

Board of Directors Regular Meeting  
Seitz Residence - Valley View Hot Springs  
**Saturday, March 13, 2004**

**MINUTES**

- I. Record Attendance: Carolyn, Chris, Doug, Linda, Harold, Neil, Terry, Laura and Rob attending. Fred, Jim and Michelle are excused absences.
- II. Meeting called to order at 12:02 P.M.
- III. Changes to the Agenda: Add Program and Fundraising Director report to correspondence, change Treasurer's report to Terry Seitz instead of Fred Mais, lease negotiations and completion was moved to follow executive session since it would be discussed there as well, Summer Party Policy / ID other upcoming policy topics was added to new business item A, and Interview prospective board members was moved to new business item B. Motion to accept the agenda as amended: Chris, seconded by Carolyn, passed unanimously, no abstentions.
- IV. Approve minutes from January 10, 2004 meeting. No changes to minutes. Carolyn moved to approve minutes and is seconded by Harold. All in favor, none opposed, no abstentions.
- V. Questions from guests: Lea Bonewell and Mark Hayes introduced themselves, Mia Foster introduced herself, and Donald Sands commented that it was good to be back and that, weather permitting, he would lead a star gazing session that evening.
- VI. Correspondence and PFD Report ([Attachment A](#)): Correspondence was presented in the form of letters of interest from 2 prospective board members, Mia Foster and Barbara Tidd, and Colorado Conservation update. Laura highlighted items on her report: OLT received 2 more small grants from 2 local high schools, GOCO and Gates Family Foundation do not make grants to repay debt, so we won't be competitive for Everson Ranch funding, we are a registered organization with the City Market Cares Program and continuing to collect value cards, grant requests were submitted to the William H. Mattie Foundation, the Dr. Mary E. Bates Trust Fund & The Mary Elizabeth Bates Foundation, and Wal-Mart, Colorado Division of Wildlife has committed \$5,000 in next fiscal budget to OLT Bat Program, we are selling Edward Adamic's greeting cards in Welcome Center, we are finishing up an application to the State Historic Fund self-guided historic walking tour, attendance at RiGHT sponsored grazing planning session, OLT was featured in cover story of N Magazine and copies are for sell, Neil, Terry and Laura toured TNC's Medano-Zapata Ranch to get a sense of how a nonprofit is running a working ranch, Donald has been hosting evening star viewing, and we are developing a draft script for volunteers interested in leading guided bat tours. Laura answered questions throughout her report.
- VII. Treasurer's report. See Financial Reports ([Attachment B](#)). Terry presented in Fred's absence. Jim McCalpin provided feedback in Fred's absence.
  - A. Income and Expenses: Terry explained that OLT had a \$25,653.64 loss for this period because we have ongoing expenses year-round and we don't make much in contributions or program revenue in winter. In terms of winter revenue, visitor admission fees is comparable to years past. Expenses were normal. Since the ranch contract is happening later than expected, the first payment won't be due until mid-2005. As per the lease between the Seitz and OLT, improvements to the property need to be reconciled (either a repair or improvement). A template was created for improvements over \$1000 to be signed jointly. On January 6, shades were added to the PFD residence. Chris motioned to approve the expense as presented.

Carolyn seconded. All in favor, none opposed, no abstentions. Under bills, Linda presented Robin's 8-page bill totaling just over \$2,500. Robin wrote off \$1500 in discounts for OLT. Discussions ensued around past bills submitted by Robin and a cap that the board put in place. Rob made a motion to approve payment to Robin as billed. Doug seconded. All in favor, none opposed, no abstentions. Harold requested that we send Robin a thank you for her discounts on her latest bill. Chris questioned the use of decimals in financial reports and requested that Treasurer's reports not include decimal places.

## VIII. Unfinished Business

A. Cottonwood Peak (Everson Ranch) – Neil discussed Ken's contract going to seller. Seller called Neil directly and they are uneasy with environmental clause and limit on cost of survey. Gas tank is main issue for seller related to environmental clause. Discussion ensued about gas tank and contractual environmental clause. Contract language covers both assessment and cleanup (50/50 cost-share). The board assigned Neil to do research and obtain estimates of what tests we need and what the costs would be as a starting point. The board will discuss via email in order to make a decision, if necessary, before the next board meeting. These fees would come out of the professional fees line item (\$1,500 total) in the 2004 budget. Neil will keep the board informed on the matter. Chris motioned to set aside \$3,000 for preliminary testing of environmental issues on ranch. The motion was seconded by Doug. All in favor, none opposed, no abstentions. Neil also mentioned the water contract for the ranch, which will ultimately be merged into final contract. Both contracts are in sellers hands.

B. VVHS Transition: Reports on work in progress, etc.

1. Lease negotiations and competition: Deferred discussion until after executive session.

2. Database Report – Chris stated that the new database is functioning, but there is a lot of frustration with the user interface due to the complexity of the data collected. Chris won't invoice for any more hours, provided he can keep this as a background task unless there is a giant revision change. Neil stated that a staff meeting was held among users with the goal of providing Chris with changes. OLT staff will be trained on efficient use of the database. Ewan was acknowledged for his contribution of establishing a remote channel for Chris to work on. Chris makes back end changes after hours. There is summer busy season anticipation, since OLT is a 24-7 business. Discussion ensued about potential future database issues. Carolyn expressed interest in a monthly update from Neil on the status of staff projects via email format.

C. Admissions Committee Report ([Attachment C](#)): Rob presented a summary of work by the original membership committee, now referred to as admissions committee. Four options were presented. Of the four, most people polled liked #3 (orientation pamphlet) and #4 (guideline sign off list). Carolyn proposed implementing the read and sign guidelines combined with some kind of pamphlet immediately. Content of materials was drafted by committee. There is concern that new people are coming in without knowing the rules/guidelines. Discussion regarding format to present guidelines ensued. Rob made a motion to implement rules as stated on summary immediately for every visitor one time. Carolyn seconded. Discussion followed motion regarding who will be responsible for finalizing guidelines and what rules (or guidelines) will be included in the read and sign guidelines and what enforcement will entail. Staff will finalize guidelines and email back to the board within one week and the issue will be revisited to monitor effectiveness. Chris expressed interest in having a primary contact for each household review and sign guidelines for database management. Carolyn had a question about quota numbers and their establishment. Neil stated that approximately 100 people was the number being considered.

The Board took a break at 1:40 P.M. and was back in session at 1:58 P.M.

D. Health insurance for OLT Employees ([Attachment D](#)) – Neil gave an update on Rick Williams's health and job status. Neil gave an update on staff research conducted on potential health insurance costs for OLT employees. In order to qualify for a small group health plan, OLT will be required to cover a

minimum of 50% of the employee-only premium per month. In addition, 75% of eligible employees must participate. Neil reviewed the current FSP offered to OLT employees. This was presented as an informational item and will be revisited later in 2004.

E. LTA Standards & Practices Compliance – Board members gave an overview of their review of individual standards and practices and recommendations for action. In numerical order: #3 – Michelle reviewed and felt OLT was in compliance; #4 – Doug reviewed and felt OLT was in compliance; #6 – Harold reviewed and felt OLT was mostly in compliance, but recommended 1) working toward a budget with a narrative, 2) budget matching goals, 3) developing a procedure in internal operating policies for going over budget, 4) keeping an audit on the table (Terry received a verbal quote of \$1500 for 2003 audit) for 2004, to be budgeted in 2005 budget; #7 – Rob reviewed and felt OLT was in compliance, but would like OLT to make sure to track number of volunteers (Harold clarified the need for clear board/staff communications and Chris stated the need for new board member educational documents and suggested an OLT white paper on the topic); #8 – Chris reviewed and felt OLT needed work on developing a written process for selecting qualified land to protect (need a document to qualify protection of a piece of property) and identifying high priority projects; #9 – Chris reviewed and pointed out that the only conservation tool currently in use by OLT is acquisition (need checklist of tools without giving legal advice); #11 – Linda reviewed and felt OLT was in compliance, but that it was a good idea to put resources in writing (Chris recommended having off-site backup copies of both paper and electronic data); #12 – Doug reviewed and felt OLT was in compliance; and #13 – Michelle reviewed and felt OLT was in compliance. The remaining standards and practices will be reviewed at future board meeting. Terry will try and contact Fred to review his assigned standards and practices.

## IX. New Business

- A. Identify Policy Issues – Linda discussed the need to continue to keep refining the boundaries of authority and action between board and staff and the kinds of issues the board wants input and responsibility on. The board directed staff to keep them informed before the public. Rob was concerned that he wasn't notified of the annual party and its structure. Discussion ensued regarding annual party policy, who will be able to attend and quota numbers. Neil stated balancing keeping things familiar with adding silent auction for fundraiser. Discussion continued regarding what constitutes a board agenda item and what doesn't. Chris stated that he would like a draft copy of items (such as newsletters) to comment on and for informational update prior to presentation to the public. The board would like an opportunity for input and advanced notice, if time permits on such items. Again, Neil will provide a monthly report to the board to keep them in the loop.
- B. Interview prospective board members – Linda led the interviewing of two potential board member candidates, Barbara Tidd and Mia Foster. The following questions were asked of each: 1) Contributions you would bring to the Board and future of the OLT, 2) What aspects of OLT most interest you, 3) Any concerns or weaknesses you might identify in fulfilling the Board role, and 4) Whether and how you might serve the OLT if not selected for the Board.

X. Regular meeting adjourned at 3:07 P.M. At this time Board convened Executive Session to address lease negotiations and completion and to discuss election of new board members.

XI. Executive session was convened at 3:10 P.M.

XII. Executive Session adjourned and regular meeting reconvened at 4:00 P.M. to complete business.

A. Election of new board members – Laura mentioned the expiration of 3 board member terms (Michelle, Jim and Harold) and the resignation of 1 board member (Linda). Jim and Harold were reappointed to 3 year terms each. Carolyn motioned and Doug seconded. All in favor, none opposed, no abstentions. Harold moved to fill the 2 new seats by electing Barbara Tidd to the 3 year position and Mia Foster to the 1 year position (replacing Linda). Doug seconded. All in favor, none opposed, no abstentions.

B. Election/Appointment of Officers to one year term – Laura asked for nominations for officers. Nominations were suggested and discussed, as were responsibilities for each. The board voted for the following appointment of officers:

Chairperson – Rob

Vice-chair – Harold

President/Executive Director – Neil (reconfirmed)

Secretary – Laura

Treasurer – Jim

All in favor, none opposed, no abstentions.

C. Lease negotiations and completion – Harold moved to notify Robin and Greg of the decisions of the board, corresponding to the five items presented in an email from Robin dated Friday, March 12, 2004:

1. Keep 15 days in original language (by mutual agreement with Seitz's)
2. State lands leases expire in 2007. It is OK to push out the compliance dates to December 31, 2004.
3. Leave VVHS as is. It is OK to use the name in the language of the lease.
4. Remove hazardous waste language (remove paragraph 12, drop clauses and indemnification) from the lease. Separate from the lease, the board wishes to develop a policy on hazardous waste, including knowledge of and handling of.
5. Neil and Terry will provide the identification information (VIN #'s, etc.) for the big equipment items in the lease, such as vehicles.

Doug seconded. All in favor, none opposed, no abstentions.

XIII. Next meeting date confirmed for May 8, 2004 at 1:00 P.M. Carolyn moved to change the time back 1:00 P.M. and Chris seconded. Harold and Neil thanked Linda for her service since the beginning of OLT.

XIV. Regular meeting adjourned at 4:20 PM.

Submitted by:

Approved by:

\_\_\_\_\_/\_\_\_\_\_

\_\_\_\_\_/\_\_\_\_\_

Laura O'Leary, Secretary      Date

Linda Joseph, Chairperson      Date

Guests: Donald Sands (representing Astronomy program), Don Geddes (liaison from town of Saguache), Barbara Tidd, Ewan O'Leary, Lea Bonewell, Mark Hayes, and Mia Foster.

## **Attachment A**

### Program and Fundraising Director's Report to Orient Land Trust Board of Directors

March 13, 2004

#### **Fundraising**

- **Two more small grants!** – OLT received a total of \$787.50 (\$687.50 from Alamosa High School and \$100.00 from Sierra Grande High School) through the El Pomar Foundation's Youth in Community Service Program.
- **CGA** - We have developed our boilerplate Colorado Common Grant Application (a 3-page narrative + format accepted by many Colorado foundations).
- **Ranch Funding (GOCO and Gates)** – After much research and many phone calls, it turns out that we will not be eligible to apply for GOCO funding in support of the Everson Ranch Campaign. GOCO will NOT make grants to repay debt, period. They want all necessary funding to be raised by closing on fee title to property. Gates Family Foundation has a similar policy and will not consider a grant to OLT to repay our secured financing.
- **City Market Value Card** – We submitted our initial 50+ King Soopers/City Market value card numbers in February and are now a registered participating organization. We will continue to collect value card numbers on an ongoing basis – the more we collect, the more money we receive!
- We are in the process of applying to obtain our nonprofit mailing status from the USPS to save thousands of dollars per year on bulk mailings.
- We submitted a \$5,000 letter of inquiry to the William H. & Mattie Wattis Foundation for general operating support.
- We submitted two \$500 grant requests to Wal-Mart (one in Salida and one in Alamosa) through their environmental grants program.
- We submitted a \$5,000 letter of inquiry to the Dr. Mary E. Bates Trust Fund & The Mary Elizabeth Bates Foundation in support of the Everson Ranch Campaign
- We need to develop a list of potential major donors. If Board members have contacts or ideas of individuals who may be willing to make a substantial donation, please let me know.
- **Bat Program Funding** – John Koshak, Watchable Wildlife Coordinator for DOW, has agreed to fund OLT in 2004 for \$5,000. The Graham Foundation requesting a full application from OLT after a favorable review of our letter of intent. We are waiting to hear the results of our \$5,000 request for interpretive signs and benches.
- **Vehicles for Charity** – We are awaiting our first check for over \$1,000 from Vehicles for Charity for two cars donated in December by Lea Bonewell and Marilyn Cossey.
- **Greeting Cards** – We are now selling signed greeting cards of OLT landscapes by Edward Adamic in the Welcome Center. Proceeds (\$1.77 per card when sold individually) support OLT.
- **History Program Funding** – We are finishing up an application to the State Historic Fund to design a self-guided walking tour with accompanying informational brochure and interpretive signs. I gave a presentation to the San Luis Valley Historical Society on the project in order to obtain a letter of support.

- **Special Events** – We have set a date for the annual party this year. The event will be similar to past years with a silent auction to raise money for OLT. We are in the process of requesting donated goods and services for the auction. City Market will provide a \$100 gift card to help support Sunday morning breakfast.

## **Outreach**

- The spring 2004 newsletter is on its way out. The email version is in progress.
- I attended a 2-day training on holistic resource management and Grazing and Infrastructure Planning for Productivity and Land Health hosted by RiGHT. I obtained some useful resources for ranch planning.
- We developed a community outreach calendar for 2004 with local events to attend:
- The Naturist Society Magazine's latest publication features a cover story on OLT. Buy a copy in the Welcome Center.
- The Crestone Eagle featured an article on OLT in its February edition.
- I attended the January Crestone-Baca Land Trust Board meeting.
- Neil, Terry, Ewan and I attended the annual Crestone Moffat Business Association meeting and dinner.
- Neil and I attended the San Luis Valley Ecosystem Council's thank you dinner where an overview of past and future work was presented.
- OLT brochures are on display at:
  - Orvis Hot Springs
  - San Luis Valley Information and Education Center
  - Joyful Journey Hot Springs
  - Villa grove Trade
  - United States Forest Service office
- Neil, Terry and I toured the Medano-Zapata Ranch with the Ranch Manager on January 27
- I judged the regional science fair in Alamosa on March 4<sup>th</sup> and 5<sup>th</sup> (category environmental science – middle and high school)

## **Programs**

- **Astronomy** - Donald Sands has been hosting evening celestial viewing programs for visitors. Thanks Donald!
- Donald, Ewan and I attended the Arkansas Valley Astronomy Society's monthly meeting in Buena Vista on January 14 to get a sense of how they ran meetings and celestial viewing.
- **Bats** – Kirk Navo helped us develop a script for volunteers interested in leading guided bat viewing tours to the

Orient Mine this summer. A volunteer training session has been scheduled for May 7 in partnership with the Colorado Division of Wildlife. Interested volunteers can sign up with me.

- **Orientation Video** – Photographer and videographer Paul Palin has agreed to produce a Welcome Center video on the cultural and natural history of OLT for the cost of equipment.
- **Volunteer** – we posted an extensive list of volunteer opportunities on our web site as well as a general volunteer application, a camp host application and a graduate student application.
- Saturday, April 24 is our Spring County Road Cleanup. Lunch and refreshments will be provided by Simple Foods Market in Salida.



**Attachment B**

Notes from Terry highlighted – see below

**ORIENT LAND TRUST****Income and Expense Actual versus Budget**

January through February 2004

March 12, 2004

Cash Basis

	<b>Jan - Feb 04</b>	<b>Budget</b>	<b>\$ Over Budget</b>	<b>% of Budget</b>
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
<b>Contributions, Gifts,     Grants #1</b>	12,589.50	23,333.34	-10,743.84	54.0%
<b>Gross Sales of Inventory</b>	795.75	2,500.00	-1,704.25	31.8%
<b>Program Revenue</b>	28,627.26	26,833.34	1,793.92	106.7%
<b>Sale of Recycled Material</b>	29.23			
<b>Total Income</b>	<u>42,041.74</u>	<u>52,666.68</u>	<u>-10,624.94</u>	<u>79.8%</u>
<b>Cost of Goods Sold</b>				
<b>Cost of goods sold #8</b>	1913.16	1,666.68	246.48	114.8%
<b>Total COGS</b>	<u>1913.16</u>	<u>1,666.68</u>	<u>246.48</u>	<u>114.8%</u>
<b>Gross Profit #2</b>	40,128.58	51,000.00	-10,871.42	78.7%
<b>Expense</b>				
<b>Association dues</b>	135.00			
<b>Conferences &amp; meetings</b>	130.00	500.00	-370.00	26.0%
<b>Fixed asset expense</b>	0.00	20,833.34	-20,833.34	0.0%
<b>Financial Fees</b>	546.40	1,333.34	-786.94	41.0%
<b>Grants &amp; Allocations</b>	150.00	333.34	-183.34	45.0%
<b>Insurance #3</b>	4,209.20	3,283.34	925.86	128.2%
<b>Interest on loans</b>	0.00	1,000.00	-1,000.00	0.0%
<b>Maintenance</b>	2,152.97	2,333.34	-180.37	92.3%
<b>Occupancy expenses #4</b>	1,374.84	466.66	908.18	294.6%
<b>Other expenses</b>	35.50			
<b>Payroll Expenses</b>	47,085.65	48,166.68	-1,081.03	97.8%
<b>Postage and Delivery #5</b>	1,873.00	1,500.00	373.00	124.9%
<b>Printing &amp; publications</b>	580.00	833.34	-253.34	69.6%
<b>Professional fees #6</b>	3,322.00	2,500.02	821.98	132.9%
<b>Returned Redeposited</b>	96.00			
<b>Supplies</b>	2,233.73	2,666.68	-432.95	83.8%
<b>Tax, Business</b>	10.00	833.34	-823.34	1.2%
<b>Telecommunications</b>	999.87	1,333.34	-333.47	75.0%
<b>Travel</b>	40.13	500.00	-459.87	8.0%
<b>Vehicles #7</b>	807.93	333.34	474.59	242.4%
<b>Total Expense</b>	<u>65,782.22</u>	<u>88,750.10</u>	<u>-22,967.88</u>	<u>74.1%</u>

<b>Net Ordinary Income</b>	<u>-25,653.64</u>	<u>-37,750.10</u>	<u>12,096.46</u>	<u>68.0%</u>
<b>Net Income</b>	<u><b>-25,653.64</b></u>	<u><b>-37,750.10</b></u>	<u><b>12,096.46</b></u>	<u><b>68.0%</b></u>

**#1 Getting ready to mail a newsletter to 5,000 which should generate increased contributions.**

**#2 All income amounts except Program revenue (which is Valley View income) were spread evenly through the year in the budget; actually all income items (including contributions) are likely to increase in the summer months with more visitors so that's why it looks like we're missing our budget now in the winter months.**

**#3 This is a little over budget because we've paid for a whole year of D&O insurance.**

**#4 High because we've paid property taxes for the year.**

**#5 High because of stamps for the current big mailing (probably will be another one in the fall).**

**#6 Chris has been putting in many hours (actually most of them he's not billing us for) to get the bugs out of the new database we've started using this year.**

**#7 Paid annual vehicle insurance.**

**#8 Bought a big order of See's candy.**

## ORIENT LAND TRUST

### Balance Sheet

February 29, 2004

March 13, 2004

Cash Basis

	<u>Feb 29, 04</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
Cash	
Checking accounts	
PB&T Checking	<u>78,415.31</u>
Total Checking accounts	78,415.31
Petty cash	<u>1,000.00</u>
Total Cash	<u>79,415.31</u>
Total Checking/Savings	<u>79,415.31</u>
Total Current Assets	79,415.31
<b>Fixed Assets</b>	
Fixed assets	
Computers & software	695.00

Vehicles	2,000.00
<b>Total Fixed assets</b>	<u>2,695.00</u>
<b>Total Fixed Assets</b>	<u>2,695.00</u>
<b>TOTAL ASSETS</b>	<u><b>82,110.31</b></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Cards</b>	
CapitalOne MilesOne	1,213.08
Citibank Premium Business	276.98
Sam's Club	<u>113.08</u>
<b>Total Credit Cards</b>	1,603.14
<b>Other Current Liabilities</b>	
<b>Payroll Liabilities</b>	
Colorado Unemployment	836.11
Colorado Withholding	724.00
<b>Flexible Spending Accounts</b>	
FSA - Medical Care	-2,178.01
FSA - Premium Only	<u>-265.00</u>
<b>Total Flexible Spending Accounts</b>	<u>-2,443.01</u>
<b>Total Payroll Liabilities</b>	<u>-882.90</u>
<b>Total Other Current Liabilities</b>	<u>-882.90</u>
<b>Total Current Liabilities</b>	<u>720.24</u>
<b>Total Liabilities</b>	720.24
<b>Equity</b>	
Donated Fixed Assets	2,000.00
Retained Earnings	105,178.71
<b>Unrestricted net assets</b>	
Opening Bal Equity	<u>-135.00</u>
<b>Total Unrestricted net assets</b>	-135.00
<b>Net Income</b>	<u>-25,653.64</u>
<b>Total Equity</b>	<u>81,390.07</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><b>82,110.31</b></u>



## **Attachment C**

March 6, 2004

To: Board of Directors

From: Admissions Committee

RE: Orientation for OLT

At the last board meeting the topic of orientation came up. The issue was sent back to the membership committee for review and a proposal was to be presented at the next meeting.

The committee was difficult to reconvene since many members were under the assumption that their service ended with the membership discussion. At this point the committee chair (Rob Zabrecky) decided to change the name to admissions committee to better reflect the tasks presented to it. We were able to explain the situation to the committee members and the committee did come up with some recommendations.

So the issue before us is how do we treat individuals who come to the OLT for the first time (which includes all of us since we are all first time visitors to OLT, but old-timers with VVHS). The recommendation that the committee is putting forth covered four options. They are listed below.

1. Mentor Program
2. Orientation Video or PowerPoint
3. Orientation Pamphlet
4. Guideline sign off list

The committee was able to review the options and the recommendation is to combine 3 and 4 and implement the Orientation pamphlet along with the guideline sign off ASAP. The reasons are that a piece of literature, including a map and the "guidelines" would be much easier to read and carry with the visitors for now and future reference. It could also be taken and shared with others at home who may be interested in coming to VVHS/OLT. It serves two purposes, one as an informational guideline and two as a promotional tool. The guidelines can be simple, basic and required to be read while the visitors are checking in. Signing off simply indicates that they have read it and acknowledge that they understand what they have read. If the concern is that they just sign it without reading it, then if it happens and they later violate one of the guidelines, they cannot say they didn't know.

What visitors WILL appreciate is knowing that they are coming into a place that cares enough about the safety and comfort of it's visitors and its atmosphere and its place that there are rules and guidelines in place that everyone should know about and adhere to.

The mentor program can be used on busy weekends and maybe some weekdays but since that will take time to develop the committee recommends not having that as a priority. As for the video, it is a solid concept but again the issue is timing. We feel that there needs to be a system in place immediately and a video will take time to produce. Filming in the summer months would be preferable so OLT doesn't look dead. One concern about the video is that many people will brush it off (much like a video at a museum) in their haste to get to the water, especially after a four-hour car trip. It is a sound idea and repetition is the key to learning so including it in the future is an option.

Admissions Committee

## Attachment D - March 13, 2004

### Update on Potential Health Insurance for OLT Employees

The following is the result of our research into possible sources of health insurance for OLT employees. The table below lists organizations contacted about umbrella policies that may provide more competitive rates than a single OLT small group plan. These organizations do not provide discounted plans.

Organization	Health Insurance??
Colorado Association of Nonprofit Organizations	CANPO serves as a broker of health insurance; an insurance agency, but does not provide members a price break
Community Resource Center	No health insurance provided
Land Trust Alliance	No health insurance provided
Colorado Coalition of Land Trusts	No health insurance provided
Colorado Cattlemen's Association	Provide a broker, but no discount

The attached spreadsheet was prepared by an independent insurance agent for OLT, based on an employee census (including date of birth, marital status, dependent status and interest level). The plans quoted are PPO plans (pay co-pay or pay deductible and then percentage). HMO plans are now more expensive than PPOs. The PPO plans quoted are for in-network coverage. Plans can be tailored to fit OLT's individual needs, but everyone would need to be on the same plan. The spreadsheet includes best to worst coverage available.

1. Aetna – this is obviously not an option, Aetna doesn't have a network there, indemnity plan with insureds having to be reimbursed.
2. Anthem – the 2<sup>nd</sup> option is not the best major medical option to save on premium, POS plans, no deductibles in-network, might work on 1<sup>st</sup> option
3. PacifiCare – probably our best options, PPO plans (90% of all doctors in Colorado are covered)
4. United – probably our 2<sup>nd</sup> best options, PPO plans, on 2<sup>nd</sup> plan deductible does not apply to office visit or ER (you pay only 20%), nationwide coverage (all other insurers have in-network benefits for Colorado only), and deductible is credited toward the out of pocket max (no other health insurer does that)

Premiums in Saguache County are higher than in metro Denver. If we are interested, Fred Castellano, agent, will come down for a meeting and to assist in filling out applications. Rates may be reduced by up to 15% depending on the health status of enrolled employees. Usually, a minimum of 5% is discounted.

OLT would need to pay at least 50% of the employee only premium each month. The health premium column is the total monthly premium for 10 OLT employees with dependents (one employee has no interest in participating). In addition, 75% of eligible (however we define internally) employees must participate in order to qualify for a small group plan.

Major medical plans are indemnity plans. The premiums are higher than PPOs, since there is no network. These plans do not include doctor visits and insured must pay major medical expenses out of pocket and then get reimbursed.

Every year about 25 new insurers enter in Colorado, but by the end of the year, only about 10% remain and many claims don't get paid. Fred will only work with companies who will be here to pay claims. There are other options for coverage, but for a reputable company, these rates are as low as they get.

# GROUP HEALTH PROPOSAL

## ORIENT LAND TRUST

Company EE	Office Visit /	In / Out / ER	Deductible /	Health	Composite Rates			
	Prescription EE+Spouse		Hospital* EE+Child/ren		Coinsurance Family		Premium**	
					4	1	1	4
Aetna \$1,687.21	NC/15-20-35	n/a	\$1500/20%	\$11,567.55	\$ 626.30	\$1,287.71	\$1,025.80	
Anthem BlueCross \$1,163.73	15/10-30-50	n/a	\$ 0 / 10%	\$ 7,850.12	\$ 409.19	\$ 822.74	\$ 735.67	
	25/NC	n/a	\$ 0 / 20%	\$ 6,500.87	\$ 338.86	\$ 681.32	\$ 609.23	\$
	963.72							
PacifiCare \$1,095.29	20/10-30-50	na/na/150	\$ 500/20%	\$ 7,730.95	\$ 410.30	\$ 746.94	\$ 961.65	
	30/20-40-60	na/na/200	\$3000/30%	\$ 5,202.34	\$ 276.10	\$ 502.63	\$ 647.11	\$
	737.05							
United HealthCare \$1,227.79	20/10-30-50	na/na/100	\$ 500/20%	\$ 8,264.63	\$ 440.68	\$ 798.69	\$ 792.05	
	20%/10-30-50	na/na/20%	\$5000/20%	\$ 5,549.56	\$ 295.91	\$ 536.31	\$ 531.85	\$
	824.44							

*\*Copayment is per admission*

\*\*Premium quoted at 1.0 factor (the highest). Rates may be reduced by 15% depending on health status of enrolled employees.



# Castellano Insurance Agency