. If the BCBSA revises the disclosure in Exhibit 1, BCBSM will give Group notice with a new Exhibit 1, which will automatically become part of this Agreement sixty (60) days after notice has been given.

**Continued on Page 7**



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## Terms and Conditions – Part A New Group Exhibit 1 BlueCard Program

### Out-of-Area Services

#### Overview

Blue Cross Blue Shield of Michigan ("BCBSM") has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as "Inter-Plan Arrangements." These Inter-Plan Arrangements operate under rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you, the Member, access healthcare services outside the geographic area we serve, the claim for those services may be processed through one of these Inter-Plan Arrangements. The Inter-Plan Arrangements are described generally below.

Typically, when accessing care outside the geographic area BCBSM serves, you obtain care from healthcare providers that have a contractual agreement ("participating providers") with the local Blue Cross and/or Blue Shield Licensee in that other geographic area ("Host Blue"). In some instances, you may obtain care from providers in the Host Blue geographic area that do not have a contractual agreement ("nonparticipating providers") with the Host Blue. BCBSM remains responsible for fulfilling our contractual obligations to you. Our payment practices in both instances are described below.

#### Inter-Plan Arrangements Eligibility – Claim Types

All claim types are eligible to be processed through Inter-Plan Arrangements, as described above, except for all Dental Care Benefits except when paid as medical claims/benefits, and those Prescription Drug Benefits or Vision Care Benefits that may be administered by a third party contracted by BCBSM to provide the specific service or services.

#### A. BlueCard® Program

The BlueCard® Program is an Inter-Plan Arrangement. Under this Arrangement, when you access Out-of-Area Covered Healthcare Services outside the BCBSM Service Area, the Host Blue will be responsible for contracting and handling all interactions with its participating providers.

The financial terms of the BlueCard Program are described generally below.

#### Liability Calculation Method Per Claim

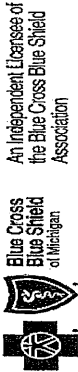
Unless subject to a fixed dollar Copayment, the calculation of the Member liability on claims for Out-of-Area Covered Healthcare Services processed through the BlueCard Program will be based on the lower of the providers billed charges for Out-of-Area Covered Healthcare Services or the negotiated price made available to us by the Host Blue.

Host Blues determine a negotiated price, which is reflected in the terms of each Host Blue's healthcare provider contracts. The negotiated price made available to BCBSM by the Host Blue may be represented by one of the following:

- (i) An actual price. An actual price is a negotiated rate of payment in effect at the time a claim is processed without any other increases or decreases; or
- (ii) An estimated price. An estimated price is a negotiated rate of payment in effect at the time a claim is processed, reduced or increased by a percentage to take into account certain payments negotiated with the provider and other claim- and non-claim-related transactions. Such transactions may include, but are not limited to, anti-fraud and abuse recoveries, provider refunds not applied on a claim-specific basis, retrospective settlements and performance-related bonuses or incentives; or
- (iii) An average price. An average price is a percentage of billed charges for Out-of-Area Covered Healthcare Services in effect at the time a claim is processed representing the aggregate payments negotiated by the Host Blue with all of its providers or a similar classification of its providers and other claim- and non-claim-related transactions. Such transactions may include the same ones as noted above for an estimated price.

The Host Blue determines whether or not it will use an actual price, an estimated price or an average price. The use of estimated or average pricing may result in a difference (positive or negative) between the price you pay on a specific claim and the actual amount the Host Blue pays to the provider. However, the BlueCard Program requires that the amount paid by the Member is a final price; no future price adjustment will result in increases or decreases to the pricing of past claims.

**Continued on Page 8**



**Terms and Conditions – Part A New Group  
Exhibit 1  
BlueCard Program – con't**

**B. Nonparticipating Providers Outside of the BCBSM Service Area**

**1. Member Liability Calculation**

When Out-of-Area Covered Healthcare Services are provided outside of the BCBSM Service Area by nonparticipating providers, the amount(s) you pay for such services will generally be based on either the Host Blue's nonparticipating provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be responsible for the difference between the amount that the nonparticipating healthcare provider bills and the payment BCBSM will make for Out-of-Area Covered Healthcare Services as set forth in this paragraph. Payments for out-of-network emergency services will be governed by applicable federal and state law.

**2. Exceptions**

In some exception cases, BCBSM may pay claims from nonparticipating providers for Out-of-Area Covered Healthcare Services based on the provider's billed charge. This may occur in situations where you did not have reasonable access to a participating provider, as determined by BCBSM in our sole and absolute discretion or by applicable state law. In other exception cases, BCBSM may pay such a claim based on the payment BCBSM would make if BCBSM were paying a nonparticipating provider for the same Covered Healthcare Services inside of BCBSM Service Area, as described elsewhere in this contract. This may occur where the Host Blue's corresponding payment would be more than BCBSM in-Service Area nonparticipating provider payment. BCBSM may choose to negotiate a payment with such a provider on an exception basis.

Unless otherwise stated, in any of these exception situations, you may be responsible for the difference between the amount that the nonparticipating provider bills and the payment BCBSM will make for the covered services as set forth in this paragraph.

**C. Blue Cross Blue Shield Global Core Program**

If you are outside the United States, (the Commonwealth of Puerto Rico and the U.S. Virgin Islands) (hereinafter: "Blue Cross Blue Shield Global Core Service Area"), you may be able to take advantage of the Blue Cross Blue Shield Global Core Program when accessing Covered Healthcare Services. The Blue Cross Blue Shield Global Core Program is unlike the BlueCard Program available in the United States, the Commonwealth of Puerto Rico and the U.S. Virgin Islands in certain ways. For instance, although the Blue Cross Blue Shield Global Core Program assists you with accessing a network of inpatient, outpatient and professional providers, the network is not served by a Host Blue. As such, when you receive care from providers outside the United States, the Commonwealth of Puerto Rico and the U.S. Virgin Islands, you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for these services.

**• Inpatient Services**

In most cases, if you contact the Blue Cross Blue Shield Global Core Service Center for assistance, hospitals will not require you to pay for covered inpatient hospital services, except for their any cost sharing you may owe. In such cases, the Blue Cross Blue Shield Global Core Program contracting hospital will submit your claims to the Blue Cross Blue Shield Global Core Service Center to initiate claims processing. However, if you paid in full at the time of service, you must submit a claim to obtain reimbursement for Covered Services. You must contact us to obtain Pre-certification for non-emergency inpatient services.

**• Outpatient Services**

Physicians, urgent care centers and other outpatient providers located outside the Blue Cross Blue Shield Global Core Service Area will typically require you to pay in full at the time of service. You must submit a claim to obtain reimbursement for Covered Healthcare Services.

**• Submitting a Blue Cross Blue Shield Global Claim**

When you pay for Covered Services outside the Blue Cross Blue Shield Global Core Service Area, you must submit a claim to obtain reimbursement. For institutional and professional claims, you should complete a Blue Cross Blue Shield Global Core claim form and send the claim form with the provider's itemized bill(s) to the Blue Cross Blue Shield Global Core Service Center (the address is on the form) to initiate claims processing. The claim form is available from us, the Blue Cross Blue Shield Global Core Service Center or online at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com). If you need assistance with the claim submissions, you should call the Blue Cross Blue Shield Global Core Service Center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week.





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# Group Enrollment & Coverage Agreement

Federal Tax ID Number: 47-2523284

## Part C – Coverage Selection

Company Name (Full Legal Name): FERNDALE AREA DISTRICT LIBRARY		Customer ID: 410290
Location Segment Name: GS-New_1		Order IDs? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>Certificate/Rider Options</b>		
Elective Abortion: Yes	With Ortho: No	Effective Date: 07/01/2024
	Waived Dental Waiting Period: <input type="checkbox"/>	Dental Voluntary / Non-Voluntary: Vision Voluntary / Non-Voluntary: Non-Voluntary
Freestanding Dental: No	Freestanding Vision: No	
<input type="checkbox"/> Third party pediatric dental coverage. Requires dental coverage attestation.		

### SELECTED PACKAGES & OPTIONAL RIDERS

Group Segment Name	Medical/Surg.	Dental	Vision
GS-New_1 Package: GS-New_1	2024 Simply Blue <sup>SM</sup> HSA PPO Gold Option 1 W/Elective Abortion	Blue Dental <sup>SM</sup> PPO 100/80/50 (80/50/50) 1250 SG	Blue Vision <sup>SM</sup> 12/12/12 \$5/\$10

For Blue Voluntary Plans, (i) BCBSM/BCBSM will automatically provide the pediatric dental EHB to Refusing Subscribers and/or their dependents who otherwise qualify for pediatric dental EHBs and (ii) Group will pay an additional fee to BCBSM/BCBSM for each Qualifying Individual equal to the standard BCBSM/BCBSM charge in effect on the Effective Date for pediatric dental benefits.

### CDH Benefits

Spending Account Manager: Health Equity

CDH Products: Health Savings Account

### CDH Plans:

2024 Simply Blue<sup>SM</sup> HSA PPO Gold Option 1 W/Elective Abortion

Blue Dental<sup>SM</sup> PPO 100/80/50 (80/50/50) 1250 SG

Blue Vision<sup>SM</sup> 12/12/12 \$5/\$10

### Package Offered

GS-New\_1



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Part C cont't (2)

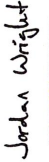
<b>Company Name (Full Legal Name):</b> FERNDALE AREA DISTRICT LIBRARY	<b>Customer ID:</b> 410290
<b>Group Segment Name:</b> GS-New_1	<b>Order IDs?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<b>Effective Date:</b> 07/01/2024

[Blue Cross Blue Shield of Michigan Use Only]

Business Type:

The Group agrees with all terms as stipulated in this Benefit Change - Part C and in specified Blue Cross Blue Shield of Michigan Health Care Certificate(s) and Rider(s).

Signature of Group Executive on behalf of the Group and the Group Health Plan:

DocuSigned by:  
  
 E3AF6065F43C42F...

Date: 5/31/2024

<b>Effective Date:</b> 07/01/2024	<b>BCBSM Inventory Date:</b>
<b>Billing Cycle Date:</b>	<b>Sales Office Code:</b>
<b>Current Rate Renewal Date:</b> 07/01/2025	<b>Mail Code:</b>
	<b>Territory Code:</b>
	<b>Control Code:</b>
	<b>Cluster Code:</b>
	<b>SIC Code:</b>
	<b>County Code:</b> OAKLAND



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Part C cont'd (3)

Company Name (Full Legal Name):	FERNDALE AREA DISTRICT LIBRARY	Customer ID:	410290
Group Segment Name:	GS-New_1	Order IDs?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
		Effective Date:	07/01/2024

**GROUP REIMBURSEMENT POLICY ACKNOWLEDGEMENT**

By signing this document, Group agrees that deductibles, coinsurance, and copayments under

- Simple Blue
- Simple Blue Routine Care
- Simple Blue HSA (may be paired with an HSA only, to which the Employer may contribute)
- Healthy Blue Achieve
- Community Blue Plan 19
- Community Blue Plan 20
- All BCBSM plans, except:
  - BCBSM HRA is allowed on BCBSM deductible products
  - BCBSM HSA can be paired with an HSA account, to which the employer may contribute
- Any BCBSM prescription drug coverage
- Any BCBSM prescription drug coverage\*

\*Applies to groups of 51 or more FTEs with fewer than 100 enrolled.

Will not be reimbursed by any third party administrator, any employer-funded reimbursement arrangement or any fully-insured plan (whether employer or employee funded). Rules for Flexible Spending Accounts (FSAs): Employee-funded FSAs are allowed for all plans. Employer FSA contributions of up to \$250 per contract are allowed, with the following exceptions: BCBSM's Healthy Blue Achieve and BCBSM's Healthy Blue Living.

Group understands that failure to adhere to this agreement could result in Blue Cross Blue Shield of Michigan or Blue Care Network taking either of the following actions: (1) refuse to renew the group's coverage; or (2) terminate the group's coverage. BCBSM may adjust the premiums for the coverage.

Group Decision Maker signature: Jordan Wright Date: 5/31/2024

Group Decision Maker Name (Print): Jordan Wright

BCBSM Group number/suffixes; BCBSM Group number/subgroups/classes: \_\_\_\_\_





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Blue Shield Association

<b>Part C cont't (4)</b>	
<b>Company Name (Full Legal Name):</b> FERNDALE AREA DISTRICT LIBRARY	<b>Customer ID:</b> 410290
<b>Group Segment Name:</b> GS-New_1	<b>Order IDs?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<b>Effective Date:</b> 07/01/2024

**IMPORTANT NOTICE OF SMALL GROUP REIMBURSEMENT POLICY**

The Patient Protection and Affordable Care Act, as amended (PPACA), and related federal and state regulations require BCBSM's and BCBSM's underwritten Small Group Products to be filed and approved with specified Actuarial Values (AV) or "metal levels." The AV of such products, including those used with an employer-funded health reimbursement arrangement (HRA) or health savings account (HSA), may be impacted if an employer contributes to a Member's policy, HRA, or HSA an amount that differs from that shown on Part C of the Group Enrollment and Coverage Agreement (Part C). Should an employer do so, BCBSM or BCBSM may refuse to sell the plan to the employer.

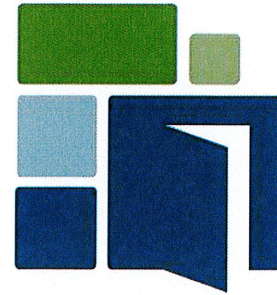
Group may permit employee-funded flexible spending accounts (FSAs) for any plan, provided, however, that Group FSA contributions may not exceed \$250 per contract, with the following exceptions: BCBSM's Healthy Blue Achieve and BCBSM's Healthy Blue Living.

Deductibles, co-insurance or copays for non-HSA or non-HRA plans cannot be reimbursed except as specified in Part C.





**Ferndale**  
AREA DISTRICT LIBRARY



**Strategic Plan  
2022-2025**

Adopted by the Ferndale Area District Library Board of Directors on November 17, 2022.

Strategic Plan Facilitators: Pam Seabolt and Lissa Krull  
Midwest Collaborative for Library Services

## **Acknowledgments**

The development of the strategic plan took many hours and the dedicated effort of many people. We would like to extend our sincere thanks to all those who helped make this plan a reality.

- The Library staff and management for their contributions to the process, and who will ultimately make this plan succeed.
- The members of the Library Board of Directors for their participation and support of the process.

Jenny Marr  
Library Director

### **Strategic Planning Committee**

Judeen Bartos, Board President  
Adrienne Fazzolara, Board Vice-President  
Kevin Yezbick, Board Treasurer  
Kelly Farrah, Board Secretary  
Meghan Evoy, Board Member  
Amanda Hanlin, Board Member  
Daniel Hooper, Board Member  
Jordan Wright, Assistant Director  
Jenny Marr, Director

### **Operational Retreat Members**

Everett Pine, Head of Youth Services  
Ed Burns, Retiring Head of Adult Services  
Krickit Hoekstra, Incoming Head of Adult Services  
Kelly Bennett, Head of Circulation

Jeff Milo, Marketing Coordinator  
Jordan Wright, Assistant Director  
Jenny Marr, Library Director

## **Executive Summary**

In order to guide this effort, the Board elected to work with consultants at the Midwest Collaborative for Library Services of Lansing, MI, to facilitate a strategic planning process that would help to align library services with the aspirations and needs of the community.

Based on the work of the Harwood Institute for Public Innovation, community members were asked “What kind of community do you want?” and “How can the library help?”

The Strategic Planning Committee recommended the adoption of four key strategic priorities for the period 2022-2025. The priorities are:

### **PRIORITY 1: *Reimagine Outreach***

Foster public engagement, personal connectiveness, and presence in public spaces throughout the City.

### **PRIORITY 2: *Strengthen Inclusiveness***

Identify, reach, and welcome underrepresented perspectives.

### **PRIORITY 3: *Enhance Responsiveness***

Re-evaluate and adapt services to meet the ever-changing needs of the community.

### **PRIORITY 4: *Raise Awareness***

Advocate for libraries by championing literacy and defending access, diversity, and equity.

## Overview of the Planning Process

1. The Library Board approved working with consultants from the Midwest Collaborative for Library Services (MCLS) to facilitate the creation of a new strategic plan that would be based on community needs. MCLS, based in Lansing, MI, is a non-profit, member-driven organization whose mission is to facilitate sharing resources and to collaborate with other organizations to benefit Michigan and Indiana libraries. MCLS uses a planning process based on the Harwood Institute for Public Innovation's "Turning Outward" approach. "Turning Outward" is a process that entails taking steps to better understand communities; changing processes and thinking to make conversations more community-focused; being proactive to community issues; and putting community aspirations first.
2. A nine-person Strategic Planning Committee was assembled, which included the Library Board, the Library Director, and the Library Assistant Director.
3. The Strategic Planning Committee met on March 19, 2022, and participated in a SOAR analysis of the library, identifying strengths, opportunities, aspirations, and results. The strengths created a summary of what is valued. Aspirations became the basis of the library's vision for the next three years, and opportunities resulted in the identification of four key strategic priorities.
4. On April 26, 2022, the MCLS consultant returned to the Ferndale Area Public Library to work with Library management on the creation of a tactical plan to address the key strategic directions that were identified by the Strategic Planning Committee. The group answered the questions for each priority: "How will the patron benefit?"; "How will the community benefit?"; "What activities might occur?"; "What will success look like?"; and "What organizational issues will need to be addressed including facilities, technology, policies, staffing, etc.?" This work created the basis for the development of goals, objectives, and potential activities that make up the three-year strategic plan.
5. After meeting with the MCLS Consultant, the Director developed targets and timelines for the objectives and develop a method to collect and report the data on the progress of the objectives. An implementation plan to enact the strategies and organizational competencies throughout the 3-year period of the plan was also created.



## **MISSION**

The Ferndale Area District Library strengthens the community by providing access to materials and services that inform, enrich, entertain, and empower.

## **HOW WE DO IT**

As the community's great, big living room: we are a hub of learning and engagement for all ages and interests. Our innovative and creative staff push the boundaries of traditional library service and welcome all into our spaces. We appreciate and acknowledge the support our community, our patrons, and our Friends have for us as we dedicate ourselves to "fit Ferndale".

## **VISION**

The Ferndale Area District Library is a leader in building and sustaining Ferndale as a creative city that attracts and nurtures talent, mobilizes ideas, stimulates innovation, and encourages diversity. The library is a center of cultural vitality and participation that enhances the quality of life for all Ferndale residents.

## **STRATEGIC PRIORITIES 2022-2025**

### **REIMAGINE OUTREACH**

Foster public engagement, personal connectiveness, and presence in public spaces throughout the City.

### **STRENGTHEN INCLUSIVENESS**

Identify, reach, and welcome underrepresented perspectives.

### **ENHANCE RESPONSIVENESS**

Re-evaluate and adapt services to meet the ever-changing needs of the community.

### **RAISE AWARENESS**

Advocate for libraries by championing literacy and defending access, diversity, and equity.



## **STRATEGIC PRIORITIES AND GOALS**

### **REIMAGINE OUTREACH**

Foster public engagement, personal connectiveness, and presence in public spaces throughout the City.

**GOAL 1** Take the Library outside of its walls and meet people where they are.

**GOAL 2** Seek out and strengthen diverse community partnerships.

### **STRENGTHEN INCLUSIVENESS**

Identify, reach, and welcome underrepresented perspectives.

**GOAL 1** Embed diversity, equity, and inclusion in all we do.

**GOAL 2** Create programs, services, and collections in response to, and with our community.

### **ENHANCE RESPONSIVENESS**

Re-evaluate and adapt services to meet the ever-changing needs of the community.

**GOAL 1** Make it convenient to connect with and use the Library.

**GOAL 2** Seek out opportunities to contribute and enrich the community's wellbeing.

### **RAISE AWARENESS**

Advocate for libraries by championing literacy and defending access, diversity, and equity.

**GOAL 1** Ignite public consciousness of the value of public libraries and intellectual freedom.

**GOAL 2** Amplify our impact through collaborations, partnerships, and leadership roles at local, state, and national levels.

## **PRIORITIES, GOALS, OBJECTIVES & POTENTIAL ACTIVITIES**

The Ferndale Area District Library’s goals address the strategic priorities and aspirations identified by participants during the planning process. These goals serve as a roadmap for the next few years. Although these goals do not cover all of the Library’s work, they are intended to set a strategic direction for the life of this plan. The objectives are performance measures that indicate “how much” and “by when.” The potential strategies are specific activities that the Library will undertake to achieve the objectives and goals. The goals will remain constant while objectives and potential strategies may evolve.

### **STRATEGIC PRIORITY 1: Reimagine Outreach**

*Foster public engagement, personal connectiveness, and presence in public spaces throughout the City.*

#### **GOAL 1     Take the Library outside of its walls and meet people where they are.**

##### **Objectives**

- Increase library card numbers by 5 %.
- Number of cardholders and usage from different geographic areas in the service area will increase.
- People will say the Library was able to meet them where they are.
- People will say they saw the library in the community.
- The number of off-site programs will increase.

##### **Potential Activities**

- Develop a Library roadshow and mini collections for checkout to showcase our resources and services.
- Encourage “teams” of staff to participate and represent the Library in the community. (e.g. bowling teams, charity events, etc.).
- Expand the reach of the Library by transporting materials to potential readers (e.g. bookmobile, bike).
- Increase the number of programs hosted off-site by the Library.
- Offer off-site tech help.
- Participate in community festivals and parades. (e.g. tables, sponsored programs, floats, etc.).
- Promote Library cards at offsite locations, programs, and community events.

#### **GOAL 2     Seek out and strengthen diverse community partnerships.**

##### **Objectives**

- Expand the number of outreach partners in the next fiscal year.
- Community partners report we are willing and active partners.
- Community partners will promote FADL programs, services, and resources.

- More community organizations will enthusiastically seek to partner with the Library to further the Library’s mission.
- Staff involvement in local organizations and groups increases.
- Teachers say “thanks for x/I heard you do x!”.

### **Potential Activities**

- Attend and host community networking events for local groups and organizations.
- Continue communications and collaboration with existing partners.
- Encourage staff involvement in local groups and organizations.
- Establish a Teen Advisory Board.
- Identify potential partners.
- Partner with schools to support teachers, students, and families.
- Reach out to local event organizers for potential collaborative opportunities.
- Transition from “people” based contacts to “position” based school contacts.

## **STRATEGIC PRIORITY 2: Strengthen Inclusiveness**

*Identify, reach, and welcome underrepresented perspectives.*

### **GOAL 1      Embed diversity, equity, and inclusion in all we do.**

#### **Objectives**

- Perform a baseline diversity audit of the collection and determine what improvement looks like.
- Patrons will report being satisfied with the accessibility of Library spaces.
- Patrons will report feeling comfortable visiting the Library.
- The Library’s participation in community diversity, equity and inclusive initiatives will increase.
- There will be an increase in the number of people visiting the Library.

#### **Potential Activities**

- Conduct a physical accessibility audit of the Library property.
- Conduct diversity and inclusivity audits of all collections, services, and programs.
- Highlight diverse collections consistently.
- Identify and work with partners doing similar work.
- Investigate hiring an expert to lead diversity, equity, and inclusion training.
- Research and install touch screen devices throughout the library (e.g. tables, tablets, computers, etc.).
- Seek out and participate in diversity and equity initiatives in the community.
- Work toward developing, attracting, and maintaining a diverse workforce and board that reflects the community.

**Goal 2 Create programs, services, and collections in response to, and with our community.**

**Objectives**

- Create opportunities for diverse groups to meet one another, collaborate, share experiences, and learn from each other.
- Library dealing with equity, diversity and inclusion topics will increase.
- Patrons see their authentic selves reflected in library collections.
- Patrons will feel more comfortable requesting items/programming that reflect their reading taste and needs.
- Patrons will say “it’s great to see x in the library!”
- Program registration and/or attendance will increase.
- The number of first-time program attendees will increase.
- The number of returning program attendees will increase.
- Use of services and resources will increase.
- Ways patrons are engaging with the library will increase.

**Potential Activities**

- Create a community picks shelf and poll/survey for new materials.
- Create opportunities for diverse groups to meet one another, collaborate, share experiences, and learn from each other.
- Expand accessibility by adapting formats and services.
- Highlight diverse collections consistently.
- Learn strategies for discussing hard topics within the community.
- Make collections more diverse and available in a variety of formats.
- Offer programs and experiences that are designed to represent different viewpoints and perspectives by speakers with diverse backgrounds.
- Provide learning opportunities about diversity, equity, and inclusion.

**STRATEGIC PRIORITY 3: Enhance Responsiveness**

*Re-evaluate and adapt services to meet the ever-changing needs of the community.*

**GOAL 1 Make it convenient to connect with and use the Library.**

**Objectives**

- Card holder activity will increase.
- First-time library users will increase.
- Library usage both on-site and off-site will increase.
- Our list of what we “don’t do” will decrease.
- Patrons report it took less effort to get what they need.
- Patrons will report being very satisfied with their interactions with the Library.
- The amount of positive feedback related to library experiences, resources, and services will increase.
- The number of ways patrons engage with the Library will increase.

- There will be an increase in circulation.

### **Potential Activities**

- Continue virtual programming.
- Create buttons and signage to encourage patrons to ask staff for help.
- Develop surveys to ask patrons for their input frequently.
- Enhance digital resources.
- Expand delivery service to include more of the community.
- Install more eye-catching signage.
- Investigate establishing item pickup outside the Library.
- Research and install touch screen devices throughout the library (e.g. tables, tablets, computers, etc.).
- Seek out new avenues of communication with patrons and the community, in general.

## **GOAL 2 Seek out opportunities to contribute and enrich the community's wellbeing.**

### **Objectives**

- Community members will report that they see the Library as an essential part of their lives.
- Community members report that the Library improves their quality of life.
- Community members report the Library helps provide them with a sense of belonging and social connectiveness.
- Patrons report they learned something new at the Library.

### **Potential Activities**

- Design and distribute, or be a part of an already existing, new resident welcome packet.
- Develop technology kits with laptops and hotspots for check-out.
- Expand our Library of Things to include tools and equipment.
- Host opportunities for residents to get to know their neighbors.
- Increase collections, programs and services that encourage self-improvement and personal development.
- Investigate becoming a summer food program partner and/or host.
- Offer support to Little Free Libraries in our Area.
- Promote opportunities within the Library for citizen involvement and volunteering.



## **STRATEGIC PRIORITY 4: Raise Awareness**

*Advocate for libraries by championing literacy and defending access, diversity, and equity.*

### **GOAL 1 Ignite public consciousness of the value of public libraries and intellectual freedom.**

#### **Objectives**

- People view the Library as a reliable trusted organization.
- People will report they have a better understanding of what FADL has to offer, more than just books.
- People will report they have a better understanding of intellectual freedom.
- People will report they have a better understanding of how-to identify credible information.

#### **Potential Activities**

- Be open to publicly discussing issues facing libraries today.
- Communicate the Library's philosophy of open access.
- Create a community campaign showing how much money patrons save by using the Library.
- Create templates to help patrons write letters/communications supporting the Library.
- Educate the public on ways to discern information.
- Facilitate opportunities that deepen the understanding of how the Library and its services enriches the community.
- Increase more call-to-action social media content.
- Provide teachers and school media specialists with information and resources on how to handle material challenges.
- Re-evaluate and update book challenge process and be transparent about how it works.
- Reach out to teachers and school boards to inform about and encourage intellectual freedom.
- Rebrand the concept of librarianship to the public.

### **GOAL 2 Amplify our impact through collaborations, partnerships, and leadership roles at local, state, and national levels.**

#### **Objectives**

- An increased number of public officials understand the value of libraries and see libraries as essential community services.
- Library Board and staff feel both knowledgeable, and comfortable, advocating for public libraries.
- Local, state, and national decisions reflect support for public libraries.

### **Potential Activities**

- Host networking and educational opportunities for neighboring library boards.
- Increase involvement on local and state library committees.
- Increase staff attendance at national conferences.
- Invite state legislators to visit and learn more about the library.
- Seek out internal and external collaborations with neighboring libraries.



6/20/2024

**FADL Board of Directors  
Request for Board Action**

**From:** Jordan

**Subject:** Board Calendar of Events 2024 – Updated June 2024

**Summary:**

Here are some recurring annual events and deadlines for the Board calendar in 2024:

January:

\*Mid-Year Budget Amendments (complete)

February:

\*Due: Feb. 1<sup>st</sup>, Annual State Library Survey (complete)

\*Send of RFP for Audit Services (complete)

March:

\*Board Offices and Committee Chairs (complete)

April:

\*FY 2025 draft budget presented to board (complete)

\*Publish May Budget Hearing notice in Newspaper (complete)

\*Select audit services for FY 25-27 (complete)

\*Select bid for interior remodel work (complete)

\*Staff presentation: Everett Pine, Head of Youth Services (complete)

May:

\*FY 2025 Budget Hearing (complete)

\*Staff Presentation: Jeff Milo, Marketing Coordinator (complete)

June:

\*Due: L-4029 signed millage tax rate form to Oakland County & City of Ferndale (complete)

\*Final budget amendments for FY 2024

\*Strategic Planning Quarterly Review

\*Approve renewal of Library General Property & Liability Insurance policy for FY 2024

July:

\*Begin new FY 2023

\*Staff Presentation: Head of Adult, Drew Macaulay

August:

- \*Library Board meeting August 8, 2024 due to Dream Cruise
- \* Due: Petition Filing Deadline for Board of Directors: August 13, 2022 by 4:00 p.m.
- \* Staff Presentation: Erin Luetz, Youth Services Librarian

September:

- \*Strategic Plan Quarterly Review
- \*Staff Presentation: Caryn Noel, Head of Circulation

October:

- \*Conduct the annual library financial audit
- \*MLA Annual Conference (Traverse City) October 16-18

November:

- \*Library Director Personnel Review – Director submits self-evaluation
- \*November 5 – General Election

December:

- \*Presentation of library audit
- \*Due: Audit must be filed with the State of Michigan by December 31 (auditor files, Director Wright verifies)
- \*Due: Annual continuing disclosure paperwork for the library bond must be filed by December 31 (Director Wright works with PFM Financial to file)

**Recommended Action:**

No action needed, informational only. Additional events will be added throughout the year.