



UG-98-2022-28727



Neldys Ortiz
Interim Executive Director

Lupe Torres
Chairman, Precinct 2

Robert Wehrmeyer
Vice Chairman, County Judge

Kirk W. Francis
Commissioner, Precinct 3

Arrie B. Porter MFA
Commissioner, Precinct 1

Jennifer Gonzalez
Commissioner, Precinct 4

1954 E. Houston St., Suite 104, San Antonio, Texas 78202
(210) 225-0071 • Fax (210) 225-6976

November 10, 2022

Regular Meeting of the Board of Commissioners of the Housing Authority of Bexar County

The Board of Commissioners will convene an in-person public meeting pursuant to the Texas Open Meeting Act. Pursuant to Texas Government Code §551.127, one or more Commissioners of the Housing Authority of Bexar County may attend this public meeting remotely by means of a two-way video conference call via live video and audio feed that is clearly visible and audible to each other Commissioner and to members of the public in attendance at the meeting location listed below.

Date of Public Meeting: Tuesday, November 15, 2022, at 4:30 PM, HABC followed by BMDC.

Time of Public Meeting: 4:30 p.m.

Physical Location of Public Meeting: 1954 E. Houston St. Suite 104, San Antonio, Texas 78202

Zoom Credentials:

<https://us02web.zoom.us/j/84974664979?pwd=Y3R5MGI1c0ZlJ0SzVYeVVlK1ExcWhwdz09>

Telephonic Dial-In: United States: +1 346 248 7799

Meeting ID: 849 7466 4979

Passcode: 628899

New to Zoom? Get the app now and be ready when your first meeting starts: <https://zoom.us/download>

AGENDA

1. Call to Order
2. Citizen Comment

Upon recognition of the Presiding Officer, a citizen may address the Board of Commission on any topic not to exceed three minutes. The Board of Commissioners may not discuss the topic or respond to the speaker. The Presiding Officer may refer any matter or issue raised to the Executive Director.

ANNOUNCEMENTS

CONSENT AGENDA

The Board of Commissioners may act on all items on the Consent Agenda by one vote without individual consideration, unless requested by a Commissioner, in which event the item or items will immediately be withdrawn for individual consideration in the normal sequence after the items not requiring separate discussion have been acted upon. The remaining items will be adopted by one motion and vote of the Board of Commissioners.

3. Discussion and possible action regarding the minutes of the Board meeting held on October 25, 2022.

THIS INSTITUTION IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.



TDD #711



PAGE FOUR

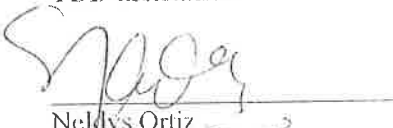
INDIVIDUAL ITEMS FOR CONSIDERATION

4. Public Hearing regarding The Landon Ridge Apartments Project.
5. Discussion and possible action regarding Resolution HABC #2022-010 approving the Landon Ridge Apartments project and other matters related thereto.
6. Discussion of the Executive Directors Report.
7. Discussion and possible action regarding Finance Report.
8. Discussion and possible action regarding Resolution HABC #2022-011 approving the renewal of lease for office space between HABC and BMDC.
9. Discussion and possible action regarding Resolution HABC #2022-012 approving the Renewal Rates for the HABC Employee Insurance Premiums.
10. Discussion and possible action regarding legal services.
11. Discussion and possible action regarding personnel.
12. Chairman's Report
13. Adjournment

THE BOARD RESERVES THE RIGHT TO CONVENE IN EXECUTIVE MEETING TO DELIBERATE ANY MATTER PERMITTED UNDER CHAPTER §§551.001, *et. seq.* OF THE TEXAS GOVERNMENT CODE IN CONNECTION WITH ANY OPEN MEETING ITEM LISTED ABOVE. UPON COMPLETION OF EXECUTIVE SESSION, THE BOARD OF COMMISSIONERS MAY, IN OPEN SESSION, TAKE SUCH ACTION AS APPROPRIATE ON ANY ITEM DISCUSSED IN EXECUTIVE SESSION.

DISABILITY ACCESS STATEMENT

This regular meeting is being held telephonically only. Auxiliary aids and services are available upon request (interpreters for the deaf must be requested forty-eight (48) hours prior to the meeting) and you may call #711 for TDD assistance.


Nellys Ortiz
Interim Executive Director

FILE INFORMATION

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Neldys Ortiz
Interim Executive Director

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November 10, 2022

HABC EXECUTIVE SUMMARY AGENDA

1. Call to Order
2. Citizen Comment

CONSENT AGENDA

3. Discussion and possible action regarding the minutes of the Board meeting held on October 25, 2022.
Pages: 6-9

INDIVIDUAL ITEMS FOR CONSIDERATION

4. Public Hearing regarding The Landon Ridge Apartments Project.
5. Discussion and possible action regarding Resolution HABC #2022-10 approving the Landon Ridge Apartments project and other matters related thereto. **Pages 10-14**
6. Discussion of the Executive Directors Report. Summaries for October 2022.
 - A. Government Programs – Stella Garza, Interim HCV Manager
HCV Utilization Report: BDO **Page: 15**

	Section 8	Mainstream	VASH	FSS	EHV	FYI
Allocation or range	2076	108	228-216	125+	31	25
Current active contract	1995	69	202	120	25	12
Vouchers Searching	0	26	8		5	8
Referrals in process		0	1		0	0
Pending graduation				7		
Participant with Escrow amount				60		

Additional notes per program,

Section 8

- We received 14 new vouchers allocated on 10/1/2022
- We applied for Portability set-aside funds and Shortfall Funds on 5/27/2022.
- Next shortfall call will be on November 23, 2022.

FSS Program

- The 4th quarter Graduation will be held on November 30, 2022, at 11:00 am.

B. Public Affairs Department – Alisha Muñoz, Director

Outreach & Events-

Inaugural Halloween Event was a success. We had over 300 participants and their families attend on Saturday, October 29th. Feedback from vendors and Partners were all positive with the majority already signed up for next year's event. The Public Affairs department would like to thank several of the HABC staff for their support and presence the day of the event and leading up to the event. Based on this event we are looking into creating a spring event that we can invite families and bring partners that can provide needed resources to them. The goal is to eventually create sponsorship opportunities for HABC from these types of events.

Digital Update- The website is “live” as of November 1st, official announcement to public through social media is set for Monday, November 7th. After minor adjustments, the feedback is positive.

Confirmed Partnership- On October 31, 2022 IKEA national office approved a substantial donation for our clients within our FYI voucher program. This will provide home furnishings and home necessities to these clients. This will be a partnership that IKEA and HABC will work hand-in-hand with in regard to logistics, media relations, etc.

7. Discussion and possible action regarding Finance Report. Pages: 16-26

The Bexar County Housing Authority has net income in the amount of \$539,298 for the four months ending October 31, 2022, under Generally Accepted Accounting Principles (GAAP). The following table details the calculation from a \$539,298 GAAP-basis net income to a net increase in cash in the amount of \$262,952 through October 31, 2022.

Net Income (Loss) per Income Statement	\$ 539,298
Less: Timing for HAP Funding	(237,972)
Net Cash Flow	\$ 301,325

The following details significant discrepancies in income and expense data by program as compared to the operating budget for the month of October 2022:

All Federal Programs

- Total Income – Overall income is over budget by \$166,725 which is attributed to the increase in Portability revenue for the HCV Program. However, operating subsidy is under budget for the ROSS FSS program by \$(18,698).
- Administrative Expenses – Overall administrative expenses are under budget by \$226,673 or 41% which is mostly due to a decrease in spending on Admin Salaries/Benefits and office expenses. There is a delay in the payment of legal and audit fees.
- Tenant Services Expenses – As of October 2022, tenant services expenses are \$16,698 under budget or 29% which is due to the vacant staff position for the ROSS FSS program.
- Maintenance Expenses – Maintenance expenses are under budget by \$155 or 10%.

HAP Restricted Positions (PHA-Held)

Housing Choice Voucher Program – The HCV program has a restricted position of \$189,962 as of October 2022. As of October 1st, the agency had 1,991 vouchers leased.

Emergency Housing Voucher Program – As of October 1st, the EHV program had 23 vouchers leased. The restricted net position is \$1,385 as of October 2022.

Mainstream Program – As of October 2022, the Mainstream program's restricted net position is \$63,781 and had 68 vouchers leased on October 1st.

Action: Staff recommends board approval.

8. **Discussion and possible action regarding Resolution HABC #2022-11**, approving the renewal of lease for office space between HABC and BMDC. **Page: 27**
Action: Staff recommends BMDC assistance to cover the rent amount.
9. **Discussion and possible action regarding Resolution HABC #2022-12** approving the Renewal Rates for the HABC Employee Insurance Premiums. **Pages: 28-40**
Action: Staff recommends board approval.
10. **Discussion and possible action regarding legal services.**
11. **Discussion and possible action regarding personnel.**
12. **Chairman's Report**
13. **Adjournment**

HOUSING AUTHORITY OF BEXAR COUNTY
BOARD MEETING MINUTES
HELD ON TUESDAY OCTOBER 25, 2022
1954 E. HOUSTON ST, STE 103
SAN ANTONIO, TX 78202



The agenda was properly recorded at the Bexar County Courthouse

A quorum was established.

1. CALL THE MEETING TO ORDER

Chairman Kirk Francis called the meeting to order at **4:30 p.m.**

Commissioners present: Kirk Francis, Lupe Torres, Robert Wehrmeyer, Arrie Porter and Jennifer Gonzalez

Additional Staff Present:

Neldys Ortiz
Alisha Munoz
Pamela Mitchell
Hermie Mermea
Stella Garza
Gladys Cantu
Margie Ramirez
Lydia Sanchez
Yoisel Ricardo

Also in attendance:

Mark Sanchez, Legal Counsel
Allison Cavanaugh, BDO
Rich Acosta, My City Is My Home
Anya Bartay, Studiox9
Marlana Stricker, Sx9 Foundation
Uel Trejo-Rivera

2. CITIZEN COMMENT

Mr. Rich Acosta, spoke to the committee and reminded them of his last visit. He requested that the committee direct staff to look into the proposals presented to see if they can be acted in accordance with the laws and regulations by HUD. As a reminder he requested open bid for landlords that would like to convert their three-to-five-bedroom rentals in higher opportunity areas, which would allow landlords and the housing authority to negotiate rent amounts prior to tenant move in for set aside for Section 8 voucher.

Mr. Acosta also asked that for landlords interested in accepting tenant-based voucher that they can request a pre rent reasonableness evaluation before accepting an application for a tenant. As you know the voucher amount on the voucher is not always 100% going to be accepted, if there is a pre rent reasonableness, we are for the landlords to know what they can actually rent the properties for if they accept the Section 8 voucher.

Mr. Acosta, Ms. Bartay, Ms. Stricker, and Ms. Trejo-Rivera read letters from tenants of the Housing Authority of Bexar County and Opportunity Homes of their history and experiences.

ANNOUNCEMENTS

NONE.

CONSENT AGENDA

The Chairman presented the consent agenda for Items 3, 4, 5, and 6. Mr. Wehrmeyer made a motion to accept consent agenda items 3, 4, 5, and 6. Ms. Porter seconded the motion. The vote was unanimous.

3. Discussion and possible action regarding the minutes of the Board meeting held on September 20, 2022.

4. Discussion and possible action regarding Resolution HABC #2022-007, approving the 2023 HABC Payment Standards for the Housing Choice Voucher programs.

5. Discussion and possible action regarding Resolution HABC #2022-008, approving the FSS Action Plan.

6. Discussion and possible action regarding Resolution HABC #2022-009, approving the Holiday Schedule for Calendar Year 2023.

INDIVIDUAL ITEMS FOR CONSIDERATION

7. Discussion regarding Executive Directors Report.

The board packet was sent to the board members the Friday before the board meeting for their review.

Mr. Wehrmeyer asked about the 14 new vouchers and which program they were for. Neldys responded that they are just regular vouchers. Neldys also reminded the board that the FSS graduation will be on November 30, 2022, and Ms. Lupe Torres will be the guest speaker.

Mr. Wehrmeyer asked for more information on the San Antonio Food Bank Distribution on November 12, 2022. Stella stated that they are ironing out the final details, but the event will happen at 1954 E Houston. The food will be delivered at 12:00 and the line starting at 1:00. The participants will be driving through as they hand out bags.

Ms. Torres requested an update on the Foster Youth Program. Neldys responded that we currently have 25 vouchers, 11 currently with active contracts and 8 vouchers searching.

8. Discussion and possible action regarding Financial Report.

Allison Cavanaugh reviewed the financials for the month ending September 30, 2022, after three months of activity. We have a net income of \$360,642 after adjusting with the timing of HUD funds and fixed assets, we have a net increase in cash of \$262,952.

The highlights for this month is the total income is over budget due to the increase in Portability revenue by 27% however new for September is we received admin funds for the additional leasing and HUDs new proration rate is up to 89%. 21.35

Overall, the administrative budget is under budget 46% mainly due to a decrease in spending on Admin Salaries/Benefits and office expenses.

Mr. Wehrmeyer made a motion to accept the financial report as presented by Allison. Ms. Torres seconded the motion. The vote was unanimous.

9. Discussion and possible action regarding Legal Services.

No action.

10. Discussion and possible action regarding Alzaid vs HABC.

Mr. Wehrmeyer made a motion to approve and authorize the attorney to move forward regarding Alzaid as discussed in Executive Session. Ms. Porter seconded the motion. The motion was unanimous.

11. Discussion and possible action regarding personnel including the Interim Executive Director.

No action.

13. Election of Board Officers.

After some discussion Ms. Torres stated that she would like to be considered for the position of Chairman. Ms. Porter made a motion to nominate Ms. Torres as Chairman. Ms. Gonzalez seconded. The board vote was four for and one abstained. Ms. Torres is the new Chairman.

Ms. Torres nominated Mr. Wehrmeyer for Vice Chairman. Ms. Gonzalez seconded the motion. The board vote was four for and one abstained. Mr. Wehrmeyer is the new Vice Chairman.

12. Adjournment.

The board recessed to go into executive session at **4:46 p.m.**

The Chairman reconvened the regular meeting at **6:13 p.m.**

The Chairman adjourned the meeting at **6:19 p.m.**

Interim Executive Director
Neldys Ortiz

Date

Chairman, Kirk W. Francis

Date

**Housing Authority of Bexar County
Bexar Management and Development Corporation**

Agenda Memorandum

HABC Agenda Item Number: HABC #2022-010

BMDC Agenda Item Number: BMDC #2022-018

Agenda Date: November 15, 2022

REQUESTED ACTION:

Discussion and possible action regarding a resolution authorizing the Landon Ridge Apartments transaction, including the execution of all documentation necessary to carry out the transaction; authorizing the purchase of the land for the transaction and the lease of such land for the transaction; and authorizing Bexar Management and Development Corporation to serve as the general contractor; and other matters in connection therewith.

FINANCIAL IMPACT:

BMDC will be paid a \$250,000 closing fee and, once stabilization has been achieved annual rent of approximately \$263,000 per year, with a 3% annual escalator. BMDC will also receive a 15% share of the sales or refinancing proceeds (after return of debt and equity and payment of preferred returns of 8%) on the initial sale event and refinancing events of the project. On sale events after the initial sale of the project, BMDC will receive a payment equal to 2% of the gross sales price. BMDC will also receive 25% of the sales tax savings realized by it serving as the general contractor, half of which shall be paid at closing and the remaining to be paid at final certificate of occupancy.

SUMMARY:

Atlantic Pacific Communities ("AP") has proposed a public-private partnership with Bexar Management and Development Corporation ("BMDC") to construct the Residences at Landon Ridge (the "Project").

The Project is a 376-unit Class A multifamily rental housing development to be located at approximately the northwest corner of Potranco Road and TX-211. Total development costs for the Project are estimated to be \$68,254,551 and it will be composed of one-, two- and three-bedrooms units. The Project will feature amenities similar to other Class A multifamily developments in the market, including a clubhouse, outdoor recreation area with pool, playground and dog park. AP or an affiliate thereof will (i) be the developer for the Project, (ii) will provide all financing and financial guarantees for the Project, and (iii) will market, lease, and manage the Project. Neither the Housing Authority of Bexar County nor the BMDC will have any financial obligations with respect to the Project, except to obtain the property tax exemption.

BMDC will own the Project. As the Project is constructed by AP, it will become the property of BMDC. BMDC will, simultaneously with the closing of its acquisition of the real estate, enter into a 75-year lease to the Project partnership, which will be owned in part by an AP affiliate. At the end of the 75-year lease, the Project, including all the improvements located on the land, will revert back to BMDC, which will own 100% of the Project at that point.

By BMDC owning the Project in fee simple, the Project will be eligible to receive a 100% exemption from the payment of ad valorem taxes so long as at least 50% of the total units are restricted for rental by residents earning less than 80% of area median income ("AMI"). In this case, however, ten percent of the units in the Project will be restricted for residents earning 60% or less of AMI and their rents will be restricted to TDHCA rents adjusted for unit size and 40% of the units will be reserved for residents earning less than 80% of the area median income.

ATTACHMENTS:

HABC Resolution #2022-010

BMDC Resolution #2022-018

CERTIFICATE FOR RESOLUTION

The undersigned officer of the Housing Authority of Bexar County, Texas, a Texas housing authority created pursuant to the laws of the State of Texas ("HABC") hereby certifies as follows:

1. In accordance with its bylaws, the Board of Commissioners of HABC (the "Board") held a meeting on November 15, 2022, (the "Meeting") of the duly constituted officers and members of the Board, at which a duly constituted quorum was present. Whereupon among other business transacted at the Meeting, a written

RESOLUTION APPROVING AND AUTHORIZING THE BEXAR MANAGEMENT AND DEVELOPMENT CORPORATION TO APPROVE THE LONDON RIDGE APARTMENTS PROJECT; AND OTHER MATTERS IN CONNECTION THEREWITH

(the "Resolution") was duly introduced for the consideration of the Board and discussed. It was then duly moved and seconded that the Resolution be adopted; and, after due discussion, said motion, carrying with it the adoption of the Resolution, prevailed and carried by a majority vote of the Board.

2. A true, full, and correct copy of the Resolution adopted at the Meeting is attached to and follows this Certificate; the Resolution has been duly recorded in the Board's minutes of the Meeting; each of the officers and members of the Board was duly and sufficiently notified officially and personally, in advance, of the time, place, and purpose of the Meeting; and the Meeting was held and conducted in accordance with the Bylaws of HABC.

SIGNED November 15, 2022.

Neldys Ortiz, Secretary

RESOLUTION NO. HABC #2022-010

RESOLUTION APPROVING AND AUTHORIZING THE BEXAR MANAGEMENT AND DEVELOPMENT CORPORATION TO APPROVE THE LONDON RIDGE APARTMENTS PROJECT; AND OTHER MATTERS IN CONNECTION THEREWITH

WHEREAS, the Housing Authority of Bexar County's ("HABC") affiliated entity, Bexar Management and Development Corporation ("BMDC"), and Atlantic Pacific Companies ("AP") propose to enter into a public-private partnership whereby AP will form a limited partnership (the "Partnership") to acquire and construct a 376-unit Class A multifamily rental housing development to be known as the Landon Ridge Apartments (the "Housing Facility"), to be constructed on an approximately 15.526 acre tract of land located at approximately the northwest corner of Potranco Road and TX-211, Bexar County, Texas (the "Land", together with the Housing Facility, the "Project");

WHEREAS, pursuant to section 303.042(d) of the Texas Local Government Code, as amended, HABC conducted a public hearing on November 15, 2022 (the "Hearing"), with respect to the Project;

WHEREAS, the Board has determined that it is in the public interest and to the benefit of the citizens and residents of Bexar County, Texas, and the community that HABC serves, for the various entities to enter into the transactions described above so that the Partnership may construct the Project;

WHEREAS, this Board of Commissioners has reviewed the foregoing and determined that the action herein authorized is in furtherance of the public purposes of HABC and BMDC;

BE IT THEREFORE RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF BEXAR COUNTY, THAT:

Section 1. The Project is hereby authorized and approved and BMDC is authorized to enter into the Project on terms acceptable to it.

Section 2. The officers of this Board, or any of them, are authorized to take any and all action necessary to carry out and consummate the transactions described in or contemplated by the documents approved hereby or otherwise to give effect to the actions authorized hereby and the intent hereof.

Section 3. This Resolution is passed for the purpose of enabling BMDC to proceed with the Project and obtain a property tax exemption. This Resolution does not commit BMDC to proceed with the Project, which decision shall be made by the BMDC Board on terms and conditions acceptable to it. HABC shall not incur any liability as a result of this Resolution and it may not be relied upon by any third party as a commitment to proceed with the Project.

Section 4. If any section, paragraph, clause, or provisions of this Resolution shall be held to be invalid or unenforceable, the invalidity or unenforceability of such section, paragraph, clause, or provision shall not affect any of the remaining provisions of this Resolution.

Section 5. The recitals contained in the preamble hereof are hereby found to be true, and such recitals are hereby made a part of this Resolution for all purposes and are adopted as a part of the judgment and findings of the Board.

Section 6. All resolutions, or parts thereof, which are in conflict or inconsistent with any provision of this Resolution are hereby repealed to the extent of such conflict, and the provisions of this Resolution shall be and remain controlling as to the matters resolved herein.

Section 7. This Resolution shall be construed and enforced in accordance with the laws of the State of Texas and the United States of America.

Section 8. This Resolution shall be in force and effect from and after its passage.

IN WITNESS WHEREOF, I have hereunto subscribed by my name and affixed the seal of the Housing Authority of Bexar County on the 15th day of November 2022.

Neldys Ortiz, Interim Executive Director

Lupe Torres, Chairman

Housing Authority of Bexar County

Section 8 Utilization Tool

Month	(a) HAP Received	(b) HAP/UAP FSS/ HAP PO	(c) HAP Utilization	(d) UML	(e) Avg. PUC	(f) % Leased	(g) ACC Units	(h) FSS Fort. Fraud Rec	(i) Excess (Deficiency)	(j) RNP Available	(k) Program Reserves	(l) Total Funding	(m) Avg Potential UML
CY ABA											\$ 15,637,147		
HUD Set-Aside Funds											-		
Balance Forward										\$ (152,991)	15,637,147	\$ 15,484,156	1,773
January	1,455,585	1,498,472	103%	2,059	727.77	100%	2,069	1,324	(41,563)	(194,554)	14,181,562	13,987,008	1,747
February	1,383,561	1,535,797	111%	2,102	730.64	102%	2,069	201	(152,035)	(346,589)	12,798,001	12,451,412	1,704
March	1,426,263	1,536,315	108%	2,096	732.97	101%	2,069	1,120	(108,932)	(455,521)	11,371,738	10,916,217	1,655
April	1,646,263	1,529,523	93%	2,100	728.34	101%	2,069	99	116,839	(338,682)	9,725,475	9,386,793	1,611
May	1,604,044	1,508,104	94%	2,080	725.05	100%	2,072	-	95,940	(242,742)	8,121,431	7,878,689	1,552
June	1,490,893	1,490,441	100%	2,063	722.46	99%	2,080	15,456	15,908	(226,834)	6,630,538	6,403,704	1,477
July	1,567,495	1,473,805	94%	2,044	721.04	98%	2,092	-	93,690	(133,144)	5,063,043	4,929,899	1,709
August	1,574,270	1,464,079	93%	2,023	723.72	97%	2,094	-	110,191	(22,953)	3,488,773	3,465,820	1,197
September	1,543,458	1,446,696	94%	2,023	715.12	97%	2,094	-	96,762	73,809	1,945,315	2,019,124	941
October	1,533,140	1,413,119	92%	1,991	709.75	95%	2,094	-	120,021	193,830	412,175	606,005	427
November									-	193,830	412,175	606,005	
December									-	193,830	412,175	606,005	
	15,224,972	14,896,351	98%	20,581		99%	20,802	18,200					
UMAs													

Directions

- (a) Amount of the HAP deposits for the month in the PHA's bank account received from HUD
- (b) Total amount of HAP, UAP, Port-Out, FSS Escrow payments for the month that were paid. **DO NOT INCLUDE PORT-IN PAYMENTS.**
- (c) This measures the amount of HAP (column b) expended vs. the amount of HAP funding received
- (d) Units leased as of the 1st of the month only
- (e) This column reports the average per unit cost (PUC) for HAP; column (b) / column (d)
- (f) This column reports the percentage of units leased on the 1st of the month compared to the baseline units
- (g) This column reports the PHAs baseline units
- (h) This column reports FSS forfeitures and only the "HAP" portion of Fraud Recovery funds collected. Typically 1/2 of fraud amounts collected.
- (i) Difference of HAP Funded vs. Actual HAP expended
- (j) Cash on Hand for RNP or Restricted Net Position Available to be spent on future HAP expenditures



Memo

To	Board of Commissioners
Cc	Brian Alten, CPA
From	Allison Cavanaugh
Date	November 8, 2022
Subject	HABC Budget vs Actual Summary – October 2022

The Bexar County Housing Authority has net income in the amount of \$539,298 for the four months ending October 31, 2022, under Generally Accepted Accounting Principles (GAAP). The following table details the calculation from a \$539,298 GAAP-basis net income to a net increase in cash in the amount of \$262,952 through October 31, 2022.

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Less: Timing for HAP Funding	(237,972)
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All Federal Programs

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- Maintenance Expenses – Maintenance expenses are under budget by \$155 or 10%.

HAP Restricted Positions (PHA-Held)

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Emergency Housing Voucher Program – As of October 1st, the EHV program had 23 vouchers leased. The restricted net position is \$1,385 as of October 2022.

Mainstream Program – As of October 2022, the Mainstream program's restricted net position is \$63,781 and had 68 vouchers leased on October 1st.

Bexar County Housing Authority
Budget vs Actual Summary
October 31, 2022

INCOME	Cumulative				Variance	% Variance	Annual Budget
	Actual MTD	Budget MTD	Actual YTD	Budget YTD			
Operating Subsidy	11,430	14,706	40,128	58,826	(18,698)	-32%	176,477
HCV Administrative Fees	136,095	148,843	618,426	595,369	23,057	4%	1,786,110
Interest	90	5	240	22	218	993%	65
HAP Port-In Revenue	53,333	4,583	174,663	18,333	156,330	853%	55,000
Other Revenue	75	121	6,301	483	5,818	1204%	1,450
Total Income	201,023	168,258	839,758	673,033	166,725	25%	2,019,102
EXPENSES							
Administrative Expenses							
Administrative Salaries	39,389	71,279	165,168	285,118	(119,950)	-42%	855,353
Employee Benefits - Admin / Main	6,312	21,138	48,077	84,553	(36,476)	-43%	253,660
Accounting Fees	34,545	8,750	42,572	35,000	7,572	22%	105,000
Audit Fees	-	5,665	-	22,660	(22,660)	-100%	67,980
Legal	-	3,500	3,088	14,000	(10,912)	-78%	42,000
Training/Travel	1,209	1,300	1,209	5,200	(3,991)	-77%	15,600
Office Rent	-	-	-	-	-	0%	-
Office Expenses	16,741	20,806	60,801	83,223	(22,422)	-27%	249,668
Consulting Fees	-	292	-	1,167	(1,167)	-100%	3,500
COVID-19 Expenses	-	4,167	-	16,667	(16,667)	-100%	50,000
Total Administrative Expenses	98,196	136,897	320,915	547,588	(226,673)	-41%	1,642,761
Tenant Services Expenses							
Tenant Services Salaries	8,737	11,655	30,222	46,620	(16,398)	-35%	139,860
Tenant Services Other	-	-	-	-	-	0%	-
Employee Benefits - Tenant	2,693	2,551	9,906	10,206	(300)	-3%	30,617
Total Tenant Service Expenses	11,430	14,206	40,128	56,826	(16,698)	-29%	170,477
Maintenance Expenses							
Contract Costs	1,145	408	1,788	1,633	155	10%	4,900
Total Maintenance Expenses	1,145	408	1,788	1,633	155	10%	4,900
Other General Expenses							
General Expenses	321	503	1,402	2,011	(609)	-30%	6,032
HAP Port-in Expenses	50,381	4,167	167,643	16,667	150,976	906%	50,000
Insurance Premiums	1,151	1,279	6,556	5,116	1,440	28%	15,347
Total Other General Expenses	51,852	5,949	175,601	23,794	151,807	638%	71,379
Total Operating Expenses	162,623	157,460	538,433	629,841	(91,408)	-15%	1,889,517
NET INCOME/(LOSS) from OPERATIONS	38,399	10,798	301,325	43,192	258,133	598%	129,585
HAP Subsidy	(1,631,352)	(1,466,284)	(6,362,986)	(5,865,136)	(497,850)	8%	(17,595,410)
HAP Expenses	1,501,476	1,467,176	6,125,014	5,868,703	256,311	4%	17,606,110
HAP Other Revenue	-	(892)	-	(3,567)	3,567	-100%	(10,700)
Total Non-Operating Income/(Loss)	129,876	-	237,972	-	237,972	0%	-
NET INCOME/(LOSS)	168,275	10,798	539,298	43,192	496,106	1149%	129,585

Bexar County Housing Authority
Budget vs Actual Summary
October 31, 2022

Section 8							
INCOME	Actual MTD	Budget MTD	Actual YTD	Budget YTD	Variance	% Variance	Annual Budget
Operating Subsidy	-	-	-	-	-	0%	-
HCV Administrative Fees	129,600	141,526	589,340	566,103	23,237	4%	1,698,310
Interest	55	5	114	22	92	418%	65
HAP Port-In Revenue	52,243	4,583	171,439	18,333	153,106	835%	55,000
Other Revenue	75	121	6,301	483	5,818	1204%	1,450
Total Income	181,973	146,235	767,194	584,941	182,253	31%	1,754,825
EXPENSES							
Administrative Expenses							
Administrative Salaries	37,046	67,447	155,336	269,786	(114,450)	-42%	809,359
Employee Benefits - Admin / Main	4,964	19,667	42,638	78,668	(36,030)	-46%	236,005
Accounting Fees	34,545	8,750	42,572	35,000	7,572	22%	105,000
Audit Fees	-	5,665	-	22,660	(22,660)	-100%	67,980
Legal	-	3,500	3,088	14,000	(10,912)	-78%	42,000
Training/Travel	1,209	800	1,209	3,200	(1,991)	-62%	9,600
Office Rent	-	-	-	-	-	0%	-
Office Expenses	16,516	20,357	59,921	81,426	(21,505)	-26%	244,278
Consulting Fees	-	292	-	1,167	(1,167)	-100%	3,500
COVID-19 Expenses	-	4,167	-	16,667	(16,667)	-100%	50,000
Total Administrative Expenses	94,280	130,645	304,765	522,574	(217,809)	-42%	1,567,722
Tenant Services Expenses							
Tenant Services Salaries	-	-	-	-	-	0%	-
Tenant Services Other	-	-	-	-	-	0%	-
Employee Benefits - Tenant	-	-	-	-	-	0%	-
Total Tenant Service Expenses	-	-	-	-	-	0%	-
Maintenance Expenses							
Contract Costs	1,145	408	1,788	1,633	155	10%	4,900
Total Maintenance Expenses	1,145	408	1,788	1,633	155	10%	4,900
Other General Expenses							
General Expenses	321	503	1,402	2,011	(609)	100%	6,032
HAP Port-in Expenses	49,338	4,167	164,514	16,667	147,847	100%	50,000
Insurance Premiums	1,151	1,279	6,556	5,116	1,440	28%	15,347
Total Other General Expenses	50,809	5,949	172,472	23,794	148,678	625%	71,379
Total Operating Expenses	146,235	137,002	479,026	548,001	(68,975)	-13%	1,644,001
NET INCOME/(LOSS) from OPERATIONS	35,738	9,233	288,168	36,940	251,228	680%	110,824
HAP Subsidy	(1,533,140)	(1,389,276)	(6,030,759)	(5,557,103)	(473,656)	9%	(16,671,310)
HAP Expenses	1,433,053	1,390,168	5,840,797	5,560,670	280,127	5%	16,682,010
HAP Other Revenue	-	(892)	-	(3,567)	3,567	-100%	(10,700)
Total Non-Operating Income/(Loss)	100,087	-	189,962	-	189,962	0%	-
NET INCOME/(LOSS)	135,825	9,233	478,130	36,940	441,190	1194%	110,824

Bexar County Housing Authority
Budget vs Actual Summary
October 31, 2022

<u>INCOME</u>	<u>Mainstream</u>						<u>Annual Budget</u>
	<u>Actual MTD</u>	<u>Budget MTD</u>	<u>Actual YTD</u>	<u>Budget YTD</u>	<u>Variance</u>	<u>% Variance</u>	
Operating Subsidy	-	-	-	-	-	0%	-
HCV Administrative Fees	4,684	5,071	22,006	20,283	1,723	8%	60,850
Interest	-	-	-	-	-	0%	-
HAP Port-In Revenue	1,090	-	3,224	-	3,224	0%	-
Other Revenue	-	-	-	-	-	0%	-
Total Income	5,774	5,071	25,230	20,283	4,947	24%	60,850
<u>EXPENSES</u>							
Administrative Expenses							
Administrative Salaries	1,581	2,531	6,554	10,126	(3,572)	-35%	30,377
Employee Benefits - Admin / Main	904	998	3,640	3,993	(353)	-9%	11,980
Accounting Fees	-	-	-	-	-	0%	-
Audit Fees	-	-	-	-	-	0%	-
Legal	-	-	-	-	-	0%	-
Training/Travel	-	-	-	-	-	0%	-
Office Rent	-	-	-	-	-	0%	-
Office Expenses	180	294	703	1,177	(474)	-40%	3,530
Consulting Fees	-	-	-	-	-	0%	-
COVID-19 Expenses	-	-	-	-	-	0%	-
Total Administrative Expenses	2,665	3,823	10,898	15,296	(4,398)	-29%	45,887
Tenant Services Expenses							
Tenant Services Salaries	-	-	-	-	-	0%	-
Tenant Services Other	-	-	-	-	-	0%	-
Employee Benefits - Tenant	-	-	-	-	-	0%	-
Total Tenant Service Expenses	-	-	-	-	-	0%	-
Maintenance Expenses							
Contract Costs	-	-	-	-	-	0%	-
Total Maintenance Expenses	-	-	-	-	-	0%	-
Other General Expenses							
General Expenses	-	-	-	-	-	100%	-
HAP Port-in Expenses	1,043	-	3,129	-	3,129	100%	-
Insurance Premiums	-	-	-	-	-	0%	-
Total Other General Expenses	1,043	-	3,129	-	3,129	0%	-
Total Operating Expenses	3,708	3,823	14,027	15,296	(1,269)	-8%	45,887
NET INCOME/(LOSS) from OPERATIONS	2,066	1,248	11,203	4,987	6,216	125%	14,963
HAP Subsidy	(78,045)	(53,008)	(268,285)	(212,033)	(56,252)	27%	(636,100)
HAP Expenses	47,139	53,008	204,504	212,033	(7,529)	-4%	636,100
HAP Other Revenue	-	-	-	-	-	0%	-
Total Non-Operating Income/(Loss)	30,906	-	63,781	-	63,781	0%	-
NET INCOME/(LOSS)	32,972	1,248	74,984	4,987	69,997	1404%	14,963

Bexar County Housing Authority
Budget vs Actual Summary
October 31, 2022

<u>INCOME</u>	<u>EHV</u>						<u>Annual Budget</u>
	<u>Actual MTD</u>	<u>Budget MTD</u>	<u>Actual YTD</u>	<u>Budget YTD</u>	<u>Variance</u>	<u>% Variance</u>	
Operating Subsidy	-	-	-	-	-	0%	-
HCV Administrative Fees	1,811	2,246	7,080	8,983	(1,903)	-21%	26,950
Interest	-	-	-	-	-	0%	-
HAP Port-In Revenue	-	-	-	-	-	0%	-
Other Revenue	-	-	-	-	-	0%	-
Total Income	1,811	2,246	7,080	8,983	(1,903)	100%	26,950
<u>EXPENSES</u>							
Administrative Expenses							
Administrative Salaries	762	1,301	3,277	5,206	(1,929)	-37%	15,617
Employee Benefits - Admin / Main	444	473	1,799	1,892	(93)	-5%	5,675
Accounting Fees	-	-	-	-	-	0%	-
Audit Fees	-	-	-	-	-	0%	-
Legal	-	-	-	-	-	0%	-
Training/Travel	-	-	-	-	-	0%	-
Office Rent	-	-	-	-	-	0%	-
Office Expenses	45	155	176	620	(444)	-72%	1,860
Consulting Fees	-	-	-	-	-	0%	-
COVID-19 Expenses	-	-	-	-	-	0%	-
Total Administrative Expenses	1,251	1,929	5,252	7,718	(2,466)	-32%	23,152
Tenant Services Expenses							
Tenant Services Salaries	-	-	-	-	-	0%	-
Tenant Services Other	-	-	-	-	-	100%	-
Employee Benefits - Tenant	-	-	-	-	-	0%	-
Total Tenant Service Expenses	-	-	-	-	-	0%	-
Maintenance Expenses							
Contract Costs	-	-	-	-	-	0%	-
Total Maintenance Expenses	-	-	-	-	-	0%	-
Other General Expenses							
General Expenses	-	-	-	-	-	0%	-
HAP Port-in Expenses	-	-	-	-	-	0%	-
Insurance Premiums	-	-	-	-	-	0%	-
Total Other General Expenses	-	-	-	-	-	0%	-
Total Operating Expenses	1,251	1,929	5,252	7,718	(2,466)	-32%	23,152
NET INCOME/(LOSS) from OPERATIONS	560	317	1,828	1,265	563	45%	3,798
HAP Subsidy	(20,167)	(24,000)	(63,942)	(96,000)	32,058	-33%	(288,000)
HAP Expenses	21,284	24,000	79,713	96,000	(16,287)	-17%	288,000
HAP Other Revenue	-	-	-	-	-	0%	-
Total Non-Operating Income/(Loss)	(1,117)	-	(15,771)	-	(15,771)	100%	-
NET INCOME/(LOSS)	(557)	317	(13,943)	1,265	(15,208)	100%	3,798

Bexar County Housing Authority
Budget vs Actual Summary
October 31, 2022

INCOME	FSS ROSS						Annual Budget
	Actual MTD	Budget MTD	Actual YTD	Budget YTD	Variance YTD	% Variance	
Operating Subsidy	11,430	14,706	40,128	58,826	(18,698)	-32%	176,477
HCV Administrative Fees	-	-	-	-	-	0%	-
Interest	-	-	-	-	-	0%	-
HAP Port-In Revenue	-	-	-	-	-	0%	-
Other Revenue	-	-	-	-	-	0%	-
Total Income	11,430	14,706	40,128	58,826	(18,698)	-32%	176,477
EXPENSES							
Administrative Expenses							
Administrative Salaries	-	-	-	-	-	0%	-
Employee Benefits - Admin / Main	-	-	-	-	-	0%	-
Accounting Fees	-	-	-	-	-	0%	-
Audit Fees	-	-	-	-	-	0%	-
Legal	-	-	-	-	-	0%	-
Training/Travel	-	500	-	2,000	(2,000)	-100%	6,000
Office Rent	-	-	-	-	-	0%	-
Office Expenses	-	-	-	-	-	0%	-
Consulting Fees	-	-	-	-	-	0%	-
COVID-19 Expenses	-	-	-	-	-	0%	-
Total Administrative Expenses	-	500	-	2,000	(2,000)	-100%	6,000
Tenant Services Expenses							
Tenant Services Salaries	8,737	11,655	30,222	46,620	(16,398)	-35%	139,860
Tenant Services Other	-	-	-	-	-	0%	-
Employee Benefits - Tenant	2,693	2,551	9,906	10,206	(300)	-3%	30,617
Total Tenant Service Expenses	11,430	14,206	40,128	56,826	(16,698)	-29%	170,477
Maintenance Expenses							
Contract Costs	-	-	-	-	-	0%	-
Total Maintenance Expenses	-	-	-	-	-	0%	-
Other General Expenses							
General Expenses	-	-	-	-	-	0%	-
HAP Port-in Expenses	-	-	-	-	-	0%	-
Insurance Premiums	-	-	-	-	-	0%	-
Total Other General Expenses	-	-	-	-	-	0%	-
Total Operating Expenses	11,430	14,706	40,128	58,826	(18,698)	-32%	176,477
NET INCOME/(LOSS) from OPERATIONS	-	-	-	-	-	0%	-
HAP Subsidy	-	-	-	-	-	0%	-
HAP Expenses	-	-	-	-	-	0%	-
HAP Other Revenue	-	-	-	-	-	0%	-
Total Non-Operating Income/(Loss)	-	-	-	-	-	0%	-
NET INCOME/(LOSS)	-	-	-	-	-	0%	-

Bexar County Housing Authority
Balance Sheet Summary Report
October 31, 2022

	<u>Section 8</u>	<u>Mainstream</u>	<u>EHV</u>	<u>Bear Springs</u>	<u>Farm Labor</u>	<u>Public Housing</u>	<u>BMDC</u>	<u>Miller's Pond</u>	<u>1954 E Houston St</u>	<u>FSS ROSS</u>	<u>Subtotal</u>	<u>Elimination</u>	<u>Total</u>
<u>ASSETS</u>													
Cash - Unrestricted	624,823	-	-	1,943,470	588,386	-	2,836,849	80,015	42,635	-	6,116,178	-	6,116,178
Cash - Restricted	671,232	-	-	24,000	12,100	3,635,970	-	663,935	17,751	-	5,024,988	-	5,024,988
Accounts Receivable	-	133	-	13,151	6,858	-	-	77,397	-	-	97,539	-	97,539
Interfund Receivables	1,883	87,314	59,835	345,547	62,828	-	130,460	-	-	2,341	690,207	(690,207)	-
Other Current Assets	113,945	657	164	58,197	18,450	-	4,604	53,570	9,764	-	259,352	-	259,352
Fixed Assets	182,146	-	-	1,503,318	163,345	-	18,331,785	6,452,761	2,682,524	-	29,315,879	-	29,315,879
Total Assets	1,594,028	88,103	59,999	3,887,684	851,967	3,635,970	21,303,698	7,327,679	2,752,675	2,341	41,504,143	(690,207)	40,813,936
<u>LIABILITIES</u>													
Interfund Payables	149,490	-	-	82,432	-	-	-	115,396	342,889	-	690,207	(690,207)	-
Other Current Liabilities	300,772	1,404	39,963	61,764	25,006	-	15,594,230	370,665	97,296	2,341	16,493,440	-	16,493,440
Non-Current Liabilities	122,456	-	-	-	-	-	-	3,439,843	2,244,247	-	5,806,546	-	5,806,546
Total Liabilities	572,718	1,404	39,963	144,196	25,006	-	15,594,230	3,925,904	2,684,433	2,341	22,990,194	(690,207)	22,299,986
<u>EQUITY</u>													
Net Investment in Capital Assets	182,146	-	-	1,503,318	163,345	-	18,331,785	2,828,075	438,277	-	23,446,945	-	23,446,945
Restricted Net Assets	189,962	63,826	1,385	-	-	3,635,970	-	663,935	-	-	4,555,078	-	4,555,078
Unrestricted Net Assets	649,203	22,873	18,651	2,240,170	663,616	-	(12,622,317)	(90,236)	(370,035)	-	(9,488,073)	-	(9,488,073)
Total Equity	1,021,310	86,699	20,036	3,743,488	826,962	3,635,970	5,709,468	3,401,774	68,242	-	18,513,950	-	18,513,950

Bexar County Housing Authority
Interfund Schedule
October 31, 2022

Interfunds	HCV	Mainstream	EHV	Farm Labor	Bear Springs	BMDC	Miller's Pond	1954 E Houston St	FSS ROSS	
HCV	-	87,314	59,835	-	(1,883)	-	-	-	2,341	147,607
Mainstream	(87,314)	-	-	-	-	-	-	-	-	(87,314)
EHV	(59,835)	-	-	-	-	-	-	-	-	(59,835)
Farm Labor	-	-	-	-	(1,577)	-	-	(61,251)	-	(62,828)
Bear Springs	1,883	-	-	1,577	-	80,550	(115,396)	(231,728)	-	(263,115)
BMDC	-	-	-	-	(80,550)	-	-	(49,910)	-	(130,460)
Miller's Pond	-	-	-	-	115,396	-	-	-	-	115,396
1954 E Houston St	-	-	-	61,251	231,728	49,910	-	-	-	342,889
FSS ROSS	(2,341)	-	-	-	-	-	-	-	-	(2,341)
	(147,607)	87,314	59,835	62,828	263,115	130,460	(115,396)	(342,889)	2,341	-

Bexar County Housing Authority
Cash Report
10/31/2022

	<u>Farm Labor</u>	<u>Bear Springs</u>	<u>BMDC</u>	<u>Mgmt Company Miller's Pond *</u>	<u>BMDC Miller's Pond</u>	<u>1954 E Houston</u>	<u>Section 8</u>	<u>LIPH Proceeds</u>	<u>Total</u>
<i>General</i>	524,676	1,950,072	2,895,584	70,322	21,831	108,765	770,013	3,535,885	9,877,146
<i>Security Deposits/FSS Escrow</i>	12,103	25,703	-	-	51,573	-	358,496	-	447,873
<i>Construction Reserve</i>	-	-	-	-	536,777	-	-	-	536,777
<i>Money Market/Savings/Reserve</i>	96,972	84,989	-	-	67,779	-	-	100,050	349,790
<i>GL Cash Beg. Balance 9/30/22</i>	633,750	2,060,763	2,895,584	70,322	677,960	108,765	1,128,508	3,635,935	11,211,587
<i>Add:</i>									
<i>Revenue for October 2022</i>	33,753	275,547	11,143	-	179,265	40,116	1,835,721	35	2,375,580
<i>Less:</i>									
<i>Disbursements for October 2022</i>	(67,017)	(368,839)	(69,878)	-	(183,597)	(88,495)	(1,668,175)	-	(2,446,001)
<i>GL Cash End Balance 10/31/2022 (Excludes Petty Cash)</i>	600,486	1,967,470	2,836,849	70,322	673,628	60,386	1,296,055	3,635,970	11,141,166
<i>General</i>	491,406	1,856,478	2,836,849	70,322	59,691	60,386	919,406	3,535,915	9,830,451
<i>Security Deposits/FSS Escrow</i>	12,103	26,004	-	-	1,574	-	376,649	-	416,330
<i>Construction Reserve</i>	-	-	-	-	541,880	-	-	-	541,880
<i>Money Market/Savings/Reserve</i>	96,977	84,989	-	-	70,483	-	-	100,055	352,504
<i>Ending Balance Per Bank Reconciliations 9/30/22</i>	600,486	1,967,470	2,836,849	70,322	673,628	60,386	1,296,055	3,635,970	11,141,166
<i>Restricted - Cash</i>	\$ 12,100	\$ 24,000	\$ -	\$ 49,998	\$ 613,937	\$ 17,751	\$ 675,100	\$ 3,635,970	\$ 5,028,856
<i>Unrestricted - Cash</i>	\$ 588,386	\$ 1,943,470	\$ 2,836,849	\$ 20,324	\$ 59,691	\$ 42,635	\$ 620,955	\$ -	\$ 6,112,310
<i>Total Cash</i>	600,486	1,967,470	2,836,849	70,322	673,628	60,386	1,296,055	3,635,970	11,141,166

Housing Authority of Bexar County
List of Fixed Assets Purchased in FY 2023

Vendor	1954 E Houston	Millers Pond	Grand Total
All Service Air		\$ 2,640	\$ 2,640
Cabana Mechanical	\$ 3,800		\$ 3,800
Grand Total	\$ 3,800	\$ 2,640	\$ 6,440



Neldys Ortiz
Interim Executive Director

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Lupe Torres
Chairman, Precinct 2

Robert Wehrmeyer
Vice Chairman, County Judge

Kirk W. Francis
Commissioner, Precinct 3

Arrie Porter MFA
Vice Chairman, Precinct 1

Jennifer Gonzalez
Commissioner, Precinct 4

HABC Resolution #2022-011

Approval of Renewal of Lease for Office Space between HABC and Bexar Management Development Corporation (BMDC)

WHEREAS, the Housing Authority of Bexar County (HABC) wishes to renew the current lease with Bexar Management Development Corporation (BMDC); and

WHEREAS, HABC is in a position to afford rental office expense not to exceed \$20,400/month.

NOW THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of Bexar County approves the renewal of the lease, in the amount of \$20,400.00 monthly; and

The HABC Board of Commissioners further sets the term of the contract to be January 1, 2023 to December 31, 2023.

PASSED, APPROVED AND ADOPTED this 15th day of November 2022.

Neldys Ortiz
Interim Executive Director

Lupe Torres
Chairman

THIS INSTITUTION IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.



TDD #711





Neldys Ortiz
Interim Executive Director

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Lupe Torres
Chairman, Precinct 2

Robert Wehrmeyer
Vice Chairman, County Judge

Kirk W. Francis
Commissioner, Precinct 3

Arrie Porter MFA
Commissioner, Precinct 1

Jennifer Gonzalez
Commissioner, Precinct 4

HABC Resolution #2022-012

RESOLUTION APPROVING TO SELECT THE 2023 EMPLOYEE MEDICAL BENEFITS

WHEREAS, the Housing Authority of Bexar County (HABC) has solicited various employee benefit packages for 2023 from its current broker Benefits Source,

AND

WHEREAS, HABC chose to increase funding to the employees from the Housing Authority as well as in the proportion provide to continue 100% for the employees and add a 30% dependent subsidy from the low plan,

AND

WHEREAS, HABC chose the employees benefits package that was most suitable to the Housing Authority's needs and financial considerations.

NOW, THEREFORE BE IT RESOLVED, the Board of Commissioners of the Housing Authority of Bexar County has chosen a 2023 Employee Benefits Package.

PASSED, APPROVED AND ADOPTED this 15th day of November 2022.

Neldys Ortiz, Interim Executive Director

Lupe Torres, Chairman

THIS INSTITUTION IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.



TDD #711



Housing Authority of Bexar County
Humana Current Medical Plans
Effective January 1, 2022

Carrier Name		Humana		Humana		Humana
Plan Name		50/50 21 Copay Opt 9 Silver		80/50 21 Copay Opt 6 Gold		80/50 21 Copay Opt 7 Gold
Network Name		NPOS		NPOS		NPOS
Network Access		In Network Out Network		In Network Out Network		In Network Out Network
Individual Deductible		\$3,000 \$12,000		\$2,000 \$8,000		\$3,000 \$12,000
Family Deductible		\$6,000 \$24,000		\$4,000 \$16,000		\$6,000 \$24,000
Coinsurance		50% 50%		80% 50%		80% 50%
Individual Out of Pocket		\$8,550 \$34,200		\$6,500 \$26,000		\$5,500 \$22,000
Family Out of Pocket		\$17,100 \$68,400		\$13,000 \$52,000		\$11,000 \$44,000
Physician Copay		\$45 Copay Ded + 50%		\$30 Copay Ded + 50%		\$35 Copay Ded + 50%
Specialist Copay		\$90 Copay Ded + 50%		\$60 Copay Ded + 50%		\$70 Copay Ded + 50%
Virtual Dr Copay		No Charge Ded + 50%		No Charge Ded + 50%		No Charge Ded + 50%
Lab & X-ray		No Charge Ded + 50%		No Charge Ded + 50%		No Charge Ded + 50%
Imaging (MRI, CT/PET Scans)		Ded + 50% Ded + 50%		Ded + 20% Ded + 50%		Ded + 20% Ded + 50%
Out Patient Surgery -Ambulatory Surgery Center		Ded + 50% Ded + 50%		Ded + 20% Ded + 50%		Ded + 20% Ded + 50%
Out Patient Surgery -Hospital Outpatient Surgery		Ded + 50% Ded + 50%		Ded + 20% Ded + 50%		Ded + 20% Ded + 50%
Emergency Room		\$600 + 50% \$600 + 50%		\$500 + 20% \$500 + 20%		\$550 + 20% \$550 + 20%
Urgent Care		\$100 Copay Ded + 50%		\$100 Copay Ded + 50%		\$100 Copay Ded + 50%
Hospital Inpatient		Ded + 50% Ded + 50%		Ded + 20% Ded + 50%		Ded + 20% Ded + 50%
<u>Prescription Benefits</u>		<u>In Network Rx Benefits</u>		<u>In Network Rx Benefits</u>		<u>In Network Rx Benefits</u>
Rx Deductible		None		None		None
Level 1 - Low Cost Generic & Brand		\$5 Copay		\$5 Copay		\$5 Copay
Level 2 - High Cost Generic & Brand		\$15 Copay		\$15 Copay		\$15 Copay
Level 3 - Higher Cost Generic & Brand		\$75 Copay		\$75 Copay		\$75 Copay
Level 4 - Highest Cost Generic & Brand		\$150 Copay		\$150 Copay		\$150 Copay
Level 5 - High Cost/Tech & Specialty		\$800 Copay		\$800 Copay		\$800 Copay
<u>Monthly Rates</u>		<u>Low Plan Current Rates</u>		<u>Mid Plan Current Rates</u>		<u>High Plan Current Rates</u>
Employee Only (EE)	31	\$798.07	1	\$905.57	2	\$891.67
EE + Spouse	1	\$1,596.14	0	\$1,811.13	0	\$1,783.34
EE + Children	1	\$1,596.14	0	\$1,811.13	0	\$1,783.34
EE + Family	0	\$2,394.21	0	\$2,716.70	0	\$2,675.00
Total Monthly Cost	33	\$27,932.45	1	\$905.57	2	\$1,783.34
Employer Monthly Cost	36	\$28,730.52				
Employer Annual Cost		\$344,766.24				



This is not a complete disclosure of the plan benefits, qualifications and limitations. See the Summary of Benefits and Coverage for plan details. Available upon request.

Presented By:
Benefit Source
Lisa B. Nava



Housing Authority of Bexar County
Humana Renewal Medical Plans
Effective January 1, 2023

Carrier Name	Humana		Humana	Humana
Plan Name	50/50 23 Copay II Opt 14 Silver		80/50 23 Copay II Opt 8 Gold	80/50 23 Copay II Opt 9 Gold
Network Name	NPOS		NPOS	NPOS
Network Access	In Network	Out Network	In Network	Out Network
Individual Deductible	\$3,500	\$14,000	\$2,000	\$8,000
Family Deductible	\$7,000	\$28,000	\$4,000	\$16,000
Coinsurance	50%	50%	80%	50%
Individual Out of Pocket	\$9,100	\$36,400	\$6,500	\$26,000
Family Out of Pocket	\$18,200	\$72,800	\$13,000	\$52,000
Physician Copay	\$50 Copay	Ded + 50%	\$30 Copay	Ded + 50%
Specialist Copay	\$100 Copay	Ded + 50%	\$60 Copay	Ded + 50%
Virtual Dr Copay	No Charge	Ded + 50%	No Charge	Ded + 50%
Lab & X-ray	No Charge	Ded + 50%	No Charge	Ded + 50%
Imaging (MRI, CT/PET Scans)	Ded + 50%	Ded + 50%	Ded + 20%	Ded + 50%
Out Patient Surgery -Ambulatory Surgery Center	Ded + 50%	Ded + 50%	Ded + 20%	Ded + 50%
Out Patient Surgery -Hospital Outpatient Surgery	\$825 + Ded + 50%	Ded + 50%	\$500 + Ded + 20%	Ded + 50%
Emergency Room	\$825 + Ded + 50%	\$825 + Ded + 50%	\$500 + Ded + 20%	\$500 + Ded + 20%
Urgent Care	\$100 Copay	Ded + 50%	\$60 Copay	Ded + 50%
Hospital Inpatient	Ded + 50%	Ded + 50%	Ded + 20%	Ded + 50%
<u>Prescription Benefits</u>	<u>In Network Rx Benefits</u>		<u>In Network Rx Benefits</u>	
Rx Deductible	None		None	
Level 1 - Low Cost Generic & Brand	\$5 Copay		\$5 Copay	
Level 2 - High Cost Generic & Brand	\$15 Copay		\$15 Copay	
Level 3 - Higher Cost Generic & Brand	20% Coinsurance		20% Coinsurance	
Level 4 - Highest Cost Generic & Brand	25% Coinsurance		25% Coinsurance	
Level 5 - High Cost/Tech & Specialty	30% Coinsurance		30% Coinsurance	
<u>Monthly Rates</u>	<u>Low Plan Renewal Rate</u>		<u>Mid Plan Renewal Rate</u>	
Employee Only (EE)	31	\$853.45	1	\$1,020.01
EE + Spouse	1	\$1,706.90	0	\$2,040.03
EE + Children	1	\$1,706.90	0	\$2,040.03
EE + Family	0	\$2,560.35	0	\$3,060.04
Total Monthly Cost	33	\$29,870.75	1	\$1,020.01
Employer Monthly Cost	36	\$30,724.20		
Employer Annual Cost		\$368,690.40		
				2
				\$1,000.67
				0
				\$2,001.35
				0
				\$2,001.35
				0
				\$3,002.02
				2
				\$2,001.35

Presented By:
Benefit Source
Lisa B. Nava

This is not a complete disclosure of the plan benefits, qualifications and limitations. See the Summary of Benefits and Coverage for plan details. Available upon request.



Housing Authority of Bexar County
Humana Alternate Medical Plans
Effective January 1, 2023

Carrier Name
Plan Name
Network Name

Network Access
Ind. Deductible
Family Deductible
Coinsurance
Ind Out of Pocket
Fm Out of Pocket

Physician Copay
Specialist Copay
Virtual Dr. Copay

Lab & X-ray
Imaging (MRI, CT/PET Scans)
Out Patient Surgery -Ambulatory Sugery Center
Out Patient Surgery -Hospital Outpatient Surgery
Emergency Room
Urgent Care
Hospital Inpatient

Prescription Benefits

Rx Deductible
Level 1 - Low Cost Generic & Brand
Level 2 - High Cost Generic & Brand
Level 3 - Higher Cost Generic & Brand
Level 4 - Highest Cost Generic & Brand
Level 5 - High Cost/Tech & Specialty

Monthly Rates

Employee Only (EE)
EE + Spouse
EE + Children
EE + Family
Total Monthly Cost

Humana	
Copay II Opt 7 Gold	
NPOS-OA	
In Network	Out Network
\$2,000	\$8,000
\$4,000	\$16,000
80%	50%
\$5,000	\$20,000
\$10,000	\$40,000
\$30 Copay	Ded + 50%
\$60 Copay	Ded + 50%
No Charge	Ded + 50%
No Charge	Ded + 50%
Ded + 20%	Ded + 50%
Ded + 20%	Ded + 50%
\$500 + Ded + 20%	Ded + 50%
\$500 + Ded + 20%	\$500 + Ded + 20%
\$60 Copay	Ded + 50%
Ded + 20%	Ded + 50%
<u>RX In Network</u>	
None	
\$5 Copay	
\$15 Copay	
20% Coinsurance	
25% Coinsurance	
30% Coinsurance	
<u>Plan Gold Opt 7</u>	
34	\$1,052.13
1	\$2,104.26
1	\$2,104.26
0	\$3,156.39
36	\$39,980.94

Humana	
Copay II Opt 10 Silver	
NPOS-OA	
In Network	Out Network
\$4,000	\$16,000
\$8,000	\$32,000
80%	50%
\$9,100	\$36,400
\$18,200	\$72,800
\$50 Copay	Ded + 50%
\$100 Copay	Ded + 50%
No Charge	Ded + 50%
No Charge	Ded + 50%
Ded + 20%	Ded + 50%
Ded + 20%	Ded + 50%
\$800 + Ded + 20%	Ded + 50%
\$800 + Ded + 20%	\$800 + Ded + 20%
\$100 Copay	Ded + 50%
Ded + 20%	Ded + 50%
<u>RX In Network</u>	
None	
\$5 Copay	
\$15 Copay	
20% Coinsurance	
25% Coinsurance	
30% Coinsurance	
<u>Plan Silver Opt 10</u>	
\$876.42	
\$1,752.85	
\$1,752.85	
\$2,629.27	
\$33,303.98	

Humana	
Copay II Opt 16 Silver	
NPOS-OA	
In Network	Out Network
\$4,500	\$18,000
\$9,000	\$36,000
50%	50%
\$9,100	\$36,400
\$18,200	\$72,800
\$45 Copay	Ded + 50%
\$90 Copay	Ded + 50%
No Charge	Ded + 50%
No Charge	Ded + 50%
Ded + 50%	Ded + 50%
Ded + 50%	Ded + 50%
\$825 + Ded + 50%	Ded + 50%
\$825 + Ded + 50%	\$825 + Ded + 50%
\$90 Copay	Ded + 50%
Ded + 50%	Ded + 50%
<u>RX In Network</u>	
None	
\$5 Copay	
\$15 Copay	
20% Coinsurance	
25% Coinsurance	
30% Coinsurance	
<u>Plan Silver Opt 16</u>	
\$847.59	
\$1,695.18	
\$1,695.18	
\$2,542.77	
\$32,208.42	

Humana	
Copay II Opt 18 Silver	
NPOS-OA	
In Network	Out Network
\$5,000	\$20,000
\$10,000	\$40,000
50%	50%
\$9,100	\$36,400
\$18,200	\$72,800
\$45 Copay	Ded + 50%
\$90 Copay	Ded + 50%
No Charge	Ded + 50%
No Charge	Ded + 50%
Ded + 50%	Ded + 50%
Ded + 50%	Ded + 50%
\$750 + Ded + 50%	Ded + 50%
\$750 + Ded + 50%	\$750 + Ded + 50%
\$90 Copay	Ded + 50%
Ded + 50%	Ded + 50%
<u>RX In Network</u>	
None	
\$5 Copay	
\$15 Copay	
20% Coinsurance	
25% Coinsurance	
30% Coinsurance	
<u>Plan Silver Opt 18</u>	
\$846.89	
\$1,693.77	
\$1,693.77	
\$2,540.66	
\$32,181.80	

Employer Annual Cost

36

\$37,876.68

\$31,551.12

\$30,513.24

\$30,488.04



Presented By:
Benefit Source
Lisa B. Nava

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Housing Authority of Bexar County
Humana Renewal Board Recommendations
Effective January 1, 2023

Carrier Name	Humana		Humana
Plan Name	50/50 23 Copay II Opt 14 Silver		80/50 23 Copay II Opt 9 Gold
Network Name	NPOS		NPOS
Network Access	In Network	Out Network	In Network Out Network
Individual Deductible	\$3,500	\$14,000	\$3,000 \$12,000
Family Deductible	\$7,000	\$28,000	\$6,000 \$24,000
Coinsurance	50%	50%	80% 50%
Individual Out of Pocket	\$9,100	\$36,400	\$5,500 \$22,000
Family Out of Pocket	\$18,200	\$72,800	\$11,000 \$44,000
Physician Copay	\$50 Copay	Ded + 50%	\$35 Copay Ded + 50 %
Specialist Copay	\$100 Copay	Ded+ 50%	\$70 Copay Ded + 50%
Virtual Dr Copay	No Charge	Ded + 50%	No Charge Ded + 50%
Lab & X-ray	No Charge	Ded + 50%	No Charge Ded + 50%
Imaging (MRI, CT/PET Scans)	Ded + 50%	Ded + 50%	Ded + 20% Ded + 50%
Out Patient Surgery -Ambulatory Surgery Center	Ded + 50%	Ded + 50%	Ded + 20% Ded + 50%
Out Patient Surgery -Hospital Outpatient Surgery	\$825 + Ded + 50%	Ded + 50%	\$550 + Ded + 20% Ded + 50%
Emergency Room	\$825 + Ded + 50%	\$825 + Ded + 50%	\$550 + Ded + 20% \$550 + Ded + 20%
Urgent Care	\$100 Copay	Ded + 50%	\$70 Copay Ded + 50%
Hospital Inpatient	Ded + 50%	Ded + 50%	Ded + 20% Ded + 50%
<u>Prescription Benefits</u>	<u>In Network Rx Benefits</u>		<u>In Network Rx Benefits</u>
Rx Deductible	None		None
Level 1 - Low Cost Generic & Brand	\$5 Copay		\$5 Copay
Level 2 - High Cost Generic & Brand	\$15 Copay		\$15 Copay
Level 3 - Higher Cost Generic & Brand	20% Coinsurance		20% Coinsurance
Level 4 - Highest Cost Generic & Brand	25% Coinsurance		25% Coinsurance
Level 5 - High Cost/Tech & Specialty	30% Coinsurance		30% Coinsurance
<u>Monthly Rates</u>	<u>Low Plan Renewal Rate</u>		<u>High Plan Renewal Rates</u>
Employee Only (EE)	31	\$853.45	3 \$1,000.67
EE + Spouse	1	\$1,706.90	0 \$2,001.35
EE + Children	1	\$1,706.90	0 \$2,001.35
EE + Family	0	\$2,560.35	0 \$3,002.02
Total Monthly Cost	33	\$29,870.75	3 \$3,002.01
Employer Monthly Cost	36	\$30,724.20	
Employer Annual Cost		\$368,690.40	

Presented By:
Benefit Source
Lisa B. Nava

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Housing Authority of Bexar County
Blue Cross Blue Shield of Texas Medical Spreadsheet - Page 1
Effective January 1, 2023

Carrier Name
Plan Name
Network Name

Blue Cross
Gold 9L1 CHC
Blue Choice PPO

Network Access
Ind. Deductible
Family Deductible
Coinsurance
Ind Out of Pocket
Fm Out of Pocket

In Network	Out Network
\$2,000	\$4,000
\$6,000	\$8,000
80%	70%
\$6,000	Unlimited
\$17,100	Unlimited

Virtual Dr. Copay
Physician Copay
Specialist Copay
Lab & X-ray
Imaging (MRI, CT, PET)
Out Patient Surgery
Emergency Room
Urgent Care
Hospital Inpatient

\$30 Copay	Ded + 30%
\$30 Copay	Ded + 30%
\$60 Copay	Ded + 30%
Ded + 20%	Ded + 30%
\$250 Copay	Ded + 30%
\$100 + Ded + 20%	\$200 + Ded + 30%
\$300 + Ded + 20%	\$300 + Ded + 20%
\$75 Copay	Ded + 30%
\$150 + Ded + 20%	\$250 + Ded + 30%

Prescription Benefits
In Rx Deductible
FM Rx Deductible
Preferred Generic
Non-Preferred Generic
Preferred Brand
Non-Preferred Brand
Preferred Speciality Drugs
Non-Preferred Specialty

In Network Rx Benefits
None
None
\$0 Copay Generic
\$10 Copay
\$50 Copay
\$100 Copay
\$150 Copay
\$250 Copay

Monthly Rates

Employee Only 34
Employee+ Spouse 1
Employee + Child 1
Employee + Family 0
Total Monthly Cost 36

Plan Gold 9L1
\$883.25
\$1,766.50
\$1,766.50
\$2,649.75
\$33,563.50

Employer Monthly Cost 36
Employer Annual Cost

\$31,797.00
\$381,564.00

Blue Cross
Silver 663 CHC
Blue Choice PPO

In Network	Out Network
\$3,000	\$6,000
\$9,000	\$18,000
70%	50%
\$9,000	Unlimited
\$18,000	Unlimited

\$45 Copay	Ded + 50%
\$45 Copay	Ded + 50%
\$90 Copay	Ded + 50%
Ded + 30%	Ded + 50%
\$250 + Ded + 30%	Ded + 50%
\$300 + Ded + 30%	\$350 + Ded + 50%
\$600 + Ded + 30%	\$600 + Ded + 30%
\$100 Copay	Ded + 50%
\$350 + Ded + 30%	\$400 + Ded + 50%

In Network Rx Benefits
None
None
\$0 Copay Generic
\$10 Copay
\$50 Copay
\$100 Copay
\$150 Copay
\$250 Copay

Plan Silver 663
\$783.97
\$1,567.94
\$1,567.94
\$2,351.91
\$29,790.86

\$28,222.92
\$338,675.04

Blue Cross
Silver 665 CHC
Blue Choice PPO

In Network	Out Network
\$3,500	\$7,000
\$10,500	\$21,000
60%	60%
\$9,000	Unlimited
\$18,000	Unlimited

\$50 Copay	Ded + 40%
\$50 Copay	Ded + 40%
\$90 Copay	Ded + 40%
Ded + 40%	Ded + 40%
Ded + 40%	Ded + 40%
\$200 + Ded + 40%	\$300 + Ded + 40%
\$500 + Ded + 40%	\$500 + Ded + 40%
\$100 Copay	Ded + 40%
\$250 + Ded + 40%	\$350 + Ded + 40%

In Network Rx Benefits
None
None
\$0 Copay Generic
\$10 Copay
\$50 Copay
\$100 Copay
\$150 Copay
\$250 Copay

Plan Silver 665
\$775.36
\$1,550.72
\$1,550.72
\$2,326.08
\$29,463.68

\$27,912.96
\$334,955.52



Presented By:
Benefit Source
Lisa B. Nava



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Housing Authority of Bexar County
Blue Cross Blue Shield Medical Plans - Page 2
Effective January 1, 2023

Carrier Name
Plan Name
Network Name

Network Access
Individual Deductible
Family Deductible
Coinsurance
Individual Out of Pocket
Family Out of Pocket

Physician Copay
Specialist Copay
Virtual Dr. Copay

Lab & X-ray
Imaging (MRI, CT/PET Scans)
Out Patient Surgery
Emergency Room
Urgent Care
Hospital Inpatient

Prescription Benefits
Rx Deductible
Preferred Generic
Non-Preferred Generic
Preferred Brand
Non-Preferred Brand
Preferred Speciality Drugs
Non-Preferred Speciality

Monthly Rates

Employee Only (EE) 34
EE + Spouse 1
EE + Children 1
EE + Family 0
Total Monthly Cost 36

Employer Monthly Cost 36
Employer Annual Cost

Blue Cross
Silver 9L9 CHC
Blue Choice PPO

In Network **Out Network**
\$3,750 **\$7,500**
\$11,250 **\$22,500**
70% **50%**
\$9,000 **Unlimited**
\$18,000 **Unlimited**

\$50 Copay **Ded + 50%**
\$90 Copay **Ded + 50%**
\$50 Copay **Ded + 50%**

\$150 + Ded + 30% **Ded + 50%**
\$300 Copay **Ded + 50%**
\$300 + Ded + 30% **\$350 + Ded + 50%**
\$750 + Ded + 30% **\$750 + Ded + 30%**
\$100 Copay **Ded + 30%**
\$350 + Ded + 30% **\$400 + Ded + 50%**

In Network Rx Benefits

None
\$0 Copay Generic
\$10 Copay
\$50 Copay
\$100 Copay
\$150 Copay
\$250 Copay

Plan Gold 9L9

\$778.29
\$1,556.58
\$1,556.58
\$2,334.87
\$29,575.02

\$28,018.44
\$336,221.28

Blue Cross
Silver 9M2 CHC
Blue Choice PPO

In Network **Out Network**
\$3,750 **\$7,500**
\$11,250 **\$22,500**
80% **60%**
\$9,000 **Unlimited**
\$18,000 **Unlimited**

\$45 Copay **Ded + 40%**
\$90 Copay **Ded + 40%**
\$45 Copay **Ded + 40%**

\$100 + Ded + 20% **Ded + 40%**
\$200 + Ded + 20% **Ded + 40%**
\$250 + Ded + 20% **\$300 + Ded + 40%**
\$500 + Ded + 20% **\$500 + Ded + 20%**
\$75 Copay **Ded + 40%**
\$300 + Ded + 20% **\$350 + Ded + 40%**

In Network Rx Benefits

None
\$0 Copay Generic
\$10 Copay
\$50 Copay
\$100 Copay
\$150 Copay
\$250 Copay

Plan Gold 9M2

\$789.71
\$1,579.42
\$1,579.42
\$2,369.13
\$30,008.98

\$28,429.56
\$341,154.72

Blue Cross
Silver 666 CHC-21
Blue Choice PPO

In Network **Out Network**
\$4,250 **\$8,500**
\$12,750 **\$25,500**
70% **50%**
\$9,000 **Unlimited**
\$18,000 **Unlimited**

\$50 Copay **Ded + 50%**
\$90 Copay **Ded + 50%**
\$50 Copay **Ded + 50%**

Ded + 30% **Ded + 50%**
\$300 Copay **Ded + 50%**
\$250 + Ded + 30% **\$300 + Ded + 50%**
\$650 + Ded + 30% **\$650 + Ded + 30%**
\$100 Copay **Ded + 50%**
\$300 + Ded + 30% **\$350 + Ded + 50%**

In Network Rx Benefits

None
\$5 Copay
\$15 Copay
\$50 Copay
\$100 Copay
\$250 Copay
\$350 Copay

Plan Silver 666

\$771.59
\$1,543.18
\$1,543.18
\$2,314.77
\$29,320.42

\$27,777.24
\$333,326.88



Presented By:
Benefit Source
Lisa B. Nava



This is not a complete disclosure of the plan benefits, qualifications and limitations. See the Summary of Benefits and Coverage for plan details. Available upon request.

Housing Authority of Bexar County
United Health Care Medical Spreadsheet
Effective January 1, 2023

Carrier Name Plan Name Network Name		United Health Care CV5Q Choice Plus		United Health Care CV4X Choice Plus		United Health Care CV5D Choice Plus		United Health Care CV5F Choice Plus	
Network Access		In Network	Out Network	In Network	Out Network	In Network	Out Network	In Network	Out Network
Ind. Deductible		\$4,000	\$10,000	\$6,000	\$10,000	\$3,000	\$10,000	\$4,000	\$10,000
Family Deductible		\$8,000	\$20,000	\$12,000	\$20,000	\$9,000	\$20,000	\$8,000	\$20,000
Coinsurance		80%	50%	80%	50%	80%	50%	70%	50%
Ind Out of Pocket		\$6,000	Unlimited	\$9,100	Unlimited	\$7,500	Unlimited	\$7,500	Unlimited
Fm Out of Pocket		\$12,000	Unlimited	\$18,200	Unlimited	\$15,000	Unlimited	\$15,000	Unlimited
Virtual Dr. Copay		\$0 Copay	Ded+50%	\$0 Copay	Ded+50%	\$0 Copay	Ded+50%	\$0 Copay	Ded+50%
Physician Copay		\$10 Copay	Ded+50%	\$35 Copay	Ded+50%	\$30 Copay	Ded+50%	\$30 Copay	Ded+50%
Preferred Physician Copay		\$10 Copay	Ded+50%	\$35 Copay	Ded+50%	\$30 Copay	Ded+50%	\$30 Copay	Ded+50%
Specialist Copay		\$80 Copay	Ded+50%	\$100 Copay	Ded+50%	\$60 Copay	Ded+50%	\$60 Copay	Ded+50%
Preferred Specialist Copay		\$40 Copay	Ded+50%	\$70 Copay	Ded+50%	\$30 Copay	Ded+50%	\$60 Copay	Ded+50%
Lab & X-ray		\$40 Copay	Ded+50%	Ded+20%	Ded+50%	\$40 Copay	Ded+50%	Ded+30%	Ded+50%
Imaging (MRI, CT/PET) per Test		Ded+20%	Ded+50%	Ded+20%	Ded+50%	\$500 Copay	Ded+50%	Ded+30%	Ded+50%
Outpatient Surgery		Ded+20%	Ded+50%	Ded+20%	Ded+50%	Ded+20%	Ded+50%	Ded+30%	Ded+50%
Emergency Room		\$300+Ded+20%	\$300+Ded+20%	\$300+Ded+20%	\$300+Ded+20%	\$500+20%	\$500+20%	\$500+Ded+30%	\$500+Ded+30%
Urgent Care		\$25 Copay	Ded+50%	\$25 Copay	Ded+50%	\$50 Copay	Ded+50%	\$50 Copay	Ded+50%
Hospital Inpatient		Ded+20%	Ded+50%	Ded+20%	Ded+50%	Ded+20%	Ded+50%	Ded+30%	Ded+50%
<u>Prescription Benefits</u>		<u>RX In Network</u>		<u>RX In Network</u>		<u>RX In Network</u>		<u>RX In Network</u>	
Rx Deductible		None		None		None		None	
Tier 1 - Copay		\$10 Copay		\$10 Copay		\$10 Copay		\$10 Copay	
Tier 1 - Specialty Copay		\$10 Copay		\$10 Copay		\$10 Copay		\$10 Copay	
Tier 2 - Copay		\$40 Copay		\$40 Copay		\$40 Copay		\$65 Copay	
Tier 2 - Specialty Copay		\$40 Copay		\$40 Copay		\$40 Copay		\$65 Copay	
Tier 3 - Copay		\$125 Copay		\$125 Copay		\$125 Copay		\$125 Copay	
Tier 3 - Specialty Copay		\$125 Copay		\$125 Copay		\$125 Copay		\$125 Copay	
Tier 4 - Copay		\$300 Copay		\$300 Copay		\$300 Copay		\$250 Copay	
Tier 4 - Specialty Copay		\$300 Copay		\$300 Copay		\$300 Copay		\$250 Copay	
<u>Monthly Rates</u>		<u>Plan CV5Q</u>		<u>Plan CV4X</u>		<u>Plan CV5D</u>		<u>Plan CV5F</u>	
EE Only	34	\$887.41		\$807.41		\$916.79		\$805.15	
EE + Spouse	1	\$1,774.82		\$1,614.82		\$1,833.58		\$1,610.30	
EE + Child	1	\$1,774.82		\$1,614.82		\$1,833.58		\$1,610.30	
EE + Family	0	\$2,662.23		\$2,422.23		\$2,750.37		\$2,415.45	
Total Monthly Cost	36	\$33,721.58		\$30,681.58		\$34,838.02		\$30,595.70	
Employer Monthly Cost	36	\$31,946.76		\$29,066.76		\$33,004.44		\$28,985.40	
Employer Annual Cost		\$383,361.12		\$348,801.12		\$396,053.28		\$347,824.80	



Presented by:
Benefit Source
Lisa B. Nava



This is not a complete disclosure of the plan benefits, qualifications and limitations. See the Summary of Benefits and Coverage for plan details. Available upon request.

Short Term Disability
Effective January 1, 2023

<i>Company Name</i>	<i>Guardian</i>
<i>Weekly Benefit</i>	<i>60% of Weekly Income</i>
<i>Maximum Weekly Benefit</i>	<i>\$1,000</i>
<u><i>Waiting Period</i></u>	
<i>Injury</i>	<i>15th Day</i>
<i>Sickness</i>	<i>15th Day</i>
<i>Maximum Benefit Period</i>	<i>24 Weeks</i>
<i>Are Benefits Taxable?</i>	<i>Yes</i>

<u>Monthly Rates</u>		<u>Current</u>	<u>Renewal</u>
Total Weekly Payroll	36	\$59,315	\$59,315
Cost Per \$10 Weekly Payroll		\$0.368	\$0.368
Monthly Cost		\$2,182.79	\$2,182.79
Annual Employer Cost		\$26,193.50	\$26,193.50

Basic Term Life Rates

Effective January 1, 2023

Company

Guardian

Face Amount

*Class 1- All Full Time Employees
Excluding Executive Directors*

\$50,000

Reduction Schedule

Age 65

35%

Age 70

60%

Class 2- Executive Directors

**1 X Annual
up to \$200,000**

Reduction Schedule

Age 65

35%

Age 70

60%

		<i>Current</i>	<i>Renewal</i>
<i>Total Volume</i>	36	\$1,582,500	\$1,582,500
<i>Life Cost</i>		\$0.158	\$0.158
<i>AD&D Cost</i>		\$0.020	\$0.020
<i>Monthly Cost</i>		\$281.69	\$281.69
<i>Annual Employer Cost</i>		\$3,380.22	\$3,380.22

Vision Rates

Effective January 1, 2023

Company

Guardian

Eye Examination

Copay

\$10 Copay

Frequency

12 Months

Frames

Copay

\$25 Copay

Retail Allowance

\$150

Frequency

24 Months

Lenses

Copay

\$25 Copay

Frequency

12 Months

Contact Lenses

Copay

\$25 Copay

Retail Allowance

\$150

Frequency

12 Months

Monthly Rates

Current

Renewal

Employee Only

23

\$6.51

\$6.51

Employee & Spouse

6

\$10.96

\$10.96

Employee & Children

4

\$11.18

\$11.18

Employee & Family

3

\$17.69

\$17.69

Monthly Cost

36

\$313.28

\$313.28

Annual Employer Cost

36

\$2,812.32

\$2,812.32

Dental Rates

Effective January 1, 2023

Company Name
Plan Type

Guardian
PPO

Ind Deductible
Annual Maximum

\$50
\$1,000

Preventive Services
Basic Services
Endo/Perio Services
Major Services

100%
Ded then 80%
Ded then 80%
Ded then 50%

Orthodontia
Ortho Lifetime Max
Adult or Child Ortho

50%
\$1,000
Child Only

Roll Over Benefit
(\$250 per insured)

*10 members will receive
additional benefits in 2023*

Monthly Rates

Employee Only

24

Current

\$23.31

Renewal

\$23.31

Employee & Spouse

6

\$47.84

\$47.84

Employee & Children

3

\$57.17

\$57.17

Employee & Family

3

\$90.20

\$90.20

Monthly Cost

36

\$1,288.59

\$1,288.59

Annual Employer Cost

36

\$10,069.92

\$10,069.92

Voluntary Term Life and AD&D

Effective January 1, 2023

Company Name

Guardian

Employee *(21 Enrolled)*

Minimum

\$10,000

Maximum

\$300,000

Employee Guarantee Issue

\$100,000

Spouse *(10 Enrolled)*

Minimum

\$5,000

Maximum

\$150,000

Spouse Guarantee Issue

\$25,000

Child *(9 Enrolled)*

Amount

\$10,000

Monthly Cost

\$2.00

Life and AD&D Rates Per 1,000

Current

Renewal

<25

\$0.060

\$0.060

25-29

\$0.060

\$0.060

30-34

\$0.070

\$0.070

35-39

\$0.100

\$0.100

40-44

\$0.150

\$0.150

45-49

\$0.250

\$0.250

50-54

\$0.470

\$0.470

55-59

\$0.730

\$0.730

60-64

\$0.830

\$0.830

65-69

\$1.510

\$1.510