



AGENDA

TOWN OF PARACHUTE

BOARD OF TRUSTEES SPECIAL MEETING

SEPTEMBER 25, 2014

(A) ROLL CALL

(B) PLEDGE OF ALLEGIANCE

(C) COMMENTS FROM CITIZENS NOT ON THE AGENDA

(D) CONSIDER CONDITIONS OF APPROVAL FOR WATERSHED PERMIT FOR URSA OPERATING COMPANY LLC

STAFF: MARK AUSTIN, TOWN ENGINEER

(E) DISCUSSION OF 2015 PRELIMINARY BUDGET

STAFF: STUART McARTHUR, TOWN MANAGER

(F) MOTION TO ADJOURN



AGENDA ITEM

**CONSIDER CONDITIONS OF APPROVAL FOR
WATERSHED PERMIT FOR URSA OPERATING
COMPANY LLC**

STAFF: MARK AUSTIN, TOWN ENGINEER



Austin Civil Group, Inc.

Land Planning ▪ Civil Engineering ▪ Development Services

September 24, 2014

Mr. Stuart McArthur, Town Manager
Town of Parachute
P. O. Box 100
Parachute, CO 81563

Re: Ursa Operating Company LLC Tompkin Watershed Permit Suggested Conditions of Approval

Dear Mr. McArthur:

The purpose of this letter is to clarify the conditions of approval (COA) for the Ursa Operating Company LLC (Ursa) Watershed permit application for the Tompkin Well pad which is located approximately 950-ft south of the Town's spring water source.

The Town wants to recognize Ursa's efforts in preparing the Parachute Spring Source Water Study as part of their permit application. It provided valuable information regarding the Town's springs.

The Town Board of Trustees granted approval of the watershed permit request at their Board Meeting held on September 11, 2014. At this meeting, the Board granted conditional approval for the watershed permit, but requested Town Staff work with Ursa to define a specific list of the conditions.

During our meeting with Ursa representatives on Friday, September 19th we discussed the COA and solicited their responses. Listed below are the conditions of approval that I noted. Ursa's responses are shown below each condition.

1. Ursa will implement the Best Management Practices (BMP's) as outlined in their Watershed Permit Application.

Ursa: Agreed

2. Well pad grading such that the facility will be a "no discharge" facility.

Ursa: Agreed

3. Any onsite retention of runoff from the pad that shows a sheen or other type of contamination will be removed within 24-hours from the pond.

Ursa: This supersedes the 50% pumpout proposed in the Watershed permit Best Management Practices (BMP).

4. Install a minimum 4-inch thick bentonite clay liner over the entire well pad area, including the onsite stormwater retention pond.

Ursa: Agreed.

5. Install upgradient and down gradient monitoring wells at the padsite. The specific number of monitoring wells and specific location will be defined by Bruce Smith of Western Water and Land (WWL).

Ursa: Agree: to down-gradient monitoring well; propose the existing Tompkins well as the up-gradient location. Proposed reword: Ursa will install a down-gradient monitoring well, specific location based on consultation with Bruce Smith of Western Water and Land (WWL). The Tompkins family water well, located at the SW corner of the pad location, or other suitable existing location, will be utilized as the up-gradient monitoring location.

6. Western Water and Land, Inc. (WWE) will provide a detailed monitoring well sampling and analysis plan acceptable to the Town of Parachute.

Ursa: Agreed, with proposed reword: Ursa and their designated consultant, will provide a detailed monitoring well sampling and analysis plan acceptable to the Town of Parachute.

7. Install Leak Detection systems on long term production tanks and pipe for produce water, condensate, or other producing fluids or hydrocarbons as suggested by the WWL report.

Ursa: Agree with proposed reword: Ursa will install leak detection systems consistent with oil and gas standard operation practices and Ursa's Standard Operating Plan (SOP) required by various Federal and state agencies.

8. Provide automated Spring Water Quality Monitoring to include monitoring of specific conductance, volatile organic gas detection, dissolved volatile organic compounds, and/or total petroleum hydrocarbons. The Town of Parachute will allow a 10-yr cost recovery for the equipment installation for future watershed permit applications or modifications within the watershed basin as defined by the WWE report.

Ursa: Ursa disagrees with this as a COA, but agrees to cost share on the automated Spring Water Quality Monitoring system. Bruce Smith (WWL) will prepare a letter to confirm that the recommendations in the Watershed study were intended as possible considerations for the Town and the multiple operators/uses within this area, not to be solely Ursa's responsibility.

9. Fluid and Chemical Storage secondary containment shall be provided with at least 110% of the largest vessel plus a maximum 24-hour precipitation event. Chemicals shall be stored onsite only during temporary operations and as absolutely needed for operations. If stored onsite, chemicals shall be stored in approved containers with secondary containment measures and inspected at least on a monthly basis and after large storm events. Tank fluid levels shall be managed such that there is no danger for levels to overtop or pressurize tanks.

Ursa: Agreed, as no chemicals will be stored on location. Proposed reword as follows: Fluid and Chemical Storage secondary containment shall be provided with at least 110% of the largest vessel plus a maximum 24-hour precipitation event. Chemicals utilized during the appropriate operation stage will be managed and inspected in accordance with Ursa's BMPs, Spill Prevention Countermeasure Control Plan, Stormwater Management Plan, Spill Prevention and Response Plan, Emergency Response and Containment Plan.

10. The operator shall notify the Town of Parachute Administrator a minimum of 24 hours in advance if any of the following items occur: (1) Any new facility or structure is being constructed at the facility, including future well installations or rework; (2) A schedule of construction activities for earthwork / pad construction, drilling, completion, production, etc. (3) Notification when chemicals are used or stored on the pad, (4) Immediate notification of any spill or discharge of any kind from the well pad and associated stormwater retention basin.

Ursa: Agreed: Replace (1), (2), and (3) with the following rewording: Ursa shall provide notification to the Town of Parachute Administrator concurrently and consistent with COGCC Form 42 Notification requirements, including construction, drilling, completion, and production phases.

11. Longer term compliance monitoring and observation costs associated with this project that may be incurred by the Town of Parachute or their designated representative. Costs for the well pad construction observation should not exceed \$5,000 unless otherwise agreed to in writing with Ursa.

Ursa: Suggested reword: Ursa agrees to financially compensate the Town of Parachute or their designee for operations monitoring and observation costs, not to exceed \$5000 (unless otherwise agreed upon in writing), to inspect the onsite pad construction and drilling activities.

12. Ursa shall also compensate the Town, or their designed representative, for costs associated with well drilling installation observation work for the upper 1,000 feet of each well installation.

Ursa: Covered in COA #11 above.

Mr. Stuart McArthur
September 24, 2014
Page 4 of 4

A special Town Board meeting will be held September 25, 2014 at 6:30 P.M. at the Town Hall building to review the final conditions of approval. If you have any additional questions or concerns, please give me a call or email me at marka@austincivilgroup.com .

Sincerely,



Mark Austin, P.E.
Town Engineer

cc:

Ed Sands, Town Attorney
Mark King, Public Works Director
Anna Smith, HRL Compliance
Rob Bleil, URSA Resources Group
Cari Mascioli, URSA Resources Group



AGENDA ITEM

DISCUSSION OF 2015 PRELIMINARY BUDGET

STAFF: STUART McARTHUR, TOWN MANAGER



Town of Parachute

2015 PRELIMINARY BUDGET DISCUSSION

SEPTEMBER 25, 2014

General Fund Revenues – Taxes

DESCRIPTION	2013 Final	2014 Budget	2014 June YTD		2015 Budget
			Actual	2014 Projected	
General Property Tax	\$ 361,928	\$ 283,780	\$ 208,569	\$ 283,780	\$ 367,300
General Property Tax - Capital	37,917	29,790	21,805	29,790	38,560
Specific Ownership Tax	18,589	-	-	-	-
Town Sales Tax	1,018,803	997,000	565,992	1,076,760	1,067,000
County Sales Tax	43,271	66,600	26,005	52,011	50,000
Town Use Tax	3,938	4,000	-	-	-
Lodging Tax	109,518	95,000	48,541	97,082	100,000
Cigarette Tax	8,732	9,800	2,845	5,690	6,000
Pen. & Int. Del. Tax	2,014	-	78	156	200
Total Taxes	1,604,709	1,485,970	873,835	1,545,269	1,629,060

General Fund Revenues – Licenses and Permits



DESCRIPTION	2013 Final	2014 Budget	2014 June YTD		2015 Budget
			Actual	2014 Projected	
Franchise Revenue	4,293	3,500	1,121	2,241	2,500
Liquor Licenses	1,280	900	721	1,443	1,000
Sign Permit Fees	33	100	101	203	100
Building Permit Fees	3,464	1,200	194	388	500
P.D. Misc. Fees	1,214	1,100	16,370	16,370	1,100
Certified VIN Inspections	48	-	50	100	100
Animal Licenses	265	100	263	525	250
Miscellaneous Revenues	10	20	20	40	50
Business Licenses	2,350	2,100	1,800	3,600	2,500
Contractors Licenses	1,295	950	975	1,950	1,000
Total Licenses & Permits	14,252	9,970	21,614	26,858	9,100

General Fund Revenues - Intergovernmental

DESCRIPTION	2013 Final	2014 Budget	2014 June YTD Actual	2014 Projected	2015 Budget
State Mineral Severance	144,696	140,000	-	139,776	140,000
State Shared Mineral Lease	177,600	175,000	33,033	291,693	250,000
M.V. Special Assessment	5,852	-	-	-	-
Highway User Tax Fund	38,678	-	-	-	-
Federal Mineral Leasing District	-	-	-	-	-
County Road & Bridge Fund	37,782	-	-	-	-
Total Intergovernmental	404,608	315,000	33,033	431,469	390,000

General Fund Revenues – Fines and Forfeitures



DESCRIPTION	2013 Final	2014 Budget	2014 June YTD Actual	2014 Projected	2015 Budget
Municipal Court Fines	53,731	45,000	30,162	60,323	60,000
Municipal Court Surcharge	8,367	7,000	5,323	10,646	10,000
Credit Card Fee	63	-	(112)	(112)	-
Total Fine & Forfeiture	62,161	52,000	35,372	70,969	70,000

General Fund Revenues – Misc.



DESCRIPTION	2013 Final	2014 Budget	2014 June YTD		2015 Budget
			Actual	2014 Projected	
Charges for Services	447	600	2,460	2,460	2,250
Rental Income	9,605	6,700	4,621	6,700	6,700
Credit Card Fee	224	200	36	108	200
Oil / Gas Lease	53,878	30,000	25,283	50,565	50,000
Photo Copy Sales	83	70	45	136	100
Light the Way Project	10,000	-	2,797	2,797	-
Refund of Expenditures	-	-	-	-	-
Admin. Fee Trans. Water	-	1,500	-	-	-
Admin. Fee Trans. Sewer	-	1,500	-	-	-
Admin. Fee Trans. Garbage	-	300	-	-	-
Total Miscellaneous	74,237	40,870	35,242	62,766	59,250

General Fund Revenues – Total



DESCRIPTION	2013 Final	2014 Budget	2014 June YTD Actual	2014 Projected	2015 Budget
Total General Fund Revenues	\$ 2,171,665	\$ 1,910,600	\$ 1,033,144	\$ 2,175,630	\$ 2,165,210

Water Fund Revenues

DESCRIPTION	2013 Final	2014 Budget	2014 June YTD Actual	2014 Projected	2015 Budget
Water Utility Receipts	\$ 268,076	\$ 238,680	\$ 129,271	\$ 330,146	\$ 330,000
Irrigation Utility Receipts	16,923	20,000	11,885	20,000	20,000
LateFees / Penalties	354	130	887	1,774	500
Irrigation Tap Fees	-	3,500	-	-	-
Water Tap Fees	-	-	-	-	-
Interest Revenue	47	40	23	46	50
Transfer From General Fund	-	26,250	-	26,250	35,000
Grant - DOLA	-	112,075	-	75,000	-
Trans for Cap Imprv / Equip	-	-	-	-	-
Trans from Retained Earnings	-	-	-	-	-
Total Water Revenues	\$ 285,401	\$ 400,675	\$ 142,066	\$ 453,216	\$ 385,550

Wastewater Revenues



DESCRIPTION	2013 Final		2014 Budget		2014 June YTD		2015 Budget			
					Actual	2014 Projected				
Wastewater Utility Receipts	\$	221,761	\$	200,000	\$	107,279	\$	214,559	\$	220,000
Wastewater Tap Fees		-		3,500		-		-		-
Interest Revenue		30		20		15		29		30
Trans For Cap Imprv / Equip						-		-		-
Trans from Retained Earnings						-		-		-
Total Wastewater Revenus	\$	221,791	\$	203,520	\$	107,294	\$	214,588	\$	220,030

Streets / Alley Fund Revenues



DESCRIPTION	2013		2014 June YTD		2015	
	Final	Budget	Actual	Projected	Budget	Budget
Specific Ownership Tax	\$ -	\$ 20,000	\$ 10,664	\$ 21,328	\$ 30,000	\$ 30,000
MV Special Assessment	-	3,500	2,972	5,943	8,000	8,000
Highway User Tax Fund	-	38,510	18,946	40,829	35,000	35,000
County Road & Bridge Fund	-	25,550	25,485	50,971	88,900	88,900
Transfer from General Fund	-	160,000	-	160,000	160,000	160,000
Total Street and Alley Revenues	\$ -	\$ 247,560	\$ 58,067	\$ 279,071	\$ 321,900	\$ 321,900

Other Funds



- ▶ Garbage Fund
- ▶ Conservation Trust Fund
- ▶ Capital Improvements Fund
- ▶ Debt Service Fund
- ▶ Reserve Fund

Board of Trustee Priorities

- ▶ Economic Development
- ▶ Code Enforcement
- ▶ Public Safety
- ▶ Transportation
- ▶ Infrastructure
- ▶ Other

2015 Budget Requests – General Fund

▶ Merit Increase	4.0%
▶ Increased Medical Insurance Costs	5.25 %
▶ Change Medical Insurance Plan	(\$26,200)
▶ Records Clerk FTE (.25 FTE)	\$18,430
▶ Attorney Fees	\$20,000
▶ Files	\$ 4,500
▶ Abatement Services	\$55,000
▶ Building Inspection / Planning Consultant Fees	\$14,750
▶ Event Support/Sponsoring	\$32,000
▶ Police Equipment	\$12,000
▶ Mosquito Control	\$ 7,300
▶ Engineering Services	\$10,000
▶ Rest Area Parking etc.	\$10,000
▶ Contributions	\$63,000
▶ Economic Development	\$50,000

General Fund Contributions



GENERAL FUND CONTRIBUTIONS:

GARFIELD CLEAN ENERGY	\$ 3,000.00
KSUN COMMUNITY RADIO	1,000.00
GRAND VALLEY EDUCATIONAL FOUNDATION	1,500.00
LIFT UP	500.00
LOVA (Lower Valley Trailway)	1,000.00
GARFIELD COUNTY SAB (MEALS AND TRANSPORTATION)	5,105.00
PARACHUTE/BATLEMENT MESA CHAMBER OF COMMERCE	2,000.00
GRAND VALLEY PARK ASSOCIATION	60,000.00
GRAND VALLEY HISTORICAL SOCIETY	1,000.00
TOTAL	\$ 75,105.00

JUDICIAL LINE ITEM:

YOUTH ZONE (Court)	\$ 7,000.00
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2015 Budget Requests – Water Fund



▶ Merit Increase	4.0%
▶ Additional FTE (.33)	\$ 18,200
▶ Increased Medical Insurance Costs	5.25%
▶ Change Medical Insurance Plan	(\$9,130)
▶ Capital Projects	\$204,000
▶ Replace / Repair Equipment	
▶ Revell Springs Plant	
▶ River Plant	
▶ Storage Tanks	
▶ Computers	

2015 Budget Requests – Wastewater Fund

▶ Merit Increase	4.0%
▶ Increased Medical Insurance Costs	5.25%
▶ Change Medical Insurance Plan	(\$1,460)
▶ Additional FTE (.33)	\$18,200

2015 Budget Requests – Streets / Alleys Fund



▶ Merit Increase	4.0%
▶ Increased Medical Insurance Costs	5.25%
▶ Change Medical Insurance Plan	(\$5,625)
▶ Additional FTE (.33)	\$18,200
▶ Street Striping	\$ 6,500

Capital Improvement Plan - \$000's



Line No.	Project Description	Category	Fund	2014	2015	2016	2017	2018	2019	Funded?
1	Parks Equipment: Gator	Equipt	Capital Improvement Fund	\$ -	\$ 15.0	\$ -	\$ -	\$ -	\$ -	Y
2	Parks Equipment: Mowers	Equipt	Capital Improvement Fund	-	18.0	18.0	-	-	-	Y
3	Police Radar	Equipt	Capital Improvement Fund	5.0	2.5	-	-	-	-	Y
4	Police Radios	Equipt	Capital Improvement Fund	10.0	5.0	-	-	-	-	Y
5	Street Equipment: Skidster	Equipt	Streets and Alley Fund	28.0	-	-	-	-	-	Y
6	Equipt Total			\$ 43.0	\$ 40.5	\$ 18.0	\$ -	\$ -	\$ -	
7	HVAC Replacement	Facilities	Capital Improvement Fund	-	-	-	-	-	300.0	N
8	Major Maintenance	Facilities	Capital Improvement Fund	-	100.0	100.0	100.0	100.0	100.0	N
9	Parking Lots	Facilities	Capital Improvement Fund	-	-	250.0	250.0	250.0	-	N
10	Public Works / Police Training Facility	Facilities	Capital Improvement Fund	150.0	2,000.0	-	-	-	-	N
11	Facilities Total			\$ 150.0	\$ 2,100.0	\$ 350.0	\$ 350.0	\$ 350.0	\$ 400.0	
12	Police Vehicles	Fleet	Capital Improvement Fund	60.0	-	-	-	-	-	Y
13	Street Equipment : Trucks	Fleet	Streets and Alley Fund	-	-	-	40.0	-	-	N
14	Fleet Total			\$ 60.0	\$ -	\$ -	\$ 40.0	\$ -	\$ -	
15	Open Space Park	Parks	Capital Improvement Fund	150.0	150.0	150.0	150.0	150.0	150.0	N
16	Parks	Parks	Capital Improvement Fund	-	150.0	150.0	150.0	150.0	150.0	N
17	Trails	Parks	Capital Improvement Fund	-	-	500.0	500.0	500.0	500.0	N
18	Parks Total			\$ 150.0	\$ 300.0	\$ 800.0	\$ 800.0	\$ 800.0	\$ 800.0	

Capital Improvement Plan - \$000's

Line No.	Project Description	Category	Fund	2014	2015	2016	2017	2018	2019	Funded?	Comments	Line No.
19	Alleys	Streets	Capital Improvement Fund	-	100.0	100.0	100.0	100.0	100.0	N		19
20	Cardinal Way	Streets	Capital Improvement Fund	75.0	500.0	500.0	-	-	-	N		20
21	Grand View PUD Streets	Streets	Capital Improvement Fund	-	-	-	-	1,500.0	-	N	Major reconstruction	21
22	Main Street Development	Streets	Capital Improvement Fund	-	-	1,500.0	1,000.0	1,000.0	1,000.0	N	Economic Development - Hwy. 6	22
23	Parachute Park Boulevard	Streets	Capital Improvement Fund	750.0	750.0	-	-	-	-	P	Submitting grant to GCFMLD and DOLA for 2015 costs	23
24	Street Maintenance	Streets	Capital Improvement Fund	322.0	250.0	250.0	250.0	250.0	250.0	Y	Ongoing street / road repair	24
25	Streets Total			\$ 1,147.0	\$ 1,600.0	\$ 2,350.0	\$ 1,350.0	\$ 2,850.0	\$ 1,350.0			25
26	Lift Station	Wastewater	Wastewater Fund	-	-	-	2,000.0	-	-	N	Lift station for connection to West Interchange	26
27	Sewer Equipment Repair and Replacement	Wastewater	Wastewater Fund	-	100.0	100.0	100.0	100.0	100.0	Y		27
28	Wastewater Total			\$ -	\$ 100.0	\$ 100.0	\$ 2,100.0	\$ 100.0	\$ 100.0			28
29	Connect Tank to System	Water	Water Fund	-	-	-	1,000.0	-	-	N		29
30	Extension to West Interchange	Water	Water Fund	-	-	-	2,000.0	-	-	N	New tank for connection to West Interchange	30
31	Metering	Water	Water Fund	40.0	-	-	-	-	-	Y	Metering all residents.	31
32	Water Equipment Repair and Replacement	Water	Water Fund	100.0	100.0	100.0	100.0	100.0	100.0	Y		32
33	Water Line Maintenance	Water	Water Fund	-	150.0	150.0	150.0	150.0	150.0	N		33
34	Water System Equipment	Water	Water Fund	-	16.7	20.0	20.0	20.0	20.0	Y		34
35	Water Tank	Water	Water Fund	-	-	-	1,000.0	-	-	N	New tank for connection to West Interchange	35
36	Water/Wastewater Master Infrastructure Plan	Water	Water / Wastewater Funds	130.0	-	-	-	-	-	Y	To determine full capital needs and planning.	36
37	Water Total			\$ 270.0	\$ 266.7	\$ 270.0	\$ 4,270.0	\$ 270.0	\$ 270.0			37
38	Grand Total			\$ 1,820.0	\$ 4,407.2	\$ 3,888.0	\$ 8,910.0	\$ 4,370.0	\$ 2,920.0			38



Board Direction / Questions

Medical Base Plan	CEBT Programs			Rocky Mountain Health
	Preferred Provider Organization (PPO)* Option 7	Preferred Provider Organization (PPO)* HD 2500	Preferred Provider Organization (PPO)* HD 5000	Good Health HMO HMO 5000/10
Office Visits	PPO \$55 co-pay Non PPO subject to deductible then 60/40	PPO subject to deductible then 80/20 Non-PPO subject to deductible then 60/40	PPO subject to deductible then 80/20 Non-PPO subject to deductible then 60/40	After deductible, no charge.
Lab Charges	PPO \$55 co-pay Non-PPO subject to deductible then 60/40	PPO subject to deductible then 80/20 Non-PPO subject to deductible then 60/40	PPO subject to deductible then 80/20 Non-PPO subject to deductible then 60/40	After deductible, no charge.
Prescription Drugs	Retail – for 30 day supply: Generic - \$20 Preferred Brand - \$40 Non-Preferred Brand - \$60	PPO subject to deductible then 60/40 Discount Pharmacy Card Reimbursed at 80/20 after deductible	PPO subject to deductible then 60/40 Discount Pharmacy Card Reimbursed at 80/20 after deductible	Generic - \$10, after deductible, no charge. Preferred Brand - After deductible, no charge. Non-Preferred Brand - After deductible, no charge.
	Mail Order – for 90 day supply: \$40 / \$80 / \$120	Mail Order – for 90 day supply Reimbursed at 80/20 after deductible	Mail Order – for 90 day supply Reimbursed at 80/20 after deductible	Coverage limited to 90-day supply. Mail order co-pay is 2.5 times the retail co-pay.
Deductible	\$4,000 (max 3 per family)	\$2,500 employee coverage \$5,000 maximum No deductible carryover	\$5,000 employee coverage \$10,000 maximum No deductible carryover	\$5,000 – Employee \$10,000 – Family (Does not apply to preventive services.)
Co-insurance	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	80/20
Maximum Out of Pocket	PPO - \$6,000 (\$12,000 family) Non-PPO - \$12,000 (\$24,000 family)	PPO - \$3,000 employee coverage \$6,000 family coverage Non-PPO - \$6,000 employee coverage \$12,000 family coverage	PPO - \$6,000 employee coverage \$12,000 family coverage Non-PPO - \$12,000 employee coverage \$24,000 family coverage	\$5,000 – Employee \$10,000 – Family
Hospital Charges	Subject to deductible then PPO 80/20, Non PPO 60/40 Precertification is required for inpatient stays, and for surgeries, whether inpatient or outpatient.	Subject to deductible then PPO 80/20, Non PPO 60/40 Precertification is required for inpatient stays, and for surgeries, whether inpatient or outpatient	Subject to deductible then PPO 80/20, Non PPO 60/40 Precertification is required for inpatient stays, and for surgeries, whether inpatient or outpatient	After deductible, no charge.
Emergency Care	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.

Ambulance	Subject to deductible then PPO 80/20 of "reasonable & customary"	Subject to deductible then PPO 80/20 of "reasonable & customary"	Subject to deductible then PPO 80/20 of "reasonable & customary"	After deductible, no charge.
Out Patient Surgery	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
Maternity / Prenatal Care	PPO - \$55 co-pay (applies to the first prenatal care visit) Non-PPO subject to deductible then 60/40	Subject to deductible then PPO – 80/20, Non-PPO – 60/40	Subject to deductible then PPO – 80/20, Non-PPO – 60/40	After deductible, no charge.
CT Scans, MRI's	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
MRI or CT with Contrast	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
Pet Scans and SPECT Scans	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
Durable Medical Equipment	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
Physical Therapy	PPO \$55 co-pay Non PPO subject to deductible then 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	Subject to deductible then PPO 80/20, Non PPO 60/40	After deductible, no charge.
Chiropractor	PPO/Non-PPO - \$55 co-pay, \$1,000 annual benefit; benefits subject to "reasonable & customary" guidelines	Subject to deductible then PPO 80/20, Non PPO 60/40 \$1,000 annual benefit; benefits subject to "reasonable & customary" guidelines	Subject to deductible then PPO 80/20, Non PPO 60/40 \$1,000 annual benefit; benefits subject to "reasonable & customary" guidelines	Not covered