

M E M O R A N D U M

TO: Board of Trustees

THROUGH: Mike Bandelin
Interim General Manager

FROM: Erin Feore, Director of Human Resources; and
Bobby Magee, Interim Director of Finance

SUBJECT: Review, discuss and possibly approve a contract award with First Nonprofit, the District's third party administrator for Unemployment Claims, Annual Contract for calendar year 2024 in the amount of \$212,700

RELATED STRATEGIC PLAN INITIATIVE(S): Long Range Principal #4 – Workforce Comply with applicable Federal, State, County and governmental regulations and all District policies

RELATED DISTRICT POLICY, PRACTICES, RESOLUTIONS or ORDINANCES: N/A

DATE: January 3, 2024

I. RECOMMENDATION

That the Board of Trustees make a motion to approve;

1. A contract award to First Nonprofit, the District's third party administrator for Unemployment Claims, Annual Contract for calendar year 2024 in the amount of \$212,700.

II. BACKGROUND

IVGID has contracted with First Nonprofit since January 2004 for third-party unemployment claims assistance such as auditing benefit charges, processing separation data and claims, attending unemployment hearings on behalf of the District, providing claims status reports and providing an HR related website program for workplace compliance training.

As noted in previous staff reports, the COVID-19 pandemic and the subsequent influx of unemployment claims related to the early closure of the Diamond Peak Ski Resort, closed and/or limited operations of other recreation venues and administrative offices, and employee participation in provided unemployment insurance provisions significantly increased the District's experience rating; as it had with business all across the United States. While the Pandemic may have dissipated, the financial effects to the State's unemployment program continue to linger. Ongoing evaluation of claims activity shows continued reconciliation of allowable vs. fraudulent claims remain ever crucial and will continue to remain a top priority for the foreseeable future.

First NonProfit continues to monitor recent legislation to ensure ongoing compliance and provide benchmarking data to Finance. Examples of such data include:

- The Healthy Americans Act, also known as the Wyden-Bennet Act: anticipated effective date of 1/1/25, will mandate 26 weeks of unemployment benefits provided (Nevada currently meets this requirement) and will increase the State's Weekly Benefits Amount (WBA) to equal 75% of Nevada's average weekly wage.
 - Based on 2023, Nevada's maximum WBA would increase to \$884 per week from \$585 per week
- Funded by the federal government, benefits would provide \$25 per dependent per week in addition to standard benefits.

Additionally, after careful review of our favorable experience rating during the 1/1/23-12/31/23 contract term, First NonProfit advised an annual cost reduction of \$3,300 for Plan Year 2024. This refund was due, in part, to the extensive analysis of claims by First NonProfit and the HR Department's diligent evaluation of incoming claims and the validity of such claims.

In accordance with Board Policy 3.1.0., 0.15 Consent Calendar, this item is included on the Consent Calendar as it is routine business of the District and within the currently approved District Budget.

III. BID RESULTS

Consistent with the provisions of Board Policy 20.1.0 (Purchasing Policy for Goods and Services) and NRS Chapter 332, this contract is deemed not adapted to award by competitive solicitation.

IV. FINANCIAL IMPACT AND BUDGET

The annual bonded service agreement recommended for approval is for a fixed fee of \$212,700, and represents a \$3,300 decrease over the fixed fee for calendar year 2023.

Funding to cover the cost of unemployment insurance for calendar year 2024 is provided in the FY 2023/2024 approved budget, as well as the preliminary budget being developed for FY 2024/2025.

V. ALTERNATIVES

None; the District must have Unemployment Insurance. The District may choose to direct staff to explore alternative third-party provider(s) for administration of the District's Unemployment Insurance claims processing.

VI. COMMENTS

This item is included on the Consent Calendar as it is a required item of doing business within the State of Nevada and is a budgeted item in both Fiscal Years 2023-2024 and 2024-2025.

VII. DISTRICT IMPROVEMENT, COST REDUCTION, RETURN ON INVESTMENT OR PRODUCTIVITY ENHANCEMENTS

Effective administration of the District's Unemployment Insurance claims, ensures that the District's liabilities are managed consistent with evolving federal and state laws impacting employee benefits as well as liability requirements imposed on employers. The services provided through this contract also significantly minimizes the District's exposure to fraudulent unemployment insurance claims.

VIII. BUSINESS IMPACT

Not applicable

IX. ATTACHMENTS

1. First NonProfit, summary of services provided

2. 2024 Schedule for Bonded Service Agreement
3. 2024 Bonded Service Agreement

X. DECISION POINTS NEEDED FROM THE BOARD OF TRUSTEES

Approval of the Bonded Service Agreement with First NonProfit for 2024
Unemployment Insurance claims administration.



Incline Village General Improvement

1/1/2024 – 12/31/2024

First Nonprofit

- Founded by United Way in 1978
- Based in Chicago, Illinois
- Our State Unemployment Insurance (SUI) programs serve more than 2,200 nonprofits across the country, covering nearly 650,000 employees.
- An Amynta Group Company



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FNP National Nonprofit Partners



Market Conditions



Legislation (State & Federal)

- Increase in Weekly Benefit Award – State (Effective 1/1/24)
 - 4.1% increase
- Wyden-Bennet Plan – Federal (Updated Nov '23)
 - Looking for an effective date of 1/1/25
 - Mandate 26 weeks of unemployment benefits provided
 - NV Meets
 - State Maximum WBA equal to 75% of state's avg weekly wage
 - Based on '23, NV maximum WBA would increase to **\$884** per week
 - Current \$585 per week
 - Provide \$25 per dependent per week in addition to standard benefits
 - Cost would be funded by Feds



2024 Renewal Summary



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Quick Glance

- \$3,300 cost decrease
- Estimated Experience Credit = \$18,000
- Year to Date Benefits Paid through September = \$93,582
- Open Liability = \$167,993
- Updated 2023 Est UI Tax Savings = \$20,473



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Underwriting Notes

- Benefit Charges (January - December)
 - 2017: \$129,833
 - 2018: \$129,242
 - 2019: \$ 96,858
 - 2020: \$720,251
 - 2021: \$235,640
 - 2022: \$117,227
 - 2023: \$ 93,582 (through September)
 - 1Q '23 = \$49,994; 2Q '23 = \$26,686; 3Q '23 = \$16,902
- 2024 Cost Factors
 - Tail Liability into 1/1/2024 term (as of 11/08/23): \$167,993



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Bonded Service Program Features

- Fully insured program
 - First and last dollar coverage
- Fixed annual cost
 - Precise allocation to fund source
- Budgetary certainty
- Potential Experience Credit
- Maximizes cash flow
 - Billed in equal quarterly installments
- Claims administration service
 - On-site education and training
 - Benefit charge auditing
 - Comprehensive claims counseling
 - Hearing representation
- FNPACCESS
 - Mineral (formerly ThinkHR)
 - People Risk Management
 - Coeus Global
 - Discounted Background Services
 - Commonwealth Purchasing Group
 - Group Purchasing Services



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Bonded Service Program Quote

- Term: 1/1/24 – 12/31/24
- Flat Annual fee of \$212,700
- Experience Credit
 - If claims paid are less than 77.5% of fees, EC = 50% balance remaining
 - Example: Total fee = \$212,700 then eligible for EC if charges are less than \$164,843



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BSP Prior Year Comparison

- Minimum Annual Fee

- 2023: \$216,000
- 2024: \$212,700

- Experience Credit

- 2023: 50/77.5
- 2024: 50/77.5

- Summary

- \$3,300 cost reduction
- Est Exp Credit = \$18,000
- 4.1% increase in weekly benefit award



SCHEDULE FOR BONDED SERVICE AGREEMENT

ITEM 1. CLIENT INFORMATION

NAME: Incline Village General Improvement District
ADDRESS: 893 Southwood Boulevard, Incline Village, NV 89451
CONTACT PERSON: Erin Feore, Director of Human Resources
COVERED ENTITIES: Incline Village General Improvement District
State Acct. No.: 0090031, FEIN: 88-0099974

ITEM 2. APPLICABLE STATES: Nevada

STATE UNEMPLOYMENT AGENCY: Department of Employment, Training and Rehabilitation

ITEM 3. TERM OF COVERAGE: One year, January 1, 2024 to December 31, 2024

ITEM 4. CLAIMS MANAGER:

NAME: Employer Advocates
ADDRESS: P. O. Box 25236, Salt Lake City, UT 84125

ITEM 5. SERVICE FEE SCHEDULE: Flat Annual Fee of \$212,700 (invoiced at \$53,175 per quarter).

A. Refund Provision: If benefits charges paid during the term of the agreement are less than 77.5% of fees collected, Client will be eligible to receive a Refund. The Refund will be equal to 50% of the difference between 77.5% of fees collected and benefit charges paid during the term of the agreement.

DATED: INCLINE VILLAGE GENERAL IMPROVEMENT DISTRICT

Name/Title

893 Southwood Boulevard, Incline Village, NV 89451

DATED: FIRST NONPROFIT COMPANIES, INC.

Joseph Poretto, Vice President, Sales & Marketing

1 South Wacker Drive, Suite 2380, Chicago, IL 60606

Claims Administration Review



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Unemployment Claims Service Includes:

- Audit of Benefit Charges
 - Benefit awards, claims duration, and liability for accuracy
 - Ensure credits are received
 - Audit charges to wages paid to detect fraud
- Claims
 - Process all separation data and unemployment claims
 - Review, prepare arguments, and protest decisions as needed
 - Attend all unemployment hearings
- Technical services
 - Review personnel policies and procedures (all hiring and separation)
 - Provide educational workshops for management and supervisors
 - Customized claims activity reports
 - Online Access
 - Individual claim status reports



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FNPACCESS



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Mineral: Reduce Workplace Risks

- **LIVE-** SPHR and PHR certified advisors are standing by to provide trustworthy guidance to prevent and resolve challenging people situations and workplace compliance issues. This phone-based support service is available from 8:00 a.m. to 7:00 p.m. Central Time each business day. For greater convenience use mobile application interaction and/or online form submission.
- **LIVING HANDBOOK-** A federal and state level compliant handbook builder guides users through the incorporation of unique company policies while delivering policy update alerts as regulations change.
- **LEARN-** Includes an integrated learning management system that delivers valuable instruction on a variety of HR topics your employees and organization needs to be compliant, improve safety, foster professional development, and encourage greater engagement.
- **COMPLY-** Gain access to an extensive resource library including insightful guides, comprehensive checklists, and other invaluable resources to navigate ever-changing HR, compliance, safety and people risk management issues.
- **INSIGHT-** Receive a steady stream of need-to-know information such as breaking compliance news, expert analysis, legislative updates, and best practices through Law Alerts, monthly newsletters, and webinars approved for SHRM & HRCI recertification credits.
- **BENEFITS DOCUMENT CREATOR-** Have private access to a simplified solution for the creation and ongoing maintenance of ERISA compliant Wrap, SPD, and POP documents, including policy update alerts and digital signature functionality.



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Mineral™

CommonWealth Purchasing Group

- Group purchasing organization
- Deep discounts for participating members
- Complimentary cost analysis
- Portfolio of over 65 nationally recognized vendors, including:
 - Quest Diagnostics
 - Office Depot
 - AT&T



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Coeus Global: Background Services

- Customized webpage
 - Refer staff/volunteers to a customized web page designed exclusively for your nonprofit
 - Paperless system means no storage fees
- No monthly/annual fees and special discounts for FNP members
- Fast & Accurate Results (1 - 3 business days)
- No contract or minimum usage requirement
- 30% volume discount on each background screen
- Secure, fast, and easy online ordering



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Check out all of our contracted vendors offering discounted pricing:

MCKESSON

Medical Supplies and Equipment



Vaccines



Exam Room Furniture



Medical Devices



Diagnostic Supplies and Equipment



Diagnostics



340B Pharmaceuticals



340B Pharmaceuticals



Medical Equipment & Management



Debt Collectors



Payment Processing



Vaccines



Outsourced Waste Management



Billing



Facility Maintenance



Dental Supplies and Equipment



Dental Practice Software



Dental Laboratory



State Unemployment Insurance



IT Equipment



Medical Equipment Management



Office Equipment



Office Equipment



EMR and Technology Assistance



Student Loan Refinancing



Document Management



Background Screening



Retirement Planning



Electricity and Natural Gas



Telehealth-Virtual Care



Office Supplies and Furniture



Office Supplies and Furniture



Office Supplies and Furniture



Compliance Management System



Credentialing Services



Call Center Services



Language Translation



Language Translation



After-hours Call Center



Patient Satisfaction Surveys



Integrated Dispatching



Telehealth Platform



Teledermatology



Cellular Providers



Telehealth-Enablement Solutions



Women's Health Products



eProcurement Solution



Permanent Physician Recruitment



Locum Tenens



Locum Tenens



Nurse Recruiting



Permanent Physician Recruitment



Locum Tenens



Executive Search Recruiting



Locum Tenens



CAREMESSAGE

Mobile Messaging Technology



Telehealth Services



Printing Services

Renewal Process



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Enrollment Checklist

BONDED SERVICE PROGRAM:

- Fax or e-mail both the agreement and schedule to:
 - E-mail: cmendez@firstnonprofit.com
 - Fax: 312-239-8368, Attn: Cruz Mendez
- Provide a copy of your most recent audited financials – hardcopy or e-mail.



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BONDED SERVICE AGREEMENT

WHEREAS the Client named in Item 1 of the attached Schedule has duly qualified as a reimbursing employer pursuant to the unemployment compensation laws of the State indicated in Item 2 of the Schedule and has thereby become liable to reimburse the State for those unemployment compensation benefits paid by the State to former employees of the Client legally entitled to such benefits, and

WHEREAS First Nonprofit Companies, Inc., hereinafter referred to as FNP, has established and administers an alternative unemployment compensation funding and cost control program which includes the management of an Unemployment Benefit Loss Fund to finance the Client's unemployment benefit charges and liability pursuant to the terms of this contract.

THEREFORE, the parties agree to the following:

1. FNP's Duties

FNP shall assume any and all obligations of the Client's for unemployment claims billed to the Client and paid by the State indicated in Item 2 of the attached Schedule, during the term of this contract, as indicated in Item 3 of the Schedule. FNP will not be held liable for any weeks of unemployment benefits actually paid by the applicable State unemployment compensation agency indicated in Item 2 of the Schedule, but not billed to the Client prior to the effective date of this contract.

At the termination of this contract, FNP's liability shall cease after FNP has paid the Client's obligations for all weeks of unemployment benefits paid by the applicable State unemployment compensation agency indicated in Item 2 of the Schedule for the final quarter covered by this contract, as indicated in Item 3 of the Schedule and for which the specified fee has been paid to FNP. It is further understood that FNP has no liability for payment of unemployment benefits for any period unless timely payment of fees, as provided herein, has been made by the Client.

Further, FNP, at its own expense, shall:

1. Maintain an Unemployment Benefit Loss Fund from which unemployment benefit payments will be made to the State unemployment compensation agency indicated in Item 2 for all unemployment benefits paid to former employees of the Client and covered by this Contract.
2. Secure a Master Contract Bond supporting the commitments of FNP under this contract with a Surety Company agreeable to both parties. A Contract Bond

FIRST NONPROFIT

1 South Wacker Drive, Suite 2380 • Chicago, IL 60606 • 312.728.9963 • Fax: 312.239.8368
www.firstnonprofit.com

Attachment Rider naming the Client an “Obligee” of the Master Bond is affixed and made part of this contract. If at any time the Master Bond or the affixed Contract Bond Attachment Rider no longer secures commitments under this contract, this contract for services shall be immediately terminated.

3. Pay the State unemployment agency or the Client an amount equal to all benefits subject to and in compliance with the terms of this contract, upon receipt of a statement of benefit charges paid by the State unemployment agency on behalf of the Client and subject to the terms of this contract. It is expressly understood that FNP will not be liable for any penalty or interest incurred as a result of the Client’s actions or inactions.
4. Retain a professional unemployment claims management firm agreeable to both parties, as indicated in Item 4 of the attached Schedule, to provide the following services:
 - (a) Accumulate and record all separation and wage information forwarded by the Client.
 - (b) Examine all claims forms within the permitted period and take such actions as required to deny payment of benefits or the assessment of charges for any benefits deemed to be inappropriate or non-qualifying, including representation of the Client at hearings, where permitted by State law.
 - (c) Maintain accurate records of each claim describing any action taken to deny liability, showing details of separation reason, determinations, decisions, and payments made for that claim.
 - (d) Furnish timely reports showing all claims filed and their status, including but not limited to the payment status, total liability, and total payments made.
 - (e) Audit all benefit charge statements and take such actions as required to remove or reduce the charges on any claims payments deemed to be inaccurate or unwarranted.
 - (f) Provide loss control services including on-site training, when necessary, to reduce and contain unemployment benefit charges and liability.

2. Client’s Duties

The Client shall pay to FNP at the inception of this contract a provisional service fee based on the rates set forth in Item 5 of the Schedule for all employees covered under this contract applied to the estimated wages reported to the applicable State unemployment agency indicated in Item 2 of the attached Schedule for each classification of employees. Any service fee computed on estimated wages or minimum annual fee will be properly adjusted by FNP when actual wages are available.

The estimated service fees computed under this contract shall be due and payable on the first day of each covered calendar quarter, beginning with the effective date of the contract. The service fee shall be computed based on an amount equal to one-fourth of the minimum annual fee, as stated in Item 5 of this contract. At the completion of four quarters under this contract, the actual fee for the four quarter period will be adjusted based on the actual wages reported for said period. Any decrease or increase in the service fee resulting will be credited or billed and payable in conjunction with the next quarterly deposit fee under this contract.

As the application and management of unemployment claims administration and cost control is essential to containment of unemployment compensation costs and liability, the Client agrees to implement unemployment cost control and claims administration measures in cooperation with the designated unemployment claims management firm, as set forth in Item 4 of the attached Schedule, hereinafter referred to as the "Claims Manager."

3. Further the Client Hereby Agrees to

1. Disclose, prior to the effective date of this contract, any and all plans and/or pending discussions concerning any actions that has caused or may result in employee layoffs, reductions in hours worked and and/or wages paid to employees, mergers, or any planned separations that potentially could result in unemployment claims.
2. Submit timely and properly documented separation information so that the Claims Manager may provide a timely and accurate response to the state unemployment agency indicated in Item 2 of the Schedule to assure that only those claimants entitled to receive benefits do so.
3. Submit all claims, claims documents, and or correspondence of any kind related to unemployment claims and/or unemployment benefit charges, whenever received from the state unemployment agency named in Item 2 to the Claims Manager on a timely basis.
4. Cooperate with the Claims Manager by providing, on a timely basis as defined by the Nevada Department of Employment, Training and Rehabilitation, all appropriate personnel information related to claims for unemployment benefits.
5. Provide appropriate witnesses, as determined by the Claims Manager in consultation with Client, to attend appeal hearings for claims.
6. Report wages to the applicable State unemployment agency indicated in Item 2 of the attached Schedule on a quarterly basis for all employees covered by this contract.
7. Notify FNP upon learning of any separations or claims for unemployment benefits at any time during the term of this contract.

4. Limitations

FNP shall not be liable for and may deny the payment of obligations of the Client with respect to unemployment compensation benefits attributable to any period for which the Client has failed to submit timely payment in full of service fees pursuant to this contract as provided herein or arising out of or in consequence of:

- a) Failure to comply with those duties set forth in Section 3 of this contract providing the benefits in question resulted from the **negligent** action or inaction of the Client and not the result of action or inaction by the Claims Manager.
- b) Employer “lock-outs” or work stoppages, strikes, or other labor disputes.
- c) Failure to provide letters of assurance to employees of educational institutions for continued employment after a vacation or semester break if reasonable assurance of their continued employment exists.
- d) Reduction in the employment terms that extend seasonal unemployment for employees of organizations engaged in the administration of Head Start program(s).
- e) War, hostilities, whether war be declared or not, invasion, or civil war.
- f) A casualty or natural disaster, including but not limited to, earthquake, flood, hurricane, tornado, or fire.
- g) Voluntary and/or involuntary discontinuance of business operation, in whole or in part, whether permanent or temporary.

5. Transfer of Rights and Remedies

Should the Client be entitled to refunds or credits for any unemployment compensation benefits previously paid by FNP on behalf of the Client, the Client hereby transfers and assigns its rights and remedies to such refunds and credits to FNP.

6. Subrogation and Recoveries Thereunder

Subrogation. In addition to Section 5, upon FNP’s payment to the State unemployment agency or to the Client benefits which are subject to and in compliance with the terms of this contract, FNP shall be subrogated to and control all of the Client’s rights to seek and/or obtain recovery for any of the benefit amounts paid by FNP under the terms of this contract. Accordingly, FNP may in its sole discretion seek its recovery of these benefit amount(s) from the Client or any person, entity and/or organization. Upon FNP’s request, Client shall promptly execute all documents as well as promptly provide and/or execute perform all acts necessary for the preservation along with the enforcement of FNP’s right(s) to seek recovery under this Section. The Client shall not either by its action, omission, or failure to act do (or not do) anything which could prejudice, abridge, or limit FNP’s subrogation rights under this Section.

Subrogation Recoveries. All recoveries by FNP under this Section shall be applied to (or credited to) Client’s Unemployment Benefit Loss Fund or, if the Client is no longer a participant

in Unemployment Benefit Loss Fund, and the recovery is made directly to Client then Client shall pay to FNP an amount equal to the recovery.

7. Unemployment Compensation Act

The term unemployment compensation benefits as used herein refers only to those benefits as defined by law of the applicable State indicated in Item 2 of the attached Schedule, but does not in any way, nor is the intent of this contract to, include any provisions of any code or law which provides disability benefits or disability insurance.

The amount and maximum period of any benefits payable as unemployment compensation benefits shall be deemed to be only those amounts set forth in the relevant acts of the applicable State indicated in Item 2 of the Schedule at the inception of this contract or named in any subsequent renewal thereof. In the event the State amends the eligibility, duration or amount of benefits an individual claimant may qualify to collect, FNP reserves the right to adjust the specified fee set forth herein effective the first day of the next calendar quarter by providing the Client thirty (30) days written notice. The Client reserves the right to reject any adjustment to the specified fee and if so, this contract shall terminate on the last day of the calendar quarter in which such notice was delivered.

8. Inspection and Audit

FNP, or its representatives, shall be permitted at all reasonable times during the continuance of this contract, and so long as FNP's liability exists, to examine the Client's records so far as they relate to FNP's liability and fees or other rights and remedies pursuant to the terms of this contract.

9. Misrepresentation

This contract shall be void if the Client or any representative thereof has failed to disclose, concealed or misrepresented any fact material to the issuance of this contract, the subject benefits covered hereunder, and the resulting issuance of the Contract Bond Attachment Rider. In any such event, the Contract Bond Attachment Rider and this contract shall be rescinded.

10. Non-Assignment

This Contract may not be assigned, in whole or in part, without the prior written consent of all parties.

11. Duration and Termination

The term and effective date of this contract are set forth in Item 3 of the attached Schedule. This contract may be cancelled for failure by either party to perform any of its obligations set forth herein and agreed by both parties pursuant to this contract, provided that thirty (30) days written notice is given to the other party declaring such intent to cancel. This contract shall be terminated immediately if the Client discontinues operations either voluntarily or involuntarily.

12. Interpretation and Venue

This contract shall be subject to and interpreted under the laws of the state of Nevada. Venue shall be in Washoe County or the federal district court with jurisdiction over such county.

WHEREFORE, the parties have executed this contract on the dates set forth by their respective signatures.

DATED: INCLINE VILLAGE GENERAL IMPROVEMENT DISTRICT

Name/Title

893 Southwood Boulevard
Incline Village, NV 89451

DATED: FIRST NONPROFIT COMPANIES, INC.

Joseph Poretto, Vice President, Sales & Marketing

1 South Wacker Drive, Suite 2380
Chicago, IL 60606



SCHEDULE FOR BONDED SERVICE AGREEMENT

ITEM 1. CLIENT INFORMATION

NAME: Incline Village General Improvement District
ADDRESS: 893 Southwood Boulevard, Incline Village, NV 89451
CONTACT PERSON: Erin Feore, Director of Human Resources
COVERED ENTITIES: Incline Village General Improvement District
State Acct. No.: 0090031, FEIN: 88-0099974

ITEM 2. APPLICABLE STATES: Nevada

STATE UNEMPLOYMENT AGENCY: Department of Employment, Training and Rehabilitation

ITEM 3. TERM OF COVERAGE: One year, January 1, 2024 to December 31, 2024

ITEM 4. CLAIMS MANAGER:

NAME: Employer Advocates
ADDRESS: P. O. Box 25236, Salt Lake City, UT 84125

ITEM 5. SERVICE FEE SCHEDULE: Flat Annual Fee of \$212,700 (invoiced at \$53,175 per quarter).

A. Refund Provision: If benefits charges paid during the term of the agreement are less than 77.5% of fees collected, Client will be eligible to receive a Refund. The Refund will be equal to 50% of the difference between 77.5% of fees collected and benefit charges paid during the term of the agreement.

DATED: INCLINE VILLAGE GENERAL IMPROVEMENT DISTRICT

Name/Title

893 Southwood Boulevard, Incline Village, NV 89451

DATED: FIRST NONPROFIT COMPANIES, INC.

Joseph Poretto, Vice President, Sales & Marketing

1 South Wacker Drive, Suite 2380, Chicago, IL 60606

Most Recent Audited Financial Statement Needed

FINANCIAL STATEMENT AND INDEPENDENT AUDITORS' REPORT

Financial Statements and Supplementary Information

[Company Name]		Income Statement	
Revenue		20XX	20XX
Sales revenue		110,000	95,000
(Less sales returns and allowances)			
Service revenue		70,000	62,000
Interest revenue			
Other revenue			
Total Revenues		180,000	157,000
Expenses			
Advertising		1,000	1,000
Bad debt			
Commissions			
Cost of goods sold		65,000	63,000
Depreciation			
Employee benefits			
Furniture and equipment			8,000
Insurance			
Interest expense		4,200	5,200
Maintenance and repairs			
Office supplies			
Payroll taxes			
Rent			
Research and development			
Salaries and wages		55,000	55,000
Software			
Travel			
Utilities			
Web hosting and domains			
Other		17,460	
Total Expenses		142,660	132,200
Net Income Before Taxes		37,340	24,800
Income tax expense		14,936	9,920
Income from Continuing Operations		22,404	14,880
Below-the-Line Items			
Income from discontinued operations			
Effect of accounting changes			
Extraordinary items			
Net Income		22,404	14,880

Member Referral Card

HELP
OTHER ORGANIZATIONS
SAVE
ON UNEMPLOYMENT

We're always looking for ways to help the organizations we serve. That's why when you refer another employer that enrolls in our programs, your organization will receive a \$500 donation. Please provide your contact information:

ORGANIZATION NAME:

CONTACT NAME AND TITLE:

Provide the contact information of the 501c3 nonprofit, governmental or tribal entity you would like us to get in touch with and email this to: cmendez@firstnonprofit.com

ORGANIZATION NAME:

CONTACT NAME & TITLE:

PHONE:

EMAIL:



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