

Group: Marshal Service Month/Year of Report: July 2015  
 Group Leader: Shannon Buhl Phone: 207-3800 Email: shannon-buhl@cherokee.org

**I. Budget Highlights – please refer to Monthly Financial Report**

**II. Program Highlights for June:**

<u>District 1</u> 412 North	<u>District 2</u> 412 South
Information Report (6)	Information Report (16)
Warrants (1)	Warrants (20)
Other Agency Assists (58)	Other agency assists (127)
Warnings (29)	Warnings (33)
Citations (19)	Citations (37)
Alcohol/Drug Arrests (8)	Alcohol/Drug Arrests (11)
A&B/DV (3)	A&B/DV (3) MVC (1)
Burglary/Theft/Larceny (1)	Burglary/Theft/Larceny (2)
Fail To Comply (1)	Unlawful Carry Firearm (1)
	Trespassing (1) Trespassing (1)
	Embezzlement (1)

**III. Special Operations**

Dive (1)  
 SWAT (3)  
 Task Force (30)

**IV. Accomplishments**

Scott Craig, Danny Tanner, David Johnson, Joe Rainwater, Tony Asbill, Marshall Green  
 Glock Armorer School  
 Shannon Buhl, Joe Rainwater, Suzanne Drywater-BIA District II Conference  
 Franky Dreadfulwater, John Timothy-Dare Officer Recertification  
 Cecelia Muskrat-Leadership Skills for Native Women

**V. Security**

Security Violations (10)  
 Vehicle Assists (23)  
 Incident Reports (1)

**VI. Federal Facilities**

Claremore (2) EDO  
 Hastings (0)  
 Three Rivers (0)

**VII. Community**

Rocklahoma  
 Click-it or Ticket  
 Remember the Removal Bike Ride

**VIII. NAHASDA PATROLS:**

District 1	0431
District 2	<u>1166</u>
Total	1597



CHEROKEE NATION ELECTION COMMISSION  
P.O. BOX 1188  
TAHLEQUAH, OKLAHOMA 74465-0948  
PHONE: 918-458-5899  
FAX: 918-458-6101

## **Rules Report June 2015**

### **I. Budget Highlights**

- a.) N/A

### **II. Program Highlights**

- a.) N/A

### **III. Accomplishments**

- a.) CNEC is continuing to send press releases to newspapers within the 15 districts updating them on upcoming deadlines within the 2015 election cycle
- b.) Candidates filed Financial Disclosure Reports
- c.) In-Person Absentee Voting was held at the Election Commission Office on June 20, 2015 and also June 23-25, 2015
- d.) The secure drop box for absentee ballots was available in the EC Office from 7:00AM to 7:00 PM on June 23<sup>rd</sup>-27<sup>th</sup>, 2015.
- e.) Supplies were issued to precinct officials on June 26, 2015.
- f.) Absentee Verification began at 8:00 AM June 22, 2015 and continued through June 27, 2015.
- g.) EC Officials began counting absentee ballots after 8:00 AM on June 27, 2015
- h.) Vote Count was certified by the Election Commission
- i.) Requests for recount was accepted
- j.) CNEC is continuing to enhance our street guide database to accommodate in their district and precinct assignments
- k.) CNEC has stayed current with monthly Tribal Registration deceased and relinquished citizen listings

### **IV. Future Plans and Initiatives**

- a.) The office staff and director are making and will continue to make preparations for the upcoming election cycle
- b.) Hart Intercivic will continue to provide on-site support services throughout the election cycle



# CHEROKEE NATION TRIBAL COUNCIL RULES COMMITTEE REPORT

**Group:** Tax Commission      **Month/Year of Report:** July, 2015

**Group Leader:** Sharon Swepston      **Phone:**      **E-mail:** Sharon-swepston@cherokee.org

## I. Budget Highlights

- a.) Please refer to the monthly financial report from Finance.

## II. Program Highlights

### a.) Motor Vehicle

1. Year to Date Motor Vehicle revenue for FY15 compared to FY14 as of May 31st 2015 & May 31st 2014, had an overall increase of 25.37%.
2. The month to month revenue comparison for May 2014 (FY14) compared to May 2015 (FY15) shows an increase of 21.94%.
3. The detail for all areas of revenue for motor vehicle is shown on the attached graphs.
4. For FY15 new tags issues in the Extended Jurisdictional Boundary for October 1,326 November 1,055, December 1,505, January 1,367, February 1,523, March 1,770, April 1,695, May 1,637, June 1,802.

### b.) Revenue and Taxation Division

1. Year to Date Revenue and Taxation (Tobacco) for FY15 compared to FY14 as of May 31st 2015 & May 31st 2014, had an overall decrease of 21.95%.
5. A month to month revenue comparison May 2014 (FY14) compared to May 2015 (FY15) shows a decrease of 20.74%.
3. The detail for all areas of tax is shown on the attached graphs.

### c.) Future Plans/New Initiatives

1. The next Tax Commission meeting is scheduled for September 9, 2015 at 4:30 pm in the CNTC Conference room.
2. The Veterans Sales Tax Exemption Cards have been mailed out to all qualified applicants. As of July 7, 2015 we have mailed out 141 Veteran Sales Tax Exemption Cards. CNE has implemented their upgraded system to process the new sales tax exemptions for Cherokee veterans.
3. We have received our report for May 2015 purchases and payment from the State of Oklahoma and rebates are scheduled to be distributed to the retailers by or before July 15, 2015.

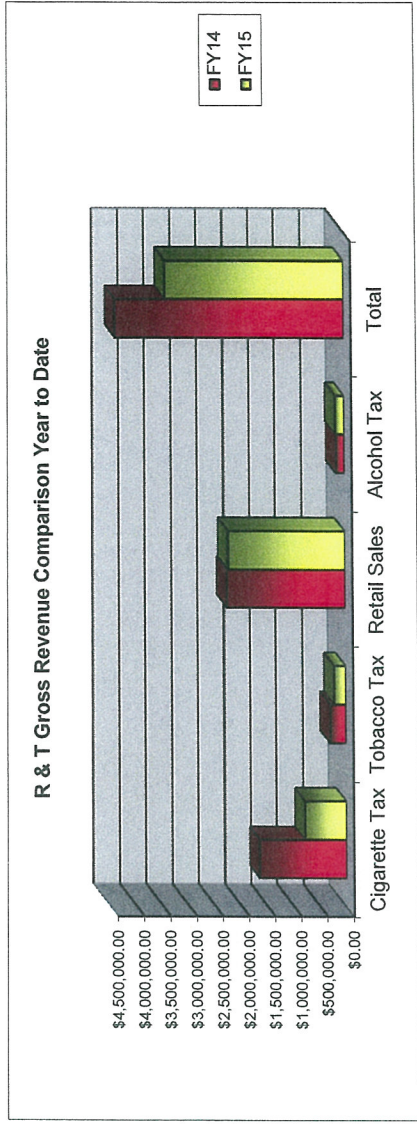
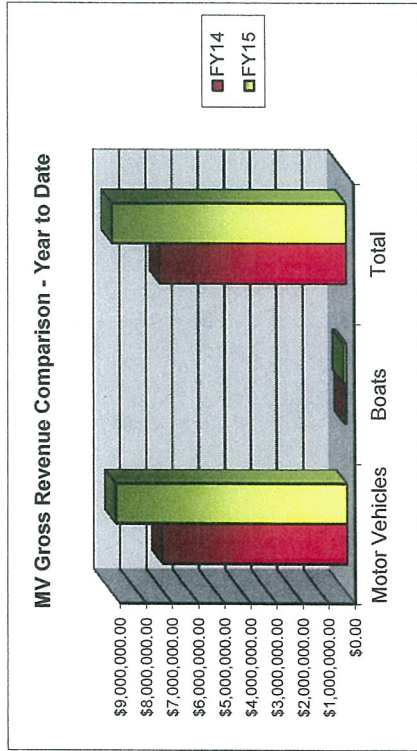


CHEROKEE NATION TAX COMMISSION

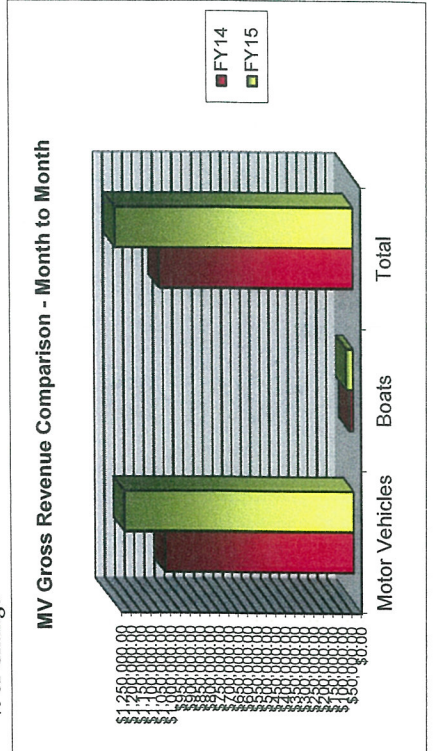
MAY, 2015

	Motor Vehicles	Boats	Total	Cigarette Tax	Tobacco Tax	Retail Sales	Alcohol Tax	Total
FY14	\$7,086,539.60	\$78,014.88	\$7,164,554.48	\$1,662,721.76	\$301,133.24	\$2,268,129.74	\$160,621.62	\$4,392,606.36
FY15	\$8,856,069.42	\$126,363.22	\$8,982,432.64	\$793,088.64	\$220,465.78	\$2,245,480.98	\$169,320.37	\$3,428,355.77
% of Change	24.97%	61.97%	25.37%	-52.30%	-26.79%	-1.00%	5.42%	-21.95%

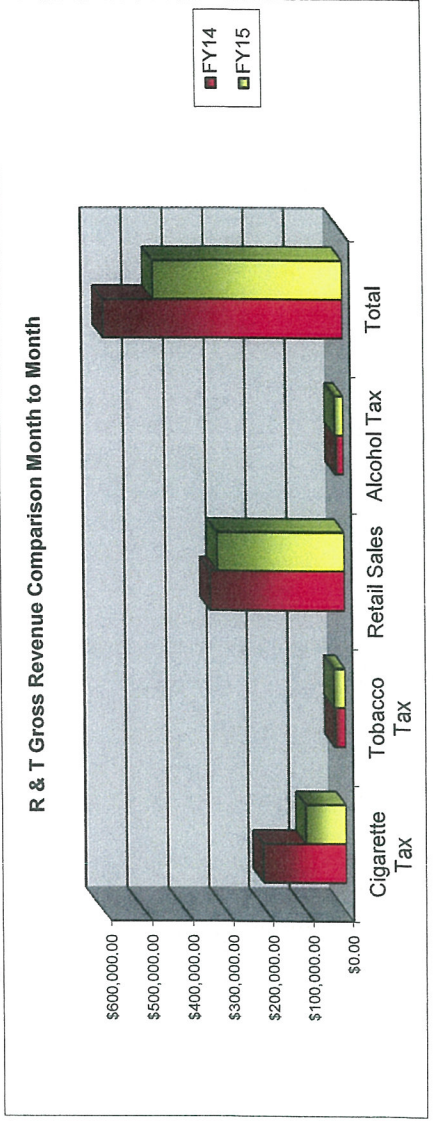
	Motor Vehicles	Boats	Total
FY14	\$988,095.15	\$22,408.24	\$1,010,503.39
FY15	\$1,193,499.63	\$38,716.97	\$1,232,216.60
% of Change	20.79%	72.78%	21.94%



	Motor Vehicles	Boats	Total
FY14	\$206,980.65	\$334,540.12	\$541,520.77
FY15	\$100,602.32	\$316,279.45	\$416,881.77
% of Change	-51.40%	-5.46%	-23.74%



	Cigarette Tax	Tobacco Tax	Retail Sales	Alcohol Tax	Total
FY14	\$206,980.65	\$27,656.97	\$334,540.12	\$20,954.79	\$590,132.53
FY15	\$100,602.32	\$28,869.29	\$316,279.45	\$22,005.10	\$467,756.16
% of Change	-51.40%	4.38%	-5.46%	5.01%	-20.74%



**I. Budget Highlights – please refer to Monthly Financial Report**

Description of Budget exceptions: No budget exceptions to report. Two of three Self Governance Analyst positions are vacant.

**II. Program Highlights**

**1. Amendments to Title IV of the Indian Self-Determination and Education Assistance Act:**

The United States Senate passed S. 286, a bill to amend Title IV of the Indian Self-Determination and Education Assistance Act (ISDEAA), on July 7th.

History:

Congress passed the ISDEAA in 1975 to encourage Indian Tribes to develop self-determination by giving Tribes the right to negotiate agreements with federal Agencies in which funds and responsibilities for operating federal programs were transferred to Tribes. The 1994 amendments to the Act revised a number of provisions in Title I and included a new Title IV, which implemented a permanent Tribal Self-Governance program within the DOI. Shortly after Title IV was enacted, the DOI began a rulemaking process to develop and promulgate regulations. The process was a failure in many ways. Ultimately, five years after the rulemaking process began, DOI published regulations that, from the Tribal perspective, failed to fully implement Congress's intent when Title IV was enacted. Instead of moving the initiative forward, it moved backwards.

Tribal leaders began discussions about how the statute could be amended. At the same time, Congress in 2000 enacted Title V of the ISDEAA which created a permanent Self-Governance program within DHHS, and which directly addressed many of the issues that proved to be problematic during the Title IV rulemaking process. But many of the improvements and Tribal authority reflected in Title V remain absent from Title IV. Tribal leaders decided that Title IV needed to be amended to incorporate many of Title V's provisions. It has long been a top legislative priority of Tribal leaders to amend Title IV to make it consistent with the most recent amendments to the ISDEAA in Title V. In recent years, Tribes faced opposition due to interests that wished to limit the scope of non-BIA programs available for Self-Governance compacting. Tribal representatives have been working with staff of the Senate Committee on Indian Affairs and the House Committee on Natural Resources to develop language that is mutually agreeable to both sides.

The passage of this legislation amending Title IV would significantly advance Congress's long-standing policy of promoting Tribal Self-Governance. The Obama Administration has expressed strong support for the legislation. The U.S. House of Representatives must now pass the legislation before it can be signed into law by the President.

**2. Bureau of Indian Affairs Contract Support Costs Workgroup:**

Tribal and federal representatives to the BIA Contract Support Costs Workgroup met in Washington, DC from June 16<sup>th</sup> to June 18<sup>th</sup>. Vickie Hanvey is the Tribal representative for the BIA Eastern Oklahoma Region. The primary goal of the Workgroup meeting was to begin drafting a new CSC policy to be incorporated into the Indian Affairs Manual. The Indian Affairs Manual documents the current authorities, policies, and procedures of the activities under the jurisdiction of the Assistant Secretary – Indian Affairs within the Department of the Interior. The current CSC Policy was developed during a period in which

Congress annually capped the amount of funding available to pay CSC. Now that Congress is appropriating sufficient dollars to fully fund CSC, the Policy needs to be updated in order to ensure payment of CSC is accurate, timely, and meets one-hundred percent of a tribe's CSC need.

**3. 20<sup>th</sup> Annual Inter Tribal Environmental Council Conference:**

Vickie Hanvey participated in a breakout session discussing Self-Governance expansion within the U.S. Environmental Protection Agency at the 20<sup>th</sup> Annual Inter Tribal Environmental Council Conference on July 8<sup>th</sup>. Vickie was invited to present at the conference on Self Governance History and Expansion. The conference was held in Catoosa, OK and featured presenters working within local, state, federal, and tribal governments.

**4. Inter-Tribal Council of the Five Civilized Tribes:**

On July 9<sup>th</sup>-10<sup>th</sup>, Self-Governance staff participated in the quarterly Inter-Tribal Council of the Five Civilized Tribes meeting. Larry Factor, Self-Governance Specialist for Seminole Nation of Oklahoma requested assistance from Cherokee Nation OSG in organizing the Governance committee meeting. Vickie Hanvey conducted the meeting at the request of the host tribe. Clint Hastings organized the committee meeting and prepared an agenda which covered a wide array of topics, including the Affordable Care Act, Amendments to Title IV of the Indian Self-Determination and Education Assistance Act, CSC lawsuit settlements, and potential "Self-Governance 101" trainings at future Inter-Tribal Council meetings.

**5. Arkansas Riverbed Authority:**

At the request of the Arkansas Riverbed Authority, Vickie Hanvey provided a Self-Governance funding status update regarding the ARA Litigation Support line item at the July 9<sup>th</sup> meeting. Federal funding for the ARA flows through Cherokee Nation's DOI compact and funding agreement per the original agreement between the tribes. The Authority meets on a quarterly basis during the Inter-Tribal Council meeting of the Five Tribes.

**6. Department of Interior Office of Special Trustee (OST) Trust Evaluation**

Contractors with the OST Office of Trust Review and Audit (OTRA) visited Cherokee Nation in May to conduct a regular trust evaluation. The Nation should receive a draft report in the near future.

The Department of the Interior, per 25 CFR 1000.351, is required to conduct trust evaluations of Tribes that have assumed management responsibilities of trust assets via Self-Governance agreements. The Self Governance Office served as the contact/coordinator of the evaluation, which reviewed several different trust programs, including Real Estate, Human Services, Information Technology, Natural Resources, and other departments.

**7. Cherokee Nation Department of Transportation Funding Agreement:**

On June 23<sup>rd</sup>, Self-Governance and the Cherokee Nation Roads Department processed an amendment to the Nation's FY2015 Department of Transportation Referenced Funding Agreement. The amendment added an additional \$2,221,768.21 in FY2015 Tribal Transportation Program funding for the Roads Department.

**NEGOTIATIONS:**

• **DOI, OST Negotiations:**

Self-Governance staff plans to reengage in renegotiation discussions with the DOI Office of Special Trustee to renegotiate our Real Estate Appraisal Services and Beneficiary Processes Program Memorandums of Understanding. Self-Governance is coordinating with program staff throughout the renegotiations which will resume in the near future.

**Other SG Participation:**

- TIBC EORO Alternate Representative
- National DOI Tribal Data Management pilot project
- National EPA Self-Governance Workgroup
- National Title VI workgroup to further SG within HHS
- National HHS ACF Tribal Advisory Council
- National Title IV workgroup with DOI SGAC
- National DOI CSC workgroup
- National DOI Funding Formula Matrix workgroup for SGAC
- National DOI Self-Governance 2.0 Workgroup
- Oklahoma SG Coalition representation of SG issues specific to Oklahoma



NSU College of Business and Technology  
Guest Speaker





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 Cherokee Nation Gaming Commission  
 Director's Report  
 24 July 2015

2015 COMPACT FEE PAYMENTS

	State	Fair Meadows	OHRC	Sub-Total	YTD
Jan	\$ 927,973.36	\$ 58,921.38	\$ 226,636.61	\$ 1,213,531.35	\$ 1,213,531.35
Feb	\$ 1,225,538.09	\$ 58,804.70	\$ 218,864.67	\$ 1,503,207.46	\$ 2,716,738.81
Mar	\$ 1,381,542.76	\$ 59,171.40	\$ 243,785.16	\$ 1,684,499.32	\$ 4,401,238.13
Apr	\$ 1,229,311.53	\$ 59,171.40	\$ 209,669.11	\$ 1,498,152.04	\$ 5,899,390.17
May	\$ 1,241,962.46	\$ 58,854.71	\$ 240,854.83	\$ 1,541,672.00	\$ 7,441,062.17
June*	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
July	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
Aug	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
Sept	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
Oct	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
Nov	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
Dec	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
YTD Adj.	\$ -	\$ -	\$ -	\$ -	\$ 7,441,062.17
	\$ 6,006,328.20	\$ 294,923.59	\$ 1,139,810.38	\$ 7,441,062.17	

NIGC Fee Payments	
March	\$ 75,766.02
June	\$ 64,942.30
September	\$ -
December	\$ -
<b>TOTAL</b>	<b>\$ 140,708.32</b>

<b>Total Compact &amp; NIGC Fee Payments</b>	<b>\$ 7,581,770.49</b>
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COMPACT FEE PAYMENT SUMMARY

	State	Fair Meadows	OHRC	Sub-Total	LTD
2005	\$ 2,948,594.00	\$ 500,040.00	\$ 1,478,858.36	\$ 4,927,492.36	\$ 4,927,492.36
2006	\$ 7,629,889.06	\$ 1,788,222.63	\$ 7,238,117.75	\$ 16,656,229.44	\$ 21,583,721.80
2007	\$ 11,472,065.73	\$ 962,047.93	\$ 4,573,604.66	\$ 17,007,718.32	\$ 38,591,440.12
2008	\$ 11,656,274.15	\$ 765,407.17	\$ 3,457,394.08	\$ 15,879,075.40	\$ 54,470,515.52
2009	\$ 12,258,076.70	\$ 749,466.52	\$ 2,393,709.96	\$ 15,401,253.18	\$ 69,871,768.70
2010	\$ 12,530,548.89	\$ 654,902.38	\$ 2,245,073.51	\$ 15,430,524.78	\$ 85,302,293.48
2011	\$ 12,842,971.99	\$ 624,666.63	\$ 2,263,371.18	\$ 15,731,009.80	\$ 101,033,303.28
2012	\$ 13,191,133.21	\$ 635,500.83	\$ 2,429,283.07	\$ 16,255,917.11	\$ 117,289,220.39
2013	\$ 13,775,089.66	\$ 671,503.73	\$ 2,454,446.83	\$ 16,901,040.22	\$ 134,190,260.61
2014	\$ 13,491,207.55	\$ 694,488.92	\$ 2,468,666.10	\$ 16,654,362.57	\$ 150,844,623.18
2015	\$ 6,006,328.20	\$ 294,923.59	\$ 1,139,810.38	\$ 7,441,062.17	\$ 158,285,685.35
	\$ 111,795,850.94	\$ 8,046,246.74	\$ 31,002,525.50	\$ 158,285,685.35	

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LICENSING SUMMARY

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Location	Key Employee	PMO	Operational	Total
Roland	256	116	207	579
Ramona	85	45	38	168
Catoosa	951	372	527	1,850
Catoosa - SS	4	1	-	5
WSS	398	172	221	791
Tahlequah	129	70	56	255
Sallisaw	69	36	29	134
Ft. Gibson	91	33	33	157
WRD	68	32	28	128
Corporate	92	119	2	213
SCC	73	28	22	123
CNGC	-	54	-	54
Toby Keith	-	-	92	92
CN Day Worker	-	-	41	41
<b>TOTALS</b>	<b>2,216</b>	<b>1,078</b>	<b>1,296</b>	<b>4,590</b>

VENDOR LICENSES

Entity	Class A	Class B	Class C	Exempt	Total
Companies	119	121	3	40	283
Individuals	776	386	13	-	1,175

GAMING MACHINES

Vendor	Catoosa	Cat SS	Ft. Gibson	Roland	Sallisaw	WSS	Ramona	Tahl.	SCV	WRD	Totals
<b>CLASS II</b>											
AGS	-	-	-	-	-	-	-	22	-	-	22
Bally	-	-	-	22	-	-	-	-	8	-	30
Bluberi	-	-	-	16	-	-	-	-	-	-	-
Cadillac Jack	-	-	-	8	-	-	-	-	-	-	-
Eclipse	14	-	-	12	-	-	-	21	-	-	47
GTAG/WMS	35	-	-	6	-	70	-	16	-	-	127
Multimedia	-	-	-	8	-	-	-	-	-	-	-
VGT	898	52	224	304	100	572	229	140	108	-	2,627
<b>Sub-Total</b>	<b>947</b>	<b>52</b>	<b>224</b>	<b>376</b>	<b>100</b>	<b>642</b>	<b>229</b>	<b>199</b>	<b>116</b>	<b>-</b>	<b>2,885</b>
<b>COMPACT</b>											
AGS	37	-	4	22	4	-	10	1	18	-	96
Ainsworth	19	-	6	22	-	27	8	8	-	6	96
Aristocrat	90	10	12	32	6	68	4	4	16	8	250
Aruze	32	-	12	18	-	33	14	-	6	-	115
Bally	297	6	60	76	26	183	67	33	27	43	818
IGT	511	5	77	116	58	319	38	94	28	50	1,296
Konami	77	-	24	42	12	92	38	23	22	17	347
Multimedia	73	-	18	40	14	51	30	16	14	10	266
Nova	12	-	6	16	6	6	8	8	8	-	70
Speilo	19	-	5	16	8	12	8	8	6	-	82
VGT	-	-	-	-	-	-	-	-	-	102	102
WMS	218	9	46	75	31	113	34	15	39	14	594
<b>Sub-Total</b>	<b>1,385</b>	<b>30</b>	<b>270</b>	<b>475</b>	<b>165</b>	<b>904</b>	<b>259</b>	<b>210</b>	<b>184</b>	<b>250</b>	<b>4,132</b>
<b>Grand Total</b>	<b>2,332</b>	<b>82</b>	<b>494</b>	<b>851</b>	<b>265</b>	<b>1,546</b>	<b>488</b>	<b>409</b>	<b>300</b>	<b>250</b>	<b>7,017</b>
<b>Class II</b>	<b>947</b>	<b>52</b>	<b>224</b>	<b>376</b>	<b>100</b>	<b>642</b>	<b>229</b>	<b>199</b>	<b>116</b>	<b>-</b>	<b>2,885</b>
% of floor	40.61%	63.41%	45.34%	44.18%	37.74%	41.53%	46.93%	48.66%	38.67%	0.00%	41.11%
<b>Compact</b>	<b>1,385</b>	<b>30</b>	<b>270</b>	<b>475</b>	<b>165</b>	<b>904</b>	<b>259</b>	<b>210</b>	<b>184</b>	<b>250</b>	<b>4,132</b>
% of floor	59.39%	36.59%	54.66%	55.82%	62.26%	58.47%	53.07%	51.34%	61.33%	100.00%	58.89%
<b>TOTAL</b>	<b>2,332</b>	<b>82</b>	<b>494</b>	<b>851</b>	<b>265</b>	<b>1,546</b>	<b>488</b>	<b>409</b>	<b>300</b>	<b>250</b>	<b>7,017</b>

CARD / TABLE GAMES

<b>Card &amp; Table Games</b>				
<b>Game</b>	<b>Catoosa</b>	<b>Roland</b>	<b>WSS</b>	<b>Total</b>
Poker	13	6	8	27
3-Card Poker	2	-	1	3
Prog. 3-Card Poker	-	1	-	1
Ult. Texas Hold'em	1	1	-	2
Ult. Heads Up Hold'em	-	1	-	1
Progressive UTH	4	-	2	6
Blackjack	15	2	5	22
FreeBet Blackjack	4	1	-	5
21 + 3	3	1	3	7
Bonus Roulette	3	1	2	6
Casino War	1	-	-	1
House Money	-	-	1	1
Bonus Craps	1	-	-	1
<b>TOTAL</b>	<b>47</b>	<b>14</b>	<b>22</b>	<b>83</b>

## HUMAN RESOURCES

June 2015

**NASON MORTON, EXECUTIVE DIRECTOR**  
Extension 5682

Human Resources is currently working on the revision of Cherokee Nation Human Resources Policies and Procedures (CNHRPP), Chapter II and Chapter V. Benefits. As of June 29, 2015, the total number of Employees is 3547. Of those employees, 2938 are Cherokee and 268 are members of another federally recognized tribe.

### EMPLOYMENT/COMPENSATION

Processed	Monthly	YTD
Number of Employees Hired	59	296
% of Cherokees Hired	75	79
% of Indians Hired	5	6
# of Applications Received	498	2795
# of Interview Panels Sent	61	430

### BENEFITS

Processed	Monthly	YTD
Educational Reimbursement Requests	3	16
401(k) Distributions	47	262
401(k) Loans	21	114
401(k) Hardship	2	11
FMLA	46	230
COBRA	25	226
Short Term Disability	9	68

### RISK MANAGEMENT

Processed	Monthly	YTD
Workers' Compensation	5	25

### EMPLOYEE DEVELOPMENT

Orientations/Trainings Presented	Monthly	YTD
Trainings Presented	20	78



## Employee Benefits

<b>Medical</b>	<p><b>Bi-wkly Prem.</b> Single: \$14.07 - \$28.14 Family: \$53.00 - \$93.75</p>	<ul style="list-style-type: none"> <li>▪ Coverage begins the date an employee is hired</li> <li>▪ Calendar Year Deductible (Individual - \$350/Family - \$1,050)</li> <li>▪ Medical premiums based on annual salary.</li> </ul>
	<p><b>Office Visit</b> In Network - \$20 Out-of-Network - 60% subject to deductible</p>	<p><b>Prescriptions</b> \$10 - Generic \$20 - Formulary Brand Name \$35 - Non-Formulary Brand Name \$45 - Specialty Drug</p>
<b>Dental</b>	<p><b>Bi-wkly Prem.</b> Single: \$ 7.38 Emp +1 Dep.: \$14.77 Family: \$24.61</p>	<ul style="list-style-type: none"> <li>▪ Coverage begins the date an employee is hired</li> <li>▪ Maximum Benefit per covered person per calendar year - \$1,500</li> <li>▪ Calendar Year Deductible (Individual - \$50/Family - \$150)</li> </ul>
<b>Vision</b>	<p><b>Bi-wkly Prem.</b> Single Opt#1: \$3.11 Family Opt#1: \$6.47</p>	<ul style="list-style-type: none"> <li>▪ Exam and Lenses - once every 12 months/Frames - once every 24 months</li> <li>▪ Co-payment - \$25</li> </ul>
	<p>Single Opt#2: \$3.97 Family Opt#2: \$8.64</p>	<ul style="list-style-type: none"> <li>▪ Exam, Lenses, and Frames - once every 12 months</li> <li>▪ Tinting covered in full if VSP provider</li> <li>▪ Co-payment - \$25</li> </ul>
<b>Group Term Life Insurance</b>	<ul style="list-style-type: none"> <li>▪ Coverage begins the date an employee is hired</li> <li>▪ Amount of life insurance - 2x annual salary (maximum \$320,000)</li> <li>▪ Provided at no cost to regular full-time employees (RFT)</li> </ul>	
<b>Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>▪ Coverage begins the date an employee is hired</li> <li>▪ Amount of Insurance - 2x annual salary (maximum \$320,000)</li> <li>▪ If death resulted from an accident, your beneficiary would receive an additional benefit of 2x your annual salary <i>in addition to</i> your group life insurance benefit.</li> </ul>	
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>▪ Coverage Begins the day after the elimination period is completed (6 months)</li> <li>▪ Monthly Benefit - 60% of monthly earnings less any deductible income (\$6,000 max)</li> <li>▪ Provided at no cost to regular full-time employees (RFT)</li> </ul>	
<b>Short Term Disability</b> <small>(must be enrolled in CN Medical plan)</small>	<ul style="list-style-type: none"> <li>▪ Benefit begin the greater of the 15<sup>th</sup> day of disability or end of sick leave</li> <li>▪ Cost is included with Medical plan</li> <li>▪ Maximum period benefit - 6 months</li> <li>▪ 60% of Basic Weekly Earnings</li> </ul>	
<b>Short Term Disability Maternity Leave</b> <small>(must be enrolled in CN Medical plan)</small>	<ul style="list-style-type: none"> <li>▪ 100% of Basic Weekly Earnings</li> <li>▪ Benefits begin on child's date of birth</li> <li>▪ Maximum period of payment up to 8 weeks from the child's date of birth.</li> <li>▪ Must be employed one year from child's date of birth</li> <li>▪ Paternity and adoption does not apply to Short-Term Disability Maternity Leave</li> </ul>	
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>▪ Participation begins the first of the month after date of hire or eligibility</li> <li>▪ Regular FT/PT employees at least 18 years of age eligible</li> <li>▪ Employee contributions may be from 1% to 50%</li> <li>▪ CN matches the first 5% dollar for dollar and the next 4% fifty cents on the dollar</li> </ul>	