



**Rose Center Cemetery Fence**

**Mandatory site visit**

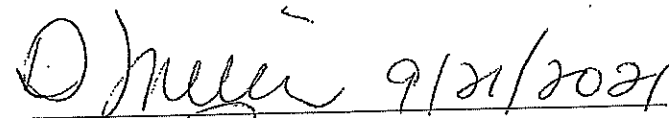
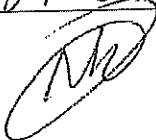
**September 21, 2021 11:00am**

Defence Enterprises

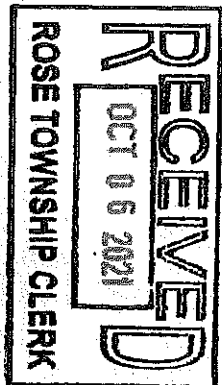
I have attended the mandatory site visit.

***Defence Enterprises***  
*Fence, Gate & Railing*  
5750 Terex • Clarkston, MI 48346  
Matt Sparre  
office 248.625.1100 fax 248.625.1133  
matt@thebestdefence.com  
www.thebestdefence.com

  
\_\_\_\_\_  
Matt Sparre

  
\_\_\_\_\_  
Other 

Defence Enterprises  
Fence, Gate, Railing  
5750 Terex  
Clarkston MI 48346



1:38 pm  
DAM

Rose TWP

Re: Rose Center Cemetery Fence

10/6/2021  
Old Fence  
3' 3/4"  
1/2" of 2' wid  
was ants  
to close  
to Rose 10/13

MATT SAID 10/6  
THAT TOWNSHIP  
MAYOR: 4L  
PLICES  
GOOD FOR  
ONLY 5 DAYS



**ELITE**

FENCE PRODUCTS, INC.

**Buy American, Be American™**





	Residential	Avalanche Series™	Commercial	Industrial/Heavy Ind.
<b>Post</b>	2" x 2" x .060 Wall*	2" x 2" x .060 Wall*	2" x 2" x .060 Wall*	2-1/2" x 2-1/2" x .075 or .100 Wall
	2" x 2" x .080 Wall	2" x 2" x .080 Wall	2" x 2" x .080 Wall	3" x 3" x .125 Wall
	2" x 2" x .125 Wall	2" x 2" x .125 Wall	2" x 2" x .125 Wall	4" x 4" x .125 or .250 Wall
	2-1/2" x 2-1/2" x .075 or .100 Wall	2-1/2" x 2-1/2" x .075 or .100 Wall	2-1/2" x 2-1/2" x .075 or .100 Wall	6" x 6" x .125 or .250 Wall
<b>Horizontal Rails</b>	1-1/8" x 1"	1-1/8" x 1" for Residential 1-3/8" x 1-1/4" for Commercial	1-1/8" x 1-3/4"	1-5/8" x 1-5/8"
<b>Enclosed Bottom</b>	N/A	N/A	N/A	Heavy Industrial Only
<b>Side Walls</b>	.082	.082	.082	.100
<b>Top Walls</b>	.062	.062	.062	.070
<b>Pickets</b>	5/8" x 5/8" x .050 Wall or 5/8" x 3/4" x .050 Wall or 5/8" x 1" x .050 Wall	5/8" x 5/8" x .050 Wall or 5/8" x 3/4" x .050 Wall or 5/8" x 1" x .050 Wall For Residential 3/4" x 3/4" x .050 Wall or 3/4" x 1" x .082 Wall For Commercial	3/4" x 3/4" x .050 Wall or 3/4" x 1" x .062 Wall	1" x 1" x .062 Wall
<b>Picket Spacing</b>	3-13/16" or 1-5/8"	3-13/16" or 1-5/8" for Residential 3-3/4" or 1-1/2" for Commercial	3-3/4" or 1-1/2"	3-3/4" or 1-3/8"
	3" Picket Spacing Available in Most Grades and Styles, Please Call for Details.			
<b>Heights</b>	3, 3 1/2, 4, 4 1/2, 5, & 6 Feet	3, 3 1/2, 4, 4 1/2, 5, & 6 Feet	3, 3 1/2, 4, 4 1/2, 5, & 6 Feet	3, 3 1/2, 4, 5, 6, 7, 8 & 10 Feet
<b>Panel Length</b>	6'	6' for Residential 6' or 7' 6" for Commercial	6' or 7' 6"	6' 3" or 8'

Panels come fully assembled in above Heights & Lengths. Custom Heights available please call for details.  
 Screws: 410 Stainless Steel corrosion resistant. The heads are coated with zinc and yellow chromate, then painted to match the color of the fence.  
 Colors Available: Black, Quaker Bronze, White, Walnut Brown, Beige, Sandstone & Hartford Green. Custom colors available upon request.  
 \*Not available in Walnut Brown, Beige, Sandstone or Hartford Green



Residential



Avalanche Series™  
No Exposed Screws (Patent Pending)



Commercial



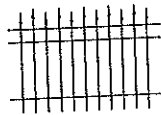
Industrial



Heavy Industrial  
No Exposed Screws



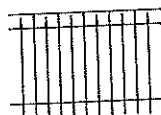
EFS-10



EFS-15



EFF-20



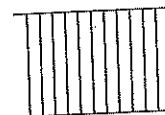
EFF-25



EFS-50



EFS-55



LifeGard

# Buy American, Be American™



Manufactured by:  
 Elite Fence Products, Inc.  
 50925 Richard W Blvd.  
 Chesterfield Twp., MI 48051  
 Phone (586) 468-4448  
 Toll-Free 1-800-783-1331  
 Fax (586) 468-4884

POWDER  
 COATED  
 AAMA 2604 COMPLIANT



Distributed by:

We are environmentally responsible

**PROPOSAL  
TOWNSHIP OF ROSE**

*Rose Center Cemetery Fence*

*September 7, 2021*

**TABLE OF ARTICLES**

<u>Article</u>	<u>Article No.</u>
Proposal Recipient .....	2
Bidder's Acknowledgements .....	2
Bidder's Representations .....	2
Further Representations .....	3
Basis of Proposal .....	3
Time of Completion .....	4
Attachments to this Proposal .....	4
Proposal Submittal .....	5

**Due Date: Wednesday, October 6, 2021**

**ARTICLE 1 – PROPOSAL RECIPIENT**

1.01 This Proposal is submitted to:

ROSE TOWNSHIP  
9080 Mason Street  
Holly, Michigan 48442  
Attn: Debbie Miller, Clerk

1.02 The undersigned Bidder proposes and agrees, if this Proposal is accepted, to enter into an Agreement with Owner/Buyer in the form included in the Bidding Documents to perform all Work as specified or indicated in the Bidding Documents for the prices and within the times indicated in this Proposal and in accordance with the other terms and conditions of the Bidding Documents.

**ARTICLE 2 – BIDDER'S ACKNOWLEDGEMENTS**

2.01 This Proposal will remain subject to acceptance for [30] days after the Proposal opening, or for such longer period of time that Bidder may agree to in writing upon request of Owner/Buyer.

**ARTICLE 3 – BIDDER'S REPRESENTATIONS**

3.01 In submitting this Proposal, Bidder represents that:

A. Bidder has examined and carefully studied the Bidding Documents, the other related data identified in the Bidding Documents, and the following Addenda, receipt of which is hereby acknowledged.

<u>Addendum No.</u>	<u>Addendum Date</u>
_____	_____
_____	_____
_____	_____

- B. Bidder has visited the Site and become familiar with and is satisfied as to the general, local and Site conditions that may affect cost, progress, and performance of the Work.
- C. Bidder is familiar with and is satisfied as to all federal, state, and local Laws and Regulations that may affect cost, progress, and performance of the Work.
- D. Bidder is aware of the general nature of work to be performed by Owner/Buyer and others at the Site that relates to the Work as indicated in the Bidding Documents.
- E. The Bidding Documents are generally sufficient to indicate and convey understanding of all terms and conditions for the performance of the Work for which this Proposal is submitted.
- F. Bidder will submit written evidence of its authority to do business in the State of Michigan not later than the date of its execution of the Agreement.
- G. Bidder is aware that the Owner's decision to proceed with the Project is subject to Owner's determination that all legal, financial and grant approvals, conditions and requirements have been received or met and the funding necessary to complete the project is in hand, and that if all of the foregoing has not been received, the Owner may elect not to proceed with the Project in which case no bidder shall have a claim of any kind in contract, tort, equity or otherwise, against the Owner.
- H. Rose Township must be listed as additional named insured on insurance certificate.

**ARTICLE 4 – FURTHER REPRESENTATIONS**

- A. This Proposal is genuine and not made in the interest of or on behalf of any undisclosed individual or entity and is not submitted in conformity with any agreement or rules of any group, association, organization, or corporation.
- B. Bidder has not directly or indirectly induced or solicited any other Bidder to submit a false or sham Proposal.
- C. Bidder has not solicited or induced any individual or entity to refrain from bidding; and
- D. Bidder has not sought by collusion to obtain for itself any advantage over any other Bidder or over Owner.

**ARTICLE 5 – BASIS OF PROPOSAL**

5.01

BIDDER WILL COMPLETE THE WORK IN ACCORDANCE WITH THE CONTRACT DOCUMENTS FOR THE FOLLOWING PRICE(S).

Location: 1. Rose Center Cemetery – 8895 Milford Rd. Holly, MI between Water St. and Rose Center Road East

**ROSE CEMETERY**

1. Remove from property and dispose of approximately +/- 945 ft. of chain link fence, gates and posts currently installed on the east side of Rose Center Cemetery.
2. Prepare property line for new fence using new survey stakes installed at this location. Posts to be set true to line and grade, to the inside edge of the property line.
3. Install approximately +/-880 ft. of Commercial Grade BFF-20 4' X 6' Aluminum Block Picket Fence - Three Horizontal Rails 1 1/8 " X 1 3/4 " 3/4 X 3/4 square picket with 3 3/4 picket spacing - No pickets through the bottom rail 2 1/2 X 2 1/2 " heavy wall (.100) Line and End posts with Ball Caps, cemented in a 6" hole, 42 " deep. All to be powder-coated black gloss with matching hardware
4. Install two (2) - 6" X 6" X .250 Industrial square end posts, with 6" Ball Caps, Industrial Grade Powder-coated black gloss, cemented in, to a depth of 42", Tied into the line post, one on each side of the entrance to the cemetery, leaving a thirty-six-foot (36') clearance for the entrance.
5. Clear and level ground around all posts after installation.
6. Contractor will notify the Rose Township Clerk when it is time to call Miss Dig 1 week before Work begins.

**ROSE CEMETERY**

<u>Unit Prices:</u>	<u>Price:</u>
1. Removal of +/- 945 ft. of old fence.	\$ 1,890 -
2. 3. & 5. Installation and prep for +/- 880 ft. of new fence.	\$ 36,080 -
4. Cost and Installation of two (2) 6" end posts with ball type cap.	\$ 1,995 -
	<u>\$ 39,965 -</u>

Total Proposed Bid:

\* Pricing good for 5 days  
 less than that we will just need to refresh



Bidder acknowledges that estimated quantities are not guaranteed and are solely for the purpose of comparison of Proposals, and final payment for all Unit Price Proposal items will be based on actual quantities, determined as provided in the Contract Documents.

## **ARTICLE 6 – TIME OF COMPLETION**

- A. Bidder further agrees that Work will be fully completed and ready for final payment within 120 calendar days after the materials have been ordered, and depending upon acceptable working weather conditions.

## **ARTICLE 7 – Attachments to this Proposal**

7.01 The following Certificates of Insurance documents are attached to and made a condition of this Proposal:

1. General Liability
  - a. General Aggregate \$1,000,000
  - b. Products/complete operations aggregate \$1,000,000
  - c. Products and advertising injury \$500,000
  - d. Each occurrence \$500,000
2. Automobile Liability
  - a. Combined Single Limit \$500,000
3. Worker's compensation & employers' liability
  - a. \$100,000/\$500,000/\$100,000
4. Rose Township must be listed as additional named insured

**ARTICLE 8 -- PROPOSAL SUBMITTAL**

This Proposal submitted by:

If Bidder is:

An Individual

Name (typed or printed): \_\_\_\_\_ (SEAL)

By: \_\_\_\_\_  
(Individual's signature)

Doing business as: \_\_\_\_\_

A Partnership

Partnership Name: \_\_\_\_\_ (SEAL)

By: \_\_\_\_\_  
(Signature of general partner -- attach evidence of authority to sign)

Name (typed or printed): \_\_\_\_\_

A Corporation

Corporation Name: Defence Enterprises, LLC (SEAL)

State of Incorporation: Michigan  
Type (General Business, Professional, Service, Limited Liability): LLC

By: Matthew Sparre  
(Signature -- attach evidence of authority to sign)

Name (typed or printed): Matthew Sparre (CORPORATE SEAL)

Title: President

Attest \_\_\_\_\_

Date of Authorization to do business in Michigan is 02/27/2002

SUBMITTED on 10/6, 2021.

# Michigan Department of Consumer and Industry Services

## Filing Endorsement

This is to Certify that the ARTICLES OF ORGANIZATION (DOMESTIC I.L.C.)

for

DEFENCE ENTERPRISES, LLC

ID NUMBER: B5920D

received by facsimile transmission on February 27, 2002 is hereby endorsed

Filed on February 27, 2002 by the Administrator.

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 27th day of February, 2002.



*Andrew G. Mitchell*

, Director

Bureau of Commercial Services

421530577 UZ 00 000000  
200225 R67443

3826

17953-558-01306-2 79913 261  
SB V



Department of the Treasury  
Internal Revenue Service  
CINCINNATI OH 45999-0038

Date of this notice:  
Taxpayer Identifying Number  
Form:

JULY 1, 2002  
42-1530577  
Tax Period:

For assistance you may  
call us at:

1-800-829-1040

Or you may write to us at  
the address shown at the  
left. If you write, be  
sure to attach the bottom  
part of this notice.



DEFENCE ENTERPRISES LLC  
6250 CUTHBERT RD  
WHITE LAKE MI 48386-1003502

NOTICE OF ACCEPTANCE AS AN S-CORPORATION

~~YOUR ELECTION TO BE TREATED AS AN S-CORPORATION WITH AN ACCOUNTING PERIOD OF~~  
DECEMBER IS ACCEPTED. THE ELECTION IS EFFECTIVE BEGINNING MAY 15, 2002, SUBJECT TO  
VERIFICATION IF WE EXAMINE YOUR RETURN.

IF YOUR EFFECTIVE DATE IS NOT AS REQUESTED, IT WILL HAVE BEEN CHANGED FOR ONE OF  
TWO REASONS. EITHER YOUR ELECTION WAS MADE AFTER THE 15TH DAY OF THE THIRD MONTH OF  
THE TAX YEAR TO WHICH IT APPLIES, BUT BEFORE THE END OF THAT TAX YEAR, OR THE ELECTION  
WHEN SUBMITTED WAS INCOMPLETE, AND REQUESTED INFORMATION WAS RECEIVED AFTER THE FILING  
PERIOD. IN EITHER CASE, YOUR ELECTION IS INVALID FOR THE TAX YEAR REQUESTED AND HAS  
THEREFORE, BEEN TREATED AS THOUGH IT WERE MADE FOR THE NEXT TAX YEAR.

PLEASE KEEP THIS NOTICE IN YOUR PERMANENT RECORDS AS VERIFICATION OF YOUR  
ACCEPTANCE AS AN S-CORPORATION.

IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR THE ACTIONS WE HAVE TAKEN, PLEASE  
WRITE TO US AT THE ADDRESS SHOWN ABOVE. IF YOU PREFER, YOU MAY CALL US AT THE IRS  
TELEPHONE NUMBER LISTED IN YOUR LOCAL DIRECTORY. AN EMPLOYEE THERE MAY BE ABLE TO  
HELP YOU; HOWEVER, THE OFFICE AT THE ADDRESS SHOWN ON THIS NOTICE IS MOST FAMILIAR  
WITH YOUR CASE.

IF YOU WRITE TO US, PLEASE PROVIDE YOUR TELEPHONE NUMBER AND THE MOST CONVENIENT  
TIME FOR US TO CALL SO WE CAN CONTACT YOU TO RESOLVE YOUR INQUIRY. PLEASE RETURN THE  
BOTTOM PART OF THIS NOTICE TO HELP US IDENTIFY YOUR CASE.

THANK YOU FOR YOUR COOPERATION.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
10/06/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER FEDERATED MUTUAL INSURANCE COMPANY HOME OFFICE: P.O. BOX 328 OWATONNA, MN 55060	CONTACT NAME: CLIENT CONTACT CENTER PHONE (A/C, No, Ext): 888-333-4949 E-MAIL ADDRESS: CLIENTCONTACTCENTER@FEDINS.COM	FAX (A/C, No): 507-446-4664
INSURED DEFENCE ENTERPRISES LLC 5750 TEREX CLARKSTON, MI 48346-1749	INSURER(S) AFFORDING COVERAGE INSURER A: FEDERATED MUTUAL INSURANCE COMPANY	NAIC # 13935
376-227-5	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

REVISION NUMBER: 0

COVERAGES CERTIFICATE NUMBER: 49

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> BUSINESS OWNER'S LIABILITY GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	N	9274947	03/12/2021	03/12/2022	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$1,000,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMPIO AGG
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY	Y	N	6136366	03/12/2021	03/12/2022	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION	Y	N	9274950	03/12/2021	03/12/2022	EACH OCCURRENCE \$1,000,000 AGGREGATE \$1,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	9274951	03/12/2021	03/12/2022	<input checked="" type="checkbox"/> PER STATUTE OTH-ER E.L. EACH ACCIDENT \$500,000 E.L. DISEASE - EA EMPLOYEE \$500,000 E.L. DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
SEE ATTACHED PAGE

CERTIFICATE HOLDER 376-227-5 ROSE TOWNSHIP 9080 MASON ST HOLLY, MI 48442-8650	48 0	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Michael G Kern</i>
---	------	--

© 1988-2015 ACORD CORPORATION. All rights reserved.

AGENCY CUSTOMER ID: 376-227-5  
LOC # \_\_\_\_\_



### ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY FEDERATED MUTUAL INSURANCE COMPANY		NAMED INSURED DEFENCE ENTERPRISES LLC 5750 TEREX CLARKSTON, MI 48346-1749	
POLICY NUMBER SEE CERTIFICATE # 48.0		NAIC CODE	EFFECTIVE DATE: SEE CERTIFICATE # 48.0
CARRIER SEE CERTIFICATE # 48.0			

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

POLICY COVERAGE AS OF 10/05/2021

THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED SUBJECT TO THE CONDITIONS OF THE ADDITIONAL INSURED BY CONTRACT ENDORSEMENT FOR BUSINESSOWNERS LIABILITY.  
THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED SUBJECT TO THE CONDITIONS OF THE ADDITIONAL INSURED BY CONTRACT ENDORSEMENT FOR BUSINESS AUTO LIABILITY.  
COMMERCIAL UMBRELLA FOLLOWS FORM ACCORDING TO THE TERMS, CONDITIONS, AND ENDORSEMENTS FOUND IN THE COMMERCIAL UMBRELLA POLICY.

© 2008 ACORD CORPORATION. All rights reserved.


ACORD 101 (2008/01)

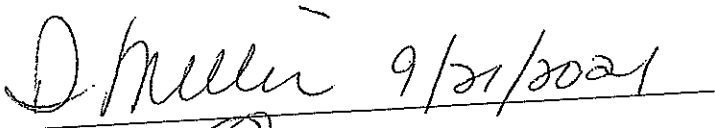

The ACORD name and logo are registered marks of ACORD

**Rose Center Cemetery Fence  
Mandatory site visit  
September 21, 2021 11:00am**

Milford Fence

I have attended the mandatory site visit.

  
Jim Sackman

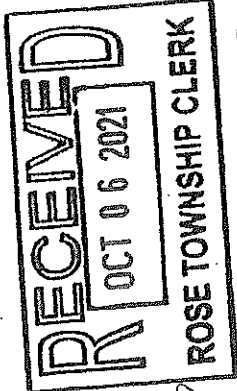
  
Other 

Approved  
D. J. 24 p

Rose Center Cemetery  
Fence Bid

old 10/6/2021

+ 500 bond  
to choose  
10/1/21



3138 p  
141 Jim. Luther  
Road 231 D. M. R. S. + 9/15/21



**ARTICLE 1 – PROPOSAL RECIPIENT**

1.01 This Proposal is submitted to:

ROSE TOWNSHIP  
9080 Mason Street  
Holly, Michigan 48442  
Attn: Debbie Miller, Clerk

1.02 The undersigned Bidder proposes and agrees, if this Proposal is accepted, to enter into an Agreement with Owner/Buyer in the form included in the Bidding Documents to perform all Work as specified or indicated in the Bidding Documents for the prices and within the times indicated in this Proposal and in accordance with the other terms and conditions of the Bidding Documents.

**ARTICLE 2 – BIDDER'S ACKNOWLEDGEMENTS**

2.01 This Proposal will remain subject to acceptance for [30] days after the Proposal opening, or for such longer period of time that Bidder may agree to in writing upon request of Owner/Buyer.

**ARTICLE 3 – BIDDER'S REPRESENTATIONS**

3.01 In submitting this Proposal, Bidder represents that:

A. Bidder has examined and carefully studied the Bidding Documents, the other related data identified in the Bidding Documents, and the following Addenda, receipt of which is hereby acknowledged.

<u>Addendum No.</u>	<u>Addendum Date</u>
# 1	10-5-21
_____	_____
_____	_____

- B. Bidder has visited the Site and become familiar with and is satisfied as to the general, local and Site conditions that may affect cost, progress, and performance of the Work.
- C. Bidder is familiar with and is satisfied as to all federal, state, and local Laws and Regulations that may affect cost, progress, and performance of the Work.
- D. Bidder is aware of the general nature of work to be performed by Owner/Buyer and others at the Site that relates to the Work as indicated in the Bidding Documents.
- E. The Bidding Documents are generally sufficient to indicate and convey understanding of all terms and conditions for the performance of the Work for which this Proposal is submitted.
- F. Bidder will submit written evidence of its authority to do business in the State of Michigan not later than the date of its execution of the Agreement.
- G. Bidder is aware that the Owner's decision to proceed with the Project is subject to Owner's determination that all legal, financial and grant approvals, conditions and requirements have been received or met and the funding necessary to complete the project is in hand, and that if all of the foregoing has not been received, the Owner may elect not to proceed with the Project in which case no bidder shall have a claim of any kind in contract, tort, equity or otherwise, against the Owner.
- H. Rose Township must be listed as additional named insured on insurance certificate.

**ARTICLE 4 – FURTHER REPRESENTATIONS**

- A. This Proposal is genuine and not made in the interest of or on behalf of any undisclosed individual or entity and is not submitted in conformity with any agreement or rules of any group, association, organization, or corporation.
- B. Bidder has not directly or indirectly induced or solicited any other Bidder to submit a false or sham Proposal.
- C. Bidder has not solicited or induced any individual or entity to refrain from bidding; and
- D. Bidder has not sought by collusion to obtain for itself any advantage over any other Bidder or over Owner.

**ARTICLE 5 -- BASIS OF PROPOSAL**

**5.01** BIDDER WILL COMPLETE THE WORK IN ACCORDANCE WITH THE CONTRACT DOCUMENTS FOR THE FOLLOWING PRICE(S).

Location: 1. Rose Center Cemetery -- 8895 Milford Rd. Holly, MI between Water St. and Rose Center Road East

**ROSE CEMETERY**

1. Remove from property and dispose of approximately +/- 945 ft. of chain link fence, gates and posts currently installed on the east side of Rose Center Cemetery.
2. Prepare property line for new fence using new survey stakes installed at this location. Posts to be set true to line and grade, to the inside edge of the property line.
3. Install approximately +/-880 ft. of Commercial Grade EFF-20 4' X 6' Aluminum Block Picket Fence - Three Horizontal Rails 1 1/8" X 1 3/4" 3/4 X 3/4 square picket with 3 3/4 picket spacing - No pickets through the bottom rail 2 1/2 X 2 1/2" heavy wall (.100) Line and End posts with Ball Caps, cemented in a 6" hole, 42" deep. All to be powder-coated black gloss with matching hardware
4. Install two (2) - 6" X 6" X .250 Industrial square end posts, with 6" Ball Caps, Industrial Grade Powder-coated black gloss, cemented in, to a depth of 42", Tied into the line post, one on each side of the entrance to the cemetery, leaving a thirty-six-foot (36') clearance for the entrance.
5. Clear and level ground around all posts after installation.
6. Contractor will notify the Rose Township Clerk when it is time to call Miss Dig 1 week before Work begins.

**ROSE CEMETERY**

Unit Prices:	Price:
1. Removal of +/- 945 ft. of old fence. @ \$1,45 <sup>00</sup> PE	\$ 1,370. <sup>00</sup>
2. 3. & 5. Installation and prep for +/- 880 ft. of new fence. @ 32.50 <sup>00</sup> PE	\$ 28,600. <sup>00</sup>
4. Cost and Installation of two (2) 6" end posts with ball type cap. @ 26.45 <sup>00</sup>	\$ 1,290. <sup>00</sup>
<b>Total Proposed Bid:</b>	<b>\$ 31,260.<sup>00</sup></b>

Bidder acknowledges that estimated quantities are not guaranteed and are solely for the purpose of comparison of Proposals, and final payment for all Unit Price Proposal items will be based on actual quantities, determined as provided in the Contract Documents.

#### **ARTICLE 6 – TIME OF COMPLETION**

- A. Bidder further agrees that Work will be fully completed and ready for final payment within 120 calendar days after the materials have been ordered, and depending upon acceptable working weather conditions.

#### **ARTICLE 7 – Attachments to this Proposal**

7.01 The following Certificates of Insurance documents are attached to and made a condition of this Proposal:

1. General Liability
  - a. General Aggregate \$1,000,000
  - b. Products/complete operations aggregate \$1,000,000
  - c. Products and advertising injury \$500,000
  - d. Each occurrence \$500,000
2. Automobile Liability
  - a. Combined Single Limit \$500,000
3. Worker's compensation & employers' liability
  - a. \$100,000/\$500,000/\$100,000
4. Rose Township must be listed as additional named insured

**ARTICLE 8 – PROPOSAL SUBMITTAL**

This Proposal submitted by:

If Bidder is:

An Individual

Name (typed or printed): \_\_\_\_\_ (SEAL)

By: \_\_\_\_\_  
(Individual's signature)

Doing business as: \_\_\_\_\_

A Partnership

Partnership Name: \_\_\_\_\_ (SEAL)

By: \_\_\_\_\_  
(Signature of general partner -- attach evidence of authority to sign)

Name (typed or printed): \_\_\_\_\_

A Corporation

Corporation Name: MILford Fence LLC (SEAL)

State of Incorporation: Limited Liability Co.  
Type (General Business, Professional, Service, Limited Liability): \_\_\_\_\_

By: James Sackman  
(Signature -- attach evidence of authority to sign)

Name (typed or printed): James Sackman (CORPORATE SEAL)

Title: owner/member

Attest J.S.  
Date of Authorization to do business in Michigan is 2, 9, 21

SUBMITTED on 2-9, 2021.

Addendum #

MILFORD FENCE, LLC

P.O. Box 828 • MILFORD, MI 48381  
Phone (248) 685-0116 • FAX (810) 735-0655  
Cell (248) 672-3080 Fax 248-634-6888

Page \_\_\_\_\_ of \_\_\_\_\_

Date 10-5-21

Customer's Name Rose Traps

Phone 248-634-7551

Address 9080 mason Rd Holly, MI 48442

Rose Center Cemetery

INSTALL 880' of Commercial Grade EFF-20 Black Picket Fence.

ACTUAL INSTALLED Footage Paid by \$32.50<sup>PP</sup>  
Plus-MINUS 880'

Fencing to match Beebe and Breckins Cemetery.

18 to 20 weeks Delivery on material from placing of order.

Material would be ready in January or February of 2022.

Fencing will be completed within 120 days of Delivery, weather permitting.

Tear out and Haul-Away old Fencing. Cement Footings to Remain in Ground.

Down Payment of \$12,000.00 Due on material order. \$12,000.00 Due on ELITE Fence Products completion of order.

Balance of \$7,260.00 will be Due on completion of Job.

It is the owner's responsibility to have lot line stakes and grade stakes set. In absence of this, the location and grade will be left up to the contractor with the owner responsible for same. It is also understood that the owner will secure the building permit or pay additional for this service. Customers will clear fence lines of all debris, brush, obstacles, etc. at least three feet on each side. Failure to do so will result in an extra charge. Milford Fence LLC holds no responsibility for damaged sprinkler lines, gas barbecue lines or any other such lines. Earth form digging post holes will remain on the owner's property is disposal. Any material from tear-out will remain on job site. Any alteration or deviation for above specifications will be executed only upon written orders, and will become an extra charge over and above the estimate. Contractor shall not be liable for delays by obtaining permit, survey being completed, strikes, weather conditions, material shortages or delays beyond our control. Material is property of Milford Fence LLC until such time as payment is made in full. A \$29.00 late fee for payments that are late by 10 days. 1 1/2% interest on balance will be charged per month, 90 days after the date of completion. Customer agrees that if payment exceeds 90 days past due, material can be repossessed with customer responsible for all installation, extrication and legal fees. \$35.00 charge for returned checks.

Down Payment \$12,000.00  
Amount due when material ready \$12,000.00  
Balance due on completion (to avoid finance charges) \$7,260.00  
TOTAL PRICE \$31,260.00

NOTE: this Proposal may be withdrawn by us if not accepted within 20 days.

Signature \_\_\_\_\_

DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
LIMITED LIABILITY COMPANY ANNUAL STATEMENT

CSCUCD-2700 (10/20)

2021



Due February 15, 2021

File Online at [www.michigan.gov/corppfileonline](http://www.michigan.gov/corppfileonline)

Identification Number <b>801419046</b>	Limited Liability Company Name <b>MILFORD FENCE LLC</b>
1. Resident agent name and mailing address of the registered office  <b>JAMES SACKMAN 1150 ATLANTIC UNIT 828 MILFORD, MI 48381</b>	
Change resident agent and/or mailing address of registered office in MICHIGAN (can be a P.O. Box).	
2. The address of the registered office  <b>1150 ATLANTIC UNIT 828 MILFORD, MI 48381</b>	
Change address of registered office in MICHIGAN (MICHIGAN address: number, street, city, state, zip, cannot be a P.O. Box).	
3. Signature of authorized member, manager or agent. <i>James Sackman</i>	Title <i>owner / member</i>
Date <i>2/9/21</i>	Phone (Optional) <i>248-672-3080</i>

**Annual Statement Must Be Signed (Item 3 above)**

**Domestic:** Signature of a manager if management is vested in managers, by at least 1 member if management remains in the members, or by an authorized agent of the domestic limited liability company.

**Foreign:** Signature of a person with authority to do so under the laws of the foreign limited liability company's jurisdiction of organization.

**Filing Fee: \$25.00**

**Annual Statement must be received by agency on or before February 15, 2021.**

**Veterans:** Pursuant to MCL 450.5101(9)(10), if a majority of the membership interests in the limited liability company responsible for paying the fee are held by 1 or more veterans who served in the United States Armed Forces, (including the reserve components) who were discharged or released under conditions other than dishonorable, you may obtain further information regarding a fee waiver at [www.michigan.gov/corpveteranfeewaivers](http://www.michigan.gov/corpveteranfeewaivers).

**Submit**

**Online:** [www.michigan.gov/corppfileonline](http://www.michigan.gov/corppfileonline)  
Save time by filing online. You will get an immediate response and you can elect to receive future notices by email to the resident agent. The agent will also be sent an email when a document is filed, or the CID/PIN is requested. You will need your Customer ID number (CID) and PIN, which can be obtained using the CID/PIN Recovery Page at [www.michigan.gov/corppin](http://www.michigan.gov/corppin).

**Mail:** Return completed statement with a check or money order payable to the State of Michigan to: Corporations Division, P.O. Box 30768, Lansing, MI 48909. (517) 241-6470



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/5/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER  
Michigan Community Insurance Agency Inc.  
49357 Pontiac Trail Ste 101  
PO Box 930599  
Wixom MI 48393-0599

INSURED  
Milford Fence LLC  
PO Box 828  
Milford, MI 48381

CONTACT NAME: Beverly Marshall  
PHONE (A/C No. Ext): (248) 679-7000  
FAX (A/C No.): (248) 926-5959  
E-MAIL ADDRESS: Certificate@MichiganCommunity.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: Secura Insurance	22543
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

CERTIFICATE NUMBER: 2021/22 GL AU

REVISION NUMBER:

### COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDITIONAL INSURED		POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
		INSR	WVD					
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:	X		TC3220554	3/25/2021	3/25/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ 2,000,000	
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			A3220555	3/25/2021	3/25/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ PER STATUTE \$ OTHER \$	
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

### CANCELLATION

#### CERTIFICATE HOLDER

Rose Twp  
9080 Mason St  
Holly, MI 48442

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

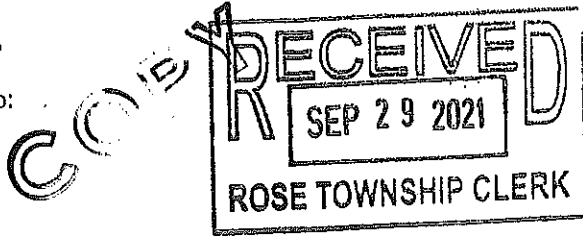
AUTHORIZED REPRESENTATIVE

James T Powers

**ARTICLE 1 – PROPOSAL RECIPIENT**

1.01 This Sealed Proposal is submitted to:

ROSE TOWNSHIP CLERK  
Rose Township Office Parking Lot  
9080 Mason Street  
Holly, Michigan 48442



1.02 The undersigned Bidder proposes and agrees, if this Proposal is accepted, to enter into an Agreement with Owner/Buyer in the form included in the Bidding Documents to perform all Work as specified or indicated in the Bidding Documents for the prices and within the times indicated in this Proposal and in accordance with the other terms and conditions of the Bidding Documents.

**ARTICLE 2 – BIDDER'S ACKNOWLEDGEMENTS**

2.01 This Proposal will remain subject to acceptance for [30] days after the Proposal opening, or for such longer period of time that Bidder may agree to in writing upon request of Owner/Buyer.

**ARTICLE 3 – BIDDER'S REPRESENTATIONS**

3.01 In submitting this Proposal, Bidder represents that:

A. Bidder has examined and carefully studied the Bidding Documents, the other related data identified in the Bidding Documents, and the following Addenda, receipt of which is hereby acknowledged.

<u>Addendum No.</u>	<u>Addendum Date</u>
_____	_____
_____	_____
_____	_____

- B. Bidder has visited the Site and become familiar with and is satisfied as to the general, local and Site conditions that may affect cost, progress, and performance of the Work.
- C. Bidder is familiar with and is satisfied as to all federal, state, and local Laws and Regulations that may affect cost, progress, and performance of the Work.
- D. Bidder is aware of the general nature of work to be performed by Owner/Buyer and others at the Site that relates to the Work as indicated in the Bidding Documents.
- E. The Bidding Documents are generally sufficient to indicate and convey understanding of all terms and conditions for the performance of the Work for which this Proposal is submitted.
- F. Bidder will submit written evidence of its authority to do business in the State of Michigan not later than the date of its execution of the Agreement.
- G. Bidder is aware that the Owner's decision to proceed with the Project is subject to Owner's determination that all legal, financial and grant approvals, conditions and requirements have been received or met and the funding necessary to complete the project is in hand, and that if all of the foregoing has not been received, the Owner may elect not to proceed with the Project in which case no bidder shall have a claim of any kind in contract, tort, equity or otherwise, against the Owner.
- H. Rose Township must be listed as additional named insured on insurance certificate.



A Corporation

Corporation Name: A + R Seal Coating Inc (SEAL)

State of Incorporation: Michigan  
Type (General Business, Professional, Service, Limited Liability): S Corp

By: T-V. Ricelli Pres  
(Signature -- attach evidence of authority to sign)

Name (typed or printed): T-V. Ricelli

Title: President (CORPORATE SEAL)

Attest [Signature]

Date of Authorization to do business in Michigan is 7.8.93

SUBMITTED on Sept 27, 2021.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
09/27/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Ralph C. Wilson Agency, Inc  Box 5069 Southfield MI 48086-5069	CONTACT NAME: Lauren Francis	FAX (A/C, No): (248) 304-0877	
	PHONE (A/C, No, Ext): (248) 355-1414		
INSURED  A & R Sealcoating, Inc. 4882 Pontiac Lake Road  Waterford MI 48328	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Citizens Insurance Company of America		22292
	INSURER B: Allmerica Financial Benefit Insurance Company		41840
	INSURER C: Accident Fund Insurance Company of America		10166
	INSURER D: Mid-Continent Casualty Company		23418
	INSURER E:		
INSURER F:			

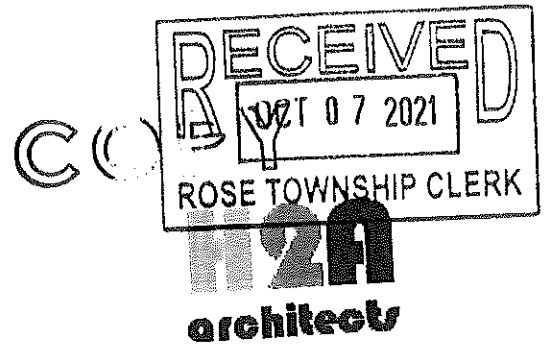
COVERAGES CERTIFICATE NUMBER: 21-22 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Contractual Liability  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			Z7BA597230	04/03/2021	04/03/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			AWBA597355	04/03/2021	04/03/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			U7BA597234	04/03/2021	04/03/2022	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$ <input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	WCV6018326	04/03/2021	04/03/2022	E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Pollution Liability			04TOP000016958	02/21/2021	02/21/2022	Pollution Aggregate \$1,000,000 Deductible \$5,000 Pollution Incident \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Rose Township is added as Additional Insured (General Liability) with respect to work/services performed/products supplied by Named Insured as per written contract/agreement.

CERTIFICATE HOLDER  Rose Township 9080 Mason St  Holly MI 48442	CANCELLATION  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  



## Rose Township

### Historic Town House (Hall)

10/6/2021  
#21-520

On August 17<sup>th</sup>, 2021, H2A Architects visited the historic Rose Township Town House to observe the general condition of this historic building and make updated notes of the conditions. The scope was not intended to include a comprehensive assessment of the building. No structural engineer was present for this visit.

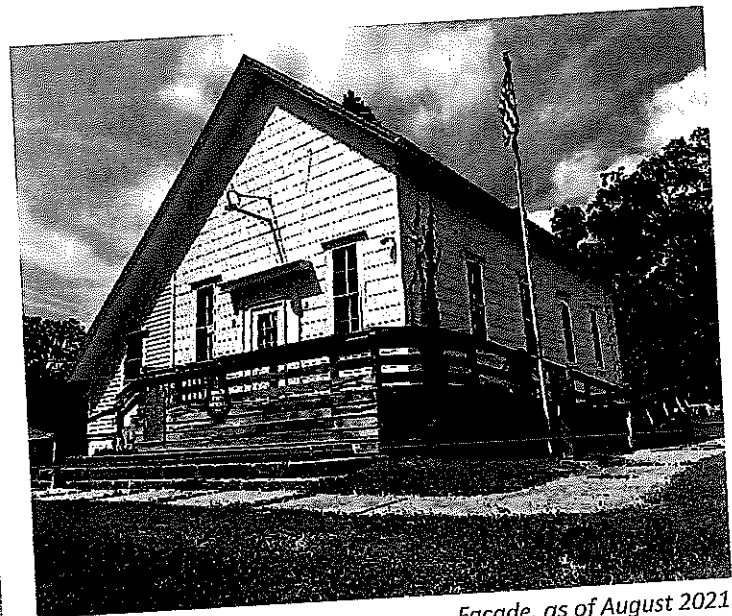
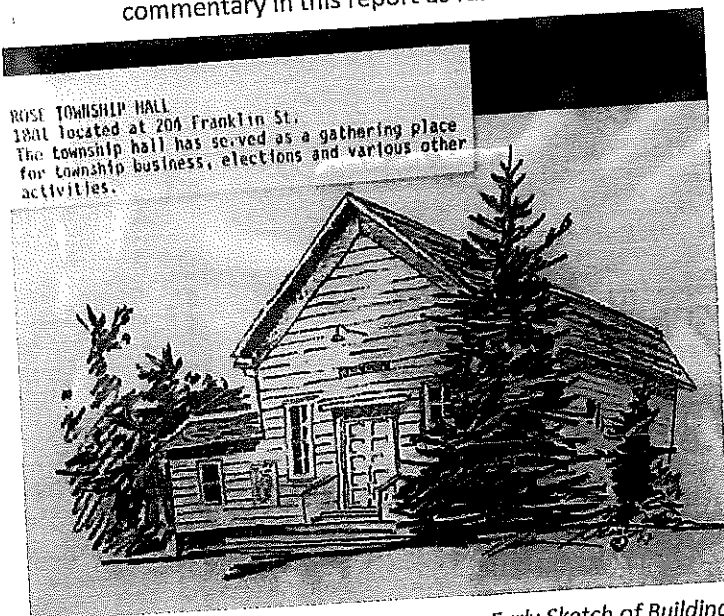
Dianne Scheib-Snyder, Rose Township supervisor, was the prime contact for H2A for this scope of work. This historic property was built in 1881, making it 140 years old. In the 1970's, small additions were created, along with a barrier free ramp. The following recommendations in this report are consistent with the Secretary of the Interior Standards for 'Rehabilitation.'

The building measures approximately 35' x 55' and is of wood framing with wood clapboard siding. The clapboard siding has been covered with wide tile siding. The basement/foundation is of clay structural tile and concrete construction. Small additions on the rear of the building have an exposed CMU and rock face CMU foundation, with wood framed walls, covered with wide cement board siding. The roofs are covered with asphalt/fiberglass shingles.

No attempt was made to identify hazardous materials. Identification of hazardous materials is outside the scope of H2A, and would be provided by a professional in that field.

The observations on August 17<sup>th</sup>, 2021, were made by Jackie Hoist, 36CFR61 qualified historic architect and Bailey Ramirez, H2A staff member.

The 2017 Historic Structure Report, prepared by Oakland County Economic Development & Community Affairs, was provided in draft form. There is nothing within that report that we disagree with; we offer the commentary in this report as further development.



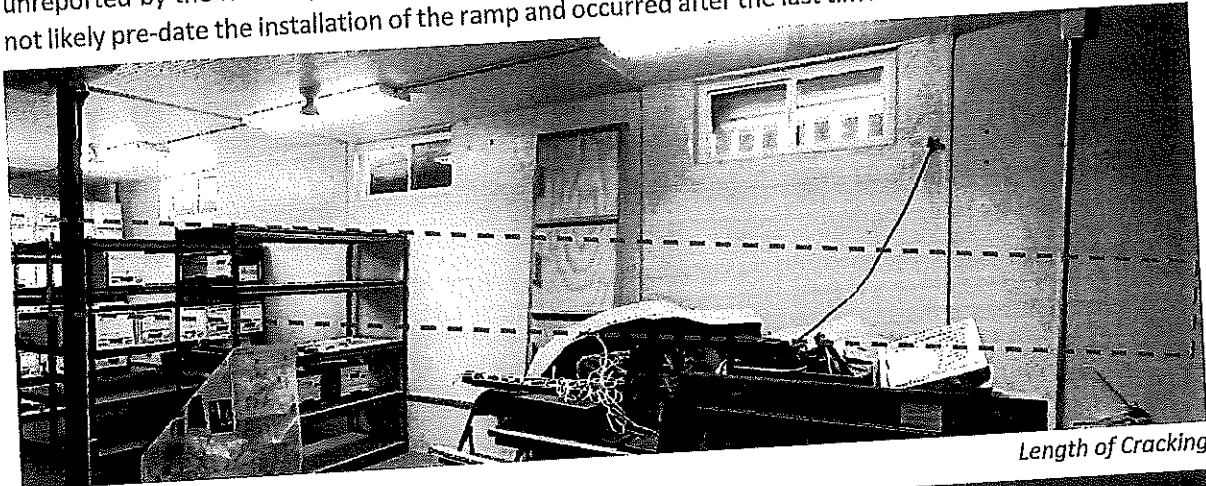
Facade, as of August 2021

Early Sketch of Building

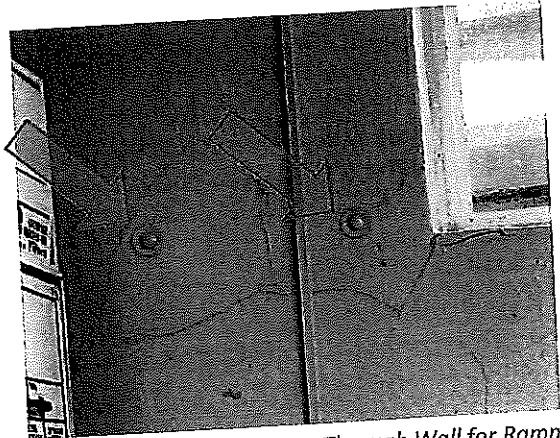
H2A Architects, Inc. 9100 Lapeer Rd. Suite B, Davison, MI 48423 (810) 412-5640

**Cracking in Basement Wall:**

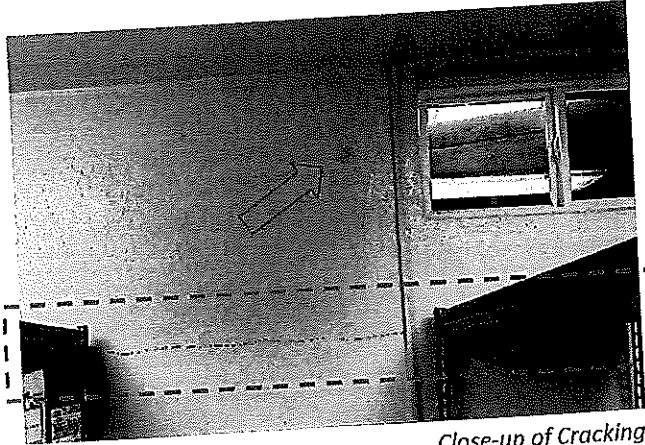
During the assessment of the basement, we observed the horizontal crack (previously noted in earlier studies), along the Northeast, interior side of the basement wall. The crack is approximately 5'-0" above the finish floor and runs continuously across the length of the wall. On the exterior side of this wall, the barrier free wood ramp was previously installed. It was observed that the ramp framing was anchored to this basement. The anchorage of the ramp to this wall may have had a factor to the cracking. The wall has an unusual construction for the age of the building. It is of structural clay tile and concrete parging, and interior cement plaster, indicating that it is not original to the building. Upon closer inspection of the crack, no painting, patching, or repairing seems to have been performed for at least 5 years, as it was also unreported by the 2016 report. This concludes that the cracking has taken place more recently and did not likely pre-date the installation of the ramp and occurred after the last time the basement was painted.



*Length of Cracking*



*Anchorage Through Wall for Ramp*



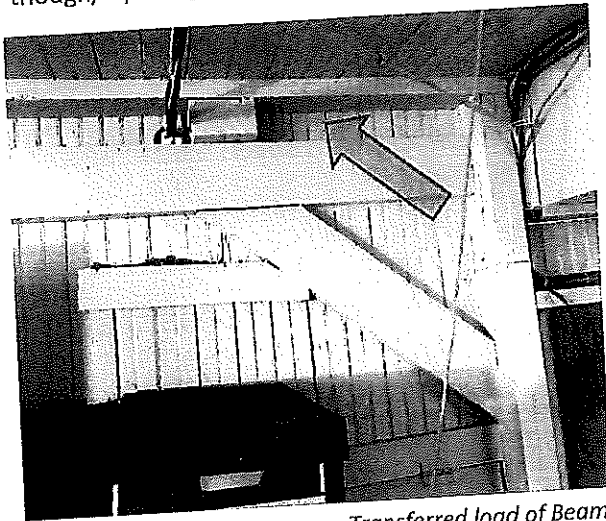
*Close-up of Cracking*

**Recommendation for Cracking in Basement Wall:**

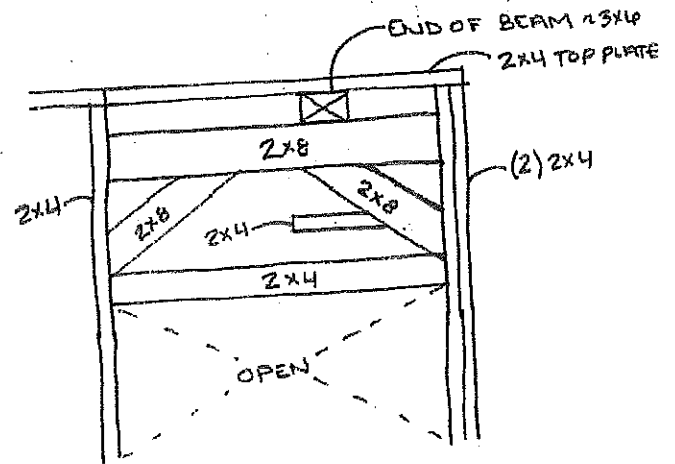
The cracking condition has been discussed between H2A and RDA structural engineers. Our recommendation is to observe and monitor the crack on a regular basis, make plans to remove the ramp as soon as practical, place crack monitors on the wall, and record and observe the readings every six months. Construction of the proposed restroom and storage room walls can help to stabilize the wall if installed in a specific method, with specific anchorage. We recommend these walls be installed in phase 1 or prior to phase 1.

**Beam Support Deficiency:**

In the basement, you can visually observe the main beam running the length of the building. The beam is supported in three places: the Southeast perimeter wall, a central column, and the wall separating the open area and the kitchen. The end being supported on the kitchen wall appears to be insufficient. The wood beam is resting on a 2x8 header, for which the load is transferred down through (2) 45-degree 2x8's, and loads transferred to 2x4 wall framing. This unique framing seems to have been created so that a pass-through/opening could exist, in the wall, below this beam location.



*Transferred load of Beam*



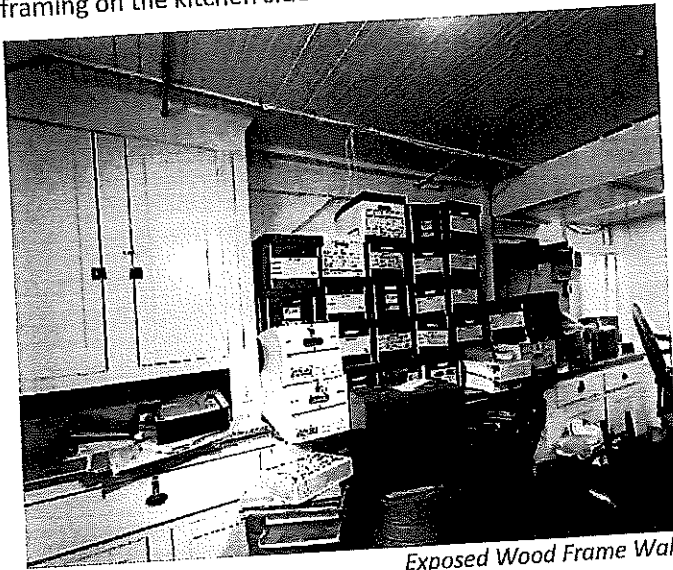
*Framing Sketch*

**Recommendation for Beam Support Deficiency:**

Our recommendation is to add additional support under the beam. Again, H2A and RDA had a discussion about the condition and recommend construction of the new storage room and new restroom walls directly beneath the beam to provide the added support. This should be completed in the 1<sup>st</sup> phase or prior to the 1<sup>st</sup> phase of work.

**Basement Wall Construction:**

In the basement, the wall separating the open area and the kitchen space is of 2x4 unconventional wood framing. It has beadboard on the face of the wall on the open area side of the basement, but is exposed framing on the kitchen side of the wall.



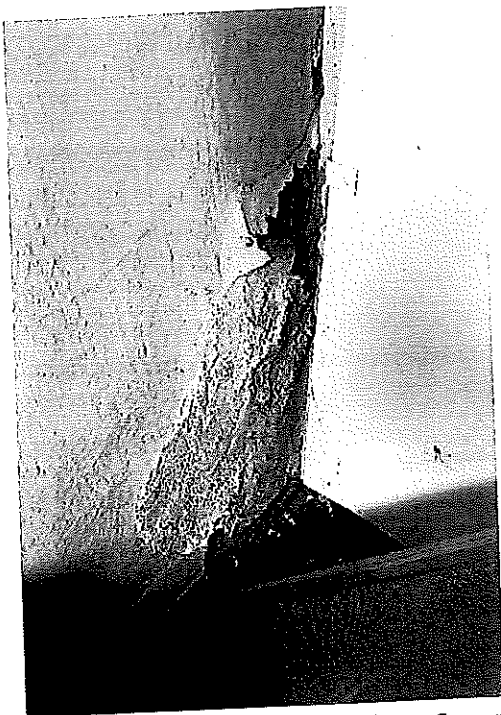
*Exposed Wood Frame Wall*

**Recommendation for Basement Wall Construction:**

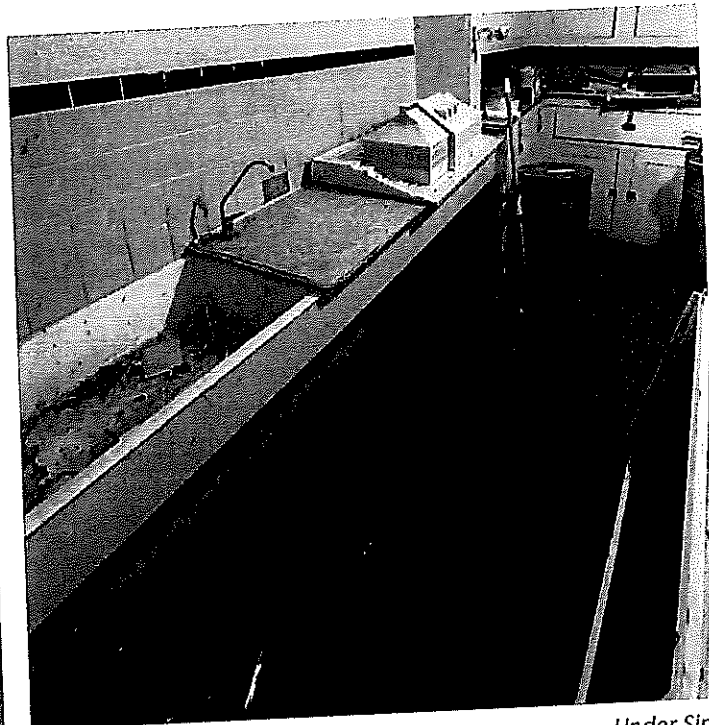
Because the kitchen space is proposed to be a new catering/ warming kitchen, it is our recommendation that this wall have a finish on the framing on the kitchen side for a smooth cleanable surface without being a dust and food catch and would be more sanitary in a kitchen use. The new wall finish could be beadboard, to match the finishes in the basement.

### Moisture & Water Damage:

Moisture/ water damage was observed in two area of the basement: the Northeast corner and beneath the sink, in the kitchen area. These areas were previously noted in a report from 5 years ago, this could possibly be an ongoing issue, or old damages that have not been repaired after water intrusion was remedied.



*Northeast Corner*



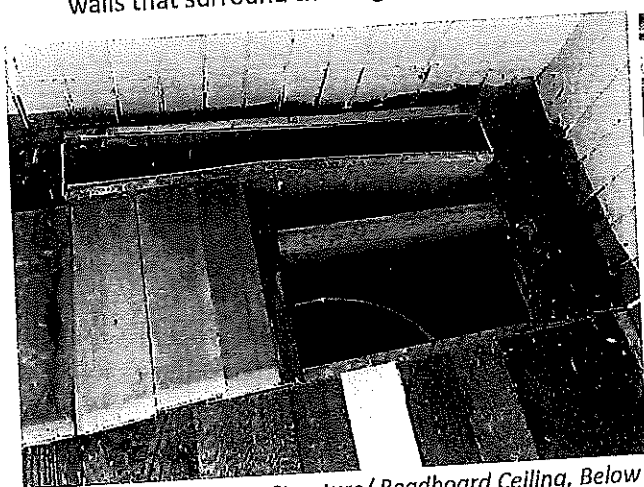
*Under Sink*

### Recommendation for Moisture & Water Damage:

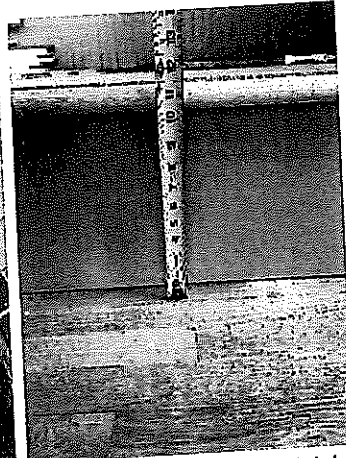
If water intrusion issues have not been previously addressed, our recommendation is to check that all of the gutters and downspouts are flowing freely, without any blockage. There is one downspout on the Northwest corner of the building and there is only one gutter, on the North side. Both downspout and gutter are undersized. The downspout should have extensions that guide the water away from the building. It is also our recommendation that an environmental assessment be completed. If the water and moisture damage is an ongoing problem after these measures have been taken, a more costly action must be taken, including moving the earth away from the basement wall and apply waterproofing to the exterior side of the basement walls.

### Stage Construction:

Our observations revealed that the stage is original to the construction of the building. We were able to move a few of the tongue and groove boards, from the stage surface, along the wall. The structure of the stage is visible as is the ceiling beadboard, from the level below. There is not a double structure here with stage framing above floor framing, the finish floor does not run beneath the stage. Additionally, on the walls that surround the stage, the beadboard, extends only down to the stage level.



*Stage Structure/ Beadboard Ceiling, Below*



*Stage Height*



*Dist. to Ceiling, Below*

### Recommendation for Stage:

Removal of the stage involves structural framing reconfiguration. It would require removal of the stage flooring and basement ceiling below, additional support framing to be installed, matching flooring to be installed, and beadboard wainscot replacement from the chair rail down to the floor level. Additionally, HVAC and electrical revisions will be needed to revise the ductwork and electrical components hidden in the stage and replacement or reinstallation/replacement of the beadboard ceiling below this area of work.

If the stage was to remain, it would require a ramp up to the stage surface (11 ½"), and would increase the height of the new egress door by two steps, making a slightly larger addition.

Partial removal of the stage, limiting the removal to the area related to new egress door, would also require reworking the structural floor framing and additionally, a ramp up to the stage surface.

Any of the 3 scenarios can be accomplished, there are considerations of cost and functionality for each. Cost projections of the stage options are provided with this report.



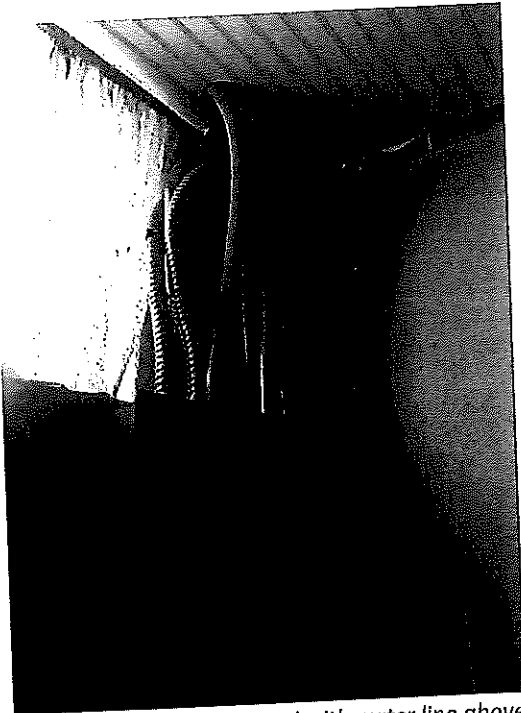
### Mechanical and Electrical Systems:

Mechanical and Electrical systems were observed by Berbiglia Associates, consulting engineers for the project. Their observations were performed on September 7, 2021, John Berbiglia and Ron Olsey were both present.

### Electrical:

The electrical service is provided by Consumers Energy and is 120/240 volt single phase service with an overhead line coming to the building. A 25 kVA transformer is located on the pole and appears to serve the area grid, (larger area beyond the Town Hall). Consumers should be made aware of the upcoming project so that they can determine if a service upgrade will be required for the building.

The main electrical panel is in the basement. It is a 200-amp panel and appears to be in good condition. There are 7 spare spaces in the panel, additionally it is suspected that some circuits can be consolidated to provide additional available pole positions to serve the new loads including the elevator without replacing the panel. Load calculations will be performed to determine if an upgrade is required for additional capacity. A significant issue exists right above the panel. A plastic water line with push together fittings was installed just above the panel. This violates code and is a hazard that should be corrected immediately. Contact a licensed plumber to remedy this as soon as possible.

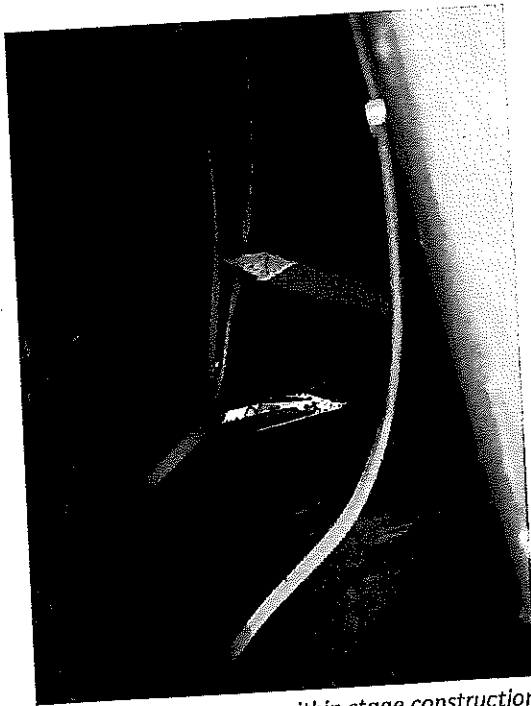


*Electrical Panel with water line above*

The existing exterior lighting needs to be updated to LED where this has not already been done. The basement lighting should be upgraded to LED as well as the existing restrooms. The rear equipment/mechanical room does not have any light at all and it should be added. The upper-level

meeting room lighting was updated within the past five years; however, it appears to have been just prior to the LED products being widely available with attractive pricing. While LED produces significant energy savings, if the space continues to be used on a somewhat limited basis it may not be worth updating fixtures again so soon. If these fixtures can accept LED lamps, re-lamping them may be more cost effective, however this could require that dimmer switches serving the light fixtures be replaced for proper operation. Emergency lighting has been installed; however, it should be expanded into a couple of additional locations.

Some of the wiring that was visible is a type that is referred to as Romex, this is a plastic sheathed type of electrical wiring. Today's standard for commercial buildings is for wiring to be metal clad with a spiral metal covering or installed within a metal conduit for protection against damage to the wire by occupants or contractors that may be driving nails or cutting openings in walls for other construction. The metal conduit also provides fire protection between the wire and the building materials. When the building walls and ceilings are covered in drywall, the drywall can form part of the fire protection, but in historical buildings such as this where walls are covered with wood products such as the beadboard finishes, there is no fire protective conditions for the wiring. It is recommended that any new wiring installed, be installed in metal conduit or be metal clad cable. The building inspector should be consulted regarding the existing Romex wiring that is currently in place and determining if it acceptable to remain where no changes are being made. The wiring installed in the basement was primarily in metal conduit. Technology wiring in the basement was also primarily installed in a metal housing for protection (Wiremold).



*Romex within stage construction*

The power receptacles throughout the building appear to be appropriate. Additional outlets will be needed as the basement is renovated and reconfigured. No exterior receptacles were observed. These may be handy for repairs and events, and can be added on the new addition.

#### **Mechanical:**

The existing furnace was replaced about 5 years ago, however there was no initiative to size it to accommodate a large gathering in the meeting room. It may have been a simple replacement of whatever size was there before. Additionally, there was no effort to incorporate safety and air quality standards required by code in new construction today, such as combustion air supply and fresh-air requirements. These attributes may not have been required at that time due to the nature of the use of the building at that time, however they should be included as the system is further modified to accommodate the changes that are planned for the building. Relocation of the existing furnace is highly recommended to get it out of what will be the public corridor after renovations. Ductwork will need to be reconfigured to accommodate this change, the remodeling and reconfiguration of the lower level as well as removal of the stage. It is therefore recommended that the system be replaced and updated. Exhaust fans will also be required for the new restrooms. We recommend the new elevator/stair addition be heated with an electric unit heater located near the exterior doors. Air-conditioning is not generally provided within a stairwell unless specifically requested.

The existing plumbing system includes a septic tank and field located to the south side of the building within the general parking area. No records have been provided for this system. The depth of the septic components are not known at this time, but generally they are just a few feet below the grade level. The well is located off to the north and accessed by an easement. No storm sewer is available on-site. New restrooms in the lower level will sit below what is assumed as the level of the existing septic system, therefore they will need a sewage ejector to facilitate the flow of sewage to the system. A sewage ejector can be located in the new storage room and sanitary sewer lines can be pumped up to run over the new corridor and then by gravity to the existing septic system.

A new water heater will be needed to provide hot water to the new restrooms, new kitchen sink(s) and a service sink. An existing water filtration system currently supplies only cold water to the existing sink in the basement (in the kitchen). It does not appear to extend to any other fixtures. The filter currently has a pipe that discharges water outdoors onto grade. No records were provided to indicate a mandate for the filtration system. The system should be upgraded and if applicable, extended to new fixtures that provide drinkable water.

#### **Conclusion:**

This report draws attention to the additional issues that were observed and are recommended to be included in the overall planning for the addition and upgrades to the historic Township House.

Cost projections for the stage options were provided with this report.

**Rose Township**  
**Town House (Hall)**  
**Addition & Renovations**

**PRELIMINARY**  
 Work Area/ Addition: 1952 sf



October 6, 2021

Projection of Probable Cost:

COST	SEQUENCE/ PHASE	TASK
Projection of probable cost including contingency, contractors O&P, A/E fees	suggested sequence of work	Outline description of work
\$35,000.00	Phase 0 - Life and Safety Issues	<u>Items requiring immediate attention:</u> Re-route water lines currently above electrical panel & Re-support beam and cracked exterior wall with new basement walls
\$220,000.00	Phase 1 - Renovation	Remove wood ramp and stair, stage - full removal, HVAC changes, interior painting, electrical, lighting, and water filtration upgrades
\$495,000.00	Phase 1 - Addition	Electrical, lighting, foundation construction, basement door relocation, demo existing addition on rear, elevator and elevator equipment, concrete floors, structural components, HVAC, new walls, doors, and window, flooring and wall finishes, roof construction, and minor site grading
\$90,000.00	Phase 1a - Entrance Stairs	Rehabilitation of front entrance concrete stairs
\$180,000.00	Phase 2 - Basement, Toilet Rooms, Kitchen, and Exterior Siding	Kitchen furnishings, floor and wall finishes, sawcutting for plumbing, toilet room accessories, ADA accessories, kitchen and toilet room plumbing fixtures, new doors, mechanical/ plumbing equipment, HVAC improvements, electrical and lighting, and exterior repair and restoration
\$155,000.00	Phase 3 - Site Enhancements	Concrete removal, pave parking lot, and landscaping enhancements

STAGE OPTIONS		
*COST	SEQUENCE/ PHASE	OPTION
\$75,000.00	Complete with Phase 1 - Addition	**Full Stage Removal
\$35,000.00	Complete with Phase 1 - Addition	Partial Stage Removal with New Ramp
\$3,000 ~ \$5,000	Independent from Phase 1 - Addition	Stage Remains with new Ramp

\* For comparison only - costs do not include contingency, contractors, O&P, or A/E fees  
 \*\* Full stage removal is calculated in the overall 'Phase 1 - Renovation' cost above

**Debbie Miller**

**From:** Terri Austin <taustin@bfgroup.com>  
**Sent:** Thursday, September 9, 2021 9:21 AM  
**To:** Debbie Miller  
**Subject:** RE: BC/BS New Rates  
**Attachments:** 180901\_BCBSM Renewal Rose\_007011527\_20211101\_SGP.pdf

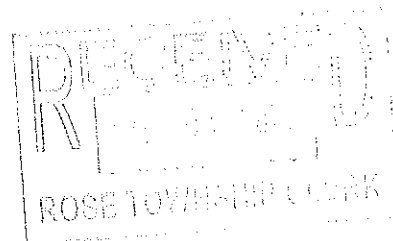
Hello to you!! Your renewal is attached. Enjoy your day!!

**From:** Debbie Miller <Clerk@rosetownship.com>  
**Sent:** Wednesday, September 8, 2021 3:24 PM  
**To:** Terri Austin <taustin@bfgroup.com>  
**Cc:** Debbie Miller & Mark Bolan (bugsmill@comcast.net) <bugsmill@comcast.net>  
**Subject:** BC/BS New Rates

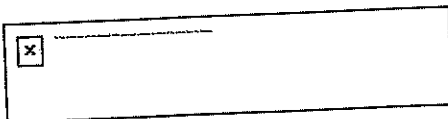
*CAUTION: This email originated from outside of the BFGROUP organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.*

Hello Terri,  
Would you please send me the new rates for the BC/BS for 2021-2022. Thank you.

Debbie Miller, MMC, MiPMC II  
Rose Township Clerk  
9080 Mason Street  
Holly, MI 48442  
[clerk@rosetownship.com](mailto:clerk@rosetownship.com)  
Phone: (248) 634-8701  
Fax: (248) 634-6888



Terri Austin | Account Manager | Burnham & Flower Insurance Group  
315 S. Kalamazoo Mall | Kalamazoo | MI | 49007  
T: 888-748-7966 x3108 | F: 269-276-4068 | [taustin@bfgroup.com](mailto:taustin@bfgroup.com) | <http://www.bfgroup.com>



Our office hours are 9:00 am to 5:00 pm Monday through Friday. CONFIDENTIALITY NOTICE: This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original message.

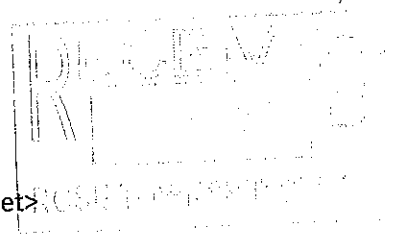
**Debbie Miller**

---

**From:** Terri Austin <taustin@bfgroup.com>  
**Sent:** Thursday, September 9, 2021 9:21 AM  
**To:** Debbie Miller  
**Subject:** RE: BC/BS New Rates  
**Attachments:** 180901\_BCBSM Renewal Rose\_007011527\_20211101\_SGP.pdf

Hello to you!! Your renewal is attached. Enjoy your day!!

**From:** Debbie Miller <Clerk@rosetownship.com>  
**Sent:** Wednesday, September 8, 2021 3:24 PM  
**To:** Terri Austin <taustin@bfgroup.com>  
**Cc:** Debbie Miller & Mark Bolan (bugsmill@comcast.net) <bugsmill@comcast.net>  
**Subject:** BC/BS New Rates

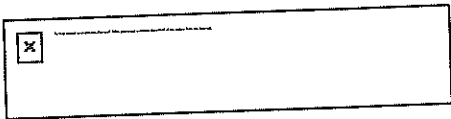


*CAUTION: This email originated from outside of the BFGROUP organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.*

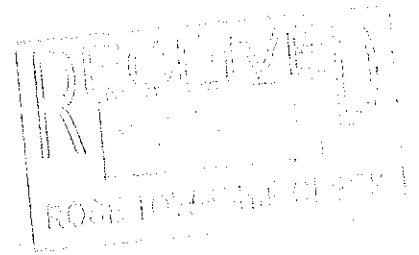
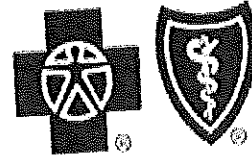
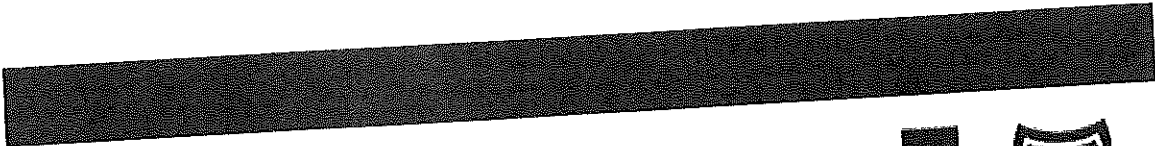
Hello Terri,  
Would you please send me the new rates for the BC/BS for 2021-2022. Thank you.

*Debbie Miller, MMC, MiPMC II  
Rose Township Clerk  
9080 Mason Street  
Holly, MI 48442  
[clerk@rosetownship.com](mailto:clerk@rosetownship.com)  
Phone: (248) 634-8701  
Fax: (248) 634-6888*

**Terri Austin** | Account Manager | Burnham & Flower Insurance Group  
315 S. Kalamazoo Mall | Kalamazoo | MI | 49007  
T: 888-748-7966 x3108 | F: 269-276-4068 | [taustin@bfgroup.com](mailto:taustin@bfgroup.com) | <http://www.bfgroup.com>



Our office hours are 9:00 am to 5:00 pm Monday through Friday. **CONFIDENTIALITY NOTICE:** This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information or otherwise protected by law. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original message.

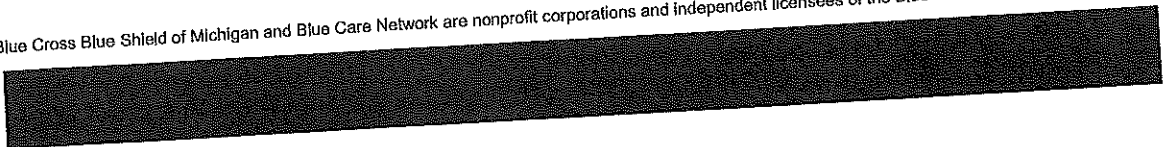


Renewal Package  
for  
**ROSE TOWNSHIP**

**Customer ID: 158015**  
**Blue Cross Blue Shield of Michigan**  
**Group Divisions:**  
**007011527-0002**

For Renewal Period Beginning: November, 2021

Publication Date: 07/30/2021



# Rate Renewal Change

CID: 158015

Rate Effective: 11/01/2021

Managing Agent: 01\_Grotenhuis  
JOHN P SCHMITZ

Agency: BURNHAM & FLOWER AGENCY

<b>Current Premium<sup>1</sup></b>	
Total Billable Members <sup>2</sup>	2
Total Medical & Pharmacy Premium <sup>3</sup>	\$1,890.37
Total Dental Premium	\$0.00
Total Vision Premium	
<b>Total Current Monthly Premium</b>	<b>\$1,890.37</b>
<b>Total Annual Premium</b>	<b>\$22,684.44</b>
<b>Renewal Premium<sup>1</sup></b>	
Total Billable Members <sup>2</sup>	2
Total Medical & Pharmacy Premium <sup>3</sup>	\$1,991.97
Total Dental Premium	\$0.00
Total Vision Premium	
<b>Total Renewal Monthly Premium</b>	<b>\$1,991.97</b>
<b>Total Annual Premium</b>	<b>\$23,903.64</b>
<b>Projected Change in Monthly Premium</b>	<b>5.37%</b>

1. Premiums are based on enrollment at the time of renewal development.
2. Count based on snapshot as of 07/30/2021.
3. Medical includes Pediatric Vision.

Reference number: 65079712

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



ROSE TOWNSHIP



# Rate Renewal Change

DIV: 007011527-0002

Rate Effective: 11/01/2021

Managing Agent: 01\_Grotenhuis  
JOHN P SCHMITZ

Endorsed by: Not Applicable  
Agency: BURNHAM & FLOWER AGENCY

Current Premium <sup>1</sup>	
Total Billable Members <sup>2</sup>	2
Total Medical & Pharmacy Premium <sup>3</sup>	\$1,890.37
Total Dental Premium	\$0.00
Total Vision Premium	\$1,890.37
<b>Total Current Monthly Premium</b>	<b>\$1,890.37</b>
<b>Total Annual Premium</b>	<b>\$22,684.44</b>
Renewal Premium <sup>1</sup>	
Total Billable Members <sup>2</sup>	2
Total Medical & Pharmacy Premium <sup>3</sup>	\$1,991.97
Total Dental Premium	\$0.00
Total Vision Premium	\$1,991.97
<b>Total Renewal Monthly Premium</b>	<b>\$1,991.97</b>
<b>Total Annual Premium</b>	<b>\$23,903.64</b>
<b>Projected Change in Monthly Premium</b>	<b>5.37%</b>

### Components of Rate Change<sup>4</sup>

Components of Rate Change	Medical <sup>3</sup> & Pharmacy	Dental	Vision
Index to Current Rate	1.10%	0.00%	-
Value of Product Differences <sup>5</sup>	0.20%	0.00%	-
Area	-0.42%	0.00%	-
Age	4.45%	0.00%	-
Age Factor Changes	0.00%	0.00%	-
Dependent Cap	0.00%	0.00%	-
<b>Total Rate Change</b>	<b>5.37%</b>	<b>0.00%</b>	<b>-</b>

1. Premiums are based on enrollment at the time of renewal development.
2. Count based on snapshot as of 07/30/2021.
3. Medical includes Pediatric Vision.
4. The figures reflect commercial plans only.
5. Percent changes due to members aging out of pediatric dental and/or members aging into adult vision plans are accounted for in the Value of Product Differences.

Reference number: 65079712

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



## Benefit Summary Description

DIV: 007011527-0002

### Current Benefits

<b>Medical</b>	<b>CB PPO Platinum \$250</b>
Deductible (Individual) <sup>1</sup>	\$250/\$500
Coinsurance <sup>1</sup>	20%
Primary Care Office Visit Copay <sup>1</sup>	\$20
Emergency Room Copay <sup>1</sup>	\$150
Drug	\$5 \$40 \$80
Metal Level	Platinum
<b>Dental</b>	<b>SG BDPPO Plus 80/50/50 Pediatric</b>
<b>Vision</b>	
<b>Total Monthly Premium</b>	<b>\$1,890.37</b>

### Renewal Compliant Benefit Conversion

<b>Medical</b>	<b>CB PPO Platinum \$250</b>
Deductible (Individual) <sup>1</sup>	\$250 for one member/\$500 for one member
Coinsurance <sup>1</sup>	20% of approved amount/40% of approved amount
Primary Care Office Visit Copay <sup>1</sup>	\$20 copay for each office visit/60% after out-of-network deductible
Emergency Room Copay <sup>1</sup>	\$150 copay per visit (copay waived if admitted)/\$150 copay per visit (copay waived if admitted)
Drug	Rx \$5 \$40 \$80
Metal Level	Platinum
<b>Dental</b>	<b>SG BDPPO Plus 80/50/50 Pediatric</b>
<b>Vision</b>	
<b>Total Monthly Premium</b>	<b>\$1,991.97</b>

*For a more detailed description of benefits, please refer to the Agent Portal or contact your Managing Agent.<sup>2</sup>*

<sup>1</sup> BCBSM plans will display values to represent "In-Network/Out-of-Network"

<sup>2</sup> BAAGs and SBCs can be found on the Agent Portal or by contacting your Managing Agent.



## Benefit Summary Description

DIV: 007011527-0002

Rates noted below are based on a snapshot of membership and should only be used as estimates. Our quoting tools are available for small group quoting.

### Other

<b>Medical</b>	<b>CB PPO Platinum \$500</b>
Deductible (Individual) <sup>1</sup>	\$500 for one member/\$1,000 for one member
Coinsurance <sup>1</sup>	10% of approved amount/30% of approved amount
Primary Care Office Visit Copay <sup>1</sup>	\$20 copay for each office visit/70% after out-of-network deductible
Emergency Room Copay <sup>1</sup>	\$150 copay per visit (copay waived if admitted)/\$150 copay per visit (copay waived if admitted)
Drug	Rx \$5 \$40 \$80
Metal Level	Platinum
<b>Dental</b>	<b>SG BDPPO Plus 80/50/50 Pediatric</b>
Premium	\$0.00
<b>Vision</b>	
Premium	
<b>Total Monthly Premium</b>	<b>\$1,954.26</b>

<b>Medical</b>	<b>Simply Blue PPO Platinum \$250</b>
Deductible (Individual) <sup>1</sup>	\$250 for one member/\$500 for one member
Coinsurance <sup>1</sup>	20% of approved amount/40% of approved amount
Primary Care Office Visit Copay <sup>1</sup>	\$20 copay for each office visit/60% after out-of-network deductible
Emergency Room Copay <sup>1</sup>	\$150 copay per visit (copay waived if admitted)/\$150 copay per visit (copay waived if admitted)
Drug	RX \$10 \$40 \$80 15% 25%
Metal Level	Platinum
<b>Dental</b>	<b>SG BDPPO Plus 80/50/50 Pediatric</b>
Premium	\$0.00
<b>Vision</b>	
Premium	
<b>Total Monthly Premium</b>	<b>\$1,791.19</b>

Product coexistence rules will be waived for groups that accept the mapped plan. For groups choosing anything other than the mapped plan in 2016 or with future renewals, product coexistence rules will be enforced.

<sup>1</sup> BCBSM plans will display values to represent "In-Network/Out-of-Network"



2021

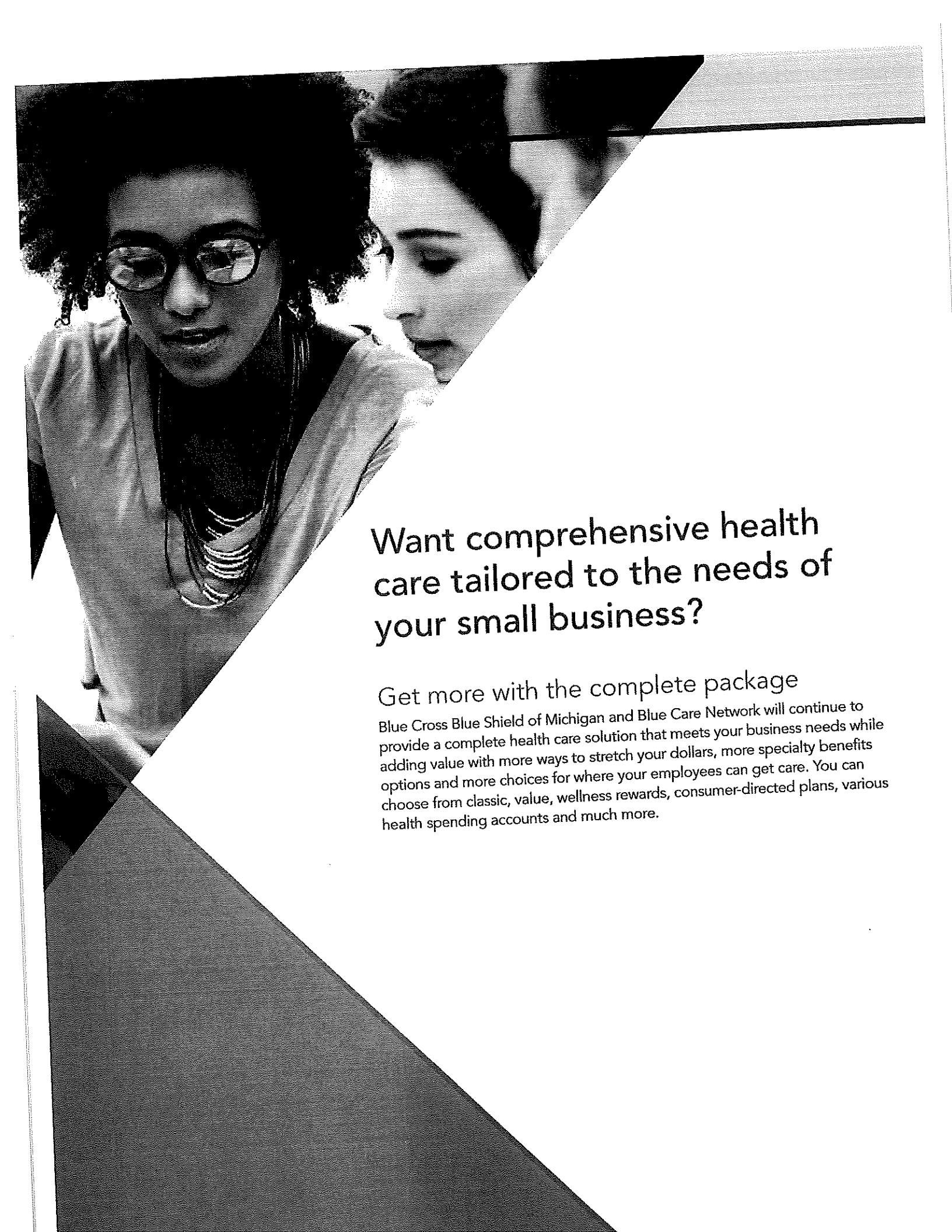
**Plan options for  
your small business**

With 50 or fewer full-time equivalent employees



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

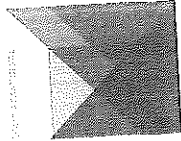
Confidence comes with every card.®



Want comprehensive health care tailored to the needs of your small business?

Get more with the complete package

Blue Cross Blue Shield of Michigan and Blue Care Network will continue to provide a complete health care solution that meets your business needs while adding value with more ways to stretch your dollars, more specialty benefits options and more choices for where your employees can get care. You can choose from classic, value, wellness rewards, consumer-directed plans, various health spending accounts and much more.



**Blue Dental<sup>SM</sup>** offers one of the largest dental PPO networks, with more than 440,000 dentist locations nationwide and more than 11,000 in Michigan. You get great cost savings and discounts of up to 30% for employees who go to PPO dentists. Non-PPO dentists can participate through our Blue Par Select<sup>SM</sup> arrangement, and employees receive discounts of up to 16%.

You also get access to Blue Dental Connection, our integrated wellness program. It can improve employees' overall health by helping them detect and manage serious health conditions. Required pediatric essential benefit coverage is included in all small group dental plans.

**Blue Vision<sup>SM</sup>** gives you outstanding value, choices and care. Your employees enjoy broad access to participating providers, with more than 98,000 access points in the United States that include both retail chains and independent eye doctors. 90% of all services are paid to participating VSP providers, with an average discount of 58%.\*

Our integrated wellness program, Blue Vision Connection, helps employees stay healthy and make more informed decisions about their vision care.

**Specialty benefits** plans go beyond the basics and offer additional coverage that attracts and keeps top talent. Pairing life, disability, accident, critical illness, hospital recovery and long-term care insurance — from LifeSecure<sup>®</sup> Insurance Company, Assurity<sup>®</sup> Life Insurance Company and Dearborn Life Insurance Company — with your Blue Cross or BCN health plans gives you and your employees confidence from a name you trust.

**Choices for care** When it's not an emergency, visiting the local hospital emergency room for medical care can be time-consuming and expensive. That's why Blue Cross and BCN offer other health care options that are smart, convenient and low cost by comparison, including:

- Primary care doctor
- 24-Hour Nurse Line
- Blue Cross Online Visits<sup>SM</sup>
- Retail health clinics
- Urgent care centers

**Self-funded plans** aren't just for large businesses anymore. For Blue Cross groups with 25 or more employees, our self-funded health care solution lets you pay only for the claims your employees incur instead of paying a monthly premium.

**Member account** Every time your employees use their member accounts on [bcbsm.com](http://bcbsm.com) or the Blue Cross mobile app, they become better health care consumers. Once your employees register for their member account, they can log in securely anytime, anywhere and:

- Instantly access a snapshot of their coverage information, deductible and out-of-pocket balances.
- Monitor claims activities as far back as two years.
- Ask MIBlue Virtual Assistant<sup>SM</sup> for help finding the plan information they need — our interactive, automated account chat feature provides immediate, 24/7 support through the member account.
- Use Find a Doctor to search for health care providers, services and compare costs based on our claims database.
- Manage prescriptions and compare prices.
- Adopt healthy lifestyle habits with interactive, personalized health and well-being tools, powered by WebMD<sup>®</sup>.
- Take advantage of our online member discount program, and stay motivated and healthy by saving money on gym memberships, fitness gear, healthy eating options and more.

\*Pediatric vision is included in all small group Blue Cross and BCN health care plans.

## Blue Cross Blue Shield of Michigan PPO plans

PPO plans fit your business and balance health benefits with your budget. All our plans include essential health benefits, such as 100% coverage for preventive care and pediatric vision.

### Community Blue<sup>SM</sup>

These classic plans offer some of the lowest employee deductibles and out-of-pocket costs on the market. They're for employers that need to recruit and retain top talent or have demanding coverage needs.

#### Community Blue<sup>SM</sup> PPO

- Platinum and gold plans with low deductibles and low out-of-pocket costs
- Multiple deductible options with out-of-pocket maximums
- 10% or 20% in-network coinsurance levels
- Robust in-network and out-of-network benefit levels
- Three-tier pharmacy plan with low copays for generics

#### Community Blue<sup>SM</sup> HRA PPO

- Platinum and gold plans with multiple deductible options with out-of-pocket maximums
- Spending account that encourages employees to use appropriate services
- Employer-funded HRA account for employee health care expenses; unused money goes back to employer
- Robust in-network and out-of-network benefit levels
- Three-tier pharmacy plan with low copays for generic medications

### Simply Blue<sup>SM</sup>

These classic plans have traditional PPO coverage and health spending account or health reimbursement arrangement options. Lower your premium costs and save your employees money, too.

#### Simply Blue<sup>SM</sup> PPO

- Platinum, gold and silver plans
- Comprehensive benefits with various cost-sharing options to stretch your health care dollars
- Multiple deductibles and copayment options
- 20% or 30% coinsurance
- Prescription drug coverage included

#### Simply Blue<sup>SM</sup> Routine Care PPO

- Silver and bronze plans combine the features of Simply Blue PPO and Simply Blue<sup>SM</sup> HSA
- Multiple deductible options
- Primary care physician office visits and urgent care visits covered with a copay and not subject to the deductible
- Prescription drug coverage with multiple copay tiers
- Generic drugs covered with a copay and not subject to deductible



## Simply Blue<sup>SM</sup> HRA PPO

- Platinum and gold plans
- Multiple deductible and coinsurance options
- Employer-funded HRA account for employee health care expenses; unused money goes back to employer
- Prescription drug coverage with multiple copay tiers

## Simply Blue<sup>SM</sup> HSA PPO

- Gold, silver and bronze plans with higher deductibles and health savings account eligibility
- Multiple deductible and coinsurance options with no copays
- Health savings account that encourages employees to use appropriate services and be aware of costs
- Employer and employees contribute pretax money for out-of-pocket costs; employees keep unused funds
- Prescription drug coverage with multiple copay tiers

## Physician Choice PPO

This product is an innovative value plan that can save you up to 9% compared with similar Simply Blue plans. Your employees can choose from thousands of providers within our organized systems of care PPO network to save money, too. And they'll still have access to all the providers in our largest network.

## Blue Cross<sup>®</sup> Physician Choice PPO

- Gold and silver plans
- Multiple deductible plan options
- Lower out-of-pocket costs for employees who select a Level 1 OSC doctor and get care within that OSC
- Prescription drug coverage

## Healthy Blue Achieve<sup>SM</sup>

A wellness plan that rewards employees for making better health choices and maintaining set goals. Healthy employees pay lower out-of-pocket costs and help control your budget, too.

## Healthy Blue Achieve<sup>SM</sup> PPO

- Platinum and gold plans
- Multiple deductible plan options
- Each plan has two benefit levels:
  - **Enhanced:** Maximum benefit level with lower copays, coinsurance and deductible
  - **Standard:** Higher copays, coinsurance and deductibles
- Benefit levels based on five metrics: body mass index, blood pressure, blood sugar, cholesterol and tobacco use
- Prescription drug coverage included
- Includes tobacco cessation and walking programs for your employees





## Blue Care Network HMO plans

Blue Care Network is the largest HMO in the state, featuring Michigan's leading doctors. BCN includes access to more than 6,100 primary care physicians, 24,000 specialists and more than 133 Michigan hospitals. All of our small group plans include essential health benefits, such as 100% coverage for preventive care and pediatric vision.

All members in a BCN plan must select a BCN primary care physician who provides and coordinates care for everything. The doctor is the member's health partner and will help find and refer a specialist and gain authorization for certain procedures when needed.

### BCN HMO<sup>SM</sup>

This plan has 19 packaged options at platinum, gold and silver levels to fit your business needs. Get exceptional health management and cost containment through a wide range of cost-sharing options.

- Multiple deductible and no-deductible options
- Prescription drug coverage included
- Preventive care covered at 100%

### Blue Elect Plus<sup>SM</sup> POS

This point of service health care plan makes it easy for members to seek care, giving them access to BCN's vast network with the flexibility of provider choice out of network and no referrals needed.

- Flexibility to receive health care services in-network or out of network without a referral
- Lower costs when members choose to see a health care provider in BCN's network; they pay more for services from a non-network provider
- Access to the largest HMO network of doctors, hospitals and specialists in Michigan
- Access to in-network providers outside of Michigan through our BlueCard<sup>®</sup> program
- Members with a Michigan address must select a BCN primary care physician, and can seek care from other doctors and specialists, without a referral
- Members with an address outside of Michigan don't need an assigned PCP; they also have the option to seek care from physicians without a referral and have lower costs when they see a BlueCard-participating provider
- Prescription drug coverage included
- Preventive care covered at 100%

### BCN HMO Fixed Cost<sup>SM</sup>

This plan has two options — platinum and gold. This copay-only plan allows simplicity for your employees, so they have a clear understanding of what they owe for health care visits.

- No deductible or coinsurance
- Prescription drug coverage included
- Preventive care covered at 100%

### BCN Routine Care<sup>SM</sup> HMO

These silver and bronze plans offer your employees the same advantages of a classic HMO plan but with the cost savings of a higher-deductible plan. These plans cover routine medical services, such as primary care physician office visits, urgent care visits, and Tier 1 medications with a copayment. Other advantages include:

- Two deductible and copay options
- Primary care physician office visits covered with a copay and not subject to the deductible
- Urgent care visits covered with a copay and not subject to the deductible
- Preventive care covered at 100%
- Prescription drug coverage with multiple copay tiers
- Tier 1 prescription drugs covered with a copay and not subject to deductible

## BCN HRA<sup>SM</sup> HMO

These platinum and gold plans have multiple deductible options and use a health reimbursement arrangement to keep costs low.

- Multiple deductible plan options and out-of-pocket maximums with 20% coinsurance
- Integrated HRA increases employee awareness of health care spending and makes premiums less expensive
- Employer funds and owns account
- Payment designs include: employer pays first, employee pays first or a combination of both
- Prescription drug coverage included
- Preventive care covered at 100%

## BCN HSA<sup>SM</sup> HMO

With eight packaged plan options and a health savings account to pay for items, such as office visits, these gold, silver and bronze plans save money on premium costs. They encourage employees to manage their health care.

- Multiple deductible levels with 0% or 20% coinsurance
- You, your employees or both contribute pre-tax dollars for current and future qualified health care expenses
- Employee owns account and keeps funds at year-end or after employment
- Prescription drug coverage included
- Preventive care covered at 100%

## BCN Healthy Blue Living<sup>SM</sup> HMO

BCN Healthy Blue Living HMO platinum and gold plans provide significant premium savings over comparable BCN HMO plans. Employees who commit to healthy living pay lower out-of-pocket costs. You save, your employees save and they get healthier.

- Multiple deductible plan options
- Each plan has two levels:
  - **Enhanced:** Lower out-of-pocket costs with the lowest deductible, copayments and coinsurance
  - **Standard:** Higher copayments, coinsurance and deductible with greater out-of-pocket costs
- Members who are accountable for their well-being and make a commitment to healthy living pay lower out-of-pocket costs
- Focuses on controlling blood pressure, blood sugar, cholesterol, depression, tobacco use and weight
- Prescription drug coverage included
- Preventive care covered at 100%

Looking for a more affordable option? Try our PCP Focus network.

For additional premium savings up to 8%, employers located in 20 select counties can choose PCP Focus, a local primary care physician HMO network. PCP Focus is available with HMO, HRA and HSA plans.

Members must select a PCP Focus primary care physician who provides and coordinates care for everything. The doctor is the member's health partner and will help find and refer a specialist and gain authorization for certain procedures when needed.

## You'll be confident with us

Since 1939, we've been helping Michigan employers. We understand your business. And we're the name 4.6 million Michiganders know and trust for their health insurance. We'll provide expert guidance from start to finish, so you can be confident you're making the right decisions and getting value beyond benefits for your business and your employees.

For more information about our plans, contact your Blue Cross or BCN sales representative or contracted agent, or visit [bcbsm.com/employers](http://bcbsm.com/employers).

## Connect with us online

[bcbsm.com](http://bcbsm.com) | [news.bcbsm.com](http://news.bcbsm.com) | [facebook.com/bcbsm](https://facebook.com/bcbsm)  
[MIBluesPerspectives.com](http://MIBluesPerspectives.com) | [aHealthierMichigan.org](http://aHealthierMichigan.org) | [twitter.com/bcbsm](https://twitter.com/bcbsm) | [youtube.com/bcbsmnews](https://youtube.com/bcbsmnews)



WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing health and wellness services.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

# Blue Cross Pharmacy Value

**Pharmacy is the most utilized health plan benefit, as 66% of Americans are currently taking a prescription medication. Health plans average 10.5 pharmacy transactions per member, per year. Prescription drug costs accounts for 18% of total health care spending.**

Combining your medical and pharmacy benefits through Blue Cross will reduce costs, improve care and provide a better member experience for your employees. Through integrated benefits, we're twice as likely to identify members in need of care management.

## Our Advantage

Access to both medical and pharmacy coverage through one ID card, one account, one app and one customer service team

Identifying and addressing gaps in care by sharing data with health care providers

Better management of chronic conditions from insight into all claims

More value from our updated rebate structure, whenever rebate-eligible drugs are dispersed to your members

## Our Programs

**Formulary Management:** Working together to promote clinically sound, cost-effective medication therapy and positive therapeutic outcomes

**Utilization Management:** Ensuring medically sound and cost-effective medications are being prescribed appropriately

**Specialty Pharmacy Care:** Reducing your specialty drug costs and improving employee health

**Medication Adherence:** Improving quality, length of life, outcomes and overall health care costs

**Opioid Management:** Managing opioids to ensure safety and reduce overuse

## A Better Customer Experience

One vendor and point of contact

Integrated benefits without additional administrative fees

Aligned medical and pharmacy policies

Comprehensive annual reporting

Flexibility to tailor offerings

Dedicated pharmacy liaisons

# Blue Dental Value

**1 out of 10 Americans get preventive health screenings. Nearly 4 out of 10 visit the dentist.**

Blue Dental makes a positive impact on your employees' overall health and your company's medical expenses. Studies show that dentists can be the first to identify signs of serious health conditions, including diabetes and heart disease, during routine oral exams. Developing a relationship with your dentist and maintaining regular preventive care can help with early detection of serious and costly medical conditions.

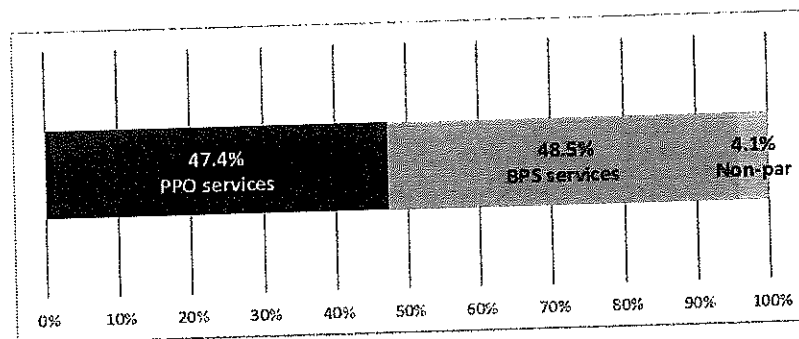
## Our Advantage

### Provider Access

Blue Dental offers a formal PPO network, with more than 440,000 access points throughout the U.S. We also offer a per-claim participation arrangement called Blue Par Select. Based on our book of business, dentists submit approximately 96% of services to us with no balance billing to members.

### Medical - Dental Integration

As a multi-line carrier, we can easily integrate our groups' medical and dental data, enabling us to engage high risk members and help them manage their health.



### Wellness Resources

Blue Dental Connection is a free wellness program that includes online tools and resources and targeted member education for improved oral and overall health.

### A Better Customer Experience

With a Blue Dental plan paired with your Blue Cross medical plan, you get:

**One convenient member account** for your employees to manage their plans

**Integrated wellness program** to proactively engage employees with health conditions

**Easier administration** with one place to send all your paymentst and eligibility updates

**One account team and point of contact** for all your healthcare needs

# Blue Vision Value

**1 out of 10 Americans get preventive health screenings. Nearly 6 out of 10 VSP members get a WellVision® exam.**

## Our Advantage

**More than 98,000 access points** that include both retail chains and independent eye doctors

**Widest selection** of eye wear

**Comprehensive WellVision® exam**

## Medical-Vision Integration

As a multi-line carrier, we can easily integrate our groups' medical and vision data, enabling us to engage high risk members. Studies show that eye care providers can be the first to identify signs of serious health conditions, including diabetes and glaucoma, during routine vision exams. Developing a relationship with your eye doctor and maintaining regular preventive care can help with early detection of serious and costly medical conditions.

The right vision plan can help you attract and retain employees, lower health care costs and improve productivity. Blue Vision gives you the best value, choices and care. Blue Vision offers broad access to participating providers, deep discounts and a wholesale guarantee. 90% of all services are paid to participating providers with an **average discount of 58%**. Unlike other carriers, VSP's frame allowance is backed by a wholesale allowance guarantee, which means that more frames are going to be covered in full.

## Out-of-Network Option

Blue Vision members have the freedom to choose any provider. Members can download a reimbursement form directly from VSP.com.

## A Better Customer Experience

With a Blue Vision plan paired with your Blue Cross medical plan, you get:

**One convenient member account** for your employees to manage their plans

**Integrated wellness program** to proactively engage employees with health conditions

**Easier administration** with one place to send all your paymentst and eligibility updates

**One account team and point of contact** for all your healthcare needs

# Life | Disability | Accident | Critical Illness



**Nearly 40% of Americans would struggle to cover an unexpected expense of \$400.<sup>1</sup>**

The definition of employee benefits is expanding. We are on a mission to play a bigger role in providing solutions that solve for a member's total health needs. Specialty benefits allow employees to protect finances, plan for the unexpected, and prepare for the future with coverage that helps offset financial burdens due to an unforeseen event.

## Life Insurance

Dearborn Cares<sup>SM</sup>: \$10,000 claim payment within 48 hours of notification  
Flexible guarantee issues amounts  
Beneficiary Resource Services<sup>TM</sup>: grief, legal and financial counseling

## Short & Long-Term Disability

Telephonic claims intake  
Lump sum payment options  
Built-in worksite modification  
Comprehensive return to work programs  
Disability Resource Services<sup>TM</sup>: support for emotional, financial and legal issues

## Accident Insurance

Ideal for high-deductible health plans  
No coordination of benefits, as it pays in addition to any other coverage  
Lump sum payment

## Critical Illness

3 plan designs available  
No coordination of benefits, as it pays in addition to any other coverage  
Lump sum payment  
Ideal for high-deductible health plans

## A Better Customer Experience

Creates present and healthier employees  
One point of contact  
Implementation managers for groups 100+  
Fills natural gaps in healthcare  
Promotes employee loyalty

Dearborn Group Insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is a separate company, not owned by Blue Cross Blue Shield of Michigan, and does not provide Blue Cross Blue Shield of Michigan products or services. Dearborn Life Insurance Company is a provider of ancillary insurance products and is financially responsible for the products it issues.

<sup>1</sup>Source: Federal Reserve. Report on the Economic Well-Being of U.S. Households in 2018

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



Confidence comes with every card.

## Defined Contribution for Small Business

This small business solution is a unique agent-sold private exchange designed for small group employers in Michigan, featuring Blue Cross Blue Shield of Michigan and Blue Care Network plans exclusively.

Employers can choose from a predefined suite of products or create their own suite of products that best fits the needs of their employees, and set the amount they will contribute to the cost of the employees' premium.

Employees log onto their customized Small Business Defined Contribution Solutions website and use their defined contribution dollars to shop for the benefits that best suit their needs and budget. It's that easy!

### Benefits for Employers

- Enables employers to offer employees greater choice
- Multiple contribution options enable better budget control
- Increased transparency of benefit costs
- Simplified administration
- No administrative or user fees

### Benefits for Employees

- Greater choice in plan design and premium options
- Decision support tools that assist in making the right choice
- Convenient online shopping and enrollment experience

### Benefits for Agents

- User-friendly technology
- Paperless enrollment process including electronic signature capability
- New sales and marketing opportunities
- Expert support from your Managing Agent

Groups are receiving information on Small Business Defined Contribution Solutions in their renewal packages, and are encouraged to reach out to their agent for more information.



**AGENTS AND SUPPORT  
STAFF ARE ENCOURAGED TO  
BECOME TRAINED/CERTIFIED  
ON SUPPORT TOOLS.**

**Contact your Managing Agent for more information.**

**ACTION BENEFITS**  
service@actionbenefits.com or 866-501-8727

**TGG SOLUTIONS**  
info@tggolutions.com or 800-748-0368

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross Blue Shield Association. Action Benefits and TGG Solutions are authorized independent Managing Agents of Blue Cross Blue Shield of Michigan and Blue Care Network.



## Small Group Glossary

**Age** - Change in the age level of the company census.

**Area** - A group's rating area will be determined based on the employer's primary location.

**Billable Member** - A subscriber, the spouse, or an eligible dependent of the subscriber entitled to benefits under the subscriber's certificate. Only the three oldest children under the age of 21 are included as a billable member.

**Dependent (Child) Cap** - Health Care Reform regulations require a child rate cap of no more than three children under the age of 21, on a family contract. For example, a family with five children under the age of 21 would only be charged for the three oldest children. All dependents 21 and older will be rated.

**Full Time Equivalent (FTE)** - The Full Time Equivalent employee count is calculated using data from the previous calendar year.

1. Determine the number of:
  - a. Full-time employees for each month (must work at least 130 hours per month)
  - b. Full-time equivalent employees for each month (must work at least 120 hours per month)
  - c. Total hours that all other employees worked (each must have worked less than 120 hours per month). Divide this total by 120 to convert hours to number of employees.
2. Add together the number of full-time employees, full-time equivalents and all other employees for each month.
3. Add the monthly totals together to get the annual total.
4. Divide the annual total by 12, and round down to the nearest whole number. The result is your full-time equivalent employee count.

Seasonal employees (those working fewer than 120 days per year) and employees who have medical coverage under TRICARE or certain Veterans Administration programs are excluded from full-time equivalent employee counts.

**Index to Current Rate** - Overall change in the rate levels from year to year including risk pool charge, risk adjustment, trend, transition impact, etc.

**Member Level** - Each member within a group will be rated based on their own age.

**Rate Renewal Certification (RRC)** - A rate renewal certification is sent to a select number of Blue Cross Blue Shield of Michigan (BCBSM) and Blue Care Network (BCN) groups to determine whether a group is small or large.

**Renewal Compliant Benefit** - Health Care Reform regulations require all small groups to have Health Care Reform compliant products. Small Groups will be mapped to Health Care Reform compliant products at each renewal.

**Risk Adjustment** - A process through which insurance plans that enroll a disproportionate number of sick individuals are reimbursed for that risk by other plans who enroll a disproportionate number of healthy individuals.

**Small Group Rating Type** - Groups with 50 or fewer FTE count with at least one eligible employee enrolling.

**Summary of Benefits and Coverage (SBC)** - Document available to subscribers describing their covered benefits, cost sharing, and coverage limitations and exceptions.

**Trend** - Trend is the expected increase in the average claim per member from one year to the next.

**Value of Product Differences** - Changes in benefits and/or product pricing relativity from the prior year.





Run Date: 07/2021

ROSE TOWNSHIP  
9080 MASON ST  
HOLLY MI 48442

**BENEFIT AND RATE SCHEDULE**  
**ROSE TOWNSHIP**

Rate Effective: 11/2021

Renewal Month: November

<b>Customer ID:</b>	158015	<b>Rating Type:</b>	Small Group
<b>Group Division:</b>	007011527-0002	<b>Cluster Code:</b>	FB00
<b>Endorsed By:</b>	Not Applicable	<b>County:</b>	Oakland

**CERTIFICATES**

CB SG	COMMUNITY BLUE GROUP BENEFITS CERTIFICATE SG
PDRX SG	PREFERRED RX PROGRAM CERTIFICATE SG
BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG
BV-PEDS	BLUE VISION PEDIATRIC GROUP BENEFITS CERTIFICATE SG
BC-COMP	GROUP MEDICARE PART A COMPLEMENTARY BENEFIT CERTIFICATE
BS 65 OPTION 1	BLUE SHIELD 65

**MEDICAL RIDERS**

ADM PLANR NOV	ADMINISTRATIVE RIDER PLAN YEAR - NOVEMBER
CB \$250 2021 SG	RIDER CB-\$250-2021 SG - COMMUNITY BLUE COST-SHARING REQUIREMENTS

**DENTAL RIDERS**

BDPPO+ 80/50/50	RIDER BD PPO PLUS 80/50/50 PEDIATRIC SG
-----------------	---

**MEDICARE SUPPLEMENTAL RIDERS**

104080RX90MO3XS	RIDER PD-TTC \$10/\$40/\$80 RX90MO3x-\$10 RXCM SG PRESCRIPTION DRUG TRIPLE TIER COPAYMENT
ADM MOS816 DNTL	ADMINISTRATIVE RIDER COMP BENEFITS - DENTAL
ADM MOS816 RX	ADMINISTRATIVE RIDER COMP BENEFITS - DRUG
ADM MOS816 VIS	ADMINISTRATIVE RIDER COMP BENEFITS - VISION
BDPPO+ 80/50/50	RIDER BD PPO PLUS 80/50/50 PEDIATRIC SG
CMS SG	ADMINISTRATIVE FORM SG - COMP MEDICAL SERVICES (placeholder)
GCP-D	RIDER GCP-D
GPC-SAT 2	RIDER GPC- SAT-2 - SUBSTANCE ABUSE TREATMENT PROGRAM BENEFITS
GPC-SAT-MHP-2	RIDER GPC-SAT-MHP-2 - GROUP COMPLEMENTARY SUBSTANCE ABUSE TREATMENT MENTAL HEALTH
HCR MS PCB	RIDER HCR-MS-PCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL PREVENTIVE CARE BENEFITS
HCR-MS-WCB-ECS	RIDER HCR-MS-WCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL WOMENS CONTRACEPTIVE
RX-MC-ESN SG	RIDER RX-MC-ESN SG - PRESCRIPTION DRUG MEDICARE COMPLIMENTARY EXCLUSIVE SPECIALTY
RX-MC-VCP SG	RIDER RX-MC-VCP SG - PRESCRIPTION DRUG MEDICARE COMPLEMENTARY VARIABLE COST-SHARING

Reference Number: 65079712



Run Date: 07/2021

Nonprofit corporations and independent licensees  
of the Blue Cross and Blue Shield Association

**BENEFIT AND RATE SCHEDULE  
ROSE TOWNSHIP**

Rate Effective: 11/2021

Renewal Month: November

Customer ID: 158015

Group Division: 007011527-0002

**Commercial Benefit Rates**

Age Band	Total	Medical + Pharmacy	Dental
0	\$342.57	\$326.52	\$16.05
1	\$342.57	\$326.52	\$16.05
2	\$342.57	\$326.52	\$16.05
3	\$342.57	\$326.52	\$16.05
4	\$342.57	\$326.52	\$16.05
5	\$342.57	\$326.52	\$16.05
6	\$342.57	\$326.52	\$16.05
7	\$342.57	\$326.52	\$16.05
8	\$342.57	\$326.52	\$16.05
9	\$342.57	\$326.52	\$16.05
10	\$342.57	\$326.52	\$16.05
11	\$342.57	\$326.52	\$16.05
12	\$342.57	\$326.52	\$16.05
13	\$342.57	\$326.52	\$16.05
14	\$342.57	\$326.52	\$16.05
15	\$371.59	\$355.54	\$16.05
16	\$382.69	\$366.64	\$16.05
17	\$393.79	\$377.74	\$16.05
18	\$405.74	\$389.69	\$16.05
19	\$401.64	\$401.64	\$0.00
20	\$414.02	\$414.02	\$0.00
21	\$426.82	\$426.82	\$0.00
22	\$426.82	\$426.82	\$0.00
23	\$426.82	\$426.82	\$0.00
24	\$426.82	\$426.82	\$0.00
25	\$428.53	\$428.53	\$0.00
26	\$437.06	\$437.06	\$0.00
27	\$447.31	\$447.31	\$0.00
28	\$463.95	\$463.95	\$0.00
29	\$477.61	\$477.61	\$0.00
30	\$484.44	\$484.44	\$0.00
31	\$494.68	\$494.68	\$0.00
32	\$504.93	\$504.93	\$0.00

Age Band	Total	Medical + Pharmacy	Dental
33	\$511.33	\$511.33	\$0.00
34	\$518.16	\$518.16	\$0.00
35	\$521.57	\$521.57	\$0.00
36	\$524.99	\$524.99	\$0.00
37	\$528.40	\$528.40	\$0.00
38	\$531.82	\$531.82	\$0.00
39	\$538.65	\$538.65	\$0.00
40	\$545.48	\$545.48	\$0.00
41	\$555.72	\$555.72	\$0.00
42	\$565.54	\$565.54	\$0.00
43	\$579.19	\$579.19	\$0.00
44	\$596.27	\$596.27	\$0.00
45	\$616.33	\$616.33	\$0.00
46	\$640.23	\$640.23	\$0.00
47	\$667.12	\$667.12	\$0.00
48	\$697.85	\$697.85	\$0.00
49	\$728.15	\$728.15	\$0.00
50	\$762.30	\$762.30	\$0.00
51	\$798.02	\$798.02	\$0.00
52	\$833.15	\$833.15	\$0.00
53	\$870.71	\$870.71	\$0.00
54	\$911.26	\$911.26	\$0.00
55	\$951.81	\$951.81	\$0.00
56	\$995.77	\$995.77	\$0.00
57	\$1,040.16	\$1,040.16	\$0.00
58	\$1,087.54	\$1,087.54	\$0.00
59	\$1,111.01	\$1,111.01	\$0.00
60	\$1,158.39	\$1,158.39	\$0.00
61	\$1,199.36	\$1,199.36	\$0.00
62	\$1,226.25	\$1,226.25	\$0.00
63	\$1,259.97	\$1,259.97	\$0.00
64	\$1,280.46	\$1,280.46	\$0.00
65+	\$1,280.46	\$1,280.46	\$0.00

**Medicare Supplemental Benefit Rates**

Age Band	Total	Medical + Pharmacy	Dental
All	\$854.59	\$854.59	\$0.00

Copyright 2010, Blue Cross Blue Shield of Michigan and Blue Care Network

In no event may any portion of this document be copied or reprinted and used for commercial purposes by any party other than Blue Cross Blue Shield of Michigan and Blue Care Network unless express written permission has been given by Blue Cross Blue Shield of Michigan and Blue Care Network. Group customers of Blue Cross Blue Shield of Michigan and Blue Care Network may make copies for their personal use.



Nonprofit corporations and independent licensees  
of the Blue Cross and Blue Shield Association

## HOLLY AREA VETERANS' RESOURCE CENTER OCTOBER MONTHLY NEWSLETTER

October is upon us and that brings fall. The Center is busy with a number of projects.

The Holly Area Veterans' Resource Center is a 501(c)3. We are a resource center and our primary mission is helping veterans and their families. The Holly Area Veterans' Resource Center is **not** part of the VA.

We help with employment, food, housing, benefits, and more. The Center will point you in the right direction. We love it when people just come in and talk. Remember you are not alone.

We are open from 9:00 am to 3:00 pm on Tuesdays and Wednesdays or by appointment.

Service Officers: Bruce Freimark is at the Center Monday and Thursday of each week from 8:00 am-4:00 pm. Bruce is with the Vietnam Veterans of America and is an Air Force Veteran. When you come to see him bring your discharge paper and other information that might be relevant to your claim or the claim you are going to file.

Oakland County Service Officers are here on the second Tuesday of every month from 8:30 am-4:00 pm. **None** of our service officers are from the VA. They prefer appointments: call

**A tip:** When you are at a VA facility and you are about to leave, drop in at the travel office. They will fill out a travel form for you. Takes longer than if you do it by computer, although very few people can apply via computer. Fill out the form and save yourself some grief.

Every 3<sup>rd</sup> Monday we have our Vet-to-Vet Dinner at the American Legion Hall at the corner of Sherman and S. Saginaw Streets. Dinner Starts at 5:30pm and is free. The dinner is open to all veterans and spouse, veteran's families, and Gold Star families. Join us for good food and conversation. Bruce Freimark, the project chair, usually has someone speak for a few minutes and then opens it up to the audience. Thank you to Jeff from Mission Point for the cookies we served at the last dinner. Thanks to everyone who brought a dessert or a dish to pass.

We are in the process of reorganizing the Hometown Heroes Project Committee. If you are interested in working on the project, please contact us. We met with returning veteran Paul Butler at the tree and removed his ribbon. His family and others were present. He served in the USMC on the Pacific. Paul talked about his service and places he'd been.

If you know of anyone going into the service, please let us know. We will plan a day to put their ribbon on the tree and give them a send off. If you know of someone who is getting out of the service, let us know. We will set a day to remove their ribbon and welcome them home.

Holly is a veteran friendly community.

We are holding yoga at the American Legion on Wednesday. Give Mike Patterson a call if you are interested in joining the group. Mike's number is 248-525-5460.

Paul Butler, who served in the USMC, was the most recent veteran to have his ribbon removed from the tree on Maple St and will be one of the Grand Marshals of the parade. April Brandon, who is a Gold Star Mother, will be the other Grand Marshal. Her son Kenny Smith died aboard the USS John McCain. She also represents Gold Star Families.

We have received book donations to our library. We have nearly 3,500 military and history books, and we have a large collection DVDs on the same subjects. Our librarian Karen Healy would love to have you come and peruse our collection. There is no fee

So the center is a busy place.

Another big project on our list is the Traveling Wall coming to Holly next August 3-8, 2022. Rick Powers and Joe Mishler are the co-chairs. We will have t-shirts for sale before Veterans Day. If you would like to be on one of the committees or part of the project, let us know. We would be glad to have you.

We are working on a project Welcome Home Veterans that will happen before you get this newsletter. But it is a project that came to us from Jeremy Watson, Village of Holly Firefighter. We are having a parade on October 2 at noon, followed by events downtown. They have kept our country safe. We are indebted to them and their service.

We are bringing the Traveling Wall August 3<sup>rd</sup>- August 8<sup>th</sup>, 2022. The American Legion is sponsoring the project. The co-chairs are Joe Mishler and Rick Powers. The Wall will be located at Cyclone Park located on Baird St. If you want to be involved, contact us. We will need a lot of help.

A fundraising dinner/theatre will be held at the Vault in downtown Holly. More details on this event soon.

According to Congresswoman Slotkin's office we understand that the dedication of the post office new name will take place on Veterans Day at 1pm at the VFW. Unfortunately, even though we were involved and came up with the new name, we have had no contact with the Post Office. Join us at the dedication, a large veteran presence would be good.

Enjoy the All. Stop in an visit us.

***Joseph Michael Mishler, Editor***

**Upcoming events:**

Legion Mtg.: 10/5, 7pm, Legion Hall 408 S. Saginaw

Legion Open Mic: 10/9, 7pm, Legion Hall

VFW Mtg: 10/13, 7pm, 201 Airport Dr.

Vet to Vet Dinner: October 18, 5:30 to 7pm.

Legion Halloween Party: October 30, 7pm

Veterans Day: 11/11/11: Lakeside Cemetery

Dedication of the Post Office Name Change 11/11, 1pm, VFW.

Veteran's Day Salute: 11/11/11 at 7pm Veterans Day Salute at Holly High School.

Moose Valued Veteran Program: 11/13, 9am-1pm

Traveling Wall Dinner Fundraiser: 11/19 7pm. At the Vault