

Huntsville-Madison County Public Library  
Board of Directors Meeting  
MINUTES  
May 17, 2023

The meeting was called to order by the Chairperson.

Present: Kevin Gray, Chair  
Melissa Thompson, Member  
Doug Martinson, Member  
Ranae Bartlett, Member  
Brad Garland, Member  
Carla Clift, Member  
Cindy Hewitt, Executive Director  
Connie Chow, Deputy Director  
Brooke Rawlins, Huntsville Madison County Library Foundation  
Dorothie Linton, Recorder

### **Approval of Agenda**

Mr. Gray asked for additions or corrections to the agenda and hearing none declared the agenda approved as presented.

### **Approval of Minutes**

Mr. Gray called for additions or corrections to the minutes. Mr. Martinson motioned to approve the minutes as revised, Ms. Bartlett seconded, and the motion carried.

### **Introduction of New Board Member Brad Garland**

Mr. Gray introduced Brad Garland as the new board member. Mr. Garland will take over as chair of the Finance Committee. Mr. Garland thanked the board for a warm welcome and is excited to begin working with the Finance Committee members.

### **Introduction of New HMCLF Director Brooke Rawlins**

Mr. Gray introduced the new HMCLF Director, Brooke Rawlins. Ms. Rawlins has already begun working with the Foundation Board and is looking forward to upcoming events.

### **Library Foundation Report**

Ms. Rawlins reported that the Foundation has \$35,000 in Vive sponsorships so far. Redstone Federal Credit Union will once again be the presenting sponsor. The event will take place on September 27 and save the date announcements will be sent out soon.

## **Governmental Relations Report**

Ms. Bartlett reported that the committee has met to review upcoming funding needs and has already begun working with Ms. Hewitt to approach government officials. To date, they have met with several key representatives who were very receptive to supporting an increase in funding for the library going forward. Additional funding sources are also being pursued to further support the library's goals.

## **Governance Committee Report**

Ms. Thompson reported that the committee is working on revising the current volunteer liability waiver and is waiting to hear from the city attorney before drafting a recommendation.

## **Finance Committee Report**

Mr. Garland reported that Riley Security had the winning bid in the recent RFP process. After review, the committee recommends approval and the motion passed.

## **Executive Director's Report**

### Activity Report

Ms. Hewitt reported that all recorded statistics including circulation and visits continue to increase over previous years. In particular, the South Huntsville, Downtown Huntsville, and Madison libraries saw the highest number of visitors. The use of downloadable materials likewise continues to increase and additional funding will be sought to insure the library can continue to meet the demand.

### Financial Report

Ms. Hewitt reported that overall the Library is in great financial shape. Some investments have seen an increase in their interest rate, generating higher monthly income.

### Strategic Plan Update

Ms. Hewitt reviewed the completed 2024-2026 Strategic Plan which includes a new vision statement as well as goals and objectives for the upcoming cycle.

### Branch Update - Downtown

Ms. Hewitt reported the Downtown Huntsville Library has been selected as a case study for the upcoming Library Journal Design Institute. An architect team has already toured the facility and Downtown will be featured in roundtable sessions at the event.

**New Business**

Approve Strategic Plan 2024-2026

After brief discussion of the 2024-2026 Strategic Plan, Ms. Thompson voted to approve the plan as presented, Mr. Martinson seconded, and the motion carried.

Request RFP for Cleaning Services at North Huntsville

Ms. Hewitt requested the issuance of a Request for Proposal for cleaning services for the North Huntsville Library. Mr. Martinson motioned to approve, Ms. Thompson seconded, and the motion carried.

**Next Meeting Date**

The next meeting will be held July 19, 2023 at the South Huntsville Library.

There being no further business the meeting adjourned.

Submitted by:

Approved:

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Dorothie Linton

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Kevin Gray, Chair

## Proposed Changes and Updates to the HMCPL Holidays Policy Summary

- Transformation of Bonus Days into additional Personal Days to simplify available leaves types and use restrictions for staff. Bonus Days will be removed from the Holidays policy as shown below.

DRAFT: July 2023

### SECTION 8.6

**Date Approved:**

**Date Reviewed:**

### HOLIDAYS

The Huntsville-Madison County Public Library has 11 official paid holidays for eligible employees which are approved a year in advance by the Library Board. The Library is closed for all paid holidays as well as Easter Sunday.

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence 4
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Easter Sunday: The Library is closed and no employees are scheduled to work. This is not an official paid holiday and will not result in earned holiday leave.

### Earned Holiday Leave

In the event that a paid holiday falls on a Saturday or Sunday, eligible employees will receive an "earned holiday" leave balance on the next business day. Earned holiday leave must be taken within six months after the holiday or by the end of the current fiscal year, whichever comes first. Earned holiday leave must be taken in whole-day increments only. The scheduling of this leave must be approved by an employee's Department/Branch Manager or appropriate supervisor. In order to be eligible for the Earned Holiday leave, employees must meet all eligibility requirements listed below and be an active employee for one full calendar week before the date of the holiday.

For the purposes of this policy, Earned Holiday leave is equivalent to 8 hours for a 40 hour a week employee and 6 hours for a 30 hour a week employee.

### Eligibility

To be eligible for a paid holiday or earned holiday, an employee must:

- Be in an active employment status as described in the sections above (employed before Oct. 1 for Bonus Days or one calendar week before the date of the holiday for earned holiday leave and paid holidays)
- Not be on leave without pay unexcused, disciplinary suspension, or unpaid leave of absence (pursuant to the Family Medical Leave Act or as otherwise authorized and approved) on the previous scheduled workday or the next scheduled workday after the holiday.
- Be a full-time 40 hours a week employee or a full-time 30 hours a week employee

An employee on scheduled, authorized and compensable leave (including paid leave pursuant to the Family Medical Leave Act) when the holiday is recognized shall be compensated for the holiday in lieu of the use of accrued leave.

Religious holidays other than those specified above may be taken with the approval of the employee's Department/Branch manager. The employee may be compensated for this leave by utilizing any available vacation or personal leave.

Under extenuating circumstances, changes in the above holiday schedule may be made by the Executive Director, provided proper notification is given to the Library Board and the public. Proper notification may consist of email, postings on internal staff websites and external postings on public websites, and/or postings in library facilities.

### **Holiday Bookdrop Duty**

Non-exempt employees working on a holiday to empty the bookdrops will receive double-time compensation for actual hours worked.

### **\*Example of an earned holiday versus a paid holiday:**

Labor Day is the first Monday in September. As such, this holiday will not ever fall on a Saturday or Sunday and will not ever result in Earned Holiday leave. The Library will be closed on this date, with eligible employees receiving paid time (either 8 hours or 6 hours as determined by their hours per week classification) on the actual Monday.

For example: Veterans' Day is November 11. This date may occasionally fall on a Saturday or Sunday and may result in an earned holiday. In the event that Nov. 11 is a Tuesday, the Library will be closed on this date, with eligible employees receiving paid time (either 8 hours or 6 hours as determined by their hours per week classification) on the actual day. In the event that Nov. 11 is a Saturday, the Library will be closed and eligible employees will receive Earned Holiday leave (either 8 hours or 6 hours as determined by their hours per week classification) to be taken within the time period described above.

**Proposed Changes and Updates to the HMCPL Personal Leave Policy Summary**

- Increase of the number of Personal Days granted to eligible employees from two days equivalent to four days equivalent to restore the PTO lost by the elimination of Bonus Days.
- Adjustment of when personal leave is granted, moving from the employee anniversary date to the start of the fiscal year. Employees would have the entire fiscal year to make use of personal leave.

**DRAFT: July 2023**

**SECTION 8.12**

**Date Approved:**

**Date Reviewed:**

**PERSONAL LEAVE**

Eligible employees working 40 hours per workweek will receive four (4) days (32 hours) of personal leave annually. Eligible employees working 30 - 40 hours per workweek will receive four (4) days of personal leave at a prorated rate annually. Personal leave is granted on the first day of each fiscal year.

Personal leave hours are to be used at the employee’s discretion. They may be used for personal purposes, such as child-care, school events, court appearances of a personal nature, family member doctor’s appointments, children’s sports events, or for any other personal reason.

Personal leave must be used in half or full day increments. An employee should provide a minimum of 24 hours notice to their manager when possible.

Personal leave does not carry over to the following year, nor does it transfer to other leave accounts. Any unused personal leave will expire on the last day of the fiscal year. No employee will be paid for unused personal leave when they separate from the Library’s employment.

**Huntsville Madison County Public Library  
Waiver and Release of Liability**

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1. By signing this Waiver and Release of Liability (this "Waiver"), I waive and release the Huntsville Madison County Public Library ("HMCPL"), its directors, agents, servants, employees, insurers, successors and assigns (collectively, the "Released Parties") from any and all claims, demands, causes of action, damages or suits at law and equity of any kind, including but not limited to claims for personal injury, property damage, medical expenses, loss of services, on account of or in any way related to or growing out of my presence or involvement at any HMCPL facility or program.

This Waiver is intended to and does release the Released Parties from any and all liability for damages or injuries on account of or in any way related to or growing out of my negligence, the negligence of third parties and the Released Parties' negligence. This Waiver is not intended to release Huntsville Madison County Public Library from any liability resulting from its intentional conduct.

I further covenant and agree not to institute any claims or legal action against the Released Parties for any claim released by this Waiver. I further agree that should any claim be made against the Released Parties in contravention of this Waiver, including but not limited to derivative claims, I will protect, defend and completely indemnify the Released Parties for any such claim and expenses including attorney's fees and costs incurred by the Released Parties in defending themselves or securing indemnity hereunder.

2. I understand that the Released Parties are not responsible for any lost, stolen, or damaged valuables or property.

3. I acknowledge that I have received and read a copy of the HMCPL Volunteer Guidelines. I agree that I will fully comply with all rules and regulations and with any amendments.

4. I hereby give HMCPL the unqualified right to photograph me during my work as a volunteer and to put the finished pictures in media pages published by HMCPL. I understand that these pictures may be used in instructional settings. I understand that no names of subjects will be published without prior permission.

I have fully read this Waiver and understand that by signing the Waiver I have consented to be bound by its terms, including the waiver/release of any legal right I may have to sue the Released Parties. Further, I understand the Released Parties are entitled to indemnity from me for any costs the Released Parties incur because a claim or legal action is brought in violation of this Waiver.

***I am signing this Agreement freely, voluntarily and competently and am at least nineteen (19) years of age.***

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

OR

***I am the parent or guardian of the volunteer named below and I am signing this Agreement freely, voluntarily and competently on their behalf:***

Name of Volunteer (please print) \_\_\_\_\_

Name of parent or guardian (please print) \_\_\_\_\_

Signature of parent or guardian \_\_\_\_\_ Date \_\_\_\_\_

# **HMCPL COLLECTION DEVELOPMENT POLICY**

## **Purpose**

The Huntsville-Madison County Public Library (HMCPL) works to maintain a useful, well-rounded collection to support the library's mission and meet the needs of residents of the Library's service area. This policy exists to guide librarians in selecting materials and to inform the public about the principles guiding collection development decisions.

Inclusion of materials in the collection does not constitute endorsement of their contents. The library recognizes that any given item may offend some patrons. However, because the library follows accepted principles of intellectual freedom, it will not remove specific titles solely because individuals or groups may find them objectionable. The library subscribes to the principles contained in the American Library Association's Library Bill of Rights (see Appendix A). These documents have been affirmed by the HMCPL board and are considered part of the Library's policies.

## **Responsibility**

Through this policy, the HMCPL board places ultimate authority for materials selection with the library director, to be exercised based on the precepts laid out here. The director may delegate portions of these duties to library staff as desired.

## **Digital Materials**

When possible, digital materials are selected in accordance with this policy. However, digital materials may be provided through a content aggregator. As such, the inclusion or exclusion of specific titles in these collections are made by the vendor and may not conform to this policy's guidelines.

## **Selection Guidelines**

Selection of books and/or materials shall be made on the basis of the interest and information needs of all people of the communities served. Materials will not be excluded because of the origin, background, or views of those contributing to their creation. Items considered for selection are evaluated as a whole, not on the basis of a particular section or sections.



Price, accuracy and timeliness of information are other factors influencing selection. The library does not typically purchase out-of-print material for the collection, and no attempt is made to purchase all the works by particular authors. As a general rule, the library will acquire only works of interest to the layperson. The library does not support educational curricula through the purchase of textbooks. Borrowing materials from other libraries through interlibrary loan is another option available to customers for older or unique materials.

Materials may be available in a variety of formats. Factors governing the choice of format include anticipated use, ease of access, and availability of technology, if applicable.

The library welcomes suggestions from the public for materials to purchase. Purchase of such requests is dependent on whether the desired item meets general selection guidelines established here.

### **Gifts**

HMCPL welcomes donations to enhance the collection. Donated items become the property of the library. All donations to the library are accepted on the condition that they may be retained and added to the collections or disposed of at its sole discretion, in accordance with this policy. Monetary donations intended for use in purchasing materials may be accompanied by a suggested subject area, but specific selection decisions will be made in accordance with this policy.

### **Withdrawal of Materials**

Materials that are worn, damaged, outdated, duplicated, or no longer used may be removed from the collection. Materials withdrawn from the collection in this manner will be disposed of at the library's discretion.

### **Statements of Concern**

Should a patron of HMCPL take issue with the inclusion of a specific title in the library collection, they are encouraged to contact the library director to arrange to discuss these concerns. Should that discussion prove unfeasible or fail to address the patron's concerns, they may complete and submit a "Statement of Concern about Library Resources" form which will be supplied

by the Executive Director. For further details, please see the Statements of Concern policy.

## **Appendix A: Library Bill of Rights**

The American Library Association affirms that all libraries are forums for information and ideas, and that the following basic policies should guide their services.

I. Books and other library resources should be provided for the interest, information, and enlightenment of all people of the community the library serves. Materials should not be excluded because of the origin, background, or views of those contributing to their creation.

II. Libraries should provide materials and information presenting all points of view on current and historical issues. Materials should not be proscribed or removed because of partisan or doctrinal disapproval.

III. Libraries should challenge censorship in the fulfillment of their responsibility to provide information and enlightenment.

IV. Libraries should cooperate with all persons and groups concerned with resisting abridgment of free expression and free access to ideas.

V. A person's right to use a library should not be denied or abridged because of origin, age, background, or views.

VI. Libraries which make exhibit spaces and meeting rooms available to the public they serve should make such facilities available on an equitable basis, regardless of the beliefs or affiliations of individuals or groups requesting their use.

VII. All people, regardless of origin, age, background, or views, possess a right to privacy and confidentiality in their library use. Libraries should advocate for, educate about, and protect people's privacy, safeguarding all library use data, including personally identifiable information.

Source: <https://www.ala.org/advocacy/intfreedom/librarybill>

Adopted June 19, 1939, by the ALA Council; amended October 14, 1944; June 18, 1948; February 2, 1961; June 27, 1967; January 23, 1980; January 29, 2019. Inclusion of “age” reaffirmed January 23, 1996.

## **HMCPL PROGRAMS POLICY**

The Huntsville-Madison County Public Library (HMCPL) presents programs to further our mission and meet the needs of the residents of the library's service area. This policy exists to guide librarians in selecting and planning programs and to inform the public about the principles guiding programming decisions. Library programs are planned public activities that are initiated by or presented in partnership with HMCPL and take place at a library branch, at locations in the community, or online. Library programs include, but are not limited to: book talks, how-to demonstrations, discussion groups, lectures, performances, storytimes, tours, and workshops.

### **Program Selection**

The selection of program content (including topics, activities, presenters, and highlighted materials) will be made on the basis of public interest and relevance to HMCPL's mission and strategic plan. Content will not be excluded because of the origin, background, or views of those contributing to their creation. Inclusion in a program does not constitute endorsement of program content.

### **Audience**

All library programs are open to the public. Responsibility for the exposure of children to library programs rests with their parents or legal guardians. HMCPL may limit attendance of a program to a specific age group. Pre-registration may be required. Program attendees may be photographed, filmed, or video recorded and their likenesses used by the library in editorial or promotional materials.

### **Community Partnership**

HMCPL sometimes partners with City or County departments, governmental agencies, community organizations, and businesses to present programs. Co-sponsored programs must include participation by library staff to plan program content, provide logistical support, or include information about library collections relevant to the program. Co-sponsorship and collaboration decisions are made on the basis of mutual needs and equitable benefits between the library and potential partners, as well as available library

resources. Such programs materials must not endorse or oppose the election of any candidate for public office; endorse or oppose the adoption of federal, state, or local legislation; or promote commercial products or services.

### **Programming Costs**

HMCPL attempts to present programs at no additional cost to participants but may occasionally charge a participation fee to offset the cost of materials used in a program. This fee may be waived at the patron's request.

### **Sale of Materials**

Materials may be offered for sale at a program by the program presenter or their representative. Eligibility to attend a program shall not be dependent upon purchase.

### **Statements of Concern**

Should a patron of HMCPL take issue with a program, they are encouraged to contact the library director to arrange to discuss these concerns. Should that discussion prove unfeasible or fail to address the patron's concerns, they may complete and submit a "Statement of Concern about Library Resources" form available from the director. For further details, please see the Statements of Concern policy.

## HMCPL Staff Programming Policy

Programming, a key resource offered by the Huntsville-Madison County Public Library (HMCPL), is integral to **achieving the library's mission: This is the public's** library. *We empower individuals to create their own futures, explore the universe of ideas, and connect with our community and the world.* The HMCPL Library Board delegates development and presentation of programs to the library director.

The Programming Policy guides staff responsible for program development and documents programming guidelines for Huntsville and Madison County residents.

**Basic to the Policy is the American Library Association's statement: "Library-Initiated Programs as a Resource,"** an interpretation of the Library Bill of Rights. The statement is appended to this document.

The library upholds principles of intellectual freedom and supports the rights of individuals to read, speak, view and exchange points of view. In order to provide access to diverse perspectives, the library presents a variety of programs. Topics and speakers are not excluded from library programs because of possible controversy. Sponsorship by the library does not constitute endorsement of program content.

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### Programming Objectives

Programs offer opportunities to highlight collections, promote other services and share information and expertise. They are effective vehicles for outreach, allowing the library to forge **partnerships with external groups and enhancing the library's stature in the community.** Programs support the library's role as a civic gathering place, help make the library a destination

and attract regular and new users of all ages and backgrounds. Programs are intended to further the mission of the library and are consistent with the library's core values and the Strategic Plan.

**Programs should enhance, support and fulfill the library's** strategic goals and objectives.

### Scope of Programs

The library presents programs for various age groups, cultures, backgrounds and interest groups. Programs may target a general audience or be tailored to an age-specific audience.

Types of library programs include, but are not limited to:

- Book discussions
- Storytimes/storytelling
- Family literacy programs
- Author visits/readings
- Artistic and music performances
- Film showings
- Demonstrations and workshops
- Instructional classes/training sessions
- Lectures and presentations
- Exhibits and associated programs
- Community forums
- Library tours and orientations

Program presenters include library staff with relevant skills or expertise, volunteers or staff from co-sponsoring organizations, local or visiting authors and performing artists, local or visiting speakers with recognized credentials or relevant experience and qualified instructors and trainers. The library regards programming as an essential aspect of

service to youth. Programs convey excitement about books, reading and research. They aid in social development and help build critical thinking and problem solving skills. Programs for children and teens foster life-long use of the library.

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## Programming Guidelines

Program selection and development are subject to the following guidelines:

- Program priority is based on its potential to reach the goals and objectives set forth by the library's Strategic Plan.
- Program content is appropriate for group presentation.
- Space and physical arrangement are safe and conducive to effective program delivery.
- Programs are open to all, including non-residents and non-cardholders; pre-registration may be required; some programs are limited to age-specific audiences.
- Admission to library programs is free; a small fee for materials may be charged.
- Programs are non-commercial; presenters may have a business affiliation, but no solicitation or promotion for business purposes will be permitted.
- Sale of books/CDs/art work by authors/performers/artists is permitted as part of a library program when arranged for in advance.
- The library may co-sponsor programs with entities whose mission and goals are compatible. Co-sponsorship



decisions are made on the basis of shared interest, responsibility and benefits.

- Program suggestions from the public and/or unsolicited offers from individuals or organizations to present programs will be evaluated by the same standards used to select library-initiated programs.
- Programs are held in library facilities when possible and appropriate; meeting room capacities will be observed. Other locations will be considered when the library is not equipped to handle an event or an alternate venue will encourage access or attendance. Library administration must approve program sites outside the library system service area.
- Individuals with disabilities who contact the library up to one week in advance will be accommodated to the best **of the library's ability.**

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## Conclusion

Through programming, the library responds to emerging community interests as well as established interests and demand. Expanding areas of knowledge, technological advances, changing social values and new cultural trends require program planners to keep pace with new developments.

**This Programming Policy, as adopted by the library's Board of Directors,** will be reviewed by the library director, professional staff and the Library Board at least every five years.

[Library-Initiated Programs as a Resource: An Interpretation of the Library Bill of Rights](#)  
(American Library Association)

## Statement of Concern Policy

The role of the Huntsville-Madison County Public Library (HMCPL) is to provide opportunities that will allow individuals to freely examine subjects and make their own decisions. While customers are free to reject for themselves what they do not approve of, they cannot exercise this right of censorship to restrict the freedom of access to others.

The HMCPL board and Executive Director are aware that customers may take issue with the inclusion of specific items, programs, or practices, and they welcome the expression of concern by patrons. Patron concerns will be dealt with promptly and courteously as detailed in the following process.

Concerned patrons are encouraged to contact the library director to arrange to discuss these issues. Should that **discussion prove unfeasible or fail to address the patron's concerns**, they may **complete and submit a "Statement of Concern about Library Resources" form** provided by the Executive Director.

The patron submitting the request must be a resident of Madison County and hold a valid borrower's card.

The following procedure will be followed when a Statement of Concern About Library Resources form is submitted:

- The Executive Director will appoint a staff committee to study the request and determine if the material meets the Library's selection criteria. The committee will prepare a written recommendation of its findings.

- The Executive Director will consider the committee's recommendation and will respond in writing to the person who submitted the request.
- In the event the person who initiated the statement of concern is not satisfied with the decision of the Executive Director, he/she may request in writing within five (5) working days of receipt of the decision that the matter be forwarded to the Library Board for final review.
- The Executive Director will present the statement of concern to the Library Board at its next regularly scheduled meeting. Based on the information presented, the Library Board will make a final determination of the matter.
- The Executive Director will send a written response detailing the Board's decision to the person who submitted the request.

## 2024 Library Closings Schedule

<b>2024</b>	
Monday, January 1, 2024	New Year's Day
Monday, January 15, 2024	Martin Luther King Jr. Day
Sunday, March 31, 2024	Easter
Monday, May 27, 2024	Memorial Day
Wednesday, June 19, 2024	Juneteenth
Thursday, July 4, 2024	Independence Day
Monday, September 2, 2024	Labor Day
Monday, November 11, 2024	Veteran's Day
Thursday, November 28, 2024	Thanksgiving Day
Friday, November 29, 2024	Day After Thanksgiving
Tuesday, December 24, 2024	Christmas Eve
Wednesday, December 25, 2024	Christmas Day
<b>2025</b>	
Wednesday, January 1, 2025	New Year's Day

The Library will close at 5:00 p.m. on Wednesday, November 27, 2024, the day before Thanksgiving.  
 The Library will close at 5:00 p.m. on Tuesday, December 31, 2024 on New Year's Eve.  
 There are no earned holidays in 2024.

STATE OF ALABAMA

MADISON COUNTY

AGREEMENT

This Agreement is made and entered into by Madison County, Alabama, on behalf of the Madison County Circuit Clerk and The Madison County Probate Judge (hereinafter, the "County") and the Huntsville-Madison County Public Library (hereinafter, "HMCPL").

WITNESSETH

In consideration of the payment of rent as specified herein and the other terms, covenants and conditions hereof, HMCPL hereby rents, and the County hereby takes from the HMCPL, 6,750 square feet of space (3,375 square feet allocated to the Madison County Circuit Clerk (hereinafter, the "Circuit Clerk") and 3,375 square feet allocated to the Madison County Probate Judge (hereinafter, the "Probate Judge") located on the third floor of the HMCPL located at 915 Monroe Street, SW, Huntsville, Alabama 35801 (hereinafter the "Premises"), for a term of two years, beginning on June 1, 2023.

This Agreement is made and entered into upon the conditions and covenants as follows:

1. Rental Payment. The County shall pay as rental for the Premises the sum of \$4,363 per quarter (\$2,181.50 per quarter allocated to the Circuit Clerk and \$2,181.50 per quarter allocated to the Probate Judge). The County shall pay such rent in advance on the first day of each quarter of this Agreement.

2. Use. The premises may be used and occupied by the Circuit Clerk, the Probate Judge and their employees, agents, volunteers and vendors for the purpose of storing and accessing records of the Circuit Clerk and the Probate Judge. The Premises shall be kept secure by the HMCPL, and the public shall be given access to the premises during the regular business hours maintained by the HMCPL, as practicable. Employees shall be provided access in the same manner as employees of HMCPL.

3. Utilities. HMCPL shall furnish, at its sole expense, all utility services necessary for the occupancy of the Premises, including electricity, HVAC, water, sewer and garbage services. The County shall provide janitorial services for the Premises.

4. Internet and IT Services. HMCPL shall furnish Tier I information technology support, VOIP data services, wired and wireless internet and HMCPL network connectivity.

5. Insurance and Indemnity. HMCPL shall provide insurance against loss or damage to the Premises, as defined in the applicable policy of insurance. The County may provide insurance for the records and other personal property or contents of the Premises as the County deems appropriate. HMCPL does not undertake to insure such items.

6. Notices. Any required notices shall be in writing and shall be hand-delivered, with a copy provided via certified mail addressed as follows:

To the County:                      Debra Kizer  
   Madison County Circuit Clerk  
   100 Northside Square  
   Huntsville, Alabama 35801

Frank Barger  
Madison County Probate Judge  
1918 North Memorial Parkway  
Huntsville, Alabama 35801

With a Copy to:

Jeff Rich  
County Attorney  
100 Northside Square  
Huntsville, Alabama 35801

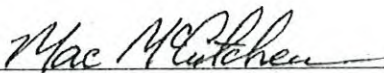
HMCPL:

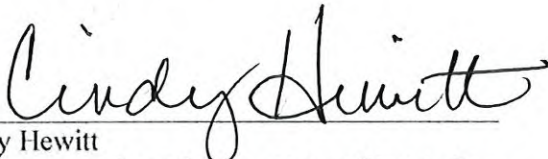
<sup>cpk</sup> Cindy Hewitt  
~~Interim~~ Executive Director  
915 Monroe Street  
Huntsville, Alabama 35801

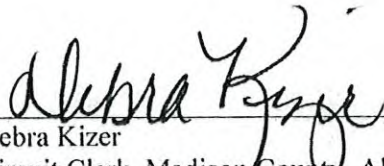
This Agreement shall be effective on the last signature date set forth below.


MADISON COUNTY, ALABAMA

HUNTSVILLE-MADISON COUNTY  
PUBLIC LIBRARY

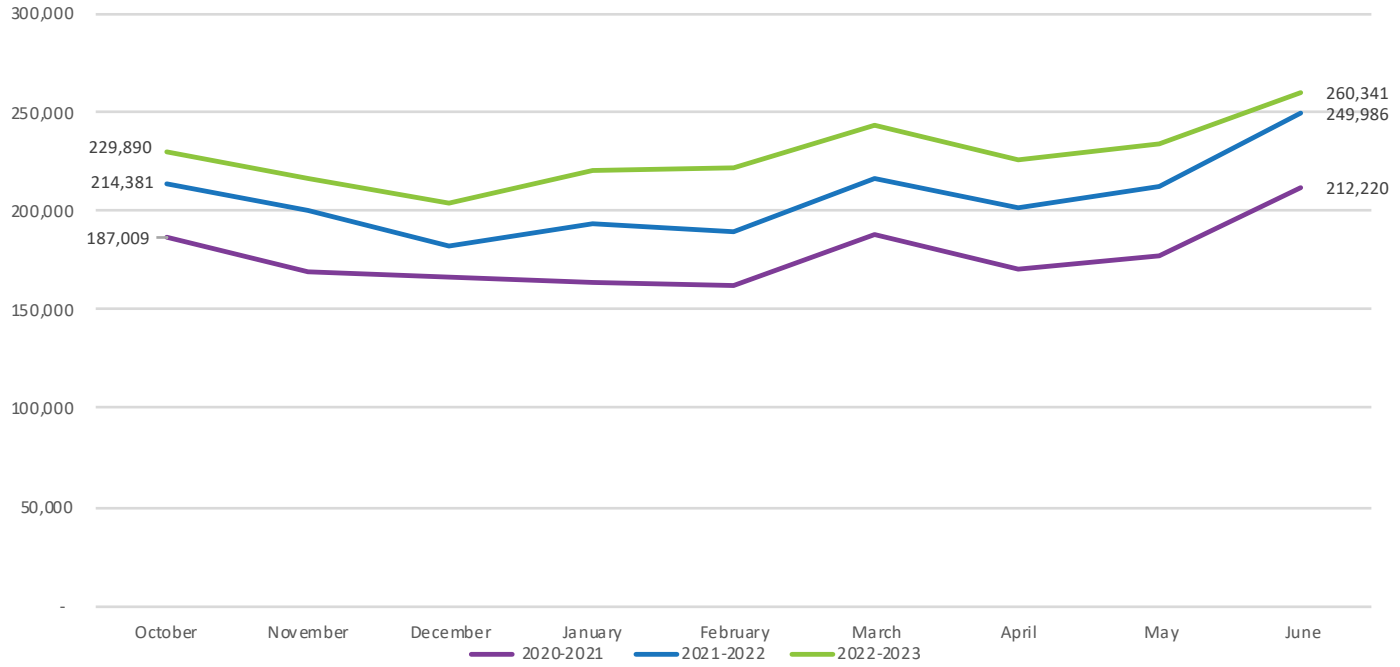
  
\_\_\_\_\_  
Mac McCutcheon, Chairman  
Madison County Commission  
Date: 5/10/2023

  
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Cindy Hewitt  
<sup>cpk</sup> ~~Interim~~ Executive Director, Huntsville-Madison  
County Public Library  
Date: 5/25/2023

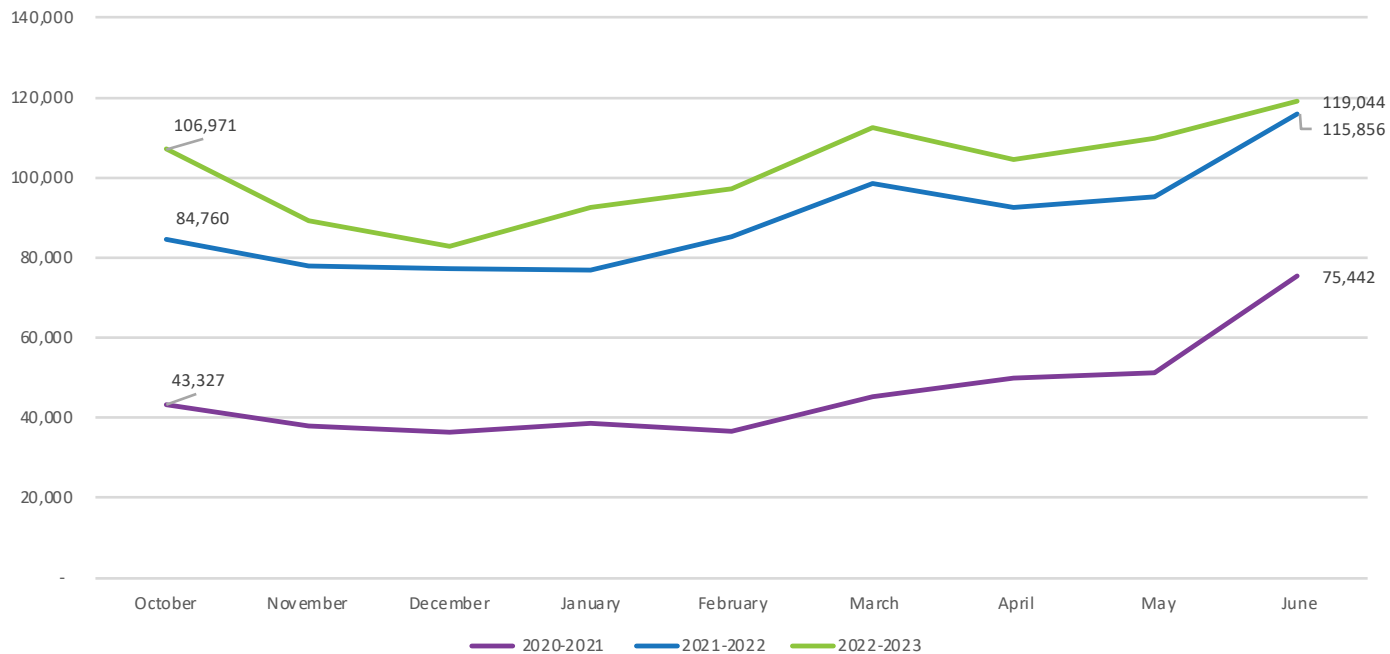
  
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Debra Kizer  
Circuit Clerk, Madison County, Alabama  
Date: 5/10/2023

  
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Frank Barger  
Probate Judge, Madison County, Alabama  
Date: 5/10/2023

Systemwide Circulation - FY 2021-2023

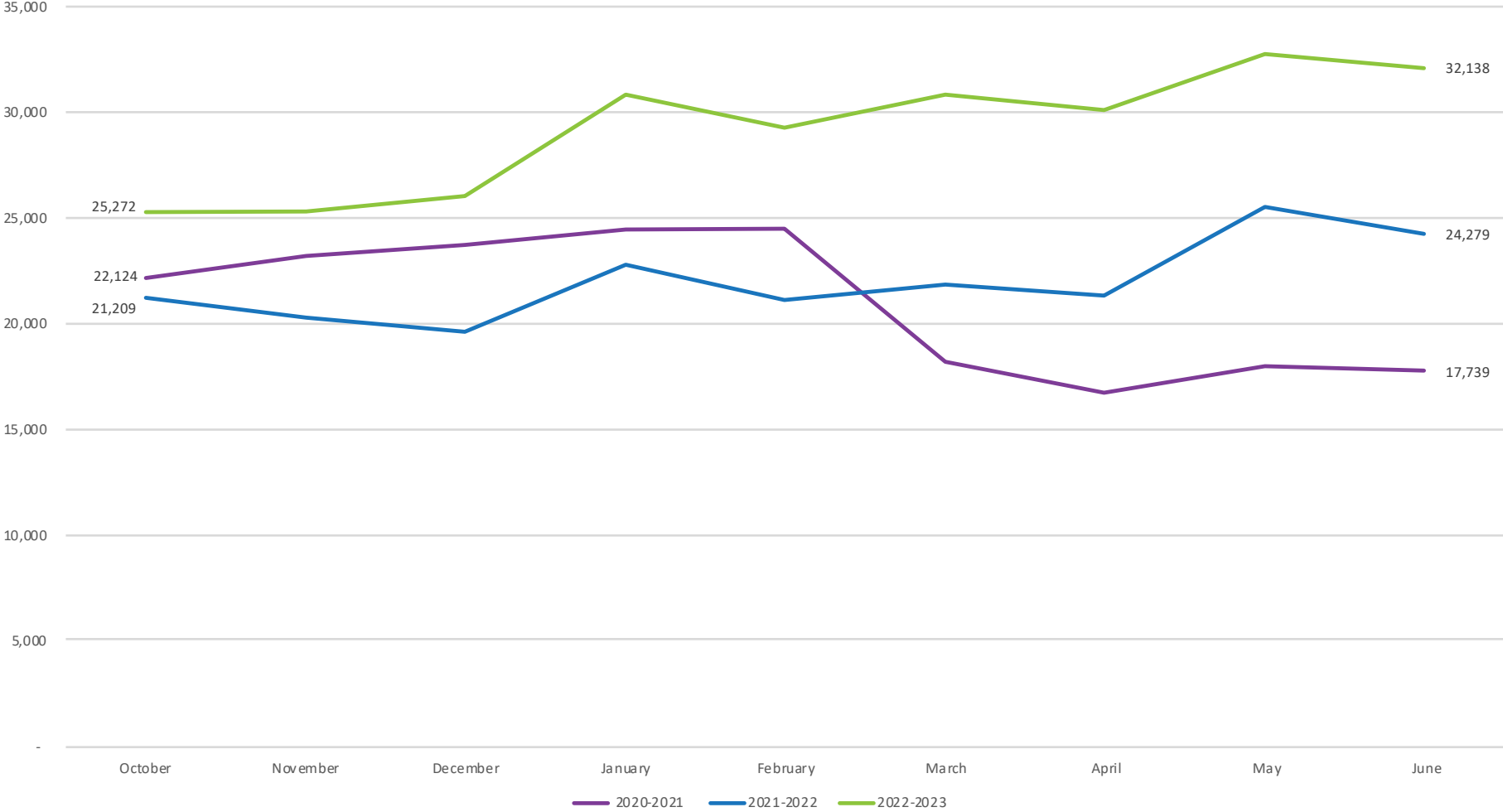


Systemwide Library Visits FY 2021- 2023

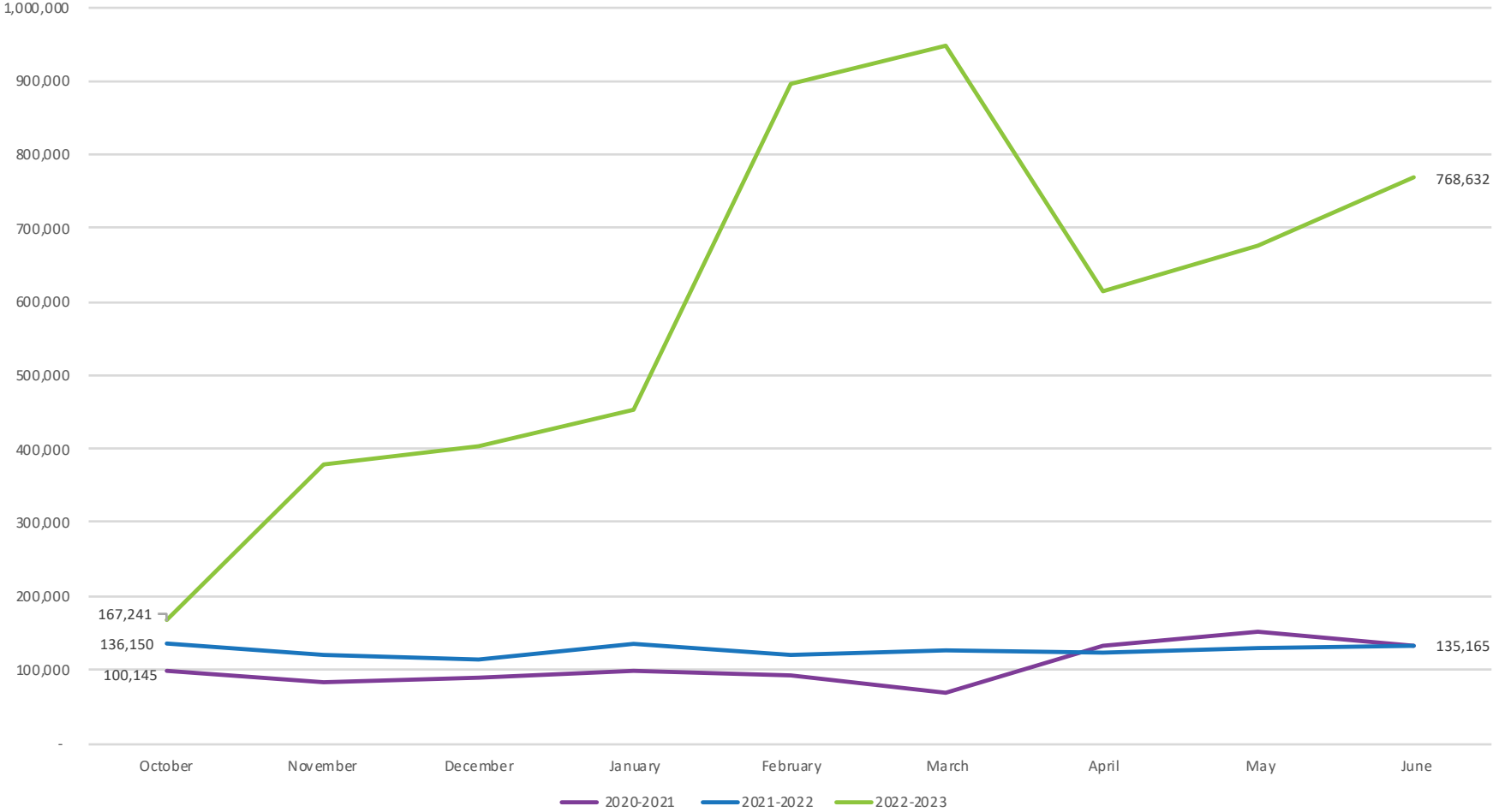




Downloadables - FY 2021-2023



HMCPL.org Visits - FY 2021-2023



## June 2023 HMCPL Statistics

Systemwide Circulation				
	FY2021	FY2022	FY2023	% +/-
October	187,009	214,381	229,890	7.23%
November	169,056	200,100	216,726	8.31%
December	166,677	182,521	204,267	11.91%
January	164,800	194,484	221,404	13.84%
February	162,561	189,633	222,813	17.50%
March	188,251	216,632	243,603	12.45%
April	170,748	202,221	226,808	12.16%
May	177,034	213,161	234,908	10.20%
June	212,220	249,986	260,341	4.14%
July	211,705	260,475		
August	185,968	253,170		
September	195,892	231,817		
Year	2,191,921	2,608,581		

Systemwide totals include downloadables.

hmcpl.org				
	FY2021	FY2022	FY2023	% +/-
October	100,145	136,150	167,241	22.84%
November	85,104	120,147	378,277	214.85%
December	91,747	115,166	402,487	249.48%
January	100,380	136,458	452,723	231.77%
February	94,860	122,427	896,224	632.05%
March	69,871	128,900	948,515	635.85%
April	132,669	125,257	614,184	390.34%
May	152,925	131,567	675,837	413.68%
June	134,248	135,165	768,632	468.66%
July	136,236	138,450		
August	136,580	139,402		
September	131,500	128,289		
Year	1,366,265	1,557,378		

Number of visits to hmcpl.org website including our public catalog .

\*Debuted new catalog on October 25, 2022

Downloadables				
	FY2021	FY2022	FY2023	% +/-
October	22,124	21,209	25,272	19.16%
November	23,235	20,272	25,337	24.99%
December	23,760	19,619	26,010	32.58%
January	24,500	22,805	30,848	35.27%
February	24,503	21,095	29,241	38.62%
March	18,179	21,899	30,849	40.87%
April	16,734	21,335	30,127	41.21%
May	17,997	25,533	32,759	28.30%
June	17,739	24,279	32,138	32.37%
July	18,790	25,084		
August	21,112	25,641		
September	22,326	23,865		
Year	250,999	272,636		

\*Downloadables include digital media from Hoopla, Freegal, Overdrive, Freeding, Blast, Kanopy, & Gutenberg

\*Freegal Music was discontinued at the end of February 2021

\*Blast went live on August 31, 2021

\*Kanopy went live on October 1, 2021

\*Freeding was discontinued at the end of May 2022

Music Downloadables				
	FY2021	FY2022	FY2023	% +/-
October	6,206	1,210	594	-50.91%
November	7,391	664	680	2.41%
December	7,939	666	1,235	85.44%
January	7,237	1,023	786	-23.17%
February	7,560	958	1,042	8.77%
March	157	760	694	-8.68%
April	121	830	712	-14.22%
May	95	2,455	1,166	-52.51%
June	98	1,170	579	-50.51%
July	103	703		
August	2,009	753		
September	4,108	710		
Year	43,024	11,902		

\*Music Downloadables includes Freegal, Blast, and Hoopla (music)

\*Freegal Music was discontinued at the end of February 2021

\*Blast went live on August 31, 2021

Wi-Fi # of Logins				
	FY2021	FY2022	FY2023	% +/-
October	9,793	18,969	17,940	-5.42%
November	6,983	15,534	15,806	1.75%
December	7,101	14,112	13,375	-5.22%
January	6,575	13,786	16,035	16.31%
February	5,726	14,857	17,271	16.25%
March	7,506	16,421	19,318	17.64%
April	7,250	18,013	18,157	0.80%
May	6,090	17,528	18,119	3.37%
June	12,601	17,109	18,944	10.73%
July	13,865	17,639		
August	13,407	18,755		
September	14,202	18,365		
Year	111,099	201,088		

\*In May 2021, wireless access points were upgraded, with different statistical reporting.

IT adjusted reporting measures in order to accurately capture statistics.

Public Computer Use				
	FY2021	FY2022	FY2023	% +/-
October	2,822	4,472	5,959	33.25%
November	2,330	4,280	4,629	8.15%
December	2,221	4,143	4,577	10.48%
January	2,467	4,572	5,948	30.10%
February	2,274	4,859	6,058	24.68%
March	3,008	5,340	6,717	25.79%
April	3,065	5,168	5,931	14.76%
May	3,592	5,152	5,979	16.05%
June	4,584	5,695	6,601	15.91%
July	4,817	6,109		
August	4,965	6,292		
September	4,528	5,730		
Year	40,673	61,812		

Reference Questions				
	FY2021	FY2022	FY2023	% +/-
October	24,821	10,544	7,974	-24.37%
November	21,789	11,271	7,668	-31.97%
December	22,369	12,256	7,981	-34.88%
January	23,555	14,577	9,748	-33.13%
February	21,252	14,685	8,667	-40.98%
March	18,208	19,154	10,167	-46.92%
April	14,897	15,091	9,934	-34.17%
May	17,388	17,420	14,886	-14.55%
June	16,362	15,365	11,876	-22.71%
July	14,648	12,546		
August	12,150	10,919		
September	10,757	9,180		
Year	218,196	163,008		

Online Database Use				
	FY2021	FY2022	FY2023	% +/-
October	77,038	54,881	29,776	-45.74%
November	21,573	53,773	23,160	-56.93%
December	23,231	46,401	25,602	-44.82%
January	19,763	79,623	45,512	-42.84%
February	35,627	55,259	70,713	27.97%
March	175,379	97,819	37,509	-61.65%
April	56,558	35,184	25,823	-26.61%
May	43,480	34,773	21,893	-37.04%
June	83,585	31,045	441,444	1321.95%
July	23,626	20,064		
August	22,406	28,991		
September	35,283	50,014		
Year	617,549	587,827		

\*Statistical definitions were adjusted to be more accurate in FY2021.

\*June 2023 missing Britannica numbers.

Curbside Transactions				
	FY2021	FY2022	FY2023	% +/-
October	-	228	89	-60.96%
November	-	206	87	-57.77%
December	-	173	60	-65.32%
January	502	301	63	-79.07%
February	1,485	201	35	-82.59%
March	1,260	136	31	-77.21%
April	990	131	20	-84.73%
May	638	140	35	-75.00%
June	468	123	23	-81.30%
July	393	125		
August	498	83		
September	393	93		
Year	6,627	1,940		

\*HMCPL started formally tracking curbside interactions mid-January 2021.  
The Curbside Service began in May 2020

Program Attendance				
	FY2021	FY2022	FY2023	% +/-
October	7,182	6,891	6,030	-12.49%
November	2,937	5,061	5,712	12.86%
December	3,300	4,321	4,762	10.21%
January	3,427	3,787	7,691	103.09%
February	3,557	5,465	8,344	52.68%
March	4,168	8,045	10,947	36.07%
April	5,448	7,101	8,363	17.77%
May	3,917	4,005	8,713	117.55%
June	7,121	11,893	14,146	18.94%
July	3,245	8,053		
August	2,211	7,962		
September	2,145	6,201		
Year	48,658	78,785		

\*New reporting parameters from APLS affect June 2021 forward. The new numbers do not include passive programs.  
\*October 2022 attendance is incomplete due to software errors.

Cavalry Hill Circulation				
	FY2021	FY2022	FY2023	% +/-
October	625	798	637	-20.18%
November	549	535	509	-4.86%
December	811	601	558	-7.15%
January	598	534	554	3.75%
February	578	664	525	-20.93%
March	1,277	677	369	-45.49%
April	1,092	484	441	-8.88%
May	728	465	428	-7.96%
June	1,044	609	748	22.82%
July	841	798		
August	994	616		
September	932	555		
Year	10,069	7,336		

Cove Holds Locker Circulation				
	FY2021	FY2022	FY2023	% +/-
October	-	-	240	
November	-	-	561	
December	-	-	585	
January	-	-	667	
February	-	-	875	
March	-	-	928	
April	-	-	732	
May	-	-	647	
June	-	-	661	
July	-	-		
August	-	-		
September	-	-		
Year				

\*Cove Holds Locker Opened October 7, 2022

Downtown Circulation				
	FY2021	FY2022	FY2023	% +/-
October	43,425	33,272	37,867	13.81%
November	36,606	28,553	34,603	21.19%
December	35,739	28,965	33,024	14.01%
January	33,258	31,067	34,160	9.96%
February	33,084	30,984	34,810	12.35%
March	43,385	38,079	38,446	0.96%
April	36,464	33,131	35,205	6.26%
May	36,440	32,724	36,252	10.78%
June	43,946	39,592	39,876	0.72%
July	47,614	42,648		
August	55,073	41,199		
September	54,181	37,093		
Year	499,215	417,307		

\*Downtown had a power failure and was closed October 5-13, 2021

Gurley Circulation				
	FY2021	FY2022	FY2023	% +/-
October	4,817	5,006	5,042	0.72%
November	4,018	4,746	5,084	7.12%
December	4,454	4,733	4,348	-8.13%
January	4,603	4,910	3,992	-18.70%
February	4,441	4,519	4,129	-8.63%
March	5,135	5,169	4,520	-12.56%
April	4,642	5,615	3,962	-29.44%
May	4,416	5,099	5,416	6.22%
June	5,869	5,372	4,897	-8.84%
July	5,677	5,355		
August	5,101	5,236		
September	5,486	5,053		
Year	58,659	60,813		

Hazel Green Circulation				
	FY2021	FY2022	FY2023	% +/-
October	6,072	6,326	7,693	21.61%
November	5,139	5,697	7,366	29.30%
December	5,239	5,319	7,068	32.88%
January	5,326	5,181	8,259	59.41%
February	5,198	5,388	8,735	62.12%
March	7,150	6,447	9,005	39.68%
April	5,821	6,152	8,532	38.69%
May	6,315	5,938	8,617	45.12%
June	7,622	8,504	9,971	17.25%
July	7,788	8,359		
August	7,477	7,682		
September	6,449	7,540		
Year	75,596	78,533		

Madison Circulation				
	FY2021	FY2022	FY2023	% +/-
October	55,445	62,070	66,131	6.54%
November	47,155	55,162	60,949	10.49%
December	47,250	51,311	57,371	11.81%
January	47,234	54,755	60,682	10.82%
February	47,344	53,829	61,005	13.33%
March	58,361	61,577	68,389	11.06%
April	53,188	59,357	63,255	6.57%
May	55,159	59,517	64,320	8.07%
June	69,350	76,272	73,247	-3.97%
July	69,892	77,630		
August	64,453	72,913		
September	58,784	67,241		
Year	673,615	751,634		

Monrovia Circulation				
	FY2021	FY2022	FY2023	% +/-
October	13,918	12,554	14,825	18.09%
November	12,190	11,802	13,458	14.03%
December	12,276	10,845	12,175	12.28%
January	11,744	11,073	13,498	21.90%
February	11,769	10,966	13,647	24.45%
March	13,756	13,371	15,062	12.65%
April	11,827	12,905	14,099	9.25%
May	11,869	12,197	14,407	18.12%
June	13,719	15,454	15,289	-1.07%
July	13,854	15,544		
August	13,483	15,536		
September	12,990	14,660		
Year	153,395	156,907		

New Hope Circulation				
	FY2021	FY2022	FY2023	% +/-
October	1,926	1,346	-	
November	1,835	146	277	
December	2,458	-	950	
January	2,018	-	1,338	
February	1,643	-	1,594	
March	1,905	-	1,684	
April	2,149	-	1,482	
May	2,374	-	2,134	
June	3,111	-	2,129	
July	3,007	-		
August	3,483	-		
September	3,073	-		
Year	28,982	1,492		

\*New Hope closed to the public September 30, 2021. Statistics following this are renewals.  
 \*New Hope circulation incomplete November 2022-June 2023. Self checkouts were not counted.

North Huntsville Circulation				
	FY2021	FY2022	FY2023	% +/-
October	-	12,570	12,175	-3.14%
November	-	10,525	10,583	0.55%
December	-	10,101	9,911	-1.88%
January	-	9,472	10,194	7.62%
February	-	9,080	11,083	22.06%
March	265	10,019	11,718	16.96%
April	5,655	9,639	11,167	15.85%
May	9,522	9,961	10,979	10.22%
June	12,126	11,953	12,780	6.92%
July	12,864	12,372		
August	11,988	12,025		
September	11,849	11,502		
Year	64,269	129,219		

North Huntsville opened April 5, 2021. Statistics prior to this are renewals.

Outreach Circulation				
	FY2021	FY2022	FY2023	% +/-
October	224	465	1,317	183.23%
November	4,492	4,340	3,120	-28.11%
December	540	693	2,737	294.95%
January	3,031	3,095	4,134	33.57%
February	2,480	1,878	2,120	12.89%
March	1,251	1,480	2,418	63.38%
April	1,181	519	1,499	188.82%
May	1,037	891	760	-14.70%
June	1,841	1,294	1,743	34.70%
July	803	683		
August	1,551	1,667		
September	4,059	3,521		
Year	22,490	20,526		

South Huntsville Circulation				
	FY2021	FY2022	FY2023	% +/-
October	-	57,753	56,999	-1.31%
November	-	57,424	53,535	-6.77%
December	-	49,481	48,412	-2.16%
January	-	50,783	52,037	2.47%
February	-	50,469	53,892	6.78%
March	-	57,360	58,787	2.49%
April	-	52,420	55,093	5.10%
May	-	51,715	56,840	9.91%
June	-	65,477	64,769	-1.08%
July	-	70,660		
August	-	69,545		
September	6155	59,690		
Year	6155	692,777		

\*South Huntsville opened September 28, 2021.

Triana Circulation				
	FY2021	FY2022	FY2023	% +/-
October	523	1,012	1,692	67.19%
November	445	898	1,344	49.67%
December	401	852	1,118	31.22%
January	345	809	1,041	28.68%
February	292	760	1,157	52.24%
March	404	553	1,428	158.23%
April	517	664	1,214	82.83%
May	480	682	1,349	97.80%
June	879	1,180	2,093	77.37%
July	1,055	1,342		
August	982	1,110		
September	1,025	1,097		
Year	7,348	10,959		

Number of Library Visitors by Branch									
	Cavalry Hill			Downtown			Gurley		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	194	1,083	1,787	17,754	15,955	28,782	1,119	910	1,232
November	271	1,027	1,496	14,517	19,810	21,575	562	697	710
December	249	1,212	1,689	14,375	20,429	20,038	909	329	1,054
January	209	850	1,929	15,498	20,779	23,800	774	1,545	1,034
February	305	1,234	1,660	14,833	22,193	24,645	620	1,003	1,167
March	737	1,638	1,854	19,365	26,435	26,518	980	1,699	1,397
April	592	1,428	1,538	18,643	25,019	24,541	1,118	1,257	1,442
May	764	1,395	1,722	18,348	24,979	27,158	1,016	1,304	1,221
June	1,438	1,930	2,228	25,450	28,151	27,725	1,545	1,665	1,557
July	1,319	1,961		27,262	28,698		1,335	1,523	
August	947	1,618		29,461	27,150		1,585	1,466	
September	1,011	1,541		26,208	25,453		1,343	1,246	
Year	8,036	16,917		241,714	285,051		12,906	14,644	

	Hazel Green			Madison			Monrovia		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	2,359	2,577	2,806	10,165	18,387	23,514	2,520	3,174	3,322
November	2,018	2,303	2,608	10,011	15,105	19,973	2,281	2,795	3,332
December	2,109	2,348	2,538	7,790	15,027	16,940	2,354	2,943	3,034
January	2,091	1,916	3,039	9,379	15,800	17,214	2,282	3,665	3,809
February	2,126	2,262	2,900	9,096	18,281	18,724	2,255	3,190	3,899
March	2,579	2,863	2,916	10,250	20,140	22,509	2,836	3,538	4,478
April	2,522	2,800	2,606	9,471	19,097	19,933	2,708	3,329	3,927
May	2,128	2,751	2,810	11,792	21,855	23,022	2,716	3,460	4,663
June	3,084	3,800	3,230	20,475	27,736	23,805	3,563	4,716	5,023
July	3,101	3,100		19,334	25,470		3,382	4,037	
August	2,681	3,093		19,154	26,934		3,384	4,032	
September	2,573	2,719		17,367	24,495		3,239	2,990	
Year	29,371	32,532		154,284	248,327		33,520	41,869	

\*HAZ people counters malfunctioned from 6/15/22 to 7/5/22. June/July 2022 visitor numbers are an estimate.

	New Hope			North Huntsville			South Huntsville		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	565	135	-	-	10,091	13,394	-	30,994	29,164
November	569	-	1,097	-	7,890	10,006	-	27,323	25,699
December	586	-	920	-	7,827	8,989	-	25,155	25,740
January	572	-	894	-	6,883	10,902	-	24,300	29,030
February	487	-	995	-	8,193	12,769	-	27,573	30,164
March	606	-	1,189	-	10,009	14,581	-	30,850	33,716
April	671	-	1,166	6,571	9,964	15,264	-	28,006	30,971
May	715	-	1,077	6,722	10,458	13,850	-	27,792	31,638
June	1,074	-	1,337	10,240	11,921	14,423	-	33,779	35,733
July	815	-		8,541	10,527		-	33,506	
August	956	-		8,719	12,518		-	35,273	
September	1,051	-		8,349	12,085		2,892	30,069	
Year	8,667	135		49,142	118,366		2,892	354,620	

\*South Huntsville branch opened September 28, 2021. People counters began September 29.

\*New Hope closed September 30, 2021

	Triana		
	FY2021	FY2022	FY2023
October	455	1,454	2,970
November	327	1,024	2,583
December	311	1,312	1,817
January	311	1,082	983
February	399	1,083	186
March	855	1,448	3,001
April	874	1,298	2,976
May	793	1,359	2,680
June	1,299	2,158	3,983
July	1,813	2,810	
August	1,084	2,455	
September	966	2,795	
Year	9,487	20,278	

\*Triana's people counter malfunctioned in February 2023

	Total Number of Library Visitors-HMCPL		
	FY2021	FY2022	FY2023
October	43,327	84,760	106,971
November	37,658	77,974	89,079
December	36,374	76,582	82,759
January	38,543	76,820	92,634
February	36,566	85,012	97,109
March	45,412	98,620	112,159
April	49,902	92,198	104,364
May	51,361	95,353	109,841
June	75,442	115,856	119,044
July	68,162	111,632	
August	67,971	114,539	
September	64,999	103,393	
Year	615,717	1,132,739	

Hotspot Circulation									
	Cavalry Hill			Downtown			Gurley		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	14	8	6	210	93	97	9	53	24
November	10	8	8	176	100	99	7	35	22
December	11	18	9	201	218	59	10	33	16
January	22	11	10	172	144	53	8	38	20
February	20	23	4	197	245	82	11	35	11
March	32	8	9	202	109	69	15	37	16
April	36	18	11	157	211	59	14	25	12
May	26	13	14	135	102	37	16	20	13
June	28	20	6	286	98	43	8	37	12
July	26	8		98	120		8	36	
August	45	12		155	83		17	23	
September	17	9		150	52		18	14	
Year	287	156		2,139	1,575		141	386	

	Hazel Green			Madison			Monrovia		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	54	76	30	31	46	34	18	36	17
November	54	70	30	21	63	34	21	22	18
December	79	77	24	39	66	31	16	43	16
January	69	51	19	43	40	28	12	31	19
February	68	46	6	20	86	19	12	23	12
March	85	83	14	42	28	31	11	45	16
April	75	46	12	44	48	18	14	32	15
May	65	49	12	46	44	22	11	16	17
June	78	57	10	47	23	19	5	47	10
July	68	83		51	45		15	28	
August	71	48		58	33		25	31	
September	77	22		53	9		34	11	
Year	843	708		495	531		194	365	

	New Hope			North Huntsville			South Huntsville		
	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023	FY2021	FY2022	FY2023
October	44	0	0	0	87	29	-	27	25
November	31	0	3	0	46	24	-	33	21
December	30	0	8	0	67	26	-	54	19
January	38	0	8	0	41	23	-	32	18
February	32	0	9	0	46	6	-	27	15
March	64	0	8	0	45	11	-	70	19
April	46	0	6	4	21	14	-	44	18
May	50	0	8	4	21	19	-	35	20
June	44	0	7	16	46	17	-	40	17
July	34	0		23	87		-	48	
August	47	0		24	27		-	30	
September	50	0		19	12		6	8	
Year	510	0		90	546		6	448	

	Triana		
	FY2021	FY2022	FY2023
October	0	1	4
November	0	0	6
December	0	1	4
January	0	4	4
February	0	4	3
March	0	4	3
April	0	0	6
May	0	3	5
June	0	0	3
July	0	4	
August	0	1	
September	0	0	
Year	0	22	

	Total Hotspot Circulation-HMCPL		
	FY2021	FY2022	FY2023
October	380	427	266
November	320	377	265
December	386	577	212
January	364	392	202
February	360	535	167
March	451	429	196
April	390	445	171
May	353	303	167
June	512	368	144
July	323	459	
August	442	288	
September	424	137	
Year	4,705	4,737	

\*In December 2021, the allowable checkout period for hotspots increased to 6 months.  
\*Removed hotspot rental fee October 2022

Devices in Circulation as of	7/3/23	78
Devices on Hold as of	7/3/23	136

**Huntsville Public Library**  
**Profit & Loss Budget vs. Actual**  
 October 2022 through June 2023

		TOTAL				
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget	INCOME AND EXPENSE SHOULD BE AT 75.00%
<b>Ordinary Income/Expense</b>						
<b>Income</b>						
	CAPITAL CAMPAIGN INCOME	0.00	0.00	0.00	0.0%	
	GOVERNMENT SUPPORT	5,476,905.00	7,188,410.00	-1,711,505.00	76.19%	
	FRIENDS OF THE LIBRARY SUPPORT	106,854.97	111,800.00	-4,945.03	95.58%	
	FOUNDATION SUPPORT	73,200.00	73,200.00	0.00	100.0%	FOUNDATION SUPPORT-\$73,200
	INVESTMENT INCOME	104,179.48	30,625.00	73,554.48	340.18%	INVESTMENT INCOME-Hawthorne Trust \$16,231.
	FEES	130,094.93	90,055.00	40,039.93	144.46%	FEES-Photocopies \$41,443, L&D \$11,985.
	GIFTS and GRANTS	185,577.32	80,050.00	105,527.32	231.83%	GIFTS and GRANTS-Olin King \$10,000, Dale Strong \$25,000, Meta Data Center \$25,000, PNC \$5,000, PLA/ALA \$7,000, Hudson Alpha \$18,000, Love Your Library \$16,215, Brennan Gamwell \$10,000.
	MISCELLANEOUS	2,990.51	0.00	2,990.51	100.0%	
	PROGRAM REVENUES	301.00	0.00	301.00	100.0%	
	SUMMER READING PROGRAM	9,200.00	0.00	9,200.00	100.0%	SUMMER READING PROGRAM-Foundation \$3,000
	SALE OF FIXED ASSETS	3,384.00	0.00	3,384.00	100.0%	SALE OF FIXED ASSETS-SOLD 1999 CHEV Van
	<b>Total Income</b>	6,092,687.21	7,574,140.00	-1,481,452.79	80.44%	
	<b>Gross Profit</b>	6,092,687.21	7,574,140.00	-1,481,452.79	80.44%	
<b>Expense</b>						
	CAPITAL CAMPAIGN EXPENSE	9,866.68	0.00	9,866.68	100.0%	
	AUTOMATED SERVICES	118,066.36	222,730.00	-104,663.64	53.01%	
	BUILDING OPERATIONS	799,990.46	1,130,492.00	-330,501.54	70.77%	
	GENERAL OPERATING	204,818.63	287,686.00	-82,867.37	71.2%	
	MATERIALS	545,197.06	601,264.00	-56,066.94	90.68%	
	SALARIES & BENEFITS	3,676,409.02	5,291,468.00	-1,615,058.98	69.48%	
	GRANT EXPENSES	95,854.22	40,100.00	55,754.22	239.04%	GRANT EXPENSES-Daniel Grant complete\$44,105, LSTA/RFID \$12,761, PNC Ready Reader \$4938.
	OTHER GIFT EXPENSES	293,899.80	400.00	293,499.80	73,474.95%	OTHER GIFT EXPENSES-FUQUA \$8,802, HAAR \$3,607, Blast Off Book Festival \$5,000, Kidzspvce Interactive \$3,594, Makers Space \$27,840, Flooring \$12,571, NEW HOPE Equipment \$2,730, Book Gifts \$29,933, Holds Locker \$17,416, Hawarth \$25,333, N. Ala Glass \$9,618,
	MISCELLANEOUS EXPENSES	-29.84	0.00	-29.84	100.0%	
	<b>Total Expense</b>	5,744,072.39	7,574,140.00	-1,830,067.61	75.84%	
	<b>Net Ordinary Income</b>	348,614.82	0.00	348,614.82	100.0%	
	<b>Net Income</b>	<b>348,614.82</b>	<b>0.00</b>	<b>348,614.82</b>	<b>100.0%</b>	



Huntsville Public Library

Balance Sheet

As of June 30, 2023

				Jun 30, 23
<b>ASSETS</b>				
<b>Current Assets</b>				
<b>Checking/Savings</b>				
<b>Cash and cash on hand</b>				
<b>VISA DEBIT CARDS</b>				
VISA GIFT CARD #9867-TRI				454.57
VISA GIFT CARD-OUTREACH 1701				380.00
VISA GIFT CARD 0225 (300) GUR				9.27
VISA GIFTCARD #5932 (425) -TRI				2.16
<b>Total VISA DEBIT CARDS</b>				<b>846.00</b>
<b>Servis1st Bank-Master Account</b>				
Servis1st Bank-Master-Rainy Day				1,423,204.00
Servis1st Bank-Master Account - Other				1,253,938.62
<b>Total Servis1st Bank-Master Account</b>				<b>2,677,142.62</b>
Servis1st Bank-Gifts				462,922.34
Servis1st Bank-Merchant Acct				6,897.57
Servis1st Bank-Payroll				13,430.51
Petty cash				1,745.00
<b>Total Cash and cash on hand</b>				<b>3,162,984.04</b>
<b>Certificates of Deposit</b>				
PROGRESS BANK-RAINY DAY FUNDS				251,549.23
PNC CD #391594 EME				172,297.05
PNC CD #390322 AEDG				51,643.32
TRUIST BANK CD RAINY DAY-MMA				573,764.17
PROGRESS BANK CD-P KYSER 0949				52,819.51
PROGRESS BANK CD-EME 0728 02-23				88,642.68
Progress-Cummer #6010025186				95,981.12
Progress CD- EME #6010025827				171,743.60
Servis1st CD-McLain #340778				27,290.92
<b>Total Certificates of Deposit</b>				<b>1,485,731.60</b>
<b>Investments</b>				
C. Schwab HMCPL 3703-9063				832,761.63
C. Schwab M. Pruitt 4478-8529				102,938.98
C.Schwab Jean Payne 7587-0478				73,624.04
C. Schwab- Roberts 4311-4986				20,792.58
<b>Total Investments</b>				<b>1,030,117.23</b>
<b>Total Checking/Savings</b>				<b>5,678,832.87</b>
<b>Accounts Receivable</b>				
Accounts Receivable				-3,321.30
<b>Total Accounts Receivable</b>				<b>-3,321.30</b>
<b>Other Current Assets</b>				
Miscellaneous Deposits				9,920.14
Miscellaneous Receivables				18,277.89
Prepays				6,116.09
<b>Total Other Current Assets</b>				<b>34,314.12</b>
<b>Total Current Assets</b>				<b>5,709,825.69</b>
<b>Fixed Assets</b>				

Huntsville Public Library

Balance Sheet

As of June 30, 2023

	<b>Construction in Progress</b>	94,179.22
	<b>Library collection</b>	3,129,109.11
	<b>Miscellaneous fixed assets</b>	6,878,096.39
	<b>Donated photographs</b>	126,077.00
	<b>Acc deprec - library collection</b>	-2,134,610.03
	<b>Acc deprec - misc fixed assets</b>	-4,927,832.32
	<b>Total Fixed Assets</b>	<b>3,165,019.37</b>
<b>TOTAL ASSETS</b>		<b>8,874,845.06</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Other Current Liabilities</b>		
	<b>MEETING ROOM DEPOSIT</b>	450.00
<b>Accrued liabilities</b>		
	<b>Clinic</b>	325.00
	<b>Withheld Critical Illness Princ</b>	-26.51
	<b>Withheld Voluntary Life Prem</b>	23.11
	<b>Withheld Health Ins (pretaxed)</b>	-18,152.04
	<b>Withheld Health Ins (taxed)</b>	67.29
	<b>Withheld LTD Principal</b>	-123.24
	<b>Withheld STD Principal</b>	-29.77
	<b>Withheld Vision (pretaxed)</b>	-138.92
	<b>Withheld Vision (taxed)</b>	52.29
	<b>Total Accrued liabilities</b>	<b>-18,002.79</b>
<b>Deferred revenue</b>		
	<b>Deferred revenue - grants</b>	32,928.71
	<b>Deferred revenue - Other</b>	750.00
	<b>Total Deferred revenue</b>	<b>33,678.71</b>
	<b>Total Other Current Liabilities</b>	<b>16,125.92</b>
	<b>Total Current Liabilities</b>	<b>16,125.92</b>
<b>Total Liabilities</b>		<b>16,125.92</b>
<b>Equity</b>		
	<b>Friends endowment</b>	272.50
	<b>Investment in Fixed Assets</b>	2,926,306.12
	<b>Restricted Fund</b>	359,349.75
	<b>Retained Earnings</b>	3,091,350.58
	<b>UNRESTRICTED-GENERAL FUND</b>	1,736,672.96
	<b>GAAP ENTRY</b>	396,152.41
	<b>Net Income</b>	348,614.82
	<b>Total Equity</b>	<b>8,858,719.14</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>8,874,845.06</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total COH			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	4,205,378.16	5,591,171.00	-1,385,792.84	75.22%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	83,420.97	90,000.00	-6,579.03	92.69%
	<b>FOUNDATION SUPPORT</b>	66,000.00	66,000.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	104,179.48	30,625.00	73,554.48	340.18%
	<b>FEES</b>	86,614.60	59,320.00	27,294.60	146.01%
	<b>GIFTS and GRANTS</b>	134,296.22	62,020.00	72,276.22	216.54%
	<b>MISCELLANEOUS</b>	1,632.31			
	<b>PROGRAM REVENUES</b>	296.00			
	<b>SUMMER READING PROGRAM</b>	9,200.00			
	<b>SALE OF FIXED ASSETS</b>	3,384.00			
	<b>Total Income</b>	4,694,401.74	5,899,136.00	-1,204,734.26	79.58%
	<b>Gross Profit</b>	4,694,401.74	5,899,136.00	-1,204,734.26	79.58%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	9,866.68			
	<b>AUTOMATED SERVICES</b>	73,884.43	116,850.00	-42,965.57	63.23%
	<b>BUILDING OPERATIONS</b>	734,346.37	1,049,940.00	-315,593.63	69.94%
	<b>GENERAL OPERATING</b>	164,368.75	233,380.00	-69,011.25	70.43%
	<b>MATERIALS</b>	374,144.40	376,018.00	-1,873.60	99.5%
	<b>SALARIES &amp; BENEFITS</b>	2,852,229.67	4,106,808.00	-1,254,578.33	69.45%
	<b>GRANT EXPENSES</b>	44,112.79	16,040.00	28,072.79	275.02%
	<b>OTHER GIFT EXPENSES</b>	196,976.05	100.00	196,876.05	196,976.05%
	<b>MISCELLANEOUS EXPENSES</b>	-29.84			
	<b>Total Expense</b>	4,449,899.30	5,899,136.00	-1,449,236.70	75.43%
	<b>Net Ordinary Income</b>	244,502.44	0.00	244,502.44	100.0%
	<b>Net Income</b>	<b>244,502.44</b>	<b>0.00</b>	<b>244,502.44</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total Gurley			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	88,941.98	115,204.00	-26,262.02	77.2%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	2,000.00	2,000.00	0.00	100.0%
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	1,956.33	1,190.00	766.33	164.4%
	<b>GIFTS and GRANTS</b>	5,475.00	6,010.00	-535.00	91.1%
	<b>MISCELLANEOUS</b>	0.00			
	<b>PROGRAM REVENUES</b>	0.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	99,573.31	125,604.00	-26,030.69	79.28%
	<b>Gross Profit</b>	99,573.31	125,604.00	-26,030.69	79.28%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	3,068.57	7,316.00	-4,247.43	41.94%
	<b>BUILDING OPERATIONS</b>	1,608.53	1,790.00	-181.47	89.86%
	<b>GENERAL OPERATING</b>	1,911.44	3,510.00	-1,598.56	54.46%
	<b>MATERIALS</b>	6,400.53	9,812.00	-3,411.47	65.23%
	<b>SALARIES &amp; BENEFITS</b>	67,779.22	95,056.00	-27,276.78	71.31%
	<b>GRANT EXPENSES</b>	6,634.36	8,020.00	-1,385.64	82.72%
	<b>OTHER GIFT EXPENSES</b>	916.43	100.00	816.43	916.43%
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	88,319.08	125,604.00	-37,284.92	70.32%
	<b>Net Ordinary Income</b>	11,254.23	0.00	11,254.23	100.0%
	<b>Net Income</b>	<b>11,254.23</b>	<b>0.00</b>	<b>11,254.23</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total Hazel Green			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	110,737.75	140,317.00	-29,579.25	78.92%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	74.75			
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	4,903.43	4,425.00	478.43	110.81%
	<b>GIFTS and GRANTS</b>	3,476.10			
	<b>MISCELLANEOUS</b>	270.00			
	<b>PROGRAM REVENUES</b>	5.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	120,667.03	145,942.00	-25,274.97	82.68%
	<b>Gross Profit</b>	120,667.03	145,942.00	-25,274.97	82.68%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	3,262.03	9,538.00	-6,275.97	34.2%
	<b>BUILDING OPERATIONS</b>	5,878.37	7,569.00	-1,690.63	77.66%
	<b>GENERAL OPERATING</b>	4,201.35	4,897.00	-695.65	85.79%
	<b>MATERIALS</b>	12,274.76	18,609.00	-6,334.24	65.96%
	<b>SALARIES &amp; BENEFITS</b>	78,967.76	105,329.00	-26,361.24	74.97%
	<b>GRANT EXPENSES</b>	0.00			
	<b>OTHER GIFT EXPENSES</b>	2,201.27			
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	106,785.54	145,942.00	-39,156.46	73.17%
	<b>Net Ordinary Income</b>	13,881.49	0.00	13,881.49	100.0%
	<b>Net Income</b>	<b>13,881.49</b>	<b>0.00</b>	<b>13,881.49</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total Madison			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	752,925.00	957,000.00	-204,075.00	78.68%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	16,015.00	16,000.00	15.00	100.09%
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	28,799.34	19,325.00	9,474.34	149.03%
	<b>GIFTS and GRANTS</b>	11,418.00			
	<b>MISCELLANEOUS</b>	913.20			
	<b>PROGRAM REVENUES</b>	0.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	811,270.54	993,525.00	-182,254.46	81.66%
	<b>Gross Profit</b>	811,270.54	993,525.00	-182,254.46	81.66%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	30,083.95	65,807.00	-35,723.05	45.72%
	<b>BUILDING OPERATIONS</b>	49,166.26	59,898.00	-10,731.74	82.08%
	<b>GENERAL OPERATING</b>	23,808.81	32,900.00	-9,091.19	72.37%
	<b>MATERIALS</b>	136,921.71	173,010.00	-36,088.29	79.14%
	<b>SALARIES &amp; BENEFITS</b>	460,438.13	661,910.00	-201,471.87	69.56%
	<b>GRANT EXPENSES</b>	2,002.69			
	<b>OTHER GIFT EXPENSES</b>	33,992.01			
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	736,413.56	993,525.00	-257,111.44	74.12%
	<b>Net Ordinary Income</b>	74,856.98	0.00	74,856.98	100.0%
	<b>Net Income</b>	<b>74,856.98</b>	<b>0.00</b>	<b>74,856.98</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total Monrovia			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	173,200.00	188,100.00	-14,900.00	92.08%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	5,175.00	2,000.00	3,175.00	258.75%
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	6,069.91	4,070.00	1,999.91	149.14%
	<b>GIFTS and GRANTS</b>	29,120.00			
	<b>MISCELLANEOUS</b>	175.00			
	<b>PROGRAM REVENUES</b>	0.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	214,939.91	195,370.00	19,569.91	110.02%
	<b>Gross Profit</b>	214,939.91	195,370.00	19,569.91	110.02%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	5,384.36	15,001.00	-9,616.64	35.89%
	<b>BUILDING OPERATIONS</b>	5,143.25	6,547.00	-1,403.75	78.56%
	<b>GENERAL OPERATING</b>	5,975.12	7,747.00	-1,771.88	77.13%
	<b>MATERIALS</b>	5,836.26	9,242.00	-3,405.74	63.15%
	<b>SALARIES &amp; BENEFITS</b>	105,491.51	156,833.00	-51,341.49	67.26%
	<b>GRANT EXPENSES</b>	0.00			
	<b>OTHER GIFT EXPENSES</b>	32,868.35			
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	160,698.85	195,370.00	-34,671.15	82.25%
	<b>Net Ordinary Income</b>	54,241.06	0.00	54,241.06	100.0%
	<b>Net Income</b>	<b>54,241.06</b>	<b>0.00</b>	<b>54,241.06</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total New Hope			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	77,247.11	104,518.00	-27,270.89	73.91%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	169.25	1,800.00	-1,630.75	9.4%
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	619.48	1,235.00	-615.52	50.16%
	<b>GIFTS and GRANTS</b>	742.00	6,010.00	-5,268.00	12.35%
	<b>MISCELLANEOUS</b>	0.00			
	<b>PROGRAM REVENUES</b>	0.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	79,977.84	114,763.00	-34,785.16	69.69%
	<b>Gross Profit</b>	79,977.84	114,763.00	-34,785.16	69.69%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	867.92	3,668.00	-2,800.08	23.66%
	<b>BUILDING OPERATIONS</b>	3,354.38	4,086.00	-731.62	82.09%
	<b>GENERAL OPERATING</b>	3,012.18	2,695.00	317.18	111.77%
	<b>MATERIALS</b>	3,858.53	5,659.00	-1,800.47	68.18%
	<b>SALARIES &amp; BENEFITS</b>	58,833.08	90,535.00	-31,701.92	64.98%
	<b>GRANT EXPENSES</b>	36,467.70	8,020.00	28,447.70	454.71%
	<b>OTHER GIFT EXPENSES</b>	16,910.66	100.00	16,810.66	16,910.66%
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	123,304.45	114,763.00	8,541.45	107.44%
	<b>Net Ordinary Income</b>	-43,326.61	0.00	-43,326.61	100.0%
	<b>Net Income</b>	-43,326.61	0.00	-43,326.61	100.0%



Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		Total Triana			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00			
	<b>GOVERNMENT SUPPORT</b>	68,475.00	92,100.00	-23,625.00	74.35%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	0.00			
	<b>FOUNDATION SUPPORT</b>	1,200.00	1,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	0.00			
	<b>FEES</b>	1,131.84	490.00	641.84	230.99%
	<b>GIFTS and GRANTS</b>	1,050.00	6,010.00	-4,960.00	17.47%
	<b>MISCELLANEOUS</b>	0.00			
	<b>PROGRAM REVENUES</b>	0.00			
	<b>SUMMER READING PROGRAM</b>	0.00			
	<b>SALE OF FIXED ASSETS</b>	0.00			
	<b>Total Income</b>	71,856.84	99,800.00	-27,943.16	72.0%
	<b>Gross Profit</b>	71,856.84	99,800.00	-27,943.16	72.0%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	0.00			
	<b>AUTOMATED SERVICES</b>	1,515.10	4,550.00	-3,034.90	33.3%
	<b>BUILDING OPERATIONS</b>	493.30	662.00	-168.70	74.52%
	<b>GENERAL OPERATING</b>	1,540.98	2,557.00	-1,016.02	60.27%
	<b>MATERIALS</b>	5,860.45	8,914.00	-3,053.55	65.74%
	<b>SALARIES &amp; BENEFITS</b>	52,669.65	74,997.00	-22,327.35	70.23%
	<b>GRANT EXPENSES</b>	6,636.68	8,020.00	-1,383.32	82.75%
	<b>OTHER GIFT EXPENSES</b>	9,935.45	100.00	9,835.45	9,935.45%
	<b>MISCELLANEOUS EXPENSES</b>	0.00			
	<b>Total Expense</b>	78,651.61	99,800.00	-21,148.39	78.81%
	<b>Net Ordinary Income</b>	-6,794.77	0.00	-6,794.77	100.0%
	<b>Net Income</b>	<b>-6,794.77</b>	<b>0.00</b>	<b>-6,794.77</b>	<b>100.0%</b>

Huntsville Public Library  
Profit & Loss Budget vs. Actual  
October 2022 through June 2023

		TOTAL			
INCOME AND EXPENSE SHOULD BE AT 75%		Oct '22 - Jun 23	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>					
<b>Income</b>					
	<b>CAPITAL CAMPAIGN INCOME</b>	0.00	0.00	0.00	0.0%
	<b>GOVERNMENT SUPPORT</b>	5,476,905.00	7,188,410.00	-1,711,505.00	76.19%
	<b>FRIENDS OF THE LIBRARY SUPPORT</b>	106,854.97	111,800.00	-4,945.03	95.58%
	<b>FOUNDATION SUPPORT</b>	73,200.00	73,200.00	0.00	100.0%
	<b>INVESTMENT INCOME</b>	104,179.48	30,625.00	73,554.48	340.18%
	<b>FEES</b>	130,094.93	90,055.00	40,039.93	144.46%
	<b>GIFTS and GRANTS</b>	185,577.32	80,050.00	105,527.32	231.83%
	<b>MISCELLANEOUS</b>	2,990.51	0.00	2,990.51	100.0%
	<b>PROGRAM REVENUES</b>	301.00	0.00	301.00	100.0%
	<b>SUMMER READING PROGRAM</b>	9,200.00	0.00	9,200.00	100.0%
	<b>SALE OF FIXED ASSETS</b>	3,384.00	0.00	3,384.00	100.0%
	<b>Total Income</b>	6,092,687.21	7,574,140.00	-1,481,452.79	80.44%
	<b>Gross Profit</b>	6,092,687.21	7,574,140.00	-1,481,452.79	80.44%
<b>Expense</b>					
	<b>CAPITAL CAMPAIGN EXPENSE</b>	9,866.68	0.00	9,866.68	100.0%
	<b>AUTOMATED SERVICES</b>	118,066.36	222,730.00	-104,663.64	53.01%
	<b>BUILDING OPERATIONS</b>	799,990.46	1,130,492.00	-330,501.54	70.77%
	<b>GENERAL OPERATING</b>	204,818.63	287,686.00	-82,867.37	71.2%
	<b>MATERIALS</b>	545,197.06	601,264.00	-56,066.94	90.68%
	<b>SALARIES &amp; BENEFITS</b>	3,676,409.02	5,291,468.00	-1,615,058.98	69.48%
	<b>GRANT EXPENSES</b>	95,854.22	40,100.00	55,754.22	239.04%
	<b>OTHER GIFT EXPENSES</b>	293,899.80	400.00	293,499.80	73,474.95%
	<b>MISCELLANEOUS EXPENSES</b>	-29.84	0.00	-29.84	100.0%
	<b>Total Expense</b>	5,744,072.39	7,574,140.00	-1,830,067.61	75.84%
	<b>Net Ordinary Income</b>	348,614.82	0.00	348,614.82	100.0%
	<b>Net Income</b>	<b>348,614.82</b>	<b>0.00</b>	<b>348,614.82</b>	<b>100.0%</b>

**Huntsville Public Library Capital Campaign  
 Balance Sheet by Class  
 As of June 30, 2023**

		SHV	TOTAL
<b>ASSETS</b>			
Current Assets			
	Checking/Savings		
	Servis1st Bank Capital Campaign	18,821.88	18,821.88
	Total Checking/Savings	18,821.88	18,821.88
	Total Current Assets	18,821.88	18,821.88
<b>TOTAL ASSETS</b>		<b>18,821.88</b>	<b>18,821.88</b>
<b>LIABILITIES &amp; EQUITY</b>			
Equity			
	Unrestricted Net Assets	18,419.13	18,419.13
	Net Income	402.75	402.75
	Total Equity	18,821.88	18,821.88
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>18,821.88</b>	<b>18,821.88</b>

**Huntsville Public Library Capital Campaign**  
**Profit & Loss by Class**  
 October 2022 through June 2023

					SHV	TOTAL
				<b>Ordinary Income/Expense</b>		
			<b>Income</b>			
			<b>Investments</b>			
			<b>Interest-Savings, Short-term CD</b>	402.75	402.75	
			<b>Total Investments</b>	402.75	402.75	
			<b>Total Income</b>	402.75	402.75	
			<b>Gross Profit</b>	402.75	402.75	
			<b>Net Ordinary Income</b>	402.75	402.75	
			<b>Net Income</b>	<b>402.75</b>	<b>402.75</b>	

**Huntsville-Madison County Public Library  
Building Maintenance**

**May - June 2023**

Date	Name	Memo	Amount	Total
<b>MADISON</b>				
<b>JUNE INVOICES PAID</b>				
06/12/2023	Credit Card Services	LOWES - MISC MAINTENCE SUPPLIES	46.24	
		<b>TOTAL FOR JUNE</b>		<b>46.24</b>
<b>MAIN</b>				
<b>MAY INVOICES PAID</b>				
05/01/2023	Mid-South Water, LLC	CONDUCTIVITY METER	411.37	
05/01/2023	City of Huntsville	REPAIR FLOOR OUTLETS W.O. 166629	41.76	
05/01/2023	City of Huntsville	REPAIR EMERGENCY LIGHTS W.O. 166799	83.52	
05/01/2023	City of Huntsville	DOORKNOB AND LOCK ON ROOFTOP DOOR REPAIR W.O. 167061	41.76	
05/01/2023	Brooks Lock and Key, Inc.	COPY KEYS	7.50	
05/01/2023	Allied Supply Company, inc.	WATER SOFTENER CUBETS	161.00	
05/01/2023	Lowe's	MISC. HARDWARE	198.88	
05/01/2023	dormakaba USA, INC.	EXIT DOOR-REBUILT CONTROLLER	1,436.23	
05/09/2023	Brooks Lock and Key, Inc.	3 KEYS, KEY RING, TAGS	9.20	
05/15/2023	The Home Depot Credit Services	HOSE & SPRAYER	69.93	
05/15/2023	The Home Depot Credit Services	ELECTRIC BALLAST	47.94	
		<b>TOTAL FOR MAY</b>		<b>2,509.09</b>
<b>MAIN</b>				
<b>JUNE INVOICES PAID</b>				
06/08/2023	Brooks Lock and Key, Inc.	2 KEYS-ROOF ACCESS, 2 KEYS CAMERA BOX	10.00	
06/22/2023	City of Huntsville	CONTROLS WORK ORDER ADDRESS HOT SPOT W.O. 168837	83.52	
06/12/2023	Credit Card Services	COPY A KEY-HOLDS LOCKER EXTERIOR	2.03	
06/28/2023	The Home Depot Credit Services	FLEX SEAL, HEAT GEL	35.07	
06/08/2023	City of Huntsville	HVAC AT MAIN NOT WORKING IN SOME PARTS OF BUILDING W.O. 167957	125.28	
06/08/2023	City of Huntsville	HVAC AT MAIN NOT WORKING IN SOME PARTS OF BUILDING W.O. 167997	62.64	
06/08/2023	City of Huntsville	HVAC NOT WORKING IN SOME PARTS OF BUILDING, POSSIBLY CONTROL ISSUE W.O. 168041	375.84	
06/08/2023	City of Huntsville	HVAC-FLOOR PIPE LEAKING FROM HVAC W.O. 168351	41.76	
06/22/2023	City of Huntsville	PLUMBING-WOMENS RESTROOM 3RD FLOOR HANDICAP STALL W.O. 168575	125.28	

**Huntsville-Madison County Public Library  
Building Maintenance**

				<b>May - June 2023</b>		
		06/22/2023	City of Huntsville	PLUMBING-WOMWNS RESTROOM 3RD FLOOR HANDICAP STALL W.O. 168761	41.76	
		06/13/2023	Valley Junk Removal, LLC	REMOVED FURNITURE ON 3RD FLOOR BECAUSE OF RENOVATIONS-INCLUDED METAL SAFE	1,100.00	
		06/02/2023	Alabama Flag & Banner	REPLACE FLAG	132.40	
		06/28/2023	State Systems Inc.	SPRINKLER HEADS 3RD FLOOR RENOVATION - LABOR	570.00	
		06/01/2023	Mid-South Water, LLC	BOILER CHEMICALS	612.00	
		06/08/2023	Industrial Boiler & Mechanical Co. Inc.	HEAT EXCHANGE TEMP ISSUE TROUBLESHOOTING	590.00	
				<b>TOTAL FOR JUNE</b>		<b>3,907.58</b>
			<b>NORTH HUNTSVILLE</b>			
			<b>MAY INVOICES PAID</b>			
		05/12/2023	Credit Card Services	SHEPHARD SIGNS - REPLACEMENT SIGN	315.00	
						<b>315.00</b>
			<b>JUNE INVOICES PAID</b>			
		06/08/2023	City of Huntsville	CHILLER AT NORTH HUNTSVILLE HAS AN ALARM W.O. 164840	208.80	
						<b>208.80</b>
			<b>SOUTH HUNTSVILLE</b>			
			<b>MAY INVOICES PAID</b>			
			<b>Transfer to Capital</b>			
		05/08/2023	State Systems Inc.	REPLACE WATER GONG	1,049.00	
				<b>TOTAL FOR MAY</b>		<b>1,049.00</b>
			<b>SOUTH HUNTSVILLE</b>			
			<b>JUNE INVOICES PAID</b>			
		06/12/2023	Credit Card Services	LANDSCAPE STAKES	17.42	
				<b>TOTAL FOR JUNE</b>		<b>17.42</b>
				<b>TOTAL BUILDING MAINTENANCE</b>		<b>8,053.13</b>



# Your 2023 Renewal

*Prepared for:*

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

# Your 2022 plan in summary

## AVERAGE MEMBERSHIP

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Prior experience period: 3/1/2021 - 2/28/2022 | Current experience period: 3/1/2022 - 2/28/2023

HEALTH - MEMBERSHIP ▲ 4.8%      DENTAL - MEMBERSHIP ▲ 4.8%

### Current Members

MEDICAL		88
DENTAL		88

### Current Contracts

MEDICAL		70
DENTAL		70

### Prior Members

MEDICAL		84
DENTAL		84

### Prior Contracts

MEDICAL		65
DENTAL		65

## SERVICE & VALUE

---

98.8%

Claims  
accuracy

93.7%

Customer  
satisfaction\*

67.5%

Medical  
network  
savings

99.1%

Services  
delivered  
in-network

*\*Based on group underwritten book of business*



# Your health renewal at a glance

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Group number(s): 19969

Rating period: 10/1/2023 - 9/30/2024

For the upcoming plan year,  
your rate will be adjusted:

0.00%

Health - 19969 - 000

Grandfathered - Plan passes ACA minimum value

Rates below include applicable fees & taxes

	Contracts	Current rates	Renewal rates	COBRA rates
Employee	03	\$652.06	\$652.06	\$665.10
Family	04	\$1,447.43	\$1,447.43	\$1,476.37
% change			0.00%	

# Your dental renewal at a glance

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Group number(s): 19969

Rating period: 10/1/2023 - 9/30/2024

For the upcoming plan year,  
your rate will be adjusted:

**4.03%**  
decrease

## Dental - 19969 - 000

Rates below include applicable fees & taxes

	Contracts	Current rates	Renewal rates	COBRA rates
Employee	65	\$20.83	<del>\$19.99</del>	\$20.38
Family	9	\$55.09	<del>\$52.87</del>	\$53.92
% change			-4.03%	

HEALTH COVERAGE

# Rate calculation summary (PMPM)

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Prior experience period: 3/1/2021 - 2/28/2022 | Current experience period: 3/1/2022 - 2/28/2023

Rating period: 10/1/2023 - 9/30/2024

It's important you understand how your premium is calculated. On an annual basis, we conduct a renewal calculation designed to predict the likely cost of your health plan for the upcoming year. This analysis includes your medical costs incurred in the current and previous years and helps to ensure your premium is based on the most accurate possible picture of future costs.

YOUR CLAIMS EXPERIENCE	Prior Year	Current Year
<b>Incurred claims</b>	\$561.64	\$280.56
Claims incurred during the experience period plus an estimate of claims outstanding		
<b>Shock claims</b>	\$0	\$0
Any claims amount over \$190,000 incurred by an individual member		
<b>Net claims</b>	\$561.64	\$280.56
Incurred claims less shock claims		
<b>Annual trend applied in rating</b>	3.37%	6.02%
<b>Trend factor applied in rating</b>	1.089	1.097
<b>Pooling charge</b>	\$24.63	\$24.63
<b>Projection of claims</b>	\$636.46	\$332.41

DEVELOPMENT OF REQUIRED PREMIUM	Rating Period
<b>Blended experience claims</b>	
Prior + current year trended claims (current year more heavily weighted), plus expected claims above shock level	\$393.22
<b>Manual claims</b>	
Claims projection based on group's demographics and risk factors compared (or applied) to Blue Cross Book of Business	\$582.80
<b>Projected claims</b>	\$556.44
Blended experience claims pooled with manual claims based on group credibility	
<b>Retention (eg: administrative expenses)</b>	\$57.33
<b>Retention (eg: administrative expenses)</b>	9.34%
<b>Required premium</b>	\$613.77
<b>Current premium</b>	\$602.29
<b>Required premium adjustment</b>	1.91%

HEALTH COVERAGE

# Rate calculation summary (PMPM)

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Prior experience period: 3/1/2021 - 2/28/2022 | Current experience period: 3/1/2022 - 2/28/2023

Rating period: 10/1/2023 - 9/30/2024

ADJUSTMENTS TO REQUIRED PREMIUM	Rating Period
<b>Required Premium</b>	<b>\$613.77</b>
<b>Underwriting adjustments (or RRC where applicable)</b>	<b>-\$11.48</b>
Adjustment based on underwriting evaluation of ongoing risk	
<b>Final premium after adjustment</b>	<b>\$602.29</b>
<b>Current premium</b>	<b>\$602.29</b>
<b>Total premium adjustment</b>	<b>-1.91%</b>
<b>Final premium adjustment</b>	<b>0%</b>

DENTAL COVERAGE

# Rate calculation summary (PMPM)

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Prior experience period: 3/1/2021 - 2/28/2022 | Current experience period: 3/1/2022 - 2/28/2023

Rating period: 10/1/2023 - 9/30/2024

It's important you understand how your premium is calculated. On an annual basis, we conduct a renewal calculation designed to predict the likely cost of your dental plan for the coming year. This analysis includes your dental costs incurred in the current and previous years and helps to ensure your premium is based on the most accurate possible picture of future costs.

YOUR CLAIMS EXPERIENCE	Prior Year	Current Year
<b>Net claims</b>	\$17.34	\$16.61
Incurred claims less shock claims		
<b>Annual trend applied in rating</b>	2.52%	3.00%
<b>Trend factor applied in rating</b>	1.066	1.048
<b>Projection of Claims</b> 10/1/2023 - 9/30/2024	\$18.49	\$17.40

DEVELOPMENT OF REQUIRED PREMIUM	Rating Period
<b>Blended experience claims</b>	
Prior + current year trended claims (current year more heavily weighted), plus expected claims above shock level	\$17.62
<b>Manual claims</b>	
Claims projection based on group's demographics and risk factors compared (or applied) to Blue Cross Book of Business	\$16.11
<b>Projected claims</b>	\$16.32
Blended experience claims pooled with manual claims based on group credibility	
<b>Retention (eg: administrative expenses)</b>	\$2.98
<b>Retention (eg: administrative expenses)</b>	15.40%
<b>Required premium</b>	\$19.30
<b>Current premium</b>	\$20.11
<b>Required premium adjustment</b>	-4.03%

# Health underwritten rating history

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Group number(s): 19969

Rating period: 10/1/2023 - 9/30/2024

Rating Period	10/1/2023 - 9/30/2024	10/1/2022 - 9/30/2023	10/1/2021 - 9/30/2022	10/1/2020 - 9/30/2021	10/1/2019 - 9/30/2020
Experience Period	3/1/2022 - 2/28/2023	3/1/2021 - 2/28/2022	3/1/2020 - 2/28/2021	3/1/2019 - 2/29/2020	3/1/2018 - 2/28/2019
Member Months During Experience Period	1,063	1,015	1,184	1,246	1,206
Members Enrolled at end of Experience	92	88	90	104	99
Required Premium PMPM	\$613.77	\$635.36	\$507.88	\$480.63	\$405.48
Required Rate Adjustment Factor	1.90%	12.50%	25.50%	32.60%	22.90%
Underwriting Adjustments	-\$11.48	\$0.00	-\$22.61	-\$45.77	-\$26.19
Final Renewal Premium PMPM	\$602.29	\$635.36	\$485.27	\$434.86	\$379.29
Premium PMPM at the end of Experience <sup>1</sup>	\$602.29	\$564.57	\$404.39	\$362.38	\$329.81
Final Rate Adjustment Factor	0.00%	12.50%	20.00%	20.00%	15.00%
Projected Annualized Premium Rating Period	\$664,900	\$670,900	\$524,100	\$542,700	\$450,600

<sup>1</sup> "Premium PMPM at the end of Experience" may not match the previous year's "Final Renewal PMPM" due to enrollment changes.

# Dental underwritten rating history

HUNTSVILLE - MADISON COUNTY PUBLIC LIBRARY

Group number(s): 19969

Rating period: 10/1/2023 - 9/30/2024

Rating Period	10/1/2023 - 9/30/2024	10/1/2022 - 9/30/2023	10/1/2021 - 9/30/2022	10/1/2020 - 9/30/2021	10/1/2019 - 9/30/2020
Experience Period	3/1/2022 - 2/28/2023	3/1/2021 - 2/28/2022	3/1/2020 - 2/28/2021	3/1/2019 - 2/29/2020	3/1/2018 - 2/28/2019
Member Months During Experience Period	1,063	1,015	1,184	1,246	1,206
Members Enrolled at end of Experience	92	88	90	104	99
Required Premium PMPM	\$19.30	\$21.48	\$18.52	\$19.58	\$19.48
Required Rate Adjustment Factor	-4.00%	0.10%	2.70%	5.50%	14.70%
Underwriting Adjustments	\$0.00	-\$0.03	\$0.00	\$0.00	\$0.00
Final Renewal Premium PMPM	\$19.30	\$21.45	\$18.52	\$19.58	\$19.48
Premium PMPM at the end of Experience <sup>1</sup>	\$20.11	\$21.45	\$18.02	\$18.55	\$16.98
Final Rate Adjustment Factor	-4.00%	0.00%	2.70%	5.50%	14.70%
Projected Annualized Premium Rating Period	\$21,300	\$22,600	\$20,000	\$24,400	\$23,100

<sup>1</sup> \* Premium PMPM at the end of Experience may not match the previous year's Final Renewal PMPM due to enrollment changes.

## Additional information about how your rates are calculated

As a merit-rated group, you are in a risk pool with all other merit-rated employer groups. We apply pooling in our rate calculation methodology, which means that the expected claim costs of the risk pool can impact the calculation of your premiums. Pooling helps create a sustainable partnership with each of our customers that is mutually beneficial.

### How does pooling help you?

- Reduced volatility in premiums from year to year
- Premium protection from the impact of shock claims
- Benefits of our quality and claim cost management efforts applied to the entire risk pool

### How does pooling help an insurance carrier?

- More confidence that the premiums charged across the entire risk pool will cover claims and other expenses
- Maintain long-term relationships with customers

*Pooling protects employee  
populations from medical  
claims volatility.*





# 2023 healthcare cost and industry update

A number of things, from industry changes to health trends among your employees, can affect healthcare costs from year to year. Below are some of the factors impacting today's healthcare industry:

- In 2020, 1 in 5 adults were living with a mental health disorder,<sup>1</sup> and estimates suggest that only half of people receive treatment.<sup>2</sup> This trend is not expected to decline as experts anticipate mental and behavioral disorders to be the fastest-growing condition by incidence in the next 18 months.<sup>3</sup>
- According to the BCBS Health Index, major depression is the second most impactful condition on overall health for commercially insured Americans, second to hypertension.
- Obesity has continued to rise in prevalence with 73.6% of adults overweight or obese.<sup>4</sup> Obesity is a serious and costly condition that can lead to many other chronic diseases, such as type 2 diabetes, heart disease, and some cancers.<sup>5</sup>



## Solutions to improve care and control costs

We're committed to helping you overcome rising healthcare costs and improve employee wellbeing. Below are just some of the solutions we have in place to promote better care and lower costs:

### A FOCUS ON BEHAVIORAL HEALTH

We coordinate with New Directions to provide resources and interventions for members with behavioral health needs, and to offer the Employee Assistance Program (EAP). By connecting behavioral health and EAP, we can remove gaps in care and deploy all available resources at the first call.

### CHRONIC CONDITION MANAGEMENT

We've expanded our Chronic Condition Management program to include musculoskeletal pain and Chronic Kidney Disease, making it easier for members with those conditions to manage and maintain their health. We also offer telephonic coaching, new chat messaging via mobile app, and more.

### MANAGING DIABETES COSTS

For members with prescription drug benefits, we've implemented an Insulin Cost Share Cap, which limits cost share for covered insulin products not to exceed \$99 per 30-day supply prescription, up to a 90-day supply prescription.

<sup>1</sup> [nimh.nih.gov/health/statistics/mental-illness#:~:text=Mental%20illnesses%20are%20common%20in,mild%20to%20moderate%20to%20severe.](https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=Mental%20illnesses%20are%20common%20in,mild%20to%20moderate%20to%20severe.)

<sup>2</sup> <https://www.nimh.nih.gov/health/statistics>

<sup>3</sup> <https://www.wtco.com/en-US/insights/2021/11/2022-global-medical-trends-survey-report>

<sup>4</sup> <https://www.cdc.gov/obesity/data/adult.html#:~:text=The%20US%20obesity%20prevalence%20was,from%204.7%25%20to%209.2%25.>

<sup>5</sup> <https://www.cdc.gov/obesity/about-obesity/index.html>

# Summary of available alternate health plans

## HEALTH

Current Plan	HSA- Qualified	Rate Differential	Employee	Family
Health			\$652.06	\$1,447.43
<b>Alternate Plans</b>				
Blue Choice 100		20.62%	\$786.53	\$1,745.93
Blue Access 500		7.00%	\$697.68	\$1,548.70
Blue Secure 1000		-1.01%	\$645.46	\$1,432.77
Blue Secure 2000		-6.19%	\$611.70	\$1,357.84
Median Modified Comprehensive Plan 2500		-12.18%	\$572.66	\$1,271.19
Preferred Blue HDHP 2000 with Drug Card	✓	-15.84%	\$548.80	\$1,218.21
Blue Saver 3000		-16.14%	\$546.81	\$1,213.80
Preferred Blue HDHP 2500 with Drug Card	✓	-16.75%	\$542.84	\$1,204.98
Preferred Blue HDHP 2500 with POS	✓	-21.58%	\$511.34	\$1,135.05
Preferred Blue HDHP 3000 with Drug Card	✓	-21.74%	\$510.32	\$1,132.80
Preferred Blue HDHP 3000 with POS	✓	-26.34%	\$480.33	\$1,066.23

# Summary of available alternate dental plans

Current Plan	Rate Differential	Employee	Family
Dental		\$19.99	\$52.87
<b>Alternate Plan</b>			
Dental Blue 1000B	-15.80%	\$16.47	\$47.12
Dental Blue 1000A	5.82%	\$20.29	\$62.18
Dental Blue 1500B	24.77%	\$24.41	\$69.81
Dental Blue 1500A	26.87%	\$24.41	\$73.95
Dental Blue 2000A	63.63%	\$31.60	\$94.53
Dental Blue 2500A	76.56%	\$34.13	\$101.76
<b>Optional Benefits</b>			
Removal of Out-of-Network Coverage*		-\$1.00	-\$2.75
Dental Implants**		\$1.75	\$4.75
Enhanced Orthodontic Services***		\$0.00	\$1.25

\*OON Removal is available on all plans

\*\*Not available on Dental Blue 1000A and Dental Blue 1000B

\*\*\*Not available on Dental Blue 1500B and Dental Blue 1000B

# Dental Blue® *Benefit Summary*

Plan Benefit <i>In-Network Benefits</i>	Dental Blue® 2500A	Dental Blue® 2000A	Dental Blue® 1500A	Dental Blue® 1500B	Dental Blue® 1000A	Dental Blue® 1000B
<b>Calendar Year Deductible</b> <i>Note: Does not apply to diagnostic and preventive or orthodontic services</i>	\$25 member/ \$75 family	\$25 member/ \$75 family	\$25 member/ \$75 family	\$25 member/ \$75 family	\$50 member/ \$150 family	\$50 member/ \$150 family
<b>Calendar Year Maximum</b> <i>Note: Does not apply to orthodontic services</i>	\$2,500	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
<b>DIAGNOSTIC AND PREVENTIVE SERVICES</b>						
<b>Diagnostic and Preventive Services</b>	100%	100%	100%	100%	100%	100%
<b>BASIC SERVICES</b>						
<b>Basic Services – Restorative</b> <ul style="list-style-type: none"> <li>• Simple tooth extractions</li> <li>• Repairs to crowns, inlays, onlays, veneers, fixed partial dentures and removable dentures</li> <li>• Direct pulp capping, removal of pulp, and root canal treatment</li> <li>• Emergency treatment for pain</li> <li>• Fillings made of silver amalgam and tooth color materials</li> </ul>	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible
<b>Basic Services – Supplemental</b> <ul style="list-style-type: none"> <li>• Oral surgery</li> <li>• General anesthesia given for oral or dental surgery</li> <li>• Treatment of the root tip of the tooth including its removal</li> </ul>	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible	100%, subject to deductible	80%, subject to deductible	80%, subject to deductible
<b>MAJOR SERVICES</b>						
<b>Waiting Period</b>	<i>No benefits for late enrollees until the member has been covered for a continuous 365 days.</i>					
<b>Major Services – Periodontic Services</b> <ul style="list-style-type: none"> <li>• Periodontic exams</li> <li>• Removal of diseased gum tissue and reconstructing gums</li> <li>• Removal of diseased bone</li> <li>• Reconstruction of gums and mucous membranes</li> <li>• Removing plaque and calculus</li> </ul>	100%, subject to deductible	100%, subject to deductible	80%, subject to deductible	80%, subject to deductible	50%, subject to deductible	80%, subject to deductible

# Dental Blue® *Benefit Summary*

Plan Benefit <i>In-Network Benefits</i>	Dental Blue® 2500A	Dental Blue® 2000A	Dental Blue® 1500A	Dental Blue® 1500B	Dental Blue® 1000A	Dental Blue® 1000B
<b>MAJOR SERVICES (CONTINUED)</b>						
<b>Major Services – Prosthetic Services</b> <ul style="list-style-type: none"> <li>• Inlays, onlays, veneers or crowns</li> <li>• Fixed or removable bridges</li> <li>• Full or partial dentures</li> </ul>	80%, subject to deductible	75%, subject to deductible	50%, subject to deductible	50%, subject to deductible	50%, subject to deductible	Not covered
<b>ORTHODONTIC SERVICES</b>						
<b>Waiting Period</b>	No benefits for all enrollees until the member has been covered for a continuous 365 days.					
<b>Calendar Year Orthodontic Deductible</b>	No deductible	No deductible	No deductible	Not applicable	No deductible	Not applicable
<b>Lifetime Orthodontic Maximum</b>	\$1,500	\$1,500	\$1,500	Not applicable	\$1,500	Not applicable
<b>Orthodontic Services</b> <i>Orthodontic benefits for dependent children up to age 26.</i>	50%	50%	50%	Not applicable	50%	Not applicable
<b>ANNUAL MAXIMUM ROLLOVER</b>						
<b>Annual Maximum Rollover (AMR)</b>	Plan will allow up to \$500 of unused in- or out-of-network annual maximum dollars to carry over when a member completes two diagnostic and preventive services within a calendar year. Maximum rollover account has a \$1,000 threshold.					
<b>OPTIONAL BENEFITS</b>						
<b>Removal of Out-of-Network Coverage</b>	No coverage when services rendered by an out-of-network provider.					
<b>Dental Implants</b>	Covered as a Prosthetic Service at 50%, subject to deductible. Not available on Dental Blue® 1000A and Dental Blue® 1000B.					
<b>Enhanced Orthodontic Services</b>	Covered at 50%. Additional \$1,000 to be added to the Orthodontic Services lifetime maximum benefit totaling \$2,500. Not available on Dental Blue® 1500B and Dental Blue® 1000B.					

# Regulatory and medical policy information

Whenever changes occur in healthcare legislation or our medical policy, they can sometimes impact your plan. Here are some key things you should know for your upcoming plan year.

Category	Brief explanation	What it means for your plan
<b>Federal</b>	Changes to Grandfathering Regulations	Under the Affordable Care Act, certain plan changes may cause you to lose grandfathered status. Please see the Appendix for more information.
<b>Medical policy</b>	SBC: Group Responsibilities	The Affordable Care Act (Healthcare Reform) requires employers to deliver the Summary of Benefits and Coverage (SBC) and the Uniform Glossary of commonly used health insurance terms to their employees. Please see the Appendix for more information.

# Additional 2023 renewal information

Blue Cross is always looking for ways to expand and improve the services we offer. Below are the 2023 initiatives that affect your group.

Initiative	What it means to you	Description
<b>Vision Blue</b>	New group vision plans	Our new Vision Blue plans include enhanced benefits designed to fit the needs of your employees and their families. Please see the Appendix for more information.
<b>Specialty Copay Incentive</b>	New pharmacy program	The Specialty Copay Incentive will allow select specialty generic drugs and biosimilars to process at \$0 copay. Please see the Appendix for more information.

## *Retire with Alabama Blue*

Part of being a trusted partner for employer group healthcare insurance coverage is also meeting the needs of your retirees. At no additional cost to you, we can help transition your retiring employees to a quality Medicare health plan that's right for them.

Services include:

- Retirement health plan administration
- Licensed Medicare insurance advisors to answer employee questions
- Seminars (on-site, local meetings and live webinars)
- Specialized website with Medicare health plan details

You may even save thousands per year in retiree benefit costs by transitioning eligible employees to a Medicare health plan upon retirement. If active employees decide not to enroll in Medicare, they may keep group coverage.

*For more information about Medicare, please visit*  
**BCBSALMedicare.com.**

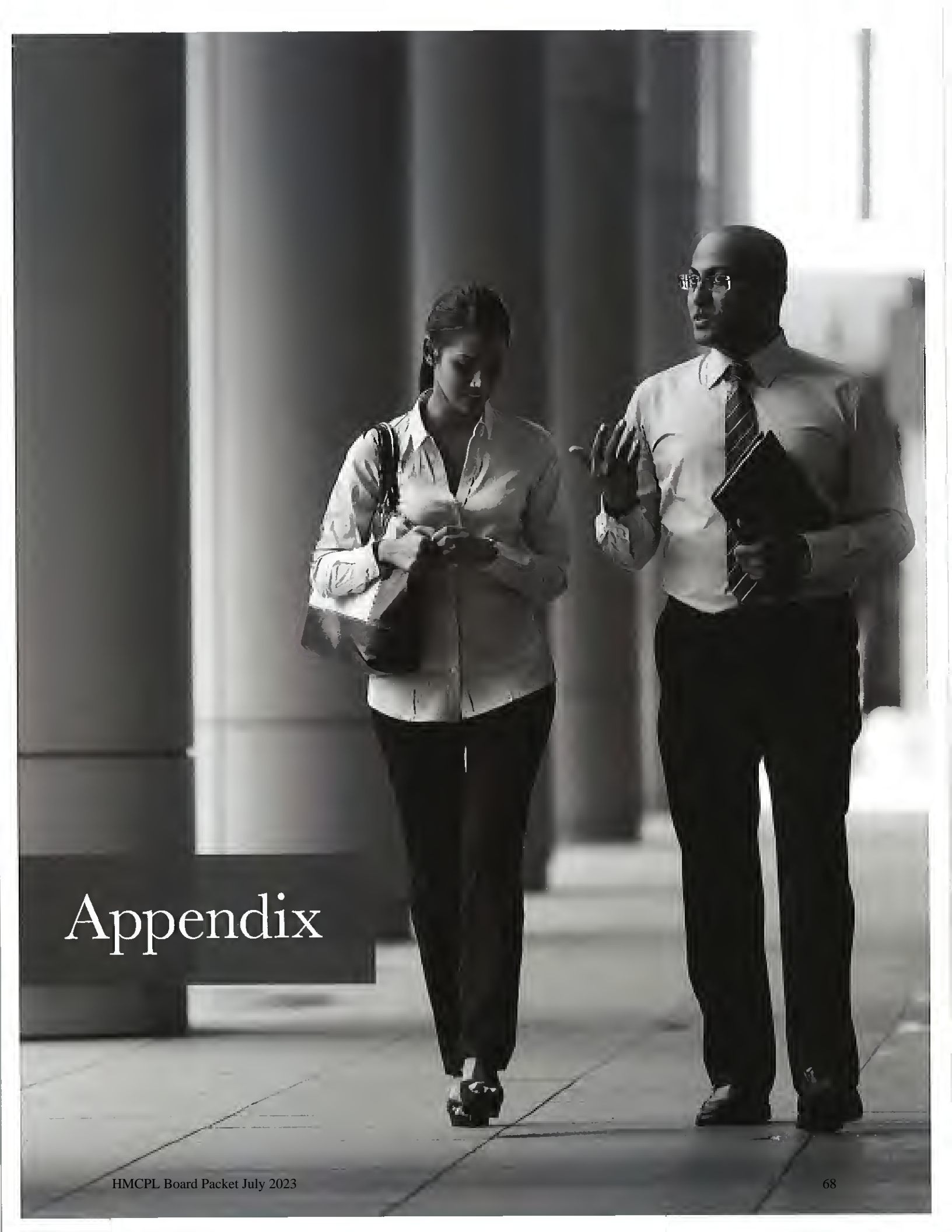






OUR CONTINUED PROMISE TO YOU

*The highest member satisfaction,  
backed by a team that's responsive to  
you and your needs—that's our idea of  
a partnership built for success.*



# Appendix

# Overview of member health

## ANNUAL SPEND

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Members who met annual  
out-of-pocket max

16.0%

Members who met  
annual deductible

27.7%

# Vision Blue<sup>SM</sup> PLANS

Powered by VSP<sup>®</sup> Vision Care



At Blue Cross and Blue Shield of Alabama, we strive to offer benefits that promote the best quality of life for our members.

That starts with competitive coverage options for all aspects of your employees' well-being, including vision.

Our Vision Blue plans include enhanced benefits designed to fit the needs of your employees and their families.

## Partnership with VSP

- We serve as your single point-of-contact for Vision Blue.
- VSP provides an extensive network and excellent customer service for your employees.

*For more information, you may visit [AlabamaBlue.com/VisionBluePlans](http://AlabamaBlue.com/VisionBluePlans) to request a call from a sales representative.*

**vsp.**  
vision care



## What's included with Vision Blue?

- ▶ You can choose between **six plans**
  - **Silver or Silver Plus**
  - **Gold or Gold Plus**
  - **Platinum Choice or Platinum Plus**
- ▶ **All plans include** a WellVision Exam<sup>®</sup>, coverage for both glasses and contact lenses and value-added programs, such as Essential Medical Eye Care.
- ▶ **Vision Blue Plus** plans include additional lens enhancements such as premium progressive lenses, anti-reflective and scratch-resistant coating.
- ▶ **The Platinum Choice plan** gives members the flexibility to choose 1 of 5 covered upgrades at the time of service, a benefit customization unique in the industry.



**BlueCross BlueShield  
of Alabama**

*We cover what matters.*

VSP is an independent company providing credentialing, quality management, claims processing, complaints and grievance, and customer service activities on behalf of Blue Cross and Blue Shield of Alabama. VSP and WellVision Exam are registered trademarks of Vision Service Plan. All other brands or marks are the property of their respective owners.



**BlueCross BlueShield  
of Alabama**

# **2023 Affordable Care Act Renewal Document**

Grandfathered Plans

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## **Summary of Interim Final and Proposed Rule Status as a Grandfathered Health Plan under the Affordable Care Act (ACA)**

The following is a brief summary of the Interim Final and Proposed Rules relating to Grandfathered Status under the Affordable Care Act (Grandfathering Regulations) issued by the departments of Health and Human Services (HHS), Labor (DOL) and Treasury on June 17, 2010 and November 15, 2010.

### **What is a Grandfathered Plan?**

The ACA provides that a group health plan that existed on March 23, 2010, is a grandfathered plan. The Act also provides that new employees and new family members may be added to that plan without the loss of grandfathered status. The Grandfathering Regulations tell us what changes to healthcare coverage will result in the loss of grandfathered status for the plan.

### **What Plan Changes will Result in the Loss of Grandfathered Status?**

The following changes to the plan coverage that existed on March 23, 2010, will cause a group health plan to lose its grandfathered status for purposes of the ACA:

1. An exclusion of all, or substantially all, benefits to diagnose or treat a particular condition. An exclusion of benefits for any necessary element to diagnose or treat a condition is also considered an exclusion of all or substantially all benefits to diagnose or treat a particular condition.
2. Any increase in the percentage of coinsurance.
3. Any increase in deductibles or out-of-pocket maximums by more than medical inflation (the medical portion of the CPI-U index) plus 15%.
4. Any increase in copayments by more than the greater of medical inflation plus 15% or, if greater, \$5.00 increased by medical inflation.
5. Any decrease in the employer contribution percentage by more than 5%.
6. Adding an overall annual dollar limit on plan benefits (even if permissible under the ACA rules) if the plan did not have an overall (comprehensive) annual or lifetime limit on March 23, 2010.
7. Adding a lower annual dollar limit on plan benefits than the overall (comprehensive) lifetime dollar limit or, if lower, the overall (comprehensive) annual dollar limit, that the plan had on March 23, 2010.

***Please note that the determination of grandfathering status is made on a benefit option by benefit option basis.*** For example, assume that on March 23, 2010, a plan had Benefit Option A, Benefit Option B and Benefit Option C. Thereafter, coverage changes are made to Benefit Option C that result in a loss of grandfathered status for Benefit Option C. No changes are made to Benefit Option A and Benefit Option B. Under the Grandfathering Regulations, Benefit Option A and Benefit Option B remain grandfathered.

## What Plan Changes will NOT result in the Loss of Grandfathered Status?

The following changes to the plan coverage that existed on March 23, 2010 will NOT cause a group health plan to lose its grandfathered status for purposes of ACA:

1. Changes to premiums.
2. Changes required by law.
3. Changes to voluntarily comply (or voluntarily comply early) with any provision of the ACA.
4. Changes to add benefits or increase benefits in favor of the plan member.
5. Entering into a new group health insurance contract (with the same or a new insurer) with an effective coverage date on and after November 15, 2010.
6. For self-funded groups, changing claims administrators.

## What is Plan Coverage on March 23, 2010?

A plan's grandfathered status for purposes of the ACA is determined by looking at what changes have been made to the plan's coverage as it existed on March 23, 2010. The Grandfathering Regulations further provide that if a plan adopted a written plan amendment before March 23, 2010, then that plan amendment is deemed part of the plan's coverage as of March 23, 2010, even if the adopted plan amendment is not effective until after March 23, 2010.

## Rules for Collectively Bargained Plans

Collectively bargained plans that have collective bargaining agreements ratified on or before March 23, 2010 are considered a grandfathered plan and must comply with the grandfathering provisions of the ACA until the time of the collective bargaining agreement's termination or expiration. After the expiration or termination of the collective bargaining agreements, these plans must look back to plan coverage on March 23, 2010, and determine whether it must then comply with the grandfathering or non-grandfathering provisions of the ACA. These plans make this determination based upon the changes made since March 23, 2010, in accordance with the Grandfathering Regulations. However, the fact that an underwritten or self-funded plan entered into a new underwritten health insurance contract (with the same or a new insurer) with an effective coverage date prior to November 15, 2010 is disregarded. If the plan is now non-grandfathered, the plan must comply with the non-grandfathered provisions of ACA no later than the date the collective bargaining agreements terminate.

For collectively bargained plans that have collective bargaining agreements ratified after March 23, 2010, the determination of whether that plan is grandfathered or non-grandfathered is made the exact same way that any other group health plan determines its grandfathered status. These plans will be either grandfathered or non-grandfathered based upon the changes made to benefits and/or employer contributions in accordance with the Grandfathering Regulations. If an underwritten or self-funded plan entered into a new underwritten health insurance contract between March 23, 2010 and November 15, 2010, that fact alone will cause the plan to lose grandfathered status. If an underwritten or self-funded plan enters into a new underwritten health insurance contract on or after November 15, 2010, then that fact alone will not cause it to lose grandfathered status.



## **Important Grandfathering Documentation Requirements**

***Grandfathered Status Model Notice:*** A plan will lose grandfathered status if it does not include in its plan materials a disclaimer that lets the plan members know that the plan is grandfathered for purposes of ACA. The departments of Health and Human Services, Labor and Treasury prepared a model disclaimer notice that plans can use for this purpose.

***Keep Grandfathered Documentation:*** You must retain documentation to prove that the plan is a grandfathered health plan for as long as grandfathered status is claimed and thereafter for the time period required by other applicable laws, such as ERISA.

### **ACA Exempt Health Plans**

The ACA provides that retiree only plans and Health Insurance Portability and Accountability Act (HIPAA) excepted benefit plans (standalone dental, standalone vision, health flexible spending account plans) are exempt from Title 1 (Subtitles A and C) of the ACA. However, Exempt plans must comply with ACA Section 1557 non-discrimination rules.

## Grandfathered Plan Checklist

Grandfathered plan status for purposes of the ACA is made on a benefit option by benefit option basis. The following are two easy steps to help you identify your plan status as a Grandfathered vs. Non-Grandfathered Plan.

### Step 1 – Assess your plan coverage as of March 23, 2010.

1. Plan Benefits to Diagnose or Treat a Condition
2. Coinsurance percentage(s)
3. Deductible amount(s) and Out-of-Pocket Maximum amount(s)
4. Copayment amount(s)
5. Employer contribution percentage(s)
6. Lifetime Dollar Maximum amount(s) and overall Annual Dollar Maximum amount(s)

### Step 2 – Are you making any of the following changes to your plan?

If you answer “Yes” to any one of the following, your plan will **not** be a grandfathered plan.

1. Exclude all or substantially all benefits to diagnose or treat a particular condition (including any necessary element to diagnose or treat a condition)?
2. Increase coinsurance percentage(s)?
3. Increase deductibles or out-of-pocket maximums by more than medical inflation plus 15%?
4. Increase copayments by more than the greater of (a) medical inflation plus 15% or (b) \$5.00 adjusted annually by medical inflation?
5. Decrease employer contribution percentage(s) by more than 5%?
6. Add an overall annual dollar limit on plan benefits (even if permissible under the ACA rules) if the plan did not have an overall (comprehensive) annual or lifetime limit on March 23, 2010?
7. Add a lower annual dollar limit on plan benefits than the overall (comprehensive) lifetime dollar limit or, if lower, the overall (comprehensive) annual dollar limit, than the plan had on March 23, 2010?

## **ACA Provisions for Groups Newly Non-Grandfathered in 2023**

If your group health plan changes from a grandfathered plan to a non-grandfathered plan under the ACA in 2023 your plan must have the following additional ACA plan provisions in place no later than the first day of your plan year beginning on and after January 1, 2023.

### **Out-of-Pocket Maximum Limitation on Essential Health Benefits**

All cost sharing for in-network essential health benefits (EHBs) that your plan chooses to cover (including pediatric dental and vision if they are riders to your health plan as described below) must apply to the in-network out-of-pocket maximum limitation set by the ACA. You may, but are not required to, apply cost-sharing for non-essential benefits to this out-of-pocket maximum limit. Cost sharing includes deductibles, copays and coinsurance. In 2023, the ACA out-of-pocket maximum is \$9,100 for self-only coverage and \$18,200 for family coverage.

This rule applies to all cost sharing for in-network EHBs, no matter how many administrators or health insurers for your plan are involved (for example, if you use another administrator for your prescription drug benefits). For groups who have multiple service providers (such as prescription drug vendors), cost sharing for prescription drugs does not have to apply to the medical out-of-pocket maximum for the 2023 plan year. However, you must have a separate out-of-pocket maximum for prescription drugs and the combined out-of-pocket maximum for medical and prescription drugs cannot exceed the ACA out-of-pocket maximum.

If your plan includes coverage through Blue Cross' Pharmacy Benefit Manager, Prime Therapeutics, LLC®, we will apply in-network prescription drug cost sharing to the medical plan out-of-pocket maximum on your plan year in 2023 (if your plan does not already include prescription drug cost sharing in the out-of-pocket maximum).

If you use a different administrator for your prescription drug coverage, you have two options:

1. You may have a separate prescription drug out-of-pocket maximum. However, you must ensure that the combined medical and prescription drug out-of-pocket maximum does not exceed the ACA out-of-pocket maximum.
2. If you do not create separate out-of-pocket limits for multiple benefit administrators, then all administrators must reconcile claims for in-network EHBs to the out-of-pocket limit on the medical plan. This will require a claims interface to be established between the administrators. There will be fees associated with this type of interface requirement and may include a set-up fee as well as an ongoing maintenance fee. This is the only option if you use a separate administrator for mental health disorders and substance abuse benefits and if there is cost sharing for in-network services. If this is so, under mental health parity, you cannot have separate deductibles or separate out-of-pocket maximums for medical and mental health disorders and substance abuse benefits.

Finally, a member on a family contract can no longer be required to pay more than the ACA individual out-of-pocket maximum as indicated above.

*Special Note about Dental and Vision Riders:* If you have a dental or vision rider to your health plan and a member cannot elect dental or vision separately from your health plan, then any cost sharing on those pediatric dental and vision benefits included in these riders that are part of the definition of EHBs must be applied to the health out-of-pocket maximum. Pediatric is defined as any member up to the end of the month in which the member turns 19.

You may choose to change your dental coverage from a rider to our standalone group dental coverage. The standalone dental plan is exempt from this ACA provision (among other provisions).

Presently, we do not offer a standalone underwritten vision plan. We can, however, administer self-funded standalone vision plans. Standalone vision plans are exempt from this ACA provision (among other provisions). If you wish to avoid the application of the EHBs out-of-pocket rule to underwritten pediatric vision benefits, you may discontinue vision coverage.

### **Age Limitation for Pediatric Dental and Vision**

The age limitation for pediatric dental and vision benefits has been amended and will apply to members up to the end of the month in which the member turns 19. This change will apply to your health plan on your plan year.

### **No Cost Sharing on Required In-Network Preventive Services and Immunizations**

Your plan must provide in-network coverage for the preventive services and immunizations described at [AlabamaBlue.com/PreventiveServices](http://AlabamaBlue.com/PreventiveServices) with no cost sharing of any kind (for example, no deductibles, copayments or coinsurance). However, if immunizations and preventive services are billed separately from the member's office visit or other facility visit, then the applicable office visit or other facility copayments may apply. Applicable office visit or other facility copayments may also apply if the primary purpose for the member's visit is not for preventive services and/or immunizations.

### **Emergency Services**

Your plan cannot require any precertification or prior authorization for emergency services in an emergency department of a hospital. Requiring notification thereafter, however, is still permissible. In addition, the copayment amount and/or coinsurance amount for emergency services in the emergency room department of an out-of-network hospital must be the same as those amounts for such services in an in-network hospital. The ACA also mandates how to calculate the allowed amount of these out-of-network emergency services. An out-of-network deductible may apply. Balance billing for the charges in excess of the out-of-network allowed amount is permitted.

## **Claims, Appeals and External Reviews**

Your plan will be amended to comply with the ACA claims, appeals and external review requirements.

## **Non-Discrimination of Coverage of Medically Necessary, Non-Investigational Clinical Trials**

If a member covered under your health plan who is eligible to participate in an approved clinical trial (according to the trial protocol), with respect to treatment of cancer or another life-threatening disease or condition, and either the member's referring provider is an in-network provider who has concluded that the member's participation in the trial would be appropriate, or the member furnishes medical and scientific information establishing that his or her participation in the trial would be appropriate, then your plan must not (1) deny the member's participation in the clinical trial, (2) deny (or limit or impose additional conditions upon) the coverage of routine patient costs for items and services furnished in connection with the trial, or (3) discriminate against the member based on his or her participation in the clinical trial. Despite this rule, no changes to benefits are required.

## **Healthcare Provider Non-Discrimination**

If your plan covers a particular service or supply out-of-network, then it cannot exclude such service or supply on the basis that it is provided by a particular healthcare provider. The out-of-network covered service or supply must be paid if it is provided by a healthcare provider who rendered the service or supply acting within the scope of his license or certification. For example, if your plan does not provide coverage for out-of-network certified registered nurse practitioners or certified nurse midwives, you will need to add out-of-network coverage at the same level as other healthcare providers that provide the same services such as physicians.

## **Non-Discrimination in Favor of Highly Compensated Individuals – Still Delayed Effective Date for Underwritten Groups**

The ACA requires an underwritten plan to comply with rules similar to Internal Revenue Code Section 105(h), known as the Non-Discrimination in Favor of Highly Compensated Individuals. The U.S. Department of Treasury has stated that no enforcement action will be taken against any underwritten group for failure to comply with this provision until the Treasury issues guidance to tell you how to comply with this rule. **No regulations or other guidance has been issued to date.**

Self-funded groups have always had to comply with Internal Revenue Code Section 105(h).

## **Waiting Period for Orthodontic Coverage**

If your group health plan includes orthodontia benefits as a rider, you cannot have a waiting period for orthodontia coverage under the ACA.

Prime Therapeutics LLC® is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

# SBC: Group Responsibilities

The Affordable Care Act (Healthcare Reform) requires employers with group health plans to deliver the Summary of Benefits and Coverage (SBC) and the Uniform Glossary of commonly used health insurance terms to their employees.

Blue Cross and Blue Shield of Alabama will provide timely delivery of the SBC to your group. You are responsible for timely delivery of the SBC to eligible employees and their dependents.

As the group administrator, it is your responsibility to distribute SBCs to your employees as follows:

## All Employees:

- Open Enrollment (if applicable to your group)
- Benefit Changes made at renewal or if you change your plan at any time during the year

## Other Employees:

- Special Enrollees
- Newly Eligible
- Upon Request

If enrollment materials are provided, the SBC must accompany these materials.

Summary of Benefits and Coverage: What This Plan Covers & What You Pay For Covered Services

**BlueCross BlueShield of Alabama** Group Benefit Plan Coverage For: Individual + Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE:** Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-250-8668 or visit us at [AlabamaBlue.com/2013/01/AccessSBC](http://AlabamaBlue.com/2013/01/AccessSBC). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, coinsurance, or other underlined terms see the Glossary. You can view the Glossary at [AlabamaBlue.com/SBCGlossary](http://AlabamaBlue.com/SBCGlossary) or call 1-800-250-8668 to request a copy.

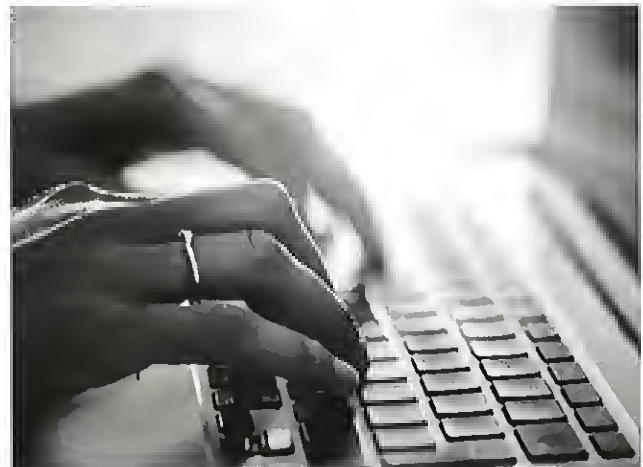
Important Questions	Answers	Why This Matters
What is the overall deductible?	\$600 individual / \$1,200 family in-network \$600 individual / \$1,200 family out-of-network	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. In-network preventive services, outpatient hospital services, most physician services, some pediatric dental services and drugs are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at <a href="http://www.alabamablue.com/employer/employee-a-care-benefits">http://www.alabamablue.com/employer/employee-a-care-benefits</a> .
Are there other deductibles for specific services?	Yes. \$900 per admission for out-of-network. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	For in-network: \$6,000 individual / \$12,000 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members on this plan, they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	All out-of-network cost sharing amounts (deductibles, copays and coinsurance), except out-of-network mental health disorders & substance abuse medical emergency services, premiums, balance billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See <a href="http://AlabamaBlue.com">AlabamaBlue.com</a> or call 1-800-810-9506 for a list of network providers.	This plan uses a provider network. You'll pay less if you use a provider in the plan's network. You'll pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (called a bill). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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## ▲ Sample SBC

If we produce the SBC for your group and you want to access it electronically or request printed versions, you can:

- **Log in to GroupAccess.** If you are not registered with GroupAccess, you can register at any time at [AlabamaBlue.com/Employers](http://AlabamaBlue.com/Employers).
- **Call the Customer Service phone number** on the back of your Blue Cross identification card.
- **Email your request to** [AlabamaBlue.com/ContactUs](mailto:AlabamaBlue.com/ContactUs).



*We cover what matters.*

## Specialty Copay Incentive

At your group's renewal date beginning on and after January 1, 2023, the **Specialty Copay Incentive** will be added to your current benefit plan. This change will allow select specialty generic drugs and biosimilars\* to process at \$0 copay (outside of the standard specialty copay.)\*\*

As specialty generics become more widely available, savings opportunities exist as we are able to shift utilization to lower net cost specialty generics and biosimilars. With the **Specialty Copay Incentive** in place, your employees will have access to these select specialty drugs at a lower cost than their current specialty copay.

The select specialty generic drugs and biosimilars will be evaluated for eligibility of this strategy and application of a \$0 copay as these types of specialty drugs become available on the market.

\* A biosimilar is a biological product developed to be similar to an already FDA-approved biologic, known as the "reference product." To meet FDA approval standards, there are to be no clinically meaningful differences between the biosimilar and reference product in terms of safety or effectiveness.

\*\* Subject to the calendar year deductible on Qualified Health Savings Account High Deductible Health Plans.