

**MINUTES OF MIDWAY TOWN COUNCIL REGULAR MEETING HELD ON JUNE 2, 2025,
AT 7:00 P.M. IN THE COUNCIL CHAMBER AT MIDWAY TOWN HALL, 426 GUMTREE
ROAD, MIDWAY, NORTH CAROLINA**

INVOCATION AND PLEDGE OF ALLGIANCE

Mayor Pro Tem Mike McAlpine gave the invocation and led in the Pledge of Allegiance prior to the opening gavel.

CALL TO ORDER

Mayor Pro Tem Mike McAlpine called the meeting to order.

Councilors present were: Mike McAlpine, Keith Leonard, Jackie Edwards, Robin Moon and Berkley Alcorn. Absent: Mayor John Byrum. Town Manager Nicholas Smith, Town Clerk Linda Hunt, Deputy Clerk Ree Goodson, Town Consultant Hank Perkins and Jennifer Lyday with Waldrep Wall Babcock & Bailey PLLC were present.

Each Councilor had been furnished an agenda prior to the meeting.

APPROVAL OF MINUTES

On motion by Councilor Jackie Edwards, seconded by Councilor Keith Leonard, Council voted unanimously to approve the minutes of the May 5, 2025 Regular Town Council Meeting as presented.

PUBLIC ADDRESS

Dennis Cave – 305 Holiday Drive Lexington, NC 27295. Mr. Cave addressed the council regarding the Veteran's Memorial at the Town Park. He provided handouts to Council members and discussed plans for a dedication ceremony for the Veteran's Memorial. The Council agreed to address this topic further during the Regular Business portion of the meeting.

ADOPT AGENDA

On motion by Councilor Keith Leonard, seconded by Councilor Robin Moon, Council voted unanimously to adopt the agenda as presented.

PUBLIC HEARINGS

PUBLIC HEARING - BUDGET FOR FISCAL YEAR 2025-2026 – BUDGET ORDINANCE NO. 25-03

Mayor Pro Tem Mike McAlpine opened the Public Hearing for public comments on the Budget for Fiscal Year 2025-2026.

There being no one wishing to speak Mayor Pro Tem McAlpine closed the Public Hearing.

On motion by Councilor Jackie Edwards, seconded by Councilor Robin Moon, Council voted unanimously to adopt the Budget for Fiscal Year 2025-2026 - Ordinance No. 25-03 as presented.

TOWN OF MIDWAY, NC
ORDINANCE NO. 25-03

BUDGET ORDINANCE FOR THE TOWN OF MIDWAY GENERAL FUND
FOR FISCAL YEAR BEGINNING JULY 1, 2025 AND ENDING JUNE 30, 2026

BE IT ORDAINED by the Town Council of the Town of Midway, North Carolina, at a regular meeting on the 2nd day of June, 2025 at 7:00 p.m. that the following departmental expenditures and anticipated fund revenues, together with certain restrictions, are adopted.

Section I.

General Fund Appropriations

The following amounts are hereby appropriated in the General Fund for operation of the Town government and its activities for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

	Budget FYE 6/30/26
Governing Board	\$61,500.00
Administration	\$512,850.00
Public Safety	\$80,000.00
Public Works	\$582,370.00
Parks & Recreation	\$963,780.00
Planning & Zoning	\$37,000.00
Community & Economic Development	\$67,000.00
Total General Fund Appropriations	\$2,304,500.00

Section II.

Anticipated General Fund Revenues

The following revenues are estimated to be available in the General Fund for the fiscal year beginning July 1, 2025 and ending June 30, 2026.

	Budget FYE 6/30/26
<u>Ad Valorem Taxes</u>	
Taxes - Ad Valorem - Current	\$188,000.00
Taxes - Ad Valorem - Prior	\$3,000.00
Motor Vehicle Tax	\$25,000.00
Penalties & Interest	\$1,300.00
Discounts	-\$2,300.00
Refunds	\$0.00
Total Ad Valorem Taxes	\$215,000.00
<u>Other Taxes and Licenses</u>	
Sales and Use Tax	\$1,750,000.00
Solid Waste Disposal Tax	\$3,500.00
ABC Revenue	\$20,000.00
Other	\$0.00
Total Other Taxes and Licenses	\$1,773,500.00
<u>Intergovernmental</u>	
Utility/Franchise Taxes	\$140,000.00
Total Intergovernmental	\$140,000.00
<u>Other Revenue</u>	
Investment Earnings	\$160,000.00
Pavilion Rental	\$15,000.00
Gazebo Rental	\$1,000.00
Other (SCIF/Directed Grants)	\$0.00
Permits and Fees	\$0.00
Tap Fee and Capital Recovery	\$0.00
Total Other Revenues	\$176,000.00
Total Recurring Revenue	\$2,304,500.00
Fund Balance Appropriated	\$0.00
Total General Fund Revenues	\$2,304,500.00

Section III.

Ad Valorem Taxes

It is estimated that the total valuation of property for the purpose of taxation is \$359,806,070 and the estimated collection rate is 96%. There is hereby levied a tax at the rate of five (\$0.05) cents per one hundred (100) dollars valuation of property listed for taxes as of January 1, 2025 for the purpose of raising revenues listed as "Ad Valorem Tax — Current Year" in "Section II. Anticipated General Fund Revenues" of this Ordinance.

Section IV.

Finance Officer Transfer Authority

The Finance Officer is hereby authorized to transfer appropriations within a fund as contained herein under the following conditions:

- a. That the Finance Officer may transfer amounts up to \$5,000 between objects of expenditures within a department or between departments of the same fund with a report being submitted at the next regularly scheduled meeting of the Town Council.
- b. That the Finance Officer may not transfer any amount between fund accounts nor from contingency appropriations without prior approval of the Town Council.
- c. That the Town Council shall receive a written request for authorization of funds to other agencies.
- d. That the Finance Officer shall provide a monthly report of expenditures and revenues.

Section V.

Budget Ordinance Copies

Copies of the Budget Ordinance shall be furnished to the Finance Officer, the Budget Officer, and the Tax Supervisor of this Town for their direction in carrying out of their duties.

ADOPTED this the 2nd day of June, 2025.

PUBLIC HEARING - FEE SCHEDULE FOR FISCAL YEAR 2025-2026 – ORDINANCE. 25-04

Mayor Pro Tem Mike McAlpine opened the Public Hearing for public comments on the Fee Schedule for Fiscal Year 2025-2026.

There being no one wishing to speak Mayor Pro Tem McAlpine closed the Public Hearing.

On motion by Councilor Robin Moon, seconded by Councilor Berkley Alcorn, Council voted unanimously to adopt the Fee Schedule for Fiscal Year 2025-2026 – Ordinance No. 25-04 as presented.

TOWN OF MIDWAY, NC
ORDINANCE NO. 25-04

FEE SCHEDULE ORDINANCE FOR THE TOWN OF MIDWAY FOR FISCAL YEAR
BEGINNING JULY 1, 2025, AND ENDING JUNE 30, 2026

BE IT ORDAINED by the Town Council of the Town of Midway, North Carolina that this schedule of fees is hereby approved for the Town of Midway's operations for the Fiscal Year beginning July 1, 2025 and ending June 30, 2026.

Town of Midway Schedule of Fees 2025-2026

Administration

Returned Check Fee	\$25.00
Copies—Per Page	\$0.10

Town Park Rental Fees*

Pavilion — ¼ Pavilion for three-hour block	\$100.00
Pavilion — ½ Pavilion for three-hour block	\$250.00
Pavilion — Full Pavilion for three-hour block	\$500.00
Gazebo — Full Gazebo for three-hour block	\$100.00

*All reservations require a refundable deposit equal to rental fee.

Sewer Fees

Zoning Designation	Tap Fee	Sq. Footage Fee	Acreage Fee	Residential Capital Recovery Fee
Residential	\$1,500.00	\$0.00	\$0.00	\$3,500.00
Commercial and Industrial	\$4,000.00	\$0.75/sq. ft.*	\$3,000.00	\$0.00

*The square footage fee shall be calculated using the subarea totals as shown on the Davidson County tax appraisal card for the relevant property.

ADOPTED this the 2nd day of June, 2025.

PROCLAMATION – FLAG DAY

Mayor Pro Tem Mike McAlpine read the proclamation for Flag Day, which will be observed on June 14, 2025.

The Proclamation highlighted the history of Flag Day and its significance in honoring the Nation's symbol of Freedom and Democracy.

PROCLAMATION

FLAG DAY 2025

JUNE 14, 2025

WHEREAS, Americans will observe Flag Day on June 14, 2025, a traditional time to honor our nation's symbol of freedom and democracy; and

WHEREAS, the Flag Resolution of 1777 determined that the flag of the then-thirteen United States would bear thirteen stripes, alternating red and white, with a blue field filled with thirteen white stars; the first celebration of the American flag's birthday was held in 1877, on the 100th anniversary of its inception; and

WHEREAS, in 1916, this anniversary became a nationally observed event through a proclamation by President Woodrow Wilson, and in 1949, June 14 was designated National Flag Day by the United States Congress; and

WHEREAS, today, Flag Day is celebrated with parades, essay contests, ceremonies, and picnics sponsored by veterans' groups and other organizations to recognize the traditions, history, pride, and respect that Old Glory represents; and

WHEREAS, on Flag Day, we honor the servicemembers and veterans of the United States Armed Forces who have made sacrifices to protect the freedoms that are symbolized by the American Flag; and

WHEREAS, the Town of Midway joins the nation in celebrating Flag Day and commemorating our nation's flag for the hope it inspires in the American people;

NOW, THEREFORE, I, John Byrum, Mayor of the Town of Midway, do hereby proclaim June 14, 2025, as "FLAG DAY" in the Town of Midway, and commend its observance to all citizens.

Proclaimed this 2nd day of June 2025

REGULAR BUSINESS

VETERAN'S MONUMENT DISCUSSION

Dennis Cave, a Town Park attendant, provided an update on the Veterans Memorial project. He discussed monument design, which includes the five branches of service. The council debated whether to include the Space Force on the monument itself. After discussion, the Council reached a consensus to proceed with the five-branch design rather than adding the Space Force as a sixth branch.

The Council also discussed the installation timeline, dedication ceremony options, and funding. The Veterans for Life organization committed to contributing \$400 dollars towards the project.

The council agreed to further discuss the dedication ceremony date at the next Council meeting in July, with September 19th (National POW/MIA Recognition Day) or November 11th (Veteran's Day) being potential options.

On motion by Mayor Pro Tem Mike McAlpine, seconded by Councilor Robin Moon, Council voted to approve the monument project with the Town responsible for the purchase of the monument based on receiving a new invoice made out to the Town of Midway, and Veterans for Life, a 501(c)3 organization, agreeing to make a contribution of no less than \$400 dollars for the monument as presented.

APPROVAL OF ENGAGEMENT LETTER AND AUDIT CONTRACT

Mayor Pro Tem Mike McAlpine asked the Council if everyone has had a chance to look over the audit engagement letter and contract for Fiscal Year 2025-2026 from Tony Brewer, CPA.

On motion by Councilor Jackie Edwards, seconded by Berkley Alcorn, Council voted unanimously to approve the engagement letter and audit contract with Tony Brewer, CPA for Fiscal Year 2025-2026 as presented.

REQUEST FOR WAIVER OF RENTAL FEE ON THE PAVILION – ASHLEY BONNETT

Town Manager Nicholas Smith discussed with Council a request from Ashley Bonnett, President of Community Leaders of Davidson County, for a waiver of the \$500 rental fee for the Town Park Pavilion on August 17, 2025. The organization planned to hold a school supply drive and community night.

The Council reviewed the current Park rules, which prohibit soliciting, fundraising, or collecting money for any purpose. After discussion, the Council decided to adhere to the existing rules to maintain consistency with previous decisions.

On Motion by Councilor Robin Moon, seconded by Councilor Jackie Edwards, Council voted unanimously to deny the waiver of the rental fee for Ashley Bonnett as presented.

APPOINTMENTS FOR GRANT COMMITTEE

Mayor Pro Tem Mike McAlpine called for volunteers to serve on the Grant Committee.

Councilor Jackie Edwards and Mayor Pro Tem Mike McAlpine volunteered to serve on the Grant Committee.

On Motion by Councilor Keith Leonard, seconded by Councilor Berkley Alcorn, Council voted unanimously to appoint Councilor Jackie Edwards and Mayor Pro Tem Mike McAlpine for the Grant Committee as presented.

APPROVAL OF A POSITION FOR PART TIME PARK ATTENDANT

Town Manager Nicholas Smith explained the need for an additional part-time park attendant due to increased Park usage and to provide more flexibility in scheduling. The Council discussed the current staffing situation and the benefits of adding another position.

The Council agreed that the position could be filled as soon as possible, rather than waiting for Fiscal Year 2025-2026.

On motion by Councilor Keith Leonard, seconded by Councilor Jackie Edwards, Council voted unanimously to approve a part time Park Attendant position as presented.

APPROVAL OF HEALTH INSURANCE VENDOR AND PLAN

Town Manager Nicholas Smith presented options for new health and other insurance plans, as the North Carolina League of Municipalities would cease providing health insurance on July 1, 2025. He recommended several plans through The Hilb Group, which offers significant cost savings compared to the current plan.

The council discussed the various options for health, dental, vision, life, and short-term disability insurance. They agreed to follow the staff recommendations for all five insurance products.

The council also agreed that Town Manager Nicholas Smith could proceed with finalizing the contract, subject to the review by the Town Attorney Jim Lanik.

On motion by Councilor Berkley Alcorn, seconded by Councilor Jackie Edwards, Council voted unanimously to approve staff recommendation for the insurance products proposed by the Hilb.

MEMO

To: The Mayor and Town Council of Midway

From: Nick Smith, Town Manager

The North Carolina League of Municipalities (NCLM) is ceasing their provision of insurance products through the Health Benefits Trust. NCLM has partnered with the Hilb Group to provide block rates for FY 2025-2026 to the municipalities NCLM serves.

NCLM currently provides insurance products to North Carolina municipalities, including the Town of Midway, and collectively negotiates with insurance providers to get better rates than what each municipality would normally be able to get on their own. The Town of Midway was notified on February 24th, 2025, that the NCLM Health Benefits Trust would be shutting down on June 30, 2025, and was notified on March 3rd, 2025, that NCLM had partnered with the Hilb Group to provide a “turnkey” solution for NCLM members that would closely mimic current coverage at a lower cost. Staff researched potential options with the Hilb Group and other insurance vendors, attending webinars and talking with brokers over the past few months. The Hilb Group, collectively negotiating on behalf of the former Health Benefits Trust users, offers similar coverage at a cost several hundred dollars fewer per month than the NCLM insurance the Town currently uses. The Town of Midway received proposed employee insurance options from the Hilb Group for the upcoming fiscal year. The following memo summarizes the available options across five categories: medical, dental, vision, life, and short-term disability. These offerings represent a comprehensive benefits package aimed at attracting and retaining qualified staff while maintaining cost-effectiveness and value.

Medical Insurance (Health):

Four health insurance plan options are available, all administered by Blue Cross Blue Shield of North Carolina. The proposed Platinum and Gold plans offer benefits comparable to the current plan offered by NCLM.

- For Physician Services benefits, the current NCLM Aetna plan falls in between the BCBS Platinum and BCBS Gold plans.
- For Hospital/Emergency benefits:
 - Emergency Room benefits for the current plan fall in between the BCBS Platinum and BCBS Gold plans.
 - Urgent Care benefits for the current plan match the BCBS Platinum plan.
 - Inpatient & Outpatient Services on the current plan are better than the benefits offered by any of the BCBS plans.
- For Prescription Drug benefits, the BCBS Platinum, BCBS Gold, and BCBS Silver plans offer better benefits than the current NCLM plan.
- For Deductible and Maximums benefits:
 - The Individual and Family Deductibles for the current plan matches the BCBS Gold plan, while the BCBS Platinum plan offers much better deductibles.
 - The Individual and Family Out-of-Pocket Maximums for the current plan fall in between the BCBS Platinum and BCBS Gold plans.


Currently, the Town is paying \$1,109 per month per employee for health insurance. All four BCBS health insurance plans offer cost savings over the current plan offered by the NCLM Health benefits Trust.

- Aetna (Current) - \$1,109.00 per month
- BCBS Platinum - \$656.85 per month (40.77% cost reduction)
- BCBS Gold - \$556.50 per month (49.82% cost reduction)
- BCBS Silver - \$463.61 per month (58.20% cost reduction)
- BCBS Bronze - \$401.87 per month (63.76% cost reduction)

After reviewing cost and coverage comparisons, staff recommends adopting the **Gold plan (Option 2: Blue Options PPO 2000 CA)**. This plan is most like the current plan provided to Town staff and represents a 49.82% cost reduction from what the Town is currently paying.



Town of Midway - July 1, 2025
Medical Plan Benefit and Cost Comparison Summary
July 1, 2025



	Current Plan	Option 1	Option 2	Option 3	Option 4	
	Aetna	BCBS-NC 6537799	BCBS-NC 6537800	BCBS-NC 6537798	BCBS-NC 6537801	
	Choice POS II	Blue Options PPO	Blue Options PPO 2000 CA	Blue Options PPO	Blue Options HSA 6000 X	
	2000 20/30	500 Plan 1	Gold	2500 Silver	Bronze	
Funding Type	Fully Insured	Fully Insured	Fully Insured	Fully Insured	Fully Insured	
Physician Services						
Primary Care Physician Office Visit	\$20	\$10*	\$30*	\$30*	Ded then 30%	
Specialist Office Visit	\$30	\$20	\$60	\$150	Ded then 30%	
Telehealth	see below***	\$0	\$0	\$0	Ded then 50	
Virtual Visits		same as office visit	same as office visit	same as office visit	Ded then 30%	
Preventive Medical Services: Routine preventive screenings, well-baby/child, and women's preventive care	0% (Plan covers 100%)	0% (Plan covers 100%)	0% (Plan covers 100%)	0% (Plan covers 100%)	0% (Plan covers 100%)	
Hospital/Emergency						
Emergency Room	\$350	\$500	\$600	\$1,750	Ded then 30%	
Urgent Care	\$20	\$20	\$60	\$150	Ded then 30%	
Inpatient Hospitalization Services	Ded then 15%	Ded then 20%	Ded then 20%	Ded then 40%	Ded then 30%	
Outpatient Facility & Physician Charges	Ded then 15%	Ded then 20%	Ded then 20%	Ded then 40%	Ded then 30%	
Prescription Drugs						
Tier 1	\$3	\$4	\$4	\$15	Ded then 30%	
Tier 2	\$30	\$15	\$15	\$35	Ded then 30%	
Tier 3	\$50	\$35	\$35	\$45	Ded then 30%	
Tier 4	\$75	\$30	\$50	\$90	Ded then 30%	
Tier 5	N/A	25%; min \$50, max \$100	25%; min \$30, max \$100	25%; min \$90, max \$200	Ded then 30%	
Separate Pharmacy Deductible	N/A	N/A	N/A	N/A	N/A	
Deductibles and Maximums						
Individual Annual Deductible	\$2,000	\$500	\$2,000	\$2,500	\$6,000	
Individual Annual Out-of-Pocket Maximum	\$3,300	\$2,000	\$6,250	\$8,850	\$8,050	
Family Annual Deductible	\$4,000	\$1,000	\$4,000	\$5,000	\$12,000	
Family Annual Out-of-Pocket Maximum	\$7,000	\$4,000	\$12,500	\$17,700	\$16,100	
Monthly and Annual Costs						
Employee +	1	\$1,109.00	\$656.85	\$556.50	\$463.61	\$401.87
Employee + Spouse	0	\$2,803.00	\$1,313.70	\$1,113.00	\$927.22	\$803.74
Employee + Child(en)	0	\$1,862.00	\$1,215.17	\$1,029.53	\$857.68	\$743.46
Employee + Family	0	\$1,995.00	\$2,036.24	\$1,725.15	\$1,437.19	\$1,245.80
Monthly Cost		\$1,109.00	\$656.85	\$556.50	\$463.61	\$401.87
Annual Cost		\$13,308.00	\$7,882.20	\$6,678.00	\$5,563.32	\$4,822.44
% change from current			-40.77%	-49.82%	-58.20%	-63.76%

This quote is subject to change based on additional information submitted and/or change in census. Rates for presentation purposes only. Final rates based on final enrollment.

*If Primary Care Physician is chosen through Blue Connect copy will be waived for first 3 visits.

***Consultations to Aetna's telemed provider are covered at no cost. Telemedicine consultations to the members' provider is covered at the corresponding copay.

Dental Insurance:

Two dental plans are offered: Delta Dental II and a new BCBS-NC plan. The Delta Dental II plan is an exact match to the benefits currently offered by the Town to its employees, while the BCBS Dental Blue Traditional plan offers Orthodontic Coverage.

The Town currently does not provide Orthodontic Coverage, which traditionally includes braces (metal, ceramic, or lingual), clear aligners (like Invisalign), retainers (post-treatment stabilization), early interceptive orthodontics (for children with developmental issues), and surgical orthodontics. Orthodontic Coverage would be attractive to current and prospective employees with children, as families without coverage pay 100% out-of-pocket for these services, which often exceed \$5,000 per child.

- Delta Dental II (without Orthodontic Coverage) (Current) - \$58.00 per month
- Delta Dental II (without Orthodontic Coverage) (Proposed) - \$62.06 per month (7% cost increase)
- BCBS Dental Blue (with Orthodontic Coverage) - \$68.34 per month (17.8% cost increase)

If the Town wants to provide Orthodontic Coverage alongside the traditional preventative and restorative dental coverage, staff recommends the BCBS Dental Blue plan. If the Town wants to provide the same coverage that employees currently enjoy, staff recommends the Delta Dental II plan.



Town of Midway
Dental Cost Analysis
July 1, 2025

	Current Plan	Option 1	Option 2
	Delta Dental II without Ortho In-Network	Delta Dental II no Ortho In-Network	BCBS-NC Dental Blue Traditional In-Network
Network	PPO Plus Premier	PPO Plus Premier	BCBSNC
Deductible	Calendar Year	Calendar Year	Plan Year
Individual	\$50	\$50	\$50
Family	\$100	\$100	\$100
Deductible Applies to	Basic/Major	Basic/Major	Basic/Major
Preventive services count towards annual maximum	Yes	Yes	Yes
Annual Maximum	\$1,000	\$1,000	\$1,000
Preventative/Basic/Major	100%/80%/50%	100%/80%/50%	100%/80%/50%
Exams	100%	100%	100%
Cleanings	100%	100%	100%
X-Rays	100%	100%	100%
Fluoride (Age may vary)	100%	100%	100%
Space Maintainers	100%	100%	100%
Sealants	100%	100%	100%
Fillings	80%	80%	80%
Simple Extractions	80%	80%	80%
Surgical Extractions	80%	80%	80%
Endodontics	80%	80%	80%
Periodontics	80%	80%	50%
Crowns	50%	50%	50%
Bridges & Dentures	50%	50%	50%
Implants	50%	50%	50%
Dependent Age Limit	Age 26	Age 26	Age 26
Out of Network Claim Procedures	80th Percentile of UCR	80th Percentile of UCR	90th Percentile of UCR
Waiting Periods: Timely Entrants	None	None	None
Waiting Periods: Late Entrants	None	None	12 mos Basic 24 mos Major
Participation Requirement	35% or 2 subscribers	minimum of 2 subscribers	minimum of 2 subscribers
Includes Bundle Pricing	Not Included	Yes	Yes
Rate Guarantee	to 7/1/2025	1 year	1 Year
Employee Only	2	\$29.00	\$31.03
Employee + Spouse	0	\$58.00	\$62.06
Employee + Child(ren)	0	\$61.00	\$65.27
Family	0	\$76.00	\$81.32
Estimated Monthly Premium	\$58.00	\$62.06	\$68.34
Estimated Annual Premium	\$696.00	\$744.72	\$820.08
Percentage Change		7.0%	17.8%

Vision Insurance:

Vision coverage options include DeltaVision Enhanced 150 and BCBS Blue 20/20. All provide routine eye exam coverage and eyewear allowances, with the primary difference being that the BCBS plan offers frame discounts above and beyond the typical allowance, while the DeltaVision plan does not.

- VSP Premier (Current) - \$14.00 per month
- DeltaVision Enhanced 150 - \$16.30 per month (16.4% cost increase)
- BCBS Blue 20/20 - \$19.36 per month (38.3% cost increase)

Given the minor differences between the proposed plans, staff recommends the DeltaVision Enhanced 150 plan.



Town of Midway
Vision Cost Analysis
July 1, 2025


		Current Plan	Option 1	Option 2
		VSP Premier In-Network	DeltaVision Enhanced 150 In-Network	B CBS-NC Blue 20/20 In-Network
Network		VSP	VSP Premier Egge	EyeMed
Exams		\$10 wellvision \$20 Essential Medical	\$10	\$10
Materials		\$20	\$10	\$10
Frequency		Once Every	Once Every	Once Every
Exams		12 Months	12 Months	12 Months
Lenses		12 Months	12 Months	12 Months
Frames		12 Months	12 Months	12 Months
Reimbursement Schedule		In-Network	In-Network	In-Network
Frames		\$120 Allowance; \$140 Allowance Featured Frame Brands + 20% savings on the amount over allowance	\$150 Allowance	\$130 Allowance, 20% savings on the amount over allowance
Contact Lenses Necessary		100% Covered	100% Covered	100% Covered
Contact Lenses Elective		\$120 Allowance	\$150 Allowance, CL Fit & Eval \$60 copay	\$130 Allowance
Participation Requirement		n/a	minimum of 2 enrolled	minimum of 2 enrolled
Includes Bundle Pricing		Not Included	Included	Not Included
Rate Guarantee		to 7/1/2025	3 years	1 year
Employee Only	2	\$7.00	\$8.15	\$9.68
Employee + Spouse	0	\$13.00	\$16.29	\$18.39
Employee + Child(ren)	0	\$13.00	\$17.45	\$19.36
Family	0	\$20.00	\$27.87	\$28.46
Estimated Monthly Premium		\$14.00	\$16.30	\$19.36
Estimated Annual Premium		\$168.00	\$195.60	\$232.32
Percentage Change			16.4%	38.3%

Basic Life and AD&D Insurance:

The Town currently offers a \$10,000 basic life policy through NCLM/UNUM. The proposal from USABLE increases the employee coverage to \$25,000 with a slower reduction schedule and a higher monthly Volume threshold. Additionally, the USABLE quote breaks apart the Life and AD&D rates into two separate rates, where the Life Rate is a bit higher than average while the AD&D Rate is precisely where the market says it ought to be.

- NCLM/UNUM (Current) - \$6.40 per month
- USABLE - \$19.50 per month (204.7% cost increase)

Staff recommend adopting the USABLE plan proposed by the Hilb Group. Staff recognizes the steep price increase, and believes it may be caused by the impacts of the generally older municipal workforce and the changing market conditions that prevented NCLM from continuing to offer this benefit at such a low cost.

	Town of Midway Employer Sponsored Life/AD&D Cost Analysis July 1, 2025	
	Current	Option 1
	NCLM/UNUM	USAbLe
Life Amount - Employee	\$10,000	\$25,000
Reduction Schedule	Benefit reduces to 65% at age 65, to 45% at age 70, to 30% at age 75	Benefit reduces to 65% at age 65, to 50% at age 70
Waiver of Premium	Included	Included
Accelerated Benefit	Included	Included
Conversion Privilege	Included	Included
Participation Requirements	100% of eligible employees	100% of eligible employees
Includes Bundle Pricing	No	Yes
Rate Guarantee	to 7/1/2025	2 years
Volume (monthly)	\$20,000.00	\$50,000.00
Life Rate (per \$1,000)	\$0.320	\$0.360
AD&D Rate (per \$1,000)		\$0.030
Estimated Monthly Premium	\$6.40	\$19.50
Estimated Annual Premium	\$76.80	\$234.00
Percentage Change		204.7%

Short-Term Disability (STD):

STD benefits are currently provided through UNUM, and a USAbLe plan is proposed by the Hilb Group. The current UNUM plan has no maximum weekly benefit, while the USAbLe plan has a maximum weekly benefit of \$500. Otherwise, the plans are similar.

- NCLM/UNUM (Current) - \$0.00 per month
- USAbLe - \$82.00 per month

Staff recommend adopting the USAbLe plan proposed by the Hilb Group. The increase in price reflects this benefit no longer being a complimentary service provided by NCLM. The rates proposed by USAbLe match the expected market rates for Short Term Disability benefits.

Overall, the Town should expect to see reductions in monthly premiums overall, due to the cost reduction for health insurance premiums.

At a minimum, if the highest level Medical insurance (Platinum) plan is chosen, the Town can still expect to save \$452.15 per month compared to current costs. The monthly premium increases for

- Dental (minimum additional \$4.06 per month);
- Vision (minimum additional \$2.30 per month);
- Basic Life/AD&D (additional \$13.10 per month); and,
- Short Term Disability (additional \$82.00 per month)

mean that the Town will still save at least \$350.69 per month per employee by adopting the insurance packages proposed by the Hilb Group.

Staff recommends approving all five plans as presented and approval of the contract with the Hilb Group as the Town's insurance broker.

TOWN PARK FIXTURES AND AMENITIES

Mayor Pro Tem Mike McAlpine presented several needs and improvements for the Town Park, including:

- Addressing erosion issues on the lower loop of the walking track
- Purchasing three white polytrek tables for the gazebo area
- Adding 8-16 small tables to accompany the Adirondack chairs
- Connecting the playground areas with additional walking trails
- Repairing the broken bird's nest swings
- Completing landscaping design work for the south end of the gazebo

The council discussed these items and agreed to allow the Town Manager Nicholas Smith to proceed with getting bids and estimates for these improvements. They also discussed the need for a formal procurement policy to streamline future purchases and improvements.

APPROVAL OF CONTRACT – TOWN CONSULTANT HANK PERKINS

Town Manager Nicholas Smith discussed the need to create a new position for the Town Consultant Hank Perkins. This change would extend Mr. Perkins' role into the first six months of Fiscal Year 2025-2026.

On motion by Councilor Jackie Edwards, seconded by Councilor Robin Moon, Council voted unanimously to approve the transition for Hank Perkins from a contract consultant to a regular employee of the Town.

TOWN MANAGER'S REPORT

TOWN PARK UPDATE

Town Manager Nicholas Smith reported that the parking lot expansion project was progressing well, with most of the grading completed.

- Town Park Employees
 - Town Park Staff are doing well.
- Parking Lot Expansion
 - Construction has started and is proceeding well despite the rain last week.

- Twenty-one (21) Pavilion and eight (8) Gazebo rentals for the month of June so far
- Fabrication and modification of the Decorative Gateway Signs will be completed by the end of next week. The entire project should be installed and completed by the end of the month. All per John Barnes (Signarama) and Jake Grimmatt (RiteLite Signs).

MONTHLY FINANCIAL REPORT

Council was provided copies of the monthly financial reports for May 2025 as follows:

May 2025		
Total Income	\$2,224,986	105.9% of overall budget
Total Expenses	\$1,207,519	33.9% of overall budget

Town Manager Nicholas Smith reported that the town had collected 105.9% of budgeted revenues and expended 33.9% of budgeted expenditures.

OTHER

- Planning, Zoning, and Code Enforcement cases are proceeding according to plan.
- No updates on Planning & Zoning specific legislation from the General Assembly.
- Matt Bruff has joined the Davidson County Planning & Zoning staff and has started contributing right away.
- Reach out with any code enforcement or overgrown landscaping issues, especially as the weather warms up.
- A productive Planning Board meeting that was held last Tuesday May 27, 2025, discussing the Commercial Core Overlay District (CCOD) and its standards. The Planning Board should be well prepared for anything that comes their way.
- Informed Council on the code enforcement issues with CK Auto and Rupert Sink properties.

APPRECIATION DINNERS – MONDAY, JUNE 16, 2025, 6:00PM

Town Manager Nicholas Smith reminded the Council of the upcoming appreciation dinner on June 16, 2025, 6:00 PM at the Chop House in High Point.

ADJOURNMENT

On motion by Councilor Robin Moon, seconded by Councilor Berkley Alcorn, Council voted unanimously to adjourn the meeting.

Mike McAlpine, Mayor Pro Tem

Ree Goodson, Deputy Clerk