

NOTICES OF PUBLIC MEETINGS

A public meeting will take place at the time and place indicated below. The meeting is open to the public in keeping with Chapter 19, Subchapter IV, 1985 Wisconsin Statutes (Open Meeting Law).

Government Unit Conducting Meeting:

Date:

Time:

Place:

Common Council

August 11, 2025

5:00 p.m.

410 Division Street - 3rd Floor Auditorium

AGENDA

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Adopt the Agenda
5. Approval of Minutes:
 - A. Plan Commission Meeting July 24, 2025
 - B. Finance Committee Meeting July 28, 2025
 - C. Common Council Meeting July 28, 2025
6. Communications
7. Public Comment
8. New Business
 - A. Certified Survey Map – Lower Dam Road
 - B. Ordinance 25-026 Well Operation Permit
 - C. Resolution 25-07 – Health Insurance Plan Change
 - D. Select Health Savings Account Vendor and Approve Contribution Amount
 - E. Allow Continuation of FSA for Childcare Reimbursement Purposes
 - F. Amend the Policy on Health Insurance Buyout Option & Establish Rates
9. Committee Reports
 - A. Finance
 1. Payment of Bills
 - B. Board of Public Works
 - C. Public Services
 - D. Personnel
10. Committee of the Whole Items
11. City Officials' Reports
12. Adjourn

Posted: August 6, 2025

Prepared By: Shannon Greenwood, Clerk

Services are provided on an Equal Opportunity basis. Reasonable accommodation for alternative means of communication or access for individuals with disabilities will be made upon request. Please call 715-762-2436.

PLAN COMMISSION MEETING MINUTES – 7/24/2025

Government Unit Conducting Meeting: Plan Commission
Date: July 24, 2025
Time: 4:00 P.M.
Place: 410 Division Street, Park Falls, WI 54552
2nd Floor Conference Room

Members of the Board of Plan Commission Present: Mayor Tara Tervort, Michael Mader, Dixie Weidman, Gary Wollerman, Lauri Hart, Michelle Scharp, Victor Ambrose

Members Absent:

Staff: Scott Kluver, William Hoffman

Public: Alan Chrouser, Randy Ray, Brian Michalski

The meeting was called to order by Mayor Tervort at 4:00 pm.

Public Comment – Mr. Ray commented that he would like to build a garage, but the current regulations prevent him from doing so. Mr. Chrouser submitted a list of additional changes he would like to see including increasing the height requirements, how yard measurements are taken, distance between buildings.

Recommendation- Ordinance 25-015 Accessory Uses or Structures – Several changes to the accessory use ordinance were proposed. Attorney Schoenborn made some modifications to the definition of an accessory structure, but the proposed 30 percent rule would only apply to those structures with a roof. A provision was specifically added for limiting accessory structures without a primary structure except in the C-1 district. Discussion occurred on the proposed changes. The new definition of accessory structures has some concerns as far as how all those items apply regarding setbacks. It was suggested that there be a definition of accessory structures and a definition of accessory buildings, with fences removed completely. Regarding Mr. Chrouser's suggestions, consensus for having a maximum height of 24 feet, which is necessary for certain building sizes for appropriate pitch. No desire to change the yard areas, and the building location can be less if it is fire rated which already exists in the code. Mader moved and Weidman seconded to recommend approval of the proposed changes with the discussed changes to the definition of accessory structure and accessory building, removing fences all together, and increasing the maximum height to 24 feet. Further discussion. Motion carried 7-0.

Recommendation – Ordinance 25-016 Accessory Structures Restricted – This ordinance adds the restriction on having an accessory structure without a primary structure to another section of the code. Although it is redundant, it makes it easier to find. Hart moved and Mader seconded recommending approval of Ordinance 25-016. Motion carried 7-0.

Recommendation – Ordinance 25-017 Shoreland-Wetland Zoning and Ordinance 25-018 Floodplain Zoning – These ordinances make the new definition of accessory structures consistent in this chapter. Mader moved and Ambrose seconded to recommend the approval of both the proposed ordinances with the proposed accessory structure/building definitions as discussed for ordinance 25-015. Motion carried 7-0.

Recommendation – Ordinance 25-019 C2 District Area Requirements – Waterfront Setback; Ordinance 25-020 C1-A District Area Requirements – Waterfront Setback; Ordinance 25-021 A1 District Area Requirements; Waterfront Setback; Ordinance 25-022 R2 District Area Requirements; Waterfront Setback; Ordinance 25-023 R1 District Area Requirements; Waterfront Setback - A series of ordinances

were proposed to change the waterfront setback from 75 to 50 feet. Weidman moved and Sharp seconded to recommend approval of the five ordinances referenced. Motion carried 7-0.

Review/Recommendation – Proposed Zoning Map Amendments – A map of proposed amendments, some of which were from rent land use map changes, were presented. It was noted that item #11 was not needed. Mader moved and Hart seconded to recommend approval of the proposed zoning map changes without item #11. Motion carried 7-0.

The meeting was adjourned at 4:52 p.m.

Prepared by: Scott Kluver, Zoning Administrator

FINANCE COMMITTEE MEETING MINUTES – 7/28/2025

Government Unit Conducting Meeting:	Finance Committee
Date:	July 28, 2025
Time:	4:00 P.M.
Place:	410 Division Street, Park Falls, WI 54552

Members of the Finance Committee Present: Mayor Tara Tervort, Dina Bukachek, Dan Greenwood, and Dixie Weidman

Staff: Scott Kluver, Shannon Greenwood, Becky Michels

The meeting was called to order by Finance Committee Member Dixie Weidman at 4:00 pm.

Review Quarterly Financial Report – Department Heads are now getting their financial reports monthly and should be hovering right around the 50% mark. DPW has a few salary line items that are up and some that are down due to where they are working, for instance the improvements that they made to the Mayor's office over the winter months have the City Hall line item up. Clerk fees are tracking to be up, as well as cemetery and burial fees. We will be adding more detailed line items to some of the different accounts to give more detail and information for budgeting. We do receive transportation aids in July which will be reflected in the next quarter, as well as the smaller shared revenue portion.

Discussion on Capital Improvement Plan – The plan has been modified but needs to be refined with more detail. and the bulk of the items are for DPW. Discussed the potential of some of the lesser dollar amount items being removed from CIP and purchased through operating supplies. Next step would be to invite department Heads to better define and prioritize these items.

The meeting was adjourned at 4:41 p.m.

Prepared by: Shannon Greenwood, Clerk

COMMON COUNCIL MEETING MINUTES 7/28/2025

The Common Council of the City of Park Falls met in regular session at 5:00 PM on Monday, July 28, 2025. Mayor Tara Tervort called the meeting to order at 5:00 PM and the following members were present:

Mayor:	Tara Tervort
Alderman:	Dan Greenwood Dennis Wartgow Terry Wilson - Excused James Corbett - Excused Anthony Thier Dixie Weidman Michael Mader Dina Bukachek
City Attorney:	Bryce Schoenborn - Excused
City and Zoning Administrator:	Scott Kluver

Staff present: Shannon Greenwood, Becky Michels, Isabel Grimes, Judy Kraetke

Also present: Gary Wollerman, Victor Ambrose

ADOPT THE AGENDA - Motion by Wartgow/Mader to adopt the agenda as presented. Motion carried.

APPROVAL OF MINUTES - Motion by Weidman/Bukachek to approve the Minutes for the Plan Commission Meeting on June 19, 2025, the Common Council Meeting on June 23, 2025, the Plan Commission Meeting on July 19, 2025, and the Common Council Meeting on July 14, 2025. Motion carried.

COMMUNICATIONS – Alderman Mader noted that there are some plantings in Old Abe Memorial Park that are not doing well, and a tree with a broken branch.

NEW BUSINESS

- A. RPF Comprehensive Plan – Recommendation by Plan Commission to approve as the current plan was originally adopted in 2009 and has become increasingly outdated. The city needs a more updated plan for future development. Motion by Wartgow/Weidman to approve. Motion carried.
- B. Ordinance 25-024 Water-Compulsory Connection to Sewer and Water – Discussion at last meeting to amend the utility connection requirements, especially in cases of annexation as seasonal weather conditions make it very difficult to comply with current regulation. Reviewed recommended language to be added for water tests to match the state requirements for wells and to require a licensed well driller or pump installer to complete the necessary inspections. Motion by Greenwood/Wartgow to approve with revisions. Motion carried.
- C. Ordinance 25-025 Sewer Use Rules and Regulations - Motion by Wartgow/Greenwood to approve. Motion carried.
- D. Approve Elected Officials Manual - Motion by Mader/Bukachek to approve. Motion carried.

COMMITTEE REPORTS

Finance

Payment of Bills - Committee met to review the Quarterly Finance report. Motion by Weidman/Bukachek to approve paying the bills in the amount of \$425,800.20. Motion carried, 6-0.

Personnel

Appointment of Deputy Clerk/Treasurer - Recruitment process included several applicants. Motion Greenwood/Mader to approve appointing A. Mortier. Motion carried.

CITY OFFICIALS' REPORTS

Mayor Tervort: Attended the League of Municipalities annual meeting in Stevens Point last week where discussion focused on local sales tax and how it would be administered if implemented. Also discussed short-term rentals that drive the cost of homes up and the limited ways that communities can regulate them. Will be attending the Leagues Chief Executives meeting on Wednesday in Green Bay.

Administrator Kluver: Preparing for budget preparation starting in August and anticipating health insurance discussions at the next meeting. There are numerous zoning matters anticipated to be discussed in August as well. The joint Ad Hoc Committee for Athletic Complex has requested an RFP, and another meeting has been scheduled to discuss the track issue, with a more formal report at the next Council meeting.

Clerk Greenwood: The Deputy Clerk/Treasurers last day in the office will be August 12, with a luncheon for her at City Hall on the 7th. The pool will be having their cardboard boat races again over Flambeau Rama and they collected sponsorships from local businesses to pay for the awards. City Council has been invited once again to ride on the Chamber of Commerce float during the Flambeau Rama parade, and we currently have 4 Alderman signed up to participate.

Treasurer Michels: Currently working on preparing the quarterly financial report for the Finance Committee and getting the utility billing up to date. We have received a good response from the Audit RFP.

Isabel – Has been assisting the Administrator with RFPs and collecting a list of properties will need to be notified if zoning changes happen, required to notify anyone within 200 feet.

Library: Friends of the Library purchased a wheelchair, and a walker was donated, to be located near the main entrance. A cart for individuals who come and get a large number of books is also now available for use.

Police Department: Preparing for the busy weekend. There will be one Phillips officer available for mutual aid on Saturday and a DNR Warden.

The meeting was adjourned at 5:39

Prepared by: Shannon Greenwood, City Clerk



410 Division Street
P.O. Box 146
Park Falls, WI 54552
Phone (715)762-2436 Fax (715) 762-2437
www.cityofparkfalls.com

To: Honorable Mayor and Alders

From: Scott J. Kluver, ^{SK}Administrator

Re: Lower Dam Road CSM

Date: July 30, 2025

Last summer, around the time of my arrival, the City had decided to officially dedicate a portion of Lower Dam Road. This is a corrective matter as the City has maintained a portion of Lower Dam Road and there are utility mains in a portion of the road as well; however, it is not officially platted as a road maintained by the City. One of the property owners along the road has also requested some stormwater improvements to improve the drainage. This is what prompted the City to have the road surveyed and required the adjacent property owners to sign off on the survey map as they would be providing a portion of their land to the dedicated right-of-way.

The initial survey was completed and presented to the three affected property owners. One of the affected property owners, Ms. Oswald, did not agree to dedicate any property to the right-of-way. The process was upsetting to Ms. Oswald, so I decided to have an adjustment made to the survey map that would exclude the Oswald property from the proposed road right-of-way.

The revised survey, which is included for your approval, was still not satisfactory to the Oswald family. The root cause of the concern is the property line between the Wachowicz property and the Oswald property. The Oswald family provided a survey that was done in 2009 that they believed showed the correct location of the property line. This was provided to our surveyor for this project, Ms. Emily Pierce of MSA. She was able to review and find the survey in the County Surveyor's office, but noted that it was just a map of survey, and it was not recorded as a certified survey. She also noted that there is an apparent discrepancy in that the survey done for the Oswald's does not take into account the legal descriptions of all of the affected properties. She reviewed the legal descriptions of all of the affected properties in her survey and believes it to be correct. The resulting discrepancy between the two surveys does shift the property line in dispute by several feet. If you would like a more detailed explanation of this, please let me know so I can see if Ms. Pierce would be able to virtually attend the meeting.

I have talked to and met with the Oswald family regarding this on several occasions and offered to set up a meeting with them and Ms. Pierce to discuss this in more detail than I am able to. That offer has not been taken up, and I recently informed the Oswald family that I need to move forward on this matter to let the Council make a decision. I have no reason to doubt that Ms. Pierce's survey is correct. It has been repeated to me that this matter is very upsetting to Ms. Oswald. It is not my intention to be upsetting or difficult, but only to formally dedicate a portion of Lower Dam Road as a public right-of-way controlled by the City, which does not include any portion of the Oswald property. Without any further evidence provided by the Oswald family to the contrary, I believe that the map is correct and that the Council should approve it. The map provided does not require the signature of Ms. Oswald.

Please let me know if you have any questions regarding this matter, or if you would like to have Ms. Pierce attend virtually. If approved, the map would be recorded and work would be scheduled to improve the drainage (photo of Wachowicz property during recent rains included.)





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PROJECT NO.	09368094	CLIENT: City of Park Falls 410 Division St Park Falls, WI 54552
DRAWN BY:	EST	
CHECKED BY:	EKP	
FILE:	09368094 CSM	
SHEET NO.	SHEET 1 OF 5	

PRICE COUNTY CERTIFIED SURVEY MAP #

THAT PART OF GOV'T LOT 2 AND GOV'T LOT 3, SECTION 26, TOWNSHIP 40 NORTH, RANGE 1 WEST, CITY OF PARK FALLS, PRICE COUNTY, WISCONSIN.

SURVEYOR'S CERTIFICATE

I, Emily K. Pierce, Professional Land Surveyor No. 2728, hereby certify:

That, by the order of The City of Park Falls, I have surveyed, divided, and mapped a parcel of land which is represented by this Certified Survey Map and described as follows:

That part of Gov't Lot 2 and Gov't Lot 3, Section 26, Township 40 North, Range 1 West, City of Park Falls, Price County, Wisconsin, more particularly described as follows:

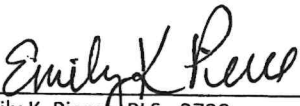
Commencing at the Southeast Corner of said Section 26, thence N00°30'33"W, along the east line of said Section 26, a distance of 1320.20 to the computed South Sixteenth corner between Sections 25 and 26; thence N88°34'17"W, along the north line of Gov't Lot 3 of said Section 26, a distance of 348.90 feet to the POINT OF BEGINNING.

Thence S44°26'39"W a distance of 254.71 feet to the southerly line of a parcel described in Document #403133; thence N51°34'17"W, along said southerly line and it's extension thereof, a distance of 40.65 feet to the northwesterly line of a parcel described in Doc. #403133; thence N42°55'43"E, along said northwesterly line, a distance of 76.00 feet to the southwesterly line of a parcel described in Doc. #397250; thence N53°17'51"W, along said southwesterly line, a distance of 12.68 feet; thence N44°26'39"E a distance of 213.27 feet to the southerly right-of-way line of State Highway 13; thence S38°13'08"E along said right-of-way line, a distance of 30.50 feet; thence S29°41'11"E, continuing along said right-of-way line, a distance of 25.79 feet; thence S44°26'39"E, a distance of 17.42 feet to the POINT OF BEGINNING.

That portion described contains 14,463 Sq. Ft. or 0.33 acres.

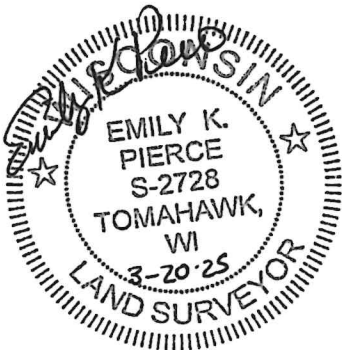
Together with and subject to all easements and restrictions of record or of use.

That such plat is a correct representation of all of the exterior boundaries of land surveyed. That I have fully complied with the provisions of Chapter 236.34 of the Wisconsin Statutes and the subdivision regulations of Price County and the City of Park Falls, in surveying, dividing, and mapping the same.


Emily K. Pierce PLS - 2728
Field Work Completed September 27, 2024.

3/20/25

Date





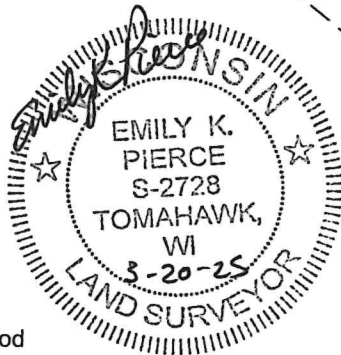
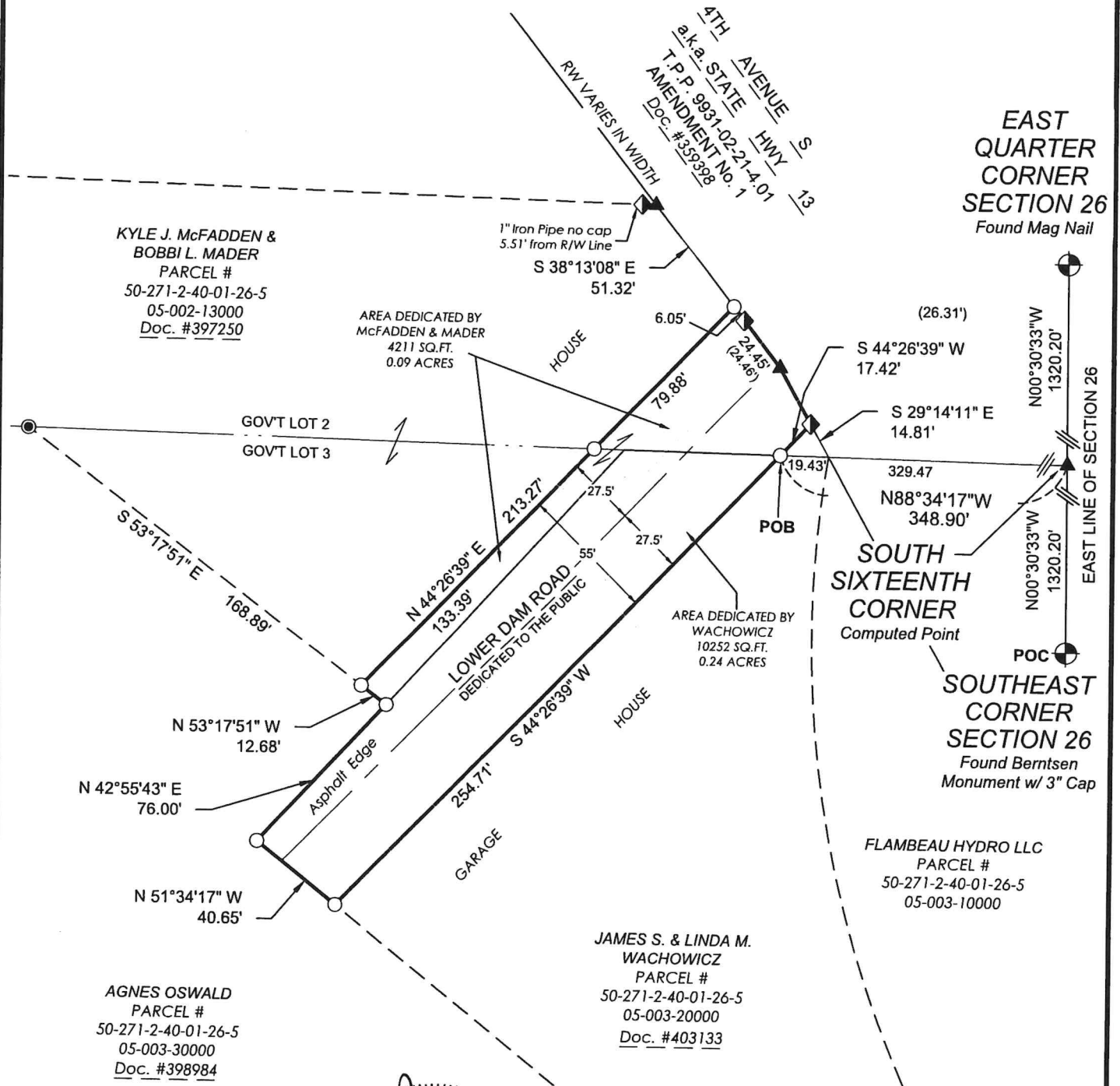
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PROJECT NO.	09368094
DRAWN BY:	EST
CHECKED BY:	EKP
FILE:	09368094 CSM
SHEET NO.	SHEET 2 OF 5

PRICE COUNTY CERTIFIED SURVEY MAP

THAT PART OF GOV'T LOT 2 AND GOV'T LOT 3, SECTION 26, TOWNSHIP 40 NORTH,
RANGE 1 WEST, CITY OF PARK FALLS, PRICE COUNTY, WISCONSIN.



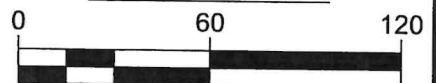
LEGEND

- POB Point of Beginning
- POC Point of Commencement
- 3/4" Dia. X 18" Long Iron Rod
- 1.5 lbs./Lineal Foot Set
- ◆ Found 1" Iron Pipe w/ DOT Cap, or as noted
- 3/4" Iron Bar Found
- ▲ Computed Location
- (XXX) Previously Recorded As
- ⊙ USPLS Monument of Record Found as Noted



BEARINGS REFERENCES TO PRICE
COUNTY COORDINATE SYSTEM,
NAD83(2011) WITH THE EAST LINE
OF SECTION 26 BEARING
N00°30'33"W.

SCALE: 1" = 60'



CLIENT:

City of Park Falls
410 Division St
Park Falls, WI 54552



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PROJECT NO.	09368094
DRAWN BY:	EST
CHECKED BY:	EPK
FILE:	09368094 CSM
SHEET NO.	SHEET 3 OF 5

PRICE COUNTY CERTIFIED SURVEY MAP #

THAT PART OF GOV'T LOT 2 AND GOV'T LOT 3, SECTION 26, TOWNSHIP 40 NORTH,
RANGE 1 WEST, CITY OF PARK FALLS, PRICE COUNTY, WISCONSIN.

City of Park Falls Planning Commission Approval Certificate:

Resolved, that this Certified Survey Map in the City of Park Falls, also owned by the City of Park Falls, was approved by the City of Park Falls Planning Commission.

Date: May 1, 2025

Approved: _____
Planning Commission Agent

City of Park Falls Approval Certificate:

Resolved, that this Certified Survey Map in the City of Park Falls, also owned by the City of Park Falls, was approved by the City of Park Falls City Council.

Date: _____

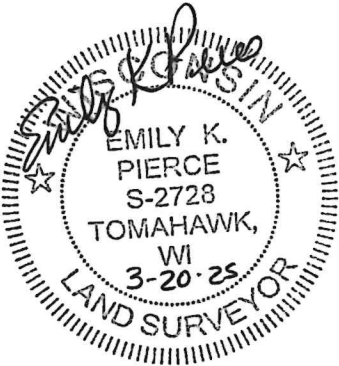
Approved: _____
Tara Tervort, Mayor

Clerk's Certificate:

I hereby certify that the foregoing is a copy of a resolution adopted by the City Council of the City of Park Falls.

Date: _____

Approved: _____
Shannon Greenwood, City Clerk



CLIENT:

City of Park Falls
410 Division St
Park Falls, WI 54552



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PROJECT NO.	09368094
DRAWN BY:	EST
CHECKED BY:	EPK
FILE:	09368094 CSM
SHEET NO.	SHEET 4 OF 5

PRICE COUNTY CERTIFIED SURVEY MAP #

THAT PART OF GOV'T LOT 2 AND GOV'T LOT 3, SECTION 26, TOWNSHIP 40 NORTH,
RANGE 1 WEST, CITY OF PARK FALLS, PRICE COUNTY, WISCONSIN.

Owner's Certificate:

As owners, we hereby certify that we caused the land described herein to be surveyed, divided, mapped and dedicated as represented on this Certified Survey Map. We also certify that this Certified Survey Map is required to be submitted to the following for approval: City of Park Falls

WITNESS the hand and seal of said owner(s) this 31 day of March, 20 25.

Kyle J. McFadden Bobbi L. Mader
Kyle J. McFadden Bobbi L. Mader

(Owner's Notary Certificate)

STATE OF WISCONSIN)

COUNTY) Price SS

Personally came before me this 31 day of March, 20 25, the above named Kyle J. McFadden to me known to be the same person who executed the foregoing instrument and acknowledged the same.

(Notary Seal) [Signature]

Notary Public, Price County, Wisconsin

My commission expires 06/22/26

(Owner's Notary Certificate)

STATE OF WISCONSIN)

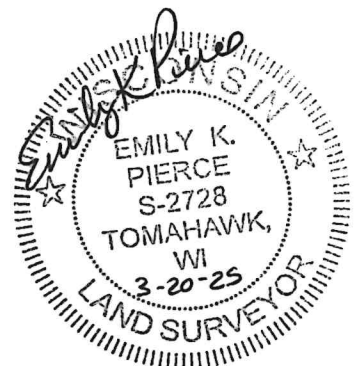
COUNTY) Price SS

Personally came before me this 31 day of March, 20 25, the above named Bobbi L. Mader to me known to be the same person who executed the foregoing instrument and acknowledged the same.

(Notary Seal) [Signature]

Notary Public, Price County, Wisconsin

My commission expires 06/22/26



CLIENT:

City of Park Falls
410 Division St
Park Falls, WI 54552

an



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PROJECT NO.	09368094
DRAWN BY:	EST
CHECKED BY:	EPK
FILE:	09368094 CSM
SHEET NO.	SHEET 5 OF 5

PRICE COUNTY CERTIFIED SURVEY MAP

THAT PART OF GOV'T LOT 2 AND GOV'T LOT 3, SECTION 26, TOWNSHIP 40 NORTH,
RANGE 1 WEST, CITY OF PARK FALLS, PRICE COUNTY, WISCONSIN.

Owner's Certificate:

As owners, we hereby certify that we caused the land described herein to be surveyed, divided, mapped and dedicated as represented on this Certified Survey Map. We also certify that this Certified Survey Map is required to be submitted to the following for approval: City of Park Falls

WITNESS the hand and seal of said owner(s) this 10th day of April, 2025.

James S. Wachowicz
James S. Wachowicz

Linda M. Wachowicz
Linda M. Wachowicz

(Owner's Notary Certificate)

STATE OF WISCONSIN)

COUNTY) Price SS

Personally came before me this 10th day of April, 2025, the above named James S. Wachowicz to me known to be the same person who executed the foregoing instrument and acknowledged the same.

(Notary Seal) [Signature]

Notary Public, Price County, Wisconsin

My commission expires 06-22-26

(Owner's Notary Certificate)

STATE OF WISCONSIN)

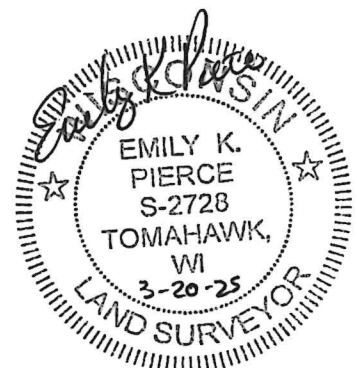
COUNTY) Price SS

Personally came before me this 10th day of April, 2025, the above named Linda M. Wachowicz to me known to be the same person who executed the foregoing instrument and acknowledged the same.

(Notary Seal) [Signature]

Notary Public, Price County, Wisconsin

My commission expires 06-22-26



CLIENT:

City of Park Falls
410 Division St
Park Falls, WI 54552

AT



410 Division Street
P.O. Box 146
Park Falls, WI 54552
Phone (715)762-2436 Fax (715) 762-2437
www.cityofparkfalls.com

To: Honorable Mayor and Alders

From: ^{SSK} Scott J. Kluver, Administrator

Re: Well Operation Permit Ordinance

Date: July 30, 2025

At the last meeting, an ordinance was approved that changed the connection requirements for water. This ordinance is to make the well operation permit consistent with the changes that were made in that section. Please let me know if you have any questions.

CITY OF PARK FALLS
COUNTY OF PRICE, WISCONSIN

ORDINANCE NO. 25-026

SECTION 442-34: WELL OPERATION PERMITS

Section 1: The Common Council of the City of Park Falls ordains the amendment of Section 442-34, Well Operation Permits, as follows:

Section 442-34. Well Operation Permits. Owners of wells on premises served by the municipal water system wishing to install or retain wells for any use shall apply for a well operation permit for each well no later than ninety (90) days before installation of a new well or ninety (90) days after connection to the municipal water system for an existing well. The Park Falls Common Council shall grant a permit to a well owner to operate a well for a period not to exceed one (1) year. The following conditions must be met for issuance or renewal of a well operation permit:

- (A) The well and pump installation meet the requirements of § NR 812.42, Wis. Adm. Code, and well constructor's report is on file with the Department of Natural Resources, demonstrated by a written inspection report from a licensed well-driller or pump-installer competent to inspect well systems, with all inspections adhering to the criteria set forth in § NR 812.42, Wis. Adm. Code and § NR 812.44, Wis. Adm. Code.
- (B) The well and pump shall have a history of producing safe water evidenced by compliance with § NR 812.06, Wis. Adm. Code and ch. NR 809, Wis. Adm. Code. Laboratory analysis by a certified third-party laboratory shall be completed with the application and every year thereafter, submitted with the annual well permit application pursuant to Section 442-34. If the laboratory analysis does not certify compliance, the applicant may apply treatment, retest, and provide the results to the Director of Public Works for consideration.
- (C) There shall be no cross-connections between the private well's pump installation or distribution piping and the municipal water system.
- (D) A well log documenting the depth, diameter, method of construction and casing depth shall be provided with the application for permit.
- (E) The well water shall not discharge into a drain leading directly to a public sewer utility unless properly metered and authorized by the sewer utility.
- (F) The well shall have a functional pumping system and the proposed use of the well water can be justified as reasonable in addition to water provided by the municipal water system.
- (G) Payment of an annual permit fee based on the rated capacity of the installed well pump as set forth in the schedule set from time to time by the Common Council.

Section 2: If any section, clause, provision, or portion of this Ordinance is adjudged unconstitutional or invalid by a Court of competent jurisdiction or by any agency or of any kind by anyone else, the remainder of this Ordinance shall not be affected.

Section 3: All Ordinances or parts of Ordinances in conflict herewith are hereby repealed.

Section 4: This Ordinance shall take effect and be in effect after passage and publication according to law.

APPROVED:

Tara Tervort, Mayor

ATTEST:

Shannon Greenwood, Clerk

Adopted:
Published:
Attest:



410 Division Street
P.O. Box 146
Park Falls, WI 54552
Phone (715)762-2436 Fax (715) 762-2437
www.cityofparkfalls.com

To: Honorable Mayor and Alders

From: ^{SK} Scott J. Kluver, Administrator

Re: Employee Health Insurance for 2026

Date: August 5, 2025

Health insurance rates for 2026 are now available, and unfortunately the rates have increased by 11.2 percent for single plans and 11.3 percent for family plans. This has impacts for both the employees and the City. If the City does not take any actions from the status quo, 2026 health insurance costs will add an additional \$55,887.40 of expense (assuming everyone stays in the same plan) which could not be absorbed without making cuts to the budget. To address this, I am proposing a series of actions to take as a package to reduce this cost while still providing quality health insurance to the employees.

Up to this point, I have not been able to find a lower cost plan that provides the same level of benefits for City employees. Most other plans available have higher costs and fewer benefits. I have reviewed plans that area schools and the County utilize, their contributions, and other requirements. Staying in the state system also allows the City to offer the incentive to not take health insurance.

The change that I propose is to switch to the high-deductible plan in the state system (enclosure #1 - resolution). Employee benefits would essentially be the same except there is a 10% coinsurance on services and fees for visits up to the annual out of pocket limit; however, the out-of-pocket limit is lower than the current plan. Of course, the biggest difference is that the deductible for the employee goes from \$500/\$1000 to \$1,700/\$3,400 (enclosure #2 – health plan differences). Currently, those on a single plan are paying \$1,502.16 on an annual basis which is the minimum required contribution of 12 percent of the total cost. Those on a family plan are currently paying \$3,694.68. If the City remains with the same plan next year, those contributions will be \$1,670.16 for a single plan and \$4,113.12 for a family plan. The City would benefit by switching to the high-deductible plan because it is less expensive.

To counter the increased costs of the higher deductible for the employees, I propose that the City provide health savings accounts for all eligible employees and make contributions based on whether an employee is in a single or family plan. The question

that needs to be determined is how much the City can/will contribute to these accounts to help offset the cost of the increased deductibles, co-pays, and prescription drugs. Health savings accounts are pre-tax accounts that the employees own. Any contributions made by the employer or the employee belong to the employee, do not expire, and can be used for eligible health care expenses. They stay with the employee even after the employee leaves or retires. It is up to the employees to manage their accounts.

With the switch to the high deductible plan, the net deductible increase (amount of the deductible after factoring the rate savings and amount above the current deductible) would be \$987 for a single plan and \$1,867.32 for a family plan (enclosure #3 – fiscal comparison for employee and city of current plan vs. high-deductible plan and enclosure # 4 difference between HSA, HRA, and FSA). If the City covered half of the net increase on deductibles, that would be \$494 for single plans and \$934 for family plans. The City would have an approximate cost of \$3,800 (includes est. HSA admin.) over the current year (.8% increase). If the City covered the entire net increase on deductibles, that would be \$987.00 for single plans and \$1,867.32 for family plans. The City would have an approximate cost of \$21,699 over the current year plan (4.4 % increase).

I propose that the City provide \$800 for those on a single plan and \$1,515 (proportionate) on a family plan. This would cost an estimated \$13,918.12 over current costs and would be a 2.73 percent increase for the City. Know that with this, the HRA program that the City has to cover prescription drugs would go away as HRA programs can not kick in until deductibles are met in a high-deductible plan. Employees can also make personal contributions to an HSA plan like they make to an FSA account now. Current FSA plans would go away except for childcare purposes.

Three proposals were received to administer the HSA program. They are from Employee Benefits Corporation (current FSA provider), Associated Bank, and WEX. After reviewing the proposals, including the administrative costs, I recommend selecting Employee Benefits Corporation as we are already using them and their administration fee is reasonable (enclosure # 5 EBC HSA proposal).

As stated earlier, staying in the state system allows the City to offer an incentive to opt out of taking health insurance at all. To hopefully further reduce costs and to potentially be able to utilize any proceeds to stabilize wages and/or increase the capital fund, I am proposing increasing the opt-out incentive provided to the employees, but also making some adjustments and clarifications to the policy that was approved last year. I view this as a win-win for the City and the employees if they choose to take advantage of it. Based on my research, this would be one of the more generous opt out incentives offered within the state. I have reviewed what it would take to make it a worthwhile advantage to the employee based on the cost of other insurance programs out that they might join through a spouse's health plan.

The Wisconsin Department of Employee Trust Funds allows participants to opt-out of the health insurance program. Employees who were employed and enrolled in health insurance in 2015, and all new employees thereafter are eligible for this benefit except employees that can be claimed as dependents. An employee is eligible for opt-out pay for the City's insurance plan level based on the insurance plan level they qualify for. The incentive amount will be set by the Council annually, and payments will be spread through the pay periods during the year. Newly hired employees who choose this option will receive this benefit on a pro-rated basis during the first partial calendar year. If the employee returns to the City's health plan, then the opt-out benefit will cease immediately.

In summary, I am requesting the Council approve the following package of changes:

1. Approve the ETF resolution to switch from the current Plan 14 (Low Deductible) to Plan 17 (High Deductible).
2. Approve a contribution of \$800 for single plans and \$1,515 for family plans towards an HSA for eligible employees
3. Approve Employee Benefits Corporation as the administrator of the HSA program for the employees
4. Allow for the continuation of the FSA program for childcare reimbursement purposes
5. Approve the revisions to the Health Insurance Opt-Out Policy and establish the rates for 2026 as \$7,000 for a family plan and \$2,850 for those on a single plan (approximately 26 percent of City cost).

Please let me know if you have questions on this material. If possible, I would like to know questions in advance of the meeting as this topic is complex and I may not be able to answer all of the questions off the top of my head at the meeting.



Existing Employer Option Resolution Wisconsin Public Employers' Group Health Insurance Program

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

Due by October 1

RESOLVED, by the Common Council of the City of Park Falls, WI
(Governing Body) (Employer Legal Name)



that pursuant to the provisions of Wis. Stat. § 40.51 (7) hereby determines to offer the Wisconsin Public Employers (WPE) Group Health Insurance program to eligible personnel through the program of the State of Wisconsin Group Insurance Board (Board), and agrees to abide by the terms of the program as set forth in the *Local Employer Health Insurance Standards, Guidelines and Administration Manual* (ET-1144).

All participants in the WPE Group Health Insurance program will need to be enrolled in a program option. An employer may elect participation in program options listed below, **with each program option to be offered to different employee classifications (pursuant to collective bargaining). Individual employees cannot choose between program options.**

We choose to participate in the: (check applicable options)

- ☐ Traditional HMO-Standard PPO W/Dental, P02
- ☐ Deductible HMO-Standard PPO W/ Dental, P04
- ☐ Coinsurance HMO-Standard PPO W/ Dental, P06
- ☐ High Deductible Health Plan HMO-Standard HDHP PPO W/ Dental, P07
- ☐ Traditional HMO-Standard PPO W/O Dental, P12
- ☐ Deductible HMO-Standard PPO W/O Dental, P14
- ☐ Coinsurance HMO-Standard PPO W/O Dental, P16
- ☒ High Deductible Health Plan HMO-Standard HDHP PPO, P17

Send resolution(s) to:
Department of Employee Trust Funds
Division of Insurance Services
PO Box 7931
Madison WI 53707-7931
or
ETFSMBESSNewEmployer@etf.wi.gov

The resolution must be received by the Department of Employee Trust Funds no later than October 1 for coverage to be effective the following January 1. The proper officers are herewith authorized and directed to take all actions and make salary deductions for premiums and submit payments required by the Board to provide such Group Health Insurance.

Certification

I hereby certify that the foregoing resolution is a true, correct and complete copy of the resolution duly and regularly passed by the above governing body on the ____ day of _____, year ____ and that said resolution has not been repealed or amended, and is now in full force and effect.

Dated this ____ day of _____, year ____.

I understand that Wis. Stat. § 943.395 provides criminal penalties for knowingly making false or fraudulent statements, and hereby certify that, to the best of my knowledge and belief, the above information is true and correct.

Federal tax identification number (FEIN/TIN)

69-036-0060000

ETF employer identification number

Number of eligible employees 25

Price
Employer county

treasurer@cityofparkfalls.com
Employer benefit contact email address

Authorized employer representative signature

Becky Michels

Authorized employer representative printed name

Treasurer

Authorized representative title

PO Box 146

Park Falls, WI 54552

Mailing address

For ETF use only
EFFECTIVE DATE OF COVERAGE
ENTERED BY ETF:



Current Low Deductible



For Participants without Medicare

Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network



Quick Comparison

An overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

No matter which plan design option or health plan you choose, the same in-network services are covered (Uniform Benefits). The main differences are premiums, if you can see providers locally or nationwide, and out-of-network benefits.

	Local Deductible Health Plan	Local Deductible Access Plan
Monthly Cost (Premium)	\$\$\$	\$\$\$\$
Cost Per Visit	\$\$	\$
In-Network Provider Availability	Local	Nationwide*
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	Many plans; see page 9	Dean Health Plan

*The Local Deductible Access Plan offers worldwide out-of-network benefits.

Breakdown of Your Medical Costs

Low Deductible

The table below lists how much you will pay for common services received in-network.

 The Local Deductible Access Plan offers out-of-network benefits. To learn about the out-of-network benefits, visit our website.

**Local Deductible
Health Plan**

 **Local Deductible
Access Plan**

Annual Medical Deductible

Individual / Family

\$500 / \$1,000

Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)

Prescriptions do not count toward your deductible

Annual Medical Out-of-Pocket Limit (OOPL)

Individual / Family

\$9,200 / \$18,400

The most you will pay in a year for covered medical services

Only applies to durable medical equipment and emergency room copays

Medical Coinsurance

Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work

100% until deductible met

After deductible: \$0 except for durable medical equipment, adult hearing aids, and cochlear implants

Preventive Services

Routine health care like checkups to prevent illness and disease. See healthcare.gov/preventive-care-benefits

\$0

Telemedicine Services

Varies by service type, see etf.wi.gov/telemedicine

Primary Care Office Visit

100% until deductible met. After deductible: \$0

Specialty Provider Office Visit

100% until deductible met. After deductible: \$0

Urgent Care

100% until deductible met. After deductible: \$0

Emergency Room

Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer

\$60 copay

Deductible and coinsurance applies to services beyond the copay

Durable Medical Equipment and Supplies

20% up to \$500 per person

Hearing Aids for Adults

Per ear, every 3 years

20% until plan pays \$1,000, then 100% of the costs

Hearing Aids for Children Under Age 18

Per ear, every 3 years

100% until deductible met
After deductible: \$0

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit etf.benefits.navitus.com to find an in-network pharmacy near you. In-network pharmacies are available nationwide. Both plan designs have the same pharmacy benefits.

Prescription Deductible

None

Prescription Copay / Coinsurance

Level 1

\$5 or less

Level 2

20% (\$50 max)

Level 3

40% (\$150 max)¹

Level 4

\$50²

Preventive (As federally required)

\$0 - Plan pays 100%

Prescription Out-Of-Pocket Limit

Levels 1 & 2 (Individual / Family)

\$600 / \$1,200

Levels 3 & 4 (Individual / Family)

\$9,200 / \$18,400

¹For Level 3 "Dispense as Written" or "DAW-1" drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

²Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy.

Start Saving With



Save time and money by getting the medications you take on a regular basis delivered right to your door with Serve You Rx Home Delivery Pharmacy.*

Customer service available: Monday-Friday 7:30 a.m.-9 p.m., Saturday 8 a.m.-6 p.m., and Sunday 9 a.m.-3 p.m.

Free Home Delivery

Call 800-481-4940 to get started today!



Easy Refills, Pharmacist Support 24/7, and Secure Packaging**

*Serve You Rx Home Delivery Pharmacy administers your home delivery prescription benefit. **Free standard shipping to your home or other address of your choice.

©2024 Serve You Rx M500(0424)

ServeYouRx.com



For Participants without Medicare

Step 1: Choose a Plan Design

A plan design determines:

- How much you pay per month
- Whether you can see providers locally or nationwide
- If you can see providers out-of-network

Quick Comparison

An overview of the available plan designs. See the next page for a breakdown of costs when you visit the doctor, have labs drawn, or fill a prescription.

No matter which plan design option or health plan you choose, the same in-network services are covered (Uniform Benefits). The main differences are premiums, if you can see providers locally or nationwide, and out-of-network benefits.

	Local High Deductible Health Plan (HDHP)	Local Access HDHP
Monthly Cost (Premium)	\$\$\$	\$\$\$\$
Cost Per Visit	\$\$\$\$	\$\$\$\$
In-Network Provider Availability	Local	Nationwide*
Nationwide Pharmacies	✓	✓
Out-of-Network Benefits	Emergency and urgent care	✓
Available Health Plan(s)	Many plans; see page 9	Dean Health Plan

*The Local Access HDHP offers worldwide out-of-network benefits.

Breakdown of Your Medical Costs

High Deductible

The table below lists how much you will pay for common services received in-network.



The Local Access HDHP offers out-of-network benefits. To learn about the out-of-network benefits, visit our website.

Local HDHP



Local Access
HDHP

Annual Medical Deductible

Individual / Family

\$1,650 / \$3,300

Amount you pay for services before your health plan starts to pay. Counts toward out-of-pocket limit (OOPL)

Deductible must be met before coverage begins
Families: Must meet full family deductible

Annual Out-of-Pocket Limit (OOPL)

Individual / Family

\$2,500 / \$5,000

The most you will pay in a year for covered medical and prescription drug services

Medical Coinsurance

Percentage of costs of a covered service you pay, beyond the office visit copay such as X-rays and lab work

100% until deductible met

After deductible: 10%

Preventive Services

Routine health care like checkups to prevent illness and disease. See healthcare.gov/preventive-care-benefits

\$0

Plan pays 100%

Telemedicine Services

Varies by service type, see etf.wi.gov/telemedicine

Primary Care Office Visit

100% until deductible met

After deductible: \$15 copay

Specialty Provider Office Visit

100% until deductible met

After deductible: \$25 copay

Urgent Care

100% until deductible met

After deductible: \$25 copay

Emergency Room

Copay waived if admitted to inpatient directly from emergency room or for observation for 24 hours or longer

100% until deductible met

After deductible: \$75 copay, coinsurance applies to services beyond the copay

Breakdown of Your Pharmacy Costs

You must use an in-network pharmacy. Visit **etf.benefits.navitus.com** to find an in-network pharmacy near you. In-network pharmacies are available nationwide. Both plan designs have the same pharmacy benefits.

Prescription Deductible
(Individual / Family)

Combined medical & pharmacy:
\$1,650 / \$3,300

You pay 100% of most pharmacy costs until deductible is met¹

Prescription Copay / Coinsurance

Level 1

After deductible: \$5 or less

Level 2

After deductible: 20% (\$50 max)

Level 3

After deductible: 40% (\$150 max)²

Level 4

After deductible: \$50³

Preventive (As federally required)

\$0 - Plan pays 100%

Prescription Out-Of-Pocket Limit

Levels 1, 2, 3 & 4 (Individual / Family)

Combined medical and pharmacy:
\$2,500 / \$5,000

¹Before you meet your deductible, preventive drugs are covered 100% and certain maintenance medications only require a copayment or coinsurance. See our website for more information.

²For Level 3 "Dispense as Written" or "DAW-1" drugs, your doctor must submit a one-time FDA MedWatch form to Navitus. If there is no form on file with Navitus, you will pay more. Contact Navitus for details.

³Must fill at Lumicera Health Services specialty pharmacy or UW Health Specialty Pharmacy.

Start Saving With



Save time and money by getting the medications you take on a regular basis delivered right to your door with Serve You Rx Home Delivery Pharmacy.*

Customer service available: Monday-Friday 7:30 a.m.-9 p.m., Saturday 8 a.m.-6 p.m., and Sunday 9 a.m.-3 p.m.

Free Home Delivery

Call 800-481-4940 to get started today!



Easy Refills, Pharmacist Support 24/7, and Secure Packaging**

*Serve You Rx Home Delivery Pharmacy administers your home delivery prescription benefit. **Free standard shipping to your home or other address of your choice.

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ServeYouRx.com

SINGLE PLAN COMPARISON

Low Deductible Plan (Option #14) (Single Deductible \$500)

City Cost (monthly) Single Plan	\$1,021	x12 mo. =	\$12,248
Employee Cost (monthly) Single Plan	\$139.18	x12 mo. =	\$1,670.16

High Deductible Plan (Option #17) (Single Deductible \$1,700)

City Cost (monthly) Single Plan	\$890.47	x12 mo. =	\$10,685.64
Employee Cost (monthly) Single Plan	\$121.43	x12 mo. =	\$1,457.16

Single Plan City Annual Cost Difference =	\$1,562.52	Estimated Total City Savings =	\$12,500.16
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8

Single Plan Employee Annual Cost Difference =

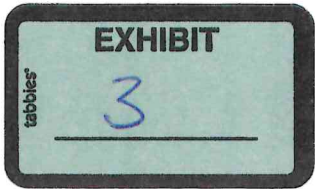
\$213.00

Deductible Difference =

\$1,200

Total Cost Difference to Employee=

\$987.00



FAMILY PLAN COMPARISON

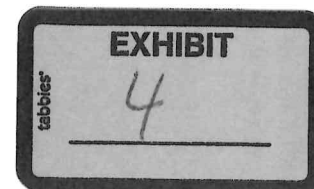
Low Deductible Plan (Option #14) (Family Deductible \$1000)

City Cost (monthly) Family Plan	\$2,513.56	x12 mo. =	\$30,162.72
Employee Cost (monthly) Family Plan	\$342.76	x12 mo. =	\$4,113.12

High Deductible Plan (Option #17) (Family Deductible \$3,400)

City Cost (monthly) Family Plan	\$2,188.03	x12 mo. =	\$26,256.36
Employee Cost (monthly) Family Plan	\$298.37	x12 mo. =	\$3,580.44

Family Plan City Annual Cost Difference =	\$3,906.36	Estimated Total City Savings =	58,595.40
Family Plan Employee Annual Cost Difference =	\$532.68	15	
Deductible Difference =	\$2,400	Total Cost Difference to Employee=	\$1,867.32



Key Differences: HRA vs. FSA vs. HSA

Feature	HRA	FSA	HSA
Ownership	Employer-owned	Employer-owned	Employee-owned
Funding Source	Employer only	Employer and/or employee	Employer and/or employee
Eligibility	No HDHP required	No HDHP required	Must be enrolled in a High Deductible Health Plan (HDHP)
Contribution Limits (2025)	No federal limit	\$3,300	\$4,300 (individual) / \$8,550 (family)
Rollover	Employer decides	Limited rollover (up to \$640 or grace period)	Full rollover allowed
Portability	Not portable	Not portable	Fully portable
Tax Benefits	Employer contributions are tax-deductible	Contributions are pre-tax	Contributions are pre-tax; earnings grow tax-free
Use of Funds	Qualified medical expenses	Qualified medical expenses	Qualified medical expenses

Implementation: Cost, Time, and Complexity

1. Cost to Implement

- **HRA:** Typically, low to moderate. Employers only pay for claims submitted, not upfront funding. Admin fees range from **\\$500–\\$2,000/year** depending on plan complexity.
- **FSA:** Moderate. Requires third-party administration. Admin fees are usually **\\$5–\\$10 per employee/month**.
- **HSA:** Minimal for employers. Banks or HSA providers often charge **\\$2–\\$5 per employee/month**, but some waive fees with certain conditions.

2. Setup Time

- **HRA:** 2–6 weeks. Requires plan design and documentation.
- **FSA:** 2–4 weeks. Needs Section 125 plan document and enrollment setup.
- **HSA:** 1–2 weeks. Quick to implement if paired with an HDHP.

3. Difficulty to Add to a Plan

- **HRA:** Moderate. Requires plan documentation and IRS compliance.
- **FSA:** Moderate. Needs annual elections and compliance with use-it-or-lose-it rules.
- **HSA:** Easiest. Just ensure HDHP eligibility and partner with a bank or HSA provider.



Proposal for **City of Park Falls**

July 2, 2025

www.ebcflex.com |  

Proposed Services



Kyle Domin

Regional Sales Director

Phone

(651) 341-2293
(800) 346-2126 x 115

Email

kyle.domin@ebcflex.com

This proposal is for the services selected below:

- ☐ COBRA
- ☐ Flexible Spending Accounts (FSAs)
- ☒ Health Savings Account (HSA)
- ☐ Health Reimbursement Arrangement (HRA)
- ☐ Lifestyle Spending Account (LSA)
- ☐ Commuter Benefits
- ☐ Billing Services
- ☐ Premium Only Plan

Who We Are

With roots dating back more than 35 years, Employee Benefits Corporation (EBC) is an experienced third-party administrator of consumer driven benefits. We're a dynamic company of employee owners who strive to empower organizations to help their employees live healthier, more secure lives.

We are committed to simplifying and enhancing benefits administration and making it more accessible for our clients and consumers. By educating our consumers, clients, and partners and leveraging technology we deliver solutions that make benefits easier to understand and use. Our commitment to continuously evolving and anticipating the demands of the market drives us to work relentlessly to launch new products and features that meet the needs of the organizations and individuals we serve.

We cultivate lasting relationships with employers and insurance professionals by building trust. Our culture empowers employees to make responsible decisions and do what it takes to get things done right. Clients are supported by team members who have an in-depth understanding of their plan(s) and are readily accessible to assist them. Beyond addressing inquiries as they arise, we proactively engage with clients and partners to keep them informed and ensure each interaction is a positive experience.

HSA

Proposed Pricing



Setup Fee <i>One-time fee</i>	\$0.00	
Monthly Administration Fee	\$1.75	per participant
Minimum Fee	\$60.00	per month
Benefits Card Option	\$0.00	
Electronic Communication Toolkits <i>All electronic information and enrollment materials are available at no additional cost.</i>	\$0.00	
Electronic Data Integration (EDI) <i>Excludes HSA deposits. \$0 when provided in EBC format. \$150 per hour will be charged if provided in a different format. May not be applicable to all employers. Fees quoted include charges from third-party vendors for ongoing data integration services. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</i>	\$0.00	

Projected Expenses

Total Number of Employees	23
Expected Number of Accountholders	23
Total Monthly Cost	\$60.00
Total Annual Cost	\$720.00

Additional Services

Compliance Services

Wrap Document, 5500 Form Filing and Nondiscrimination Testing Services

[Learn More](#)

Plan Features

- No minimum account balance and low banking fees for participants
- Variety of ways to access HSA funds including our Benefits Card and online payments to providers or accountholders
- [High-yield interest option](#) to earn more on HSA cash balances
- Intuitive investment platform with more than 500 investment options where participants can tailor their investment journey to fit their individual needs and experience level
- Smart technology allows all account-based products to be loaded onto one Benefits Card
- Primary cardholders can add the Benefits Card to their digital wallet and use wherever Apple Pay, Samsung Pay, and Google Pay are accepted
- Compatible with limited health flexible spending account (FSA) and limited health reimbursement arrangement (HRA)
- Compliance support for HSA-compatible FSA and HRA plan designs

Investment Options [Video Overview](#)

Our HSA offers a modern and personalized investment experience that helps participants work toward their long-term financial goals. Whether they are new to investing and are looking for a guided experience or are seasoned investors looking to research and trade stocks and ETFs, participants will have the tools available to build wealth and save for retirement.

Account Transfers [Learn More](#)

Consolidating HSAs is a great way to create a better accountholder experience. At EBC, we support individual HSA account transfers or bulk transfers¹, which provide a one-time, seamless transfer of HSA balances from one HSA custodian to another.

We reserve the right to adjust pricing if the employee counts provided during quoting process vary by more than 20%. WealthCare Saver may charge participants additional banking fees for specialty services.

¹To complete a bulk transfer, the previous HSA custodian must agree to the transfer. The previous custodian may also have a minimum number of accounts required to process a bulk transfer. Bulk transfers must be completed after the plan start date.

[Learn More](#)

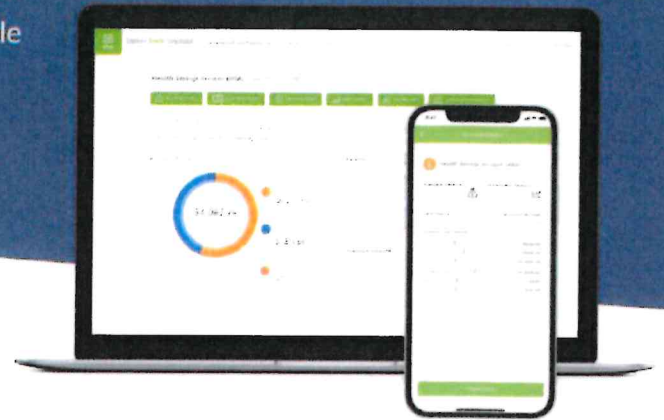


Health Savings Account (HSA)

The benefit that helps employees save and invest in their health care.



A health savings account (HSA) is a flexible benefit that offers triple tax savings and allows participants to choose whether to **spend, save, or invest** their HSA dollars.



The Road to Financial Wellness

HSAs go beyond what other benefits offer by giving participants the flexibility to spend, save, or invest their HSA funds. However participants choose to use their HSA funds, they will receive tax-free savings that can assist them on their road to financial wellness.

Spend | All HSA contributions and withdrawals for eligible expense are tax-free. This means that participants who use their HSA funds for eligible expenses save money.

Save | Participants who don't have an immediate need to spend their HSA funds can allow their account balance to build year-over-year and earn tax-free interest through multiple interest account options. This is a great way to save for future health expenses.

Invest | Participants can also invest their HSA funds and potentially watch their balance grow even more! Investing HSA funds can be a powerful savings vehicle for medical emergencies or retirement.

Plan Features

- No minimum account balance and low banking fees for participants
- Variety of ways to access HSA funds including our Benefits Card and online payments to providers or participants
- High-yield interest option to earn more on HSA cash balances
- Intuitive investment platform with more than 500 investment options where participants can tailor their investment journey to fit their individual needs and experience level
- Smart technology allows all account-based products to be loaded onto one Benefits Card
- Primary cardholders can add the Benefits Card to their digital wallet and use wherever Apple Pay, Samsung Pay, and Google Pay are accepted
- Compatible with limited health flexible spending account (FSA) and limited health reimbursement arrangement (HRA)
- Compliance support for HSA-compatible FSA and HRA plan designs

HSA Tools

Account Access | Employer administration and participant account management is available all day, every day with our online accounts and mobile app, *EBC Mobile*.

Communication Resources | Access employer education materials, toolkits to support open enrollment, and more! All available in your online account and at www.ebcflex.com.

Investment Opportunities

Our HSA offers a modern and personalized investment experience that helps participants work toward their long-term financial goals. Whether they are new to investing and are looking for a guided experience or are seasoned investors looking to research and trade stocks and ETFs, participants will have the tools available to build wealth and save for retirement.

Investment Paths

Managed | Designed for investors who prefer to have our advisor tool use age and risk profile characteristics to automatically suggest and rebalance investment options.

Self-Directed | Designed for investors who want to self-select from a menu of monitored investment options covering multiple asset classes.

Brokerage | Designed for investors who want to perform advanced research and select investment options from more than 500 individual stocks and ETFs.

Level of Expertise



Investment Features

- Exchange-traded funds (ETFs) traded in real-time provides consumers lower costs and diversified market return.
- Fractional trading up to 8 decimal points, enabling ownership of high-value stocks like Apple or Berkshire Hathaway for as little as a penny.
- Convenient features, such as auto-rebalancing, real-time account opening and trading, historical performance of investments, and after-hours investing.

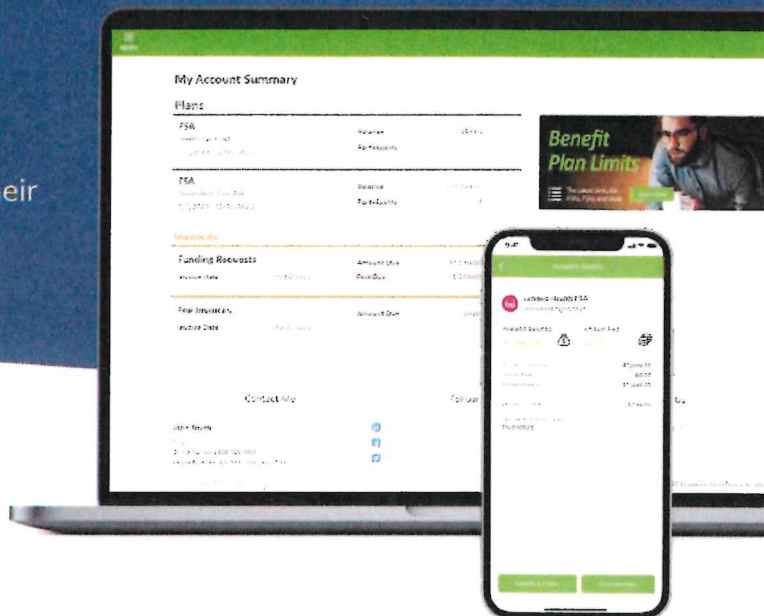
Integrated Investment Solution

The HSA experience lives within a single platform for a seamless user experience. Participants can manage all aspects of their HSA, including their spending account and their investments, at any time of day from a simple and intuitive online interface.

Online and Mobile Experience



EBC Mobile gives participants everything they need to manage their benefit accounts, all in one place.



Employer Online Account

- Displays details of accounts and provides participant management, allowing you to add and terminate coverage for a participant in real-time during the plan year
- Access to in-depth reporting
- Ability to view all plan information and download forms and materials
- View fee and funding invoices
- See claims activity and payments

Participant Online Account

- Dashboard with active account and balance information
- Account details with plan design information, deposit data, payroll deduction schedule, plan year details, claim submission instructions, when claims can be submitted, and access to plan documents
- Online claim submission for eligible expense reimbursement
- Benefits Card management, including the ability to submit proof that a pending card transaction was for an eligible expense or requesting a secondary card
- Direct deposit enrollment to receive funds quicker
- Transaction details for viewing processed claims, payment details, upcoming reimbursement payments, recent transactions, and more
- Customization options for managing profile, security, and communication settings
- Forms and other materials, including an employee-friendly Summary Plan Description that provides plan details in accessible language
- Links to third-party, beneficial sites, such as Health Shopper and the FSA Store

EBC Mobile Features



View balance and transaction details

View balances, deposit details, funds used to date, important deadlines, and more.



Submit claims* and documentation

Quickly and securely submit claims for eligible expenses for reimbursement and track the status of submitted claims.



Manage your Benefits Cards

Quickly request additional cards, replace lost cards, lock/unlock a card for security purposes, and more!



Receive communications and support

Directly send us questions through a secure channel, view all communications from EBC in a centralized hub, and receive timely push notifications when additional documentation is required, ensuring participants never miss a communication.

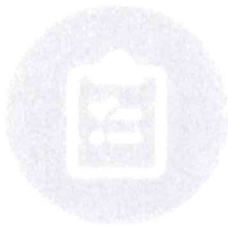


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*Not available to commuter benefit or HSA participants

Sample Implementation Timeline

Step 1



Preparation

Service Agreement
Completion and Approval
Initial Set-up in EBC Systems

Step 2



Implementation

Regular Communication and
Status Updates

EDI Preparation and Testing
(if applicable)

Collect Current and Future Plan
Design Information

Employee Communications

Employer Conducts
Open Enrollment

Enrollment Date Due

Benefits Cards Mailed
(if applicable)

Step 3



Completion

Employer Online
Account Training

Transition to Client Account
Representative

Our Team



Kyle Domin

Regional Sales Director



[Biography](#)



Sales and Implementation Team

Your Sales and Implementation Team leads the implementation process and serves as your point of contact for any questions and support needed while setting up your plan.



Client Account Representative

Every client is assigned a Client Account Representative who is supported by a team leader, product specialists, partner integration, compliance, and others to ensure we are providing thoughtful and accurate service to our clients.



Participant Services

Participant Services Specialists are trained on all administrative products that we offer and respond to all participant calls and emails.

Employee Benefits Corporation

Flexible Spending Accounts (FSA)

Health Savings Account (HSA)

Health Reimbursement Arrangement (HRA)

Lifestyle Spending Account (LSA)

Commuter Benefits

COBRA

Billing Services

Premium Only Plan

In the states of Arizona, California, Florida, Kentucky, Massachusetts, Montana, North Carolina, Nebraska, New York, Ohio, Rhode Island, Tennessee, Virginia, and Washington, Employee Benefits Corporation is registered under the "doing business as" (DBA) name EBC Benefits Administration Corporation. In the state of New Hampshire, Employee Benefits Corporation is registered under the DBA name Employee Benefits Administrators of WI. In the state of Vermont, Employee Benefits Corporation is registered under the DBA name EBC Benefits Administration.

Report Criteria:

Detail report.
Paid and unpaid invoices included.
Invoice.Batch = "CH AUG11/25"

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
ABEDNEGO FIRE PROTECTION LLC						
ABEDNEGO FIRE PROTECTION	03/05/2025	153049	0152200290	FIRE CONTR SERVICE	120.00	07/29/2025
Total ABEDNEGO FIRE PROTECTION LLC:					120.00	
AMERICAN ASPHALT OF WISCONSIN						
AMERICAN ASPHALT OF WISC	07/16/2025	5300070868	0153311340	STREETS	631.19	
AMERICAN ASPHALT OF WISC	07/16/2025	5300070868	0257651340	WATER MAIN REPAIR	631.19	
Total AMERICAN ASPHALT OF WISCONSIN:					1,262.38	
APG MEDIA OF WI						
APG MEDIA OF WI	07/31/2025	JULY2025	0151600320	NOTICES PUBLISHED	250.71	
Total APG MEDIA OF WI:					250.71	
BOWMAR APPRAISAL INC.						
BOWMAR APPRAISAL INC.	07/31/2025	2113	0151530290	QUARTERLY ASSESSMENT SERVICE	10,000.00	
Total BOWMAR APPRAISAL INC.:					10,000.00	
BUSINESS INSURANCE GROUP						
BUSINESS INSURANCE GROUP	07/21/2025	4532	0151420340	CLERK	50.00	
Total BUSINESS INSURANCE GROUP:					50.00	
CENTURY LINK						
CENTURY LINK	07/24/2025	AUG2025	0153510220	PHONE-AIRPORT	137.83	
Total CENTURY LINK:					137.83	
CITY OF PARK FALLS						
CITY OF PARK FALLS	07/03/2025	Q2 WATER & SEWER	0155420220	UTILITIES SWIMMING POOL	4,952.72	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0153510220	UTILITIES - AIRPORT	96.45	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0155101220	UTILITIES- LIBRARY BUILDING	954.21	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0152250220	UTILITIES - POLICE & FIRE	635.95	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0257600220	UTILITIES - UTILITY BUILDING	204.00	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0357820220	UTILITIES - LIFT STATION	298.45	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0153270220	UTILITIES- GARAGE	306.50	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0155200220	UTILITIES - HINES PARK	538.78	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0357820220	UTILITIES - WWTP	879.21	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0155200220	UTILITIES - HINES CAMPGROUND	393.85	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0155200220	UTILITIES - RV DUMP	246.57	07/31/2025
CITY OF PARK FALLS	07/03/2025	Q2 WATER/SEWER	0155400220	UTILITIES - LITTLE LEAGUE	165.42	07/31/2025
Total CITY OF PARK FALLS:					9,672.11	
COMMERCIAL TESTING LABORATORY						
COMMERCIAL TESTING LABOR	07/31/2025	76202	0257600290	WATER OPERATIONS	198.40	
Total COMMERCIAL TESTING LABORATORY:					198.40	

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
G WAGNER PLUMBING LLC						
G WAGNER PLUMBING LLC	08/02/2025	3239	0357832290	LIFT STATION	635.44	
Total G WAGNER PLUMBING LLC:					635.44	
HALL, SAM						
HALL, SAM	07/31/2025	1282041	0153430290	LAWN MOWING	330.00	
HALL, SAM	07/23/2025	4591251	0153430290	LAWN MOWING	420.00	07/29/2025
Total HALL, SAM:					750.00	
HAWKINS INC.						
HAWKINS INC.	07/08/2025	7129919	0357826340	WWTP CHEMICALS	5,158.39	
HAWKINS INC.	07/15/2025	7131749	0357826340	WWTP CHEMICALS	10.00	
HAWKINS INC.	07/15/2025	7132216	0257631340	WATER TREATMENT	90.00	
HAWKINS INC.	07/15/2025	713748	0155420340	SWIMMING POOL	10.00	
HAWKINS INC.	07/30/2025	7150866	0357826340	WWTP CHEMICALS	5,518.84	
Total HAWKINS INC.:					10,787.23	
HOFFMAN, WILLIAM						
HOFFMAN, WILLIAM	07/30/2025	Q2 CELL PHONE	0153311340	PHONE	150.00	07/31/2025
Total HOFFMAN, WILLIAM:					150.00	
HOWARD DISPOSAL						
HOWARD DISPOSAL	08/01/2025	20649	1153630290	DISPOSAL FEES	5,044.08	
HOWARD DISPOSAL	08/01/2025	20649	1148210000	LEASE PAYMENT	840.00-	
HOWARD DISPOSAL	08/01/2025	20649	1153620290	WEEKLY TRASH	11,990.00	
HOWARD DISPOSAL	08/01/2025	20649	1153635290	WEEKLY RECYCLING	6,474.60	
Total HOWARD DISPOSAL:					22,668.68	
MEDFORD COOPERATIVE INC.						
MEDFORD COOPERATIVE INC.	07/28/2025	3194	0153240340	BULK FUEL PREMIUM	512.25	
MEDFORD COOPERATIVE INC.	08/04/2025	3220	0153240340	BULK UNLEADED	954.63	
MEDFORD COOPERATIVE INC.	08/04/2025	3221	0153240340	BULK FUEL PREMIUM	1,024.50	
Total MEDFORD COOPERATIVE INC.:					2,491.38	
MICHELS, BECKY						
MICHELS, BECKY	04/30/2025	CELL PHONE	0151520340	CELL PHONE REIMBURSEMENT	150.00	07/31/2025
Total MICHELS, BECKY:					150.00	
MSA PROFESSIONAL SERVICES INC						
MSA PROFESSIONAL SERVICE	07/25/2025	18812	1355200820	PARKS- CENTER PARK	198.75	
MSA PROFESSIONAL SERVICE	07/31/2025	18941	0357820290	SEWER OPERATIONS	33.75	
MSA PROFESSIONAL SERVICE	07/31/2025	18943	1355200820	PARKS- CENTER PARK	2,308.00	
MSA PROFESSIONAL SERVICE	07/31/2025	19041	2056300210	CONGRESSIONAL DIRECTED SPENDI	5,043.25	
MSA PROFESSIONAL SERVICE	07/31/2025	19045	0257852210	EVERS GRANT ADMIN	1,861.50	
MSA PROFESSIONAL SERVICE	07/31/2025	19079	0257600290	WATER IMPROVEMENT PROJECT	1,498.18	
Total MSA PROFESSIONAL SERVICES INC:					10,943.43	
NORTH STAR EMERGENCY VEHICLE						
NORTH STAR EMERGENCY VE	07/24/2025	4387	0152200290	FIRE CONTRACTED SERVICES	1,475.00	

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
Total NORTH STAR EMERGENCY VEHICLE:					1,475.00	
NORTHERN LAKE SERVICE INC.						
NORTHERN LAKE SERVICE INC	07/29/2025	2512471	0357820290	SEWER OPERATIONS S & E	65.46	
Total NORTHERN LAKE SERVICE INC.:					65.46	
NORTHWAY COMMUNICATIONS INC.						
NORTHWAY COMMUNICATIONS	07/29/2025	120812	0152200230	FIRE-REPAIR	105.00	
Total NORTHWAY COMMUNICATIONS INC.:					105.00	
NORVADO						
NORVADO	07/01/2025	JULY2025	0152100220	POLICE PHONE/INTERNET	419.56	07/31/2025
NORVADO	07/01/2025	JULY2025	0152200220	FIRE PHONE/INTERNET	172.76	07/31/2025
NORVADO	07/01/2025	JULY2025	0357820220	WWTP PHONE/INTERNET	197.44	07/31/2025
NORVADO	07/01/2025	JULY2025	0153270220	GARAGE PHONE/INTERNET	320.84	07/31/2025
NORVADO	07/01/2025	JULY2025	0257600220	UTILITY BLDG PHONE/INTERNET	197.44	07/31/2025
NORVADO	07/01/2025	JULY2025	0151600220	CITY HALL PHONE/INTERNET	542.96	07/31/2025
NORVADO	07/01/2025	JULY2025	0257902220	WATER COLLECT PHONE/INT	246.80	07/31/2025
NORVADO	07/01/2025	JULY2025	0357840220	SEWER COLLECT PHONE/INT	123.40	07/31/2025
NORVADO	07/01/2025	JULY2025	0155100220	LIBRARY PHONE/INTERNET	246.78	07/31/2025
Total NORVADO:					2,467.98	
PARK FALLS TRUE VALUE						
PARK FALLS TRUE VALUE	07/02/2025	45136	0153510340	AIRPORT - S & E	1.30	
PARK FALLS TRUE VALUE	07/10/2025	45219	0153311340	STREETS - S & E	2.96	
PARK FALLS TRUE VALUE	07/14/2025	45244	0257600340	WATER OPERATIONS	4.76	
PARK FALLS TRUE VALUE	07/15/2025	45264	0155420340	POOL	4.99	
PARK FALLS TRUE VALUE	07/11/2025	K45226	0155420340	POOL	26.99	
PARK FALLS TRUE VALUE	07/21/2025	K45320	0153311340	STREETS - S & E	20.99	
PARK FALLS TRUE VALUE	07/24/2025	K45365	0257600340	WATER OPERATIONS	4.99	
Total PARK FALLS TRUE VALUE:					66.98	
PRICE ELECTRIC COOPÉRATIVE						
PRICE ELECTRIC COOPERATIV	07/01/2025	JULY2025	0257600220	WELLS 02-57600-220	965.00	07/31/2025
PRICE ELECTRIC COOPERATIV	07/01/2025	JULY2025	0257620220	WELLS 02-57620-220	965.00	07/31/2025
PRICE ELECTRIC COOPERATIV	07/01/2025	JULY2025	0257630220	WELLS 02-57630-220	965.00	07/31/2025
PRICE ELECTRIC COOPERATIV	07/01/2025	JULY2025	0154910220	POWER - CEMETERY	57.39	07/31/2025
PRICE ELECTRIC COOPERATIV	07/01/2025	JULY2025	0152100220	POWER - POLICE RANGE	46.33	07/31/2025
Total PRICE ELECTRIC COOPERATIVE:					2,998.72	
PUB. SERV. COMM. OF WISCONSIN						
PUB. SERV. COMM. OF WISCO	07/22/2025	2506-1-04550	0257928340	REGULATORY COMMISSION EXP	63.11	
Total PUB. SERV. COMM. OF WISCONSIN:					63.11	
QUILL CORPORATION						
QUILL CORPORATION	08/01/2025	45143295	0151600340	CITY HALL	28.88	
Total QUILL CORPORATION:					28.88	

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
RUSK COUNTY FARM SUPPLY INC.						
RUSK COUNTY FARM SUPPLY I	08/01/2025	LEASES	0257600220	TANK LEASE	6.12	
RUSK COUNTY FARM SUPPLY I	08/01/2025	LEASES	0154910340	TANK LEASE	1.00	
RUSK COUNTY FARM SUPPLY I	08/01/2025	LEASES	0357820220	TANK LEASE	1.00	
Total RUSK COUNTY FARM SUPPLY INC.:					8.12	
Sand County Environmental, Inc.						
Sand County Environmental, Inc.	07/28/2025	8978	1153630290	SOLID WASTE DISPOSAL	2,128.00	
Total Sand County Environmental, Inc.:					2,128.00	
SLABY DEDA MARSHALL & REINHARD						
SLABY DEDA MARSHALL & REI	08/01/2025	AUG-RETAIN	0151300210	RETAINER	900.00	
SLABY DEDA MARSHALL & REI	08/01/2025	JULY HRS	0151300210	LEGAL - EXPENSES CITY HALL	2,000.00	
SLABY DEDA MARSHALL & REI	08/01/2025	JULY HRS	0152100290	LEGAL-POLICE	920.00	
Total SLABY DEDA MARSHALL & REINHARD:					3,820.00	
TAPCO						
TAPCO	08/01/2025	1806767	0153311340	STREETS	412.19	
Total TAPCO:					412.19	
TRANSUNION RISK AND ALTERNATIV						
TRANSUNION RISK AND ALTER	08/01/2025	473728-202507-1	0152100340	POLICE S&E	84.80	
Total TRANSUNION RISK AND ALTERNATIV:					84.80	
UNITED STATES POSTAL SERVICE						
UNITED STATES POSTAL SERVI	07/31/2025	07312025	0151600290	POST OFFICE BOX RENTAL	198.00	
Total UNITED STATES POSTAL SERVICE:					198.00	
USA BLUE BOOK						
USA BLUE BOOK	07/22/2025	00774266	0357833340	DISPOSAL PLANT	324.95	
USA BLUE BOOK	07/22/2025	00775052	0257600340	WATER OPERATIONS	130.97	
USA BLUE BOOK	07/22/2025	00775209	0257630340	WATER TREATMENT	463.93	
Total USA BLUE BOOK:					919.85	
VALOR SEPTIC SERVICE LLC						
VALOR SEPTIC SERVICE LLC	07/21/2025	509994	0152250290	FIRE HALL	342.50	
VALOR SEPTIC SERVICE LLC	07/21/2025	509994	0153311290	STREETS	342.50	
Total VALOR SEPTIC SERVICE LLC:					685.00	
VISA						
VISA	07/01/2025	JULY2025	0151600340	CH GOOGLE	205.92	07/31/2025
VISA	07/01/2025	JULY2025	0153510340	AIRPORT GOOGLE	30.89	07/31/2025
VISA	07/01/2025	JULY2025	0151100340	COUNCIL GOOGLE	298.58	07/31/2025
VISA	07/01/2025	JULY2025	0152200340	FIRE GOOGLE	72.07	07/31/2025
VISA	07/01/2025	JULY2025	0153270340	MECHANIC GOOGLE	30.89	07/31/2025
VISA	07/01/2025	JULY2025	0357820340	WWTP GOOGLE	30.89	07/31/2025
VISA	07/01/2025	JULY2025	0152100340	POLICE GOOGLE	298.58	07/31/2025
VISA	07/01/2025	JULY2025	0155420340	POOL GOOGLE	30.89	07/31/2025
VISA	07/01/2025	JULY2025	0153311340	STREETS GOOGLE	30.89	07/31/2025

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
VISA	07/01/2025	JULY2025	0155420340	POOL	85.99	07/31/2025
VISA	07/01/2025	JULY2025	0154910340	CEMETERY	106.16	07/31/2025
VISA	07/01/2025	JULY2025	0155200340	PARKS	437.86	07/31/2025
VISA	07/01/2025	JULY2025	0155420340	POOL	836.86	07/31/2025
VISA	07/01/2025	JULY2025	0151600340	CITY HALL	18.98	07/31/2025
VISA	07/01/2025	JULY2025	0153311340	STREETS - S & E	132.99	07/31/2025
VISA	07/01/2025	JULY2025	0357850290	SEWER TRUCK-CIP	1,620.00	07/31/2025
VISA	07/01/2025	JULY2025	0357850290	SEWER TRUCK-CIP	137.13	07/31/2025
VISA	07/01/2025	JULY2025	0155200340	PARKS	46.97-	07/31/2025
VISA	07/01/2025	JULY2025	0151520340	TREASURER S & E	35.99	07/31/2025
VISA	07/01/2025	JULY2025	0155200340	PARKS	57.75-	07/31/2025
Total VISA:					4,336.84	
WAGNER, NEAL						
WAGNER, NEAL	08/01/2025	08012025	0153311290	CITY BRUSHING	3,150.00	
Total WAGNER, NEAL:					3,150.00	
WI DATCP						
WI DATCP	07/15/2025	ATCP-X034951	0155420340	ATCP-010005 LITTLE POOL	100.00	
Total WI DATCP:					100.00	
WI DEPT. OF FINANCIAL INSTITUT						
WI DEPT. OF FINANCIAL INSTIT	07/29/2025	JUL292025	0151420340	NOTARY SERVICES	20.00	07/29/2025
Total WI DEPT. OF FINANCIAL INSTITUT:					20.00	
WISCONSIN ELEVATOR INSPECTION						
WISCONSIN ELEVATOR INSPEC	07/30/2025	20974	0155101290	LIBRARY BUILDING	120.00	
Total WISCONSIN ELEVATOR INSPECTION:					120.00	
XCEL ENERGY						
XCEL ENERGY	07/01/2025	JULY2025	0152250220	POLICE & FIRE	1,274.66	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0155420220	POOL	2,930.46	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0155200220	PARKS	483.17	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0153510220	AIRPORT	544.40	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0155101220	LIBRARY BUILDING	3,530.57	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0155400220	ATHLETIC FIELD	114.35	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0153421220	STREET LIGHTS	4,012.08	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0357821220	WWTP	5,945.43	07/31/2025
XCEL ENERGY	07/01/2025	JULY2025	0257620220	PUMPING WATER	2,919.50	07/31/2025
Total XCEL ENERGY:					21,754.62	
ZIFKO TIRE & BATTERY SUPPLY						
ZIFKO TIRE & BATTERY SUPPL	07/16/2025	01-26941	0153311340	STREETS	71.54	
ZIFKO TIRE & BATTERY SUPPL	07/24/2025	01-27038	0153510340	AIRPORT	54.54	
ZIFKO TIRE & BATTERY SUPPL	07/31/2025	01-27086	0155200340	PARKS	298.16	
Total ZIFKO TIRE & BATTERY SUPPLY:					424.24	
Grand Totals:					115,700.38	

Vendor Name	Invoice Date	Invoice Number	GL Account	Description	Net Invoice Amount	Date Paid
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Report Criteria:

Detail report.

Paid and unpaid invoices included.

Invoice.Batch = "CH AUG11/25"