



Governing Body, City of Garden Plain
City Building, 507 N. Main St.
May 4, 2016 at 6:00 pm

1. Call to Order by Mayor Larry Lampe:
2. Consent Agenda:
 - a. Approval of April 6, 2016 Minutes:
 - b. Approval of April 2016 Bills (checks to include: 34617-34742)
 - c. Approval of May 4, 2016 Agenda:
3. Citizens Comments:
4. New Business:
 - a. Liberty National Insurance-Tim Amey
 - b. Quotes to rebuild Willow pump at sewer plant
 - c. Bid-heating & air service contract
 - d. Police car repair bid
 - e. Park restroom doors bid
 - f. Consider direct deposit of payroll
 - g. Public Awareness- Dwight Mollenkamp
5. Old Business:
 - a. Sewer Plant Update
 - b. Ordinance 668 utility deposits (from April)
 - c. Trash franchise update
6. Executive Session:
 - a. Attorney/Client Meeting:
 - b. Personnel Issues:
7. Pardon City Attorney:
8. Planning Commission Update:
9. Police and Personnel:
10. Treasurer Report:
11. Department Reports:
 - a. Mayor:
 - b. Parks:
 - c. Streets:
 - d. Gas:
 - e. Water:
 - f. Sewer:
12. Governmental Remarks:
13. Adjournment:

***NOTE: this Agenda is subject to change without notice**



Accidental Death Coverage for You and Your Family

No premium is due until the end of the first policy year.
But coverage begins the day the application is signed.

We can help you protect yourself and your loved ones in case of an accident.

The Top Five Causes of Unintentional Death are:

1. Motor Vehicle
2. Falls
3. Poisoning
4. Choking
5. Fires, Smoke



Important Facts*

- Accidents are the leading cause of death among those 1 to 44 years old and the fifth leading cause overall.
- An estimated **128,200 Americans** were killed by unintentional injury in 2009.
- An accidental death occurs **every four minutes** in the United States.

Noncancelable and Guaranteed Renewable

with premiums payable to policy anniversary following insured's 70th birthday.

- You pay no premiums during the first policy year. At the end of the first policy year, keep the coverage for \$10 a year premium. If you decide not to pay the premium, the plan will terminate and no premiums will be due.
- Coverage is effective when the named insured or spouse signs the application for insurance. If the spouse signs the application, the named insured must be alive at time of signature.

*Source: National Safety Council's *Injury Facts 2011 Edition*

This is only a brief description of Liberty National Life's Accidental Death Insurance Policy, form 7061. See policy for definitions. Noncancelable until the policy anniversary following your 70th birthday. Full details, including exceptions for payment of benefits, are in the policy. Insurance benefits provided by Liberty National Life Insurance Company, 3700 S. Stonebridge Drive, McKinney, Texas 75070.

Liberty National's
**Accidental
Death Policy**

\$3,000

Coverage for you

\$3,000

Coverage for
your spouse

\$1,000

Coverage for
your children

Issue Ages 18 - 68

Liberty National
Life Insurance Company
Since 1900 

Liberty National
Life Insurance Company
Since 1900



For Hometown Service, Our Company Stands Above The Rest.



Since 1900 we've grown into one of the nation's leading insurers with more than 200 locations and thousands of representatives in hometowns across the nation.

We believe in personal, one-to-one, hometown service for insurance. And that's the way it ought to be.

We offer ways to help you provide money for your family — money which can be used for:

- funeral expenses
- mortgage payment in case of death
- living expenses
- cancer treatment
- medical expenses
- monthly income to survivors

We also offer a discount card to help our customers save on prescriptions, eye wear, travel and other items.

In addition, we offer life and supplemental health insurance through employer/employee payroll deduction.

See your hometown Liberty National Life agent today for details.

Cancer Endurance Plan™

You don't have to endure the financial strain of cancer alone.



Lifetime
Chance of
Developing
Cancer

Men: 1 in 2



Women: 1 in 3



Source: American Cancer Society, Cancer Facts & Figures, 2009

Cancer shows NO favoritism. EVERYONE is at risk.

Cancer isn't just a devastating disease. Cancer can also be devastating to your family's finances. But if you are diagnosed with cancer, you don't have to endure the financial strain of cancer alone.

The Cancer Endurance Plan's benefits do not reduce as you age. And, most benefits do NOT have lifetime maximums, meaning our plan will be with you or your family member for the entirety of treatment, providing benefits repeatedly when help is needed most.

FEATURES

- Pays in addition to any other insurance you have
- Benefits will be paid to you unless you direct otherwise in writing. Under some governmental plans (such as Medicaid) benefits have already been assigned by the insured
- Choice of individual, family, or single parent coverage
- Policy can be converted to different type (*individual, family, single parent*) if your family status changes (*adoption, birth, death, divorce*)
- Guaranteed renewable for life
- Cannot be canceled as long as premiums are paid on time
- Rates cannot be increased on an individual basis, but may increase on a class basis by state

Limitations and Exclusions

This policy contains a 30-day waiting period that begins with the policy's effective date. If a covered person has cancer manifested during the waiting period, coverage for that cancer will apply only to expenses incurred after two years from the policy's effective date, and no First Occurrence Benefit will be paid. No benefits are payable to anyone who has cancer manifested before the effective date of this policy.

If a covered person has one of the specified dread diseases manifested before the policy's effective date or waiting period, coverage for the specified disease will apply only to expenses incurred after two years from the policy effective date.

The policy does not cover treatment for any disease or sickness or incapacity other than cancer or one of the specified dread diseases; treatment or services where no charge is normally made in the absence of insurance, except U.S. government hospitals; treatment or services outside the continental United States; treatments that are not accepted or approved by the American Medical Association as an effective cancer treatment; or drugs or substances not approved by the Federal Drug Administration for use in the treatment of cancer.

These Limitations and Exclusions may vary by state.



P.O. Box 8080 • McKinney, TX 75070

P-3699

This is a cancer policy.
This is **NOT** major medical insurance or a Medicare Supplement.
Policy Forms: **5KM** (individual), **5KN** (family), **5KO** (single parent)

LNL1372 1114

BENEFIT	PAYS
First Occurrence	\$3,500 upon the first written diagnosis of cancer. Payable only once. For this benefit only, skin cancer (except for melanoma) is not covered.
Hospital Confinement	Days 1-90: \$250 per day of continuous confinement. And \$600 per day thereafter for continuous confinement. No maximum number of days. No lifetime limit.
Surgical	Up to \$2,000 per surgical procedure for surgeon's fees as specified in the surgical schedule of the policy. No lifetime limit.
Anesthetist	Up to 25% of the amount payable for surgery. No lifetime limit.
Outpatient Surgery	Up to \$250 for each day of a surgical procedure for cancer treatment as outpatient in hospital or ambulatory surgical center. No lifetime limit.
Attending Physician	Up to \$35 per day for one attending physician charges for cancer treatment, in or out of hospital. Charges by physician for surgery, radiation, chemotherapy, or office visit for chemotherapy and/or radiation not covered under this benefit. No lifetime limit.
Private Duty Nursing	Up to \$75 per day for graduate RN or LPN care recommended by physician, in or out of hospital. No lifetime limit.
Hospice	Up to \$75 per day for visit from Hospice representative or visiting a Hospice facility for treatment or services related to cancer as determined by physician. Does not pay if person is confined to hospital or U.S. government hospital. No lifetime limit.
Radiation and Chemotherapy*	Up to \$500 per day , for radiation or chemotherapy administered in person by a physician or nurse. No lifetime limit.
Prescription Chemotherapy Drug*	Up to \$10,000 per year for prescription cancer-fighting chemotherapy drugs prescribed to be self-administered. No lifetime limit.
Blood Transfusion	Up to \$500 per day for blood or blood components and administration of blood or plasma for blood transfusion for cancer treatment. Does not pay for cross matching, lab tests, supplies, or blood replaced by donors. No lifetime limit.
New or Experimental Treatment	Covered person's charges for new or experimental cancer treatment under policy's regular schedule of benefits. Treatment must be approved by AMA and FDA and administered in United States by licensed physician. State specific provisions may apply.
Transportation	All charges covered person and one attendant incurs for commercial transportation by aircraft, railroad, bus, or ambulance to and from ANY hospital or clinic in U.S. to receive specialized treatment for cancer. Or, 25¢ per mile if personal car is used and destination is more than 100 miles away, one way. This benefit is payable only when traveling to another city because similar physician advised services are not available within 100 miles of the city where you live. Maximum limit of 6 trips in a consecutive 12-month period.
Income Replacement	\$100 per week , if disabled due to cancer, up to a lifetime maximum of 26 weeks. All insured persons gainfully employed when the disability begins are covered. A 14-day elimination period applies.
Prosthesis	Up to \$750 for prosthesis used as a result of cancer. Lifetime limit of 2 prostheses.
Government Hospital Confinement	\$3,500 First Occurrence Benefit upon the first diagnosis of cancer (if not already paid). \$250 per day for the first 90 days of hospital confinement and \$600 per day thereafter for continuous confinement in lieu of all other hospital benefits.
Dread Disease	Pays Hospital Confinement Benefit in lieu of all other benefits for treatment of cystic fibrosis, diphtheria, encephalitis, Lou Gehrig's disease, meningitis, multiple sclerosis, muscular dystrophy, osteomyelitis, poliomyelitis, rabies, scarlet fever, sickle cell anemia, smallpox, tetanus, tuberculosis, tularemia, typhoid fever.

See policy for full details and coverage amounts

*In no event will charges for chemotherapy drugs be covered under both the "Radiation and Chemotherapy" benefit and the "Prescription Chemotherapy Drug" benefit.

THE LIBERTY
NATIONAL
WORKSITE
ADVANTAGE



GROUP TERM PAID UP AT 65 LIFE INSURANCE

FOR YOU AND YOUR FAMILY

COMMON QUESTIONS ABOUT SECTION 125 CAFETERIA PLANS

How does it work for me as an employee?

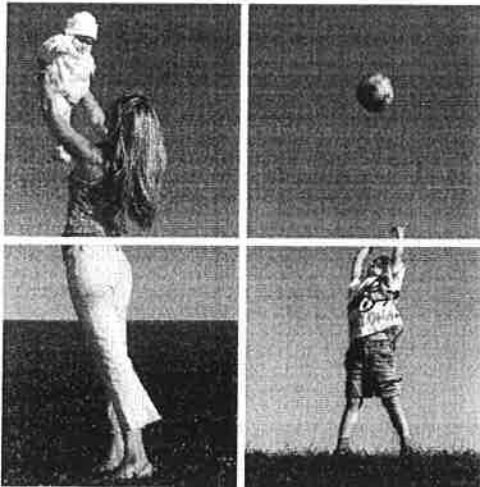
By simply changing the way you currently pay insurance premiums from an after-tax to a pretax basis you can see an increase in take-home pay (this figure will vary based on your earnings).

What can I do with the tax savings?

Some participants in Cafeteria Plans use the tax savings to purchase supplemental insurance products through the convenience of payroll deduction.

Must I participate in my company's Section 125 Cafeteria Plan?

No, there is no obligation to participate. However, many employees do take advantage of the program when it's made available.



Liberty National
Life Insurance Company
Since 1900



3700 S. Stonebridge Drive • McKinney, Texas 75070

GROUP TERM LIFE INSURANCE AT A GLANCE

Insurance protection for you, your spouse, and children (where available). Features of this plan include:

- Issue ages: 0-55
- Policy is paid up at age 65, but coverage continues to age 100
- Guaranteed to age 100 as long as premiums are paid on time
- Guaranteed rates – once you purchase the plan your rates will not increase
- Your benefit amount can never be reduced or canceled as long as you pay premiums
- You can continue your policy if you leave your job for any reason
- Up to \$100,000 of insurance protection available
- Available in the workplace

You can add these optional insurance riders for an additional premium:

Accidental Death Benefit (ADB): The Accidental Death Benefit (ADB) rider provides an additional death benefit up to \$200,000 if you die from an accidental bodily injury. ADB is available for proposed insureds age 1 and above and may be added for your spouse and children too. Accidental Death Benefit expires at age 65. See rider for details.

Premium Waiver (PW): With the Premium Waiver (PW) Rider, your Group Term life insurance coverage continues if you become totally disabled and can no longer pay premiums. Premiums are waived if the insured (employee, spouse or child) named in the policy becomes disabled. Premium Waiver expires at age 65. See rider for details.

LIBERTY NATIONAL'S

Accident Protector Max

Individual • Two Parent Family • Single Parent Family Coverage

Accidents happen anytime, anyplace, 24 hours a day. You need around-the-clock protection. You need the **Accident Protector Max**.

THE PROBLEM:

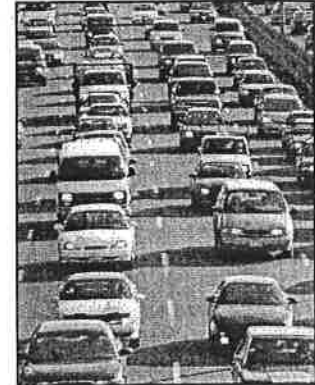
- An accidental death occurs every four minutes in the United States.
- Accidents are the leading cause of death for individuals 1 to 44 years of age.
- Accidental death and injury cost victims in the United States an estimated \$693.5 billion in 2009.
- An estimated 128,200 Americans were killed in accidents in 2009.

Source: National Safety Council, Injury Facts, 2011 Edition



THE SOLUTION: Liberty National's Accident Protector Max

- Accidental death and dismemberment benefits.
- On- and off-the-job protection.
- Guaranteed Renewable to age 65.
- Benefits paid directly to you unless you direct otherwise in writing*.
- Initial and daily hospital benefits.
- Intensive care unit benefit.
- Emergency treatment benefit.
- Coverage for dislocations and fractures.
- Ambulance benefit.
- Transportation benefit.
- Blood and plasma benefit.
- Waiver of premiums for extended confinement.
- Pays in addition to workers' compensation.



Liberty National
Life Insurance Company
Since 1900

3700 S. Stonebridge Drive • McKinney, Texas 75070
www.libertynational.com

The policy is designed to provide coverage for certain losses resulting from a covered accident only, subject to any limitations contained in the policy. Coverage is not provided for any loss resulting wholly or partially from sickness.

Individual, Two Parent Family, and Single Parent Family Plans
(With Reduced Benefits For Spouse And Each Child)

**LIBERTY NATIONAL'S
Accident Protector Max**

For		WE PAY for death of or loss involving:		
		INSURED	SPOUSE <i>If applicable</i>	EACH CHILD* <i>If applicable</i>
Accidental Death	If death is accidental;	\$25,000	\$10,000	\$1,000
	Or if death by automobile accident;	\$50,000	\$20,000	\$2,000
	Or if death by travel accident.	\$250,000	\$100,000	\$4,000
Dismemberment	For loss of eyesight	\$20,000	\$20,000	\$2,000
	For loss of one limb	\$10,000	\$10,000	\$1,000
	For loss of two or more limbs	\$20,000	\$20,000	\$2,000

* No benefit for accidental death and dismemberment will be payable for a covered child less than 1 year old. Not applicable in TN.

Also, for			We Pay
Emergency Treatment	Actual expenses up to a maximum amount of \$1,000 based on two units of coverage (one unit=\$500). Treatment must be received within 48 hours of the injury (72 hours in Georgia).		Up to \$1,000
Initial Hospitalization Benefit	Lump sum benefit after the first 24 hours of hospital confinement as a result of accidental bodily injury (payable one time per covered person per calendar year).		\$1,000
Daily Hospital Confinement	If policy has been in force at date of the accident: Less than one year One year but less than two years Two years but less than three years Three years or more	Daily Hospital Benefit is payable for a maximum of 26 weeks of hospital confinement due to any one accident.	Daily Hospital Benefit \$150 \$250 \$350 \$500
Intensive Care Unit Confinement	Two times the Daily Hospital Benefit up to a maximum of 30 days. This is paid in addition to the Daily Hospital Benefit.		Two times the Daily Hospital Benefit
Specified Injuries	\$200 maximum. See policy for details on specific injuries.		Up to \$200
Blood and Plasma	If whole blood or blood components are administered during the hospital confinement resulting from accidental bodily injury (benefit payable one time per accident).		\$200
Ambulance	If an ambulance or air ambulance is used for transportation to an emergency center or hospital within 100 miles of an accident that results in bodily injury (Benefit is payable one time per accident).		\$300
Transportation	We will pay a benefit for transportation to and from any hospital located more than 100 miles from the site of the accident or the residence of a covered person for special treatment and hospital confinement as the result of accidental bodily injury. (This benefit is payable one time per accident and is payable only if your attending physician prescribes treatment not locally available).		\$300
Waiver of Premium	If you have received benefits for continuous hospital confinement for 30 days or more, we will waive the payment of each premium that becomes due while hospital benefits continue to be paid.		

This is a brief description of Liberty National's Accident Protector Max policy, Form HAJ, HAK, HAL. Please refer to the policy for full details, including exceptions and limitations for payments and benefits. Benefits vary by state.

EXCEPTIONS The policy does not cover death, injury, or other loss caused or contributed to by: (1) any disease, illness or infirmity, or medical or surgical treatment therefor; (2) participation in an assault, felony, riot, or insurrection; (3) mental or emotional disorders; (4) self-destruction or any attempt thereat whether sane or insane or injuries intentionally inflicted upon oneself whether sane or insane; (5) operating or riding or descending from any kind of aircraft of which a covered person is an officer, pilot, or member of the crew; or in which a covered person is receiving training or giving instructions or has any duty; (6) war or act of war (declared or undeclared) whether or not the covered person is in military service; or (7) any covered person being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.