

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of:

ELECTRONIC APPLICATION OF)	
WARREN COUNTY WATER)	
DISTRICT FOR AN ADJUSTMENT)	CASE NO. 2024-00200
OF RATES FOR WATER SERVICE)	

RESPONSE OF

WARREN COUNTY WATER DISTRICT

TO

COMMISSION STAFF’S THIRD REQUEST FOR INFORMATION

DATED SEPTEMBER 27, 2024

Filed: October 11, 2024

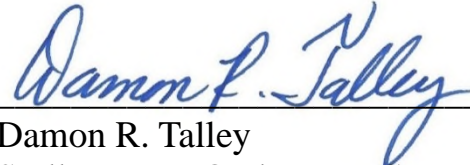
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WARREN COUNTY WATER)	
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**RESPONSE OF WARREN COUNTY WATER DISTRICT TO
COMMISSION STAFF’S THIRD REQUEST FOR INFORMATION**

Warren County Water District (the “District”) submits its Response to
Commission Staff’s Third Request for Information.



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Counsel for Warren County Water District

CERTIFICATE OF SERVICE

In accordance with 807 KAR 5:001, Section 8, and the Public Service Commission's Order of July 22, 2021 in Case No. 2020-00085, I certify that this document was transmitted to the Public Service Commission on October 11, 2024 and that there are currently no parties that the Public Service Commission has excused from participation by electronic means in this proceeding



Counsel for Warren County Water District

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

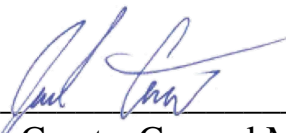
In the Matter of:

ELECTRONIC APPLICATION OF)	
WARREN COUNTY WATER)	
DISTRICT FOR AN ADJUSTMENT)	CASE NO. 2024-00200
OF RATES FOR WATER SERVICE)	

**CERTIFICATION OF RESPONSE OF
WARREN COUNTY WATER DISTRICT
TO COMMISSION STAFF'S
THIRD REQUEST FOR INFORMATION**


This is to certify that I have supervised the preparation of Warren County Water District's Response to Commission Staff's Third Request for Information as required by 807 KAR 5:001, Section 4(12)(d)(2)(b). The Response submitted on behalf of Warren County Water District is true and accurate to the best of my knowledge, information, and belief formed after a reasonable inquiry.

Date: October 11, 2024




Jacob Cuarta, General Manager
Warren County Water District

COMMONWEALTH OF KENTUCKY)
) SS:
COUNTY OF WARREN)



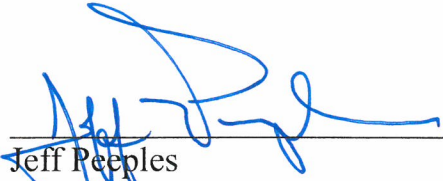
Jacob Cuarta
General Manager
Warren County Water District


Alyssa Freeman
Notary Public
My Commission Expires: 11/29/2027
Notary ID: KYNP83115

SWORN CERTIFICATION AND VERIFICATION

COMMONWEALTH OF KENTUCKY)
) SS:
COUNTY OF WARREN)

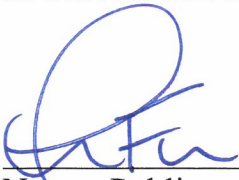
The undersigned, Jeff Peeples, being duly sworn, deposes and states that he, as Manager of Finance and Administration for Warren County Water District, has personal knowledge of the matters set forth in the responses for which he is identified as the witness in Kentucky Public Service Commission Case No. 2024-00200, and the answers contained therein are true and correct to the best of his information, knowledge, and belief.



Jeff Peeples
Manager of Finance and Administration
Warren County Water District

Subscribed, sworn to, and acknowledged before me, a Notary Public in and for said county and state, this 11 day of October 2024.





Alyssa Freeman
Notary Public

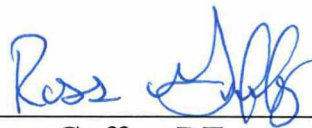
My Commission Expires: 11/29/2027

Notary ID: KYNP83115

SWORN CERTIFICATION AND VERIFICATION

COMMONWEALTH OF KENTUCKY)
) SS:
COUNTY OF FAYETTE)

The undersigned, Ross Guffey, being duly sworn, deposes and states that he, as a licensed professional engineer with HDR Engineering, Inc., has personal knowledge of the matters set forth in the responses for which he is identified as the witness in Kentucky Public Service Commission Case No. 2024-00200, and the answers contained therein are true and correct to the best of his information, knowledge, and belief.



Ross Guffey, P.E.
Water/Wastewater Manager
HDR Engineering, Inc.

Subscribed, sworn to, and acknowledged before me, a Notary Public in and for said county and state, this 10 day of October 2024.



Notary Public

My Commission Expires: 1-24-27

Notary ID: KYNP62551

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-1

Responding Witness: Jeff Peeples, Manager of Finance and Administration

Q 3-1. Refer to Warren District's response to Commission Staff's Second Request for information (Staff's Second Request), Item 2. The response is unresponsive. Commission Staff requested the workpapers used to calculate all the proposed adjustments. Warren District did not provide the workpapers or calculations used to calculate adjustments A, B, C, K, or L; provide the workpapers and the calculations used to calculate adjustments.

A 3-1. See the Excel spreadsheet filed separately as **Exhibit 3-1** for the workpapers and calculations used to compute adjustments A, B, C, K, and L.

WARREN COUNTY WATER DISTRICT**Case No. 2024-00200****Response to Commission Staff's Third Request for Information****Question No. 3-2****Responding Witness: Jeff Peeples**

- Q 3-2. Refer to the Application, Exhibit 8, Statement of Adjusted Operations and Revenue Requirement Calculation. Refer to Warren District's response to Staff's Second Request, Item 3. In the Statement of Adjusted Operations, Warren District reported \$259,072 in Interest Income. Provide a specific breakdown of the Interest Income subaccounts provided in Item 2, including specific amounts and source information. Include in the response, the sources that constitute the balances in the table below.**

Account Number	Description	Amount
419-0000-2	INTEREST INCOME – SINKING / MISC	\$ 54,565
419-0003-2	INTEREST INCOME – DEPRECIATION RESERVE (MONT BK)	(102)
419-0007-2	INTEREST INCOME – CD's (FRANKLIN SERIES 2022D)	48,048
419-0008-2	INTEREST INCOME – DEPRECIATION RESERVE FUND	156,561
		<u>\$ 259,072</u>

- A 3-2. The charts on the following two pages provide a breakdown of the Interest Income subaccounts as requested.**

GL Account Number: 419-0000-2 INTEREST INCOME - SINKING \ MISC			
Source	Type of Account	Purpose	Amount
US Bank	Checking	Depository Account - Credit Card Collections	32.19
Regions Bank	Trust	Debt Service - RWFA, Series 2013B	5,088.62
Regions Bank	Trust	Debt Service - RWFA, Series 2016B	5,921.12
Regions Bank	Trust	Debt Service - RWFA, Series 2021A	5,398.66
Regions Bank	Trust	Debt Service - RWFA, Series 2022D (Short Term)	7,025.01
Regions Bank	Trust	Construction Funds - RWFA, Series 2022D (Short-Term)	31,099.60
TOTAL			\$ 54,565.20

GL Account Number: 419-0003-2 DEPRECIATION RESERVE (MONT BK)			
Source	Type of Account	Purpose	Amount
US Treasury Note	US Treasury Notes	Month End Reconciling Entry - Depreciation Reserve Funds	(67.34)
US Treasury Note	US Treasury Notes	Month End Reconciling Entry - Depreciation Reserve Funds	(34.22)
TOTAL (Should be recorded to GL Account 419-0007-2)			\$ (101.56)

GL Account Number: 419-0007-2 CD's (FRANKLIN SERIES 2022D)			
Source	Type of Account	Purpose	Amount
Franklin Bank	Certificate of Deposits	Construction Funds - RWFA, Series 2022D (Short Term)	48,047.50
TOTAL			\$ 48,047.50

GL Account Number: 419-0008-2 DEPRECIATION RESERVE FUND			
Source	Type of Account	Purpose	Amount
Baird	Money Market	Depreciation Reserve Funds, Special Funds	315.25
Vanguard	Money Market	Depreciation Reserve Funds, Special Funds	933.00
US Treasury Notes	US Treasury Notes	Depreciation Reserve Funds, Special Funds	15,881.32
Franklin Bank	Certificate of Deposit	Depreciation Reserve Funds, Special Funds	34,294.86
Franklin Bank	Money Market	Depreciation Reserve Funds, Special Funds	78,186.00
South Central Bank	Certificate of Deposit	Depreciation Reserve Funds, Special Funds	13,461.32
Monticello Bank	Certificate of Deposit	Depreciation Reserve Funds, Special Funds	8,647.68
Edmonton State Bank	Certificate of Deposit	Depreciation Reserve Funds, Special Funds	106.16
Truist	Certificate of Deposit	Depreciation Reserve Funds, Special Funds	4,734.95
TOTAL			\$ 156,560.54

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-3

Responding Witness: Jeff Peeples

Q 3-3. Refer to the Application, Exhibit 8, Statement of Adjusted Operations. In the Statement of Adjusted Operations, Warren District proposed an \$11,001 increase to Miscellaneous Non-utility Income but provided no explanation or justification for the adjustment. Provide an explanation for the adjustment. Also, provide any workpapers used to calculate the adjustment.

A 3-3. The adjustment amount of \$11,001 to Misc. Non-Utility Income was reported in the test year as a reduction to operating expenses and represents proceeds from the sale of scrap metal (\$10,934) and vendor payment discounts (\$67). The scrap metal includes meters, gate valves, pipe fittings, and fire hydrants that are inoperable or damaged and cannot be returned to service.

The amount of scrap metal proceeds varies annually. For example, the amount of proceeds received year to date as of August 2024 is \$1,940. Because scrap metal proceeds and vendor discounts for future years are unknown, the amount received in the test year was adjusted off the proforma calculation.

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-4

Responding Witness: Jeff Peeples

Q 3-4. Refer to the Application, Exhibit 8, Statement of Adjusted Operations and Revenue Requirement Calculation, Adjustment B. Also refer to Warren District's response to Staff's First Request for Information (Staff's First Request), Item 1e, 09_Exhibit_1-1e_EmployeePayInformation.xlsx, Pro Forma Wage Calculation Tab, Rows 112 thru 120. Warren District proposed an increase to Employee Overhead of \$38,298 due to the reclassification of Customer Service Representative Wages from capitalized to expenses. However, in response to Item 1e, that reclassification is already accounted for in Wages as an increase of \$68,197.

- a. Explain the expenses that make up the requested \$38,298 increase;**
- b. Explain how the requested \$38,298 increase was calculated; and**
- c. Explain why including the proposed \$38,298 increase as a part of overhead is appropriate considering Warren District's system of accounts.**

A 3-4. The amount of \$38,298 recorded in the Statement of Adjusted Operations, Adjustment B are for "benefit wages" that are recorded in Employee Overhead and are not recorded in Salaries and Wages. The amount of \$68,197 are customer service wages based upon hours worked and do not include "benefit wages."

Document Referenced In Question	Amount	SAO - Operating Expense	Explanation
Application, Exhibit 8, Statement of Adjusted Operations and Revenue Requirement Calculation, Adjustment B	\$ 38,298	Employee Overhead - Benefit Wages	Employee overhead includes “benefit wages” such as annual leave, sick leave, and holidays. These overhead costs are not included in Salaries and Wages.
Staff's First Request for Information, Item 1e 09_Exhibit_1-1E_EmployePay Information.xlsx, Pro Forma Wage Calculation Tab, Rows 112 thru 120	\$ 68,197	Salaries and Wages Employees	CSR wages based upon hours worked. These wages do not include benefit wages such as annual leave, sick leave, and holidays.

3-4a. The Statement of Adjusted Operations included increases in salaries and wages from new employees and from a shift in customer service representative (“CSR”) wages from capital to expense. As a result, employee overhead increased.

Regarding the shift in CSR wages from capital to expense, prior to 2024, the District allocated CSR wages 60 percent to expense and 40 percent to capital for its Water Division. In September 2023, the District implemented an asset management software, Cityworks, which has allowed the District to shift several of the capital-related

tasks for which the CSR group was previously responsible directly to the District's operations and construction groups (e.g., creating and processing work orders related to new meter installations, fire hydrant installations, and line extensions). As a result, the District's CSR group has transitioned to a support role focused on answering customer inquiries related to billing, connects, disconnects, and collections.

Employee overhead consists of the following: payroll taxes, benefit wages, worker's compensation, insurance, and retirement. The \$38,298 is the portion of employee overhead attributed to benefit wages. Benefit wages are listed below:

Benefit Wages

- Annual Leave
- Sick Leave
- Holidays
- Birthday Holiday
- United Way Holiday

3-4b. The benefit wage increase of \$38,298 is calculated based upon employee wages. A summary of the benefit wage increase is below.

Filed separately as **Exhibit 3-4b** is an Excel spreadsheet detailing the

calculations. The columns in the chart below labeled “Ref” refer to calculations within Exhibit 3-4b.

	Initial Pro Forma Wages Worked	Pro Forma (Revised) Wages Worked	Ref	Employee Overhead Benefit Wages	Ref
New Employees	\$ 189,075	\$ 183,961	A3	\$ 27,940	B2
CSR Wage Shift from Capital to Expense	68,196	68,196	A4	10,358	B3
	\$ 257,271	\$ 252,157		\$ 38,298	

3-4c. Warren District considers annual leave, sick leave, holidays, birthday holidays, and United Way Holidays to be accrued benefits and classifies these costs as employee overhead expenses. For example, annual leave and sick leave are benefits employees accrue monthly based upon years of service and are subsequently used by the employee when needed. Warren District believes these are benefit costs appropriately recorded as employee overhead.

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-5

Responding Witness: Jeff Peeples

Q 3-5. Refer to Warren District's 2023 Water Division Annual Report, page 20, Comparative Operating Statement. Also refer to the Application, Exhibit 7, Statement of Adjusted Operations and Revenue Requirement Calculation. In the 2023 Annual Report, the Taxes other than Income are reported as \$20,979, however in the Statement of Adjusted Operations it is reported as \$2,295. Reconcile and explain the difference.

A 3-5. The \$20,979.77 reported as Taxes Other Than Income on Warren District's 2023 Annual Report is the amount Warren District paid in 2023 as its annual Kentucky Public Service Commission Assessment ("PSC Assessment"). In 2023 Warren District also paid \$2,295 in commissioner payroll taxes. The Statement of Adjusted Operations reported the PSC Assessment as a Regulatory Expense of \$20,980 (the amount was rounded to the nearest dollar) and the commissioner payroll taxes of \$2,295 were reported as Taxes Other Than Income. The table on the following page illustrates how these costs were recorded and provides a reference to the General Ledger account numbers.

**Warren County Water District – Water Division
Reconciliation of Taxes Other Than Income**

2023 Annual Report Expense:	General Ledger No.	Line Item	Amount
PSC Assessment	408-0000-2	Taxes Other Than Income	\$ 20,979.77
Commissioner Payroll Taxes	604-8011-2	Employee Overhead – Commissioner SS & Medicare	2,295
Total			\$ 23,274.77
Statement of Adjusted Operations Expense:	General Ledger No.	Line Item	Amount
PSC Assessment	408-0000-2	Regulatory Expense	\$ 20,980*
Commissioner Payroll Taxes	604-8011-2	Taxes Other Than Income	2,295
Total			\$ 23,275
Difference			\$ 0.23

*Rounded to the nearest dollar

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-6

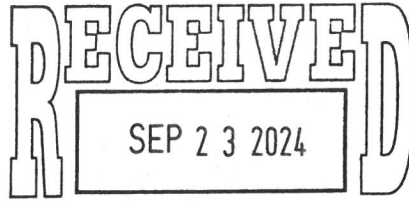
Responding Witness: Jeff Peeples

Q 3-6. Refer to Warren District's response to Staff's First Request, Item 1f. Provide a copy of the current invoice for each employee benefit(s) described and provided in the response to Item 1f.

A 3-6. The requested invoices are attached to this response as Attachment 3-6.

The documents provided in reference to Warren District's contributions to employees' 401(a) retirement plans with Transamerica are not invoices, but rather a confirmation of payment and remittance payroll data showing the contribution Warren District made for each employee.

Attachment 3-6
Employee Benefit Invoices



Group Name
**WARREN COUNTY WATER
DISTRICT**
Bill Entity
L04007M001
Invoice Number
001807297H

*****ALL FOR AADC 370
11361 2 AB 0.593
WARREN COUNTY WATER DISTRICT
PO BOX 10180
BOWLING GREEN KY 42102-4780

Bill Period 10/01/2024 to 11/01/2024

Please Pay **\$61,058.24**
by **October 1, 2024**

Please refer to the Bill Summary section for a breakdown of your premium on the back of this page

EmployerAccess offers online payment options for convenience and flexibility. Make a one-time monthly payment, schedule an automatic monthly payment, or manage your payment information all in one place. Register or log in to employer.anthem.com. You will need your group number, tax ID number, and recent invoice number.

Use EasyPay if you don't have an EmployerAccess account and want to make a guest payment. To get started, visit easypay.anthem.com. You'll need a valid tax ID and case or group number to use this option. Customer service representatives can also use EasyPay to make payments on behalf of your group.

coding next page

Please detach and return the bottom portion with your payment



Group Name **WARREN COUNTY WATER
DISTRICT**

Amount due **\$61,058.24**

By **October 1, 2024**

DO NOT SEND CASH

Quick one-time payment

Amount
Enclosed \$

61058.24

Please make check payable to ANTHEM BLUE CROSS AND BLUE SHIELD. Write your Bill Entity number on your check and remit to:

Scan to pay
Bill Entity **L04007M001**
Invoice Number **001807297H**

ANTHEM BLUE CROSS AND BLUE SHIELD
P.O. BOX 645438
CINCINNATI, OH 45264-5438

1119001L04007M001000000000800000001807297H2024100100000000061058246

20240916 004838

004838050101

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

PRODUCT SUMMARY DETAILS

Understanding the Contract Type Values

S = Subscriber Only
 2P = Subscriber and Spouse
 FAM = Family
 DEP = One Dependent
 DEPS = Two or more Dependents
 S+DEP = Subscriber + One Dependent (No Spouse)
 S+DEPS = Subscriber + Two or more Dependents (No Spouse)

Plan: L04007DS01 – DEN ESS CHOICE COMPLETE – CBR

Contract Type	Contract Count	Current Premium	Retroactive Premium	Total	Billing Rate
S	0	\$0.00	\$0.00	\$0.00	\$30.38
2P	0	\$0.00	\$0.00	\$0.00	\$62.95
S+DEP	0	\$0.00	\$0.00	\$0.00	\$73.98
FAM	0	\$0.00	\$0.00	\$0.00	\$104.07
S+DEPS	0	\$0.00	\$0.00	\$0.00	\$73.98
Total	0	\$0.00	\$0.00	\$0.00	

Plan: L04007D001 – DEN ESS CHOICE COMPLETE – ACT

Contract Type	Contract Count	Current Premium	Retroactive Premium	Total	Billing Rate
S	34	\$1,032.92	-\$30.38	\$1,002.54	\$30.38
2P	12	\$755.40	\$0.00	\$755.40	\$62.95
S+DEP	1	\$73.98	\$0.00	\$73.98	\$73.98
FAM	21	\$2,185.47	\$0.00	\$2,185.47	\$104.07
S+DEPS	1	\$73.98	\$0.00	\$73.98	\$73.98
Total	69	\$4,121.75	-\$30.38	\$4,091.37	

Plan: L04007MS01 – ANTHEM BLUE ACCESS PPO HSA – CBR

Contract Type	Contract Count	Current Premium	Retroactive Premium	Total	Billing Rate
S	0	\$0.00	\$0.00	\$0.00	\$598.14
2P	0	\$0.00	\$0.00	\$0.00	\$1,087.43
S+DEP	0	\$0.00	\$0.00	\$0.00	\$957.03
FAM	0	\$0.00	\$0.00	\$0.00	\$1,504.93
S+DEPS	0	\$0.00	\$0.00	\$0.00	\$957.03
Total	0	\$0.00	\$0.00	\$0.00	

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

Plan: L04007M001 – ANTHEM BLUE ACCESS PPO HSA – ACT

Contract Type	Contract Count	Current Premium	Retroactive Premium	Total	Billing Rate
S	43	\$25,720.02	-\$1,256.09	\$24,463.93	\$598.14
2P	10	\$10,874.30	\$0.00	\$10,874.30	\$1,087.43
S+DEP	2	\$1,914.06	\$0.00	\$1,914.06	\$957.03
FAM	12	\$18,059.16	\$1,655.42	\$19,714.58	\$1,504.93
S+DEPS	0	\$0.00	\$0.00	\$0.00	\$957.03
Total	67	\$56,567.54	\$399.33	\$56,966.87	
Total All Plans		\$60,689.29	\$368.95	\$61,058.24	

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

BILL DETAILS

Eligibility Adjustments

*Eligibility changes processed after the bill generation date may be reflected on your next bill

ID No.	Subscriber Name	Department No.	Group No.	Contract Type	No. Cvd	From Date	To Date	Prem Adj	Reason Code
354A70412			L04007M001	FAM	4	08/28/24	10/01/24	\$997.47	ADDDEP
738M56585			L04007D001	S	1	09/01/24	10/01/24	-\$30.38	TERM
738M56585			L04007M001	S	1	09/01/24	10/01/24	-\$598.14	TERM
Subtotal for Department No.							02	\$368.95	
Eligibility Adjustments Subtotal								\$368.95	

Current Premium

ID No.	Subscriber Name	Department No.	Employee No.	Group No.	Contract Type	No. Cvd	Premium Amount
620W15164				L04007M001	S	1	\$598.14
769W19880				L04007M001	S	1	\$598.14
769W19880				L04007D001	S	1	\$30.38
301M69790				L04007M001	S	1	\$598.14
301M69790				L04007D001	S	1	\$30.38
912W10384				L04007M001	FAM	3	\$1,504.93
912W10384				L04007D001	FAM	3	\$104.07
354A70412				L04007M001	FAM	4	\$1,504.93
354A70412				L04007D001	S+DEPS	3	\$73.98
208M57158				L04007M001	S	1	\$598.14
208M57158				L04007D001	S	1	\$30.38
487W17032				L04007M001	S	1	\$598.14
487W17032				L04007D001	S	1	\$30.38
975W10383				L04007M001	S	1	\$598.14
975W10383				L04007D001	S	1	\$30.38
400M91810				L04007M001	S	1	\$598.14
400M91810				L04007D001	FAM	4	\$104.07
371A69066				L04007M001	2P	2	\$1,087.43
371A69066				L04007D001	2P	2	\$62.95
475M53747				L04007M001	S	1	\$598.14
475M53747				L04007D001	FAM	3	\$104.07
031M54362				L04007M001	S	1	\$598.14
031M54362				L04007D001	S	1	\$30.38
939W12473				L04007D001	FAM	3	\$104.07

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

939W12473	L04007M001	FAM	3	\$1,504.93
407M63424	L04007M001	FAM	4	\$1,504.93
407M63424	L04007D001	FAM	4	\$104.07
079M54310	L04007M001	S	1	\$598.14
483M70158	L04007M001	2P	2	\$1,087.43
483M70158	L04007D001	2P	2	\$62.95
646M56677	L04007M001	2P	2	\$1,087.43
646M56677	L04007D001	2P	2	\$62.95
002M57225	L04007M001	S+DEP	2	\$957.03
002M57225	L04007D001	S+DEP	2	\$73.98
190M41103	L04007D001	FAM	3	\$104.07
499A70014	L04007M001	2P	2	\$1,087.43
499A70014	L04007D001	2P	2	\$62.95
201A69969	L04007D001	FAM	4	\$104.07
529VW14056	L04007M001	S	1	\$598.14
529VW14056	L04007D001	S	1	\$30.38
617M65223	L04007M001	S+DEP	2	\$957.03
617M65223	L04007D001	FAM	3	\$104.07
620M56540	L04007D001	S	1	\$30.38
620M56540	L04007M001	S	1	\$598.14
900M97565	L04007D001	S	1	\$30.38
900M97565	L04007M001	S	1	\$598.14
919M54274	L04007M001	S	1	\$598.14
919M54274	L04007D001	S	1	\$30.38
537M56523	L04007M001	FAM	3	\$1,504.93
537M56523	L04007D001	FAM	3	\$104.07
833M66874	L04007M001	S	1	\$598.14
833M66874	L04007D001	S	1	\$30.38
256M56210	L04007D001	FAM	4	\$104.07
623M54409	L04007M001	S	1	\$598.14
623M54409	L04007D001	S	1	\$30.38
346M73728	L04007M001	S	1	\$598.14
346M73728	L04007D001	S	1	\$30.38
590W15928	L04007M001	FAM	4	\$1,504.93
590W15928	L04007D001	FAM	4	\$104.07
830M56481	L04007D001	FAM	4	\$104.07
858M56295	L04007M001	S	1	\$598.14
858M56295	L04007D001	2P	2	\$62.95
114M83325	L04007D001	S	1	\$30.38
114M83325	L04007M001	S	1	\$598.14
814W10384	L04007D001	S	1	\$30.38
814W10384	L04007M001	S	1	\$598.14

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

026M77869	L04007M001	2P	2	\$1,087.43
026M77869	L04007D001	2P	2	\$62.95
131M54394	L04007M001	S	1	\$598.14
131M54394	L04007D001	S	1	\$30.38
005W10385	L04007M001	2P	2	\$1,087.43
005W10385	L04007D001	2P	2	\$62.95
100M56598	L04007M001	FAM	5	\$1,504.93
100M56598	L04007D001	FAM	5	\$104.07
586M88231	L04007M001	S	1	\$598.14
586M88231	L04007D001	S	1	\$30.38
510M92016	L04007M001	2P	2	\$1,087.43
510M92016	L04007D001	2P	2	\$62.95
679M56251	L04007M001	2P	2	\$1,087.43
679M56251	L04007D001	2P	2	\$62.95
542W04167	L04007M001	S	1	\$598.14
542W04167	L04007D001	S	1	\$30.38
539W13796	L04007D001	S	1	\$30.38
050W13930	L04007D001	S	1	\$30.38
050W13930	L04007M001	S	1	\$598.14
988M56401	L04007D001	2P	2	\$62.95
988M56401	L04007M001	2P	2	\$1,087.43
504M54414	L04007M001	S	1	\$598.14
504M54414	L04007D001	2P	2	\$62.95
AN7416460	L04007M001	S	1	\$598.14
AN7416460	L04007D001	S	1	\$30.38
373M59459	L04007M001	S	1	\$598.14
373M59459	L04007D001	FAM	4	\$104.07
490W10843	L04007D001	S	1	\$30.38
490W10843	L04007M001	S	1	\$598.14
355M56523	L04007D001	S	1	\$30.38
355M56523	L04007M001	S	1	\$598.14
934M54395	L04007D001	2P	2	\$62.95
934M54395	L04007M001	2P	2	\$1,087.43
124M56462	L04007M001	S	1	\$598.14
909W10384	L04007M001	FAM	4	\$1,504.93
909W10384	L04007D001	FAM	4	\$104.07
461W13664	L04007M001	S	1	\$598.14
461W13664	L04007D001	S	1	\$30.38
298M54260	L04007M001	S	1	\$598.14
298M54260	L04007D001	S	1	\$30.38
814M56208	L04007M001	S	1	\$598.14
603M90257	L04007M001	S	1	\$598.14

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
 Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
 Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

603M90257		L04007D001	S	1	\$30.38
439W12708		L04007M001	S	1	\$598.14
439W12708		L04007D001	S	1	\$30.38
466M58781		L04007D001	FAM	4	\$104.07
466M58781		L04007M001	FAM	4	\$1,504.93
913M59833		L04007M001	S	1	\$598.14
913M59833		L04007D001	S	1	\$30.38
077M89839		L04007M001	S	1	\$598.14
077M89839		L04007D001	S	1	\$30.38
974W10383		L04007M001	S	1	\$598.14
974W10383		L04007D001	S	1	\$30.38
910W10384		L04007D001	FAM	4	\$104.07
910W10384		L04007M001	FAM	4	\$1,504.93
310M65222		L04007M001	S	1	\$598.14
310M65222		L04007D001	S	1	\$30.38
161W10384		L04007M001	S	1	\$598.14
161W10384		L04007D001	S	1	\$30.38
567M54296		L04007M001	FAM	4	\$1,504.93
567M54296		L04007D001	FAM	4	\$104.07
146M56544		L04007M001	S	1	\$598.14
146M56544		L04007D001	FAM	5	\$104.07
Subtotal for Department No.			69		\$57,719.18
760M66186	0000	L04007D001	FAM	5	\$104.07
046W13470	0000	L04007D001	S	1	\$30.38
046W13470	0000	L04007M001	S	1	\$598.14
300W19929	0000	L04007M001	FAM	4	\$1,504.93
300W19929	0000	L04007D001	FAM	4	\$104.07
921W13370	0000	L04007D001	S	1	\$30.38
921W13370	0000	L04007M001	S	1	\$598.14
Subtotal for Department No.		0000	4		\$2,970.11
Total Subscribers		73	Current Premium Subtotal		\$60,689.29
Total Amount Due					\$61,058.24

Group Name: WARREN COUNTY WATER DISTRICT / Bill Entity: L04007M001 / Group Contact:
Invoice Number: 001807297H / Bill Period: 10/01/2024 to 11/01/2024 / Due Date: 10/01/2024
Premium Specialist: CENTRAL RGN CC / For Questions Call: (888) 290-9159

OVERAGE DEPENDENT DETAIL

Dependents Approaching Maximum Age Limit

ID No.	Subscriber Name	Dependent Name	Member Sequence	Birth Date	Group Number	Upcoming End Date
617M65223			1			
			3		L04007D001	12/01/2024
			3		L04007M001	12/01/2024

WGBBOE02 COM1
20240916 004838
20240917B01 J3B0
Env [11.361] 5 of 5 B 4

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

Attn:

PO BOX 10180
Bowling Green, KY 42102

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

Your Group Insurance Premium Statement is enclosed. Please review it thoroughly and if you have any questions or find any inaccuracies contact the Member Contact Center at 1-866-673-2299 or email: membercontact@nreca.org

By remitting payment of the administrative fee to NRECA the employer confirms that the fee is paid from employer funds and that all contributions received from employees or withheld from their paychecks are included in the separate remittance paid to the NRECA Group Benefits Trust.

Remit this portion with administrative fee payment. Please make check payable to: **NRECA**.

Group Insurance Administrative Fee Remittance

WARREN COUNTY WATER DISTRICT
0118193001

Administrative Fee Due Date: 10/01/2024

Invoice # 24101090A

Note: Please include your invoice # on your check.

Administrative Fee Amount Due:

\$411.51

NRECA

P.O. Box 207442
Dallas, TX 75320-7442

Group Bill

Coding + copy next pages

Remit this portion with trust contribution payment. Please make check payable to: **NRECA Group Benefits Trust**.

Group Insurance Trust Contribution Remittance

WARREN COUNTY WATER DISTRICT
0118193001

Trust Contribution Due Date: 10/01/2024

Invoice # 24101090

Note: Please include your invoice # on your check.

Trust Contribution Amount Due:

\$4,621.54

NRECA

P.O. Box 207470
Dallas, TX 75320-7470

Group Bill

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT

0118193001

INVOICE

Invoice #

24101090

Statement Date:

10/01/2024

Bill Mode:

monthly

Billing Date:

10/01/2024

Itemized Grand Total:**\$5,033.05**

Premium Summary By Plan					
Benefit/Plan	Coverage Level / Amount In Force	Counts	Total Trust Contributions	Total Administrative Fees	Total Premium
Life Insurance		77	\$1,595.75	\$187.24	\$1,782.99
Basic Life Plan 1	2 x Annual Salary	77	\$1,595.75	\$187.24	\$1,782.99
Life Insurance		20	\$34.00	\$0.00	\$34.00
Child Plan 1	\$10,000 Per Child \$20,000 Per Child	6 14	\$6.00 \$28.00	\$0.00 \$0.00	\$6.00 \$28.00
Long Term Disability		61	\$1,911.40	\$224.27	\$2,135.67
66 2/3% SS Offset	Long Term Disability	61	\$1,911.40	\$224.27	\$2,135.67
Life Insurance		26	\$292.55	\$0.00	\$292.55
Spouse Plan 1	\$10,000 Spouse Life \$25,000 Spouse Life \$50,000 Spouse Life \$100,000 Spouse Life \$200,000 Spouse Life	1 10 5 6 4	\$2.30 \$51.75 \$37.50 \$87.00 \$114.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$2.30 \$51.75 \$37.50 \$87.00 \$114.00
AD&D		18	\$123.45	\$0.00	\$123.45
Supplemental AD&D 1	1 x Annual Salary 2 x Annual Salary 3 x Annual Salary 5 x Annual Salary	4 6 3 5	\$5.81 \$31.54 \$19.78 \$66.32	\$0.00 \$0.00 \$0.00 \$0.00	\$5.81 \$31.54 \$19.78 \$66.32
Life Insurance		30	\$664.39	\$0.00	\$664.39
Supplemental Plan 1	1 x Annual Salary 2 x Annual Salary 3 x Annual Salary 4 x Annual Salary 5 x Annual Salary	7 9 3 5 6	\$70.91 \$159.50 \$77.36 \$123.18 \$233.44	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$70.91 \$159.50 \$77.36 \$123.18 \$233.44
Total:			\$4,621.54	\$411.51	\$5,033.05

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

Itemized Premiums

In the event of a death or disability, coverage amounts for salary based benefits will reflect the actual salary on that date. For the maximum possible Disability and Life benefit amount that would be paid, please refer to your SPD. For benefits where it is required, a Statement of Health form is due within 60 days. This form must be received and approved before the full amount elected can go into effect.

Items marked with an asterisk(*) indicate that Evidence of Insurability is pending.

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Employee - Active						
Basic Life - 2 x Annual Salary		\$120,000	\$19.76		\$2.32	\$22.08
Spouse Life - \$100,000 Spouse Life		\$100,000	\$15.00		\$0.00	\$15.00
Supp Life - 5 x Annual Salary		\$300,000	\$26.40		\$0.00	\$26.40
LTD 66 2/3% SS Offset (Max)		\$59,342	\$27.57		\$3.23	\$30.80
Total Cost			\$88.73	\$0.00	\$5.55	\$94.28
Employee - Active						
Basic Life - 2 x Annual Salary		\$72,000	\$11.86		\$1.39	\$13.25
Total Cost			\$11.86	\$0.00	\$1.39	\$13.25
Employee - Active						
Basic Life - 2 x Annual Salary		\$106,000	\$17.45		\$2.05	\$19.50
LTD 66 2/3% SS Offset (Max)		\$53,000	\$24.62		\$2.89	\$27.51
Total Cost			\$42.07	\$0.00	\$4.94	\$47.01
Employee - Active						
Supp AD&D- 2 x Annual Salary		\$98,000	\$2.65		\$0.00	\$2.65
Basic Life - 2 x Annual Salary		\$98,000	\$16.14		\$1.89	\$18.03
Supp Life - 2 x Annual Salary		\$98,000	\$24.70		\$0.00	\$24.70
LTD 66 2/3% SS Offset (Max)		\$48,797	\$22.67		\$2.66	\$25.33
Total Cost			\$66.16	\$0.00	\$4.55	\$70.71
Employee - Active						
Basic Life - 2 x Annual Salary		\$92,000	\$15.15		\$1.78	\$16.93
Total Cost			\$15.15	\$0.00	\$1.78	\$16.93
Employee - Active						
Supp AD&D- 5 x Annual Salary		\$325,000	\$8.78		\$0.00	\$8.78
Basic Life - 2 x Annual Salary		\$130,000	\$21.41		\$2.51	\$23.92
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$200,000 Spouse Life		\$200,000	\$20.00		\$0.00	\$20.00
Supp Life - 5 x Annual Salary		\$325,000	\$19.18		\$0.00	\$19.18
LTD 66 2/3% SS Offset (Max)		\$65,000	\$30.20		\$3.54	\$33.74
Total Cost			\$101.57	\$0.00	\$6.05	\$107.62
Employee - Active						
Basic Life - 2 x Annual Salary		\$142,000	\$23.39		\$2.74	\$26.13
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
LTD 66 2/3% SS Offset (Max)		\$70,158	\$32.59		\$3.82	\$36.41
Total Cost			\$57.98	\$0.00	\$6.56	\$64.54
Employee - Active						

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
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BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Supp AD&D- 1 x Annual Salary		\$38,000	\$1.03		\$0.00	\$1.03
Basic Life - 2 x Annual Salary		\$76,000	\$12.51		\$1.47	\$13.98
LTD 66 2/3% SS Offset (Max)		\$37,648	\$17.49		\$2.05	\$19.54
Total Cost			\$31.03	\$0.00	\$3.52	\$34.55
Employee - Active						
Basic Life - 2 x Annual Salary		\$80,000	\$13.17		\$1.55	\$14.72
LTD 66 2/3% SS Offset (Max)		\$39,374	\$18.29		\$2.15	\$20.44
Total Cost			\$31.46	\$0.00	\$3.70	\$35.16
Employee - Active						
Basic Life - 2 x Annual Salary		\$110,000	\$18.11		\$2.13	\$20.24
LTD 66 2/3% SS Offset (Max)		\$54,163	\$25.16		\$2.95	\$28.11
Total Cost			\$43.27	\$0.00	\$5.08	\$48.35
Employee - Active						
Supp Fam AD&D- 5 x Annual Salary		\$330,000	\$13.86		\$0.00	\$13.86
Basic Life - 2 x Annual Salary		\$132,000	\$21.74		\$2.55	\$24.29
Spouse Life - \$50,000 Spouse Life		\$50,000	\$4.50		\$0.00	\$4.50
Supp Life - 5 x Annual Salary		\$330,000	\$17.49		\$0.00	\$17.49
LTD 66 2/3% SS Offset (Max)		\$66,000	\$30.65		\$3.60	\$34.25
Total Cost			\$88.24	\$0.00	\$6.15	\$94.39
Employee - Active						
Basic Life - 2 x Annual Salary		\$126,000	\$20.75		\$2.43	\$23.18
Spouse Life - \$100,000 Spouse Life		\$100,000	\$23.00		\$0.00	\$23.00
Supp Life - 4 x Annual Salary		\$252,000	\$34.02		\$0.00	\$34.02
LTD 66 2/3% SS Offset (Max)		\$62,795	\$29.17		\$3.42	\$32.59
Total Cost			\$106.94	\$0.00	\$5.85	\$112.79
Employee - Active						
Supp Fam AD&D- 3 x Annual Salary		\$183,000	\$7.69		\$0.00	\$7.69
Basic Life - 2 x Annual Salary		\$122,000	\$20.09		\$2.36	\$22.45
Spouse Life - \$50,000 Spouse Life		\$50,000	\$11.50		\$0.00	\$11.50
LTD 66 2/3% SS Offset (Max)		\$60,403	\$28.06		\$3.29	\$31.35
Total Cost			\$67.34	\$0.00	\$5.65	\$72.99
Employee - Active						
Basic Life - 2 x Annual Salary		\$76,000	\$12.51		\$1.47	\$13.98
Total Cost			\$12.51	\$0.00	\$1.47	\$13.98
Employee - Active						
Supp AD&D- 2 x Annual Salary		\$154,000	\$4.16		\$0.00	\$4.16
Basic Life - 2 x Annual Salary		\$154,000	\$25.36		\$2.98	\$28.34
Supp Life - 3 x Annual Salary		\$231,000	\$58.21		\$0.00	\$58.21
LTD 66 2/3% SS Offset (Max)		\$76,336	\$35.46		\$4.16	\$39.62
Total Cost			\$123.19	\$0.00	\$7.14	\$130.33
Department Head - Active						
Basic Life - 2 x Annual Salary		\$356,000	\$58.62		\$6.88	\$65.50
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$25,000 Spouse Life		\$25,000	\$2.50		\$0.00	\$2.50

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Supp Life - 2 x Annual Salary		\$356,000	\$21.00		\$0.00	\$21.00
LTD 66 2/3% SS Offset (Max)		\$177,564	\$82.48		\$9.68	\$92.16
Total Cost			\$166.60	\$0.00	\$16.56	\$183.16
Employee - Active						
Basic Life - 2 x Annual Salary		\$110,000	\$18.11		\$2.13	\$20.24
LTD 66 2/3% SS Offset (Max)		\$55,000	\$25.55		\$3.00	\$28.55
Total Cost			\$43.66	\$0.00	\$5.13	\$48.79
Employee - Active						
Basic Life - 2 x Annual Salary		\$158,000	\$26.02		\$3.05	\$29.07
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
LTD 66 2/3% SS Offset (Max)		\$78,438	\$36.44		\$4.27	\$40.71
Total Cost			\$63.46	\$0.00	\$7.32	\$70.78
Employee - Active						
Basic Life - 2 x Annual Salary		\$132,000	\$21.74		\$2.55	\$24.29
LTD 66 2/3% SS Offset (Max)		\$65,286	\$30.32		\$3.56	\$33.88
Total Cost			\$52.06	\$0.00	\$6.11	\$58.17
Employee - Active						
Basic Life - 2 x Annual Salary		\$124,000	\$20.42		\$2.40	\$22.82
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
Spouse Life - \$200,000 Spouse Life		\$200,000	\$18.00		\$0.00	\$18.00
Supp Life - 4 x Annual Salary		\$248,000	\$13.14		\$0.00	\$13.14
LTD 66 2/3% SS Offset (Max)		\$61,797	\$28.70		\$3.37	\$32.07
Total Cost			\$81.26	\$0.00	\$5.77	\$87.03
Employee - Active						
Basic Life - 2 x Annual Salary		\$150,000	\$24.70		\$2.90	\$27.60
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$200,000 Spouse Life		\$200,000	\$30.00		\$0.00	\$30.00
Supp Life - 4 x Annual Salary		\$300,000	\$26.40		\$0.00	\$26.40
LTD 66 2/3% SS Offset (Max)		\$74,732	\$34.72		\$4.07	\$38.79
Total Cost			\$117.82	\$0.00	\$6.97	\$124.79
Employee - Active						
Basic Life - 2 x Annual Salary		\$130,000	\$21.41		\$2.51	\$23.92
Spouse Life - \$25,000 Spouse Life		\$25,000	\$3.75		\$0.00	\$3.75
Supp Life - 2 x Annual Salary		\$130,000	\$11.44		\$0.00	\$11.44
LTD 66 2/3% SS Offset (Max)		\$64,563	\$29.99		\$3.52	\$33.51
Total Cost			\$66.59	\$0.00	\$6.03	\$72.62
Employee - Active						
Basic Life - 2 x Annual Salary		\$104,000	\$17.13		\$2.01	\$19.14
Total Cost			\$17.13	\$0.00	\$2.01	\$19.14
Employee - Active						
Supp Fam AD&D- 5 x Annual Salary		\$280,000	\$11.76		\$0.00	\$11.76
Basic Life - 2 x Annual Salary		\$112,000	\$18.45		\$2.16	\$20.61
Spouse Life - \$50,000 Spouse Life		\$50,000	\$7.50		\$0.00	\$7.50
Supp Life - 3 x Annual Salary		\$168,000	\$14.78		\$0.00	\$14.78

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
LTD 66 2/3% SS Offset (Max)		\$55,120	\$25.61		\$3.00	\$28.61
Total Cost			\$78.10	\$0.00	\$5.16	\$83.26
Employee - Active						
Basic Life - 2 x Annual Salary		\$126,000	\$20.75		\$2.43	\$23.18
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
LTD 66 2/3% SS Offset (Max)		\$62,400	\$28.99		\$3.40	\$32.39
Total Cost			\$51.74	\$0.00	\$5.83	\$57.57
Employee - Active						
Basic Life - 2 x Annual Salary		\$112,000	\$18.45		\$2.16	\$20.61
Total Cost			\$18.45	\$0.00	\$2.16	\$20.61
Employee - Active						
Basic Life - 2 x Annual Salary		\$80,000	\$13.17		\$1.55	\$14.72
Total Cost			\$13.17	\$0.00	\$1.55	\$14.72
Employee - Active						
Basic Life - 2 x Annual Salary		\$94,000	\$15.48		\$1.82	\$17.30
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$100,000 Spouse Life		\$100,000	\$23.00		\$0.00	\$23.00
Supp Life - 1 x Annual Salary		\$47,000	\$6.35		\$0.00	\$6.35
LTD 66 2/3% SS Offset (Max)		\$46,218	\$21.47		\$2.52	\$23.99
Total Cost			\$68.30	\$0.00	\$4.34	\$72.64
Employee - Active						
Supp AD&D- 2 x Annual Salary		\$120,000	\$3.24		\$0.00	\$3.24
Basic Life - 2 x Annual Salary		\$120,000	\$19.76		\$2.32	\$22.08
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Supp Life - 2 x Annual Salary		\$120,000	\$16.20		\$0.00	\$16.20
LTD 66 2/3% SS Offset (Max)		\$59,571	\$27.67		\$3.25	\$30.92
Total Cost			\$68.87	\$0.00	\$5.57	\$74.44
Employee - Active						
Basic Life - 2 x Annual Salary		\$106,000	\$17.45		\$2.05	\$19.50
LTD 66 2/3% SS Offset (Max)		\$52,250	\$24.27		\$2.85	\$27.12
Total Cost			\$41.72	\$0.00	\$4.90	\$46.62
Employee - Active						
Basic Life - 2 x Annual Salary		\$86,000	\$14.16		\$1.66	\$15.82
Total Cost			\$14.16	\$0.00	\$1.66	\$15.82
Employee - Active						
Basic Life - 2 x Annual Salary		\$310,000	\$51.05		\$5.99	\$57.04
LTD 66 2/3% SS Offset (Max)		\$155,000	\$72.00		\$8.45	\$80.45
Total Cost			\$123.05	\$0.00	\$14.44	\$137.49
Employee - Active						
Supp Fam AD&D- 5 x Annual Salary		\$385,000	\$16.17		\$0.00	\$16.17
Basic Life - 2 x Annual Salary		\$154,000	\$25.36		\$2.98	\$28.34
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$50,000 Spouse Life		\$50,000	\$11.50		\$0.00	\$11.50

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Supp Life - 5 x Annual Salary		\$385,000	\$51.98		\$0.00	\$51.98
LTD 66 2/3% SS Offset (Max)		\$76,354	\$35.47		\$4.16	\$39.63
Total Cost			\$142.48	\$0.00	\$7.14	\$149.62
Employee - Active						
Supp Fam AD&D- 5 x Annual Salary		\$375,000	\$15.75		\$0.00	\$15.75
Basic Life - 2 x Annual Salary		\$150,000	\$24.70		\$2.90	\$27.60
Spouse Life - \$25,000 Spouse Life		\$25,000	\$16.50		\$0.00	\$16.50
Supp Life - 2 x Annual Salary		\$150,000	\$57.90		\$0.00	\$57.90
LTD 66 2/3% SS Offset (Max)		\$74,693	\$34.70		\$4.07	\$38.77
Total Cost			\$149.55	\$0.00	\$6.97	\$156.52
Employee - Active						
Basic Life - 2 x Annual Salary		\$96,000	\$15.81		\$1.85	\$17.66
LTD 66 2/3% SS Offset (Max)		\$47,632	\$22.12		\$2.60	\$24.72
Total Cost			\$37.93	\$0.00	\$4.45	\$42.38
Employee - Active						
Basic Life - 2 x Annual Salary		\$170,000	\$28.00		\$3.28	\$31.28
LTD 66 2/3% SS Offset (Max)		\$84,718	\$39.35		\$4.62	\$43.97
Total Cost			\$67.35	\$0.00	\$7.90	\$75.25
Employee - Active						
Basic Life - 2 x Annual Salary		\$80,000	\$13.17		\$1.55	\$14.72
LTD 66 2/3% SS Offset (Max)		\$39,853	\$18.51		\$2.17	\$20.68
Total Cost			\$31.68	\$0.00	\$3.72	\$35.40
Employee - Active						
Supp AD&D- 1 x Annual Salary		\$50,000	\$1.35		\$0.00	\$1.35
Basic Life - 2 x Annual Salary		\$100,000	\$16.47		\$1.93	\$18.40
LTD 66 2/3% SS Offset (Max)		\$49,920	\$23.19		\$2.72	\$25.91
Total Cost			\$41.01	\$0.00	\$4.65	\$45.66
Employee - Active						
Basic Life - 2 x Annual Salary		\$132,000	\$21.74		\$2.55	\$24.29
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$25,000 Spouse Life		\$25,000	\$2.25		\$0.00	\$2.25
Supp Life - 2 x Annual Salary		\$132,000	\$7.00		\$0.00	\$7.00
LTD 66 2/3% SS Offset (Max)		\$66,000	\$30.65		\$3.60	\$34.25
Total Cost			\$63.64	\$0.00	\$6.15	\$69.79
Employee - Active						
Basic Life - 2 x Annual Salary		\$210,000	\$34.58		\$4.06	\$38.64
Spouse Life - \$25,000 Spouse Life		\$25,000	\$5.75		\$0.00	\$5.75
Supp Life - 1 x Annual Salary		\$105,000	\$14.18		\$0.00	\$14.18
LTD 66 2/3% SS Offset (Max)		\$104,045	\$48.33		\$5.67	\$54.00
Total Cost			\$102.84	\$0.00	\$9.73	\$112.57
Employee - Active						
Basic Life - 2 x Annual Salary		\$112,000	\$18.45		\$2.16	\$20.61
LTD 66 2/3% SS Offset (Max)		\$55,702	\$25.87		\$3.04	\$28.91

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Total Cost			\$44.32	\$0.00	\$5.20	\$49.52
Employee - Active						
Basic Life - 2 x Annual Salary		\$112,000	\$18.45		\$2.16	\$20.61
LTD 66 2/3% SS Offset (Max)		\$55,536	\$25.79		\$3.03	\$28.82
Total Cost			\$44.24	\$0.00	\$5.19	\$49.43
Employee - Active						
Basic Life - 2 x Annual Salary		\$104,000	\$17.13		\$2.01	\$19.14
LTD 66 2/3% SS Offset (Max)		\$52,000	\$24.16		\$2.83	\$26.99
Total Cost			\$41.29	\$0.00	\$4.84	\$46.13
Employee - Active						
Basic Life - 2 x Annual Salary		\$162,000	\$26.68		\$3.13	\$29.81
LTD 66 2/3% SS Offset (Max)		\$80,205	\$37.26		\$4.37	\$41.63
Total Cost			\$63.94	\$0.00	\$7.50	\$71.44
Employee - Active						
Basic Life - 2 x Annual Salary		\$108,000	\$17.78		\$2.09	\$19.87
LTD 66 2/3% SS Offset (Max)		\$53,102	\$24.67		\$2.89	\$27.56
Total Cost			\$42.45	\$0.00	\$4.98	\$47.43
Employee - Active						
Basic Life - 2 x Annual Salary		\$262,000	\$43.15		\$5.06	\$48.21
Supp Life - 5 x Annual Salary		\$655,000	\$57.64		\$0.00	\$57.64
LTD 66 2/3% SS Offset (Max)		\$130,336	\$60.54		\$7.10	\$67.64
Total Cost			\$161.33	\$0.00	\$12.16	\$173.49
Employee - Active						
Basic Life - 2 x Annual Salary		\$90,000	\$14.82		\$1.74	\$16.56
LTD 66 2/3% SS Offset (Max)		\$44,720	\$20.77		\$2.44	\$23.21
Total Cost			\$35.59	\$0.00	\$4.18	\$39.77
Employee - Active						
Basic Life - 2 x Annual Salary		\$82,000	\$13.51		\$1.58	\$15.09
LTD 66 2/3% SS Offset (Max)		\$40,290	\$18.71		\$2.20	\$20.91
Total Cost			\$32.22	\$0.00	\$3.78	\$36.00
Employee - Active						
Basic Life - 2 x Annual Salary		\$84,000	\$13.84		\$1.62	\$15.46
LTD 66 2/3% SS Offset (Max)		\$41,600	\$19.32		\$2.27	\$21.59
Total Cost			\$33.16	\$0.00	\$3.89	\$37.05
Employee - Active						
Supp AD&D- 1 x Annual Salary		\$51,000	\$1.38		\$0.00	\$1.38
Basic Life - 2 x Annual Salary		\$102,000	\$16.80		\$1.97	\$18.77
Supp Life - 1 x Annual Salary		\$51,000	\$1.48		\$0.00	\$1.48
Total Cost			\$19.66	\$0.00	\$1.97	\$21.63
Employee - Active						
Basic Life - 2 x Annual Salary		\$78,000	\$12.84		\$1.51	\$14.35
LTD 66 2/3% SS Offset (Max)		\$38,875	\$18.06		\$2.12	\$20.18
Total Cost			\$30.90	\$0.00	\$3.63	\$34.53

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
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INVOICE

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BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Employee - Active						
Basic Life - 2 x Annual Salary		\$80,000	\$13.17		\$1.55	\$14.72
Total Cost			\$13.17	\$0.00	\$1.55	\$14.72
Employee - Disabled						
Supp Fam AD&D- 2 x Annual Salary		\$82,000	\$3.44		\$0.00	\$3.44
Basic Life - 2 x Annual Salary		\$82,000	Waived		Waived	Waived
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$25,000 Spouse Life		\$25,000	\$2.50		\$0.00	\$2.50
Supp Life - 2 x Annual Salary		\$82,000	Waived		Waived	Waived
Total Cost			\$7.94	\$0.00	\$0.00	\$7.94
Employee - Active						
Basic Life - 2 x Annual Salary		\$174,000	\$28.66		\$3.36	\$32.02
Spouse Life - \$50,000 Spouse Life		\$50,000	\$2.50		\$0.00	\$2.50
LTD 66 2/3% SS Offset (Max)		\$87,000	\$40.41		\$4.74	\$45.15
Total Cost			\$71.57	\$0.00	\$8.10	\$79.67
Employee - Active						
Supp Fam AD&D- 2 x Annual Salary		\$314,000	\$13.19		\$0.00	\$13.19
Basic Life - 2 x Annual Salary		\$314,000	\$51.71		\$6.07	\$57.78
Spouse Life - \$25,000 Spouse Life		\$25,000	\$10.75		\$0.00	\$10.75
Supp Life - 1 x Annual Salary		\$157,000	\$39.56		\$0.00	\$39.56
LTD 66 2/3% SS Offset (Max)		\$156,211	\$72.56		\$8.51	\$81.07
Total Cost			\$187.77	\$0.00	\$14.58	\$202.35
Employee - Active						
Basic Life - 2 x Annual Salary		\$134,000	\$22.07		\$2.59	\$24.66
LTD 66 2/3% SS Offset (Max)		\$66,394	\$30.84		\$3.62	\$34.46
Total Cost			\$52.91	\$0.00	\$6.21	\$59.12
Employee - Active						
Basic Life - 2 x Annual Salary		\$90,000	\$14.82		\$1.74	\$16.56
Total Cost			\$14.82	\$0.00	\$1.74	\$16.56
Employee - Active						
Basic Life - 2 x Annual Salary		\$154,000	\$25.36		\$2.98	\$28.34
Supp Life - 1 x Annual Salary		\$77,000	\$4.54		\$0.00	\$4.54
LTD 66 2/3% SS Offset (Max)		\$76,336	\$35.46		\$4.16	\$39.62
Total Cost			\$65.36	\$0.00	\$7.14	\$72.50
Employee - Active						
Basic Life - 2 x Annual Salary		\$74,000	\$12.19		\$1.43	\$13.62
LTD 66 2/3% SS Offset (Max)		\$36,400	\$16.91		\$1.98	\$18.89
Total Cost			\$29.10	\$0.00	\$3.41	\$32.51
Employee - Active						
Basic Life - 2 x Annual Salary		\$138,000	\$22.72		\$2.67	\$25.39
Total Cost			\$22.72	\$0.00	\$2.67	\$25.39
Employee - Active						
Supp Fam AD&D- 3 x Annual Salary		\$111,000	\$4.66		\$0.00	\$4.66

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

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BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Basic Life - 2 x Annual Salary		\$74,000	\$12.19		\$1.43	\$13.62
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$100,000 Spouse Life		\$100,000	\$10.00		\$0.00	\$10.00
Supp Life - 3 x Annual Salary		\$74,000*	\$4.37		\$0.00	\$4.37
LTD 66 2/3% SS Offset (Max)		\$36,400	\$16.91		\$1.98	\$18.89
Total Cost			\$50.13	\$0.00	\$3.41	\$53.54
Employee - Active						
Basic Life - 2 x Annual Salary		\$88,000	\$14.49		\$1.70	\$16.19
Total Cost			\$14.49	\$0.00	\$1.70	\$16.19
Employee - Active						
Basic Life - 2 x Annual Salary		\$132,000	\$21.74		\$2.55	\$24.29
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$25,000 Spouse Life		\$25,000	\$1.50		\$0.00	\$1.50
Supp Life - 2 x Annual Salary		\$132,000	\$4.62		\$0.00	\$4.62
Total Cost			\$29.86	\$0.00	\$2.55	\$32.41
Employee - Active						
Basic Life - 2 x Annual Salary		\$82,000	\$13.51		\$1.58	\$15.09
Total Cost			\$13.51	\$0.00	\$1.58	\$15.09
Employee - Active						
Basic Life - 2 x Annual Salary		\$92,000	\$15.15		\$1.78	\$16.93
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
LTD 66 2/3% SS Offset (Max)		\$45,552	\$21.16		\$2.48	\$23.64
Total Cost			\$37.31	\$0.00	\$4.26	\$41.57
Employee - Active						
Basic Life - 2 x Annual Salary		\$104,000	\$17.13		\$2.01	\$19.14
LTD 66 2/3% SS Offset (Max)		\$52,000	\$24.16		\$2.83	\$26.99
Total Cost			\$41.29	\$0.00	\$4.84	\$46.13
Employee - Active						
Basic Life - 2 x Annual Salary		\$68,000	\$11.20		\$1.31	\$12.51
Total Cost			\$11.20	\$0.00	\$1.31	\$12.51
Employee - Active						
Basic Life - 2 x Annual Salary		\$282,000	\$46.44		\$5.45	\$51.89
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
Spouse Life - \$100,000 Spouse Life		\$100,000	\$10.00		\$0.00	\$10.00
Supp Life - 2 x Annual Salary		\$282,000	\$16.64		\$0.00	\$16.64
LTD 66 2/3% SS Offset (Max)		\$140,138	\$65.09		\$7.64	\$72.73
Total Cost			\$139.17	\$0.00	\$13.09	\$152.26
Employee - Active						
Supp AD&D- 1 x Annual Salary		\$76,000	\$2.05		\$0.00	\$2.05
Basic Life - 2 x Annual Salary		\$152,000	\$25.03		\$2.94	\$27.97
Spouse Life - \$25,000 Spouse Life		\$25,000	\$2.50		\$0.00	\$2.50
LTD 66 2/3% SS Offset (Max)		\$75,442	\$35.04		\$4.11	\$39.15
Total Cost			\$64.62	\$0.00	\$7.05	\$71.67

GROUP INSURANCE STANDARD PREMIUM STATEMENT

WARREN COUNTY WATER DISTRICT
0118193001

INVOICE

Invoice # 24101090
Statement Date: 10/01/2024
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Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Employee - Active						
Basic Life - 2 x Annual Salary		\$156,000	\$25.69		\$3.01	\$28.70
Supp Life - 1 x Annual Salary		\$78,000	\$2.73		\$0.00	\$2.73
LTD 66 2/3% SS Offset (Max)		\$77,002	\$35.76		\$4.20	\$39.96
Total Cost			\$64.18	\$0.00	\$7.21	\$71.39
Employee - Active						
Basic Life - 2 x Annual Salary		\$106,000	\$17.45		\$2.05	\$19.50
LTD 66 2/3% SS Offset (Max)		\$52,083	\$24.19		\$2.84	\$27.03
Total Cost			\$41.64	\$0.00	\$4.89	\$46.53
Employee - Active						
Basic Life - 2 x Annual Salary		\$140,000	\$23.06		\$2.70	\$25.76
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$10,000 Spouse Life		\$10,000	\$2.30		\$0.00	\$2.30
LTD 66 2/3% SS Offset (Max)		\$69,514	\$32.29		\$3.79	\$36.08
Total Cost			\$59.65	\$0.00	\$6.49	\$66.14
Employee - Active						
Supp AD&D- 2 x Annual Salary		\$180,000	\$4.86		\$0.00	\$4.86
Basic Life - 2 x Annual Salary		\$180,000	\$29.64		\$3.48	\$33.12
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
Supp Life - 5 x Annual Salary		\$450,000	\$60.75		\$0.00	\$60.75
LTD 66 2/3% SS Offset (Max)		\$89,107	\$41.39		\$4.86	\$46.25
Total Cost			\$137.64	\$0.00	\$8.34	\$145.98
Employee - Active						
Supp Fam AD&D- 3 x Annual Salary		\$177,000	\$7.43		\$0.00	\$7.43
Basic Life - 2 x Annual Salary		\$118,000	\$19.43		\$2.28	\$21.71
Spouse Life - \$100,000 Spouse Life		\$100,000	\$6.00		\$0.00	\$6.00
Supp Life - 1 x Annual Salary		\$59,000	\$2.07		\$0.00	\$2.07
LTD 66 2/3% SS Offset (Max)		\$58,490	\$27.17		\$3.19	\$30.36
Total Cost			\$62.10	\$0.00	\$5.47	\$67.57
Employee - Active						
Basic Life - 2 x Annual Salary		\$86,000	\$14.16		\$1.66	\$15.82
Child Life - \$20,000 Per Child		\$20,000	\$2.00		\$0.00	\$2.00
Spouse Life - \$200,000 Spouse Life		\$200,000	\$46.00		\$0.00	\$46.00
Supp Life - 4 x Annual Salary		\$172,000	\$23.22		\$0.00	\$23.22
LTD 66 2/3% SS Offset (Max)		\$42,494	\$19.73		\$2.32	\$22.05
Total Cost			\$105.11	\$0.00	\$3.98	\$109.09
Employee - Active						
Basic Life - 2 x Annual Salary		\$88,000	\$14.49		\$1.70	\$16.19
LTD 66 2/3% SS Offset (Max)		\$43,306	\$20.12		\$2.36	\$22.48
Total Cost			\$34.61	\$0.00	\$4.06	\$38.67
Employee - Active						
Basic Life - 2 x Annual Salary		\$150,000	\$24.70		\$2.90	\$27.60
Child Life - \$10,000 Per Child		\$10,000	\$1.00		\$0.00	\$1.00
Spouse Life - \$25,000 Spouse Life		\$25,000	\$3.75		\$0.00	\$3.75

GROUP INSURANCE STANDARD PREMIUM STATEMENT
WARREN COUNTY WATER DISTRICT
0118193001

INVOICE
Invoice # 24101090
Statement Date: 10/01/2024
Bill Mode: monthly
Billing Date: 10/01/2024

BENEFIT AND PLAN	ADJUSTMENT DESCRIPTION	COVERAGE / AMT IN FORCE	TRUST CONTRIBUTIONS	ADJUSTMENT AMOUNT	ADMIN FEES	TOTAL PREMIUM
Supp Life - 4 x Annual Salary		\$300,000	\$26.40		\$0.00	\$26.40
LTD 66 2/3% SS Offset (Max)		\$74,485	\$34.60		\$4.06	\$38.66
Total Cost			\$90.45	\$0.00	\$6.96	\$97.41
SUBTOTAL			\$4,621.54	\$0.00	\$411.51	\$5,033.05



Payment Remittance for
Retirement Security Plan
WARREN COUNTY WATER
DISTRICT
01-18193-001
Statement Date: 10/01/2024

Remit this portion with administrative fee payment. Please make check payable to: **NRECA**

Retirement Security Plan Administrative Fee Remittance
WARREN COUNTY WATER DISTRICT
01-18193-001

Administrative Fee Due Date: 10/01/2024
Invoice #: 24108424A
Note: Please include your invoice # on your check.

Administrative Fee (AF)
Amount Due:

\$ 1764.30

|||||
NRECA
P.O. BOX 207452
DALLAS, TX 75320-7452

00-NRECA
184-5001-2

Remit this portion with trust contribution payment. Please make check payable to: **NRECA Retirement Security Plan**

Retirement Security Plan Trust Contribution Remittance
WARREN COUNTY WATER DISTRICT
01-18193-001

Total Trust Contribution Due Date: 10/01/2024
Invoice #: 24108424
Note: Please include your invoice # on your check.

Total Trust Contribution (TT)
Amount Due:

\$ 41,990.17

NRECA RETIREMENT SECURITY PLAN
P.O. BOX 207472
DALLAS, TX 75320-7472

00-NRECAP
184-5001-2

Invoice Inquiries

NRECA's Member Contact Center is available to assist you with health and retirement benefit-related issues and billing questions. The Member Contact Center can be reached at 866-NRECA-99 (866-673-2299) from 7:00 AM until 7:00 PM Central Time, Monday through Friday.



Adjustment Reason Codes

01 = Enrollment
02 = Withdrawal
03 = Termination/Retirement
04 = Leave of Absence

05 = Salary Correction
06 = Disability: Waiver begins
07 = Disability: Return-to-Work

Where to Mail Administrative Fee Payments

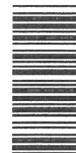
By Regular Mail:
NRECA
PO Box 207452
Dallas, TX 75320-7452

By Overnight Mail:
Lockbox Services - 207452
NRECA
2975 Regent Blvd, Suite 100
Irving, TX 75063

Where to Mail Trust Contribution Payments

By Regular Mail:
NRECA Retirement Security Plan
PO Box 207472
Dallas, TX 75320-7472

By Overnight Mail:
Lockbox Services - 207472
NRECA
2975 Regent Blvd, Suite 100
Irving, TX 75063



Adjustment(s) Worksheet for
Retirement Security Plan
WARREN COUNTY WATER
DISTRICT
01-18193-001
Statement Date: 10/01/2024

Amounts due from Detail Listing	Employer (ER) Contributions	Employee (EE) Contributions	Total Trust (TT) Contributions	Administrative Fee (AF)
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	\$41,990.17	\$0.00	\$41,990.17	\$1,764.30
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Participant Last Name/ SSN (Last 4)	Reason Code (See Instructions)	Effective Date	ER Amt. Due (+/-)	EE Amt. Due (+/-)	TT Amt. Due (+/-)	AF Amt Due (+/-)
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			\$	\$	\$	\$
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			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$
			\$	\$	\$	\$

Adjusted Total:	ER: \$	EE:\$	TT:\$	AF:\$
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If additional changes are needed, please photocopy this worksheet. The Adjustment Worksheet(s) must be returned with the trust contribution remittance portion of this statement. Please remit the administrative fee and trust contribution payments separately. For all participant changes, please complete the appropriate NRECA Employee Benefits website event.

**WARREN COUNTY WATER DISTRICT****01-18193-001****Statement Date: 10/01/2024**

WARREN COUNTY WATER
DISTRICT
PO BOX 10180
BOWLING GREEN, KY 42102

Employer Rate	11.9000%
Employee Rate:	0.0000%
Total Trust Rate:	11.9000%
Admin Fee Rate:	0.5000%
Total Bill Rate:	12.4000%

Standard RS Plan: A (Age 62)

Participant Name Social Security #	Employee Status	Salary Type	Employer Contribution	Employee Contribution	Total Trust Contribution	Administrative Fee
	E-A	\$59,342 Base	\$588.47	\$0.00	\$588.47	\$24.73
	E-A	\$35,858 Base	\$355.59	\$0.00	\$355.59	\$14.94
	E-A	\$48,797 Base	\$483.90	\$0.00	\$483.90	\$20.33
	E-A	\$45,718 Base	\$453.37	\$0.00	\$453.37	\$19.05
	E-A	\$65,000 Base	\$644.58	\$0.00	\$644.58	\$27.08
	E-A	\$70,158 Base	\$695.73	\$0.00	\$695.73	\$29.23
	E-A	\$37,648 Base	\$373.34	\$0.00	\$373.34	\$15.69
	E-A	\$39,374 Base	\$390.46	\$0.00	\$390.46	\$16.41
	E-A	\$54,163 Base	\$537.12	\$0.00	\$537.12	\$22.57
	E-A	\$66,000 Base	\$654.50	\$0.00	\$654.50	\$27.50
	E-A	\$62,795 Base	\$622.72	\$0.00	\$622.72	\$26.16
	E-A	\$60,403 Base	\$599.00	\$0.00	\$599.00	\$25.17
	E-A	\$37,648 Base	\$373.34	\$0.00	\$373.34	\$15.69
	E-A	\$76,336 Base	\$757.00	\$0.00	\$757.00	\$31.81
	DH-A	\$177,564 Base	\$1,760.84	\$0.00	\$1,760.84	\$73.99
	E-A	\$78,438 Base	\$777.84	\$0.00	\$777.84	\$32.68

**WARREN COUNTY WATER DISTRICT****01-18193-001****Statement Date: 10/01/2024**

WARREN COUNTY WATER
DISTRICT
PO BOX 10180
BOWLING GREEN, KY 42102

Employer Rate	11.9000%
Employee Rate:	0.0000%
Total Trust Rate:	11.9000%
Admin Fee Rate:	0.5000%
Total Bill Rate:	12.4000%

Standard RS Plan: A (Age 62)

Participant Name Social Security #	Employee Status	Salary Type	Employer Contribution	Employee Contribution	Total Trust Contribution	Administrative Fee
	E-A	\$65,286 Base	\$647.42	\$0.00	\$647.42	\$27.20
	E-A	\$61,797 Base	\$612.82	\$0.00	\$612.82	\$25.75
	E-A	\$74,732 Base	\$741.09	\$0.00	\$741.09	\$31.14
	E-A	\$64,563 Base	\$640.25	\$0.00	\$640.25	\$26.90
	E-A	\$51,293 Base	\$508.66	\$0.00	\$508.66	\$21.37
	E-A	\$55,120 Base	\$546.61	\$0.00	\$546.61	\$22.97
	E-A	\$55,141 Base	\$546.81	\$0.00	\$546.81	\$22.98
	E-A	\$39,707 Base	\$393.76	\$0.00	\$393.76	\$16.54
	E-A	\$46,218 Base	\$458.33	\$0.00	\$458.33	\$19.26
	E-A	\$59,571 Base	\$590.75	\$0.00	\$590.75	\$24.82
	E-A	\$52,250 Base	\$518.15	\$0.00	\$518.15	\$21.77
	E-A	\$42,640 Base	\$422.85	\$0.00	\$422.85	\$17.77
	E-A	\$155,000 Base	\$1,537.08	\$0.00	\$1,537.08	\$64.58
	E-A	\$76,354 Base	\$757.18	\$0.00	\$757.18	\$31.81

**WARREN COUNTY WATER DISTRICT****01-18193-001****Statement Date: 10/01/2024**

WARREN COUNTY WATER
DISTRICT
PO BOX 10180
BOWLING GREEN, KY 42102

Employer Rate	11.9000%
Employee Rate:	0.0000%
Total Trust Rate:	11.9000%
Admin Fee Rate:	0.5000%
Total Bill Rate:	12.4000%

Standard RS Plan: A (Age 62)

Participant Name Social Security #	Employee Status	Salary Type	Employer Contribution	Employee Contribution	Total Trust Contribution	Administrative Fee
	E-A	\$74,693 Base	\$740.71	\$0.00	\$740.71	\$31.12
	E-A	\$47,632 Base	\$472.35	\$0.00	\$472.35	\$19.85
	E-A	\$84,718 Base	\$840.12	\$0.00	\$840.12	\$35.30
	E-A	\$39,853 Base	\$395.21	\$0.00	\$395.21	\$16.61
	E-A	\$49,920 Base	\$495.04	\$0.00	\$495.04	\$20.80
	E-A	\$66,000 Base	\$654.50	\$0.00	\$654.50	\$27.50
	E-A	\$104,045 Base	\$1,031.78	\$0.00	\$1,031.78	\$43.35
	E-A	\$55,702 Base	\$552.38	\$0.00	\$552.38	\$23.21
	E-A	\$55,536 Base	\$550.73	\$0.00	\$550.73	\$23.14
	E-A	\$80,205 Base	\$795.37	\$0.00	\$795.37	\$33.42
	E-A	\$53,102 Base	\$526.59	\$0.00	\$526.59	\$22.13
	E-A	\$130,336 Base	\$1,292.50	\$0.00	\$1,292.50	\$54.31
	E-A	\$40,290 Base	\$399.54	\$0.00	\$399.54	\$16.79
	E-A	\$50,794 Base	\$503.71	\$0.00	\$503.71	\$21.16



WARREN COUNTY WATER DISTRICT

01-18193-001

Statement Date: 10/01/2024

WARREN COUNTY WATER
DISTRICT
PO BOX 10180
BOWLING GREEN, KY 42102

Employer Rate	11.9000%
Employee Rate:	0.0000%
Total Trust Rate:	11.9000%
Admin Fee Rate:	0.5000%
Total Bill Rate:	12.4000%

Standard RS Plan: A (Age 62)

Participant Name Social Security #	Employee Status	Salary Type	Employer Contribution	Employee Contribution	Total Trust Contribution	Administrative Fee
	E-A	\$39,624 Base	\$392.94	\$0.00	\$392.94	\$16.51
	E-D	\$40,789 Base	COST WAIVED			
	E-A	\$156,211 Base	\$1,549.09	\$0.00	\$1,549.09	\$65.09
	E-A	\$66,394 Base	\$658.41	\$0.00	\$658.41	\$27.66
	E-A	\$44,720 Base	\$443.47	\$0.00	\$443.47	\$18.63
	E-A	\$76,336 Base	\$757.00	\$0.00	\$757.00	\$31.81
	E-A	\$43,680 Base	\$433.16	\$0.00	\$433.16	\$18.20
	E-A	\$66,000 Base	\$654.50	\$0.00	\$654.50	\$27.50
	E-A	\$40,040 Base	\$397.06	\$0.00	\$397.06	\$16.68
	E-A	\$45,552 Base	\$451.72	\$0.00	\$451.72	\$18.98
	E-A	\$52,000 Base	\$515.67	\$0.00	\$515.67	\$21.67
	E-A	\$33,946 Base	\$336.63	\$0.00	\$336.63	\$14.14
	E-A	\$140,138 Base	\$1,389.70	\$0.00	\$1,389.70	\$58.39
	E-A	\$75,442 Base	\$748.13	\$0.00	\$748.13	\$31.43



WARREN COUNTY WATER DISTRICT
01-18193-001

Statement Date: 10/01/2024

WARREN COUNTY WATER
DISTRICT
PO BOX 10180
BOWLING GREEN, KY 42102

Employer Rate	11.9000%
Employee Rate:	0.0000%
Total Trust Rate:	11.9000%
Admin Fee Rate:	0.5000%
Total Bill Rate:	12.4000%

Standard RS Plan: A (Age 62)

Participant Name Social Security #	Employee Status	Salary Type	Employer Contribution	Employee Contribution	Total Trust Contribution	Administrative Fee
	E-A	\$77,002 Base	\$763.60	\$0.00	\$763.60	\$32.08
	E-A	\$52,083 Base	\$516.49	\$0.00	\$516.49	\$21.70
	E-A	\$69,514 Base	\$689.35	\$0.00	\$689.35	\$28.96
	E-A	\$89,107 Base	\$883.64	\$0.00	\$883.64	\$37.13
	E-A	\$58,490 Base	\$580.03	\$0.00	\$580.03	\$24.37
	E-A	\$42,494 Base	\$421.40	\$0.00	\$421.40	\$17.71
	E-A	\$43,306 Base	\$429.45	\$0.00	\$429.45	\$18.04
	E-A	\$74,485 Base	\$738.64	\$0.00	\$738.64	\$31.04
Sub-Group Totals: (Excludes waived participants)		\$4,234,304	\$41,990.17	\$0.00	\$41,990.17	\$1,764.30
Plan Totals: (Excludes waived participants)		\$4,234,304	\$41,990.17	\$0.00	\$41,990.17	\$1,764.30



PARAMOUNT DENTAL

Affiliate of ProMedica

INVOICE NO: 2410030886

PAYMENT DUE UPON RECEIPT

INVOICE DUE DATE	PAY THIS AMOUNT
October 01, 2024	\$1,069.02
GROUP ID	AMOUNT PAID HERE
0907210248WA	\$



WARREN COUNTY WATER DISTRICT
JACOB CUARTA
P.O. BOX 10180
BOWLING GREEN, KY 42102

MAKE CHECK PAYABLE AND REMIT TO:

Paramount Dental
PO Box 58
Evansville, IN 47701

0907210248WA 2410030886

PLEASE DETACH TOP PORTION AND SUBMIT WITH PAYMENT

Monthly Account Summary for October 2024

Dental

Tier	Subs	Rate	Amount
Tier 1 - EE Only	0	\$0.00	\$0.00
Tier 2 - EE + SP	0	\$0.00	\$0.00
Tier 3 - EE + Dep(s)	0	\$0.00	\$0.00
Tier 4 - EE + Fam	0	\$0.00	\$0.00
			\$0.00

Vision

Tier	Subs	Rate	Amount
Tier 1 - EE Only	28	\$6.49	\$181.72
Tier 2 - EE + SP	14	\$12.97	\$181.58
Tier 3 - EE + Dep(s)	1	\$13.61	\$13.61
Tier 4 - EE + Fam	8	\$18.93	\$151.44
			\$528.35

Previous Month(s) Balance **\$540.67**

Current Month Total **\$528.35**

Balance Due **\$1,069.02**

Invoice No: 2410030886
Due Date: 10/1/2024
Group ID: 0907210248WA
Pay Method: Check

Paramount Dental
PO Box 58
Evansville, IN 47701
800.727.1444

Visit our website:

InsuringSmiles.com

Ask questions without waiting in a phone queue via our secure message center, make enrollment changes, view information about your plan, order member cards, and much more!

A sortable Excel version of your invoice is also available via your employer group portal.



00- PARDENT
142- 2220-2

Monthly Detail for WARREN COUNTY WATER DISTRICT

ID#	Name	Dental Tier	Dental Rate	Vision Rate	Subtotal
60000896069		4	\$0.00	\$18.93	\$18.93
60001261387		1	\$0.00	\$6.49	\$6.49
60001330557		1	\$0.00	\$6.49	\$6.49
60000793163		1	\$0.00	\$6.49	\$6.49
60001031191		2	\$0.00	\$12.97	\$12.97
60000857183		1	\$0.00	\$6.49	\$6.49
60001054817		1	\$0.00	\$6.49	\$6.49
60000997934		1	\$0.00	\$6.49	\$6.49
60000996861		1	\$0.00	\$6.49	\$6.49
60000954626		2	\$0.00	\$12.97	\$12.97
60001014568		2	\$0.00	\$12.97	\$12.97
60000943485		1	\$0.00	\$6.49	\$6.49
60001331338		1	\$0.00	\$6.49	\$6.49
60000866240		4	\$0.00	\$18.93	\$18.93
60000099653		2	\$0.00	\$12.97	\$12.97
60001082984		2	\$0.00	\$12.97	\$12.97
60001024476		3	\$0.00	\$13.61	\$13.61
60000829070		2	\$0.00	\$12.97	\$12.97
60000844730		1	\$0.00	\$6.49	\$6.49
60001026827		1	\$0.00	\$6.49	\$6.49
60000841294		1	\$0.00	\$6.49	\$6.49
60000979527		2	\$0.00	\$12.97	\$12.97
60000866946		1	\$0.00	\$6.49	\$6.49
60001120245		1	\$0.00	\$6.49	\$6.49
60000894920		4	\$0.00	\$18.93	\$18.93
60000851170		2	\$0.00	\$12.97	\$12.97
60000899869		1	\$0.00	\$6.49	\$6.49
60001329868		2	\$0.00	\$12.97	\$12.97
60000986279		1	\$0.00	\$6.49	\$6.49
60001022933		1	\$0.00	\$6.49	\$6.49
60001333456		1	\$0.00	\$6.49	\$6.49
60000914326		2	\$0.00	\$12.97	\$12.97
60000824465		2	\$0.00	\$12.97	\$12.97
60001059710		1	\$0.00	\$6.49	\$6.49
60000904869		2	\$0.00	\$12.97	\$12.97
60000912537		2	\$0.00	\$12.97	\$12.97
60000670658		1	\$0.00	\$6.49	\$6.49
60000965424		1	\$0.00	\$6.49	\$6.49
60000979485		1	\$0.00	\$6.49	\$6.49
60000989124		2	\$0.00	\$12.97	\$12.97
60000101144		4	\$0.00	\$18.93	\$18.93
60000811178		1	\$0.00	\$6.49	\$6.49
60000821415		1	\$0.00	\$6.49	\$6.49
60000993364		1	\$0.00	\$6.49	\$6.49
60001046332		4	\$0.00	\$18.93	\$18.93
60000914720		4	\$0.00	\$18.93	\$18.93
60000823792		1	\$0.00	\$6.49	\$6.49
60000840858		1	\$0.00	\$6.49	\$6.49
60000862019		4	\$0.00	\$18.93	\$18.93
60001001643		1	\$0.00	\$6.49	\$6.49
60000990262		4	\$0.00	\$18.93	\$18.93
		Totals :	\$0.00	\$528.35	\$528.35

TransAmerica Remittance Payroll Data 401(a)

Empl No.	Class Code	Hire Date	Term. Date	Rehire Date	EE PR Freq	Current Hrs Worked	ER Match Contrib Amt	EE Loan Repmt	PR Period Start Date	PR Period End Date	Paycheck Date
2B-0000102	All	3/13/2006			26	80.00	376.77		9/14/2024	9/27/2024	10/3/2024
2B-0000198	All	4/5/2021		11/27/2023	26	80.00	183.45		9/14/2024	9/27/2024	10/3/2024
2B-0000210	All	2/28/2022			26	80.00	108.68		9/14/2024	9/27/2024	10/3/2024
2B-0000232	All	3/18/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2C-0000032	All	9/18/1995			26	80.50	212.19	-	9/14/2024	9/27/2024	10/3/2024
2C-0000080	All	11/13/2002			26	81.00	212.19		9/14/2024	9/27/2024	10/3/2024
2C-0000091	All	5/11/2005			26	98.50	183.07	261.18	9/14/2024	9/27/2024	10/3/2024
2C-0000109	All	1/29/2007			26	90.00	247.69		9/14/2024	9/27/2024	10/3/2024
2C-0000115	All	9/4/2007			26	99.50	212.19		9/14/2024	9/27/2024	10/3/2024
2C-0000121	All	9/8/2008			26	117.50	178.03		9/14/2024	9/27/2024	10/3/2024
2C-0000149	All	4/22/2014	10/8/2020	11/23/2020	26	81.00	171.75		9/14/2024	9/27/2024	10/3/2024
2C-0000183	All	5/20/2019			26	88.00	162.57		9/14/2024	9/27/2024	10/3/2024
2C-0000185	All	6/3/2019			26	81.00	147.61		9/14/2024	9/27/2024	10/3/2024
2C-0000189	All	8/24/2020	9/26/2024		26	77.00	129.07		9/14/2024	9/27/2024	10/3/2024
2C-0000201	All	7/26/2021			26	80.50	220.47		9/14/2024	9/27/2024	10/3/2024
2E-0000204	All	9/13/2021			26	85.00	147.77		9/14/2024	9/27/2024	10/3/2024
2E-0000205	All	10/1/2021	7/20/2024		26	-			9/14/2024	9/27/2024	10/3/2024
2E-0000211	All	2/28/2022			26	80.00	122.01		9/14/2024	9/27/2024	10/3/2024
2C-0000219	All	7/1/2022			26	99.00	123.93		9/14/2024	9/27/2024	10/3/2024
2C-0000227	All	7/10/2023			26	80.50	106.73		9/14/2024	9/27/2024	10/3/2024
2C-0000229	All	12/11/2023			26	103.50			9/14/2024	9/27/2024	10/3/2024
2C-0000233	All	3/18/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2C-0000236	All	4/15/2024			26	80.50			9/14/2024	9/27/2024	10/3/2024
2E-0000116	All	10/8/2007			26	108.00	212.24		9/14/2024	9/27/2024	10/3/2024
2E-0000147	All	3/10/2014			26	80.00	180.65		9/14/2024	9/27/2024	10/3/2024
2E-0000152	All	7/9/2014			26	81.50	200.37	95.97	9/14/2024	9/27/2024	10/3/2024
2E-0000164	All	10/11/2016			26	86.00	147.68		9/14/2024	9/27/2024	10/3/2024
2C-0000168	All	7/17/2017			26	95.50	66.36		9/14/2024	9/27/2024	10/3/2024
2E-0000171	All	1/2/2018			26	80.00	135.01		9/14/2024	9/27/2024	10/3/2024
2E-0000184	All	5/28/2019			26	96.00	157.03		9/14/2024	9/27/2024	10/3/2024
2E-0000196	All	2/15/2021			26	97.00	140.00		9/14/2024	9/27/2024	10/3/2024
2E-0000206	All	10/6/2021			26	80.00	104.73		9/14/2024	9/27/2024	10/3/2024
2E-0000209	All	12/27/2021			26	82.00	120.85		9/14/2024	9/27/2024	10/3/2024
2E-0000215	All	4/18/2022			26	85.00	88.20		9/14/2024	9/27/2024	10/3/2024
2E-0000221	All	7/25/2022			26	80.00	111.27		9/14/2024	9/27/2024	10/3/2024
2C-0000223	All	9/19/2022			26	102.00	64.07		9/14/2024	9/27/2024	10/3/2024
2E-0000226	All	6/19/2023			26	82.50	109.20		9/14/2024	9/27/2024	10/3/2024
2E-0000231	All	3/4/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2F-0000017	All	11/10/1986	4/16/2024		26	-	-		9/14/2024	9/27/2024	10/3/2024
2F-0000030	All	4/17/1995	3/12/2024		26	-	-		9/14/2024	9/27/2024	10/3/2024
2F-0000068	All	3/26/2001			26	95.50	259.51		9/14/2024	9/27/2024	10/3/2024
2F-0000083	All	4/28/2003			26	80.00	187.59		9/14/2024	9/27/2024	10/3/2024
2F-0000146	All	8/19/2013	12/30/2023		26	-			9/14/2024	9/27/2024	10/3/2024
2F-0000161	All	11/12/2015			26	80.00	164.92		9/14/2024	9/27/2024	10/3/2024
2F-0000170	All	12/4/2017			26	95.00	151.76		9/14/2024	9/27/2024	10/3/2024
2F-0000193	All	12/28/2020			26	80.00	430.83		9/14/2024	9/27/2024	10/3/2024
2C-0000213	All	3/14/2022			26	80.00	64.56		9/14/2024	9/27/2024	10/3/2024
2C-0000218	All	7/1/2022			26	87.00	139.20	50.32	9/14/2024	9/27/2024	10/3/2024
2F-0000230	All	2/21/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2F-0000237	PT	4/29/2024			26	34.00			9/14/2024	9/27/2024	10/3/2024
2F-0000241	PT	8/14/2024			26	21.50			9/14/2024	9/27/2024	10/3/2024
2G-0000214	All	4/4/2022			26	80.00	363.11		9/14/2024	9/27/2024	10/3/2024
2H-0000035	All	12/2/1997			26	80.00	211.87		9/14/2024	9/27/2024	10/3/2024
2H-0000042	All	4/26/1999			26	80.00	434.20		9/14/2024	9/27/2024	10/3/2024
2H-0000056	All	3/24/2000			26	80.00	184.52		9/14/2024	9/27/2024	10/3/2024
2H-0000094	All	6/13/2005			26	80.00	401.21		9/14/2024	9/27/2024	10/3/2024
2H-0000154	All	9/2/2014			26	80.00	294.98		9/14/2024	9/27/2024	10/3/2024
2H-0000181	All	2/11/2019			26	80.00	186.91		9/14/2024	9/27/2024	10/3/2024
2H-0000188	All	7/20/2020	8/10/2024		26	-		-	9/14/2024	9/27/2024	10/3/2024
2H-0000225	All	3/10/2023			26	80.00	188.95		9/14/2024	9/27/2024	10/3/2024
2H-0000228	All	10/16/2023			26	80.00			9/14/2024	9/27/2024	10/3/2024
2B-0000234	All	4/1/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2I-0000049	All	8/19/1999			26	86.50	120.45		9/14/2024	9/27/2024	10/3/2024
2I-0000060	All	7/24/2000			26	82.00	138.75		9/14/2024	9/27/2024	10/3/2024
2I-0000199	All	6/1/2021			26	90.00	98.72		9/14/2024	9/27/2024	10/3/2024
2I-0000217	All	5/9/2022			26	87.50	41.26		9/14/2024	9/27/2024	10/3/2024
2I-0000222	All	8/19/2022			26	84.50	114.57		9/14/2024	9/27/2024	10/3/2024
2I-0000239	All	7/8/2024			26	93.00			9/14/2024	9/27/2024	10/3/2024

Empl No.	Class Code	Hire Date	Term. Date	Rehire Date	EE PR Freq	Current Hrs Worked	ER Match Contrib Amt	EE Loan Repmt	PR Period Start Date	PR Period End Date	Paycheck Date
2J-0000034	All	8/19/1996			26	84.00	229.60		9/14/2024	9/27/2024	10/3/2024
2J-0000070	All	7/2/2001			26	84.50	84.24	271.57	9/14/2024	9/27/2024	10/3/2024
2J-0000131	All	9/13/2010			26	82.50	222.37		9/14/2024	9/27/2024	10/3/2024
2J-0000203	All	8/19/2021			26	80.50	156.35		9/14/2024	9/27/2024	10/3/2024
2J-0000216	All	4/25/2022			26	81.00	148.12		9/14/2024	9/27/2024	10/3/2024
2J-0000238	All	6/10/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
2K-0000041	All	3/15/1999			26	98.00	169.73		9/14/2024	9/27/2024	10/3/2024
2K-0000235	All	4/15/2024	8/14/2024		26	-			9/14/2024	9/27/2024	10/3/2024
2B-0000113	All	3/26/2007	1/15/2016	7/9/2018	26	80.00	190.40		9/14/2024	9/27/2024	10/3/2024
5C-0000095	All	8/1/2005			26	84.50	212.24		9/14/2024	9/27/2024	10/3/2024
5F-0000153	All	7/30/2014			26	85.50	54.26		9/14/2024	9/27/2024	10/3/2024
8B-0000050	All	9/20/1999			26	88.50	211.73		9/14/2024	9/27/2024	10/3/2024
8B-0000166	All	1/30/2017			26	80.00	157.47		9/14/2024	9/27/2024	10/3/2024
8B-0000182	All	4/29/2019			26	88.00	138.32		9/14/2024	9/27/2024	10/3/2024
2I-0000163	All	9/8/2016	7/13/2024		26	-			9/14/2024	9/27/2024	10/3/2024
8F-0000197	PT	3/1/2021	6/29/2024		26	-			9/14/2024	9/27/2024	10/3/2024
8F-0000224	All	12/5/2022			26	82.00	64.00		9/14/2024	9/27/2024	10/3/2024
8F-0000240	All	8/5/2024			26	80.00			9/14/2024	9/27/2024	10/3/2024
TOTALs							11,300.53	679.04			

Confirmation #7876625284245036

Submitted by:	Plan #:	Time Stamp:
	TA080538 00001	10/02/2024 16:08 PM
Pay period end date:		
10/02/2024	Pay check end date:	Tax year:
	10/03/2024	2024

Control Totals

Control Total Category Control Total Value

Loan Repayment	\$ 679.04
Employer Match	\$ 11,300.53
Totals	\$ 11,979.57

Negative Contributions

Negative Contribution Category Negative Contribution Value

Totals	\$ 0.00
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Grand Total	\$ 11,979.57
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Funding Accounts

Account Description Funding Amount

Employer Accounts	\$0.00
Funding Total	\$ 11,979.57
Funding Method: Client Initiated Funding	\$ 11,979.57

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-7

Responding Witness: Jacob Cuarta, General Manager

Q 3-7. Refer to Warren District's response to Staff's First Request, Item 1f. Also refer to the Application, Exhibit 9, Written Testimony of Jeff Peeples.

- a. Explain how Warren District determined the split of 70 percent contribution from the district and 30 percent contribution from employees for medical insurance.**
- b. Explain specifically why these percentages are reasonable for Warren District when compared to the United States Bureau of Labor Statistics national average for private employers for employee medical and dental expense.**

A 3-7.

3-7a. The policy of Warren District contributing 70 percent of the cost of employee medical and dental insurance and the employee contributing 30 percent has been in place since the time Warren District ceased to be managed by Warren Rural Electric Cooperative Corporation approximately 25 years ago. At that time, Warren District's Board settled on the 70/30 contribution to health insurance because it struck a balance between providing comprehensive benefits while managing operational costs effectively. It ensures that Warren

District can allocate resources across various operational needs while still offering competitive benefits.

3-7b. The long-standing policy of Warren District concerning the District's 70/30 percent contribution split for employee health and dental insurance costs is reasonable because it ensures affordability and predictability for both Warren District and its employees. The decision to adopt a 70 percent employer contribution aligns with or exceeds typical private sector norms reported by the United States Bureau of Labor Statistics ("BLS"). According to BLS data, employers in the private sector often cover a significant portion of medical and dental insurance costs, although specific percentages can vary widely by industry and region. Since the BLS average employer contribution fluctuates; it would not be reasonable for Warren District to adjust its contribution rate each year to ensure exact conformity with a national average. Warren District must plan and budget its resources. Our employees must do the same and they value consistency.

According to a September 19, 2024 news release by the BLS, which is attached to this response as **Attachment 3-7b**, in March 2024 the average private employer contribution for single health insurance

coverage was 80 percent and for family health coverage 68 percent. The same news release indicated that public employers pay 85 percent of single health coverage costs and 71 percent of family coverage costs. The news release did not provide a breakdown of contribution rates for dental insurance but stated that 43 percent of private industry employees have access to dental coverage, as do 60 percent of public sector employees. Given these statistics, Warren District's policy of contributing 70 percent for all employees' health and dental coverage is reasonable. Warren District's 70/30 split results in a slightly higher employer contribution for family health coverage compared to national averages. However, 30 percent represents a significant contribution for employees. Warren District maintains a fiscally responsible approach that ensures the sustainability of its health and dental benefits program while still offering a competitive level of support to employees.

Warren District's 70/30 contribution split for health and dental insurance costs may result in the District paying slightly more for some components of its health and dental insurance coverage program and slightly less for other components of the program than what a national survey would consider normative. However, the contribution

split has been in place for over two decades; it results in overall health and dental insurance costs that are affordable for the District and its employees; and it provides Warren District and its employees with a sense of continuity.

Further, in Case No. 2019-00053, the Public Service Commission established “a policy delineating when a utility's employees’ insurance contribution levels are sufficient to avoid Commission adjustment of the contributions to the national average” and declared that “as long as the employee contribution rate for health insurance is at least 12 percent, it will not make a further adjustment to the national average.”¹ All District employees are required to pay at least 30 percent of the cost of their medical and dental insurance premiums. As employee contributions significantly exceed 12 percent, Warren District believes no further adjustment to achieve strict conformity with a national average, as calculated by the BLS or any other such agency, is appropriate.

¹ *Electronic Application of Jackson Purchase Energy Corporation for a General Adjustment in Existing Rates*, Case No. 2019-00053, Order at 7 (Ky. PSC June 20, 2019).

Attachment 3-7b

March 2024 BLS News Release



For release 10:00 a.m. (ET) Thursday, September 19, 2024

USDL-24-1921

Technical information: (202) 691-6199 • ncsinfo@bls.gov • www.bls.gov/ebs

Media contact: (202) 691-5902 • pressoffice@bls.gov

EMPLOYEE BENEFITS IN THE UNITED STATES – MARCH 2024

Medical care benefits were available to 72 percent of private industry workers and 89 percent of state and local government workers in March 2024, the U.S. Bureau of Labor Statistics reported today. Forty-three percent of private industry workers had access to dental benefits and 60 percent of state and local government workers had access. Twenty-eight percent of private industry workers had access to vision benefits while 39 percent of state and local government workers had access. (See chart 1 and table 2.)

For private industry workers participating in medical plans with single coverage, the employer share of premiums was 80 percent and the employee share was 20 percent. State and local government workers participating in medical plans with single coverage saw 86 percent of premiums covered by employers and 14 percent by employees. For family coverage, employers paid 68 percent of premiums for private industry workers and 71 percent for state and local government workers. Thirty-two percent of premiums were funded by the employee for family coverage among private industry workers. For state and local government workers, employees covered 29 percent of such plans. (See chart 2 and tables 3 and 4.)

Chart 1. Percent of workers with access to healthcare benefits, March 2024

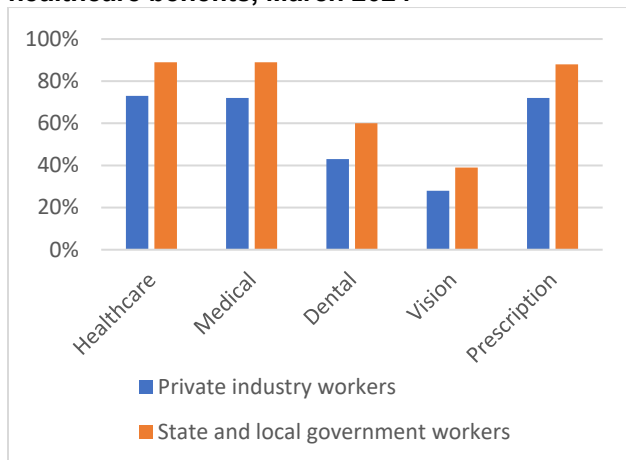
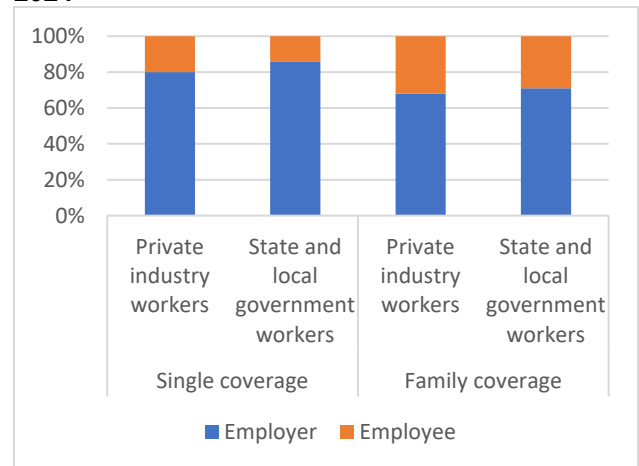


Chart 2. Share of medical care premiums, March 2024



Seventy-nine percent of private industry workers and 92 percent of state and local government workers had access to paid sick leave. Eighty-one percent of private industry workers and 68 percent of state and

local government workers had access to paid holidays. Paid personal leave is defined as a leave benefit, used for reasons important to the individual employee, but not otherwise provided by other forms of leave (for example, sick leave, vacations, and holidays). This benefit was available to 49 percent of private industry workers and 62 percent of state and local government workers. (See chart 3 and table 6.)

For private industry workers in establishments with 1 to 99 employees, the average number of annual paid vacation days for workers was 10 days after 1 year of employment, 14 days after 5 years, 16 days after 10 years, and 17 days after 20 years. For private industry workers in establishments with 500 or more employees, the average number of annual paid vacation days for workers was 14 days after 1 year of employment, 18 days after 5 years, 21 days after 10 years, and 24 days after 20 years. (See chart 4.)

Chart 3. Percent of workers with access to select paid leave benefits by ownership group, March 2024

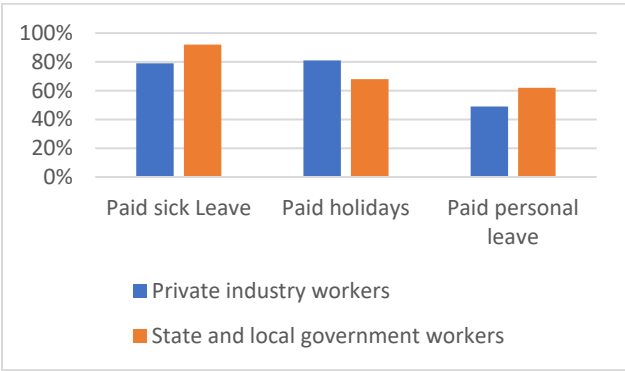
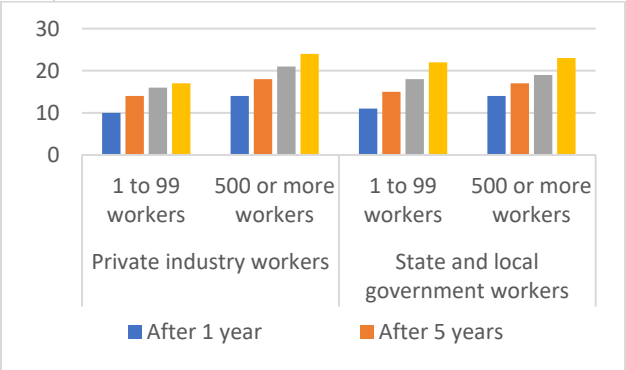
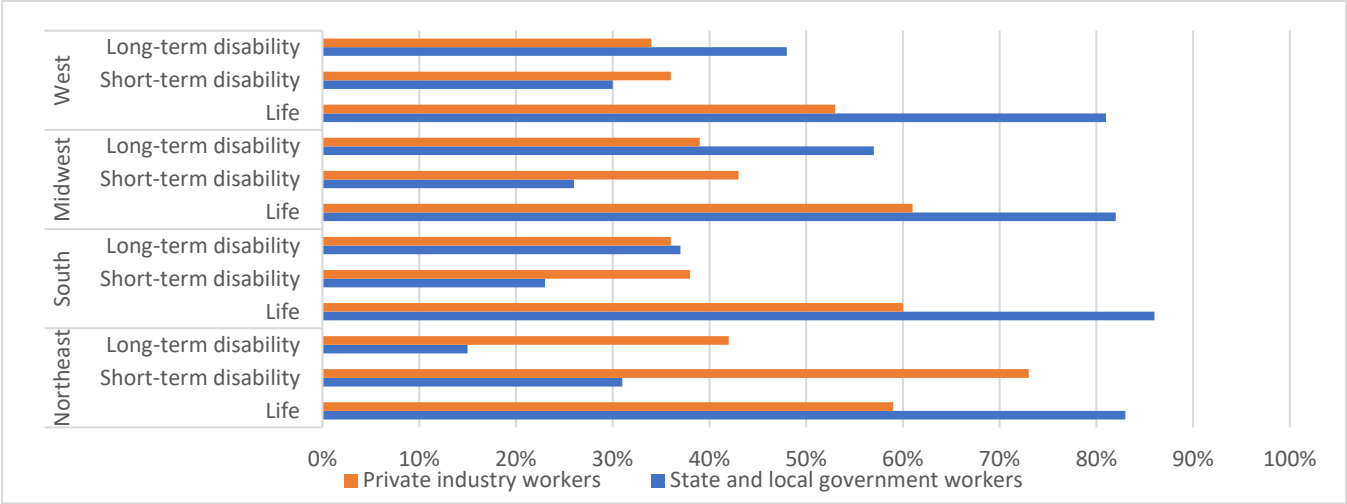


Chart 4. Average number of annual paid vacation days by service requirement and establishment size, March 2024



In the West Census region, 53 percent of private industry workers and 81 percent of state and local government workers had access to life insurance. Long-term disability insurance was available to 34 percent of private industry workers and 48 percent of state and local government workers in this region. Thirty-six percent of private industry workers and 30 percent of state and local government workers had access to short-term disability insurance in the West Census region. (See chart 5 and table 5.)

Chart 5. Percent of workers with access to insurance benefits by census region, March 2024



Highlights of employer-sponsored benefits

Occupational group

- Access to medical care benefits ranged from 52 percent for service occupations to 94 percent for management, business, and financial occupations among civilian workers.
- Eighty-three percent of teachers had access to medical care benefits and 60 percent participated among civilian workers.
- Among state and local government workers, 92 percent of teachers had access to medical care benefits and the take-up rate for these benefits was 74 percent.

Work status

- Eighty-nine percent of full-time civilian workers had access to medical care benefits and 26 percent of part-time workers had access to medical care benefits. The take-up rate was 66 percent for full-time workers and 46 percent for part-time workers.
- Ninety-nine percent of full-time state and local government workers had access to retirement benefits and 89 percent participated, while 43 percent of part-time workers had access to retirement benefits and 37 percent participated.
- In the private industry, 87 percent of full-time workers had access to medical care benefits and the take-up rate was 65 percent. Twenty-six percent of part-time workers had access to these benefits and the take-up rate was 45 percent.

Industry group

- Eighty-five percent of workers in goods-producing industries had access to medical care benefits and 70 percent of workers in service-providing industries had access among private industry workers.
- Within education and health services, 75 percent of workers had access to medical care benefits and 44 percent of workers participated in such benefits for private industry workers.
- Eighty-nine percent of state and local government workers in service-providing industries had access to medical care benefits and the take-up rate was 75 percent.

Establishment size

- Access to medical care benefits among all civilian workers ranged from 56 percent for establishments with less than 50 workers to 91 percent for establishments with 500 workers or more.
- Take-up rates among all civilian workers were 60 percent for establishments with less than 50 workers, 60 percent for establishments with 50 to 99 workers, 68 percent for establishments with 100 or more workers, 66 percent for establishments with 100 to 499 workers, and 70 percent for establishments with 500 workers or more.

Census area

- Medical care benefits access among private industry workers by Census region was 73 percent in the Northeast, 71 percent in the Midwest, 71 percent in the South, and 74 percent in the West. Take-up rates for medical care benefits ranged from 61 percent in the South to 66 percent in the Midwest.
- Breaking these numbers down further by Census division, access to medical care benefits in the Pacific division was 76 percent for private industry workers. The access rate was 68 percent for workers in the East South Central division.

TECHNICAL NOTE

Estimates in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The NCS provides comprehensive measures of compensation cost levels and trends and also provides benefits incidence estimates on the percentage of workers with access to and participating in employer-provided benefit plans.

Employee Benefits data: The Employee Benefits in the United States, March 2024 includes additional details on the coverage, costs, and provisions of employer-sponsored benefits, and will be published shortly after this news release. See www.bls.gov/ebs/publications/annual-benefits-summary.htm for the latest benefits publications. Historical estimates are also accessible in Excel format at www.bls.gov/ebs/publications/xlsx/employee-benefits-in-the-united-states-dataset.xlsx and through the database query tool at www.bls.gov/ebs/data.htm.

Standard errors: Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see www.bls.gov/ebs/technical-notes/standard-errors.htm.

Comparing private and public sector data: Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government.

Civilian workers: Statistics for private industry and state and local government are published separately and then combined to measure the civilian economy. Excluded from the civilian economy are workers employed in federal government and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Leave benefits for teachers: Primary, secondary, and special education teachers typically have a contracted work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Medical care premiums: The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead, it is assumed that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Sample rotation: One-third of the private industry sample is rotated each year except in years when the government sample is replaced. For the March 2022 and 2023 publications, however, an additional (fourth) private industry sample was used in estimation to mitigate the impact of decreasing response rates. The government sample is replaced less frequently than the private industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

Classification system: The National Compensation Survey publishes estimates of compensation costs and trends as well as benefit coverage by ownership, industry group, occupational group, and geographic areas, see www.bls.gov/eci/factsheets/national-compensation-survey-classification-systems-mapping-files.htm.

Sample size:**Survey establishment response¹, March 2024**

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ²	7,365,750	7,134,360	231,390
Total in sample	13,090	11,500	1,600
Responding ³	6,970	5,550	1,430
Refused ⁴	5,340	5,200	140
Out of business or not in survey scope	790	760	30

¹ The number of establishments is rounded to the nearest 10. Because of rounding, sums of individual items may not equal totals.

² The sampling frame was developed from state unemployment insurance reports and the publication is based on the 2022 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

³ Establishments that provided data at the initial interview.

⁴ Establishments that did not provide data at the initial interview. For information on nonresponse adjustment and imputation, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

Survey scope:**Number of workers represented¹, March 2024**

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	146,471,100	126,740,000	19,731,100
Management, professional, and related	48,956,900	37,666,800	11,290,100
Management, business, and financial	14,922,100	13,381,900	-
Professional and related	34,034,800	24,284,900	9,750,000
Teachers	7,393,600	-	5,298,500
Primary, secondary, and special education school teachers	5,100,800	-	4,070,500
Registered nurses	3,477,600	-	-
Service	31,668,900	27,527,400	4,141,500
Protective service	3,705,700	1,674,000	2,031,700
Sales and office	30,274,900	27,617,200	2,657,700
Sales and related	12,438,100	12,356,800	-
Office and administrative support	17,836,800	15,260,500	2,576,400
Natural resources, construction, and maintenance	11,433,000	10,594,000	839,000
Construction, extraction, farming, fishing, and forestry	5,895,500	5,433,900	-
Installation, maintenance, and repair	5,537,500	5,160,100	-
Production, transportation, and material moving	24,137,300	23,334,600	802,800
Production	8,994,500	8,865,600	-
Transportation and material moving	15,142,800	14,469,000	-

¹ The numbers of workers represented by the survey are rounded to the nearest 100. For information on weighting, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

² The 2018 Standard Occupational Classification system was used to classify workers.

NOTE: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

Average hourly wage percentiles: Estimates by worker average wage are grouped into six wage categories- the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories use percentile values based on unpublished March 2024 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication at www.bls.gov/news.release/archives/ecec_06182024.pdf.

The percentiles are computed using hourly wages and salaries along with scheduled hours of work reported for individual workers in sampled establishments. Establishments in the survey are asked to report only individual worker wages and salaries for each sampled job. For the calculation of the percentile values, the individual worker hourly wages and salaries are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Ownership	Average hourly wage percentiles				
	10 th	25 th	50 th (median)	75 th	90 th
Civilian workers	\$15.00	\$18.00	\$25.00	\$39.20	\$59.97
Private industry workers	\$14.50	\$17.69	\$24.00	\$37.88	\$59.35
State and local government workers	\$17.49	\$22.62	\$33.16	\$46.25	\$63.00

The lowest 10- and 25-percent wage categories include those occupations with an average hourly rate less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations with rates at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations with rates at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Obtaining information: For articles on employee benefits, see the *Monthly Labor Review* benefits section at www.bls.gov/opub/mlr/subject/b.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn/archive/home.htm. The *Economics Daily* articles archive is available at www.bls.gov/opub/ted/employee-benefits-survey.htm. For technical information, see "National Compensation Measures," in the BLS *Handbook of Methods* at www.bls.gov/opub/hom/ncs/home.htm.

Benefit publications from 1980 to the present are also available at www.bls.gov/ebs/publications/annual-benefits-summary.htm. The latest glossary of benefit terms is available at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm. In addition, the public databases may also be used to obtain data from 1985 to 2006 and 2010 to the present, see www.bls.gov/ebs/data.htm.

If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2024¹

[All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
All workers.....	75	57	76	72	53	73	92	82	89
Worker characteristics									
Management, professional, and related occupations.....	87	75	86	86	73	85	94	83	89
Management, business, and financial occupations.....	90	78	87	89	77	87	—	—	—
Professional and related occupations...	86	74	86	84	71	85	93	82	88
Teachers.....	84	73	87	—	—	—	94	84	90
Primary, secondary, and special education school teachers.....	93	81	87	—	—	—	99	90	90
Registered nurses.....	91	81	89	—	—	—	—	—	—
Service occupations.....	52	34	65	47	27	58	85	76	90
Protective service occupations.....	—	—	—	—	—	—	93	85	92
Sales and office occupations.....	77	54	69	76	51	67	92	83	91
Sales and related occupations.....	76	43	57	76	43	57	—	—	—
Office and administrative support occupations.....	79	61	77	77	57	75	92	83	91
Natural resources, construction, and maintenance occupations.....	75	56	75	73	53	73	98	92	94
Construction, extraction, farming, fishing, and forestry occupations....	72	54	75	70	51	72	—	—	—
Installation, maintenance, and repair occupations.....	77	58	75	75	55	73	—	—	—
Production, transportation, and material moving occupations.....	76	55	72	76	54	71	91	85	93
Production occupations.....	75	58	78	75	58	77	—	—	—
Transportation and material moving occupations.....	77	52	68	77	51	67	—	—	—
Full time.....	83	66	80	80	62	78	99	89	90
Part time.....	47	25	53	47	24	51	43	37	86
Union.....	95	84	89	92	82	89	97	86	89
Nonunion.....	72	53	73	70	50	72	87	78	90
Average wage within the following categories:⁴									
Lowest 25 percent.....	54	29	55	52	27	51	78	69	88
Lowest 10 percent.....	—	—	—	—	—	—	70	61	87
Second 25 percent.....	74	53	72	72	49	69	94	85	90
Third 25 percent.....	84	69	82	81	64	79	98	88	90
Highest 25 percent.....	92	81	88	90	79	88	97	87	90
Highest 10 percent.....	94	84	89	93	83	89	96	85	88

See footnotes at end of table.

Table 1. Retirement benefits: Access, participation, and take-up rates, March 2024¹ — Continued
[All workers = 100 percent]

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³	Access	Participation	Take-up rate ³
Establishment characteristics									
Goods-producing industries.....	81	64	79	80	64	79	—	—	—
Service-providing industries.....	74	56	75	71	51	72	91	82	89
Education and health services.....	80	67	84	74	61	82	93	82	88
Educational services.....	87	77	88	70	60	86	93	82	89
Elementary and secondary schools.....	92	82	89	—	—	—	93	83	90
Junior colleges, colleges, universities, and professional schools.....	91	79	87	88	78	89	92	79	86
Health care and social assistance....	76	62	81	75	61	81	92	77	84
Hospitals.....	95	86	91	96	88	93	92	75	81
Public administration.....	92	84	92	—	—	—	92	84	92
1 to 99 workers.....	60	42	71	58	40	69	87	81	92
1 to 49 workers.....	56	40	72	55	38	70	85	79	92
50 to 99 workers.....	72	49	69	70	45	65	89	82	92
100 workers or more.....	90	72	80	89	69	77	93	82	89
100 to 499 workers.....	88	64	73	88	61	70	92	83	91
500 workers or more.....	91	79	87	90	78	86	93	82	88
Geographic areas									
Northeast.....	76	62	82	73	59	81	91	81	89
New England.....	76	62	81	74	60	81	87	75	86
Middle Atlantic.....	75	62	82	73	59	81	93	83	90
South.....	75	54	73	71	49	69	94	84	90
South Atlantic.....	77	54	70	74	50	67	91	80	87
East South Central.....	74	54	72	70	48	68	94	84	89
West South Central.....	71	55	77	67	49	73	97	90	93
Midwest.....	77	59	76	75	56	75	90	79	88
East North Central.....	76	58	76	75	56	75	89	77	87
West North Central.....	77	59	77	75	55	74	92	83	90
West.....	73	55	76	70	51	73	90	82	91
Mountain.....	72	51	71	69	47	67	89	83	93
Pacific.....	74	57	78	71	54	76	90	81	90

¹ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

² Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

³ The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2024

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	75	48	65	72	45	63	89	67	75
Worker characteristics									
Management, professional, and related occupations.....	89	62	70	88	61	69	92	68	74
Management, business, and financial occupations.....	94	69	74	94	69	74	—	—	—
Professional and related occupations...	86	59	69	84	56	66	91	67	74
Teachers.....	83	60	72	—	—	—	92	68	74
Primary, secondary, and special education school teachers.....	93	67	71	—	—	—	99	72	73
Registered nurses.....	90	58	65	—	—	—	—	—	—
Service occupations.....	52	28	55	47	23	49	82	61	75
Protective service occupations.....	—	—	—	—	—	—	90	68	76
Sales and office occupations.....	70	43	61	68	40	59	89	69	78
Sales and related occupations.....	55	30	55	55	30	55	—	—	—
Office and administrative support occupations.....	80	52	65	78	49	62	90	70	78
Natural resources, construction, and maintenance occupations.....	79	56	71	78	55	70	96	76	79
Construction, extraction, farming, fishing, and forestry occupations....	75	52	70	73	50	69	—	—	—
Installation, maintenance, and repair occupations.....	84	61	72	83	59	72	—	—	—
Production, transportation, and material moving occupations.....	80	50	62	80	49	61	85	63	74
Production occupations.....	83	56	67	83	56	67	—	—	—
Transportation and material moving occupations.....	78	46	58	78	45	58	—	—	—
Full time.....	89	59	66	87	56	65	99	75	75
Part time.....	26	12	46	26	12	45	23	16	71
Union.....	95	71	75	95	74	78	95	68	72
Nonunion.....	71	45	63	70	43	61	84	65	78
Average wage within the following categories:³									
Lowest 25 percent.....	45	21	48	43	19	45	72	54	75
Lowest 10 percent.....	—	—	—	—	—	—	62	47	76
Second 25 percent.....	77	48	62	75	45	60	93	71	77
Third 25 percent.....	88	62	70	86	59	69	97	74	76
Highest 25 percent.....	94	67	71	94	66	71	95	69	73
Highest 10 percent.....	95	68	71	96	68	71	93	68	73

See footnotes at end of table.

Table 2. Medical care benefits: Access, participation, and take-up rates, March 2024 — Continued

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	85	61	72	85	61	72	—	—	—
Service-providing industries.....	73	46	63	70	42	61	89	67	75
Education and health services.....	80	51	64	75	44	58	90	66	74
Educational services.....	85	62	73	71	51	71	90	66	73
Elementary and secondary schools.....	89	65	73	—	—	—	90	65	73
Junior colleges, colleges, universities, and professional schools.....	90	66	74	91	63	69	90	68	76
Health care and social assistance....	77	45	58	76	43	57	91	70	77
Hospitals.....	92	61	66	92	58	64	92	72	79
Public administration.....	91	71	78	—	—	—	91	71	78
1 to 99 workers.....	61	36	60	59	34	58	84	66	78
1 to 49 workers.....	56	33	60	55	32	58	82	65	80
50 to 99 workers.....	73	44	60	71	41	58	86	66	76
100 workers or more.....	89	61	68	88	59	67	90	67	74
100 to 499 workers.....	87	58	66	87	57	66	87	63	72
500 workers or more.....	91	64	70	90	61	68	92	69	75
Geographic areas									
Northeast.....	75	49	65	73	47	64	88	61	70
New England.....	75	48	64	73	46	64	90	58	64
Middle Atlantic.....	76	49	65	74	47	64	87	62	72
South.....	74	48	64	71	43	61	92	73	79
South Atlantic.....	76	46	61	73	43	58	90	70	78
East South Central.....	71	49	69	68	43	64	92	81	88
West South Central.....	74	49	66	70	44	64	96	74	77
Midwest.....	73	49	67	71	47	66	86	63	73
East North Central.....	73	49	67	72	47	66	84	61	73
West North Central.....	72	48	67	70	45	65	89	66	75
West.....	76	49	64	74	46	62	87	64	73
Mountain.....	74	44	59	72	42	58	88	61	70
Pacific.....	77	51	66	76	49	64	87	65	74

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

² The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2024
[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans.....	81	19	80	20	86	14
Worker characteristics						
Management, professional, and related occupations.....	82	18	81	19	86	14
Management, business, and financial occupations.....	81	19	80	20	—	—
Professional and related occupations.....	83	17	82	18	85	15
Teachers.....	84	16	—	—	85	15
Primary, secondary, and special education school teachers.....	84	16	—	—	85	15
Registered nurses.....	83	17	—	—	—	—
Service occupations.....	80	20	77	23	87	13
Protective service occupations.....	—	—	—	—	88	12
Sales and office occupations.....	80	20	79	21	88	12
Sales and related occupations.....	77	23	77	23	—	—
Office and administrative support occupations.....	82	18	80	20	88	12
Natural resources, construction, and maintenance occupations.....	80	20	78	22	89	11
Construction, extraction, farming, fishing, and forestry occupations.....	80	20	79	21	—	—
Installation, maintenance, and repair occupations.....	79	21	78	22	—	—
Production, transportation, and material moving occupations. ..	79	21	79	21	86	14
Production occupations.....	79	21	79	21	—	—
Transportation and material moving occupations.....	79	21	78	22	—	—
Full time.....	81	19	80	20	87	13
Part time.....	78	22	78	22	82	18
Union.....	83	17	80	20	86	14
Nonunion.....	80	20	79	21	87	13
Average wage within the following categories:²						
Lowest 25 percent.....	78	22	77	23	87	13
Lowest 10 percent.....	—	—	—	—	87	13
Second 25 percent.....	81	19	79	21	87	13
Third 25 percent.....	81	19	80	20	86	14
Highest 25 percent.....	82	18	81	19	86	14
Highest 10 percent.....	82	18	81	19	86	14
Establishment characteristics						
Goods-producing industries.....	78	22	78	22	—	—
Service-providing industries.....	81	19	80	20	86	14
Education and health services.....	83	17	82	18	85	15
Educational services.....	84	16	81	19	85	15
Elementary and secondary schools.....	84	16	—	—	85	15
Junior colleges, colleges, universities, and professional schools.....	85	15	83	17	86	14
Health care and social assistance.....	82	18	82	18	87	13
Hospitals.....	83	17	83	17	87	13
Public administration.....	88	12	—	—	88	12
1 to 99 workers.....	80	20	79	21	87	13
1 to 49 workers.....	79	21	79	21	88	12
50 to 99 workers.....	80	20	79	21	86	14
100 workers or more.....	81	19	80	20	86	14
100 to 499 workers.....	81	19	80	20	86	14
500 workers or more.....	82	18	80	20	86	14

See footnotes at end of table.

Table 3. Medical plans: Share of premiums paid by employer and employee for single coverage, March 2024 — Continued

[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Geographic areas						
Northeast.....	81	19	80	20	85	15
New England.....	80	20	80	20	78	22
Middle Atlantic.....	81	19	80	20	87	13
South.....	81	19	79	21	86	14
South Atlantic.....	81	19	80	20	87	13
East South Central.....	81	19	79	21	88	12
West South Central.....	80	20	78	22	85	15
Midwest.....	80	20	79	21	88	12
East North Central.....	80	20	79	21	86	14
West North Central.....	81	19	79	21	90	10
West.....	81	19	80	20	86	14
Mountain.....	81	19	79	21	87	13
Pacific.....	82	18	81	19	86	14

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2024
[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans.....	69	31	68	32	71	29
Worker characteristics						
Management, professional, and related occupations.....	70	30	70	30	70	30
Management, business, and financial occupations.....	70	30	69	31	—	—
Professional and related occupations.....	70	30	71	29	69	31
Teachers.....	65	35	—	—	66	34
Primary, secondary, and special education school teachers.....	63	37	—	—	64	36
Registered nurses.....	75	25	—	—	—	—
Service occupations.....	67	33	64	36	73	27
Protective service occupations.....	—	—	—	—	78	22
Sales and office occupations.....	68	32	67	33	74	26
Sales and related occupations.....	65	35	65	35	—	—
Office and administrative support occupations.....	69	31	67	33	74	26
Natural resources, construction, and maintenance occupations.....	65	35	63	37	77	23
Construction, extraction, farming, fishing, and forestry occupations.....	65	35	63	37	—	—
Installation, maintenance, and repair occupations.....	64	36	63	37	—	—
Production, transportation, and material moving occupations. ..	70	30	70	30	70	30
Production occupations.....	71	29	71	29	—	—
Transportation and material moving occupations.....	70	30	70	30	—	—
Full time.....	69	31	68	32	71	29
Part time.....	69	31	69	31	67	33
Union.....	77	23	78	22	76	24
Nonunion.....	67	33	67	33	67	33
Average wage within the following categories:²						
Lowest 25 percent.....	63	37	63	37	67	33
Lowest 10 percent.....	—	—	—	—	60	40
Second 25 percent.....	68	32	67	33	75	25
Third 25 percent.....	68	32	67	33	68	32
Highest 25 percent.....	72	28	72	28	76	24
Highest 10 percent.....	73	27	72	28	77	23
Establishment characteristics						
Goods-producing industries.....	69	31	69	31	—	—
Service-providing industries.....	69	31	68	32	71	29
Education and health services.....	68	32	69	31	67	33
Educational services.....	66	34	68	32	66	34
Elementary and secondary schools.....	63	37	—	—	63	37
Junior colleges, colleges, universities, and professional schools.....	73	27	73	27	73	27
Health care and social assistance.....	70	30	70	30	75	25
Hospitals.....	75	25	74	26	75	25
Public administration.....	78	22	—	—	78	22
1 to 99 workers.....	64	36	63	37	73	27
1 to 49 workers.....	64	36	63	37	73	27
50 to 99 workers.....	65	35	63	37	72	28
100 workers or more.....	72	28	72	28	71	29
100 to 499 workers.....	70	30	69	31	71	29
500 workers or more.....	73	27	74	26	71	29

See footnotes at end of table.

Table 4. Medical plans: Share of premiums paid by employer and employee for family coverage, March 2024 — Continued
[In percent]

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Geographic areas						
Northeast.....	73	27	71	29	83	17
New England.....	74	26	73	27	77	23
Middle Atlantic.....	73	27	70	30	85	15
South.....	65	35	65	35	63	37
South Atlantic.....	66	34	66	34	68	32
East South Central.....	64	36	64	36	64	36
West South Central.....	63	37	65	35	55	45
Midwest.....	71	29	70	30	75	25
East North Central.....	72	28	71	29	77	23
West North Central.....	69	31	69	31	71	29
West.....	69	31	68	32	75	25
Mountain.....	67	33	66	34	72	28
Pacific.....	70	30	68	32	76	24

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2024

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
All workers.....	62	61	98	58	57	98	83	81	97
Worker characteristics									
Management, professional, and related occupations.....	80	79	99	78	78	100	85	82	97
Management, business, and financial occupations.....	84	83	99	83	83	100	—	—	—
Professional and related occupations...	78	77	99	75	75	100	84	82	97
Teachers.....	72	70	97	—	—	—	84	81	97
Primary, secondary, and special education school teachers.....	79	78	98	—	—	—	89	87	98
Registered nurses.....	88	87	99	—	—	—	—	—	—
Service occupations.....	36	35	97	30	29	96	77	75	97
Protective service occupations.....	—	—	—	—	—	—	87	85	97
Sales and office occupations.....	57	56	98	55	54	98	83	81	97
Sales and related occupations.....	44	43	98	44	43	98	—	—	—
Office and administrative support occupations.....	66	65	99	63	63	99	84	81	97
Natural resources, construction, and maintenance occupations.....	59	59	99	56	56	99	92	91	99
Construction, extraction, farming, fishing, and forestry occupations....	49	48	99	45	45	100	—	—	—
Installation, maintenance, and repair occupations.....	70	69	99	68	68	99	—	—	—
Production, transportation, and material moving occupations.....	66	63	96	65	63	96	82	81	99
Production occupations.....	72	71	98	72	71	98	—	—	—
Transportation and material moving occupations.....	62	59	95	61	58	95	—	—	—
Full time.....	75	74	98	72	71	99	93	90	97
Part time.....	16	15	93	16	15	93	23	22	95
Union.....	87	84	97	85	81	96	89	87	98
Nonunion.....	58	57	98	56	55	99	78	75	96
Average wage within the following categories:³									
Lowest 25 percent.....	31	29	95	28	27	95	68	65	96
Lowest 10 percent.....	—	—	—	—	—	—	57	54	96
Second 25 percent.....	61	60	98	58	57	98	88	86	97
Third 25 percent.....	74	73	99	70	69	99	89	88	98
Highest 25 percent.....	87	86	99	86	85	99	89	87	97
Highest 10 percent.....	90	90	99	91	91	100	85	82	97

See footnotes at end of table.

Table 5. Life insurance benefits: Access, participation, and take-up rates, March 2024 — Continued

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²	Access	Participation	Take-up rate ²
Establishment characteristics									
Goods-producing industries.....	69	69	99	69	69	99	—	—	—
Service-providing industries.....	60	59	98	56	55	98	83	81	97
Education and health services.....	70	69	98	63	63	99	83	81	97
Educational services.....	78	76	98	62	62	99	82	80	97
Elementary and secondary schools.....	79	78	98	—	—	—	81	80	98
Junior colleges, colleges, universities, and professional schools.....	87	84	97	90	89	100	86	82	95
Health care and social assistance....	65	64	99	63	63	99	88	83	94
Hospitals.....	91	90	99	91	91	100	89	84	94
Public administration.....	87	85	98	—	—	—	87	85	98
1 to 99 workers.....	44	43	98	42	41	98	76	74	97
1 to 49 workers.....	40	39	99	38	38	99	74	72	98
50 to 99 workers.....	55	53	97	52	50	97	79	76	97
100 workers or more.....	80	78	98	78	77	98	85	83	97
100 to 499 workers.....	74	72	98	72	71	98	82	80	97
500 workers or more.....	86	84	98	86	84	98	87	85	97
Geographic areas									
Northeast.....	62	61	99	59	58	99	83	80	96
New England.....	63	61	97	60	59	99	85	74	88
Middle Atlantic.....	62	62	99	59	58	99	83	82	99
South.....	64	62	97	60	58	97	86	83	97
South Atlantic.....	64	62	96	61	59	97	86	83	96
East South Central.....	64	63	99	60	59	99	83	81	97
West South Central.....	63	61	98	58	57	98	86	84	98
Midwest.....	63	63	99	61	60	99	82	79	96
East North Central.....	65	64	98	63	62	99	82	78	95
West North Central.....	60	60	99	57	57	100	82	81	99
West.....	57	56	99	53	52	98	81	80	100
Mountain.....	55	55	99	51	51	99	84	84	100
Pacific.....	58	57	98	54	53	98	79	79	99

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

² The take-up rate is calculated from the unrounded percentage of workers with access to a plan and who participate in the plan.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Selected paid leave benefits: Access, March 2024

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers.....	81	77	79	79	80	81	92	60	68
Worker characteristics									
Management, professional, and related occupations.....	93	80	84	92	91	92	94	44	56
Management, business, and financial occupations.....	95	96	95	96	97	95	—	—	—
Professional and related occupations.....	91	74	79	91	88	90	94	38	51
Teachers.....	90	24	40	—	—	—	93	12	30
Primary, secondary, and special education school teachers.....	98	21	36	—	—	—	99	10	25
Registered nurses.....	95	91	93	—	—	—	—	—	—
Service occupations.....	67	59	57	64	57	54	87	76	80
Protective service occupations.....	—	—	—	—	—	—	92	90	90
Sales and office occupations.....	81	79	85	80	79	85	93	85	88
Sales and related occupations.....	70	68	78	70	69	78	—	—	—
Office and administrative support occupations.....	88	87	90	87	87	90	93	86	88
Natural resources, construction, and maintenance occupations.....	74	83	86	72	82	85	97	97	96
Construction, extraction, farming, fishing, and forestry occupations.....	68	75	79	66	73	78	—	—	—
Installation, maintenance, and repair occupations.....	80	92	93	78	91	93	—	—	—
Production, transportation, and material moving occupations.....	79	86	88	78	87	88	91	64	75
Production occupations.....	74	90	94	74	90	94	—	—	—
Transportation and material moving occupations.....	81	84	84	81	85	85	—	—	—
Full time.....	89	88	88	87	92	91	99	65	73
Part time.....	55	38	48	55	40	49	49	22	34
Union.....	91	75	82	84	91	94	98	57	69
Nonunion.....	79	77	79	79	78	80	88	62	66
Average wage within the following categories:²									
Lowest 25 percent.....	60	56	61	58	56	60	81	58	66
Lowest 10 percent.....	—	—	—	—	—	—	71	45	53
Second 25 percent.....	84	83	84	84	83	84	95	86	88
Third 25 percent.....	88	90	90	86	92	91	98	58	68
Highest 25 percent.....	95	82	85	94	93	94	96	41	52
Highest 10 percent.....	95	85	87	95	95	95	94	36	49

See footnotes at end of table.

Table 6. Selected paid leave benefits: Access, March 2024 — Continued

[All workers = 100 percent]

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
Establishment characteristics									
Goods-producing industries.....	76	90	91	76	89	91	—	—	—
Service-providing industries.....	82	75	77	80	78	79	92	59	67
Education and health services.....	90	71	76	88	84	87	93	42	54
Educational services.....	91	42	54	83	70	74	93	34	48
Elementary and secondary schools.....	94	27	39	—	—	—	94	23	37
Junior colleges, colleges, universities, and professional schools.....	90	69	81	89	75	85	91	66	79
Health care and social assistance.....	89	87	89	88	86	89	94	92	92
Hospitals.....	94	94	93	94	94	93	94	92	91
Public administration.....	93	91	92	—	—	—	93	91	92
1 to 99 workers.....	73	70	72	72	72	73	90	53	61
1 to 49 workers.....	72	70	73	71	70	73	87	63	68
50 to 99 workers.....	76	72	69	74	76	71	92	44	55
100 workers or more.....	89	83	86	88	89	91	93	61	69
100 to 499 workers.....	88	84	87	87	88	90	92	60	69
500 workers or more.....	90	82	86	88	91	92	94	62	69
Geographic areas									
Northeast.....	88	76	79	88	79	82	91	56	63
New England.....	89	74	77	89	77	79	91	54	59
Middle Atlantic.....	88	77	80	88	80	82	92	56	64
South.....	72	77	78	69	79	80	93	61	68
South Atlantic.....	74	79	81	72	81	81	91	65	76
East South Central.....	68	76	78	64	78	79	92	63	70
West South Central.....	70	73	75	65	77	78	96	54	56
Midwest.....	76	78	81	75	81	83	89	55	65
East North Central.....	76	77	81	74	80	83	88	55	68
West North Central.....	77	79	79	75	82	82	92	55	59
West.....	92	77	79	92	78	80	95	65	72
Mountain.....	86	76	76	86	78	78	91	58	65
Pacific.....	95	77	81	95	79	81	97	68	75

¹ Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, Employer Costs for Employee Compensation.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ebs/publications/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

SOURCE: U.S. Bureau of Labor Statistics, National Compensation Survey.

WARREN COUNTY WATER DISTRICT

Case No. 2024-00200

Response to Commission Staff's Third Request for Information

Question No. 3-8

Responding Witness: Ross Guffey, P.E., HDR Engineering, Inc.

Q 3-8. Refer to the Application, Exhibit 9, Written Testimony of Ross Guffey. Warren District states that “the district’s current minimum volumes are not consistent with industry practice.” Provide support for this statement and explain how Warren District selected the proposed minimum usage amounts for meter sizes larger than 2-inches.

A 3-8. Overview. Warren District proposes to align its minimum usage volumes for its water customers with the minimum usage volumes for the same meter size for its sewer customers for the following reasons: (a) to avoid customer confusion; (b) to simplify the billing process; (c) to be consistent with industry practice and other utilities in Kentucky; (d) to ensure that customers are not overcharged because of inaccurate readings from oversized meters; (e) to discourage customers from requesting larger meter sizes than they need for their actual water usage; (f) and to reduce costs to Warren District for having to test the larger meters annually and replace them periodically.

Warren District's Sewer Division customers are billed based upon their water usage because there are no separate meters to measure the wastewater discharged by the sewer customers. To avoid customer confusion, the minimum usage volumes for the water customers and the sewer customers should be the same for each meter size. Unfortunately, this is not the case. Comparing Warren District's existing minimum usage volumes for water customers and sewer customers gives one a headache. It is also confusing to Warren District's staff who prepare the water and sewer bills each month.

To provide simplification and alignment between Warren District's water and sewer divisions, the minimum usages for the Water Division were increased to match the existing sewer minimum usages for meter sizes available in the existing sewer tariff (except 2-inch meters) for Warren District. The 2-inch meter size minimum usage was increased to 20,000 gallons for incremental consistency (10,000-gallon steps) and to match other utilities throughout the state. Over 20 water utilities in Kentucky, most regulated by the PSC, have 20,000 gallons per month as minimum usage for 2-inch meters. Minimum usage for 8-inch and 10-inch meter sizes are not as common or minimum usages are not indicated (i.e. customer charge instead of minimum gallons) for most utilities in Kentucky. Warren District's proposed minimum usages for 8-inch and 10-inch meters correspond to other

Kentucky utilities regulated by the PSC (e.g. Grayson County Water District and Hardin County Water District No.2). An overview of the minimum usages for various meter sizes was compared using *Kentucky Water and Sewer Utility Survey by Cannon & Cannon*.

Additionally, the decision to increase minimum usage for alignment across the sewer and water divisions for Warren District was made to prevent customers from oversizing their meters. Oversized meters tend to result in increased costs to customers. When customers' instantaneous flow rates are below the low flow accuracy for a specific meter size, volumes will be less accurate for customers and may result in higher water and sewer bills. Further, oversized meters result in higher costs for Warren District when meter replacement is required because larger meters are more costly and must be tested annually.

For turbine meters larger than 2-inch, which is what Warren District uses, the typical low flow accuracy ranges from 4.0 to 30.0 gallons per minute (172,800 to 12,960,000 gallons per month) per manufacturer specifications and AWWA's *M22 Sizing Water Service Lines and Meters, Fourth Edition*. Even with the proposed minimum usage increases, the proposed minimum volumes are under 20 percent of the monthly typical low-flow rates. Gradualism and the need to avoid extreme rate shock prevented Warren

District from increasing the minimum usage amounts for the 8-inch and 10-inch meters to an even higher amount.