



NOTICE OF MEETING OF THE WOODBURY COUNTY BOARD OF SUPERVISORS (OCTOBER 6, 2026) (WEEK 41 OF 2026)

Live streaming at:
<https://www.youtube.com/user/woodburycountyiowa>

Agenda and Minutes available at:
www.woodburycountyiowa.gov

Daniel A. Bittinger II
389-4405
dbittinger@woodburycountyiowa.gov

Kent T. Carper
570-7681
kcarper@woodburycountyiowa.gov

David L. Dietrich
870-9224
ddietrich@woodburycountyiowa.gov

Mark E. Nelson
540-1259
mnelson@woodburycountyiowa.gov

Matthew A. Ung
490-7852
matthewung@woodburycountyiowa.gov

You are hereby notified a meeting of the Woodbury County Board of Supervisors will be held October 6, 2026, at **4:30 p.m.** in the Basement of the Courthouse, 620 Douglas Street, Sioux City, Iowa, for the purpose of taking official action on the agenda items shown hereinafter and for such other business that may properly come before the Board.

This is a formal meeting during which the Board may take official action on various items of business. Members of the public wishing to speak on an item must follow the participation rules adopted by the Board of Supervisors.

1. Please silence cell phones and other devices while in the Boardroom.
2. The Chair will recognize the agenda item presenter before asking for public comments or board discussion.
3. Members of the public will approach the microphone one at a time and give their name and city of residence before their statement.
4. Members of the public who comment will limit their remarks to three minutes on any one item and address their remarks to the Board.
5. At the beginning of discussion on any item, the Chair may request statements in favor of an action be heard first followed by statements in opposition to the action. The Chair may also request delegates provide statements on behalf of multiple speakers.
6. Any concerns or questions which do not relate to a scheduled item on the agenda will be heard under the item "Citizen Concerns." Please note the Board is legally prohibited from taking action on or engaging in deliberation on concerns not listed on the agenda, and in such cases the Chair will request further discussion take place after properly noticed.
7. Public comment by electronic or telephonic means is prohibited except for a particular agenda item when approved by the Chair 24 hours before a meeting or by a majority of the board during a meeting for a subsequent meeting.

AGENDA

4:30 p.m. Call Meeting to Order — Pledge of Allegiance to the Flag - Moment of Silence

1. Approval of agenda

Action

Consent Agenda

Items 2 through 6 constitute a Consent Agenda of routine action items to be considered by one motion. Items pass unanimously unless a separate vote is requested by a Board Member.

2. Approval of the minutes of September 29, 2026, meeting
3. Approval of claims
4. Secondary Roads – Laura Sievers
Approval of the utility permit for Northwest Rural Electric Coop
5. Board Administration – Heather Satterwhite
Approval of Notice of Property Sale Resolution for Parcel #894721403013 (aka 1014 21st Street) for Tuesday, October 20th at 4:35 p.m.

6. Human Resources – Melissa Thomas
 - a. Approval of Memorandum of Personnel Transactions
 - b. Authorization to Hire
 - c. Approval of retiree request to remain on employee/spouse health and dental insurance
 - d. Presentation of Award Certificate to Dawn Norton
 - e. Approval of the Memorandum of Understanding (MOU) between Woodbury County and the American Federation of State, County and Municipal Employees, Council 61 Local 3462, Woodbury County Courthouse Employees Union, establishing a shift differential for custodians working in the jail portion of the LEC

End of Consent Agenda

7. SafePlace – Jane Griese/Margarita Mireles
Approval of and presentation of proclamation for "Domestic Violence Awareness Month" Action
8. Siouxland District Health – Kevin Grieme
Public Health Realignment – Lead Entity Application update Information
9. County Auditor – Michelle Skaff
AMENDED a. Approve and receive for signature the amended Fixed Asset ~~Police~~ Policy effective 07/01/2026 Action
 b. Request approval to overlap Elections Clerk III position through Dec 31, 2026 due to job responsibilities and pending retirement Action
 c. Authorization to hire Elections Clerk III Action
10. Secondary Roads – Laura Sievers
Approval of resolution for Snowmobile Trail on K-64 and 140th Street Action
11. Planning/Zoning- Daniel Priestley
Approval of resolution acknowledging the application for Voluntary Annexation of Territory to the City of Sioux City by Overlook Developers LLC at 7103 Morningside Avenue, Sioux City, Iowa (Parcel #884709426010) Action
12. Human Resources – Melissa Thomas
 - a. Information regarding a proposal from HSABANK to manage the Health Savings Accounts (HSA) accounts for Woodbury County Information
 - b. Information regarding a proposal from Part D Advisors to provide Dependent Eligibility Verification Services Information
 - c. Information regarding the addition of a High-Deductible Health Plan (HDHP) option Information
 - d. Information regarding the results of the Pharmacy Benefit Manager RFP Information
13. Board Administration – Ryan Ericson
\$4,555,000 General Obligation Capital Loan Notes, Series 2026B
 - a. Approval of Resolution Appointing Paying Agent, Note Registrar, and Transfer Agent, Approving the Paying Agent; Note Registrar and Transfer Agent Agreement and Authorizing the Execution of the Agreement Action
 - b. Approval of Resolution approving and authorizing a form of Loan Agreement and authorizing and providing for the issuance, and levying a tax to pay the Notes; Approval of the Tax Exemption Certificate and Continuing the Disclosure Certificate Action
14. Reports on Committee Meetings Information
15. Citizen Concerns Information
16. Board Concerns Information

ADJOURNMENT

Subject to Additions/Deletions

CALENDAR OF EVENTS

MON., OCT 5	5:00 p.m.	Board of Adjustment meeting, Courthouse Basement Boardroom
WED., OCT 7	10:00 a.m.	Starcom Board Meeting, The Security Institute, WIT Campus
	4:45 p.m.	Veteran Affairs Meeting, Veteran Affairs Office, 211 Tri-View Ave.
THU., OCT 8	12:00 p.m.	SIMPCO Board of Directors, 6401 Gordon Drive.
	4:00 p.m.	Conservation Board Meeting, Dorothy Pecaut Nature Center, Stone Park
WED., OCT 14	7:30 a.m.	SIMPCO Executive Finance Committee, 6401 Gordon Drive
	8:05 a.m.	Woodbury County Information Communication Commission, First Floor Boardroom
	12:00 p.m.	District Board of Health Meeting, 1014 Nebraska St.
THU., OCT 15	4:30 p.m.	Community Action Agency of Siouxland Board Meeting, 2700 Leech Avenue
FRI., OCT 16	12:00 p.m.	Siouxland Human Investment Partnership Board Meeting, 2540 Glenn Ave.
WED., OCT 21	12:00 p.m.	Siouxland Economic Development Corporation Meeting, 617 Pierce St., Ste. 202
MON., OCT 26	5:00 p.m.	Zoning Commission Meeting, Courthouse Basement Boardroom
MON., NOV 2	5:00 p.m.	Board of Adjustment meeting, Courthouse Basement Boardroom
WED., NOV 4	7:30 a.m.	SIMPCO Executive/Finance Committee, 6401 Gordon Drive
	11:00 a.m.	Loess Hills Alliance Stewardship Meeting, Pisgah, Iowa
	1:00 p.m.	Loess Hills Alliance Executive Meeting
	4:45 p.m.	Veteran Affairs Meeting, Veteran Affairs Office, 1211 Tri-View Ave.
THU., NOV 5	12:00 p.m.	SIMPCO Regional Policy & Legislative Affairs Committee, 6401 Gordon Dr.
WED., NOV 11	8:05 a.m.	Woodbury County Information Communication Commission, First Floor Boardroom
	12:00 p.m.	District Board of Health Meeting, 1014 Nebraska St.
	6:30 p.m.	911 Service Board Meeting, Public Safety Center, Climbing Hill
THU., NOV 12	12:00 p.m.	SIMPCO Board of Directors, 6401 Gordon Drive.
	4:00 p.m.	Conservation Board Meeting, Dorothy Pecaut Nature Center, Stone Park

Woodbury County is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the County will consider reasonable accommodations for qualified individuals with disabilities and encourages prospective employees and incumbents to discuss potential accommodations with the Employer.

Federal and state laws prohibit employment and/or public accommodation discrimination on the basis of age, color, creed, disability, gender identity, national origin, pregnancy, race, religion, sex, sexual orientation or veteran's status. If you believe you have been discriminated against, please contact the Iowa Civil Rights Commission at 800-457-4416 or Iowa Department of Transportation's civil rights coordinator. If you need accommodations because of a disability to access the Iowa Department of Transportation's services, contact the agency's affirmative action officer at 800-262-0003.

SEPTEMBER 29, 2026, FORTIETH MEETING OF THE WOODBURY COUNTY BOARD OF SUPERVISORS

The Board of Supervisors met on Tuesday, September 29, 2026, at 3:30 p.m. Board members present were Bittinger II, Carper (by phone), Nelson, Dietrich, and Ung. Staff members present were Karen James, Board Administrative Assistant, Joshua Widman, Assistant County Attorney, Ryan Ericson, Budget and Finance Director, Melissa Thomas, HR Director, and Michelle Skaff, Auditor/Clerk to the Board.

Motion by Dietrich second by Ung to go into closed session per Iowa Code Section 21.5(1)(c). Carried 4-0 on roll-call vote.

Bittinger entered the meeting at 3:42 p.m.

Motion by Nelson second by Dietrich to go out of closed session per Iowa Code Section 21.5(1)(c). Carried 5-0 on roll-call vote.

The regular meeting was called to order with the Pledge of Allegiance to the Flag and a Moment of Silence.

1. Motion by Nelson second by Dietrich to approve the September 29, 2026 agenda. Carried 5-0. Copy filed.

Motion by Nelson second by Dietrich to approve the following items by consent.

2. To approve minutes of the September 22, 2026 meeting. Copy filed.
3. To approve the claims totaling \$627,367.43. Copy filed.
4. To receive the appointment of John Heilman, 4777 180th St., Cushing, as the Rock Township Clerk, previously held by Kris Meins, until the next regular/general election. Copy filed.
- 5a. To approve the appointment of Elizabeth Ford, Morgue Operations Coordinator, Medical Examiner Dept., effective 09-33-2026, \$94,555.76/year. Job Vacancy Posted 08/12/2026. Entry Level Salary: \$94,555.76/yr.; and the separation of Stefani Nunez-Diaz, Youth Worker, Juvenile Detention Dept., effective 10-03-2026. Resigned. Copy filed.
- 5b. To approve and authorize the Chairperson to sign the Authorization to initiate the hiring process for Youth Worker – PT, Juvenile Detention Dept. AFSCME Juvenile: \$23.40/hour.; and for Custodian, Building Services Dept., AFSCME Courthouse: \$18.35/hour. Copy filed.
- 5c. To approve the Mutual Agreement to Terminate the Medical Examiner Investigator Professional Services Agreement. Copy filed.
- 5d. To approve the Memorandum of Understanding (MOU) between Woodbury County and the Communication Workers of America (CWA), Secondary Roads Unit, establishing the position of Senior Engineering Technician III. Copy filed.
6. To approve and authorize the Chairperson to sign a Resolution for tax suspension for Paul Ahlers, 2601 Ridge, parcel #894734431015.

WOODBURY COUNTY, IOWA

RESOLUTION #14,117

RESOLUTION APPROVING PETITION FOR SUSPENSION OF TAXES

WHEREAS, Paul Ahlers, as titleholder of a property located 2601 Ridge, Sioux City, Iowa, Woodbury County, Iowa, and legally described as follows:

Parcel #894734431015

WEST MORNINGSIDE LOTS 7 & 8 BLOCK 3

WHEREAS, Paul Ahlers as titleholder of the aforementioned property has petitioned the Board of Supervisors for a suspension of taxes pursuant to the 2017 Iowa Code section 427.9, and

WHEREAS, the Board of Supervisors recognizes from documents provided that the petitioner is unable to provide to the public revenue; and

NOW, THEREFORE, BE IT RESOLVED, that the Woodbury County Board of Supervisors hereby grants the request for a suspension of taxes and hereby directs the Woodbury County Treasurer to record the approval of this tax suspension for this property.

SO RESOLVED this 29th day of September 2026.
WOODBURY COUNTY BOARD OF SUPERVISORS
Copy filed.

Carried 5-0.

7. Information was presented by Dan Bittinger, Board of Supervisors, on Midwest Diesel Tech Academy. Copy filed. Noah Hodak, Mary Stubbs, Eric Rosenquist, and Nick Heinrichs presented information about the Midwest Diesel Tech Academy.
- 8a. Motion by Nelson second by Dietrich approve engagement letter with Ahlers for termination of the Platinum Grain Urban Renewal Area. Carried 5-0. Copy filed.
- 8b. Motion by Nelson second by Dietrich to approve the annual Urban Renewal Report for FY26. Carried 5-0. Copy filed.
9. Information was presented by Tina Bertrand, Treasurer, regarding Salix Drainage levy and tax statement issuance. Copy filed.

Motion by Nelson second by Dietrich to receive a list of Salix Drainage corrections from Treasurer Bertrand. Carried 5-0. Copy filed.
10. Reports on Committee meetings were heard.
11. Ingrid Brenden, Salix, expressed concerns about the alleged Salix open meetings violation and presented petitions to the Board to request Woodbury County Attorney assistance.

Motion by Nelson second by Bittinger to receive petitions from Ms. Brenden. Carried 5-0. Copy filed.
12. Board concerns were heard.

The Board adjourned the regular meeting until October 6, 2026.

Meeting sign in sheet. Copy filed.

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Laura Sievers, PE, Woodbury County Engineer

Wording for Agenda Item:

Approval of the utility permit for Northwest Rural Electric Coop

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Work in County ROW requires a permit approved by the Board of Supervisors per section 318.8 of the Code of Iowa. The County Engineer has reviewed the location and recommends that the work be allowed. There is no financial impact to the County.

Recommendation:

Motion to approve the utility permit for Northwest Rural Electric Coop

Attachments:

[Permit](#) 

Approved by Board of Supervisors on March 17, 2026

**PERMIT FOR USE OF COUNTY ROAD/HIGHWAY RIGHT-OF-WAY
FOR OVERHEAD AND/OR BURIED UTILITIES ACCOMMODATION**

REQUEST BY APPLICANT:

Name North West Rural Electric Coop Highway Carroll + 105th St.
Address 1505 Albany Pl SE, Orange City Township Concord
City of _____
Office Phone 712-707-4935 Local Phone _____ Section: 1/4 of 1/4 Sec
Type of Utility Installation UG electric cable T 90 N, R 46 W
Plans Prepared By _____ Copy Enclosed ☒ Yes _____ No
Map Showing Location Enclosed ☒ Yes _____ No
Utility Location is _____ cross right-of-way ☒ parallel to right-of-way
_____ overhead ☒ underground
Proposed Method of Installation
_____ tunnel _____ suspend on poles _____ cased
☒ jack & bore _____ suspend on towers ☒ trench
☒ open cut ☒ plow

Estimated Starting Date Sept 2026 Estimated Restoration Date Nov 2026

The Applicant understands and agrees that the permitted work shall comply with all permit provisions and conditions listed on the reverse side hereof, and special provisions listed below or attached hereto, and any and all plans, details, or notes attached hereto and made a part thereof. Applicant is to complete in triplicate and send all copies including plans and maps to Woodbury County Engineer, 759 E. Frontage Road, Merville, IA 51039. One executed copy will be returned to the Applicant.

By Mike Bakke
(Signature of Authorized Utility Representative)

Title Assistant Operations Director
Date 8-25-26

PERMIT APPROVAL BY PERMITTING AUTHORITY

The forgoing application is hereby approved and permit issued by the Permitting Authority subject to full compliance by the Applicant with all provisions and conditions stated herein and on the reverse side hereof and all attachments hereto.

By _____
(Signature of Woodbury County Board Chairman)

Title _____
Date _____

By Laura Sievers
(Signature of Woodbury County Engineer)

Title County Engineer
Date 09/30/2026

Other Special Provisions:

Permit Provisions and Conditions of Issuance

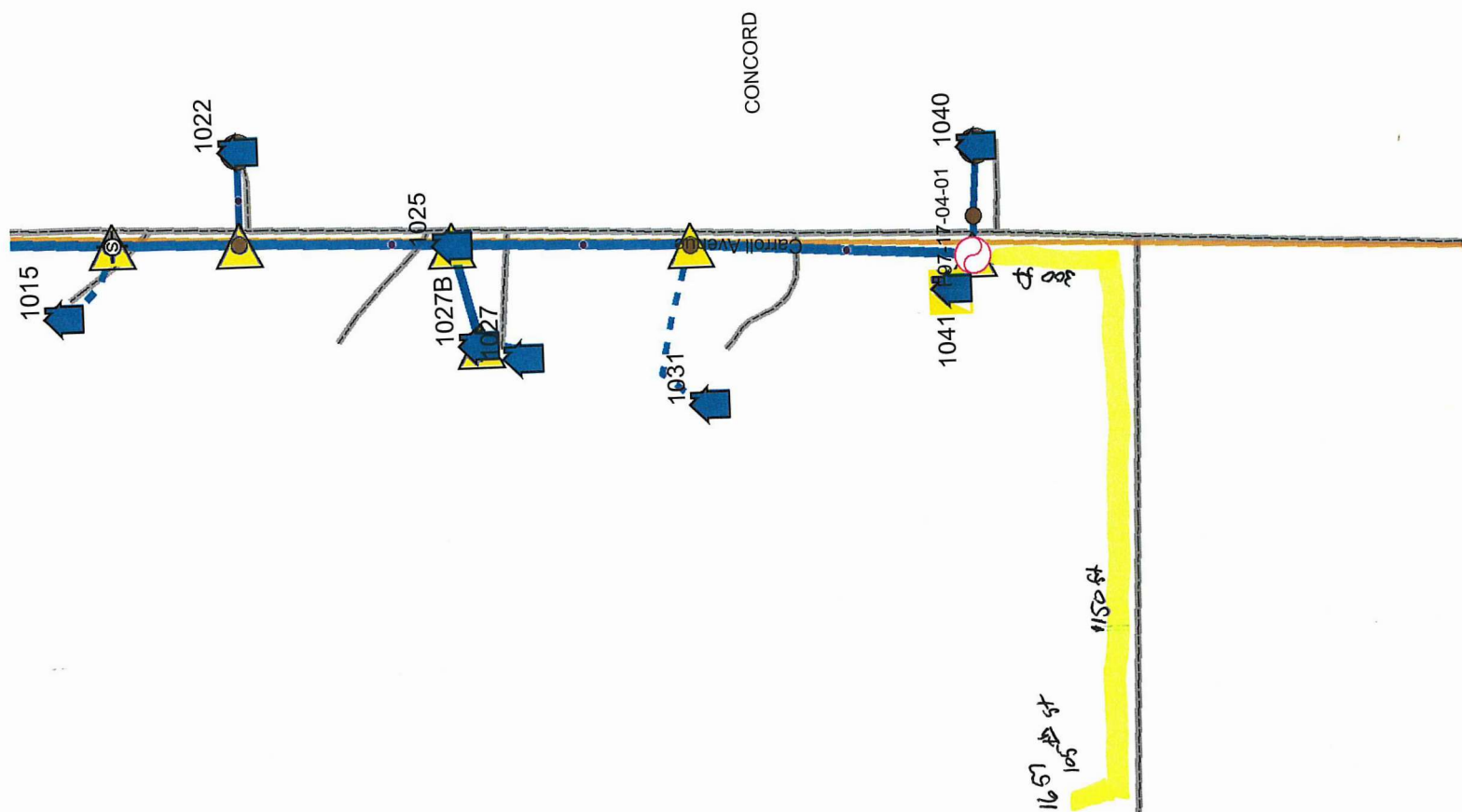
1. The County and/or the County Board of Supervisors will not be charged with any responsibility for damages to the Applicant's property occasioned by any construction or maintenance operations on said county roads, including new or additional right-of-way acquired in connection therewith, subsequent to the building of the Applicant's facilities. The Board will endeavor to give the Applicant sufficient notice of any proposed construction or maintenance work, on either existing or newly acquired right-of-way that is likely to expose, cover up, or disturb any facilities belonging to the Applicant, in order that the Applicant may arrange to protect the facilities. The Board will inform contractors, and others working on the job of the location of the facilities so that reasonable care may be taken to avoid damaging the facilities, however the County and the Board of Supervisors will assume no responsibility for failure to give such notice.

2. The Applicant shall take all reasonable precaution during the construction of said facilities to protect and safeguard the lives and property of the adjacent property owners and the traveling public and shall save the County and the Board of Supervisors harmless of any damages or losses that may be sustained by adjacent property owners and the traveling public on account of such construction operations.
3. Operations in the construction and maintenance of said facilities shall be carried on in such a way as to not interfere with, or interrupt traffic on said roads. However, should the performance of work called for in this permit in any way interfere with or obstruct traffic on said roads, the Applicant shall provide the necessary flagmen as required by the Statutes when one-way traffic is involved and/or otherwise mark said work so as to protect the traveling public.
4. The Applicant shall hold the County and the Board of Supervisors harmless from any damages that may result to said highway because of the construction or maintenance of said facilities and shall reimburse the County or the Board of Supervisors for any expenditures that the County or the Board of Supervisors may have to make on said roads on account of replacement of surfacing gravel and bridge and culvert repairs.
5. Applicant shall lay, construct, operate and maintain said facilities so as not to interfere with natural drainage of the road and so as not to interfere with the construction or maintenance of said roads. When buried cable or wire lines are to be placed lengthwise with the roadway, they shall be placed in the County road shoulder or ditch near the toe of the fore-slope and parallel to centerline of roadbed at a depth of three (3) to four (4) feet by using specially designed plows or by trenching, whichever is appropriate. Plow slots and trenches shall be repacked as necessary to restore the disturbed area to its original condition. For buried line crossings of roadways not paved, an open trench may be dug and the lines placed therein, and the trench back-filled over the lines. Buried line crossings on paved roadways, lines may be placed through the sub-grade by jacking, or by boring a hole just large enough to take the lines; or if the County Engineer approves, a tunnel may be dug through and the cable or wire lines placed therein. All backfill of tunnels and trenches shall be thoroughly compacted in layers of 6" or less in depth. Back-filling of trenches within the right-of-way by not under the traveled roadway shall be tamped sufficiently to avoid settlement. When crossing an existing roadway, all buried facilities shall be placed a minimum of three (3) to four (4) below the bottom of the existing adjacent ditches. Overhead lines, where practical, shall be placed adjacent to and with two (2) feet of the Road/Highway Right-of-Way Line.
6. The Applicant will at any time subsequent to placing the facilities, and at the Applicant's expense, relay, replace, alter, change, reconstruct, or relocate its overhead and/or buried facilities and appurtenances thereto as may become necessary to conform to new grades, alignment, or widening right-of-way, resulting from maintenance or construction operations by the County Board of Supervisors irrespective of whether or not additional right-of-way is acquired in connection with such road improvements. The Applicant agrees to do this within ninety (90) days written notice from the Board of Supervisors, and without cost to the County. If the Applicant is unable to comply within said ninety (90) days, the Board of Supervisors may cause the work to be done and the Applicant will pay the cost thereof upon receipt of statement.
7. All work shall be done in a workmanlike manner; the surrounding ground, slopes, and ditch bottoms shall be reshaped to conform to the area and left in a neat condition satisfactory to the County Engineer. All areas where sod has been damaged or destroyed shall be re-seeded.
8. The Applicant shall notify the County Board of Supervisors at least forty-eight (48) hours in advance of the Applicant's intention of starting work covered by this permit on the road right-of-way. Said notice shall be in writing to the County Engineer.
9. Applicant, its' successors, grantees and assigns shall and hereby agrees to assume all responsibility, risks and liabilities for all accidents and damages that may occur to persons and/or property on account of the work done under this permit, and to this end, indemnify and hold the County and all authorized representatives thereof harmless from any and all claims, damages, losses, and expense including judgements, costs and including attorney's fees, for personal injuries (including death) or property damage arising or resulting from the activities of the Applicant in connection herewith, now and at all times in the future.
10. It is understood that this permit is issued only insofar as Woodbury County has jurisdiction and does not presume to release the Applicant from fulfilling any existing statutes relating to the installation, construction and operation of said facilities.
11. It is further understood that the facilities covered by this permit shall be constructed or installed within one (1) year after the date of approval of this permit, unless otherwise extended in writing by Woodbury County.
12. Engagement in the operations as herein applied for by the Applicant shall be considered and constitute an acceptance of all the terms and conditions herein set forth.



CONCORD

105th Street



WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Heather Satterwhite - Public Bidder

Wording for Agenda Item:

Approval of Notice of Property Sale Resolution for Parcel #894721403013 (aka 1014 21st Street) for Tuesday, October 20th at 4:35 p.m.

Action Required:

Approve Ordinance ☐

Approve Resolution ☒

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Woodbury County is the owner of the Tax Sale Deed and requests to hold a public hearing/public auction on Tuesday, October 20th at 4:35 p.m. The minimum bid set on this property, including cost of services, is \$1,211.00

Recommendation:

Approve Notice of Property Sale Resolution for Parcel #894721403013 (aka 1014 21st Street) for Tuesday, October 20th at 4:35 p.m.

Attachments:

[Notice of Property Sale Resolution](#) 

Approved by Board of Supervisors on March 17, 2026

RESOLUTION

NOTICE OF PROPERTY SALE

Parcels #894721403013

WHEREAS Woodbury County, Iowa was the owner under a tax deed of a certain parcel of real estate described as:

**The West Fifty (50) feet of Lots Four (4) and Five (5) in Block Six (6), Lawn Ridge Addition to Sioux City in the County of Woodbury and State of Iowa
(1014 21st Street)**

NOW THEREFORE,

BE IT RESOLVED by the Board of Supervisors of Woodbury County, Iowa as follows:

1. That a public hearing on the aforesaid proposal shall be held on
The **20th Day of October, 2026 at 4:35 o'clock p.m.** in the basement of the
Woodbury County Courthouse.
2. That said Board proposes to sell the said parcel of real estate at a
public auction to be held on the **20th Day of October, 2026**, immediately
following the closing of the public hearing.
3. That said Board proposes to sell the said real estate to the highest
bidder at or above a **total minimum bid of \$1,211.00** plus recording fees.
4. That this resolution, preceded by the caption "Notice of Property Sale"
and except for this subparagraph 4 be published as notice of the
aforesaid proposal, hearing and sale.

Dated this 6th Day of October, 2026.

ATTEST:

WOODBURY COUNTY BOARD OF SUPERVISORS

Michelle K. Skaff, Ph.D.
Woodbury County Auditor
and Recorder

Mark E. Nelson, Chairman

REQUEST FOR MINIMUM BID

Name: Amadeo Cabrales

Date: 4/7/25

Address: 1010 21st St. S1104

Phone: 281-2454

Address or approximate address/location of property interested in:

1014 21st Street

GIS PIN # 894721403013

**This portion to be completed by Board Administration **

Legal Description:

The West 50 feet of Lots 4 and 5
in Block 6, Lawn Ridge Addition
to Sioux City, in the County of Woodbury
and State of Iowa

Tax Sale #/Date: #904 4/21/21 Parcel # 29960

Tax Deeded to Woodbury County on: 4/22/21

Current Assessed Value: Land \$4100 Building 0 Total \$4100

Approximate Delinquent Real Estate Taxes: \$37,376 (including interest)

Approximate Delinquent Special Assessment Taxes: \$3,899 (including interest)

*Cost of Services: \$211

Inspection to: Don Bittinger Date: 4/7/25

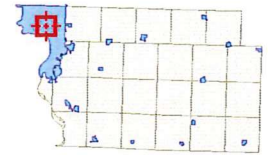
Minimum Bid Set by Supervisor: \$1,000 James A. Pruitt
plus cost of services. Total: 1,211

Date and Time Set for Auction: Tuesday, October 20th @ 4:35 p.m.

* Includes: Abstractors costs; Sheriff's costs; publishing costs; and mailing costs.



Overview



Legend

- Roads
- Corp Boundaries
- Townships
- Parcels

Parcel ID	894721403013	Alternate ID	299610	Owner Address	WOODBURY COUNTY IOWA
Sec/Twp/Rng	n/a	Class	R		620 DOUGLAS ST
Property Address	1014 21ST ST	Acreage	0.102		SIOUX CITY, 51101
	SIOUX CITY				
District	0087				
Brief Tax Description	LAWN RIDGE W 50 FT LOT 4 & W 50 FT LOT 5 BLK 6				
	(Note: Not to be used on legal documents)				

Date created: 10/1/2026

Last Data Uploaded: 9/30/2026 11:03:00 PM

Developed by  **SCHNEIDER**
GEOSPATIAL

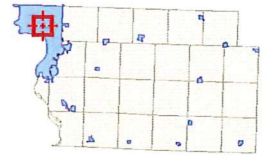


Beacon™

Woodbury County, IA / Sioux City



Overview



Legend

- Roads
- Corp Boundaries
- Townships
- Parcels

Parcel ID	894721403013	Alternate ID	299610	Owner Address	WOODBURY COUNTY IOWA
Sec/Twp/Rng	n/a	Class	R		620 DOUGLAS ST
Property Address	1014 21ST ST	Acreage	0.102		SIOUX CITY, 51101
	SIOUX CITY				
District	0087				
Brief Tax Description	LAWN RIDGE W 50 FT LOT 4 & W 50 FT LOT 5 BLK 6				
	(Note: Not to be used on legal documents)				

Date created: 10/1/2026
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Developed by  SCHNEIDER
GEOSPATIAL

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas HR Director

Wording for Agenda Item:

Memorandum of Personnel Transactions

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Recommendation:

Motion to approve Memorandum of Personnel Transactions

Attachments:

[10-06-2026 Personnel Memorandum](#) 

Approved by Board of Supervisors on March 17, 2026

HUMAN RESOURCES DEPARTMENT

MEMORANDUM OF PERSONNEL TRANSACTIONS

DATE: October 6, 2026

*** PERSONNEL ACTION CODE:**

A - Appointment

T - Transfer

P - Promotion

D - Demotion

R-Reclassification

E- End of Probation

S - Separation

O - Other

TO: WOODBURY COUNTY BOARD OF SUPERVISORS

NAME	DEPARTMENT	EFFECTIVE DATE	JOB TITLE	SALARY REQUESTED	% INCREASE	*	REMARKS
Hattermann, Madison	Sheriff's Office	09-30-2026	Civilian Jailer			S	Resigned
Torres-Gomez, Adrian	Juvenile Detention	10-07-2026	Youth Worker - FT	\$24.32/hour	0%	O	Change Status from PT to FT
Brand, Derek	Sheriff's Office	10-25-2026	Deputy			S	Retired
Hinrichsen, Patrick	Sheriff's Office	01-08-2027	Deputy Captain			S	Retired

APPROVED BY BOARD DATE: _____

MELISSA THOMAS, HR DIRECTOR:

Melissa Thomas, HR Director

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas HR Director

Wording for Agenda Item:

Authorization to Hire

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Recommendation:

Motion to approve Authorization to Hire.

Attachments:

[Attachment 1](#) 

Approved by Board of Supervisors on March 17, 2026

HUMAN RESOURCES DEPARTMENT
WOODBURY COUNTY, IOWA

DATE: October 6, 2026

AUTHORIZATION TO INITIATE HIRING PROCESS

DEPARTMENT	POSITION	ENTRY LEVEL	APPROVED	DISAPPROVED
Sheriff's Office	Civilian Jailer	CWA Civilian: Entry Level – \$27.21/hour		
Sheriff's Office	Deputy	CWA Deputy: Entry Level – \$32.27/hour		
Secondary Roads	Senior Tech III	CWA Roads: \$35.63 - \$41.00/hr		

Chairman, Board of Supervisors

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas HR Director

Wording for Agenda Item:

Retiree request to remain on employee/spouse health and dental insurance.

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Recommendation:

Approve retiree request.

Attachments:

[Attachment 1](#) 

Approved by Board of Supervisors on March 17, 2026

Woodbury County Board of Supervisors:

With my retirement as of January 8, 2027, I am formally requesting to remain on the Woodbury County insurance program. I would also like to request to remain on the Delta dental plan. I would like this to be effective for both my wife and myself.

A handwritten signature in black ink, appearing to read 'P. Hinrichsen', with a stylized, cursive script.

Patrick Hinrichsen

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas HR Director

Wording for Agenda Item:

Presentation of Award Certificate to Dawn Norton

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Recommendation:

Presentation of Award Certificate for 4 hours of PTO to Dawn Norton

Attachments:

[Attachment 1](#) 

Approved by Board of Supervisors on March 17, 2026

CERTIFICATE OF AWARD
FOUR (4) HOURS OF PAID TIME OFF
AWARDED TO
DAWN NORTON

FOR THE GENEROUS DONATION OF 27 GALLONS TO THE LIFESERVE BLOOD CENTER
(TIME OFF MUST BE REDEEMED WITHIN SIX MONTHS FROM THE DATE BELOW)

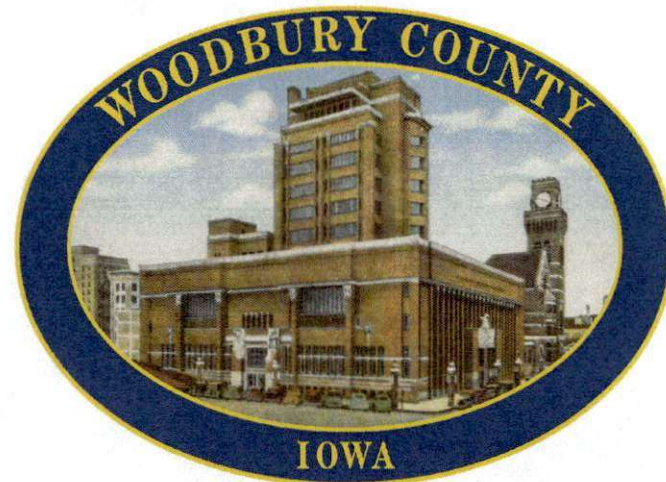
Mark Nelson, Board of Supervisors, Chairman

Daniel Bittinger, Board of Supervisors

Kent Carper, Board of Supervisors

David Dietrich, Board of Supervisors

Matthew Ung, Board of Supervisors



October 6, 2026

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Approval of the Memorandum of Understanding (MOU) between Woodbury County and the American Federation of State, County and Municipal Employees, Council 61 Local 3462, Woodbury County Courthouse Employees Union, establishing a shift differential for custodians working in the jail portion of the LEC.

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

This MOU creates a shift differential of \$1.50 for custodians who are assigned to perform work in the jail portion of the Law Enforcement Center.

Recommendation:

Motion to approve the MOU between Woodbury County and AFSCME establishing a \$1.50 differential for custodians assigned to work in the jail of the LEC.

Attachments:

[Attachment 1](#) 

Approved by Board of Supervisors on March 17, 2026

September 2026 Memorandum of Understanding

This September 2026 Memorandum of Understanding ("MOU") is entered into by and between Woodbury County, Iowa ("Employer") and the American Federation of State, County and Municipal Employees, Council 61 Local 3462, Woodbury County Courthouse Employees ("Union"), effective as of the date when all parties have approved and executed this MOU below, and continuing until such time as the parties shall agree otherwise:

1. The current Master Contract between Employer and Union is effective July 1, 2024 through June 30, 2027 ("2024-2027 Union Contract").

2. As of October 7, 2026, a new Section 25 shall be added to Article VI of the 2024-2027 Union Contract as follows:

Section 25 Jail Custodian Pay

Any custodian assigned to perform work in the jail portion of the Law Enforcement Center shall be paid, in addition to the employee's regular hourly rate, a shift differential of one dollar and fifty cents (\$1.50) per hour for each hour worked in the jail portion of the Law Enforcement Center.

3. All other terms of the 2024-2027 Union Contract shall remain in effect through the end of such contract term. To the extent there is a conflict between this MOU and the terms of the 2024-2027 Union Contract or an earlier memorandum of understanding, this MOU shall control.

IN WITNESS WHEREOF, the parties hereto have caused this MOU to be executed by their duly authorized representatives.

WOODBURY COUNTY, IOWA

AMERICAN FEDERATION OF STATE,
COUNTY AND MUNICIPAL
EMPLOYEES COUNCIL 61 LOCAL 3462
WOODBURY COUNTY ASSISTANT
COUNTY ATTORNEYS AND VICTIM
WITNESS COORDINATOR

By: _____

By: Benjamin Ingersoll

Date: _____

Date: 9-28-2026

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: SafePlace - Jane Griesel/Margarita Mireles

Wording for Agenda Item:

Approval of and presentation of proclamation for "Domestic Violence Awareness Month"

Action Required:

Approve Ordinance ☐

Approve Resolution ☒

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

October was officially designated as National Domestic Violence Awareness Month in 1989 to raise public awareness, support and uplift survivors, honor victims, and promote the prevention of domestic abuse.

Recommendation:

Approve and present proclamation for "Domestic Violence Awareness Month".

Approved by Board of Supervisors on March 17, 2026

WOODBURY COUNTY, IOWA

RESOLUTION NO. _____

PROCLAMATION

WHEREAS, domestic violence is a serious crime that impacts individuals and families across every Siouxland community—touching all races, ages, income levels, and lifestyles—and is likely affecting someone you know; every nine seconds, another person experiences this crime; and

WHEREAS, one in three women and one in nine men will experience violence in their lifetime, and domestic violence violates basic human rights by stripping away dignity, security, and self-worth through physical, emotional, sexual, psychological, and economic abuse; and

WHEREAS, SafePlace works every day to end these acts of violence and help survivors rebuild their lives; and

WHEREAS, in Siouxland, SafePlace provides services 24 hours a day, every day of the year, and last year alone responded to over 1,500 victims fleeing abuse—ensuring that despite high demand, no one in immediate danger was turned away; and

WHEREAS domestic violence affects the entire community, and only a coordinated community response can end these crimes and sustain the funding needed for these life-saving services; and

NOW, THEREFORE, Woodbury County Board of Supervisors, do hereby proclaim the month of October, 2026 as

“DOMESTIC VIOLENCE AWARENESS MONTH”

in Woodbury County, Iowa and urge all citizens to actively participate in the scheduled events and programs and to think about the fact that it is someone you know.

BE IT SO RESOLVED this 6th day of October, 2026.

WOODBURY COUNTY BOARD OF SUPERVISORS

Mark E. Nelson, Chairperson

David L. Dietrich, Vice-Chairperson

Matthew A. Ung, Supervisor

Kent T. Carper, Supervisor

Daniel A. Bittinger II, Supervisor

Attest:

Michelle K. Skaff, P.h.D
Woodbury County Auditor/Recorder

Woodbury County Board of Supervisors

Agenda Item(s) Request Form

Date: October 1, 2026 Weekly Agenda Date: October 6, 2026

Elected Official / Department Head / Citizen: Kevin Grieme- SDHD

Wording for Agenda Item:

Public Health Realignment - Lead Entity Application update

Action Required:

Approve Ordinance ☐ Approve Resolution ☐ Approve Motion ☐

Hold Public Hearing ☐ Informational ☒ Attachments ☐

Set Time _____

Reviewed by County Attorney's Office ☐

Background & Financial Impact:

The Iowa Department of Health and Human Services has released an RFP that is intended to select the Lead Entity for public health services for District 1 located in Northwest Iowa. This RFP outlines that there will be a local public health office maintained within every county. Each Lead Entity will serve as the District-level partner within the Iowa Public Health Service System. Lead Entities will ensure that the District has the infrastructure, partnerships, and provider capacity necessary to deliver the Priority Public Health Core Services:

1. Communicable and Infectious Disease Control
2. Environmental Health
3. Chronic Disease and Injury Prevention

Recommendation:

This is intended to be an information sharing item, so no formal decision is being requested.

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Michelle Skaff/Auditor

Wording for Agenda Item:

To approve and receive for signature the amended Fixed Asset Policy effective 07/01/2026.

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

The 10-06-2026 amendment to the Fixed Asset Policy increases the Machinery and Equipment capitalization threshold from \$5,000 to \$10,000 to match OMB Uniform Guidance (2 CFR Part 200) creating consistency between internal policies and external grant regulations. Most of the county's facility repairs routinely exceed the \$5,000 amount without adding true long-term value to the county's infrastructure, this amendment would also increase the Buildings threshold from \$5,000 to \$25,000. Raising the threshold of both items will reduce waste of administrative resources through reducing time spent tracking large numbers of small value items.

Recommendation:

To approve and receive for signature the amended Fixed Asset Policy effective 07/01/2026.

Approved by Board of Supervisors on March 17, 2026

FIXED ASSET INVENTORY POLICY

Board approved February 18, 1997
Policy Change – Board approved August 11, 1998
Policy Revision – Board approved February 5, 2013
Policy Revision – Board approved October 8, 2024
Retroactive effective date 7-1-2023
Policy Revision – Board approved October 6, 2026
Retroactive effective date 7-1-2026

POLICY

It is the policy of Woodbury County to have a comprehensive fixed asset inventory system. The Woodbury County Auditor shall be responsible for developing, implementing, and maintaining the fixed asset inventory.

SCOPE

All property of Woodbury County, which is non-consumable, has a value exceeding the threshold per fixed asset classification defined below, and a life expectancy of more than one year, shall be included in the fixed asset inventory.

CLASSIFICATION/THRESHOLD

Fixed assets shall be classified in one of the five major groups of land, building, improvements other than buildings, machinery and equipment, and construction in progress. An asset will not be reported in the General Fixed Asset Account Group (GFAAG) unless the value of the asset is equal to or exceeds the following threshold by classification:

<u>Classification</u>	<u>Threshold</u>
Land	any land retained for County use
Buildings ¹	\$25,000
Improvements	\$50,000
Machinery and Equipment	\$10,000
- Equipment – Vehicles	
- Equipment – Computer	
- Equipment – Furniture	
-Equipment – Other	
Group Purchases	\$100,000
Infrastructure	\$5,000

REQUIRED DATA

At a minimum, the following data must be captured for each asset purchased from all funding sources; the department, class, location, description, serial number or other identification number (if applicable), vendor name and number, date acquired, cost, trade in asset (s) and trade/salvage amount (if applicable).

¹ Improvements to buildings will only be capitalized if deemed a major improvement or addition.

VALUATION

Fixed assets purchased with governmental fund expenditures should be recorded at historical cost and reported in the GFAAG. The amount in GFAAG should equal the purchase price or construction costs plus other costs necessary to place the asset into intended use.

Trade-ins ²	If trade-in has no value, the new asset cost is recorded as its purchase price. If trade-in amount is more than the trade-in asset remaining value, then the value of the new asset is recorded as the purchase price plus the traded in asset remaining value. If the trade-in amount is less than the remaining value of the trade-in asset, then the value of the new asset is recorded as the purchase price plus the trade-in allowance.
Gifts	Assets given to the County will be reported in GFAAG at fair market value (an amount determined mutually by the seller and purchaser).

PHYSICAL INVENTORY

Physical inventories will be taken at least every two years of fixed assets purchased from all funding sources, and the results of the physical inventory reconciled to the County's fixed asset records reported in the financial statements. The Board of Supervisors shall be responsible for completing the physical inventory for the county.

PURPOSE

The purpose of this policy is:

- A. To comply with Governmental Accounting, Auditing, and Financial Reporting (GAAFR).
- B. To have an inventory of Woodbury County property for the purpose of better management of County assets.
- C. To have inventory data available in the event of fire or other natural disaster.

Board Approved: 10/6/2026

Mark Nelson, Chairman

WOODBURY COUNTY BOARD OF SUPERVISORS

Dan Bittinger, II, Supervisor

Matthew Ung, Supervisor

Kent Carper, Supervisor

Dave Dietrich, Supervisor

Attest:

Michelle K. Skaff, County Auditor

² Invoices for trade-ins should indicate the purchase price and trade-in amount allowed.

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/25/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Michelle Skaff - Auditor/Recorder

Wording for Agenda Item:

Request approval to overlap Elections Clerk III position through Dec 31, 2026 due to job responsibilities and pending retirement

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☐

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Our Elections Clerk III has submitted a retirement date of 12-31-26. Due to her responsibilities, we would like to overlap the position to benefit from her experience and knowledge to train the new employee.

Recommendation:

Approve to overlap position.

Approved by Board of Supervisors on March 17, 2026

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/25/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Michelle Skaff - Auditor

Wording for Agenda Item:

Authorization to Hire Elections Clerk III

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☒

Hold Public Hearing ☐

Informational ☐

Attachments ☐

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Due to 12-31-26 pending retirement, request authorization to hire Elections Clerk III.

Recommendation:

Approve motion

Approved by Board of Supervisors on March 17, 2026

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Laura Sievers, PE, Woodbury County Engineer

Wording for Agenda Item:

Approval of resolution for Snowmobile Trail on K-64 and 140th Street

Action Required:

Approve Ordinance ☐

Approve Resolution ☒

Approve Motion ☐

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

The Secondary Road Department is supportive of the snowmobile trail use in the Woodbury County right-of-way as designated by Chapter 321G.9, Code of Iowa. The Powder Players Inc. Snowmobile Club is a family oriented, non-profit, Snowmobile Club located in Northwest Iowa. There is not a financial impact to Woodbury County.

Recommendation:

Approve the Resolution for K-64 and 140th Street Snowmobile Trail

Attachments:

[Resolution](#) 

[Letter](#) 

[Insurance](#) 

Approved by Board of Supervisors on March 17, 2026

RESOLUTION NO. _____

RESOLUTION AUTHORIZING THE SNOWMOBILE TRAIL ON
WOODBURY COUNTY ROAD K-64 AND 140TH STREET

WHEREAS, Chapter 321G.9(4)-(7) of the Code of Iowa governs the operation of snowmobiles and all-terrain vehicles on or near public highways and

WHEREAS, Woodbury County has received a request to allow the designation of a portion of its roadways to be used as a snowmobile trail and

WHEREAS, the Board of Supervisors of Woodbury County has evaluated the traffic patterns on these roadways and has determined that a designated snowmobile trail on portions of said roads will not unduly interfere with traffic or constitute a traffic hazard,

BE IT RESOLVED by the Board of Supervisors of Woodbury County as follows:

1. The following roadways may be used for snowmobile operation and are designated as a snowmobile trail: K-64 and 140th Street from IA 140 west 0.75 miles to the south field entrance
2. All designations and signs to be erected along said trail for use of club members shall be provided by the POWDER PLAYERS INC. SNOWMOBILE CLUB. Any signs necessary to warn traffic of operation of snowmobiles along roadways shall be placed and maintained by POWDER PLAYERS INC. SNOWMOBILE CLUB.
3. All members of the POWDER PLAYERS INC. SNOWMOBILE CLUB and any guest or associates using said designated trail shall comply with the provisions of Chapter 321G.9, Code of Iowa. Any violations of said code section shall be considered grounds for terminating the designation of said snowmobile trail.
4. The POWDER PLAYERS INC. SNOWMOBILE CLUB shall submit proof of insurance coverage, covering all persons participating in any club activities on or along the designated Woodbury County roadways, to the Woodbury County Auditor annually. Failure to do so shall constitute grounds for the Board of Supervisors revoking this Resolution. Further, the POWDER PLAYERS INC. SNOWMOBILE CLUB shall hold and save Woodbury County harmless from all

liability resulting from injuries, loss or damages of any kind to club members, guests or persons riding said snowmobile trail, including damages to equipment.

5. Woodbury County does not warrant the condition of the county road right-of-way which will be designated as a snowmobile trail to be fit for any particular purpose nor, does it warrant against any hazards that may exist because of snow plowing or other necessary road work on the public road alongside said trail.

DATED this 6th day of October 2026.

WOODBURY COUNTY BOARD OF SUPERVISORS

ATTESTED:

BY:

Chair

Michelle K. Skaff, County Auditor

Laura Sievers P.E.
Woodbury County Engineer
759 E. Frontage Road
Merville, IA 51039

September 15, 2026

Dear Ms. Sievers,

This is a request by the Powder Players, Inc. Snowmobile Club to mark and maintain a trail system along the ditch of Highway 140 in Woodbury County from Plymouth county line to K 49. Then 1 mile of K 49 to Frontage Rd K67 into Merville.

Our club does carry insurance (\$1,000.000), liability coverage and all government agencies are named as additional insured.

Enclosed is our current insurance policy, effective May 14, 2026.

Please present this request to the board of supervisors for their approval and return the approved document to me at your earliest convenience.

Thank You in Advance,

Nick Kayser

Nick Kayser, Director
Powder Players, Inc.
20891 Kale Drive
LeMars, IA 51031

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/14/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER V & V Insurance Agency Inc Po Box 159 Cresco IA 52136		CONTACT NAME: Kelly O'Donnell PHONE (A/C, No. Ext): 563-547-2161 E-MAIL ADDRESS: insurance@vandvins.com FAX (A/C, No): 563-547-2046	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: West Bend Mutual Insurance Co.	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 20260514140426562

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. *LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WY

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY	Y	N	A922289	05/01/2026	05/01/2027	EACH OCCURRENCE \$ 1,000,000
	☐ CLAIMS-MADE ☒ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
							MED EXP (Any one person) \$ 0
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG \$ 2,000,000
	OTHER:						\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	☐ ANY AUTO						BODILY INJURY (Per person) \$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE \$
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE \$
	DED ☐ RETENTION \$ ☐						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ☐ Y / ☐ N	N / A					PER STATUTE ☐ OTH-ER ☐
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Snowmobile Club and Trail Liability Insurance, including Liability coverage for (1) Groomer.

Endorsement Form WB 1890 - Additional Insured - Automatic Status When Required By Written Contract With You - extends liability to all landowners.

This policy has a \$250.00 deductible per claim, not to exceed \$2500.00 deductible per occurrence.

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Daniel J. Priestley

Wording for Agenda Item:

Resolution Acknowledging the Application for Voluntary Annexation of Territory to the City of Sioux City by Overlook Developers LLC at 7103 Morningside Avenue, Sioux City, Iowa (Parcel #884709426010).

Action Required:

Approve Ordinance ☐

Approve Resolution ☒

Approve Motion ☐

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Pursuant to Iowa Code Section 368.7(1)(b)(1), the City of Sioux City provided written notice to the Woodbury County Board of Supervisors of a proposed voluntary annexation of territory adjoining the City of Sioux City by Overlook Developers LLC. A consultation meeting was held on September 23, 2026, at 2:00 p.m. in the 3rd Floor Clocktower Conference Room of the Sioux City City Hall, attended by Daniel Priestley, Woodbury County Zoning Coordinator. Iowa Code requires the Board to state by resolution within 30 days whether it supports the application, takes no position, or (if a comprehensive plan exists) take the plan into account. The proposed annexation is compatible with the Woodbury County Comprehensive Plan 2040 (adopted May 7, 2024) and its Future Land Use Map.

Recommendation:

Approve the Resolution with a neutral position with no position in support of or against the

application for voluntary annexation.

Attachments:

[Attachment 1](#) 

Approved by Board of Supervisors on March 17, 2026

WOODBURY COUNTY, IOWA

BOARD OF SUPERVISORS

RESOLUTION NUMBER _____

RESOLUTION REGARDING THE PROPOSED VOLUNTARY ANNEXATION OF CERTAIN PROPERTY LOCATED AT 7103 MORNINGSIDE AVENUE (PARCEL NUMBER 884709426010) INTO THE CITY OF SIOUX CITY, IOWA

WHEREAS, the City of Sioux City, Iowa, has received a request from Overlook Developers LLC for the voluntary annexation of property located at 7103 Morningside Avenue, Parcel Number 884709426010, more particularly provided in Exhibit A in the materials provided by the City of Sioux City and shown on the attached drawings, for residential uses; and

WHEREAS, pursuant to Iowa Code Section 368.7(1)(b)(1), the City of Sioux City provided written notice to the Woodbury County Board of Supervisors and set a time for consultation on the proposed annexation; and

WHEREAS, the consultation was held on Wednesday, September 23, 2026, at 2:00 p.m. in the 3rd Floor Clocktower Conference Room of Sioux City City Hall, and Daniel Priestley, Woodbury County Zoning Coordinator, attended the consultation on behalf of the Board of Supervisors; and

WHEREAS, Iowa Code Section 368.7(1)(b)(2) provides that not later than thirty days after the consultation, the board of supervisors of each county that contains all or a portion of the territory to be annexed shall, by resolution, state whether or not it supports the application or whether it takes no position in support of or against the application, and that if there is a comprehensive plan for the county, the board shall take the plan into account when considering its resolution; and

WHEREAS, the Woodbury County Comprehensive Plan 2040 was adopted by the Woodbury County Board of Supervisors on May 7, 2024, by Resolution No. 13,727; and

WHEREAS, after review of the proposed annexation in light of the Woodbury County Comprehensive Plan 2040, including its Future Land Use Map, the Board finds that the proposal is compatible with the Future Land Use Map for the unincorporated areas of Woodbury County;

NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors of Woodbury County, Iowa, as follows:

1. The Woodbury County Board of Supervisors hereby takes no position in support of or against the application for voluntary annexation of the property located at 7103 Morningside Avenue, Parcel Number 884709426010, by the City of Sioux City, Iowa.

2. The Board notes that the proposed annexation is compatible with the Woodbury County Comprehensive Plan 2040's Future Land Use Map for the unincorporated areas of Woodbury County.
3. A copy of this Resolution shall be immediately filed with the City of Sioux City and shall be considered by the City Council when taking action on the application. The City Council shall forward a copy of this Resolution to the City Development Board as part of the city proceedings on the annexation.

PASSED AND APPROVED this _____ day of _____, 2026.

THE WOODBURY COUNTY, IOWA BOARD OF SUPERVISORS

Mark Nelson, Chairman

David Dietrich, Vice-Chairman

Daniel Bittinger II

Attest:

Kent Carper

Michelle K. Skaff, Woodbury County Auditor

Matthew Ung

EXHIBIT A



SEP 17 2026 PM2:56
September 9, 2026

Mark Nelson
Chairperson, Woodbury County Board of Supervisors
620 Douglas Street
Sioux City, Iowa 51101

Re: Requested annexation of 7103 Morningside Avenue (Parcel Number 884709426010)
CORRECTED NOTICE

Mr. Nelson:

The purpose of this letter is to ask the Woodbury County Board of Supervisors to designate one of its members to attend a consultation with the City of Sioux City to discuss the proposed annexation of property noted above and further described on the attached drawings to the City of Sioux City. The consultation will be held **Wednesday September 23, 2026 at 2:00 PM in the 3rd Floor Clocktower Conference Room of the Sioux City City Hall**. The intent of the consultation is to identify and address issues associated with this annexation.

The City has received a request from Overlook Developers LLC to annex their property for **residential** uses. This is a voluntary annexation.

The annexing City is required to hold a consultation with representatives of the Supervisors of Counties containing the property to be annexed and with representatives of the Board of Trustees of the Township containing property to be annexed.

"State Code 368.7 (1)b...the annexing city shall provide written notice to the board of supervisors and township trustees of each county and township that contains all or a portion of the territory to be annexed. The written notice shall include the same information required in paragraph "c" and shall set a time for a consultation on the proposed annexation between the annexing city and each county and township that contains all or a portion of the territory to be annexed."

Please designate one member of the Board of Supervisors to attend this consultation.

If you have any questions, feel free to contact me by email at cmadsen@sioux-city.org, or by phone at 279-6341.

Sincerely

Chris Madsen, AICP, CFM
Planning Manager

COMMUNITY DEVELOPMENT DEPARTMENT

ADMINISTRATION
405 6th Street
P.O. Box 447
Sioux City, IA 51102

PH 712-279-6340
FAX 712-224-5218
WEB www.siox-city.org

**INSPECTION SERVICES/
PERMIT CENTER**
PH 712-224-5216
FAX 712-279-6188

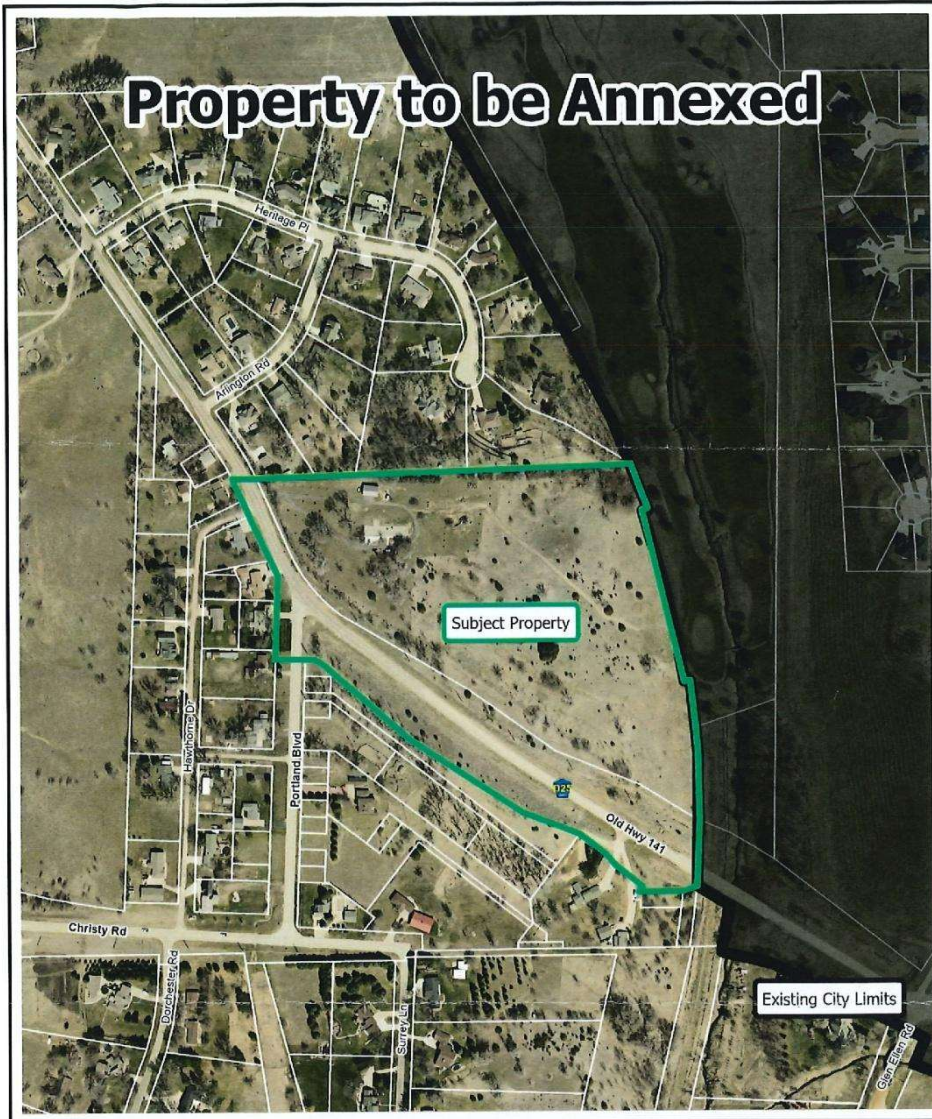
HOUSING ASSISTANCE CENTER
PH 712-279-6348
FAX 712-224-5200

NEIGHBORHOOD SERVICES
521 Nebraska Street
P.O. Box 447
Sioux City, IA 51102
PH 712-279-6328
FAX 712-279-6196

PLANNING & ZONING
PH 712-279-6340
FAX 712-224-5218

REAL ESTATE
PH 712-279-6971
FAX 712-224-5218

Property to be Annexed



City of Sioux City Planning Division

(Disclaimer of Liability: Sioux City and Woodbury Co. GIS System)
The Designer understands and acknowledges that the Products and Information contained herein are subject to unannounced change and that no warranty or guarantee is provided. Sioux City & Woodbury Co. make no warranty or guarantee, either expressed or implied, as to the completeness, accuracy or timeliness of such Products or Information or any other information, knowledge or intelligence contained herein.



WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Information regarding a proposal from HSABANK to manage the Health Savings Accounts (HSA) accounts for Woodbury County

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

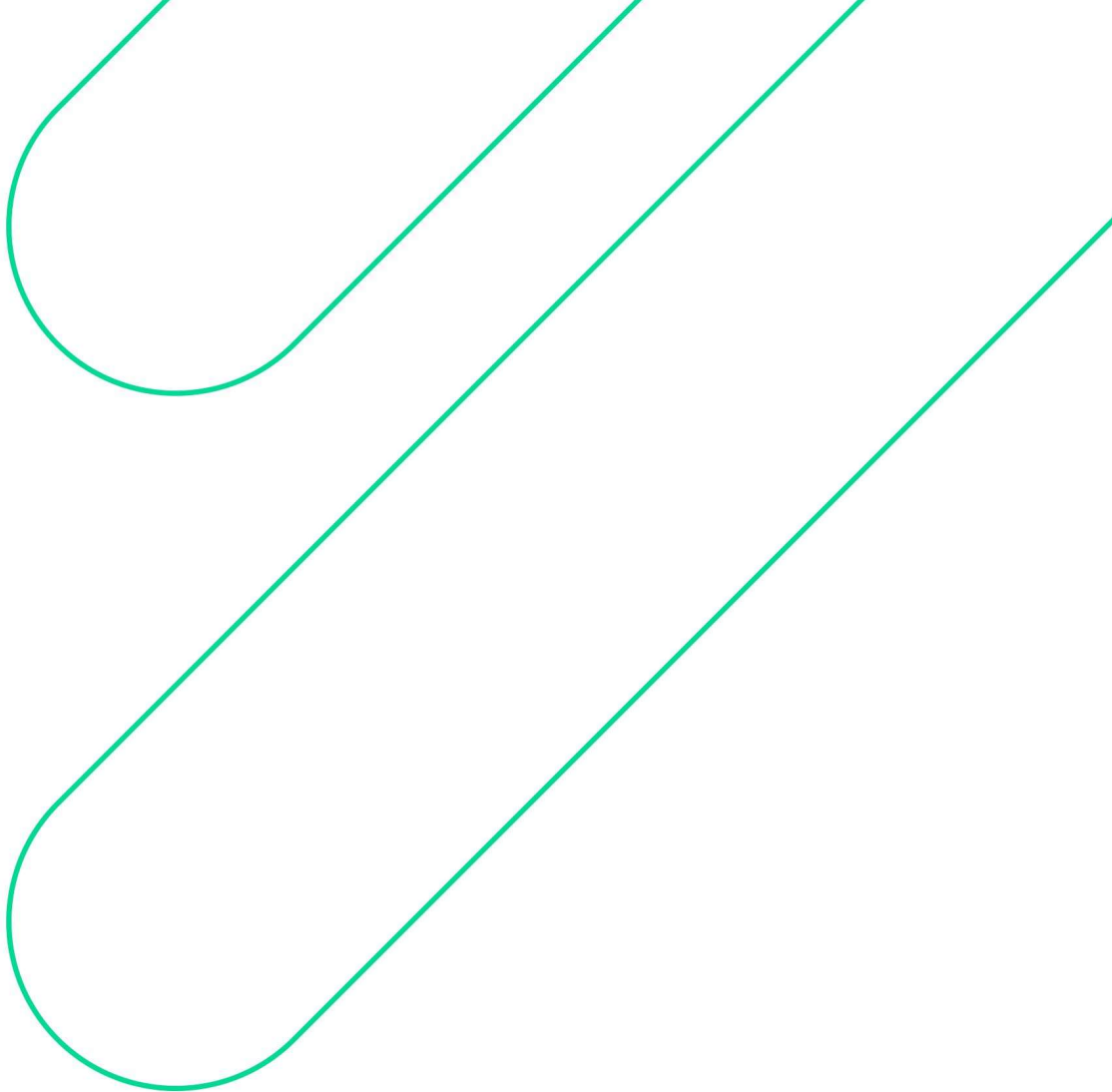
The purpose of the HSABANK is to manage employee's HSA as a third party. HSABANK offers administrative services to help manage the funds contributed to the HSA by employees. Their interactive process will provide an excellent employee experience as well as investment solutions.

Recommendation:

Attachments:

[HSABANK](#)

Approved by Board of Supervisors on March 17, 2026

Two decorative teal lines, one curved and one straight, are positioned in the upper right corner of the page.

Woodbury County

Benefit Proposal

Submitted by:

Joe Lindberg, Associate Vice President

(612) 859-3579

jlindberg@hsabank.com

September 30, 2026

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Disclosures

This proposal may be subject to and conditioned upon a mutually agreeable contract between the Company and HSA Bank a Division of Santander Bank, N.A. and/or Webster Servicing LLC (together “Bank”). Bank also may require execution of all applicable product and service agreements. Bank is not responsible for any unintentional errors and all information is subject to review and acceptance prior to final implementation. Products, product features, pricing, fees and offerings included in this proposal are subject to change and may no longer be offered. This document may contain information that is confidential and/or proprietary to Bank. Such information may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorized by HSA Bank a Division of Santander Bank, N.A. © 2026 HSA Bank. HSA Bank® is a division of Santander Bank, N.A., Member FDIC, and serves as custodian for Health Savings Accounts established at HSA Bank. Plan Administrative Services and Benefit Services are administered by Webster Servicing LLC. All rights reserved.

Executive summary

Thank you for the opportunity to submit the following proposal for Woodbury County's consideration. With your current goals and service needs, HSA Bank is confident in our ability to unite Woodbury County's culture with our vision of: A world where everyone is confidently engaged with their health and wealth.

The top priority of HSA Bank is to provide operational excellence and achieve Woodbury County's satisfaction. We aim to create growth based on meaningful insight, with the goal of optimized client outcomes and employee retention. With over 27 years of expertise, we have the cutting-edge ability to offer support across a variety of benefit accounts and services like HSA, HRA, FSA, LSA, ESA, Commuter, Tuition Reimbursement, Adoption Assistance, COBRA and Direct Bill.

We use simple, proven communication to boost employee confidence and plan participation. Our award-winning engagement campaigns are designed to educate employees with easy-to-understand language. And we offer helpful resources like tools, calculators, and systematic targeted communications to encourage employees to use our account services with peace of mind.

Our dedication to you and your employees is unmatched. Along with our services, we're proud to offer:

- **A cohesive, secure client experience** – As an industry leader who's both the bank and benefits administrator, we're with you every step of the way on your path to service integration and added benefits for your employees. We'll always put you and your employees at the center of our product development and operations. This means understanding your unique needs and pain points, and designing products and services that meet those needs through *agility*.
- **Seamless integrated services** – *One platform, one app and one fully stackable debit card (where available)* experience for all our healthcare account services like HSA, HRA, LSA, FSA, LP-FSA, DC-FSA and Commuter benefits.
- **Comprehensive HSA investments** – Our investment solutions fit the needs of your employees, whether they're a seasoned trader, or someone investing for the first time and looking to take advantage of the three tax perks of the HSA.
- **Personal and financial security** – Keeping employees' personal and financial information secure is top priority at HSA Bank. We adhere to the Federal Financial Institutions Examination Council (FFIEC) requirements like strong authentication, fraud detection and general layered security. Our FSA and HRA administration is HIPAA compliant. And our in-depth security protocols make us a trusted leader, ensuring funds and data are safe with us.

Trust that our experts at HSA Bank will collaborate with you to develop tailored offerings that can enrich your benefit plan and keep your recruitment and retention efforts fresh and effective; as well as ensure an easy and smooth implementation. We look forward to our partnership and to fulfilling our mission of helping you simplify complex health decisions through personalized experiences that drive value and success.

Have any questions or want to learn more? Contact Joe Lindberg, Associate Vice President, by email at jlindberg@hsabank.com or (612) 859-3579.

HSA means more than you think

While we built our foundation on HSAs, we know employees have diverse needs and goals for their financial and health journey. We're here to show you that achieving your goals is easy to do, and we're confident you'll find a fit that will help you and employees reach your highest potential.



Health Savings Account (HSA)

- Our powerful HSA is designed to help employees pay for qualified medical expenses now and in the future.
- It offers unique investment options to realize HSA savings potential.
- We're the bank, custodian and administrator, so funds are secure.
- Accounts are established immediately with penny funding.

Hands-on implementation for your success

Our support foundation was developed to drive meaningful outcomes for you and the more than 30,000 employers that HSA Bank serves nationwide. Our Implementation team and your implementation manager will help you navigate any questions and choices you may encounter as you prepare your new plan.

DISCOVER

- Confirm scope and process overview
- Confirm roles and responsibilities
- Contract administration
- Consensus on initial timeline and deliverables

VALIDATE

- Develop and align on test plan
- Conduct testing (including third-party vendors file feeds)
- Validate test results and initiate additional testing if needed
- Go-live approvals

CONFIGURE

- Determine enrollment and funding processes
- Solution design
- Ensure contract execution
- Complete set-up and configuration
- Mail debit cards and welcome kits

LAUNCH

- Staff and employee resources/training
- Enrollments and funding sent to HSA Bank
- HSA Bank mails welcome kits and debit card
- HSA Bank monitors enrollment and contribution file processing

Simple enrollment, contributions and claims funding

Employers benefit from flexible and convenient enrollment, contribution and claims funding options designed to streamline and maximize employee participation and adoption.



HSA BANK MEETS

99%

OF ITS IMPLEMENTATION DEADLINES

Hands-on support and management for you

The HSA Bank team will provide hands-on support throughout the life cycle of our partnership. And we'll collaborate with you to identify optimal support methods that align with your objectives and honor your budget.

Proactive account management and support service

Rest assured we have the expertise and resources you'll need along the way to not only answer your questions, but to also proactively consult with you to ensure the success of your benefits program. HSA Bank's relationship managers, client service managers and business relations specialists will use insights from our set of actionable employer reporting to help optimize your plan. And when necessary, they'll be your liaison with HSA Bank's technical team to ensure you and your benefits team can remain focused on making sure employees are getting the most from the plan.

Our relationship managers (RMs) work with you to review the performance of your program and identify areas for improvement. Our RMs will share insights and make recommendations regarding ongoing education and ways to further engage employees.

HSA Bank's Business Relations team is available weekdays from 7 a.m.–7 p.m. to assist employer groups. It's not only our experience but also our unique resources that position us to deliver superior service to employers of all sizes.



Our client service managers (CSMs) provide continued education for you to enhance your employer experience regarding HSA Bank-specific processes and systems.

See the HSA Bank difference



Your simplified and personalized employer experience

We believe in simplicity, and making your enrollment plan easy to understand, as well as having your experience with us be fully tailored to the services and care you're looking for. Our focus on simplicity, personalization and agility is proven to drive the best outcomes for you.

Our employer experience

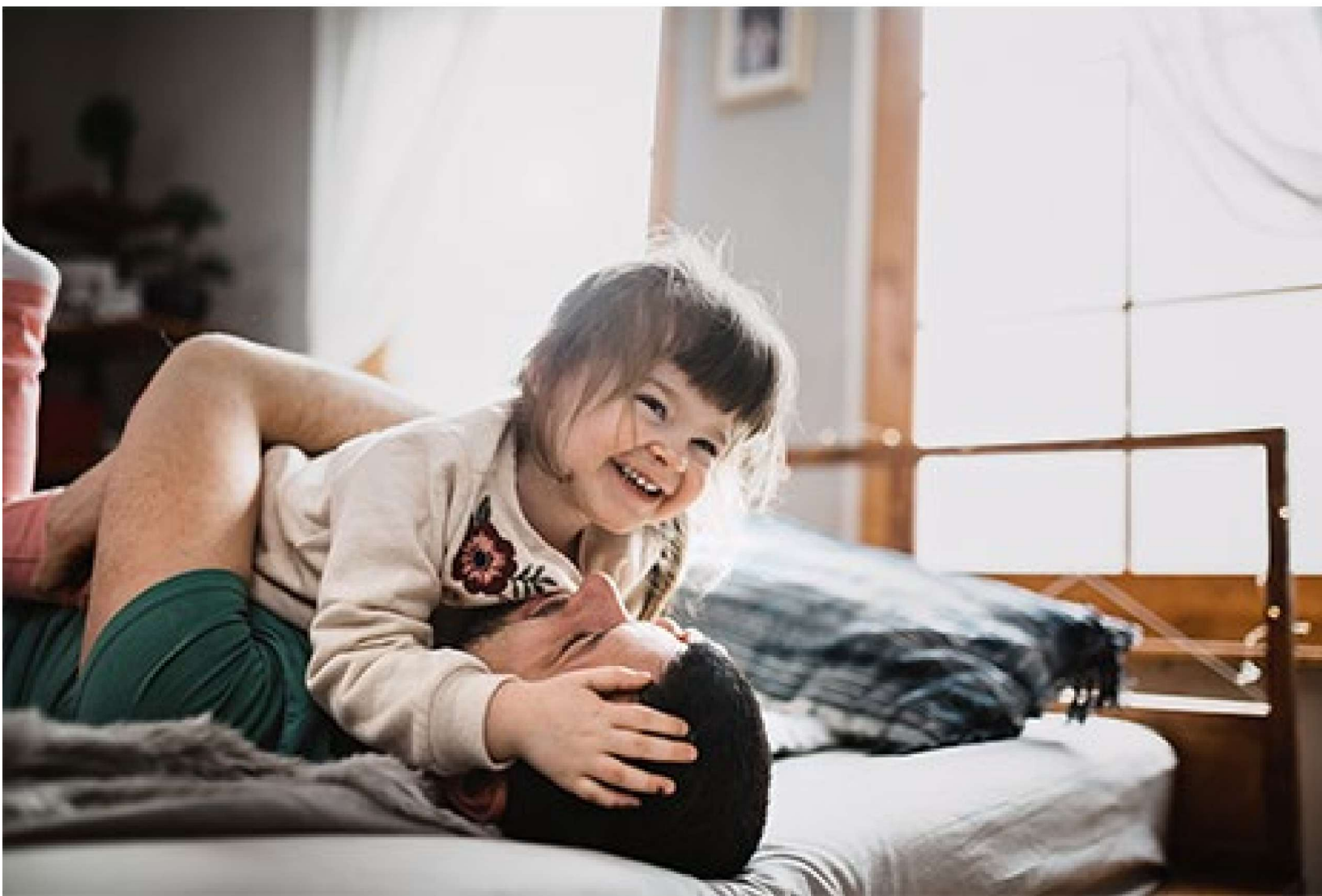
HSA Bank is committed to providing the best possible services for you. We believe that HSAs and spending accounts are powerful tools for healthcare savings and retirement planning, and we're committed to helping our clients make the most of them. Our long-term strategy includes the following:

- **Focus on client-centricity.** We'll always put you at the center of our product development and operations. This means understanding your needs and pain points, and designing products and services that meet those needs.
- **Invest in innovation.** We're constantly looking for new ways to improve our HSA and spending account services. We believe that innovation is essential for success in today's competitive marketplace.
- **Use agile methodologies.** We use agile methodologies to develop and deliver our services. This allows us to be more responsive to customer feedback and to iterate on our products quickly.
- **Empower our employees.** We believe that our employees are our greatest asset. We empower them to be creative and to take risks. This allows us to produce innovative solutions to problems.
- **Measure success.** We measure the success of our HSA and spending account services based on tangible and sustainable benefits. This means that we track metrics such as customer satisfaction, engagement and helping to make the most of our customers healthcare dollars.

Accessible administration for you

HSA Bank's Employer Administration Site is built with simple interaction in mind. We connect you directly with resources to help you optimize your program like the ability to access employee information, enroll new accounts, or fund existing accounts in a few clicks. The health of your program is easily viewed on the homepage where industry and peer benchmarking metrics help you identify opportunities. We also provide quick and intuitive access for key tasks like reporting, allowing you to retrieve a number of on-demand reports tailored to your needs. The Reports tab in your Employer Administration Site will show a complete list of summaries related to your program. Additional custom reporting is available upon request.

Our Employer Resource Center houses additional educational and communication resources you can use to increase employee awareness and account adoption. Forms, flyers and other administrative information can also be found here. Visit [Employer Resource Center](#) for a first-hand look at the materials HSA Bank places in your hand as your benefits administrator.





Welcome, John!

Your Health Savings Account (HSA) with HSA Bank is open.

[Set up account](#)[Get login help](#)

Claims funding options

As the sponsor of a Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA) and/or Commuter Benefits offering, you may need more information on claims funding.

Here it is!

We offer four different options, each slightly different to fit your needs at any time. And if your needs change, it's easy to make a new choice — with no process disruptions

- 1
 - Standard Claim Funding
 - A good option if your plan has fewer than 1,000 accounts.
 - Simple administration. Especially if your debited bank account is only for FSA, HRA and Commuter Benefits funding.
 - Daily ACH debits from your bank account.
 - Claims are paid daily.
 - We recommend you keep 1/12 of your plan's annual election/contribution am

Discover the HSA Bank Difference.

Proactive communication campaigns that drive engagement

Let HSA Bank do the heavy lifting to create a communication plan that will help keep employees engaged year-round by communicating with them in a variety of formats. We saw an 85% increase in account contributions from employees who got our quarterly "Grow Your Savings" campaign email — a personalized campaign designed to help employees save for healthcare expenses and retirement. Our data shows that our 30-60-90 email communication campaign drives greater engagement, resulting in HSA balances that are twice that of members who didn't get the series of three emails in the first 120 days of account opening. We also deploy a quarterly newsletter, a Tax Time 101 campaign and much more!

Continuous support emails

Self-selected notifications

Website and app messaging

Member communications

Campaign emails

Open enrollment support emails

Social media

Enhanced education and decision support for your employees

Engaged, happy and productive employees are the cornerstone of a thriving organization. We believe that when employees are empowered to make well-informed decisions about their health benefits, they can reach their goals in extraordinary ways. This not only enhances their satisfaction and engagement but also contributes to the overall success of your organization. With proven decision support tools and resources, we're dedicated to guiding you through every stage of your plan, fostering an environment of continuous employee engagement, happiness and productivity.

Calculate your success

We help employees decide what health plan and healthcare savings program is best for them. Employees can plan and save with a variety of these self-service tools and calculators, our most popular being:

- **Basic and Advanced Health Plan Comparison Tools** – Employees can compare the right plans that fit their needs.
- **Ongoing HSA Contribution Planner** – This tool has been designed to guide employees to the best HSA contribution planning strategy for their specific situation and circumstances.
- **HSA Bank Health & Wealth IndexSM Calculator** – A simple quiz to generate a unique engagement score with personalized recommendations for how to increase both physical and financial health.

Member educational resources

Our Member Resource Center is designed for all benefit types to assist employees:

Educational videos and webinars

Topics cover retirement planning, HSA contributions, account use and much more.

24/7 customer service center

English and Spanish-speaking client service representatives (CSRs) are available 24/7, except for major holidays.

Translation services

We can support over 250 additional languages.

Click to chat

Chat online with a CSR, weekdays from 8:30 a.m.–5 p.m. CT.

Bankline

Access our toll-free automated banking system for account balances, recent transactions, lost or stolen card issues and more.

Qualified expenses

Summary of qualified medical, dental, vision and prescription expenses as defined by the IRS.

Amazon HSA and FSA storefront

One-stop shop for eligible products so employees can spend with confidence.

HSA marketplace

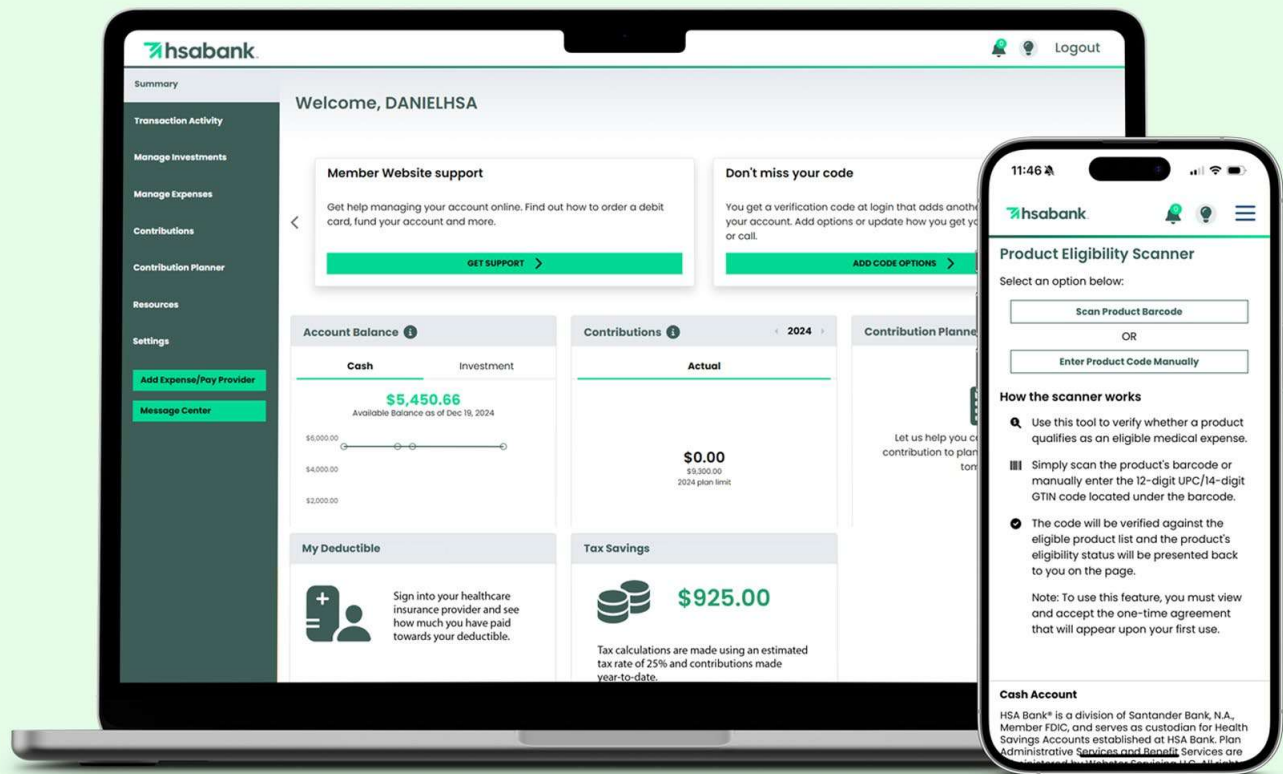
Tools to help employees pay less for medical services and prescription drugs.

Access to investment professionals

General investment education and support provided during market hours.

How-to FAQs and tax time resources

Guidance for account questions and activities. Information about tax documents, contributions and tax time reminders.



Our member experience (desktop and mobile) is designed for simple and intuitive use for all persona types (e.g., spender/saver/investor) and is designed to help employees optimize their accounts.

Secure multi-factor authentication (MFA) biometric login through face or fingerprint ID lets employees do the following:

- View real-time account balances.
- Manage HSA cash and investment balance.
- Link health plan deductibles and usage.
- Pay bills or make contributions.
- Save and manage receipts.
- Access electronic statements.
- Get year-to-date contribution information.
- Manage their profile.
- Sign up for email and/or text notifications.
- Access forms.
- Order debit cards.
- Qualified medical expense scanner on the app.
- Link to other helpful resources.

Our accounts in action

Intuitive and supportive experiences with HSA Bank will give employees confidence to adopt their selected benefit accounts. HSA Bank can assure you that our tools and accounts are uncomplicated and will become a cornerstone of employees' peace of mind and financial goals.



Funds at their fingertips

Access to funds is reliable and easy, so employees never need to stress about paying for qualified medical expenses.

- Our Benefits Card is a fully stackable card, which means it can support all health benefit accounts on one card, configured according to a payment order that you establish.
- Our card comes with the convenience of tap-to-pay technology, is accessible through Apple Pay®, Google Pay® and Samsung Pay®, plus more secure transactions with features like Mastercard ID Theft Protection™ to help protect member's personal information.
- Funds can also be accessed through payments by their Benefits Card, online transfers and bill pay online.

Straightforward claims

The Benefits Card is designed to simplify the claims process while staying within plan rules.

- Our debit card limits transactions to merchants where qualified medical expenses are sold.
- Transaction eligibility for FSAs and HRAs is verified at the point of sale for merchants that have an inventory information approval system (IIAS). Funds are deducted from the account balance when the card is swiped, and most debit card transactions are fully substantiated.
- Employee forgot their card? No problem. They can submit claims and required substantiation to us through the online account, HSA Bank app, through mail or by fax. The claim is processed, verified, approved and then paid the next business day. To get their dollars faster, employees can sign up for direct deposit. It's as easy as that.

“HSA Invest” – investing in tomorrow!

We know you need investment solutions as diverse as employees' budgets, healthcare expenses and investment goals. HSA Bank offers a full spectrum of offerings designed to make saving for immediate and long-term healthcare expenses feasible for all employees. Our fully integrated investment programs provide numerous options that cater to both seasoned and first-time investors.

HSA Bank's investment experience is embedded within the member portal. Employees will have access to a risk tolerance questionnaire (RTQ) for curated and managed programs to help them select investments based on individual risk tolerance, time horizon and other factors. Our experience also offers several calculators and research tools, along with embedded Morningstar for investment-related research and regulatory documents. Employees may enroll in one or all three investment programs:

- **Choice** – Our brokerage model gives employees the sole authority to select and trade stocks, mutual funds, ETFs and other security types. This is designed for seasoned investors who want to engage in a wider array of investment types.
- **Select** – Our curated model lets employees manage their investments by choosing from a list of preconfigured mutual funds based on the employees RTQ responses. The mutual funds offered in this program cover the major investment categories that are selected and monitored by a registered investment advisor (RIA).
- **Managed** – Our managed model lets employees have their investments 100% managed by the RIA. Based on the employees RTQ responses, they're placed in an exchange traded fund (ETF) asset allocation model. The ETFs offered in this program are selected and monitored by the RIA.



HSAdvisor+

As an alternative to the investment offerings above, you can select a financial advisor to take advantage of HSA Bank's advisor-driven investment program that customizes the mutual funds selected by the financial advisor. Mutual funds within the HSAdvisor+ program are selected and monitored by your advisor. Employees can access investment history, balances, contributions, regulatory documents and other planning tools via the online account.

Securities and investments are not insured by FDIC or any other government agency, not bank guaranteed, not bank deposits or obligations, and may lose value.

Minimum cash balance

To help employees keep an adequate balance in their HSA to cover short-term medical expenses, only HSA cash balances over \$1,000 may be invested. Once their HSA cash balance exceeds \$1,000 they may enroll in an investment program.

Pricing proposal

Prepared for Woodbury County

September 30, 2026

Health Savings Account (HSA) fees per account, per month (PAPM)*		
HSA only	\$1.75	
Balance waiver – \$3,000 This amount reflects the average daily balance that must be maintained in the HSA cash balance to prevent the monthly service fee from being charged.		
HSA member fees		
Monthly paper HSA summary	\$1.50	<i>E-summaries are the default and provided at no cost. Members must opt in for paper summaries.</i>
HSA closure fee	\$25.00	
Additional fees		
Section 125 premium only plan (POP) document creation and maintenance – includes HSA-only POP test	\$0	Optional. Applicable to HSA and FSA payroll deduction. Note: required annually by the IRS.

NOTE: Plan administrative services and benefit services are administered by Webster Servicing LLC.

*HSA Bank rates are guaranteed contingent on a three-year agreement for all products in scope. This proposal is valid for 90 days from the date submitted to Woodbury County.

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Information regarding a proposal from Part D Advisors to provide Dependent Eligibility Verification Services

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Dependent audits verify the eligibility of all dependents and spouses currently enrolled in our health plan. An audit will help ensure compliance with Wellmark's documentation requirements for covered dependents and will also identify any dependents who may be incorrectly enrolled. This process supports accurate eligibility, reduces potential administrative or financial risk, and strengthens overall benefits plan integrity. The financial impact will be \$10,400.

Recommendation:

Attachments:

[DEV Proposal](#) 

Approved by Board of Supervisors on March 17, 2026

SEPTEMBER 25, 2026

Woodbury County

Dependent Eligibility Verification Services

Project Proposal

PART D ADVISORS (PDA)

PROPRIETARY AND CONFIDENTIAL

Please note: The services and pricing herein are guaranteed for 90 calendar days past the date above.



Executive Summary

Experience

Part D Advisors (PDA) is pleased to submit this proposal to provide Dependent Eligibility Verification (DEV) services for Woodbury County. With more than 30 years of specialized industry experience, PDA delivers a proven, member-centric verification solution designed to maximize accuracy, participation, and financial impact. Our approach consistently achieves industry-leading response rates and generates an average return on investment exceeding \$20 for every \$1 spent. PDA brings extensive experience working with organizations similar to Woodbury County and will collaborate closely with your team to support your benefits administration and cost-containment efforts.

Process

PDA employs a proven four-month web-based¹ approach designed to maximize member engagement, with the objective of reaching—and receiving documentation from—every participant. The dependent audit process begins with an announcement from Woodbury County, followed by a verification phase consisting of up to three emails, and then concludes with a 14-day grace period.

Throughout the project, PDA provides dedicated project-specific toll-free numbers and operates a fully US-based bilingual Processing Center, open Monday through Friday from 8:00 am to 8:00 pm ET. Members can submit documentation to the Processing Center team via our mobile-friendly, secure upload portal. Woodbury County will also have access to a secure employer portal with real-time visibility into project status and individual verification outcomes, and a dedicated PDA Account Team will conduct regular status meetings to keep the client informed of progress, unique eligibility considerations, and any self-reported ineligible members.

Results

At the conclusion of the audit, Woodbury County will receive:

- Reporting of all verified and all ineligible dependents.
- Digital copies of all accepted proof documents and signed affidavits.
- Excel file with all metadata collected from our member interactions.

Woodbury County’s Project Specifics



¹Physical mailing options are available for an additional cost.

Scope and Approach

Project Scope

PDA's proposed Dependent Eligibility Verification (DEV) project will be conducted for all members identified by Woodbury County as covering a spouse and/or other eligible dependents. According to Gallagher, Woodbury County members are currently covering 450 dependents under the health plan.

PDA's DEV process consists of multiple, two-way communications with plan participants, using customized correspondence to simplify the response process and encourage participation. This outreach is supported by PDA's Processing Center and proprietary web portal and is designed to maximize member engagement while accurately identifying ineligible dependents.

Step One: Project Planning

Project activity begins with a Launch Meeting with Woodbury County to discuss project steps, review respective roles and responsibilities, and confirm project purpose and scope. The following will be discussed:

- Project process and logistics;
- Project timetable including the schedule for email communications;
- Initial communications from client to members;
- Health plan eligibility rules;
- Data security protocols;
- Processing Center plan (inbound and outbound calls);
- Review of Best Practices for dependent documentation;
- Expected consequences for members' failure to comply (i.e., when dependent coverage will be terminated); and
- Woodbury County's plan for disposition communications.

Step Two: Data Acquisition & HIPAA Compliance

As our company is regulated by, and compliant with, the Health Insurance Portability and Accountability Act (HIPAA) Privacy and Security rules, Part D Advisors will function as a Business Associate to Woodbury County, and a Business Associate Agreement will be executed between the parties prior to project commencement.

As custodians of protected health information (PHI) and personally identifiable information (PII), we pride ourselves on industry leading data protection. As such we employ a multi-tiered approach to data protection, including dual-factor authentication and annual penetration testing. All critical data is stored securely in a SOC 2 Type 2 third-party data center.

With respect to your data handling, all staff members complete a rigorous training program and are held to the highest standards and best industry practices, and data is only accessed by members assigned to your project. All information is encrypted when in transit and at rest on the database. All members undergo annual HIPAA training and fully understand the sensitive nature of the information associated with each project.



DATA TRANSFER AND REVIEW

Ideally, PDA will receive membership data as early as possible in the process. Early receipt of this data allows any data issues or missing requirements to be identified and resolved promptly, helping ensure the project progresses efficiently and remains on schedule. Woodbury County should expect the audit to follow these steps:

- Woodbury County supplies a single Excel file of spouse and dependent eligibility records for members (used to populate the verification emails).
- PDA’s IT team manages all data file intake, translation, programming, and troubleshooting.
- A cleansing analysis is performed on the data file to look for errors and inconsistencies.
- An internal database is created to track and verify eligibility information received, interface with secure web portals, and track calls received by the Processing Center.
- Our team pre-populates test communications with live data for client signoff prior to the release to members.

The data file must include the following fields.

Required Member Fields	Linking Field for the Family (Usually a Member ID or SSN)	Required Dependent Fields
Member Name		Spouse/Dependent Name
Gender		Relationship
DOB		DOB
Address		Gender
Phone		
Employee Email		
Employee Cell Phone ²		

Plus, up to 4 flex fields to assist with client reporting. For example: Department, Location, Active Status, etc.

Step Three: Project Execution and Communications

PDA has spent more than 30 years refining its approach to the DEV process. Our repetitive outreach model—built on customized communications, multi-layers of outreach, and unlimited outbound calls—has enabled PDA to avoid a single member appeal while consistently maintaining the highest response rates in the industry.

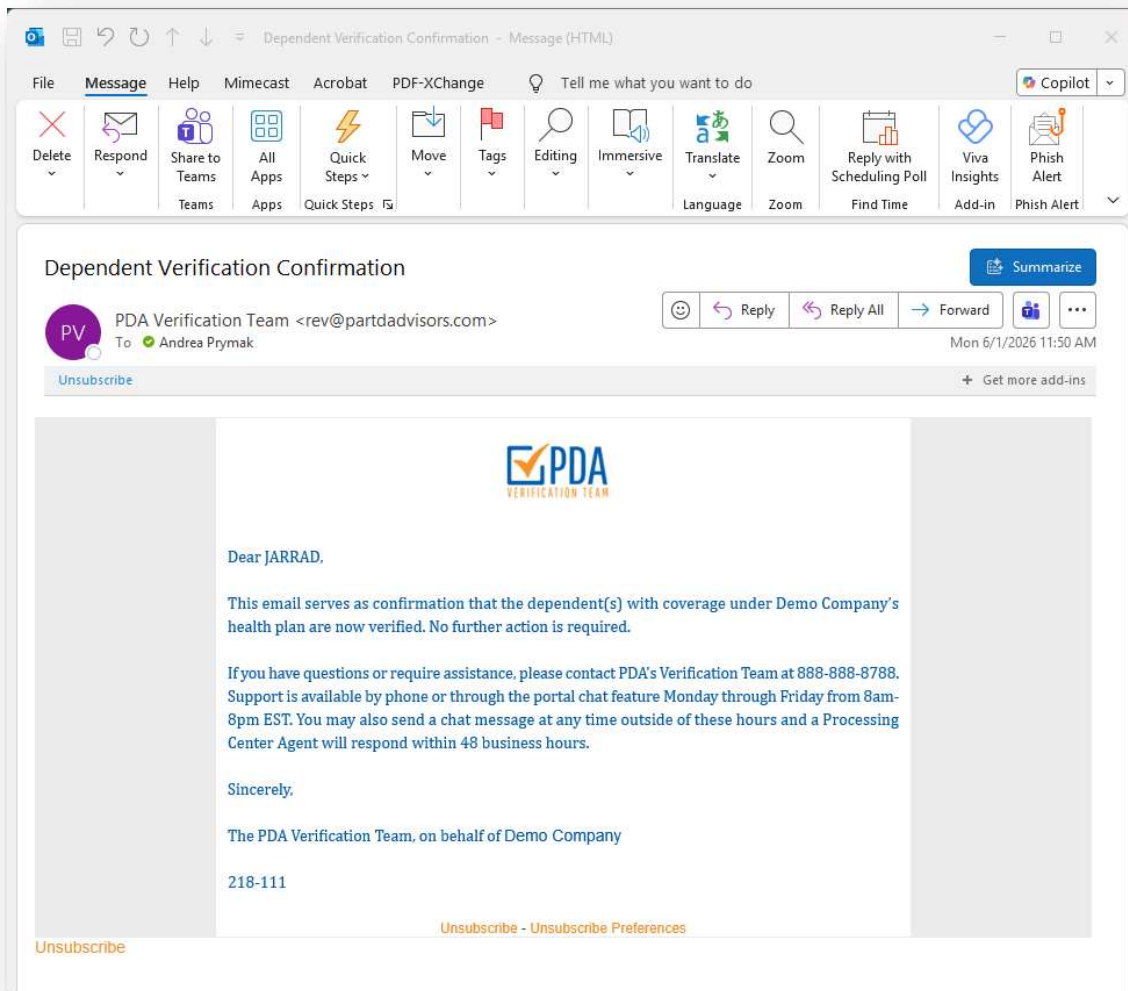
COMMUNICATIONS

- **Audit Announcement:** PDA will provide a customizable audit announcement for Woodbury County to provide to members. The announcement introduces PDA, explains the purpose of the dependent eligibility audit, and allows members time to prepare the required documentation. While PDA can send this communication on the plan’s behalf if desired, experience shows that members are significantly more likely to respond to later communications by PDA if the audit announcement is sent directly from their employer.
- An **initial email communication** is then prepared and sent by PDA to all members who cover spouses and dependents under the health plan. The email will direct members to the secure web upload portal

²If available. Required for text message reminders/communications. Member opt-in required.

where they can submit documentation verifying that their dependent(s) meet the plan's eligibility requirements.

- An additional **follow-up email** is sent to individuals who did not submit a complete response, reminding them of their need to comply.
- A **final reminder email** is sent to individuals who have still failed to submit a complete response, reminding them of their need to comply and the consequences of not responding.
- **Status Emails and Verification Emails** are also sent to members from the secure web upload portal.
- **Text Reminders:** Texts can also be sent to members to communicate verification confirmations, dependent status updates, secure portal links, account credentials, and deadline reminders. Member opt-in required.
- **Outbound Calls:** At least two outbound call attempts will be made to members who fail to respond or provide an incomplete response during the audit window.



BEST PRACTICE OPTION | ADDITIONAL POPULATION INSIGHTS

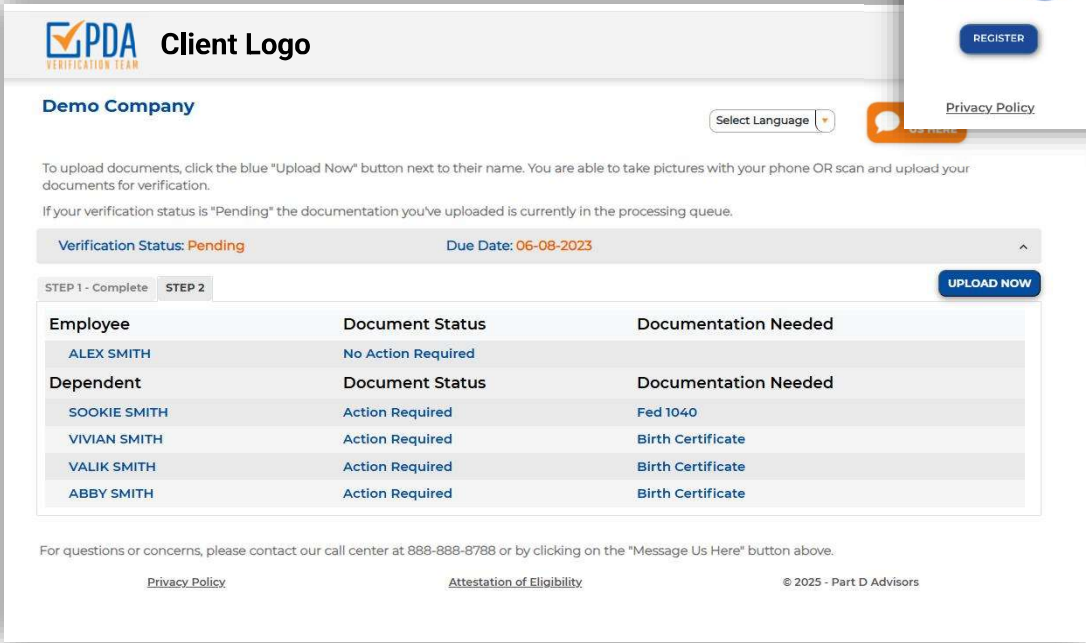
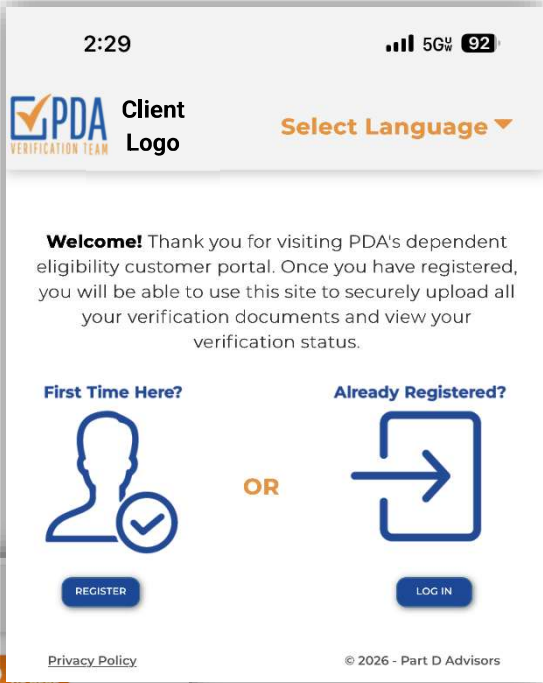
If desired, the Verification Team can further customize member communications to help plans gain deeper insights into their covered population beyond basic eligibility confirmation. For example, the process can capture

spousal employment and insurance coverage information, including access to other employer-sponsored coverage, as well as student status for child dependents over age 18 to confirm continued eligibility. Employers may also learn whether dependents are enrolled in Medicare or Medicaid, identify military service or TRICARE coverage, and collect updated information related to life insurance beneficiaries and family status changes. In addition, the audit process will often uncover outdated contact information or coverage elections that no longer align with plan rules, all of which is reported back to Woodbury County. Together, these insights support more informed benefits strategy decisions, improved data integrity, and enhanced compliance across benefit programs.

SECURE WEB PORTAL FOR MEMBERS

Respondents will upload their documents using our high-security proprietary web portal, which is co-branded with the client's logo to ensure members immediately recognize they are in the correct and trusted location. This portal supports all aspects of project participation including uploading document images, providing an electronic signature, viewing verification status, and chatting online with a Dependent Eligibility Verification Team agent. The portal also provides members with important information such as due dates, announcements, and Processing Center contact information, and can be switched to Spanish, if preferred. Members who register an email address with the portal will receive a notification once their documents are reviewed.

The portal was specifically designed for use on mobile devices but also works well on personal computers. It uses a two-factor authentication security protocol. Users activate their web portal account by supplying an email address, which allows the portal to then communicate status changes to members via email.



PROCESSING CENTER, INBOUND AND OUTBOUND CALLS

On average, PDA's Verification Team communicates with approximately 35% of the audit population, making a responsive and effective Processing Center a significant contributor to the overall success of each project. Our specialized Processing Center also drastically reduces the volume of questions directed to the client by shifting this responsibility to PDA, saving client resources while ensuring members receive fast, accurate, and consistent responses. Our team is 100% US-based, located at PDA's corporate headquarters in Livonia, Michigan, and staffed by highly trained PDA members and operates 8:00 am to 8:00 pm Eastern, Monday through Friday.

Unlike many vendors that rely on automated "robo" calls, which generate widespread dissatisfaction and regulatory complaints, PDA emphasizes personal, member-focused communication. All **inbound calls** are answered live by experienced staff—never automated systems by agents—who are fully equipped to address member questions related to process steps, timelines, verification requests, and required documentation. Members may contact a Woodbury County -specific toll-free number to ask confidential, case-specific questions—an approach that consistently drives higher completion and response rates. Members can also communicate directly with Processing Center agents via online chat through PDA's secure web portal, offering a convenient alternative for real-time assistance.

In addition, our agents place at least two **personal outbound calls**, as needed, to participants with incomplete responses to ensure they clearly understand what information is still required to satisfy audit requirements. At the conclusion of the audit, participants who remain partially or fully unresponsive are clearly identified and reported to the client. All inbound and outbound interactions are fully documented in a detailed call log, viewable by individual call or by complete call history for each enrollee.

Bilingual Communications (Spanish and English)

Our clients include several with large populations of Spanish-speaking members. Spanish calls will be handled in-house by our bilingual native Spanish-speaking agents. Additionally, our secure web upload portal can be switched to Spanish, including the messaging features. For an additional fee, the Email communications can be translated into Spanish.

Document Review and Verification

Once members have submitted their documentation via our Secure Web Upload Portal, the PDA Verification team will:

- Examine all responses and accept or reject each proof document according to the client's specific requirements; and
- Record the verification disposition: i.e., missing, incomplete, erroneous documentation, or complete and 100% verified.

Any and all files containing sensitive documentation are kept in a separate, HIPAA-secure environment, which is only accessible to those members working on the project. Upon completion of the project and delivery of the Report of Findings, PDA will have all documentation securely destroyed.

14-DAY GRACE PERIOD

PDA recognizes the importance of achieving the highest response rate possible. To that end, we include an unpublished Grace Period at no additional charge during which we accept and process late responses. All project activity ends 14 days after the due date of the final communication.

Project Reporting: Status Updates and Final Deliverables

Project Status Reporting

The PDA Verification Team will provide regular, detailed reporting to Woodbury County throughout the audit. Reports will include current employee and dependent statuses such as no response, missing documentation, verified eligibility, and self-reported ineligible dependents. In addition, PDA will regularly identify and report unreachable or invalid email addresses, allowing us to manage communication gaps and ensuring members have adequate time to respond before the audit concludes.

Additionally, your dedicated Account Team will be available as needed to meet and discuss any specific issues (unreachable members, members with unique circumstances, etc.) that may arise during the course of the project.

Secure Web Portal for Employers

Authorized personnel can log in to our secure web portal at any time to look up current overall project statistics including current response rate, number of dependents verified, and number of dependents identified as ineligible. This portal will also allow for authorized individuals to access the status of individual members. This function will display:

- Current member verification status;
- Dependents associated with the member and their current verification status;
- Most recent communication date and due date for responses;
- Documents required for each dependent's verification (based on dependent class);
- All documents received and accepted for each dependent;
- Any documents that have been rejected; and
- Commentary detailing all communications between the member and PDA's Processing Center.

Reporting of Project Results

PDA provides clients with many reports throughout the project including:

- **Quality Control Memorandum:** Confirms counts and accuracy of eligibility data received.
- **Status Reporting:** Ongoing project metrics, including mailings, responses, verifications, non-responses, and any undeliverable email addresses.
- **Final Report of Findings – Narrative:** Final comprehensive report summarizing the process, call volumes, call reasons, resolutions, verification results, and project ROI; delivered and presented within three weeks of final activity.
- **Final Report of Findings – Workbook:** Detailed spreadsheets for verified and non-verified members, and call and messaging logs.
- **Documentation Images:** Secure digital files of all documentation received from respondents.

Project Timing

Our Dependent Eligibility Verification projects typically span approximately four months, but the actual timeframe will be developed with Woodbury County to best meet their requirements.

Month 1 focuses on project planning and customization, including data acquisition and approval of communications.

Months 2–3 encompass full project execution including the initial email, follow-up emails, Processing Center support, status calls, response tracking and reporting, reminder messages, the Grace Period, and final response determinations.

During Months 3-4 the Report of Findings and all digital document images are delivered to the client.

Month 1	Month 2	Month 3	Month 4
Project Planning Launch Meeting Audit Announcement Database Build			
	Emails & Processing Center Communications Approved Initial Email Sent 2-3 Emails Including Final Notice Processing Center Active Reminder Emails/Texts		
			Audit Close Activities Grace Period Images to Client Final Reporting
	Ongoing Activities Processing Center Operations Employer Portal Access/Reporting		

Proposed Fees

All-Inclusive Fee

The proposed fee for the Dependent Eligibility Verification service for Woodbury County is **\$10,400**. The all-inclusive fee costs **less than the average annual health care expense of 2 dependents**, based on the industry annual dependent cost average of \$5,600.

Performance Guarantees

For the Dependent Eligibility Verification Audit, PDA offers Woodbury County the following performance guarantees:

1:1 ROI Guarantee

The Dependent Eligibility Verification Audit (DEV) service is expected to identify a sufficient number of dependents to be removed to generate at least a 1:1 Return on Investment for Woodbury County. If the number of dependents identified as ineligible during the initial DEV is fewer than the amount equivalent to a savings³ of the DEV fee, Part D Advisors will forfeit 7.5% of the project fee.

Website / Portal Availability

The internet portals will be available 99% of the time, outside scheduled maintenance periods. If the internet portals are not running 99% of the time, Part D Advisors will forfeit 2.5% of the audit fee.

³Savings based on an industry average annual cost per dependent of \$5,600

Post-Audit Options

Once an organization has invested in verifying dependent eligibility, maintaining accurate and up-to-date records is essential. Eligibility changes occur continuously—divorces take an average of 11 months to finalize and occur at a rate of approximately 14 divorces per year for every 1,000 married members⁴. Because a one-time dependent audit reviews eligibility at a single point in time, dependents who are eligible during the audit—particularly spouses—may become ineligible shortly thereafter. Without ongoing oversight, Woodbury County could unintentionally retain or enroll ineligible dependents, at a potential annual cost of up to \$8,900 per individual.

To mitigate this risk, PDA offers two different options for ongoing eligibility support that includes proactive verification of newly added dependents at enrollment as well as periodic re-verification of spousal eligibility. This continuous approach ensures dependent information remains accurate over time, reduces financial and compliance risk, preserves plan resources, and eliminates the need for future full-scale dependent audits.

Continuous Qualifying Life Event (QLEs) Monitoring

This service is designed as a follow-up to the initial Dependent Eligibility Verification service and can occur in conjunction with spousal reverification. This process involves direct, two-way correspondences with plan participants, combined with Processing Center support, to identify verify new dependents added due to new hires or Qualified Life Events on a mutually agreed upon schedule (monthly, bimonthly, etc.).

- Qualified Life Events will be identified in regularly scheduled data file from Woodbury County.
- A customized verification email is sent as needed to selected households, asking members to provide proof documents to verify their dependents.
- Members are given 45 days to respond; non-respondent warning outreach will be made after 30 days.
- Members submit their documentation via secure web upload portal.
- PDA's in-house Processing Center agents will be available to answer questions, and personal outbound calls will be placed by agents to members that have incomplete responses from 8am-8pm EST, Monday through Friday.
- Regular summary and member-level reporting of results are provided, as well as lists of any dependents not verified.

Spousal Reverification

This service is designed as a follow-up to the initial Dependent Eligibility Verification service and can occur in conjunction with QLE monitoring. This process involves direct, two-way correspondences with plan participants, combined with Processing Center support, to re-verify all spouses and identify any ineligible plan participants.

- On a pre-determined basis (annual, bi-annual, etc.), Woodbury County supplies a single Excel file of eligibility records for all enrolled spouses.
- An initial customized verification email is sent to all members with spouses on the health plan, asking them to provide updated proof documents to verify the spouse's eligibility.
- Members are given 45 days to respond; non-respondent warning outreach will be made after 30 days. Members will also have an unpublished 14-day grace period to respond after the 45 days have elapsed.

⁴ According to Pew Research Center

- Members submit their documentation via secure web upload portal.
- PDA's in-house Processing Center agents will be available to answer questions, and personal outbound calls will be placed by agents to members that have incomplete responses from 8am-8pm EST, Monday through Friday.
- Regular results reporting is provided, as well as a final list of any spouses not verified.

Fees

Ongoing Eligibility Verification Fee

The fee for the Ongoing Eligibility Verification service is as follows:

- Data Processing Fee: \$370 per data file, per submission
- Mailing and Processing Fee: \$20.00 per dependent verification request.

This service carries a \$500 minimum fee. If the combined cost of verification requests and data processing fees for a submitted data file is less than \$500, the \$500 minimum fee will be charged.

Spousal Reverification

The fee for the Spouse Reverification service for Woodbury County is \$30.00 per spouse. This fee is all-inclusive of mailings, Processing Center support, reporting, and outbound postage.

Project Value and Return on Investment

Woodbury County, like other organizations, has experienced escalating health care costs. Dependent Eligibility Verification projects demonstrate strong savings due to the removal of ineligible dependents. Every ineligible dependent removed from the plan has the potential for significant savings.

Potential Savings and Return on Investment

	Percent of Dependents Removed	Estimated Number of Dependents Removed	Estimated Annual Cost Avoidance ²	Audit Fee	Return on Investment
Conservative Estimate	3%	14	\$78,400	\$10,400	\$8 : \$1
PDA Client Average	8%	36	\$201,600	\$10,400	\$19 : \$1

Estimate Assumptions

Reported number of spouses and dependents	450
Average annual health plan cost per dependent ⁵	\$5,600

Number of dependents needed to be removed to repay fee: 2 Dependents

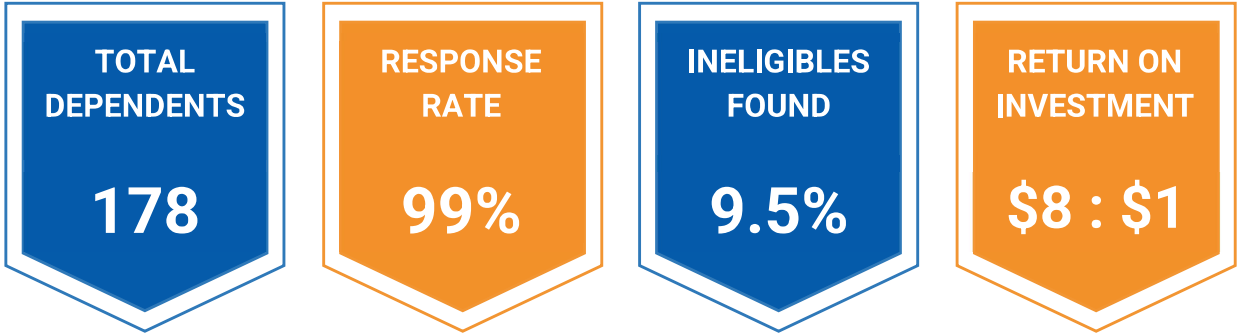
The all-inclusive fee of **\$10,400** costs less than the average annual health care expense of only **2** dependents.

⁵Based on an industry average annual cost per dependent of \$5,600

References and Case Studies

Our Dependent Eligibility Verification Team has helped more than 500 organizations reduce health care costs. Please consider the following examples. Reference contact information is available upon request.

Energy Manufacturer Audit Results

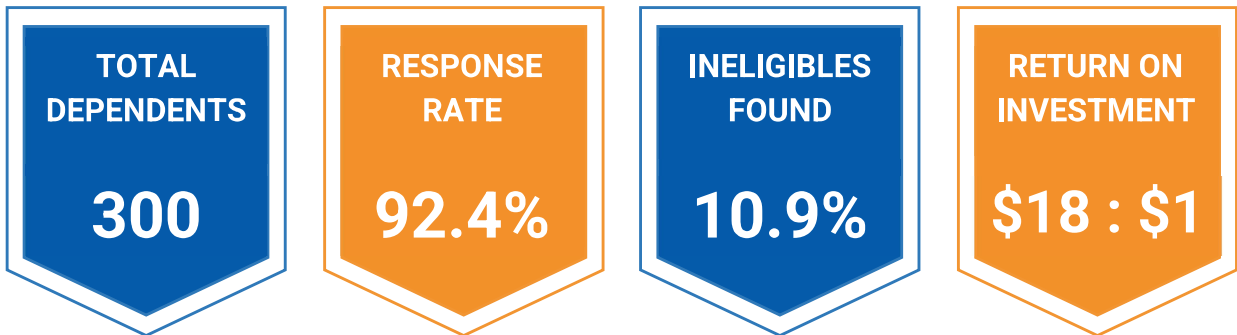


CUSTOM SOLUTION

SPANISH COMMUNICATIONS

Targeted measures were implemented to ensure full accessibility for Spanish-speaking members throughout the verification process. The verification communications were translated into Spanish by native speakers, allowing all employees to clearly understand requirements and submit accurate documentation. In addition, PDA’s Call Center representatives include 2 native speakers who were dedicated to the project, providing consistent, culturally competent support and successfully managing 69% of all inbound and outbound member communications.

Plumber and Pipefitter Union Audit Results



CUSTOM SOLUTION

SPOUSE EMPLOYMENT

As part of the dependent audit project, the client sought to better understand spouse employment and the availability of alternative health coverage. To support this objective, verification communications were customized to collect updated information regarding spouse employment status and eligibility for medical coverage through a spouse’s employer. Through this process, the audit identified that 18% of verified spouses had access to employer-sponsored health coverage and captured details regarding their enrollment in that coverage, providing enhanced visibility into coordination of benefits and potential cost-containment opportunities.

Exhibit A – Team Biographies

Rachelle Kelchak, Department Manager | 20+ Years Industry Experience

Rachelle Kelchak joined PDA in 2026. Although new to the company, she is a seasoned operations leader with more than 20 years of experience in regulated healthcare organizations. She has worked extensively within high-volume environments that demand strict adherence to HIPAA and HITECH requirements while consistently meeting SLA, KPI, and audit standards and holds both an MBA and a BBA in Management.

Gisela Rios, Account Manager | 10+ Years Industry Experience

Gisela Rios joined the PDA Verification Team in 2020, initially as a Bilingual Processing Center Agent. As a Project Manager, she is responsible for project implementation, day-to-day project work, and ongoing reporting. Ms. Rios has more than 20 years of customer service experience and earned a Doctor of Veterinary Medicine from Facultad de Medicina Veterinaria y Zootecnia in Nuevo Leon, Mexico.

Katelyn Spring, Principal Account Manager | 9+ Years Industry Experience

Katelyn Spring joined PDA in 2022 as a Principal Account Manager supporting the Retiree Drug Subsidy side of the business and brings over a decade of experience spanning insurance, healthcare and social services. Her unique experience across these sectors informs her tasks in project implementation, day-to-day project work, and ongoing reporting. Ms. Spring earned a Bachelor of Science in Social Work from Eastern Michigan University.

Serena Naude, Project Coordinator | 15+ Years Industry Experience

Serena Naude joined the Dependent Eligibility Verification Team in the fall of 2024 as a Project Coordinator. In this role, she is responsible for managing project timelines, enhancing workflows, and supporting day-to-day project operations. With a background in project management and consulting, Serena brings valuable experience in optimizing processes and driving project success. She holds a Bachelor of Arts degree from Ryerson University in Toronto.

Shakur Morris, Processing Center Supervisor | 10+ Years Industry Experience

Mr. Morris oversees daily call center operations, managing performance metrics, resolving escalated customer concerns, and improving customer satisfaction. Mr. Morris has more than 10 years of customer service experience and holds a Bachelor of Arts degree in Business Management from the University of Toledo and joined PDA in 2026.

Kelly Pore, Processing Center Supervisor | 10+ Years Industry Experience

In her role as Supervisor, Ms. Pore manages phone, email, and online communications with verification project participants, coaches and develops staff, and ensures quality compliance. She is responsible for escalated calls as well as assisting with client liaising and reporting. Ms. Pore joined PDA in 2023 and has a degree in Healthcare Administration from the University of Phoenix.

Corey Barnes, Senior Business Analyst | 10+ Years Industry Experience

Corey Barnes possesses a diverse skill set that includes data analytics, project management, SQL, Process Improvement, Microsoft Office, organization, and attention to detail. He has been with Part D Advisors since 2017 and has a degree in Management Information Systems from Central Michigan University.

WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Information regarding the addition of a High-Deductible Health Plan (HDHP) option.

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

An HDHP offers lower monthly premium costs in exchange for a higher deductible and is typically paired with a Health Savings Account (HSA), which allows eligible employees to set aside pre-tax dollars. The addition of an HDHP would expand employees' healthcare coverage choices by providing an alternative plan design that may better meet individual financial and healthcare needs.

Recommendation:

Attachments:

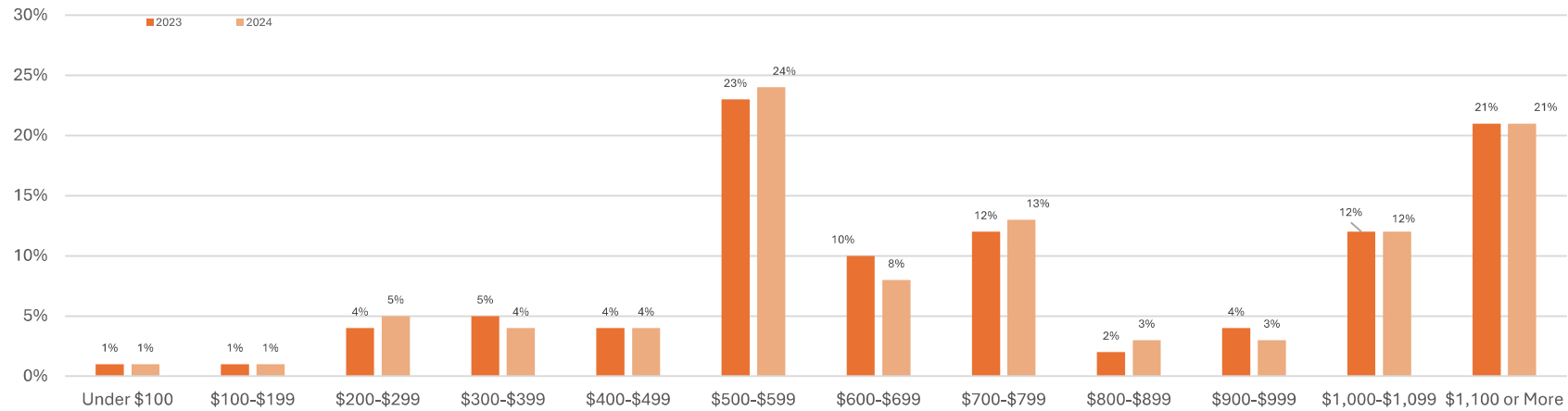
[HSA Information](#) 

Approved by Board of Supervisors on March 17, 2026

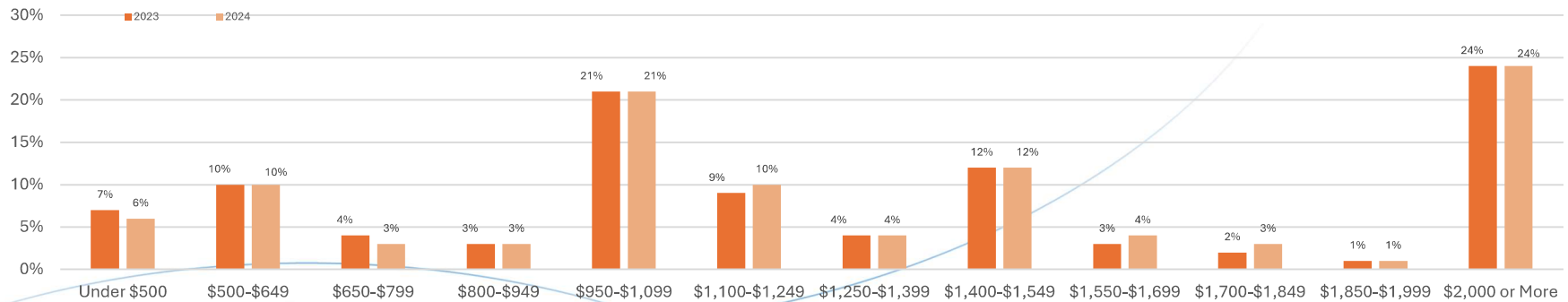
HSA Contributions



Average Annual Employer Contribution - Individual



Average Annual Employer Contribution - Family



WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 10/1/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Melissa Thomas, Human Resources Director

Wording for Agenda Item:

Information regarding the results of the Pharmacy Benefit Manager RFP

Action Required:

Approve Ordinance ☐

Approve Resolution ☐

Approve Motion ☐

Hold Public Hearing ☐

Informational ☒

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

The Board of Supervisors approved Gallagher Benefit Services to conduct a full Pharmacy Benefit Manager RFP to find the most competitive pricing and contract terms. The attached document provides an overview of the outcomes from the Pharmacy Benefit Manager (PBM) Request for Proposal (RFP). There was no cost to Woodbury County

Recommendation:

Attachments:

[RFP Results](#)



Approved by Board of Supervisors on March 17, 2026

Woodbury County PBM BAFO RFP Results

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Gallagher

Insurance | Risk Management | Consulting

Agenda

- 1 **PBM Landscape and Proposals**
- 2 **Methodology and Financial Summary**
- 3 **Executive Summary and Formulary Disruption**
- 4 **Allowances/Credits, Performance Guarantees & Risk Amounts**
- 5 **Proposal Notes**

PBM Landscape

PBMs At-A-Glance

PBM	HQ	Model	Covered Lives	PBM Selling Points
	Des Moines, IA	Mutual Insurance Company, owned by policy holders	2 M	Largest health insurance in Iowa and South Dakota. Focuses on specific needs of the region.
	Montvale, NJ	Private	425 K	- Clinical Protocols - Rx Efficiency Calculator – Clinical Guarantees
	San Diego, CA	- Stand-alone - Privately owned - Processes claims for smaller PBMs	24.8 M	MedPatterns® Data Integration Platform

Current Medical carrier is Wellmark.

Proposal Structure

	Requested	Wellmark	EmpiRx	MedImpact
Pricing	Pass-Through	Pass-Through	Pass-Through	Pass-Through
Network	Broad	National Network Broad	Broad	Broad
Retail 90	Broad R90	National Network Broad R90	Broad R90	Broad R90
Specialty	Open	Open	Open	Exclusive
Formulary	Exclusionary	Value Plus Exclusionary	Total Care Plus Open	Premier Exclusionary

Methodology and Financial Summary

Methodology

- Gallagher conducted our financial analysis using Woodbury County's actual claims utilization from 6/1/2025 – 5/31/2026. This analysis is based on an enrollment of 1,034 total members.
 - Gross Cost projections were based on drug prices as of the date of adjudication and do not incorporate any potential price reductions or associated rebate impacts.
 - Assumes 0% 340B utilization.
- Claims were broken out by brand/generic status and delivery channel:
 - Retail 30
 - Retail 90
 - Mail
 - Specialty
 - Independent Iowa Pharmacies Retail 30
 - Independent Iowa Pharmacies Retail 90
 - Independent Iowa Pharmacies Specialty
- Claims and costs were trended for a 3-year period from 1/1/2027 – 12/31/2029.
- For the purposes of this analysis, compound claims, vaccine claims, and Covid-19 claims were removed from the data set.
- The Baseline arrangement for comparison purposes outlines Woodbury County's actual discounts from the claims file and 2025 rebate reporting.
- Financial analysis was conducted on a gross cost basis (including both plan and member cost share).
- Drug cost projections were based on minimum discounts and maximum dispensing fees, and do not reflect potential over-performance or under-performance against those guarantees.
- Rebates were based on minimum guarantees per brand claim, and do not reflect potential over-performance or under-performance against those guarantees. Rebate values were estimated for the year they are earned but are typically paid in lag.
- Adjustments were made to proposed guarantees to account for excluded drug categories.
- Financial analysis results are based on data and documents provided by Woodbury County's incumbent vendor; savings are estimates and should not be used as projections for budgeting.

Financial Summary: Year 1



Year 1: 1/1/2027- 12/31/2027		Baseline	Wellmark Pass-Through Broad Network Value Plus	Wellmark Pass-Through Broad Network Value Plus BAFO	EmpiRx Pass-Through Broad Network Total Care Plus	EmpiRx Pass-Through Broad Network Total Care Plus BAFO	MedImpact Pass-Through Broad Network Premier	MedImpact Pass-Through Broad Network Premier BAFO
Drug Costs	Retail	\$303,342	\$289,837	\$288,305	\$291,131	\$289,706	\$286,324	\$285,661
	Retail 90	\$107,352	\$110,031	\$109,229	\$129,247	\$128,496	\$124,574	\$123,923
	Independent IA Retail 30	\$617,848	\$617,848	\$617,848	\$617,848	\$617,848	\$617,848	\$617,848
	Independent IA Retail 90	\$117,833	\$117,833	\$117,833	\$117,833	\$117,833	\$117,833	\$117,833
	Mail	\$8,256	\$11,062	\$11,062	\$12,507	\$12,507	\$12,455	\$12,455
	Independent IA Specialty	\$11,300	\$11,163	\$11,163	\$11,163	\$11,163	\$11,300	\$11,300
	Specialty Mail	\$1,814,981	\$1,900,527	\$1,900,527	\$1,912,187	\$1,912,187	\$1,912,187	\$1,912,187
	CostVantage Penalty						\$15,010	\$15,010
	Total Drug Costs	\$2,980,912	\$3,058,301	\$3,055,968	\$3,091,915	\$3,089,740	\$3,097,531	\$3,096,218
Rebates	Retail		(\$75,759)	(\$83,066)	(\$63,806)	(\$65,507)	(\$33,756)	(\$34,431)
	Retail 90		(\$20,662)	(\$23,154)	(\$22,769)	(\$22,769)	(\$22,969)	(\$23,428)
	Independent IA Retail 30		(\$213,940)	(\$234,577)	(\$180,185)	(\$184,990)	(\$95,325)	(\$97,231)
	Independent IA Retail 90		(\$34,562)	(\$38,730)	(\$38,086)	(\$38,086)	(\$38,421)	(\$39,189)
	Mail		(\$4,280)	(\$4,784)	(\$3,500)	(\$3,675)	(\$4,764)	(\$4,860)
	Independent IA Specialty		(\$33,253)	(\$33,253)	(\$41,580)	(\$41,580)	(\$66,567)	(\$67,898)
	Specialty Mail		(\$387,162)	(\$387,162)	(\$484,110)	(\$484,110)	(\$590,628)	(\$602,440)
	Total Rebates	(\$689,052)	(\$769,617)	(\$804,726)	(\$834,036)	(\$840,717)	(\$852,429)	(\$869,478)
	Administrative Fee	\$13,649	\$10,004	\$44,004	\$186,120	\$186,120	\$59,608	\$59,608
	Total Administrative Fee	\$13,649	\$10,004	\$44,004	\$186,120	\$186,120	\$59,608	\$59,608
	Total Net Cost	\$2,305,509	\$2,298,689	\$2,295,246	\$2,444,000	\$2,435,143	\$2,304,710	\$2,286,348
	Net Cost Savings Over Baseline (\$)		(\$6,820)	(\$10,263)	\$138,491	\$129,633	(\$799)	(\$19,162)
	Net Cost Savings Over Baseline (%)		-0.3%	-0.4%	6.0%	5.6%	0.0%	-0.8%
	BAFO Improvements			(\$3,443)		(\$8,857)		(\$18,363)

- Future changes in insulin products, biosimilars, and the PBM's formulary stance may impact the financial rebate projections.
- Rebate credits will apply. Rebate quotes do not account for the shift to lower WAC drugs and actual rebate dollars received will be lower than shown.

Financial Summary: 3 Years

3-Year: 1/1/2027- 12/31/2029		Baseline	Wellmark Pass-Through Broad Network Value Plus	Wellmark Pass-Through Broad Network Value Plus BAFO	EmpiRx Pass-Through Broad Network Total Care Plus	EmpiRx Pass-Through Broad Network Total Care Plus BAFO	MedImpact Pass-Through Broad Network Premier	MedImpact Pass-Through Broad Network Premier BAFO
Drug Costs	Retail	\$942,645	\$900,497	\$893,553	\$904,321	\$899,900	\$889,451	\$887,382
	Retail 90	\$333,441	\$341,902	\$338,208	\$401,841	\$399,513	\$387,305	\$385,272
	Independent IA Retail 30	\$1,917,322	\$1,917,322	\$1,917,322	\$1,917,322	\$1,917,322	\$1,917,322	\$1,917,322
	Independent IA Retail 90	\$365,882	\$365,882	\$365,882	\$365,882	\$365,882	\$365,882	\$365,882
	Mail	\$26,010	\$34,781	\$34,781	\$39,269	\$39,269	\$39,105	\$39,105
	Independent IA Specialty	\$37,207	\$36,754	\$36,754	\$36,754	\$36,754	\$37,207	\$37,207
	Specialty Mail	\$5,868,068	\$6,144,649	\$6,144,649	\$6,182,347	\$6,182,347	\$6,182,347	\$6,182,347
	CostVantage Penalty						\$46,388	\$46,388
	Total Drug Costs	\$9,490,575	\$9,741,788	\$9,731,149	\$9,847,736	\$9,840,987	\$9,865,006	\$9,860,904
Rebates	Retail		(\$231,532)	(\$257,531)	(\$205,529)	(\$210,729)	(\$111,741)	(\$113,977)
	Retail 90		(\$63,113)	(\$71,744)	(\$73,689)	(\$73,689)	(\$75,992)	(\$77,512)
	Independent IA Retail 30		(\$654,588)	(\$728,101)	(\$581,094)	(\$595,795)	(\$315,934)	(\$322,256)
	Independent IA Retail 90		(\$105,940)	(\$120,432)	(\$123,707)	(\$123,707)	(\$127,580)	(\$130,132)
	Mail		(\$13,306)	(\$15,089)	(\$11,437)	(\$11,981)	(\$16,055)	(\$16,376)
	Independent IA Specialty		(\$106,885)	(\$108,954)	(\$136,823)	(\$136,823)	(\$232,328)	(\$236,975)
	Specialty Mail		(\$1,251,743)	(\$1,276,103)	(\$1,602,518)	(\$1,602,518)	(\$2,074,261)	(\$2,115,747)
	Total Rebates	(\$2,067,156)	(\$2,427,107)	(\$2,577,955)	(\$2,734,796)	(\$2,755,241)	(\$2,953,891)	(\$3,012,974)
	Administrative Fee	\$40,946	\$145,113	\$112,113	\$508,728	\$508,728	\$170,480	\$170,480
	Total Administrative Fee	\$40,946	\$145,113	\$112,113	\$508,728	\$508,728	\$170,480	\$170,480
	Total Net Cost	\$7,464,365	\$7,459,794	\$7,265,307	\$7,621,668	\$7,594,473	\$7,081,594	\$7,018,410
	Net Cost Savings Over Baseline (\$)		(\$4,572)	(\$199,058)	\$157,303	\$130,108	(\$382,771)	(\$445,956)
	Net Cost Savings Over Baseline (%)		-0.1%	-2.7%	2.1%	1.7%	-5.1%	-6.0%
	BAFO Improvements		2	(\$194,486)	3	(\$27,195)	1	(\$63,185)

- Future changes in insulin products, biosimilars, and the PBM's formulary stance may impact the financial rebate projections.
- Rebate credits will apply. Rebate quotes do not account for the shift to lower WAC dugs and actual rebate dollars received will be lower than shown.

Executive Summary and Formulary Disruption

Executive Summary: Year 1

1 Year: 1/1/2027 - 12/31/2027	Baseline	Wellmark Pass-Through Broad Network Value Plus	EmpiRx Pass-Through Broad Network Total Care Plus	MedImpact Pass-Through Broad Network Premier
Drug Cost	\$2,980,912	\$3,055,968	\$3,089,740	\$3,096,218
Brand Rebates	(\$689,052)	(\$804,726)	(\$840,717)	(\$869,478)
Administrative Fee	\$13,649	\$44,004	\$186,120	\$59,608
Total Drug Costs	\$2,305,509	\$2,295,246	\$2,435,143	\$2,286,348
Clinical Savings Programs	\$0	(\$36,000)	(\$300,000)	\$0
Total Clinical Savings	\$0	(\$36,000)	(\$300,000)	\$0
Total Net Cost	\$2,305,509	\$2,262,689	\$2,135,142	\$2,286,348
Net Cost Savings Over Baseline (\$)		(\$42,820)	(\$170,366)	(\$19,162)
Net Cost Savings Over Baseline (%)		-1.9%	-7.4%	-0.8%
Net Cost Ranking (#)		2	1	3

- EmpiRx Clinical Savings Guarantee have been conservatively estimated at 50%.
- Future changes in insulin products, biosimilars, and the PBM's formulary stance may impact the financial rebate projections.
- PBMs may charge additional administration fees based on elections of Clinical Program or Utilization Management Packages. Depending on what program selections are made, the cost for these programs could exceed the allotted credits/allowances.

Executive Summary: 3 Years

3 Years: 1/1/2027- 12/31/2029	Baseline	Wellmark Pass-Through Broad Network Value Plus	EmpiRx Pass-Through Broad Network Total Care Plus	MedImpact Pass-Through Broad Network Premier
Drug Cost	\$9,490,575	\$9,731,149	\$9,840,987	\$9,860,904
Brand Rebates	(\$2,067,156)	(\$2,577,955)	(\$2,755,241)	(\$3,012,974)
Administrative Fee	\$40,946	\$112,113	\$508,728	\$170,480
Total Drug Costs	\$7,464,365	\$7,265,307	\$7,594,473	\$7,018,410
Clinical Savings Programs	\$0	\$0	(\$900,000)	\$0
Misc. Pharmacy Funds	\$0	(\$208,000)	\$0	\$0
Total Clinical Savings	\$0	(\$208,000)	(\$900,000)	\$0
Total Net Cost	\$7,464,365	\$7,057,307	\$6,694,473	\$7,018,410
Net Cost Savings Over Baseline (\$)		(\$407,058)	(\$769,892)	(\$445,955)
Net Cost Savings Over Baseline (%)		-5.5%	-10.3%	-6.0%
Net Cost Ranking (#)		3	1	2

- EmpiRx Clinical Savings Guarantee have been conservatively estimated at 50%.
- Future changes in insulin products, biosimilars, and the PBM's formulary stance may impact the financial rebate projections.
- PBMs may charge additional administration fees based on elections of Clinical Program or Utilization Management Packages. Depending on what program selections are made, the cost for these programs could exceed the allotted credits/allowances.

Formulary Disruption Summary

- The chart illustrates disruption to the members on the plan for the bidding vendors.
- Only maintenance prescriptions are included in the evaluation.
- The chart identifies the number of members that would be affected by formulary changes.
- Some of the drugs that are currently covered would be excluded, but all have alternatives.
- A shift from tier 3 to tier 2 is a positive to members, while a shift from tier 2 to tier 3 is a negative to members.

PBM or Health Plan	Positive	Negative	Exclusions	3-Year Projected Savings (\$)
EmpiRx- Total Care Plus	1	13	0	(\$769,892)
MedImpact- Premier	2	6	57	(\$445,955)
Wellmark- Value Plus	0	0	0	(\$407,058)

- Incumbent in *BLUE* font
- Member disruption for the incumbent does not take into account any future disruption based on the PBM's standard process of formulary/drug list updates

Allowances/Credits & Risk Amounts

Allowances/Credits & Risk Amounts

	Wellmark	EmpiRx	MedImpact
Client Allowance or Credit (Implementation and/or General)	Implementation: Not Offered General: A one-time pharmacy credit of \$75K \$36,000 Annually Added \$100,000 Loyalty Bonus	Implementation: \$12.5K Year 1 Clinical Savings Guarantee: \$600K Annually	Implementation: \$8 per member (~ \$8.2K) Year 1 General: \$5 per member (~ \$5.1K) Annually
Ongoing PG Risk Amount	Not Offered	\$17.5K Annually	\$10 per member (~ \$10.3K) Annually
Ongoing PG Risk Allocation	30%	30%	20%
Implementation Guarantee	Not Offered	\$15K Year 1	\$10 per member (~ \$10.3K) Year 1
Termination Guarantee	Not Offered	Not Offered	Not Offered

PBMs may charge additional administration fees based on elections of Clinical Program or Utilization Management Packages. Depending on what program selections are made, the cost for these programs could exceed the allotted credits/allowances.

Proposal Notes & Appendix

Proposal Notes: Wellmark



- General:
 - Gallagher RFP fees are not funded.
 - Significant deviations in membership or utilization mix could impact the underlying economics supporting the offer and may necessitate a reevaluation of pricing guarantees.
 - MAC list is considered proprietary and confidential and will not be shared with Woodbury County.
 - HIV is not considered specialty.
- Discounts:
 - Wellmark passes through all pricing and allows offsets only within the same pricing guarantee category, retail, mail, specialty, and rebates, while prohibiting any offsetting between pricing component guarantees and other guarantee types such as zero balance due, clinical programs, or performance guarantees.
 - Reconciliation will be completed within 90 days of end of each contract year.
 - The MAC unit price at mail may not always be equal to or lower than the MAC unit price at retail.
- Rebates:
 - Wellmark is offering fixed rebate guarantees.
 - Wellmark will pass through 100% of guaranteed rebates including MAF.
 - Rebates will be paid and reported 180 days after contract year end.
 - Quarterly rebates will be paid and reported 120 days following quarter end.
 - Rebate guarantee amounts may be adjusted for broader contract, market, regulatory, formulary, network, membership (10%), or plan design changes that materially affect rebate economics or financial guarantees.

Proposal Notes: Wellmark



- Market Check:
 - One market check is allowed.
 - Requires 1% savings, response will be within 10 business days.
- Termination:
 - Termination without cause may occur with a 90 day written notice.
 - Additional fees apply for data transfers.
- Key Exclusions:
 - Discounts: 340B Eligible Claims, 100% Member Paid Program Claims, New to Market, Non Standard Retail Pharmacies, Direct Contracted Pharmacy Claims, CPESN Pharmacy Claims, Direct Manufacturer Contract Claims, Domestic Network Pharmacies, Custom Specialty Pharmacy Network, Claims Reimbursed at Rate Mandated by State or Federal Law
 - Rebates: 340B Eligible Claims, 100% Member Paid Program Claims, Direct Contracted Pharmacy Claims, and Direct Manufacturer Contract Claims

Proposal Notes: EmpiRx



- General:
 - In the event channel utilization and/or membership changes by ~~ten percent (10%)~~ **twenty percent (20%)** or more from the initial request for proposal (RFP), EmpiRx Health reserves the right to adjust any and all guarantees. **The Clinical Savings Guarantee can be adjusted for a 10% change in membership. There is no CSG shared savings fee.**
 - HIV is not considered specialty.
 - EmpiRx Health's offer is contingent on accepting all of our standard clinical programs (PA,QL,ST).
- Discounts:
 - Guarantees are paid within ~~480~~ **120 days** after the end of each contract year.
 - Discounts and dispensing fees will be reconciled in aggregate.
 - Dispensing fees on U&C claims will be passed on to Woodbury County.
 - Mail claims ~~require a day supply of 84+~~ **will not be dependent on the days' supply of a claim.**
 - Specialty list will be different for adjudication compared to reconciliation.
- Rebates:
 - Woodbury County will receive the greater of guaranteed rebates and 100% of rebates received in aggregate.
 - Rebates will be paid ~~420~~ **90 days** after the end of each applicable quarter provided the Agreement is fully executed and Sponsor is current on all payments due.
 - ~~EmpiRx may withhold up to three percent (3%) of Rebates quarterly to account for manufacturer adjustments which will be reconciled annually.~~
 - Rebate grandfathering allowed for up to 90 days.

Proposal Notes: EmpiRx



- Market Check:
 - Market check allowed once during contract term.
 - Requires 1% savings threshold, response will be within 10 days.
- Termination:
 - Termination must be after the 1st contract year and all guarantees will then be deemed waived by Sponsor and EmpiRx Health will not be required to perform a final reconciliation.
 - Any partial years EmpiRx Health will not perform a reconciliation, any years completed in full will receive a full reconciliation.
- Key Exclusions:
 - Discounts: Manufacturer Patient Assistance Program Claims, Claims over 180 days old, Non-FDA Approved Drugs, Home Infusion Claims, Out of Network Claims, DMR Claims, Secondary Claims, Non-Drug Items, Drugs not covered by the plan
 - Rebates: 340B Eligible Claims, 100% Member Paid Program Claims, Biosimilar Drugs, Diabetic Supplies, Diabetic Test Strips, OTCs except Insulins, Diabetic Test Strips, & Diabetic Supplies, Manufacturer Patient Assistance Program Claims, Claims over 180 days old, Non-FDA Approved Drugs, Home Infusion Claims, Out of Network Claims, DMR Claims, Secondary Claims, Non-Drug Items, Drugs not covered by the plan

Proposal Notes: MedImpact



- General:
 - MedImpact bases pricing upon the eligible members provided at the time of the proposal. If the number of eligible members changes by 30% or more after the term's first month, or any subsequent month, resulting in a material impact on the ability to achieve financial guarantees, pricing is subject to change.
 - Financial proposal is based on the adoption of the standard formulary and clinical edit package.
 - HIV is not considered specialty.
- Discounts:
 - Discount guarantees are reconciled in the aggregate no later than 90 days after the end of each contract year.
 - The mail order pricing, in aggregate, will be more aggressive than retail. MedImpact uses the same MAC product list across all channels; individual MAC prices may vary by pharmacy in accordance with our financial offer and/or due to low cost generic programs available at retail pharmacy. Therefore, pricing for the same ingredient, dosage form, and dose through retail may, or may not, exceed the individual price at mail.
- Rebates:
 - ~~Rebates will be reported within 100 days after each quarter end, paid within 150 days after quarter end~~ reported within 45 days, paid no later than 90 days following the quarter in which the claim adjudicated, and reconciled in aggregate within 180 days after contract year end.
 - Rebates & MAF are 100% passed through
 - MedImpact reconciles rebates in aggregate.
 - Rebate guarantees are contingent on use of MedImpact's specified formulary, specialty list, pharmacy channels, and standard program design, and may be adjusted for changes in specialty utilization, market events, non-standard plan edits/programs, alternate funding or sourcing impacts, or vendor changes.
 - MedImpact's policy on grandfathering allows a member a 1-time (retail, retail 90, and mail order) courtesy fill during the first 90 days.

Proposal Notes: MedImpact



- Market Check:
 - One market check allowed during contract term.
 - Requires 1% savings.
 - Market Check response will be provided within 10 days.
- Termination:
 - ~~In the event of termination without cause, for any reason, in the first 12 months of the contract, the liquidated damage amount is to be equivalent to the implementation costs and any portion of the implementation credit, pharmacy management fund, or other allowances provided for in the contract used, as applicable.~~ Termination may occur with or without cause, and without termination charges, with 90 days written notice.
- Key Exclusions:
 - Discounts: 340B Eligible Claims, 100% Member Paid Program Claims, Non Standard Retail Pharmacies, OTCs except Insulins, Diabetic Test Strips, & Diabetic Supplies, Non-self administered, Client Owned or Contracted Pharmacies not at MedImpact Network Rates, Claims with government mandated pricing and reimbursement rates, Drugs not approved by the food and drug administration (FDA), Pricing assumes no more than 5% of claims are filled in MA, HI, AK, & PR.
 - Rebates: 340B Eligible Claims, 100% Member Paid Program Claims, Diabetic Supplies, Medical Supplies and Devices, Non Standard Retail Pharmacies, OTCs except Insulins, Diabetic Test Strips, & Diabetic Supplies, Diagnostic Products, Cosmetic and Dietary Products, Repackaged NDC, EHB (Affordable Care Act Products), Formulary Excluded drugs, Fertility and Endocrine, Non-self administered, Client Owned or Contracted Pharmacies not at MedImpact Network Rates, and Drugs not approved by the food and drug administration (FDA)

Humira & Stelara Biosimilar Side By Side

	Wellmark	EmpiRx	MedImpact
Humira Formulary Status	Excluded	Non-Preferred	Excluded
Humira Biosimilar Formulary Status	Adalimumab	Hadlima and adalimumab-fkjp	Simlandi & Adalimumab
Stelara Formulary Status	Excluded	Non-Preferred	Excluded
Stelara Biosimilar Formulary Status	Ustekinumab	Steqeyma, Yesintek, and Selarsdi	Steqeyma, Ustekinumab, and Yesintek
PBM-Estimated utilization shift from Humira/Stelara to preferred Biosimilar(s)	Humira: 97.5% Stelara: 100%	Not Provided	Humira: 100% Stelara: 100%
Proposed rebate guarantees account for shift to Biosimilars	Confirmed	Not Confirmed	Not Confirmed
Proposed rebate guarantees account for WAC decrease and subsequent rebate decrease	Confirmed	Not Confirmed	Not Confirmed

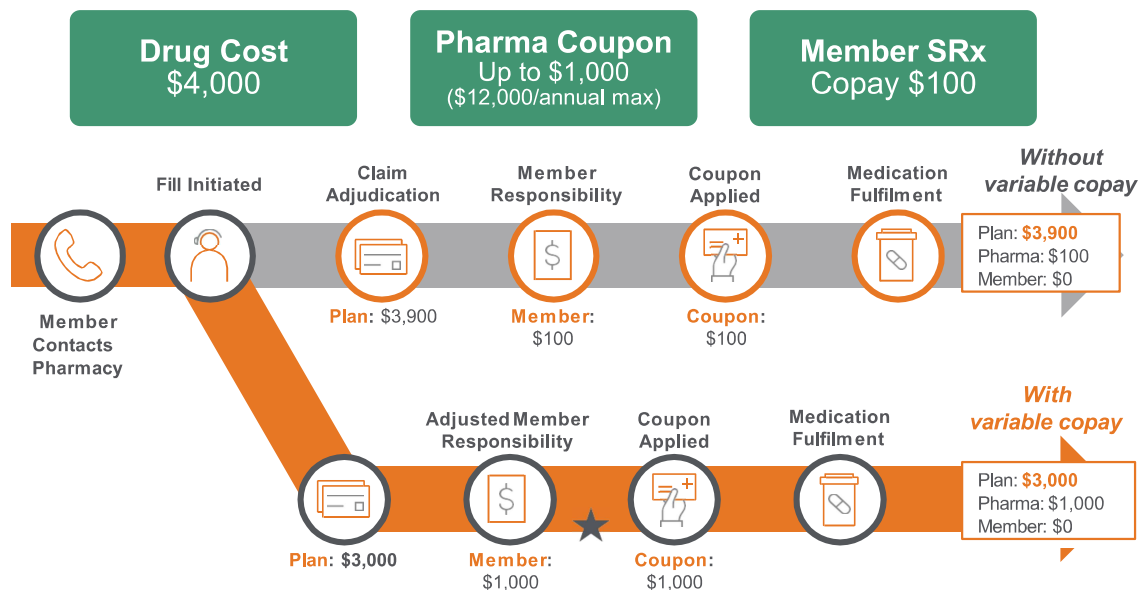
Manufacturer Coupon Program

	Wellmark	EmpiRx	MedImpact
Program Name	PrudentRx	Patient Saver Plus	MedImpact Assist
Fees or Shared Savings	20% of savings	25% of savings	20% of savings
Impact to Rebate Guarantees	No Impact	No Impact	Excluded from Rebates
PPO Only claims	Yes	Yes	No
Estimated Annual Net Savings (after fees or cost share)	\$107,616	\$186,812	\$122,233
Guarantee (Guaranteed \$x or % of Estimated Annual Net Savings)	20% shared savings	Not Offered	\$79,452 in year 1*
Claims Impacted	Not Provided	758	126

MedImpact offers a savings guarantee of \$79,452 in year 1 conditioned upon Client's continuous enrollment for twelve (12) months (January 1, 2026 – December 31, 2026) as well as compliance with the caveats available in the RFP.

Manufacturer Coupon Program

Program Example



Coupon dollars used are not applied towards member's deductibles and/or out of pocket maximums; thereby keeping the Plan Sponsor's benefit in tact.

Meeting Notes and Fiduciary Intent

The purpose of the fiduciary (or committee) process in selecting a Pharmacy Benefit Manager (PBM) is to ensure a careful and responsible decision-making approach. This involves, but is not limited to, conducting a fair comparison of each of the solicited PBM's capabilities. When selecting a PBM partner, here are some of the factors that are typically considered:

- Expected/Projected Cost & Pricing
- Formulary and Drug Coverage
- Customer Service and Support
- Network and Pharmacy Access
- Clinical Programs
- Technology and Reporting Capabilities
- Medical Integration and Implementation
- Contract Terms, Requirements and Flexibility
- Reputation and Experience

The ultimate goal is to select the most suitable PBM for Woodbury County, as well as the enrolled members. The summary of the selection process, along with any meeting minutes, should focus on how these standards were met by the fiduciary or committee and their subject matter experts.

Following this presentation, If the Gallagher Pharmacy Practice Team has captured meeting notes of the discussion they will be provided within 5 business days.

Thank you

Matt Adams
Area Vice President- South Central Region

Andrew Ung
Pharmacy Consultant

Hector Carreon
Pharmacy Consultant



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- This analysis is for illustrative purposes and is not a guarantee of future expenses, claims, costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information for further details in this regard.
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WOODBURY COUNTY AGENDA ITEM(S) REQUEST FORM

Date: 9/30/2026 Weekly Agenda Date: 10/6/2026

Elected Official / Department Head / Citizen: Ryan Ericson

Wording for Agenda Item:

\$4,555,000 General Obligation Capital Loan Notes, Series 2026B a - Resolution Appointing Paying Agent, Note Registrar, and Transfer Agent, Approving the Paying Agent; Note Registrar and Transfer Agent Agreement and Authorizing the Execution of the Agreement b - Resolution approving and authorizing a form of Loan Agreement and authorizing and providing for the issuance, and levying a tax to pay the Notes; Approval of the Tax Exemption Certificate and Continuing the Disclosure Certificate.

Action Required:

Approve Ordinance ☐

Approve Resolution ☒

Approve Motion ☐

Hold Public Hearing ☐

Informational ☐

Attachments ☒

Set Time:

Reviewed by County Attorney's Office: ☐

Background & Financial Impact:

Resolution appoints UMB Bank, N.A. to serve as Registrar and Paying Agent and authorizes the issuance of the \$4,555,000 bonds that will be used for the financing of the Southbridge Interchange Project. Project will be repaid using TIF revenue from the Grow Woodbury County Urban Renewal Area.

Recommendation:

Approve the resolutions

Attachments:

[Attachment 1](#) 

[Attachment 2](#) 

[Attachment 3](#) 

Approved by Board of Supervisors on March 17, 2026



Ahlers & Cooney, P.C.

Attorneys at Law

100 Court Avenue, Suite 600
Des Moines, Iowa 50309-2231

Phone: 515-243-7611

Fax: 515-243-2149

www.ahlerslaw.com

Jason L. Comisky

515.246.0337

jcomisky@ahlerslaw.com

September 29, 2026

Via Email Only

Ryan Ericson, Finance Director
Woodbury County Courthouse
620 Douglas Street, Room 104
Sioux City, Iowa 51101

Re: Woodbury County, State of Iowa - \$4,555,000 General Obligation Capital Loan
Notes, Series 2026B

Dear Ryan:

Enclosed are documents to complete Board action in connection with the authorization for the issuance of the above Notes. **Please print an additional copy of each document single-sided for execution and return two (2) executed originals for each document in the mail to my attention prior to closing.** Fully executed documents will be returned to you after closing.

The Board procedure consists of the following:

Resolution Appointing Registrar and Paying Agent. This resolution appoints UMB Bank, N.A. to serve as Registrar and Paying Agent.

Resolution authorizing the issuance of the Notes. The resolution also incorporates by reference the form of the Tax Exemption Certificate.

There are blank spaces appearing in the form of Note set out in the resolution. These need not be completed but may be left blank as a guide since different amounts, dates and percents will be inserted within the blank spaces.

The resolution must be adopted by an affirmative vote equal to a majority of the full Board membership.

Tax Exemption Certificate. The Tax Exemption Certificate sets out in detail a number of facts, promises and obligations which must be met and agreed to by the County in order to maintain these Notes as tax exempt. This Certificate may contain some blank spaces relating to matters of information dependent upon the resale price of the Notes which are not known and available at this time. The information will be calculated and added to this certificate prior to closing and completed copies of pages with blank spaces will be provided to you. This certificate should be signed and dated.

Continuing Disclosure Certificate. The form of Continuing Disclosure Certificate, which is described in detail below, is included for approval by the Board under the Resolution authorizing issuance. This Certificate also should be signed by the Chairperson and County Auditor.

Closing Certificates and Documents:

Loan Agreement. Please execute and seal where indicated. We will obtain the signature of the Purchaser and return a fully executed copy for your file.

Original Note. The Notes will be delivered under separate cover.

Delivery Certificate. **Please complete the financial data on page 2 (review of the “Debt Limit Calculation” section on page A-8 of Appendix A to the Official Statement may be useful when completing this Certificate) and execute and seal where indicated. An executed copy will be provided to you after closing.**

Transcript Certificate. This certificate is to be executed and sealed in the manner indicated on the second page and may be dated at the time of completion. **A notary attestation for all official signatures is required.**

Authentication Order. This document is to be executed and sealed in the manner indicated and may be dated at the time of completion. An executed copy will be provided to you after closing.

County Auditor's Certificate. A true copy of the authorizing resolution as adopted is to be certified and filed with the Auditor of Woodbury County. The Auditor is asked to certify to such filing on the certificate.

Form 8038-G -- Information Return for Tax Exempt Governmental Obligations. The 8038-G will be delivered under separate cover.

Paying Agent; Note Registrar and Transfer Agent Agreement. This document is to be executed and may be dated at the time of completion. We will obtain signatures from UMB Bank, N.A. and an executed copy will be provided to you after closing

Tax Exemption

The Tax Exemption Certificate is an important document and contains important information concerning the calculated yield on the Notes and a number of covenants and obligations on the part of the County. This certificate should be retained along with all of your records regarding the use of proceeds, expenditure dates and investment information needed to comply with IRS guidelines. I will not attempt to summarize all of the matters which are included in this certificate but I do want to point out some important ones.

Tax exemption is based in part upon the fact that the use of the facilities to be acquired by the County with the proceeds will be for the benefit of the public and will not be used in the private trade or business of any business or non-tax-exempt entity. The

properties acquired with the Note proceeds must not be sold or diverted to any private or nonpublic use unless the significance of that action is reviewed by bond counsel.

The Tax Exemption Certificate sets forth the best knowledge and belief which you have as of today concerning the timely expenditure of the proceeds as the County reasonably expects expenditures to occur. If for any reason the County finds it will be prevented from expending the Note proceeds fully within three years, that matter should be referred to us.

These Notes are issued under the expectation that the County will be exempt from the requirement to rebate arbitrage earnings to the United States Government since you intend to spend the proceeds of the Notes within 6 months of issuance.

The Notes are issued under the expectation that the City will be exempt from the requirement to rebate arbitrage earnings to the United States Government since you intend to spend the proceeds of the Notes within 18 months of issuance in accordance with the schedule described in Section 3.3 of the Tax Exemption Certificate.

The Notes are also issued under the expectation that the County will be exempt from the requirement to rebate arbitrage earnings to the United States Government since you intend to spend the proceeds of the Notes for construction purposes within two (2) years of issuance and meet the other requirements of the two-year expenditure exemption from the rebate provisions.

Also, the Notes are designated as a qualified tax-exempt obligation, making it desirable for certain banks as investments and making possible a more favorable interest rate. For this designation to be proper, it is necessary that the County reasonably expects to issue \$10,000,000 or less of Notes or other obligations in the course of this calendar year. If that amount should be exceeded, it would be necessary to review the situation immediately.

There are a number of other general promises and commitments by the County to take or refrain from action, which are necessary to maintain the tax exemption of these Notes. You should recognize that these promises and commitments are required of the County on an ongoing basis and that the possibility of some additional future action does exist.

Continuing Disclosure Certificate

Securities and Exchange Commission Rule 15c2-12, prohibits underwriting and recommendation to the public of the purchase of municipal securities for which adequate secondary market information is not available. The rules apply generally to any municipal offering over \$1,000,000. The County therefore has an obligation to provide continuing disclosure to the marketplace while the Notes are outstanding. The applicable covenants and duties of the County are outlined in the Continuing Disclosure Certificate.

The Continuing Disclosure Certificate requires the County to provide annual financial information and operating data to the Municipal Securities Rulemaking Board's Electronic

Municipal Market Access system ("EMMA") so long as the Notes are outstanding, and also to provide notice to EMMA if certain events occur. This information and data must be sent in "searchable PDF" form. You should ensure that your audit and operating data will be available in that format so you may comply. The events which must be reported are detailed in the certificate, but other events which would be of concern to the rating agencies or noteholders also should be considered for disclosure under the anti-fraud provisions of the federal securities laws.

These disclosure requirements are ongoing and it will be important to designate an appropriate contact person who will have a primary responsibility for preparing and coordinating the filing of the annual financial information, operating data and any event notices.

The penalties for violation of the rule fall ultimately on the issuer of the Notes, because underwriters may be precluded from agreeing to underwrite or bid on Notes of issuers who have not complied with their disclosure obligations. Failure to comply therefore may result in fewer bids and ultimately no bids or the inability to secure an underwriter for an issue.

Closing Matters.

As you know, closing of this issue is scheduled to occur on or about October 21, 2026. At the time of closing, the "Purchaser's" copies of the above items will be delivered to the Purchaser of the Notes in exchange for the agreed purchase price. Our legal opinion also will be delivered to the Purchaser at that time.

Please mail executed documents for delivery to us by October 12, 2026 to allow sufficient time for review prior to closing.

Should you have any questions, or if we can be of any assistance in completing the enclosed items, please don't hesitate to contact me.

Ahlers & Cooney, P.C.

Sincerely,



Jason L. Comisky
FOR THE FIRM

JLC:qm

Enclosures

cc: Tina Bertrand (via email)
Michelle Skaff (via email)
Karen James (via email)
Nate Summers (via email)
Rich Dodd (via email)

ITEMS TO INCLUDE ON AGENDA FOR OCTOBER 6, 2026

WOODBURY COUNTY, IOWA

\$4,555,000 General Obligation Capital Loan Notes, Series 2026B

- Resolution Appointing Paying Agent, Note Registrar, and Transfer Agent, Approving the Paying Agent; Note Registrar and Transfer Agent Agreement and Authorizing the Execution of the Agreement.
- Resolution approving and authorizing a form of Loan Agreement and authorizing and providing for the issuance, and levying a tax to pay the Notes; Approval of the Tax Exemption Certificate and Continuing Disclosure Certificate.

NOTICE MUST BE GIVEN PURSUANT TO IOWA CODE
CHAPTER 21 AND THE LOCAL RULES OF THE COUNTY.

October 6, 2026

The Board of Supervisors of Woodbury County, State of Iowa, met in _____ session, in the Board Room, Woodbury County Courthouse, 620 Douglas Street, Sioux City, Iowa, at _____ .M., on the above date. There were present Chairperson _____, in the chair, and the following named Board Members:

Absent: _____

Vacant: _____

* * * * *

Board Member _____ introduced the following resolution entitled "RESOLUTION APPOINTING UMB BANK, N.A. OF WEST DES MOINES, IOWA, TO SERVE AS PAYING AGENT, NOTE REGISTRAR, AND TRANSFER AGENT, APPROVING THE PAYING AGENT; NOTE REGISTRAR AND TRANSFER AGENT AGREEMENT AND AUTHORIZING THE EXECUTION OF THE AGREEMENT", and moved that the resolution be adopted. Board Member _____ seconded the motion to adopt. The roll was called and the vote was,

AYES: _____

NAYS: _____

Whereupon, the Chairperson declared said Resolution duly adopted as follows:

RESOLUTION NO. _____

RESOLUTION APPOINTING UMB BANK, N.A. OF WEST
DES MOINES, IOWA, TO SERVE AS PAYING AGENT, NOTE
REGISTRAR, AND TRANSFER AGENT, APPROVING THE
PAYING AGENT; NOTE REGISTRAR AND TRANSFER
AGENT AGREEMENT AND AUTHORIZING THE
EXECUTION OF THE AGREEMENT

WHEREAS, \$4,555,000 General Obligation Capital Loan Notes, Series 2026B, dated October 21, 2026, have been sold and action should now be taken to provide for the maintenance of records, registration of certificates and payment of principal and interest in connection with the issuance of the Notes; and

WHEREAS, this Board has deemed that the services offered by UMB Bank, N.A. of West Des Moines, Iowa, are necessary for compliance with rules, regulations, and requirements governing the registration, transfer and payment of registered notes; and

WHEREAS, a Paying Agent, Note Registrar and Transfer Agent Agreement (hereafter "Agreement") has been prepared to be entered into between the County and UMB Bank, N.A.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF
WOODBURY COUNTY, STATE OF IOWA:

1. That UMB Bank, N.A. of West Des Moines, Iowa, is hereby appointed to serve as
Paying Agent, Note Registrar and Transfer Agent in connection with the issuance of \$4,555,000
General Obligation Capital Loan Notes, Series 2026B, dated October 21, 2026.

2. That the Agreement with UMB Bank, N.A. of West Des Moines, Iowa, is hereby
approved and that the Chairperson and Auditor are authorized to sign the Agreement on behalf of
the County.

PASSED AND APPROVED this 6th day of October, 2026.

Chairperson

ATTEST:

County Auditor

Board Member _____ introduced the following Resolution entitled "RESOLUTION APPROVING AND AUTHORIZING A FORM OF LOAN AGREEMENT AND AUTHORIZING AND PROVIDING FOR THE ISSUANCE OF \$4,555,000 GENERAL OBLIGATION CAPITAL LOAN NOTES, SERIES 2026B, AND LEVYING A TAX TO PAY SAID NOTES; APPROVAL OF THE TAX EXEMPTION CERTIFICATE AND CONTINUING DISCLOSURE CERTIFICATE" and moved that it be adopted. Board Member _____ seconded the motion to adopt, and the roll being called thereon, the vote was as follows:

AYES: _____

NAYS: _____

Whereupon, the Chairperson declared said Resolution duly adopted as follows:

RESOLUTION NO. _____

RESOLUTION APPROVING AND AUTHORIZING A FORM OF LOAN AGREEMENT AND AUTHORIZING AND PROVIDING FOR THE ISSUANCE OF \$4,555,000 GENERAL OBLIGATION CAPITAL LOAN NOTES, SERIES 2026B, AND LEVYING A TAX TO PAY SAID NOTES; APPROVAL OF THE TAX EXEMPTION CERTIFICATE AND CONTINUING DISCLOSURE CERTIFICATE

WHEREAS, the Issuer is a political subdivision, organized and exists under and by virtue of the laws and Constitution of the State of Iowa; and

WHEREAS, the Issuer is in need of funds to pay costs of capital projects for the construction, reconstruction, improvement, repair, or equipping of bridges, roads, and culverts such capital project assisting in economic development which creates jobs and wealth including the Southbridge Interchange Project, essential county purpose, and it is deemed necessary and advisable that General Obligation Capital Loan Notes, to the amount of not to exceed \$19,500,000 be authorized for said purpose; and

WHEREAS, pursuant to notice published as required by Sections 331.402 and 331.443 of the Code of Iowa, this Board has held a public meeting and hearing upon the proposal to institute proceedings for the issuance of the Notes, and the Board is therefore now authorized to proceed with the issuance of said Notes for such purpose; and

WHEREAS, the Issuer is in need of funds to pay costs of aiding in the planning, undertaking, and carrying out of urban renewal projects under the authority of Chapter 403 and the 2026 Amendment to the Grow Woodbury County Urban Renewal Plan including the Southbridge Interchange Project, essential county urban renewal purpose project, and it is deemed necessary and advisable that the County issue General Obligation Capital Loan Notes, for such purpose to the amount of not to exceed \$19,500,000 as authorized by Sections 331.402, 331.443 and 403.12 of the Code of Iowa; and

WHEREAS, pursuant to notice published as required by Sections 331.402, 331.443 and 403.12 this Board has held a public meeting and hearing upon the proposal to institute proceedings for the issuance of said Notes, and all objections, if any, to such Board action made by any resident or property owner of the County were received and considered by the Board; and no petition having been filed, it is the decision of the Board that additional action be taken for the issuance of said Notes for such purpose, and that such action is considered to be in the best interests of the County and the residents thereof; and

WHEREAS, the above mentioned Notes were heretofore sold and action should now be taken to issue said Notes conforming to the terms and conditions of the best bid received at the sale.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF WOODBURY COUNTY, STATE OF IOWA:

Section 1. Definitions. The following terms shall have the following meanings in this Resolution unless the text expressly or by necessary implication requires otherwise:

- "Authorized Denominations" shall mean \$5,000 or any integral multiple thereof.
- "Beneficial Owner" shall mean, whenever used with respect to a Note, the person in whose name such Note is recorded as the beneficial owner of such Note by a Participant on the records of such Participant or such person's subrogee.
- "Blanket Issuer Letter of Representations" shall mean the Representation Letter from the Issuer to DTC, with respect to the Notes.
- "Cede & Co." shall mean Cede & Co., the nominee of DTC, and any successor nominee of DTC with respect to the Notes.
- "Continuing Disclosure Certificate" shall mean that certain Continuing Disclosure Certificate approved under the terms of this Resolution and to be executed by the Issuer and dated the date of issuance and delivery of the Notes, as originally executed and as it may be amended from time to time in accordance with the terms thereof.
- "Depository Notes " shall mean the Notes as issued in the form of one global certificate for each maturity, registered in the Registration Books maintained by the Registrar in the name of DTC or its nominee.

- "DTC" shall mean The Depository Trust Company, New York, New York, which will act as security depository for the Note pursuant to the Representation Letter.
- "Issuer" and "County" shall mean Woodbury County, State of Iowa.
- "Loan Agreement" shall mean a Loan Agreement between the Issuer and a lender or lenders in substantially the form attached to and approved by this Resolution.
- "Note Fund" shall mean the fund created in Section 3 of this Resolution.
- "Notes" shall mean \$4,555,000 General Obligation Capital Loan Notes, Series 2026B, authorized to be issued by this Resolution.
- "Participants" shall mean those broker-dealers, banks and other financial institutions for which DTC holds Notes as securities depository.
- "Paying Agent" shall mean UMB Bank, N.A., or such successor as may be approved by Issuer as provided herein and who shall carry out the duties prescribed herein as Issuer's agent to provide for the payment of principal of and interest on the Notes as the same shall become due.
- "Project" shall mean the costs of (i) capital projects for the construction, reconstruction, improvement, repair, or equipping of bridges, roads, and culverts such capital project assisting in economic development which creates jobs and wealth including the Southbridge Interchange Project; and (ii) aiding in the planning, undertaking, and carrying out of urban renewal projects under the authority of Chapter 403 and the 2026 Amendment to the Grow Woodbury County Urban Renewal Plan including the Southbridge Interchange Project.
- "Project Fund" shall mean the fund required to be established by this Resolution for the deposit of the proceeds of the Notes.
- "Rebate Fund" shall mean the fund so defined in and established pursuant to the Tax Exemption Certificate.
- "Registrar" shall mean UMB Bank, N.A. of West Des Moines, Iowa, or such successor as may be approved by Issuer as provided herein and who shall carry out the duties prescribed herein with respect to maintaining a register of the owners of the Notes. Unless otherwise specified, the Registrar shall also act as Transfer Agent for the Notes.
- "Resolution" shall mean this resolution authorizing the Notes.

- "Tax Exemption Certificate" shall mean the Tax Exemption Certificate approved under the terms of this Resolution and to be executed by the Treasurer and delivered at the time of issuance and delivery of the Notes.

- "Treasurer" shall mean the County Treasurer or such other officer as shall succeed to the same duties and responsibilities with respect to the recording and payment of the Notes issued hereunder.

Section 2. Levy and Certification of Annual Tax; Other Funds to be Used.

a) Levy of Annual Tax. That for the purpose of providing funds to pay the principal and interest of the Notes hereinafter authorized to be issued, there is hereby levied for each future year the following direct annual tax on all of the taxable property in Woodbury County, State of Iowa, to-wit:

AMOUNT	FISCAL YEAR (JULY 1 TO JUNE 30) YEAR OF COLLECTION
\$ 139,180.56	2026/2027*
\$ 727,750.00	2027/2028
\$ 702,750.00	2028/2029
\$ 702,750.00	2029/2030
\$ 701,500.00	2030/2031
\$ 704,000.00	2031/2032
\$ 700,000.00	2032/2033
\$ 694,750.00	2033/2034
\$ 698,250.00	2034/2035

*Payable from the Capitalized Interest Fund.

(NOTE: For example the levy to be made and certified against the taxable valuations of January 1, 2026 will be collected during the fiscal year commencing July 1, 2027.)

b) Resolution to be Filed With County Auditor. A certified copy of this Resolution shall be filed with the Auditor of Woodbury County, Iowa and the Auditor is hereby instructed in and for each of the years as provided, to levy and assess the tax hereby authorized in Section 2 of this Resolution, in like manner as other taxes are levied and assessed, and such taxes so levied in and for each of the years aforesaid be collected in like manner as other taxes of the County are collected, and when collected be used for the purpose of paying principal and interest on said Notes issued in anticipation of the tax, and for no other purpose whatsoever.

c) Additional County Funds Available. Principal and interest coming due at any time when the proceeds of said tax on hand shall be insufficient to pay the same shall be promptly paid when due from current funds of the County available for that purpose and reimbursement shall be made from such special fund in the amounts thus advanced.

Section 3. Note Fund. Said tax shall be assessed and collected each year at the same time and in the same manner as, and in addition to, all other taxes in and for the County, and when collected they shall be converted into a special fund within the Debt Service Fund to be known as the "2026B GENERAL OBLIGATION CAPITAL LOAN NOTE FUND NO. 1" (the "Note Fund"), which is hereby pledged for and shall be used only for the payment of the principal of and interest on the Notes hereinafter authorized to be issued; and also there shall be apportioned to said fund its proportion of taxes received by the County from property that is centrally assessed by the State of Iowa.

Section 4. Application of Note Proceeds. Proceeds of the Notes, other than \$139,180.56 of proceeds which shall be deposited into a Capitalized Interest Fund and applies to interest through June 1, 2027, shall be credited to the Project Fund and expended therefrom for the purposes of issuance. Any amounts on hand in the Project Fund shall be available for the payment of the principal of or interest on the Notes at any time that other funds shall be insufficient to the purpose, in which event such funds shall be repaid to the Project Fund at the earliest opportunity. Any balance on hand in the Project Fund and not immediately required for its purposes may be invested not inconsistent with limitations provided by law or this Resolution.

Section 5. Investment of Note Fund Proceeds. All moneys held in the Note Fund, provided for by Section 3 of this Resolution shall be invested in investments permitted by Chapter 12B, Code of Iowa, as amended, or deposited in financial institutions which are members of the Federal Deposit Insurance Corporation and the deposits in which are insured thereby and all such deposits exceeding the maximum amount insured from time to time by FDIC or its equivalent successor in any one financial institution shall be continuously secured in compliance with Chapter 12C of the Code of Iowa, as amended, or otherwise by a valid pledge of direct obligations of the United States Government having an equivalent market value. All such interim investments shall mature before the date on which the moneys are required for payment of principal of or interest on the Notes as herein provided.

Section 6. Note Details, Execution and Redemption.

a) Note Details. General Obligation Capital Loan Notes of the County in the amount of \$4,555,000, shall be issued to evidence the obligations of the Issuer under the Loan Agreement pursuant to the provisions of Sections 331.402, 331.443 and 403.12 of the Code of Iowa for the aforesaid purposes. The Notes shall be issued in one or more series and shall be secured equally and ratably from the sources provided in Section 3 of this Resolution. The Notes shall be designated "GENERAL OBLIGATION CAPITAL LOAN NOTE, SERIES 2026B", be dated October 21, 2026, and bear interest from the date thereof, until payment thereof, at the office of the Paying Agent, said interest payable on June 1, 2027, and semiannually thereafter on the 1st day of June and December in each year until maturity at the rates hereinafter provided.

The Notes shall be executed by the manual or facsimile signature of the Chairperson and attested by the manual or facsimile signature of the Auditor, and impressed or printed with the seal of the County and shall be fully registered as to both principal and interest as provided in this Resolution; principal, interest and premium, if any, shall be payable at the office of the Paying Agent by mailing of a check to the

registered owner of the Note. The Notes shall be in the denomination of \$5,000 or multiples thereof. The Notes shall mature and bear interest as follows:

Principal Amount	Interest Rate	Maturity June 1 st
\$ 500,000	5.000%	2028
\$ 500,000	5.000%	2029
\$ 525,000	5.000%	2030
\$ 550,000	5.000%	2031
\$ 580,000	5.000%	2032
\$ 605,000	5.000%	2033
\$ 630,000	5.000%	2034
\$ 665,000	5.000%	2035

b) Redemption.

i. Optional Redemption. Notes maturing after June 1, 2033, may be called for optional redemption by the Issuer on that date or any date thereafter, from any funds regardless of source, in whole or from time to time in part, in any order of maturity and within an annual maturity by lot. The terms of redemption shall be par, plus accrued interest to date of call.

Thirty days' written notice of redemption shall be given to the registered owner of the Note. Failure to give written notice to any registered owner of the Notes or any defect therein shall not affect the validity of any proceedings for the redemption of the Notes. All Notes or portions thereof called for redemption will cease to bear interest after the specified redemption date, provided funds for their redemption are on deposit at the place of payment. Written notice will be deemed completed upon transmission to the owner of record.

If selection by lot within a maturity is required, the Registrar shall designate the Notes to be redeemed by random selection of the names of the registered owners of the entire annual maturity until the total amount of Notes to be called has been reached.

If less than all of a maturity is called for redemption, the Issuer will notify DTC of the particular amount of such maturity to be redeemed prior to maturity. DTC will determine by lot the amount of each Participant's interest in such maturity to be redeemed and each Participant will then select by lot the beneficial ownership interests in such maturity to be redeemed. All prepayments shall be at a price of par plus accrued interest.

c) Urban Renewal Purposes.

The Notes are hereby declared to be issued for essential public and governmental purposes for qualified urban renewal projects.

The Notes shall recite in substance that they have been issued by the County in connection with an urban renewal project as defined by Chapter 403 of the Code of Iowa, and in any suit, action or proceeding involving the validity or enforceability of any note issued hereunder or the security therefor, such Note shall be conclusively deemed to have been issued for such purpose and such project shall be conclusively deemed to have been planned, located and carried out in accordance with the provisions of Chapter 403 of the Code of Iowa.

Section 7. Issuance of Notes in Book-Entry Form; Replacement Notes.

a) Notwithstanding the other provisions of this Resolution regarding registration, ownership, transfer, payment and exchange of the Notes, unless the Issuer determines to permit the exchange of Depository Notes for Notes in Authorized Denominations, the Notes shall be issued as Depository Notes in denominations of the entire principal amount of each maturity of Notes (or, if a portion of said principal amount is prepaid, said principal amount less the prepaid amount). The Notes must be registered in the name of Cede & Co., as nominee for DTC. Payment of semiannual interest for any Notes registered in the name of Cede & Co. will be made by wire transfer or New York Clearing House or equivalent next day funds to the account of Cede & Co. on the interest payment date for the Notes at the address indicated or in the Representation Letter.

b) The Notes will be initially issued in the form of separate single authenticated fully registered bonds in the amount of each stated maturity of the Notes. Upon initial issuance, the ownership of the Notes will be registered in the registry books of the UMB Bank, N.A. kept by the Paying Agent and Registrar in the name of Cede & Co., as nominee of DTC. The Paying Agent and Registrar and the Issuer may treat DTC (or its nominee) as the sole and exclusive owner of the Notes registered in its name for the purposes of payment of the principal or redemption price of or interest on the Notes, selecting the Notes or portions to be redeemed, giving any notice permitted or required to be given to registered owners of Notes under the Resolution of the Issuer, registering the transfer of Notes, obtaining any consent or other action to be taken by registered owners of the Notes and for other purposes. The Paying Agent, Registrar and the Issuer have no responsibility or obligation to any Participant or Beneficial Owner of the Notes under or through DTC with respect to the accuracy of records maintained by DTC or any Participant; with respect to the payment by DTC or Participant of an amount of principal or redemption price of or interest on the Notes; with respect to any notice given to owners of Notes under the Resolution; with respect to the Participant(s) selected to receive payment in the event of a partial redemption of the Notes, or a consent given or other action taken by DTC as registered owner of the Notes. The Paying Agent and Registrar shall pay all principal of and premium, if any, and interest on the Notes only to Cede & Co. in accordance with the Representation Letter, and all payments are valid and effective to fully satisfy and discharge the Issuer's obligations with respect to the

principal of and premium, if any, and interest on the Notes to the extent of the sum paid. DTC must receive an authenticated Bond for each separate stated maturity evidencing the obligation of the Issuer to make payments of principal of and premium, if any, and interest. Upon delivery by DTC to the Paying Agent and Registrar of written notice that DTC has determined to substitute a new nominee in place of Cede & Co., the Notes will be transferable to the new nominee in accordance with this Section.

c) In the event the Issuer determines that it is in the best interest of the Beneficial Owners that they be able to obtain Notes certificates, the Issuer may notify DTC and the Paying Agent and Registrar, whereupon DTC will notify the Participants, of the availability through DTC of Notes certificates. The Notes will be transferable in accordance with this Section. DTC may determine to discontinue providing its services with respect to the Notes at any time by giving notice to the Issuer and the Paying Agent and Registrar and discharging its responsibilities under applicable law. In this event, the Notes will be transferable in accordance with this Section.

d) Notwithstanding any other provision of the Resolution to the contrary, so long as any Note is registered in the name of Cede & Co., as nominee of DTC, all payments with respect to the principal of and premium, if any, and interest on the Note and all notices must be made and given, respectively to DTC as provided in the Representation letter.

e) In connection with any notice or other communication to be provided to Noteholders by the Issuer or the Paying Agent and Registrar with respect to a consent or other action to be taken by Noteholders, the Issuer or the Paying Agent and Registrar, as the case may be, shall establish a record date for the consent or other action and give DTC notice of the record date not less than 15 calendar days in advance of the record date to the extent possible. Notice to DTC must be given only when DTC is the sole Noteholder.

f) The Representation Letter is on file with DTC and sets forth certain matters with respect to, among other things, notices, consents and approvals by Noteholders and payments on the Notes. The execution and delivery of the Representation Letter to DTC by the Issuer is ratified and confirmed.

g) In the event that a transfer or exchange of the Notes is permitted under this Section, the transfer or exchange may be accomplished upon receipt by the Registrar from the registered owners of the Notes to be transferred or exchanged and appropriate instruments of transfer. In the event Note certificates are issued to holders other than Cede & Co., its successor as nominee for DTC as holder of all the Notes, or other securities depository as holder of all the Notes, the provisions of the Resolution apply to, among other things, the printing of certificates and the method of payment of principal of and interest on the certificates. Any substitute depository shall be designated in writing by the Issuer to the Paying Agent. Any such substitute depository shall be a qualified and registered "clearing agency" as provided in Section 17A of the Securities Exchange Act of 1934, as amended. The substitute depository shall provide for (i) immobilization of the Depository Notes, (ii) registration and transfer of interests in Depository Notes by

book entries made on records of the depository or its nominee and (iii) payment of principal of, premium, if any, and interest on the Notes in accordance with and as such interests may appear with respect to such book entries.

h) The officers of the Issuer are authorized and directed to prepare and furnish to the purchaser, and to the attorneys approving the legality of Notes, certified copies of proceedings, ordinances, resolutions and records and all certificates and affidavits and other instruments as may be required to evidence the legality and marketability of the Notes, and all certified copies, certificates, affidavits and other instruments constitute representations of the Issuer as to the correctness of all stated or recited facts.

Section 8. Registration of Notes; Appointment of Registrar; Transfer; Ownership; Delivery; and Cancellation.

a) Registration. The ownership of Notes may be transferred only by the making of an entry upon the books kept for the registration and transfer of ownership of the Notes, and in no other way. UMB Bank, N.A. is hereby appointed as Note Registrar under the terms of this Resolution and under the provisions of a separate agreement with the Issuer filed herewith which is made a part hereof by this reference. Registrar shall maintain the books of the Issuer for the registration of ownership of the Notes for the payment of principal of and interest on the Notes as provided in this Resolution. All Notes shall be negotiable as provided in Article 8 of the Uniform Commercial Code and Section 331.446 of the Code of Iowa, subject to the provisions for registration and transfer contained in the Notes and in this Resolution.

b) Transfer. The ownership of any Note may be transferred only upon the Registration Books kept for the registration and transfer of Notes and only upon surrender thereof at the office of the Registrar together with an assignment duly executed by the holder or his duly authorized attorney in fact in such form as shall be satisfactory to the Registrar, along with the address and social security number or federal employer identification number of such transferee (or, if registration is to be made in the name of multiple individuals, of all such transferees). In the event that the address of the registered owner of a Note (other than a registered owner which is the nominee of the broker or dealer in question) is that of a broker or dealer, there must be disclosed on the Registration Books the information pertaining to the registered owner required above. Upon the transfer of any such Note, a new fully registered Note, of any denomination or denominations permitted by this Resolution in aggregate principal amount equal to the unmatured and unredeemed principal amount of such transferred fully registered Note, and bearing interest at the same rate and maturing on the same date or dates shall be delivered by the Registrar.

c) Registration of Transferred Notes. In all cases of the transfer of the Notes, the Registrar shall register, at the earliest practicable time, on the Registration Books, the Notes, in accordance with the provisions of this Resolution.

d) Ownership. As to any Note, the person in whose name the ownership of the same shall be registered on the Registration Books of the Registrar shall be deemed and

regarded as the absolute owner thereof for all purposes, and payment of or on account of the principal of any such Notes and the premium, if any, and interest thereon shall be made only to or upon the order of the registered owner thereof or his legal representative. All such payments shall be valid and effectual to satisfy and discharge the liability upon such Note, including the interest thereon, to the extent of the sum or sums so paid.

e) Cancellation. All Notes which have been redeemed shall not be reissued but shall be cancelled by the Registrar. All Notes which are cancelled by the Registrar shall be destroyed and a certificate of the destruction thereof shall be furnished promptly to the Issuer; provided that if the Issuer shall so direct, the Registrar shall forward the cancelled Notes to the Issuer.

f) Non-Presentation of Notes. In the event any payment check, wire, or electronic transfer of funds representing payment of principal of or interest on the Notes is returned to the Paying Agent or if any note is not presented for payment of principal at the maturity or redemption date, if funds sufficient to pay such principal of or interest on Notes shall have been made available to the Paying Agent for the benefit of the owner thereof, all liability of the Issuer to the owner thereof for such interest or payment of such Notes shall forthwith cease, terminate and be completely discharged, and thereupon it shall be the duty of the Paying Agent to hold such funds, without liability for interest thereon, for the benefit of the owner of such Notes who shall thereafter be restricted exclusively to such funds for any claim of whatever nature on his part under this Resolution or on, or with respect to, such interest or Notes. The Paying Agent's obligation to hold such funds shall continue for a period equal to two years and six months following the date on which such interest or principal became due, whether at maturity, or at the date fixed for redemption thereof, or otherwise, at which time the Paying Agent shall surrender any remaining funds so held to the Issuer, whereupon any claim under this Resolution by the Owners of such interest or Notes of whatever nature shall be made upon the Issuer.

g) Registration and Transfer Fees. The Registrar may furnish to each owner, at the Issuer's expense, one note for each annual maturity. The Registrar shall furnish additional Notes in lesser denominations (but not less than the minimum denomination) to an owner who so requests.

Section 9. Reissuance of Mutilated, Destroyed, Stolen or Lost Notes. In case any outstanding Note shall become mutilated or be destroyed, stolen or lost, the Issuer shall at the request of Registrar authenticate and deliver a new Note of like tenor and amount as the Note so mutilated, destroyed, stolen or lost, in exchange and substitution for such mutilated Note to Registrar, upon surrender of such mutilated Note, or in lieu of and substitution for the Note destroyed, stolen or lost, upon filing with the Registrar evidence satisfactory to the Registrar and Issuer that such Note has been destroyed, stolen or lost and proof of ownership thereof, and upon furnishing the Registrar and Issuer with satisfactory indemnity and complying with such other reasonable regulations as the Issuer or its agent may prescribe and paying such expenses as the Issuer may incur in connection therewith.

Section 10. Record Date. Payments of principal and interest, otherwise than upon full redemption, made in respect of any Note, shall be made to the registered holder thereof or to their designated agent as the same appear on the books of the Registrar on the 15th day of the month preceding the payment date. All such payments shall fully discharge the obligations of the Issuer in respect of such Notes to the extent of the payments so made. Upon receipt of the final payment of principal, the holder of the Note shall surrender the Note to the Paying Agent.

Section 11. Execution, Authentication and Delivery of the Notes. Upon the adoption of this Resolution, the Chairperson and Auditor shall execute the Notes by their manual or authorized signature and deliver the Notes to the Registrar, who shall authenticate the Notes and deliver the same to or upon order of the Purchaser. No Note shall be valid or obligatory for any purpose or shall be entitled to any right or benefit hereunder unless the Registrar shall duly endorse and execute on such Note a Certificate of Authentication substantially in the form of the Certificate herein set forth. Such Certificate upon any Note executed on behalf of the Issuer shall be conclusive evidence that the Note so authenticated has been duly issued under this Resolution and that the holder thereof is entitled to the benefits of this Resolution.

No Notes shall be authenticated and delivered by the Registrar unless and until there shall have been provided the following:

1. A certified copy of the resolution of Issuer approving the execution of a Loan Agreement and a copy of the Loan Agreement;
2. A written order of Issuer signed by the Treasurer of the Issuer directing the authentication and delivery of the Notes to or upon the order of the Purchaser upon payment of the purchase price as set forth therein;
3. The approving opinion of Ahlers & Cooney, P.C., Bond Counsel, concerning the validity and legality of all the Notes proposed to be issued.

Section 12. Right to Name Substitute Paying Agent or Registrar. Issuer reserves the right to name a substitute, successor Registrar or Paying Agent upon giving prompt written notice to each registered noteholder.

Section 13. Form of Note. Notes shall be printed substantially in the form as follows:

"STATE OF IOWA"
"COUNTY OF WOODBURY"
"GENERAL OBLIGATION CAPITAL LOAN NOTE"
"SERIES 2026B"
ESSENTIAL COUNTY PURPOSE

Rate: _____
Maturity: _____
Note Date: October 21, 2026
CUSIP No.: _____

"Registered"
Certificate No. _____
Principal Amount: \$ _____

Woodbury County, State of Iowa, a political subdivision organized and existing under and by virtue of the Constitution and laws of the State of Iowa (the "Issuer"), for value received, promises to pay from the source and as hereinafter provided, on the maturity date indicated above, to

(Registration panel to be completed by Registrar or Printer with name of Registered Owner).

or registered assigns, the principal sum of (enter principal amount in long form) THOUSAND DOLLARS in lawful money of the United States of America, on the maturity date shown above, only upon presentation and surrender hereof at the office of UMB Bank, N.A., Paying Agent of this issue, or its successor, with interest on the sum from the date hereof until paid at the rate per annum specified above, payable on June 1, 2027, and semiannually thereafter on the 1st day of June and December in each year.

Interest and principal shall be paid to the registered holder of the Note as shown on the records of ownership maintained by the Registrar as of the 15th day of the month preceding such interest payment date. Interest shall be computed on the basis of a 360-day year of twelve 30-day months.

This Note is issued pursuant to the provisions of Sections 331.402, 331.443 and 403.12 of the Code of Iowa, for the purpose of paying costs of (i) capital projects for the construction, reconstruction, improvement, repair, or equipping of bridges, roads, and culverts such capital project assisting in economic development which creates jobs and wealth including the Southbridge Interchange Project; and (ii) aiding in the planning, undertaking, and carrying out of urban renewal projects under the authority of Chapter 403 and the 2026 Amendment to the Grow Woodbury County Urban Renewal Plan including the Southbridge Interchange Project, and in order to evidence the obligations of the Issuer under a certain Loan Agreement dated the date hereof, in conformity to a Resolution of the Board of said County duly passed and approved. For a complete statement of the funds from which and the conditions under which this Note is payable, and the general covenants and provisions pursuant to which this Note is issued, reference is made to the above described Loan Agreement and Resolution.

Unless this certificate is presented by an authorized representative of The Depository Trust Company, a limited purpose trust company ("DTC"), to the Issuer or its agent for registration of transfer, exchange or payment, and any certificate issued is registered in the name of Cede & Co. or such other name as requested by an authorized representative of DTC (and any payment is made to Cede & Co. or to such other Issuer as is requested by an authorized representative of DTC), ANY TRANSFER, PLEDGE OR OTHER USE HEREOF FOR VALUE OR OTHERWISE BY OR TO ANY PERSON IS WRONGFUL inasmuch as the registered owner hereof, Cede & Co., has an interest herein.

Notes maturing after June 1, 2033, may be called for optional redemption by the Issuer and paid before maturity on said date or any date thereafter, from any funds regardless of source, in whole or from time to time in part, in any order of maturity and within an annual maturity by lot. The terms of redemption shall be par, plus accrued interest to date of call.

Thirty days' written notice of redemption shall be given to the registered owner of the Note. Failure to give written notice to any registered owner of the Notes or any defect therein shall not affect the validity of any proceedings for the redemption of the Notes. All notes or portions thereof called for redemption will cease to bear interest after the specified redemption date, provided funds for their redemption are on deposit at the place of payment. Written notice will be deemed completed upon transmission to the owner of record.

If selection by lot within a maturity is required, the Registrar shall designate the Notes to be redeemed by random selection of the names of the registered owners of the entire annual maturity until the total amount of Notes to be called has been reached.

If less than all of a maturity is called for redemption, the Issuer will notify DTC of the particular amount of such maturity to be redeemed prior to maturity. DTC will determine by lot the amount of each Participant's interest in such maturity to be redeemed and each Participant will then select by lot the beneficial ownership interests in such maturity to be redeemed. All prepayments shall be at a price of par plus accrued interest.

Ownership of this Note may be transferred only by transfer upon the books kept for such purpose by UMB Bank, N.A., the Registrar. Such transfer on the books shall occur only upon presentation and surrender of this Note at the office of the Registrar as designated below, together with an assignment duly executed by the owner hereof or his duly authorized attorney in the form as shall be satisfactory to the Registrar. Issuer reserves the right to substitute the Registrar and Paying Agent but shall, however, promptly give notice to registered Noteholders of such change. All notes shall be negotiable as provided in Article 8 of the Uniform Commercial Code and Section 331.446 of the Code of Iowa, subject to the provisions for registration and transfer contained in the Note Resolution.

This Note and the series of which it forms has been issued by the County in connection with an urban renewal project as defined in Chapter 403 of the Code of Iowa, and in any suit, action or proceeding involving the validity or enforceability of any note issued hereunder or the security therefor, such Note shall be conclusively deemed to have been issued for such purpose and such project shall be conclusively deemed to have been planned, located and carried out in accordance with the provisions of Chapter 403 of the Code of Iowa.

This Note is a "qualified tax-exempt obligation" designated by the County for purposes of Section 265(b)(3)(B) of the Internal Revenue Code of 1986.

And it is hereby represented and certified that all acts, conditions and things requisite, according to the laws and Constitution of the State of Iowa, to exist, to be had, to be done, or to be performed precedent to the lawful issue of this Note, have been existent, had, done and performed as required by law; that provision has been made for the levy of a sufficient

continuing annual tax on all the taxable property within the territory of the Issuer for the payment of the principal and interest of this Note as the same will respectively become due; that such taxes have been irrevocably pledged for the prompt payment hereof, both principal and interest; and the total indebtedness of the Issuer including this Note, does not exceed the constitutional or statutory limitations.

IN TESTIMONY WHEREOF, the Issuer by its Board, has caused this Note to be signed by the manual or facsimile signature of its Chairperson and attested by the manual or facsimile signature of its County Auditor, with the seal of the County printed or impressed hereon, and to be authenticated by the manual signature of an authorized representative of the Registrar, UMB Bank, N.A., West Des Moines, Iowa.

Date of authentication: October 21, 2026

This is one of the Notes described in the within mentioned Resolution, as registered by UMB Bank, N.A.

UMB BANK, N.A., Registrar

By: _____
Authorized Signature

Registrar and Transfer Agent: UMB Bank, N.A.

Paying Agent: UMB Bank, N.A.

SEE REVERSE FOR CERTAIN DEFINITIONS

(Seal)

(Signature Block)

WOODBURY COUNTY, STATE OF IOWA

By: _____ (manual or facsimile signature) _____
Chairperson

ATTEST:

By: _____ (manual or facsimile signature) _____
County Auditor

(Information Required for Registration)

ASSIGNMENT

For value received, the undersigned hereby sells, assigns and transfers unto _____ (Social Security or Tax Identification No. _____) the

within Note and does hereby irrevocably constitute and appoint _____ attorney in fact to transfer the said Note on the books kept for registration of the within Note, with full power of substitution in the premises.

Dated: _____

(Person(s) executing this Assignment sign(s) here)

SIGNATURE)
GUARANTEED) _____

IMPORTANT - READ CAREFULLY

The signature(s) to this Power must correspond with the name(s) as written upon the face of the certificate(s) or note(s) in every particular without alteration or enlargement or any change whatever. Signature guarantee must be provided in accordance with the prevailing standards and procedures of the Registrar and Transfer Agent. Such standards and procedures may require signature to be guaranteed by certain eligible guarantor institutions that participate in a recognized signature guarantee program.

INFORMATION REQUIRED FOR REGISTRATION OF TRANSFER

Name of Transferee(s) _____

Address of Transferee(s) _____

Social Security or Tax Identification _____

Number of Transferee(s) _____

Transferee is a(n):

Individual* _____ Corporation _____

Partnership _____ Trust _____

*If the Note is to be registered in the names of multiple individual owners, the names of all such owners and one address and social security number must be provided.

The following abbreviations, when used in the inscription on the face of this Note, shall be construed as though written out in full according to applicable laws or regulations:

TEN COM - as tenants in common

TEN ENT - as tenants by the entireties

JT TEN - as joint tenants with rights of survivorship and not as tenants in common

IA UNIF TRANS MIN ACT - Custodian

(Cust) (Minor)

Under Iowa Uniform Transfers to Minors Act.....

(State)

ADDITIONAL ABBREVIATIONS MAY
ALSO BE USED THOUGH NOT IN THE ABOVE LIST

(End of form of Note)

Section 14. Loan Agreement and Closing Documents. The form of Loan Agreement in substantially the form attached to this Resolution is hereby approved and is authorized to be executed and issued on behalf of the Issuer by the Chairperson and attested by the County Auditor. The Chairperson and County Auditor are authorized and directed to execute, attest, seal and deliver for and on behalf of the County any other additional certificates, documents, or other papers and perform all other acts, including without limitation the execution of all closing documents, as they may deem necessary or appropriate in order to implement and carry out the intent and purposes of this Resolution.

Section 15. Contract Between Issuer and Purchaser. This Resolution constitutes a contract between said County and the purchaser of the Notes.

Section 16. Non-Arbitrage Covenants. The Issuer reasonably expects and covenants that no use will be made of the proceeds from the issuance and sale of the Notes issued hereunder which will cause any of the Notes to be classified as arbitrage notes within the meaning of Sections 148(a) and (b) of the Internal Revenue Code of the United States, as amended, and that throughout the term of the Notes it will comply with the requirements of statutes and regulations issued thereunder.

To the best knowledge and belief of the Issuer, there are no facts or circumstances that would materially change the foregoing statements or the conclusion that it is not expected that the proceeds of the Notes will be used in a manner that would cause the Notes to be arbitrage notes.

Section 17. Approval of Tax Exemption Certificate. Attached hereto is a form of Tax Exemption Certificate stating the Issuer's reasonable expectations as to the use of the proceeds of the Notes. The form of Tax Exemption Certificate is approved. The Issuer hereby agrees to comply with the provisions of the Tax Exemption Certificate and the provisions of the Tax Exemption Certificate are hereby incorporated by reference as part of this Resolution. The County Treasurer is hereby directed to make and insert all calculations and determinations necessary to complete the Tax Exemption Certificate at issuance of the Notes to certify as to the reasonable expectations and covenants of the Issuer at that date.

Section 18. Continuing Disclosure. The Issuer hereby covenants and agrees that it will comply with and carry out all of the provisions of the Continuing Disclosure Certificate, and the provisions of the Continuing Disclosure Certificate are hereby incorporated by reference as part of this Resolution and made a part hereof. Notwithstanding any other provision of this Resolution, failure of the Issuer to comply with the Continuing Disclosure Certificate shall not be considered an event of default under this Resolution; however, any holder of the Notes or

Beneficial Owner may take such actions as may be necessary and appropriate, including seeking specific performance by court order, to cause the Issuer to comply with its obligations under the Continuing Disclosure Certificate. For purposes of this section, "Beneficial Owner" means any person which (a) has the power, directly or indirectly, to vote or consent with respect to, or to dispose of ownership of, any Note (including persons holding Notes through nominees, depositories or other intermediaries), or (b) is treated as the owner of any Notes for federal income tax purposes.

Section 19. Additional Covenants, Representations and Warranties of the Issuer. The Issuer certifies and covenants with the purchasers and holders of the Notes from time to time outstanding that the Issuer through its officers, (a) will make such further specific covenants, representations and assurances as may be necessary or advisable; (b) comply with all representations, covenants and assurances contained in the Tax Exemption Certificate, which Tax Exemption Certificate shall constitute a part of the contract between the Issuer and the owners of the Notes; (c) consult with Bond Counsel (as defined in the Tax Exemption Certificate); (d) pay to the United States, as necessary, such sums of money representing required rebates of excess arbitrage profits relating to the Notes; (e) file such forms, statements and supporting documents as may be required and in a timely manner; and (f) if deemed necessary or advisable by its officers, to employ and pay fiscal agents, financial advisors, attorneys and other persons to assist the Issuer in such compliance.

Section 20. Amendment of Resolution to Maintain Tax Exemption. This Resolution may be amended without the consent of any owner of the Notes if, in the opinion of Bond Counsel, such amendment is necessary to maintain tax exemption with respect to the Notes under applicable Federal law or regulations.

Section 21. Qualified Tax-Exempt Obligations. For the sole purpose of qualifying the Notes as "Qualified Tax-Exempt Obligations" pursuant to Section 265(b)(3)(B) of the Internal Revenue Code of the United States, the Issuer hereby designates the Notes as qualified tax-exempt obligations and represents that the reasonably anticipated amount of tax-exempt governmental and qualified 501(c)(3) obligations which will be issued during the current calendar year will not exceed Ten (10) Million Dollars.

Section 22. Repeal of Conflicting Resolutions or Ordinances. All ordinances and resolutions and parts of ordinances and resolutions in conflict herewith are hereby repealed.

Section 23. Severability Clause. If any section, paragraph, clause or provision of this Resolution be held invalid, such invalidity shall not affect any of the remaining provisions hereof, and this Resolution shall become effective immediately upon its passage and approval.

PASSED AND APPROVED this 6th day of October, 2026.

Chairperson

ATTEST:

County Auditor

CERTIFICATE

STATE OF IOWA

)

) SS

COUNTY OF WOODBURY

)

I, the undersigned County Auditor of Woodbury County, State of Iowa, do hereby certify that attached is a true and complete copy of the portion of the records of the County showing proceedings of the Board, and the same is a true and complete copy of the action taken by the Board with respect to the matter at the meeting held on the date indicated in the attachment, which proceedings remain in full force and effect, and have not been amended or rescinded in any way; that meeting and all action thereat was duly and publicly held in accordance with a notice of meeting and tentative agenda, a copy of which was timely served on each member of the Board and posted pursuant to the local rules of the Board and the provisions of Chapter 21, Code of Iowa, upon reasonable advance notice to the public and media at least twenty-four hours prior to the commencement of the meeting as required by law and with members of the public present in attendance; I further certify that the individuals named therein were on the date thereof duly and lawfully possessed of their respective County offices as indicated therein, that no Board vacancy existed except as may be stated in the proceedings, and that no controversy or litigation is pending, prayed or threatened involving the incorporation, organization, existence or boundaries of the County or the right of the individuals named therein as officers to their respective positions.

WITNESS my hand and the seal of the Board hereto affixed this _____ day of _____, 2026.

County Auditor, Woodbury County, State of
Iowa

(SEAL)

LOAN AGREEMENT

This Loan Agreement is entered into as of the 21st day of October, 2026, by and between Woodbury County, State of Iowa (the "County") acting through its Board of Supervisors (the "Board") and Robert W. Baird & Co., Inc. of Milwaukee, Wisconsin (the "Lender"). The parties agree as follows:

1. The Lender shall loan to the County the sum of \$4,768,049.10, and the County's obligation to repay hereunder shall be evidenced by the issuance of General Obligation Capital Loan Notes, Series 2026B, in the aggregate principal amount of \$4,555,000 (the "Notes").

2. The loan proceeds shall be used to pay costs of (i) capital projects for the construction, reconstruction, improvement, repair, or equipping of bridges, roads, and culverts such capital project assisting in economic development which creates jobs and wealth including the Southbridge Interchange Project; and (ii) aiding in the planning, undertaking, and carrying out of urban renewal projects under the authority of Chapter 403 and the 2026 Amendment to the Grow Woodbury County Urban Renewal Plan including the Southbridge Interchange Project (the "Project"). Any remaining loan proceeds, including accrued interest, if any, shall be deposited in the Note Fund (defined in the Resolution hereinafter referred to) and shall be held therein and used, along with other amounts therein, to pay interest on the Notes on June 1, 2027.

3. The County agrees to repay the loan and interest thereon as hereinafter provided. The Notes, in substantially the form set forth in the Resolution hereinafter referred to, shall be executed and delivered to the Lender to evidence the County's obligation to repay the amounts payable hereunder. The Notes shall be dated October 21, 2026, shall bear interest payable June 1, 2027, and semiannually thereafter on the first day of June and December in each year at the respective rates and shall mature in principal amounts in each of the respective years, as follows:

Principal Amount	Interest Rate	Maturity June 1 st
\$ 500,000	5.000%	2028
\$ 500,000	5.000%	2029
\$ 525,000	5.000%	2030
\$ 550,000	5.000%	2031
\$ 580,000	5.000%	2032
\$ 605,000	5.000%	2033
\$ 630,000	5.000%	2034
\$ 665,000	5.000%	2035

4. The Board has adopted a Resolution (the "Resolution") authorizing and approving the form of this Loan Agreement and providing for the issuance and securing the payment of the Notes and establishing the terms thereof, and the Resolution is incorporated herein by reference, and the parties agree to abide by the terms and provisions of the Resolution. The Notes and the interest thereon shall be payable from the levy of a sufficient continuing annual tax on all the

taxable property within the territory of the County and provision has been made in the Resolution for the levy and collection of such tax.

5. The County may borrow additional money, issue general obligation bonds or enter into other loan agreements and issue additional Notes which are at the time of their issuance on a parity and equality of rank with the Notes with respect to the lien and claim of such collection of taxes thereof provided that the total indebtedness of the County including this Loan Agreement and Notes issued hereunder does not exceed the Constitutional or statutory limitations.

6. The Lender is acquiring the Notes with the intent of making offers and sales of the Notes to the public. The Lender agrees to comply with all federal and state securities laws and the rules and regulations of the Securities and Exchange Commission and the Municipal Securities Rulemaking Board, including but not limited to Rules 15c2-12 and 10b-5, in making offers and sales of the Notes to the public.

7. The Lender and the County represent and agree that no financial advisory relationship as defined by Rule G-23 of the Municipal Securities Rulemaking Board has existed between them with respect to this Loan Agreement or presently exists between them with respect to other similar matters and that no employee of the Lender is an employee or official of the County.

8. This Loan Agreement is executed pursuant to the provisions of Sections 331.402, 331.443 and 403.12 of the Code of Iowa, as amended, and shall be read and construed as conforming to all provisions and requirements thereof.

9. The County and the Lender agree this Agreement and all documents related thereto and referenced herein may be entered into and provided for pursuant to and in accordance with Chapter 554D of the Code of Iowa (providing for electronic execution).

IN WITNESS WHEREOF, we have hereunto affixed our signatures all as of the date first above written.

WOODBURY COUNTY, STATE OF IOWA
(County)

By: _____
Chairperson

ATTEST:

By: _____
County Auditor

(SEAL)

ROBERT W. BAIRD & CO., INC. (Lender)

By: _____
(Signature)

(Name)

(Title)

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