



TIPTON MUNICIPAL UTILITIES

Tipton Utility Service Board Meeting Agenda

Livestream Access: <https://www.youtube.com/@CityofTiptonIndiana/streams>

Board Meeting Minutes: Accessed at www.tiptonutility.com/about

August 17, 2026

Utility Board Members: Don McElfresh, Chairman
Parker Woods, Member
Lori Hoback, Member
Peter Schram, Member
Mark Raver, Member

Rick Rippy, Tipton Common Council Liaison
Jim Ankrum, TMU General Manager

CALL TO ORDER	4:30 pm, City Council Chambers
GUESTS:	Please Sign In
MINUTES from Previous Meeting	For Approval
CLAIMS	For Approval
CHARGE-OFF REPORT	For Approval
FINANCIAL STATEMENTS	None
RESOLUTIONS	TUSB 2026-05 Change of Health Insurance Carrier
UTILITY REPORT	TMU General Manager Jim Ankrum
COMMUNITY COMMENTS	
ADJOURNMENT	



TIPTON MUNICIPAL UTILITIES

Tipton Utility Service Board Meeting

August 17, 2026

<https://www.youtube.com/@CityofTiptonIndiana/streams>

The Tipton Utility Service Board (TUSB) met at 4:30 p.m. in the City Council Chambers, 216 South Main Street, Tipton, Indiana. TUSB Chairman McElfresh presided, with Tipton Municipal Utility (TMU) General Manager Jim Ankrum taking notes. TUSB Members present included Chairman Don McElfresh (cell), Parker Woods, Lori Hoback, Peter Schram, and Mark Raver. Common Council liaison Rick Rippey was unable to attend.

GUESTS

Bob Edinger

MINUTES

Minutes of the previous meeting were approved by:

MOTION: It was moved by Peter Schram and seconded by Lori Hoback:

"That the previous meeting minutes be approved as submitted." Motion carried.

CLAIMS

Claims were presented and approved by:

MOTION: It was moved by Mark Raver and seconded by Peter Schram:

"That claims #28228-28276 totaling \$1,190,906.92 be approved." Motion carried.

FINANCIALS & CHARGE OFFS

Charge-Offs in the amount of \$1,295.27 were distributed and discussed

MOTION: It was moved by Mark Raver and seconded by Peter Schram:

"That Charge-Offs be approved as submitted." Motion carried.

RESOLUTIONS

TUSB 2026-05 Change of Healthcare Insurance Provider for City/TMU

MOTION: It was moved by Mark Raver and seconded by Parker Woods:

"That the Resolution 2026-05 be approved." Motion carried.

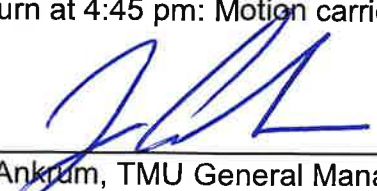
Other Matters presented to the Board by TMU General Manager Jim Ankrum:

- Safety: Safety training on Electrical back-feed will be held this Wed Aug 19
- IT: Board Member Woods had a cyber-security technical conference call with TMU's third-party IT advisor Toric Engineering. Woods shared that it appears TMU has implemented the needed cyber-security protections
- IMPA: TMU Electrical Supt Joe Plake will be a guest speaker at the IMPA Linemen Appreciation Event on Sept 17
- Water: TMU still awaits permission from County RDC to access their property near the TMU West WTP to potentially drill a test water well(s) on the RDC property.
- Water: TMU awaits budgetary proposals for west WTP filter bottom repairs and media replacement
- IT: Ankrum and Board Member Woods had a cyber technical conference call with TMU's third-party IT security advisor Toric Engineering. Wood shared that it appears TMU has implemented the needed cyber-security protections
- Wastewater: Ankrum is drafting a Request for Proposal from Strand Associates for Engineering assistance on procurement of a new Blower and new Clarifiers in 2027
- Project Updates:
 - Sanitary/storm sewers on Independence near the Library. Will become part of a City CCMG project in 2027 provided State approval
 - Car Wash: TMU awaits a returned variance document from Ricker Oil Co. for the former consideration of the Swifty property on East Jefferson St.
 - New Speedway at Campbell Crossing: Contractor is connecting water and sewer to TMU this week, Duke has the electrical service.
 - West WTP Filter Bottoms: TMU awaits Vendor feedback as to options, budgeting and recommendations.
 - City 12-acre property: No new news
 - Jefferson St LPA Grant project: No new news
 - SE US 31/SR 28 Quadrant: no new news.
- The next TUSB meeting is on **Tuesday** Sep 8, 2026, at 4:30 pm.

• **Community Comments:**

Board Member Hoback questioned if last week's flood had caused damage to TMU assets to where we would apply for State/Federal reimbursement? Ankrum acknowledged minor clean-up and a low impact to TMU. He is unaware of damages that will rise to a reimbursement level but will be checking with Department heads this week to re-confirm.

ADJOURNMENT: It was moved by Mark Raver & seconded by Parker Woods to adjourn at 4:45 pm: Motion carried.


Jim Ankrum, TMU General Manager


Don McElfresh, TUSB Chairman

RESOLUTION 2026-05

TIPTON UTILITY SERVICE BOARD

CITY OF TIPTON, INDIANA

A RESOLUTION TO CHANGE HEALTH INSURANCE PROVIDER & MODIFY COVERAGE FOR TMU EMPLOYEES

WHEREAS, The City of Tipton and Tipton Municipal Utility (TMU) employees are currently offered certain and generous health insurance benefits through an Anthem Blue Access Plan through August 31, 2026, with premiums paid by the City/TMU; and

WHEREAS, the current Anthem Plan has realized significant cost of claims in 2026 and caused insurance annual premiums to increase by nearly 45% with Anthem and has thus made renewal with Anthem to be cost prohibitive; and

WHEREAS, the City/TMU want to continue to provide employees with a generous health insurance package including limited out of pocket expenses, funding of HSA accounts, and continued coverage by most local healthcare providers; and

WHEREAS, the Insurance Committee (City, TMU and TUSB representation) reviewed options and found United Healthcare to have provided the most responsive and competitive proposal, at approximately a 15% increase in annual premiums, to provide health insurance benefits to City/TMU employees starting on Sept 1, 2026, and

WHEREAS, the City of Tipton has recently passed a more detailed Resolution 2026-15, attached herewith, regarding this matter: and

NOW, THEREFORE BE IT RESOLVED that the Tipton Utility Service Board hereby concurs with the recommendation of the Insurance Committee and the City of Tipton via City Resolution 2026-15 to a change in health insurance provider to United Healthcare with new Plan implementation beginning September 1, 2026.

Signed this 17th day of August, 2026, in Tipton Indiana.

Tipton Utility Service Board



Don McElfresh – Chairman



Mark Raver



Lori Hoback



Peter Schram



Harrison P. Woods



ATTEST: James E. Ankrum, Utility General Manager

RESOLUTION 2026 -15

CITY OF TIPTON COMMON COUNCIL CITY OF TIPTON, INDIANA

A RESOLUTION TO INCORPORATE RECOMMENDATIONS BY THE HEALTH CARE COMMITTEE FOR THE PROVISIONING OF HEALTH CARE TO THE CITY AND UTILITIES' EMPLOYEES EFFECTIVE SEPTEMBER 1, 2026

WHEREAS, the latest quote presented to the Health Care Committee from Anthem Blue Access ("Anthem") for 2026/2027 increased approximately 44.82% for comparable coverage and deductibles (not including HRA funding and HSA deposits); and

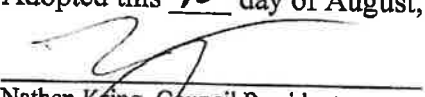
WHEREAS, the Health Care Committee sought competitive bids from other health care providers and found United Healthcare the most competitive; a 15.1% increase to City/Utility paid premiums, not including HRA funding and HSA deposits.

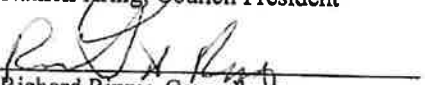
WHEREAS, the combined Health Care Committee of the City of Tipton and the Tipton Utility Service Board recommends changing carriers to United Healthcare as the City of Tipton and Utility Service Board health provider; increase the single and family deductible (or employee +1) from \$3300 to \$5000, and \$6600 to \$10000, respectively through a fully insured High Deductible Health Plan in conjunction with a Health Care Reimbursement Arrangement (HRA); and the City of Tipton and the Tipton Utility Service Board HSA contribution portion of the deductible is \$1562.00 for a single policy and \$3125 for a family (or employee +1). A possible HRA reimbursement for qualified expenses up to \$2438 for a single and \$4875 for a family. (Current reimbursement of \$737.50 single and \$1,475.00 employee + 1 or more)

**NOW, THEREFORE, BE IT RESOLVED THAT THE CITY OF TIPTON
COMMON COUNCIL OF THE CITY OF TIPTON, INDIANA HEREBY CONCURS WITH
THE ATTACHED RECOMMENDATIONS OF THE COMBINED HEALTH CARE
COMMITTEE.**

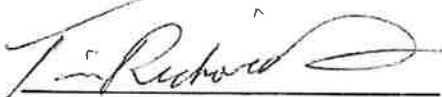
This Resolution shall be in full force and effective September 1, 2026, or upon its passage by the Common Council of the City of Tipton.

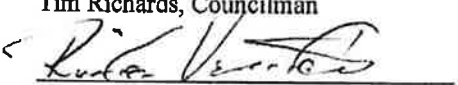
Adopted this 10 day of August, 2026.


Nathan Kring, Council President


Richard Rippey, Councilman


Joe VanBibber, Councilman


Tim Richards, Councilman


Rich Vautaw, Councilman

Attest:


Kegan Schmicker, Mayor


Tamera L. Clark, Clerk-Treasurer

**RECOMMENDATIONS OF THE COMBINED HEALTH CARE COMMITTEE
FOR THE CITY OF TIPTON AND TIPTON MUNICIPAL UTILITIES FOR THE
PROVISIONING OF HEALTH CARE BEGINNING SEPTEMBER 1, 2017**

At a combined Health Care Committee meeting on August 4, 2026, Doug Heath of Marsh Agency presented the committee with the following proposed monthly quotes from Anthem Blue Access and United Healthcare for the next health care term (one year) effective September 1, 2026 (similar coverage with \$1700 increase to the single deductible and \$3400 increase to the family deductible):

	2025-2026	2026-2027	2026-2027
	Anthem Current	Anthem Renewal	United Healthcare
	Premium Rate	Premium Rate	Premium Rate
Employee Only	\$530.64	\$768.48	\$610.67
Employee/Spouse	\$1,061.28	\$1,536.96	\$1,221.34
Employee/Child	\$1,008.22	\$1,460.11	\$1,160.27
Family	\$1,591.93	\$2,305.44	\$1,832.01

Current Plan Design	Current Anthem Plan	New UHC Plan
Emp Ded	\$3,300.00	\$5,000.00
Emp pays first (see HSA Dep.& Employee out of pocket)	<u>\$2,562.50</u>	<u>\$2,562.00</u>
HSA Dep (made by City/Utility)	<u>(\$1,562.50)</u>	<u>(\$1,562.00)</u>
Employee Out of Pocket*	(\$1,000.00)	(\$1,000.00)
City/Utility HRA**	\$737.50	\$2438.00
Family Ded	\$6,600.00	\$10,000.00
Emp pays first (see HSA Dep.& Employee out of pocket)	\$5,125.00	\$5,125.00
HSA Dep (made by City/Utility)	(\$3,125.00)	(\$3,125.00)
Employee Out of Pocket*	(\$2,000.00)	(\$2,000.00)
City/Utility HRA**	\$1,475.00	\$4,875.00

*Plus copays shown in plan summary of benefits

** HRA if it is a qualified expense.

RECOMMENDATIONS:

- 1) Recommends the City of Tipton and Tipton Utility Service Board continue to provide HSA and HRA Health Care policies to their full-time eligible employees.
- 2) Recommends the continuation of the policy that all qualifying full-time City and Utility employees wishing to participate in the Health Care Policy of the City and Utility shall be enrolled in the HSA Policy unless ineligible. Employees ineligible for the HSA Policy shall be enrolled in a Health Care Reimbursement Account ("HRA"). The City and/or Utility shall be responsible for self-funding the same deductible limits as those participating in the HSA policy. Employees participating in the HRA Policy shall be responsible for all remaining deductible policy limits.
- 3) Recommends the City of Tipton and Tipton Utility Service Board continue to absorb the full monthly premium minus \$1 per year for both the HSA and HRA policies.
- 4) Recommends the City of Tipton and the Tipton Utility Service Board change the plan design as shown above for eligible in-network expenditures.
- 5) Recommends the City of Tipton and Tipton Utility Service Board make an annual contribution of \$1,562.00 for employees with single coverage and \$3,125.00 for employees with one or more dependents. Additional HRA funds are available to full-time employees 65 and older who are not eligible for HSA deposits per federal guidelines.
- 6) Copays apply after the plan deductible is met for the following: Office Visits, Urgent Care, Emergency Room, and Prescription. Copays for eligible in-network expenses are capped at \$1850 per calendar year per person: capped at two limits per family.