CHIPPEWA COUNTY
BOARD OF COMMISSIONERS
FINANCE, CLAIMS AND ACCOUNTS COMMITTEE

Scott Shackleton, Chairperson

NOTICE OF MEETING

The Chippewa County Board of Commissioners Finance, Claims and Accounts Committee will hold a regular meeting on Monday, November 10, 2025, beginning at 4:30 p.m. in the Chippewa County Building 91st District Courtroom, (or Circuit Courtroom, if necessary) in Sault Ste. Marie, Michigan.

AGENDA

1. **CALL TO ORDER AND ROLL CALL**

2. **ADDITIONS / DELETIONS TO THE AGENDA**

3. **APPROVAL OF THE AGENDA**

4. **PUBLIC COMMENT**

5. **CORRESPONDENCE AND INFORMATION ITEMS – no action required**

    1. Treasurer's Investment Report 1
    2. Visa Billing 2
    3. Travel Request 3
    4. DTRF/OPEB Quarterly Report 4

6. **AGENDA ITEMS**
    1. Health Department Bid Summary for Clinic – Office Renovations
    2. Sheriff's Office
        a. Advanced Correctional Healthcare, Inc. – Renewal for FY2026 9
        b. Vehicles End of Use/Donate 12
            i. Dodge Charger (0676) to LSSU Criminal Justice Department
            ii. Ford Explorer (6232) to SSM High School Criminal Justice Career Program
            iii. Ford Explorer (8113) to County for Building Department
            iv. Dodge Charger (1003) to scrap yard; proceeds to general fund
        c. MCOLES Sponsorship 13
    3. Office of Emergency Management
        a. Request for 2 Pager Talk groups - $3,000.00 with $1,500.00 reimbursement for NEMSA 14

In compliance with the Americans with Disabilities Act, persons with physical limitations that may tend to restrict access to or participation in this meeting should contact the County Controller's office (906-635-6330) at least twelve (12) hours prior to the scheduled start of the meeting.

7. FINANCE

8. COMMITTEE COMMENTS

9. CHAIRPERSON'S COMMENTS

10. ADJOURN

In compliance with the Americans with Disabilities Act, persons with physical limitations that may tend to restrict access to or participation in this meeting should contact the County Controller's office (906-635-6330) at least twelve (12) hours prior to the scheduled start of the meeting.

Investment Report
October 2025

Bank	Yield	Yield			Total C.D.'s
First National Bank of Americ:	101	4.19			285,978.85
CIBC-CDARS	101	3.85			2,270,767.22
Total Investments on Common Bank Account					2,556,746.07
NOW ACCOUNT	Common Bank Checking				7,561,287.62
Nicolet Bank	Checking 521			001-002	3,241.59
Huntington Bank	516			001-001	194,434.28
Nicolet Bank	521			003-000	41,854.65
Huntington Bank-ICS	101,516,521,522		3.5		14,714,689.68
	Total Common Bank Account				22,515,507.82
	Other Fund C.D's				
Morgan Stanley	516		4.30		250,000.00
GOLDMAN SACHS	516		5.10		250,000.00
ALLY BANK	516		3.95		250,000.00
TOYOTA FINANCIAL	516		3.85		250,000.00
Morgan Stanley	516		4.15		250,000.00
US TREASURY-nicol wealth	521		3.70		531,269.19
NICOLET BANK	516		4.25		504,375.00
CIBC-CDARS	516		3.90		621,032.53
NICOLET BANK	516		3.94		554,799.60

	Other Fund Investments	
	Total Other Funds	3,461,476.32
	Grand Total	**25,976,984.14**

G.F.-CSB-NOW Int. Earned	as of October 31. 2025	64,728.40
General Fund Interest Earned	as of October 31. 2025	433,613.48
DTRF/Other Interest Earned ε	as of October 31. 2025	242,257.56
Total Interest Earned to Date		**740,599.44**

VISA - Closing Date 10/20/2025

$	200.00	Administration	101-172-802.000	MACAO Dues
$	108.84	Central Dispatch	261-000-727.000	Clothing
$	177.92	Administration	101-172-860.000	Conference Lodging
$	88.00	Public Defender	260-000-802.000	ICLE
$	86.19	Central Dispatch	261-000-727.000	Clothing
$	253.70	Sheriff's Office	101-351-979.000	Coloud Gateway Max
$	104.01	Commissioner	101-101-860.000	Loding for UPACC Lieurance
$	-			
$	-			
$	1,018.66	**Total**		

SCHEDULE OF TRAVEL EXPENSES

November 10, 2025

Department	Employee(s)	Received by Administrator's Office	Purpose	Destination	Travel Date(s)	Expenses: Lodging	Meals	Mileage	Registration	Total	
Health Dept - PFH	Jenna Pierce	10/14/2025	Regional Peer Counselor Training	Gaylord	11/5/2025	$ -	$ -	$ 167.60	$ -	$ 167.60	
Health Dept - EH	S Lieurance/G Stratton	10/15/2025	MDARD Accreditation Training	Marquette	1/28-29/2026	$ 182.46	$ 103.00	$ 240.80	$ -	$ 526.26	
Sheriff's Office	US Hering/Capt. Fruchey	10/27/2025	Jail Command Training	Gaylord	10/30-31/2025	$ 358.00	$ 47.00	$ -	$ -	$ 405.00	County Vehicle
Probate Court	Abby LaPlaunt	10/28/2025	CER State Certification Exam	Lansing	11/13-14/2025	$ 115.00	$ 79.50	$ 414.00	$ 60.00	$ 668.50	
Treasurer	C Fazzari/J Pace	10/29/2025	Township Treasurer's Mtg	Pickford	11/6/2025	$ -	$ -	$ 33.60	$ -	$ 33.60	
Health Dept - PFH	B Fenchel/A Reid	10/30/2025	Fall 2025 IAP/Immunization Coordinators	Marquette	11/12-13/2025	$ 200.00	$ 135.50	$ 229.60	$ -	$ 565.10	

DEPARTMENT SUMMARY

DEPARTMENT		Lodging	Meals	Mileage	Registration	Total
Administration	Medical Examiner					
Animal Control						
Building Department						
Central Dispatch-OES						
Circuit Court						
Circuit Court - Family Division						
Circuit Court - Drug Court						
Commissioners						
County Clerk						
District Court						
District Court - Mental Health Court						
Equalization						
Friend of the Court						
Health Department - PFH & EH		382.46	238.50	638.00	0.00	1,258.96
Health Department - Admin & EP						
Information Systems						
MSU Extension						
PA - Victim Advocate						
Probate Court		115.00	79.50	414.00	60.00	668.50
Prosecuting Attorney						
Public Defender - MIDC Grant						
Register of Deeds						
Sheriff		358.00	47.00	0.00	0.00	405.00
Treasurer		0.00	0.00	33.60	0.00	carmen
Surveyor						
Veterans Affairs						
TOTAL		855.46	365.00	1,085.60	60.00	2,332.46

County	$	1,073.50
Health Dept	$	1,258.96

as of Sept 30, 2025

D.T.R.F. BUY-UP

TAX YEAR	AMOUNT
2011	$ (3,397,563.89)
2012	$ (3,587,930.74)
2013	$ (3,663,749.06)
2014	$ (3,679,615.23)
2015	$ (3,565,011.39)
2016	$ (3,554,465.79)
2017	$ (3,350,380.24)
2018	$ (3,586,487.15)
2019	$ (3,636,377.64)
2020	$ (3,534,177.16)
2021	$ (3,240,012.40)
2022	$ (3,720,166.92)
2023	$ (3,544,905.41)
2024	$ (3,934,642.84)

BALANCE IN DTRF

Cash	$ 3,350,521.55
Invested	$ 7,573,424.22
Total DTRF	**$ 10,923,945.77**

D.T.R.F. MONIES TO M.E.R.S. HEALTH CARE

December 1, 2013	$ (2,000,000.00)
October 1, 2014	$ (515,067.51)
October 1, 2015	$ (757,375.29)
October 20, 2016	$ (739,304.76)
October 26, 2017	$ (417,805.02)
October 12, 2018	$ (600,037.20)
October 21, 2019	$ (557,480.70)
October 21, 2020	$ (660,654.00)
October 25, 2021	$ (636,138.90)
October 18, 2022	$ (400,554.30)
October 16, 2023	$ (494,005.10)
Total from D.T.R.F	**$ (7,778,422.78)**

GENERAL FUND BALANCE

2011	$ 4,195,400.55
2012	$ 3,645,273.45
2013	$ 3,852,351.67
2014	$ 4,028,928.03
2015	$ 3,759,455.40
2016	$ 4,180,779.22
2017	$ 4,824,135.19
2018	$ 5,538,386.69
2019	$ 5,468,466.00
2020	$ 5,167,738.00
2021	$ 3,737,526.00
2022	$ 10,102,795.00
2023	$ 10,775,348.35
2024	$ 8,777,661.46

D.T.R.F MONIES TO M.E.R.S. RETIREMENT

October 21, 2024	$ (739,165.60)
October 17, 2025	$ (906,309.18)

Withdrawal from OPEB to Gen fund

9/30/2025	$	600,000.00

COUNTY **Morgan Stanley formerly M.E.R.S. HEALTH CARE FUND CONTRIBUTIONS & EARNINGS**

DATE	SOURCE	DTRF/COUNTY CONTRIBUTION	INTEREST EARNED	ADMIN FEE	TOTAL
12/30/2013		$ 1,247,516.20	$ -	$ -	$ 1,247,516.20
12/30/2013	D.T.R.F.	$ 2,000,000.00	$ -	$ -	$ 2,000,000.00
2014	ACTIVITY	$ 515,067.51	$ 202,576.47	$ (2,335.79)	$ 715,308.19
2015	ACTIVITY	$ 757,375.29	$ (63,691.71)	$ (10,309.40)	$ 683,374.18
2016	ACTIVITY	$ 739,304.76	$ 575,675.00	$ (12,367.24)	$ 1,302,612.52
3/31/2017	ACTIVITY	$ -	$ 235,713.83	$ (3,711.01)	$ 232,002.82
6/30/2017	ACTIVITY	$ -	$ 169,144.41	$ (3,731.98)	$ 165,412.43
9/30/2017	ACTIVITY	$ -	$ 249,097.59	$ (3,829.45)	$ 245,268.14
12/31/2017	ACTIVITY	$ 417,805.02	$ 270,032.01	$ (4,209.70)	$ 683,627.33
3/31/2018	ACTIVITY	$ -	$ 24,482.02	$ (4,397.05)	$ 20,084.97
6/30/2018	ACTIVITY	$ -	$ 86,730.33	$ (4,404.85)	$ 82,325.48
9/30/18	ACTIVITY	$ -	$ 154,429.63	$ (4,519.15)	$ 149,910.48
10/12/2018	ACTIVITY	$ 600,037.20	$ -	$ -	$ 600,037.20
12/31/2018	ACTIVITY	$ -	$ (703,149.59)	$ (4,808.23)	$ (707,957.82)
3/31/2019	ACTIVITY	$ -	$ 595,728.19	$ (3,356.16)	$ 592,372.03
6/30/2019	ACTIVITY	$ -	$ 282,764.58	$ (3,628.29)	$ 279,136.29
9/30/2019	ACTIVITY	$ -	$ 57,228.27	$ (3,839.50)	$ 53,388.77
10/21/2019	ACTIVITY	$ 557,480.70	$ -	$ -	$ 557,480.70
12/31/19	ACTIVITY	$ -	$ 617,739.04	$ (4,145.46)	$ 613,593.58
3/31/2020	ACTIVITY	$ -	$ (1,992,799.49)	$ (4,017.03)	$ (1,996,816.52)
6/30/2020	ACTIVITY		$ 1,364,470.90	$ (3,758.26)	$ 1,360,712.64
9/30/2020	ACTIVITY	$ -	$ 562,055.26	$ (4,252.56)	$ 557,802.70
10/21/2020	ACTIVITY	$ 660,654.00	$ -	$ -	$ 660,654.00
12/31/2020	ACTIVITY	$ -	$ 1,492,244.83	$ (4,862.24)	$ 1,487,382.59
3/31/2021	ACTIVITY	$ -	$ 801,222.19	$ (5,360.05)	$ 795,862.14
6/30/2021	ACTIVITY	$ -	$ 692,332.32	$ (5,790.81)	$ 686,541.51
9/30/2021	ACTIVITY		$ 83,570.04	$ (5,982.87)	$ 77,587.17
10/25/2021	ACTIVITY	$ 636,138.90		$ -	$ 636,138.90
12/31/2021	ACTIVITY	$ -	$ 432,081.27	$ (6,277.12)	$ 425,804.15
3/31/2022	ACTIVITY	$ -	$ (594,508.17)	$ (6,079.42)	$ (600,587.59)
6/30/2022	ACTIVITY	$ -	$ (1,063,251.95)	$ (5,852.15)	$ (1,069,104.10)
9/30/2022	ACTIVITY	$ -	$ (633,678.89)	$ (5,759.64)	$ (639,438.53)
12/31/2022	ACTIVITY	$ 400,554.30	$ 833,664.33	$ (5,812.27)	$ 827,852.06
3/31/2023	ACTIVITY	$ -	$ 539,136.44	$ (7,016.38)	$ 532,120.06
6/30/2023	ACTIVITY	$ -	$ 242,466.28	$ (6,635.50)	$ 235,830.78
9/30/2023	ACTIVITY	$ -	$ (167,184.30)	$ (7,396.69)	$ (174,580.99)
12/31/2023	ACTIVITY	$ 310,634.00	$ 933,248.97	$ (7,520.61)	$ 925,728.36
3/31/2024	ACTIVITY	$ -	$ 525,285.78	$ (7,882.18)	$ 517,403.60
6/30/2024	ACTIVITY	$ -	$ 171,189.34	$ (8,128.08)	$ 163,061.26
9/30/2024	ACTIVITY	$ -	$ 837,352.40	$ (8,480.42)	$ 828,871.98
10/31/2024	ACTIVITY		$ (8,265.82)	$ (5,736.73)	$ (14,002.55)
12/31/2024	ACTIVITY		$ (119,142.67)	$ -	$ (119,142.67)
3/31/2025	ACTIVITY		$ 204,500.23	$ -	$ 204,500.23
6/30/2025	ACTIVITY		$ 709,856.52	$ -	$ 709,856.52
9/30/2025	ACTIVITY	$ (600,000.00)	$ 616,436.56	$ -	$ 16,436.56
		$ 8,242,567.88	**$ 9,216,782.44**	**$ (196,194.27)**	**$ 17,263,156.05**
		DTRF CONTRIBUTION	**EARNINGS**	**ADM/LOSS**	

Health Dept. Morgan Stanley formerly M.E.R.S. HEALTH CARE FUND CONTRIBUTIONS & EARNINGS

DATE	SOURCE	CONTRIBUTION	INTEREST EARNED	ADMIN FEE	TOTAL
4/1/2018	Beginning Balance	$ 1,356,412.91	$ -	$ -	$ 1,356,412.91
6/30/2018	ACTIVITY	$ -	$ 15,902.42	$ (818.88)	$ 15,083.54
9/30/2018	ACTIVITY	$ -	$ 28,469.68	$ (840.05)	$ 27,629.63
12/31/2018	ACTIVITY	$ -	$ (124,127.85)	$ (833.50)	$ (124,961.35)
3/31/2019	ACTIVITY	$ 119,608.46	$ 102,659.52	$ (593.24)	$ 221,674.74
6/30/2019	ACTIVITY	$ -	$ 52,926.92	$ (677.41)	$ 52,249.51
9/30/2019	ACTIVITY	$ -	$ 10,685.58	$ (716.92)	$ 9,968.66
12/31/2019	ACTIVITY	$ -	$ 109,107.95	$ (735.95)	$ 108,372.00
3/31/2020	ACTIVITY	$ 114,151.77	$ (373,023.43)	$ (735.18)	$ (259,606.84)
6/30/2020	ACTIVITY	$ -	$ 255,249.86	$ (703.20)	$ 254,546.66
9/30/2020	ACTIVITY	$ -	$ 105,134.82	$ (795.66)	$ 104,339.16
12/31/2020	ACTIVITY		$ 264,884.36	$ (863.29)	$ 264,021.07
3/31/2021	ACTIVITY	$ 110,785.98	$ 143,188.54	$ (958.40)	$ 253,016.12
6/30/2021	ACTIVITY	$ -	$ 127,718.50	$ (1,067.72)	$ 126,650.78
9/30/2021	ACTIVITY		$ 15,408.56	$ (1,103.06)	$ 14,305.50
12/31/2021	ACTIVITY	$ -	$ 78,115.20	$ (1,118.56)	$ 76,996.64
3/31/2022	ACTIVITY	$ -	$ (104,643.40)	$ (1,070.05)	$ (105,713.45)
6/30/2022	ACTIVITY	$ -	$ (187,150.16)	$ (1,030.11)	$ (188,180.27)
9/30/2022	ACTIVITY	$ 166,078.29	$ (126,763.17)	$ (1,055.01)	$ 38,260.11
12/31/2022	ACTIVITY	$ -	$ 153,215.67	$ (1,067.53)	$ 152,148.14
3/31/2023	ACTIVITY	$ -	$ 98,462.75	$ (1,097.12)	$ 97,365.63
6/30/2023	ACTIVITY	$ -	$ 44,186.66	$ (1,211.84)	$ 42,974.82
9/30/2023	ACTIVITY	$ -	$ (30,533.12)	$ (1,350.83)	$ (31,883.95)
12/31/2023	IN TRANSIT	$ 2,000,000.00			$ 2,000,000.00
12/31/2023	ACTIVITY	$ 183,371.10	$ 181,537.34	$ (1,423.78)	$ 363,484.66
3/31/2024	ACTIVITY	$ 209,032.97	$ 199,541.89	$ (2,592.55)	$ 405,982.31
6/30/2024	ACTIVITY	$ -	$ 58,360.61	$ (2,770.94)	$ 55,589.67
9/30/2024	ACTIVITY	$ -	$ 285,463.99	$ (2,891.08)	$ 282,572.91
10/31/2024	ACTIVITY	$ 71,150.85	$ (105,576.82)	$ (1,973.64)	$ (36,399.61)
12/31/2024	ACTIVITY	$ -	$ (40,388.20)	$ -	$ (40,388.20)
3/31/2025	ACTIVITY	$ -	$ 69,323.58	$ -	$ 69,323.58
6/30/2025	ACTIVITY	$ -	$ 240,634.43	$ -	$ 240,634.43
9/30/2025	ACTIVITY	$ (400,000.00)	$ 208,965.97	$ -	$ (191,034.03)
		$ 3,930,592.33	$ 1,756,938.65	$ (32,095.50)	$ 5,655,435.48
		CONTRIBUTIONS	EARNINGS	ADMIN/LOSS	TOTAL

E.D.C. **Morgan Stanley formerly M.E.R.S. HEALTH CARE FUND CONTRIBUTIONS & EARNINGS**

DATE	SOURCE	CONTRIBUTION	INTEREST EARNED	ADMIN FEE	TOTAL
4/1/2018	Beginning Balance	$ 420,601.77	$ -	$ -	$ 420,601.77
6/30/2018	ACTIVITY	$ 36,203.00	$ 1,103.00	$ (254.59)	$ 37,051.41
9/30/2018	ACTIVITY	$ -	$ 1,471.73	$ (276.26)	$ 1,195.47
12/31/2018	ACTIVITY	$ -	$ 5,203.85	$ (290.14)	$ 4,913.71
3/31/2019	ACTIVITY	$ -	$ 4,118.02	$ (199.58)	$ 3,918.44
6/30/2019	ACTIVITY	$ 42,000.00	$ 6,420.15	$ (221.74)	$ 48,198.41
9/30/2019	ACTIVITY	$ -	$ 3,752.99	$ (239.99)	$ 3,513.00
12/31/2019	ACTIVITY		$ 2,400.91	$ (238.72)	$ 2,162.19
3/31/2020	ACTIVITY	$ -	$ 11,346.66	$ (235.61)	$ 11,111.05
6/30/2020	ACTIVITY	$ -	$ 3,505.65	$ (240.10)	$ 3,265.55
9/30/2020	ACTIVITY	$ 57,616.00	$ 670.34	$ (264.05)	$ 58,022.29
12/31/2020	ACTIVITY		$ 2,807.95	$ (269.77)	$ 2,538.18
3/31/2021	ACTIVITY	$ -	$ (277.28)	$ (264.82)	$ (542.10)
6/30/2021	ACTIVITY	$ -	$ 2,254.03	$ (268.49)	$ 1,985.54
9/30/2021	ACTIVITY	$ 53,268.00	$ 4,760.63	$ (293.65)	$ 57,734.98
12/31/2021	ACTIVITY	$ -	$ 21,132.04	$ (302.55)	$ 20,829.49
3/31/2022	ACTIVITY	$ -	$ (28,308.57)	$ (289.54)	$ (28,598.11)
6/30/2022	ACTIVITY	$ 57,427.00	$ (53,604.17)	$ (286.61)	$ 3,536.22
9/30/2022	ACTIVITY	$ -	$ (32,925.48)	$ (299.31)	$ (33,224.79)
12/31/2022	ACTIVITY	$ -	$ 42,190.26	$ (293.98)	$ 41,896.28
3/31/2023	ACTIVITY	$ -	$ 27,113.21	$ (302.09)	$ 26,811.12
6/30/2023	ACTIVITY	$ -	$ 12,167.47	$ (333.78)	$ 11,833.69
9/30/2023	ACTIVITY	$ -	$ (8,407.76)	$ (371.96)	$ (8,779.72)
12/31/2023	ACTIVITY	$ -	$ 45,882.94	$ (371.27)	$ 45,511.67
3/31/2024	ACTIVITY	$ -	$ 25,831.50	$ (387.61)	$ 25,443.89
6/30/2024	ACTIVITY	$ -	$ 8,418.41	$ (399.69)	$ 8,018.72
9/30/2024	ACTIVITY	$ -	$ 41,177.71	$ (417.07)	$ 40,760.64
10/31/2024	ACTIVITY	$ -	$ (15,043.87)	$ (282.11)	$ (15,325.98)
12/31/2024	ACTIVITY	$ -	$ (5,752.96)	$ -	$ (5,752.96)
3/31/2025	ACTIVITY	$ -	$ 9,874.56	$ -	$ 9,874.56
6/30/2025	ACTIVITY	$ -	$ 34,276.37	$ -	$ 34,276.37
9/30/2025	ACTIVITY	$ (39,134.82)	$ 29,765.47	$ -	$ (9,369.35)
		$ 667,115.77	**$ 203,325.76**	**$ (7,895.08)**	**$ 823,411.63**
		CONTRIBUTIONS	**EARNINGS**	**ADMIN/LOSS**	**TOTAL**

ADVANCED
Correctional Healthcare, Inc.

Chippewa County, MI
10/30/2025

Price(s) good for 90 days	**Current** 1/1/25-12/31/25	**Renewal Option 1** CPI Waived 1/1/26-12/31/26	**Renewal Option 2** CPI Waived 1/1/26-12/31/26
Annual Price	$481,983	$690,105	$885,124
Price per Contract Hour	$108.41	$104.50	$99.54
ADP *We refunded our clients over $547K in 2024*	120	140	
Per Diem Rate	$0.46	$0.43	
Prescriber	Onsite one time per week (estimate 1.5 hours) + unlimited 24/7/365 on-call by phone	Onsite one time per week (estimate 3 hours) + unlimited 24/7/365 on-call by phone	
Nursing RNs only | includes holiday/pto/sick coverage *100% of contracted nursing hours were met nationwide in 2024*	84 hrs/wk	124 hrs/wk	168 hrs/wk
On-call QMHP (minimum 1 hour increments)	$300 per hour in-person | $175 per hour via telehealth		
Medical Claims Re-pricing (bill scrubbing)	**Included** upon request for 30% of savings + $17/claim *We saved our clients over $21M nationwide in 2024*		
Officer Training Spark Training, LLC	**Included** On-site and online LMS (learning management system)		
Occupational Health / Officer Wellness	**Included** CIERR Program (Critical Incident Employee Rapid Response)		

Kevin Neville (Retired – Cass County MO), Program Consultant
816.964.0592 / Kevin.Neville@advancedch.com

Dave Tedrow (Retired – Anoka County MN), Program Consultant
612.747.7056 / David.Tedrow@advancedch.com

Matt Shults (Retired – Phelps County MO), CCHP
Director of Business Development & Client Services
573.578.1978 / Matt.Shults@advancedch.com

for jail, dispatch, first responders, patrol, support staff, etc.	**<u>Face-to-Face Wellness Checks</u>** **Routine and/or State Mandated** Price ranges from $150 per hour to $300 per hour (minimum 1 hour increments) | In-person or telehealth **<u>Fitness for Duty Evaluations</u>** **Evaluation for Hire, Routine Evaluation, Triggered Evaluation** Price is case-by-case | In-person or telehealth
Prison Rape Elimination Act of 2003 (PREA) Compliance	**Included – Victim Advocacy** The county may designate Freedom Behavioral Health, Inc. to provide post-incident victim advocacy as required in PREA Standard 115.21, and outside confidential support services as required in PREA Standard 115.53. Upon the county's request, we will provide a QMHP at the rate of $175 per hour (with a minimum of 1 hour per visit). Services may be provided in-person or via tele-health (as mutually agreed upon). QMHP responsiveness will depend upon the amount of notice given. **Included – Medical Specialty Training** Upon the county's request, Spark Training, LLC will provide annual PREA medical specialty training for medical and mental health team members. (This training is in addition to the annual PREA training that is already required.) This training is usually presented electronically as a specialized track for medical and mental health team members, covering topics such as evidence collection and emotional support post-incident. Proof of this training is specifically requested by PREA auditors.
DetainEMR Advanced Inmate Medical Management, LLC	**Not Included** Software updates/upgrades are automatic and free, online training is free and unlimited, troubleshooting is free and unlimited, user accounts are free and unlimited. EMR per diem is $0.33 for Software as a Service (SaaS) costs. EMR per diems do not reconcile down. County must pay one-time startup costs.
Discharge Planner	**Not Included** This professional assists patients with re-entry and release planning. Components include patient education and connection to needed community resources.
Addiction Professional: Substance Abuse Counselor / Substance Use Disorder Evaluator	**Not Included** This professional evaluates the presence of substance abuse and addiction; creates individualized treatment plans; coordinates with community treatment resources; and provides stabilization, treatment, and support for those struggling with an addiction to drugs or alcohol.

Kevin Neville (Retired – Cass County MO), Program Consultant
816.964.0592 / Kevin.Neville@advancedch.com

Dave Tedrow (Retired – Anoka County MN), Program Consultant
612.747.7056 / David.Tedrow@advancedch.com

Matt Shults (Retired – Phelps County MO), CCHP
Director of Business Development & Client Services
573.578.1978 / Matt.Shults@advancedch.com

ASQ Suicide Prevention Tool	The county agrees to implement the nationally validated ASQ suicide prevention tool for use by the security team, as appropriate. For example, it's the county's responsibility to screen patients returning from court, as appropriate.
DO YOU NEED ANY TRAINING?	In partnership, Freedom Behavioral Health, Inc. offers Mental Health First Aid (MHFA) certification. Additionally, Spark Training provides online medical, behavioral/mental health, and legal education courses. Sign up for Spark Training's blog list by emailing: training@sparktraining.us.
Pre-payment discount	Early payment discount is available and applied upon receipt of full contract year payment prior to start date.

**Billing disputes must be addressed within 90 days. After 90 days we do not issue credits of any kind*
**Health care staff are employees of USA Medical & Psychological Staffing. Health care staff are not employees of ACH. ACH does not have employees.*

Agreed to by:

Option:_____ Sign: _____________ Print: ____________ Date: ______

Kevin Neville (Retired – Cass County MO), Program Consultant
816.964.0592 / Kevin.Neville@advancedch.com

Dave Tedrow (Retired – Anoka County MN), Program Consultant
612.747.7056 / David.Tedrow@advancedch.com

Matt Shults (Retired – Phelps County MO), CCHP
Director of Business Development & Client Services
573.578.1978 / Matt.Shults@advancedch.com

TO PROTECT AND SERVE THE PEOPLE

November 4th, 2025

TO: Chippewa County Board of Commissioners

FROM: Captain Justin Fruchey

RE: Approval for vehicle removal

The Purpose of this communication is to request approval for the removal of end of use or unrepairable patrol vehicles in the Sheriff's office inventory. The Sheriff's office has four patrol vehicles that have been replaced and are no longer in use. The sheriff's office would like to donate one Dodge Charger (2C3CDXKT3KHH600676) to the LSSU's Criminal Justice department, one Ford Explorer (1FM5K8AR1HGD06232) to Sault Ste. Marie high schools' criminal justice career program and one Ford Explorer (1FM5K8AB3MGA18113) back to the county. The Sheriff's office is also looking for approval to bring one Dodge Charger (2C3CDXKT9KH651003) to Reid's metal for scrap. With the funds from that scrapped vehicle returning to the general fund. The vehicle donated to the high school will be used by high school students interested in a career in law enforcement. The vehicle donated to the college will be used by the Criminal Justice program and during the MCOLES police academy.

Sincerely,

Justin B. Fruchey

Captain

Michael D. Bitnar, Sheriff
Ryan A. Hering, Undersheriff
325 Court St, Suite 101,
Sault Ste Marie, MI 49783
OFFICE #906-635-6355
FAX #906-635-6336
Chippewa County Sheriff APP (free)

November 4th, 2025

TO: Finance Committee

FROM: Captain Justin Fruchey

RE: MCOLES Sponsorship

The Purpose of this communication is to request approval for sponsoring up to three individuals through an upcoming MCOLES academy. The Sheriff's Office would like to use the PSAA Appropriation III grant, which will cover up to $20,000.00 per candidate. The Sheriff's office used this grant last year to sponsor our most recent road patrol hire through the last MCOLE's academy. We were sending a second candidate through last year which was previously approved by the board but ran out of grant funding, so the Sheriff's Office postponed sending that individual until the new grant was funded. Most of the recruits attending MCOLES academies across the state are now sponsored by other agencies, making it difficult to recruit and hire new deputies fresh out of the academy. This program is a great incentive to find and hire candidates prior to the academy and help fill our current vacancies at the Sheriff's Office.

Justin B. Fruchey

Captain

Michael D. Bitnar, Sheriff
Ryan A. Hering, Undersheriff
325 Court St, Suite 101,
Sault Ste Marie, MI 49783
OFFICE #906-635-6355
FAX #906-635-6336
Chippewa County Sheriff APP (free)

CHIPPEWA COUNTY CENTRAL DISPATCH
OFFICE OF EMERGENCY MANAGEMENT
4657 W INDUSTRIAL PARK DR
KINCHELOE MI 49788
PHONE (906)495-7488
FAX (906) 495-7489

10/16/25

To: Chippewa County Board of Commissioners

From: Director Greg Postma

Re: Pager Project – Request for 2 Pager Talkgroups

Chippewa County Central Dispatch acts as a communications hub for all first responder agencies in the county. As you are aware, we are in the process of moving all of our emergency services to the 800 mhz system. As part of that projects agencies across the county will, from time to time, develop a need for additional talk groups until the system is fully operational. I am requesting authorization for pay for two talk groups.

1.) The most recent request has come from NEMSA to have an additional talk group created for on call staff. (17PGNEMON) NEMSA has indicated that if approved, they will reimburse the county for the cost to have it requested and onboarded for the dispatch center.
2.) The second request is made from the Emergency Management Office to have an EMS All Call Talkgroup (17PGEMSAL)that could be activated in the event of a large scale mass casualty incident requiring all available EMS agencies across the county. This talkgroup would allow dispatchers to tone out 1 time for all EMS agencies simultaneously if needed.

The cost per talkgroup $1500.00 for a total of $3000.00. With the $1500.00 reimbursement from NEMSA, the total requested cost to the County would be $1500.00 to be paid out of the OES budget.

As always, if you have any questions or concerns, feel free to call.

Respectfully Submitted,

Greg Postma

Greg Postma, Director
Chippewa County Central Dispatch
postmag@chippewacountymi.gov

UPEA
ENGINEERS & ARCHITECTS

707 Ashmun Street Sault Ste. Marie, MI 49783
906-635-0511 • 800-867-0511 • Fax: 906-635-0612

October 16, 2025

[U31-01042]

Kelly Church
Chippewa County Administrator
319 Court Street
Sault Ste. Marie, MI 49783

RE: ARCHITECTURAL/ENGINEERING SERVICES – CENTRAL DISPATCH ELECTRICAL ROOM EVALUATION.

Dear Ms. Church,

Thank you for contacting UPEA in regards to the proposed electrical upgrades for the Chippewa County Central Dispatch Building located in Sault Ste. Marie, MI. From our site visit and previous knowledge of the building it is our understanding that Chippewa County Central Dispatch is seeking engineering services for their electrical room evaluation. It is also our understanding that Chippewa County would like to obtain engineered plans and specifications for the proposed work. Our scope of work will include the following:

SCOPE OF SERVICES

- Provide a site visit to trace existing circuits. Prepare specifications, plans and details suitable for contractors to accurately identify the scope of work for this project. Documents shall include details for the installation of the new dispatch area wiring and circuits. Meet with Chippewa County to review and approve bid documents.
- Provide bidding services which include attending a pre-bid walk through with contractors, answering contractor questions, reviewing the bids and providing a recommendation to Chippewa County.
- Provide construction administration services including answering contractor questions, reviewing and approving shop drawings and payment applications, attending a progress meeting and providing a punch list walk through of the project.

PROJECT FEE

Our fee for the above listed A/E services is **Sixteen Thousand Nine Hundred ($16,900) Dollars** and will be invoiced as a lump sum job on a percentage complete basis.

Our scope of services do not include the following:

- Advertising Fees, Permit and Plan Review fees, Reproduction Costs for Governmental Agencies, Bidding, or Construction.

Sincerely,

Jeremy K. Gagnon
Sault Office Manager

Offices also in:
Houghton
Iron Mountain
Ishpeming
Marinette

U.P. Engineers & Architects, Inc.

www.UPEA.com

Memorandum of Understanding
Between Vietnam Veterans of America,
Michigan State Council
And
Chippewa County Veterans Service
Officers

1) BACKGROUND: This memorandum of understanding (MOU) formalizes an agreement benefit for, and between **Chippewa** County Veterans Service Officers (CCVSO) and Vietnam Veterans of America (VVA), Michigan State Council (MSC).

2) PURPOSE: The purpose of this MOU is to set forth the principles of the working relationship between VVA MSC and CCVSO to facilitate our common goal of service to veterans.

   a) This MOU will provide the VVA MSC with a trained, competent and accredited cadre of County Veterans Service Officers (CVSO) to complement the VVA MSC's accredited National Service Officer Corps.

   b) This MOU will provide eligible CCVSO members, as detailed below, dual accreditation with VVA MSC. Once dually accredited with VVA MSC, the dually accredited CCVSO member will have access to all records for which the VVA MSC is POA via VA's databases. In addition, this MOU will provide CCVSO members who are dually accredited with VVA MSC access to VVA MSC's accredited representatives to assist in the development, presentation, prosecution, and appeals of veterans' claims.

3) VVA MSC ACCREDITATION: CCVSO will provide VVA MSC State Council President the names and emails of all eligible CCVSO for VVA MSC accreditation. Upon the CCVSO's approval, the VVA MSC will send the names and emails to VVA National's Benefits Program for access to VVA's VSO Training and Accreditation software. In the Program the CCVSO will upload required accreditation documents and complete training that is agreed upon between VVA MSCV and CCVSO prior to accreditation. The CCVSO's will have 24 weeks to complete the learning path before their account is deactivated.
In recommending a VSO for accreditation, the CCVSO shall certify:

   a) The CCVSO is a paid employee of **Chippewa** County working for not less than 1,000 hours annually or the CCVSO is accredited and functioning as a representative of another recognized organization under 38 C.F.R. 14.627 (f) and 14.629 (a) (2);

b) The CCVSO will receive required <u>Chippewa</u> county annual training to assure continued qualification as a representative in the claims process;

c) The CCVSO is accredited by VVA MSC.

4) CCVSO ADDITIONAL REQUIREMENTS

a) CCVSO's will send only Fully Developed Claims (FDC) to VVA MSC's program for submission.

b) CCVSO's will attend additional VVA training while maintaining VVA accreditation as required by VVA's National office. VVA's National office will coordinate with VVA MSC to ensure training is not duplicative to County required training.

5) VVA MSC TERMS AND LIMITATIONS OF CCVSO ACCREDITATION
CCVSO must agree to abide by the following VVA terms and limitations of accreditation:

a) CCVSO's must process all client related information (ie., correspondence, forms etc.) in a prompt and timely manner through the VVA MSC claims division in Detroit for review prior to submission to the VA;

b) CCVSO's may not represent VVA clientele before VA administrative hearing personnel and/or panels.

6) REVOCATION OF ACCREDITATION: In addition to the circumstances described in 38 C.F.R. – 14.633, either party reserves the right to revoke accreditation for failure to uphold the terms of this MOU.

7) RECERTIFICATION AND ACCREDITATION MAINTENANCE: CCVSO's must recertify with VVA every 5 years as required by VA's Office of General Counsel. VVA MSC can certify that the CCVSO's due for recertification have completed training within a year of recertification being due. CCVSO's will have to take and receive a passing grade on VVA's recertification exam to be recertified with VVA.

a) In addition to recertification training, VVA MSC will require trainings on new topics and refreshers as VVA sees fit. CCVSO's will be required to take these trainings to maintain accreditation. VVA MSC will coordinate with VVA National to ensure trainings are not duplicative.

b) MCVSO agrees to provide annual certification of continued employment as a CVSO and accredited member of the MCVSO via a complete listing of those eligible for VVA accreditation. Additionally, MCVSO agrees to provide an updated list and contact information bi-yearly as requested by VVA MSC.

c) MCVSO agrees to provide VVA MSC quick notice of MCVSO's whom no longer hold accreditation or membership through MCVSO.

8) POINTS OF CONTACT: Principle points of contact for accreditation processing and MOU accountability.

MSC VVA

Gary Lichy	Dana Buza
Director / CVSO	Executive Administrator
477 Michigan Avenue Room 1226	477 Michigan Avenue Room 1226
Detroit, MI 48226	Detroit, MI 48226
gary.lichy@va.gov	dana.buza@va.gov
(313) 961-9568	(313) 961-9568

Service Officers Interested In VVA Accreditation:

Name:
Email:

Signature:

Name:
Email:

Signature:

Name:
Email:

Signature:

MICHIGAN FORENSICS
Forensic Pathology and Toxicology

387 Kercheval Avenue
Grosse Pointe Farms, Michigan 48236

Office: (586) 791-6700 / Facsimile: (586) 791-6701
Email: danspitz@aol.com /ginneba3@gmail.com

October 13, 2025

Paula Rechner, MD
Chippewa County Medical Examiner

Proposal - Forensic Pathology / Autopsy Services

Forensic Pathology Services:
Deaths requiring Forensic Examination/Autopsy: $2,800.00**

**The above fee will include:

- Toxicology when indicated.
- Preparation of microscopic slides and histology services.
- All necessary laboratory testing, including, but not limited to, blood cultures, vitreous analysis, and comprehensive viral testing.
- Postmortem radiographs (x-rays).
- All personal protective equipment (PPE) and medical supplies.
- Use of trained autopsy assistants.
- Preparation of autopsy reports, including transcription services.
- Consultation services indicated, including neuropathology, radiology, and anthropology.
- Preparation and signing of death certificates.

Additional Related Services: Included

- Accept bodies from transport service that brings the decedent to McLaren Port Huron Hospital and release bodies from McLaren Port Huron Hospital to funeral homes or transport services after completion of examination.

- Assure Forensic Pathologists are available to the decedent's family to discuss autopsy findings and answer related questions.
- Assure Availability of Forensic Pathologists for consultation with the Chippewa County Prosecutor's Office and Chippewa County Law Enforcement agencies.

It is expected that decedent identification will be determined by the Chippewa County Medical Examiner's Office. If visual identification is not possible, comparison of postmortem and antemortem radiographs (if provided) could be performed at no additional cost. If other means of identification are required (e.g., dental comparison, DNA testing), Chippewa County would be responsible for any related costs.

** Autopsy examinations will be conducted in accordance with the National Association of Medical Examiners' Forensic Autopsy Performance Standards.

** All forensic examinations will be conducted by a forensic pathologist who is board-certified in anatomic and forensic pathology by the American Board of Pathology and licensed to practice medicine in the State of Michigan.

This proposal provides a general description of the anticipated scope of work. We are happy to discuss any questions or concerns you may have.

Sincerely yours,

Daniel J. Spitz, MD

Kevin R. Ginnebaugh, MD

November 4, 2025

RE: Completion Report for the Grant Year 2025, Chippewa County Remonumentation

I am writing this letter to explain the Chippewa County Completion Report for the Grant Year 2025 that is before you for approval.

Corners Completed: The 2025 Grant Agreement proposed sixty (60) corners to be monumented with the grant monies from the State of Michigan. An additional seven (7) corners were completed and paid for by others:

John Taivalkowki, P.S. for the United States Forest Service submitted six (6) corners:

T45N-R06W (5): J-11, K-10, K-11, K-12 and L-11

T47N-R07W (1): M-11

Jeffrey M. Davis, P.S. of Sidock Group, Inc. submitted one (1) additional corner:

T42N-R4E (1): #025 (WC Auxiliary Meander Corner Lot 2, Section 16)

In total 67 corners were remonumented during the 2025 Remonumentation Program.

Administratively, we strive to assist professional surveyors with their research needs. This year numerous property owners have been assisted as well. A long-term goal begun in 2022 and continued in 2025 is the scanning of the historical records located in the County Surveyor Office which are vulnerable. The vision is that once the documents are scanned, they will be made available through the Register of Deeds Office to be viewed on the computers, with copies available for purchase. Thus, these records will be available to the public whenever the Courthouse is open. All 138 Chippewa County Surveyor Field books have been scanned. The Book labeled "Street Records" as well as three Escanaba Paper Company Field books have been scanned. The focus is now on the Large Red Plat Books; four of the eight the Large Red Plat Books are scanned. Old Railway documents received from MDOT and the H.C. Lawrence collection (housed with the Chippewa Historical Society) are being indexed and incorporated into the County Surveyor records. Lastly, efforts have been coordinated with Chippewa County GIS; coordinates for all Remonumentation corners have been sent to this office to enable them to accurately plot the position of the corners in their system.

Please contact me if you have any questions or concerns.

Sincerely,

Patricia A. Weinreis, P.S.
325 Court Street, Room #11
Sault Ste. Marie, Michigan 49783
pweinreis@chippewacountymi.gov
(906) 440-2189 (cell)
(906) 253-1113

SURVEY & REMONUMENTATION APPLICATION / PROGRESS / COMPLETION REPORT	
Michigan Department of Licensing & Regulatory Affairs Bureau of Construction Codes Office of Land Survey & Remonumentation PO Box 30254, Lansing, MI 48909 1st Floor Ottawa Building 611 West Ottawa Street, Lansing, MI 48933 Phone 517-241-6321 E-Mail: bccolsr@michigan.gov www. Michigan.gov/bcc	Grantee/County: Chippewa *--Section below for OLSR staff use only--* Grant #: **BCC 25-17** VCUST#: **CV0047611** Address Code: **024** GG #: Template: **6415137T001**

Grant Year: 2025

$118,816.00	**State Grant Award**		
Grant Application Payment Request		**Grant Application Proposed Corners**	
$47,526.40	Start-Up Payment (40% of Grant Award)	60	Corners anticipated to be paid with funds
$71,289.60	Balance after Start-Up Payment	**Corners Completed**	
Progress Report Payment Request		60	Corners completed & paid with grant funds
	Amount Requested (up to 85% of Grant)	7	Corners completed & paid by others
	Grant Balance after Progress Report	0	Corners revisited & paid with grant funds
Completion Report Payment Request		0	Corners revisited & paid by others
$71,289.60	Amount Requested (up to 100% of Grant)	1	Common corners entered into Accela twice
$0.00	Grant Balance after Completion Report	70	Number of records entered into Accela
		0	Corners revisited without record

I certify to the best of my knowledge and belief that this report is correct and complete, and all expenditures are for the purposes set forth in and comply with the annual grant agreement.

Is this county on an approved Maintenance Plan during this contract? No

Jim Martin
County Grant Administrator

Date

--Section below for OLSR staff use only--

Payment Authorized: $ ________ Records completed by County in current Grant Year: ________

Grant Balance: $ ________ Records remaining to be completed in County Plan: ________

Nicholas J. Clever, P.S.
Director, Office of Land Survey & Remonumentation

Date

Administrator	
Name: Jim Martin	Phone: 906-635-6330
Email Address: kchurch@chippewacountymi.org	
Physical Address: 319 Court St.	
City, State, Zip: Sault Ste. Marie, MI 49783	
Representative	
Name: Robert Laitinen, P.S.	Phone: 906-440-2244
Email Address: rlaitinen@chippewacountyroads.org	
Physical Address: 3949 S. Mackinac Trl.	
City, State, Zip: Sault Ste. Marie, MI 49783	
Address for Payments	
Name: Chippewa County Courthouse	Phone: 906-635-6330
Physical Address: 319 Court St.	
City, State, Zip: Sault Ste. Marie, MI 49783	

The following section is divided into columns corresponding to the stages of the yearly Remonumentation Grant program, from left to right. Fill out the sections within the column of the current stage, while leaving the information from the previous stages in place. If the county does not submit a Progress Report, leave that column blank.

Budget (Grant Application) column refers to the estimated costs set forth by the County in the Grant Application.

Progress Report column will include any expenditures by the County up to that point. Expenditures must exceed the amount received by the county in the 40% Start-up Payment. Any amount in this column must have receipts or invoices listing completed corners attached for reimbursement.

Completion Report column will include all reimbursable expenditures by the County during the Grant Year. Any amount in this column must have receipts or invoices listing completed corners attached for reimbursement.

County must provide copies of all invoices, receipts, payment vouchers, etc. for any expenditures being submitted for reimbursement under the Remon Grant program. Invoices must be itemized (where applicable) and should not include costs outside of the Remonumentation program. A county requesting payment for a Cost Allocation Program or similar policy must have a complete copy of the Cost Allocation Plan on file with OLSR before payment is made.

County must provide a detailed, itemized budget report for all expenditures under the Remon program. Any payment amount that does not appear on the budget report cannot be considered for reimbursement under the Remon Grant program.

Remonumentation Program
County Expenditure Detail

Work Program Expenditures by Line Item	Budget (Grant Application)	Progress Report Expenditures	Completion Report Expenditures
Item A Remonumentation Services	$ 108,000.00		$ 108,000.00
Item B Monument Maintenance Services	$ 0.00		$ 0.00
Item C Remonumentation Supplies & Materials	$ 1,728.21		$ 2,849.92
Item D Geodetic Control Maintenance & Operations	$ 0.00		$ 0.00
Item E Grant Administrator Fees/Wages	$ 0.00		$ 0.00
Item F County Representative Fees/Wages	$ 0.00		$ 0.00
Item G Additional Administrative Staff Fees/Wages	$ 0.00		$ 0.00
Item H Peer Group	$ 5,000.00		$ 5,000.00
Item I Administrative Supplies & Indirect Costs	$ 4,087.79		$ 17,966.08
Totals	$ 118,816.00		$ 133,816.00

2025 Chippewa County Survey and Remonumentation Grant

The FY 2025 Completion Report is presented for your approval.

The 2025 Survey and Remonumentation Grant from the Office of Land Surveying and Remonumentation was approved at the November 2024 Commission Meeting in the amount of $118,816 with Chippewa County contributing $15,000 for total FY2025 project amount of $133,816.00.
The monies were spent as follows:

- $17,966.08 for Patricia Weinreis, P.S. to administer the grant under the direct supervision of Robert Laitinen, P.S., Chippewa County Surveyor; and to staff the County Surveyor Office two days per week.
- $54,000.00 for Sidock Group to complete 30 corners
- $54,000.00 for Alpine Engineering to complete 30 corners, and
- $2,849.92 for Remonumentation supplies & materials
- $ 5,000.00 divided among five Peer Review Surveyors:
  Jeff Davis, P.S., Sidock Group;
  William L. Karr, P.S., retired
  Ginger L. Michalski-Wallace, P.S., Alpine Engineering;
  Larry Rogers, P.S., semi-retired
  Lawrence Weinreis, P.S., M.D.O.T.;

It was moved by Commissioner ________________________, seconded by Commissioner _____________, to approve for signature the 2025 Remonumentation Completion Report as presented.

Ayes__________ Nays___________

JEFFERSON SOLUTIONS, INC.
14 Brittany Oaks, Clifton Park New York 12065
518-461-7805
Ray.Cerrone@JEFSI.Com
www.JEFSI.Com

November 3, 2025

Ms. Kelly Church, Deputy Administrator

Chippewa County

Re: GASB 75 Report - Actuarial Roll Forward Valuation - December 31, 2025

Dear Kelly:

Thank you for contacting Jefferson Solutions. As we discussed, I am providing you with a service agreement for a GASB 75 actuarial roll forward valuation.

We look forward to the opportunity to assisting you in developing a roll forward valuation under GASB 75. This letter outlines our understanding of the terms and objectives of our engagement.

We plan to start the engagements on or about January 16, 2026 and (unless unforeseeable problems are encountered) complete the engagement by April 3, 2026. We will roll forward the results of the actuarial valuation prepared for the year ending December 31, 2025. In performing the roll-forward we will update certain assumptions (including the discount rate) as appropriate for measuring the Total OPEB Liability and OPEB expense for the year ending December 31, 2025. Our report will include all information required for disclosure in the County's financial statements for the year ending December 31, 2025.

The following reflects the scope of services to be provided to the County. Jefferson Solutions will:

1. Conduct a telephone conference as necessary to plan the project and make necessary decisions and report progress with regard to conduct of the analysis as well as educate County staff on the GASB 75 requirements.
2. Planning with County – Review plan provisions, discuss and select actuarial assumptions and agree on a project plan.
3. Prepare an roll forward valuation following GASB 75 standards.
4. The GASB 75 analysis will include all applicable County employees and retirees. Our report will include:
   a. An Actuarial Valuation Opinion.
   b. An Executive Summary presenting key results and figures.
   c. Summary of Actuarial Valuation Results. This section will provide a summary of the actuarial valuation results.
   d. Summary of Assets (if applicable).
   e. Development of Total OPEB Liability. This section will show the development of the Total OPEB Liability which is to be accrued to date.

f. Actuarial Experience. This section will illustrate the actuarial gains and losses that arise from experience different from that previously assumed, changes in actuarial assumptions and methods, and changes in program provisions.

g. Development of Fiscal Year Expense for the fiscal year ending December 31, 2025 based on assumptions effective as of that date.

h. Schedule of Deferred Outflows and Deferred Inflows of Resource as required for disclosure in the organization's footnotes.

i. 10-Year Projection of Employer Benefit Payments (as applicable).

j. Assumption Sensitivity. This section will provide information about the sensitivity of the Total OPEB Liability to certain assumptions made in this actuarial valuation; primarily healthcare inflation trends and discount rate.

k. Summary of Demographic Information showing relevant information about the population included in the valuation.

l. A summary of Program Provisions illustrating the overall eligibility provisions for retiree health coverage, graduated eligibility provisions, the various plans offered by the organization, and Medicare integration methods by plan.

m. Summary of actuarial methods and actuarial assumptions detailing the assumptions used to determine the organizations OPEB cost and obligation.

n. Glossary of key terms used in the report.

In performing our engagement, we will be relying on the accuracy and reliability of information provided by the County. We will not audit the information. Please also note that our engagement cannot be relied on to disclose errors, fraud, or other illegal acts that may exist. The procedures we perform in our engagement will be heavily influenced by the representations that we receive from County personnel.

You agree to assume all management responsibilities for the actuarial services we provide; you will oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; you will evaluate the adequacy and results of the services; and you will accept responsibility for them.

Jefferson Solutions shall retain all rights, title, and interest (including, without limitation, all copyrights, patents, service marks, trademarks, trade secret, and other intellectual property rights) in and to all technical or internal designs, methods, ideas, concepts, know-how, techniques, generic documents, and templates that have been previously developed by Jefferson Solutions or developed during the course of the provision of the Services, provided such generic documents or templates do not contain any Plan Sponsor Confidential Information or proprietary data. Rights and ownership by Jefferson Solutions of original technical designs, methods, ideas, concepts, know-how, and techniques shall not extend to or include all or any part of the Plan Sponsor's proprietary data or Plan Sponsor Confidential Information.

To the extent that Jefferson Solutions may include in the materials any pre-existing Jefferson Solutions proprietary' information or other protected Jefferson Solutions materials, Jefferson Solutions agrees that Plan Sponsor shall be deemed to have a fully paid up license to make copies of the Jefferson Solutions-owned materials as part of this engagement for its internal business purposes and provided such materials cannot be modified or distributed outside the Plan Sponsor without the written permission of Jefferson Solutions. Notwithstanding anything herein to the contrary, the parties acknowledge that the Chippewa County is a municipality in the State of Michigan and will comply with all Freedom of Information Laws and other laws requiring disclosure of public documents. Nothing in this contract shall be read to restrict the County's obligations concerning disclosure of public documents.

In the event of any dispute arising out of or relating to the engagement of Jefferson Solutions by Plan Sponsor, the parties agree first to try in good faith to settle the dispute voluntarily with the aid of an impartial mediator who will attempt to facilitate negotiations. A dispute will be submitted to mediation by written notice to the other party or parties. The mediator will be selected by agreement by the parties. If the parties cannot agree on a mediator, a mediator will be designated by the American Arbitration Association at the request of a party.

The mediation will be treated as a settlement discussion and therefore will be confidential. Any applicable statute of limitations will be tolled during the pendency of the mediation. Each party will bear its own costs in the mediation. The fees and expenses of the mediator will be shared equally by the parties.

If the dispute has not been resolved within 60 days after the written notice beginning the mediation process (or a longer period, if the parties agree to extend the mediation), the mediation will terminate, and the dispute will be resolved by final and binding arbitration under the Commercial Arbitration Rules of the American Arbitration Association. The arbitration will take place before a panel of three arbitrators. Within 30 days of the commencement of the arbitration, each part will designate in writing a single neutral and independent arbitrator. The two arbitrators designated by the parties will then select a third arbitrator. The arbitrators will have a sufficient background in employee benefits, actuarial science, or law. The arbitrators will have the authority to permit limited discovery, including depositions, prior to the arbitration hearing, and such discovery will be conducted consistent with the Federal Rules of Civil Procedure. The arbitrators will have no power or authority to award punitive or exemplary damages. The arbitrators may, in their discretion, award the cost of the arbitration, including reasonable attorney fees, to the prevailing party. Any award made may be confirmed in any court having jurisdiction. Any arbitration shall be confidential, and except as required by law, neither party may disclose the content or results of any arbitration hereunder without the consent of the other party.

Our fee for this service will not exceed $5,150[1] for the December 31, 2025 roll forward report.

Our fee is inclusive of all travel and other out-of-pocket costs such as report production, word processing, postage, etc. The fee estimate is based on anticipated cooperation from your personnel and the assumption that the County will be able to provide us with all required data in an electronic format. Our invoices will be presented electronically at the conclusion of the engagement. We reserve the right to bill 50% of the fee upon delivery of the draft report and the balance when the final report is delivered. Payment is due within 30 days of the invoice submission. Should the fee remain unpaid past the 30 day due date, we will issue invoices each 30 days with a $100 additional invoicing fee.

We appreciate the opportunity to be of service to you and believe that this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy to confirm your understanding, and return it to us.

Sincerely,

[1] Please advise us if benefits have changed from the Prior Year, this could result in a revised fee arrangement.

Raymond R. Cerrone CPA[2]

RESPONSE:

This letter correctly sets forth the understanding of Chippewa County.

Signature	Title

[2] Please advise us if benefits have changed from the Prior Year, this could result in a revised fee arrangement.

Member: **County of Chippewa**

	Renewal	$75k SIR & $5k Prop	$75k SIR & $10k Prop	$150k SIR	$150k SIR & $5k Prop	$150k SIR & $10k Prop		Past losses	
Deductible/SIR									
Liability	$ 75,000	$ 75,000	$ 75,000	$ 150,000	$ 150,000	$ 150,000			
APD	$ 15,000	$ 15,000	$ 15,000	$ 15,000	$ 15,000	$ 15,000			
Property	$ 1,500	$ 5,000	$ 10,000	$ 1,500	$ 5,000	$ 10,000			
2025 Total Contribution	$ 351,609	$ 351,609	$ 351,609	$ 351,609	$ 351,609	$ 351,609			
2026 Contribution	$ 313,406	$ 306,444	$ 299,984	$ 262,033	$ 255,071	$ 248,611			
Retention Fund	$ 50,000	$ 50,000	$ 50,000	$ 50,000	$ 50,000	$ 50,000			
Stop Loss	$ 150,000	$ 150,000	$ 150,000	$ 225,000	$ 225,000	$ 225,000			
								Past losses	
Paid Deductible/SIR	$ 20,000	$ 20,000	$ 20,000	$ 20,000	$ 20,000	$ 20,000	2021 FY	$ 20,000	Liability
	$ 9,488	$ 9,488	$ 9,488	$ 9,488	$ 9,488	$ 9,488		$ 9,488	Liability
	$ 47,923	$ 47,923	$ 47,923	$ 47,923	$ 47,923	$ 47,923		$ 47,923	Liability
Stop Loss Limit Reached	$ 72,589	$ 72,589	$ 72,589	$ 147,589	$ 147,589	$ 147,589		$ 499,713	Liability
	$ -	$ -	$ -	$ -	$ -	$ -		$ 10,678	APD
	$ -	$ -	$ -	$ -	$ -	$ -		$ 3,000	Liability
	$ -	$ -	$ -	$ -	$ -	$ -		$ 2,115	Cyber
	$ -	$ -	$ -	$ -	$ -	$ -		$ 8,265	Liability
	$ -	$ -	$ -	$ -	$ -	$ -		$ 27,661	Liability
	$ -	$ -	$ -	$ -	$ -	$ -		$ 1,692	APD
	$ 150,000	$ 150,000	$ 150,000	$ 225,000	$ 225,000	$ 225,000		$ 630,535	Total Incurred
Total Paid in 2021	$ 513,406	$ 506,444	$ 499,984	$ 537,033	$ 530,071	$ 523,611			
								Past losses	
Paid Deductible/SIR	$ 4,474	$ 4,474	$ 4,474	$ 4,474	$ 4,474	$ 4,474	2022 FY	$ 4,474	APD
	$ 5,759	$ 5,759	$ 5,759	$ 5,759	$ 5,759	$ 5,759		$ 5,759	APD
	$ 10,449	$ 10,449	$ 10,449	$ 10,449	$ 10,449	$ 10,449		$ 10,449	Liability
	$ 4,892	$ 4,892	$ 4,892	$ 4,892	$ 4,892	$ 4,892		$ 4,892	APD
	$ 25,574	$ 25,574	$ 25,574	$ 25,574	$ 25,574	$ 25,574		$ 25,574	Total Incurred
Total Paid in 2022	$ 388,980	$ 382,018	$ 375,558	$ 337,607	$ 330,645	$ 324,185			
								Past losses	
Paid Deductible/SIR	$ 28,554	$ 28,554	$ 28,554	$ 28,554	$ 28,554	$ 28,554	2023 FY	$ 28,554	Judicial Tenure
	$ 1,554	$ 1,554	$ 1,554	$ 1,554	$ 1,554	$ 1,554		$ 1,554	APD
	$ 30,108	$ 30,108	$ 30,108	$ 30,108	$ 30,108	$ 30,108		$ 30,107	Total Incurred
Total Paid in 2023	$ 393,514	$ 386,552	$ 380,092	$ 342,141	$ 335,179	$ 328,719			
								Past losses	
Paid Deductible/SIR	$ 3,802	$ 3,802	$ 3,802	$ 3,802	$ 3,802	$ 3,802	2024 FY	$ 3,802	Liability
	$ 5,320	$ 5,320	$ 5,320	$ 5,320	$ 5,320	$ 5,320		$ 5,320	Liability
	$ 1,930	$ 1,930	$ 1,930	$ 1,930	$ 1,930	$ 1,930		$ 1,930	APD
	$ 2,184	$ 2,184	$ 2,184	$ 2,184	$ 2,184	$ 2,184		$ 2,184	APD
	$ 1,503	$ 1,503	$ 1,503	$ 1,503	$ 1,503	$ 1,503		$ 1,503	APD
	$ 3,710	$ 3,710	$ 3,710	$ 3,710	$ 3,710	$ 3,710		$ 3,710	APD
	$ 1,500	$ 5,000	$ 10,000	$ 5,000	$ 5,000	$ 10,000		$ 24,136	Property
	$ 19,949	$ 23,449	$ 28,449	$ 23,449	$ 23,449	$ 28,449		$ 42,585	Total Incurred
Total Paid in 2024	$ 383,355	$ 379,893	$ 378,433	$ 335,482	$ 328,520	$ 327,060			
								Past losses	
Paid Deductible/SIR	$ 2,308	$ 2,308	$ 2,308	$ 2,308	$ 2,308	$ 2,308	2025 FY	$ 2,308	Liability
	$ 5,434	$ 5,434	$ 5,434	$ 5,434	$ 5,434	$ 5,434		$ 5,434	APD
	$ 3,991	$ 3,991	$ 3,991	$ 3,991	$ 3,991	$ 3,991		$ 3,991	APD
	$ 1,500	$ 5,000	$ 10,000	$ 1,500	$ 5,000	$ 10,000		$ 24,561	Property
	$ 3,814	$ 3,814	$ 3,814	$ 3,814	$ 3,814	$ 3,814		$ 3,814	APD
	$ 17,047	$ 20,547	$ 25,547	$ 17,047	$ 20,547	$ 25,547		$ 40,108	Total Incurred
Total Paid in 2025	$ 380,453	$ 376,991	$ 375,531	$ 329,080	$ 325,618	$ 324,158			

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
COVERAGE PROPOSAL

Member:	**County of Chippewa**	**Proposal No:**	**Q000015449**
Date of Original Membership:	**November 15, 1985**		
Proposal Effective Dates:	**January 01, 2026 To January 01, 2027**		
Member Representative:	**Kelly Church**	**Telephone #:**	**(906) 635-6330**
Regional Risk Manager:	**U.P. Insurance Agency, Inc.**	**Telephone #:**	**(906) 475-5400**

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **County of Chippewa** (hereinafter "Member") is eligible to be a Member of MMRMA. **County of Chippewa** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

County of Chippewa is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Proposal summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Proposal, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

County of Chippewa is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **County of Chippewa's** SIR and deductibles are as follows:

Table I

Member Deductibles and Self Insured Retentions

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	N/A	$150,000 Per Occurrence
Vehicle Physical Damage	$1,000 Per Vehicle	$15,000 Per Vehicle $30,000 Per Occurrence
Fire/EMS Replacement Cost	N/A	$5,000 Per Occurrence
Property and Crime	N/A	$5,000 Per Occurrence
Sewage System Overflow	N/A	N/A

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

Member's Motor Vehicle Physical Damage deductible applies, unless the amount of the loss exceeds the deductible. If the amount of loss exceeds the deductible, the loss including deductible amount, will be paid by MMRMA, subject to the Member's SIR.

The **County of Chippewa** is afforded all coverages provided by MMRMA, except as listed below:

1. Sewage System Overflow
2.
3.
4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

County of Chippewa agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II

Limits of Coverage

	Liability and Motor Vehicle Physical Damage	Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Liability	15,000,000	N/A	N/A	N/A
2	Judicial Tenure	100,000	N/A	N/A	N/A
3	Sewage System Overflows	0	N/A	0	N/A
4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

	Property and Crime	Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	51,673,026	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
3	Unreported Property	5,000,000	N/A	N/A	N/A
4	Member's Newly Acquired or Constructed Property	10,000,000	N/A	N/A	N/A
5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
10	Fire and Emergency Vehicle Rental (12 week limit)	2,000 per week	N/A	N/A	N/A
11	Structures Other Than a Building	15,000,000	N/A	N/A	N/A
12	Dam/Dam Structures/Lake Level Controls	250,000	N/A	N/A	N/A
13	Transformers	2,500,000	N/A	N/A	N/A
14	Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
15	Marine Property	1,000,000	N/A	N/A	N/A
16	Other Covered Property	20,000	N/A	N/A	N/A
17	Income and Extra Expense	5,000,000	N/A	N/A	N/A
18	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
19	Faithful Performance	Per Statute	N/A	N/A	N/A
20	Earthquake	5,000,000	N/A	5,000,000	100,000,000
21	Flood	5,000,000	N/A	5,000,000	100,000,000
22	Terrorism	50,000,000	50,000,000	N/A	N/A

Table III

Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion.				
	Limits of Coverage Per Occurrence/Claim	**Deductible Per Occurrence/Claim**		**Retroactive Date**
	$2,000,000			
Coverage A Network and Information Security Liability: Regulatory Fines:	Each Claim Included in limit above Each Claim Included in limit above	$25,000	Each Claim	7/1/2013
Coverage B Media Injury Liability	Each Claim Included in limit above	$25,000	Each Claim	7/1/2013
Coverage C Network Security Loss Network Security Business Interruption Loss:	Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above	$25,000	Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss	Occurrence
Coverage D Breach Mitigation Expense:	Each Unintentional Data Compromise Included in limit above	$25,000	Each Unintentional Data Compromise	Occurrence
Coverage E PCI Assessments:	Each Payment Card Breach $1,000,000 Occ./$1,000,000 Agg. Included in limit above	$25,000	Each Payment Card Breach	Occurrence
Coverage F Social Engineering Loss:	Each Social Engineering Incident $100,000 Occ./$100,000 Agg Included in limit above	$25,000	Each Social Engineering Incident	Occurrence
Coverage G Reward Coverage	Maximum of 50% of the Covered Claim or Loss; up to $25,000 Included in Limit above	Not Applicable		Occurrence
Coverage H Telecommunications Fraud Reimbursement	$25,000 Included in limit above	Not Applicable		Occurrence
Coverage I Extortion Coverage	Each Claim Included in limit above	$25,000	Each Extortion Loss	Occurrence

Annual Aggregate Limit of Liability

Each Member Aggregate	All Members Aggregate
$2,000,000	$17,500,000

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed $2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed $17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive.If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

D. Contribution for MMRMA Participation

County of Chippewa

Period: January 01, 2026 To January 01, 2027

Coverages per Member Coverage Overview:	$248,642
Stop Loss Coverage:	$6,429
Member Loss Fund Deposit:	$50,000
TOTAL ANNUAL CONTRIBUTIONS:	$305,071

E. List of Addenda

1. Limited Liability Coverage For Use or Operations of Unmanned Aircraft
2. Stop Loss Program Participation Agreement

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.

Accepted By:

County of Chippewa

Proposal No:
Q000015449

MMRMA

____
Member Representative

____
Date

____
MMRMA Representative

____
Date

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
COVERAGE PROPOSAL

Member:	**County of Chippewa**	**Proposal No:**	**Q000015366**
Date of Original Membership:	**November 15, 1985**		
Proposal Effective Dates:	**January 01, 2026 To January 01, 2027**		
Member Representative:	**Kelly Church**	**Telephone #:**	**(906) 635-6330**
Regional Risk Manager:	**U.P. Insurance Agency, Inc.**	**Telephone #:**	**(906) 475-5400**

A. Introduction

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Table I

Member Deductibles and Self Insured Retentions

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	N/A	$75,000 Per Occurrence
Vehicle Physical Damage	$1,000 Per Vehicle	$15,000 Per Vehicle $30,000 Per Occurrence
Fire/EMS Replacement Cost	N/A	N/A
Property and Crime	$1,500 Per Occurrence	N/A
Sewage System Overflow	N/A	N/A

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

Member's Motor Vehicle Physical Damage deductible applies, unless the amount of the loss exceeds the deductible. If the amount of loss exceeds the deductible, the loss including deductible amount, will be paid by MMRMA, subject to the Member's SIR.

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Liability and Motor Vehicle Physical Damage		Limits of Coverage Per Occurrence		Annual Aggregate	
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1	Liability	15,000,000	N/A	N/A	N/A
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4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

Property and Crime		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	51,673,026	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
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5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
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13	Transformers	2,500,000	N/A	N/A	N/A
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15	Marine Property	1,000,000	N/A	N/A	N/A
16	Other Covered Property	20,000	N/A	N/A	N/A
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18	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
19	Faithful Performance	Per Statute	N/A	N/A	N/A
20	Earthquake	5,000,000	N/A	5,000,000	100,000,000
21	Flood	5,000,000	N/A	5,000,000	100,000,000
22	Terrorism	50,000,000	50,000,000	N/A	N/A

Table III

Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion.			
	Limits of Coverage Per Occurrence/Claim	**Deductible Per Occurrence/Claim**	**Retroactive Date**
	$2,000,000		
Coverage A Network and Information Security Liability: Regulatory Fines:	Each Claim Included in limit above Each Claim Included in limit above	$25,000 Each Claim	7/1/2013
Coverage B Media Injury Liability	Each Claim Included in limit above	$25,000 Each Claim	7/1/2013
Coverage C Network Security Loss Network Security Business Interruption Loss:	Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above	$25,000 Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss	Occurrence
Coverage D Breach Mitigation Expense:	Each Unintentional Data Compromise Included in limit above	$25,000 Each Unintentional Data Compromise	Occurrence
Coverage E PCI Assessments:	Each Payment Card Breach $1,000,000 Occ./$1,000,000 Agg. Included in limit above	$25,000 Each Payment Card Breach	Occurrence
Coverage F Social Engineering Loss:	Each Social Engineering Incident $100,000 Occ./$100,000 Agg Included in limit above	$25,000 Each Social Engineering Incident	Occurrence
Coverage G Reward Coverage	Maximum of 50% of the Covered Claim or Loss; up to $25,000 Included in Limit above	Not Applicable	Occurrence
Coverage H Telecommunications Fraud Reimbursement	$25,000 Included in limit above	Not Applicable	Occurrence
Coverage I Extortion Coverage	Each Claim Included in limit above	$25,000 Each Extortion Loss	Occurrence

Annual Aggregate Limit of Liability

Each Member Aggregate	All Members Aggregate
$2,000,000	$17,500,000

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed $2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed $17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive.If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

D. Contribution for MMRMA Participation

County of Chippewa

Period: January 01, 2026 **To January 01, 2027**

Coverages per Member Coverage Overview:	$305,406
Stop Loss Coverage:	$8,000
Member Loss Fund Deposit:	$50,000
TOTAL ANNUAL CONTRIBUTIONS:	$363,406

E. List of Addenda

1. Limited Liability Coverage For Use or Operations of Unmanned Aircraft
2. Stop Loss Program Participation Agreement

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.

Accepted By:

County of Chippewa

Proposal No:
Q000015366

MMRMA

Member Representative

Date

MMRMA Representative

Date

Chippewa County Administrator's Office
319 Court Street
Sault Ste. Marie, MI 49783

Phone: (906) 635-6330
Fax: (906) 635-6325

Kelly J. Church
Administrator
Cady Bauers
Admin. Assist/ME & Building Dept. Clerk

Chippewa County
Board of Commissioners Meeting
November 10, 2025

	October	
General Fund Claims		$361,304.83
Other Fund Claims		$4,946,018.27
Payroll - County		$761,867.63
Health Department		$183,816.21
Payroll - Health Dept		$138,686.90
	Total	$6,391,693.84
County Total		$6,069,190.73
Health Department Total		$322,503.11