



BOARD OF DIRECTORS MEETING
December 11, 2024, at 10:00 A.M. (November & December Meeting)
Care Connection Conference Room & ZOOM

- I. Call to order
- II. Roll call and establish quorum
- III. Introduction of guests
- IV. Approval of Agenda
- V. Approval of Past Meeting Minutes
- VI. Financial Report
- VII. Old Business
- VIII. New Business
 - A. Approve audit RFP bids and select auditor (every 3 yrs beginning 2018)
 - B. Approve Cost of Congregate and HDMs
 - C. Vote to accept Area Plan to public comment
 - D. Vote to extend Ancillary Benefit renewal from 1/1/25 to 4/1/25
- IX. Executive Director's Report
- X. Board Member County Reports
- XI. Adjournment

Next meeting date: Wednesday, January 22, 2024

Executive Session



BOARD OF DIRECTORS MEETING

October 23, 2024

A meeting of the Board of Directors of Care Connection for Aging Services was held on October 23, 2024, at the Care Connection conference room. Susie Bliss-Chairman, called the meeting to order at 10:02 A.M.

Board members present and comprising a quorum were: In-person: Susie Bliss, Pam Fidler, Terri Bradley, Elaine Paxton, and Pam Osborn. Via Zoom: Marti Berlin, Stacey Hutton and Joy Guymon.

Board members absent: Joe Aull

Staff present: Wendy Martin, Cheryl Munsterman, and Angela Scroggins

Guests: Mike Kanik, CFP (Rayhons Financial Solutions, LLC.) and Derrick Huber, Director of Retirement Solutions (Principal)

AGENDA

A motion was made by Pam Osborn to approve the agenda, seconded by Joy Guymon. The motion unanimously passed.

MINUTES

A motion was made by Elaine Paxton to approve the minutes of the September 25, 2024, meeting, seconded by Joy Guymon. The motion unanimously passed.

OLD BUSINESS

NONE

NEW BUSINESS

Vote on Bylaws

A motion was made by Pam Osborn to accept the Bylaws with current changes, seconded by Joy Guymon. Copies attached and made a part hereof. The motion unanimously passed.

Vote on Committee Charters

I. Executive Committee Charter

A motion was made by Elaine Paxton to accept the Executive Committee Charter, seconded by Terri Bradley. The motion unanimously passed.

II. Finance Committee Charter

A motion was made by Pam Osborn to accept the Finance Committee Charter, seconded by Elaine Paxton. The motion unanimously passed.

III. Compensation Committee Charter

A motion was made by Terri Bradley to accept the Compensation Committee Charter, seconded by Pam Osborn. The motion unanimously passed.

IV. Governance Committee Charter

A motion was made by Joy Guymon to accept the Governance Committee Charter, seconded by Elaine Paxton. The motion unanimously passed.

Copies attached and made a part hereof.

Vote to Move from One America to Principal for Retirement Plan

Angela Sullivan, HR Director reported:

One America's proposal was that we move to Voya. The details for that plan are as follows:

- Cost percentage of assets: 1.23%
- Total cost: \$22,065
- 5 basis points on transfer

- TPA would move to ERISA Services Midwest

Mike Kanik has gathered several proposals as well. The top candidate is Principal. They offer the following:

- Cost percentage of assets: .80%
- Total cost: \$14,880
- 5 basis points on transfer
- TPA would remain with Farmer & Betts, a local third-party administrator out of KC

Principal has offered to reduce our costs by over 1% and will give us a higher crediting rate on our fixed account assets. For the fixed asset account, we currently have that is frozen at 4% and not admitting new participants, Principal will give us a fixed asset account that is currently at 5.1% and will be open to new participants. That rate may fluctuate every six months, but not a great deal.

Both proposals assume the current assets within our plan portfolio. A motion was made by Elaine Paxton to accept Principal's proposal and change our current retirement plan from One America, seconded by Joy Guymon. The motion unanimously passed.

Financial Report

Cheryl Munsterman reported on the financial reports for August 2024. Copies attached and made a part hereof. A motion was made by Terri Bradley to accept the financial report for August 2024, seconded by Elaine Paxton. The motion unanimously passed.

Director's Report

Wendy Martin, Executive Director, reported on several items.

A motion was made by Terri Bradley to adjourn the meeting at 11:50 a.m., seconded by Joy Guymon. The motion unanimously passed.

Respectfully submitted by:



Elaine Paxton
Secretary

Assisted by:



Angela Scroggins
Office Manager

Agenda Summary Sheet

Staff OPR: Cheryl Munsterman, CFO	Date of Board/Committee Meeting: December 11, 2024
Issue: Contract agreement with vendor providing professional audit services	
Background: We have issued a Request for Proposal for professional audit services for SFY2025 financials, with the right to renew the contract for two (2) additional one-year periods.	
Discussion: McBride, Lock & Associates, LLC is the only vendor submitting a bid on the RFP. They completed all necessary parts of the RFP in full detail. The auditing firm continued to increase their prices \$250 each year over the last 3-year proposal. Their contract price is \$15,000 for Year 1, \$15,250 for Year 2, and \$15,500 for Year 3. (This current year's audit is priced at \$14,750.) They have been our auditor for the past 14 years. We have been pleased with their performance.	
Alternatives: <ol style="list-style-type: none">1) Award the one-year contract with the option to renew for two additional one-year periods to McBride, Lock, & Associates, LLC.2) Repost the RFP to attempt to recruit more bids	
Recommendation: Adopt Alternative #1.	
Board/Committee Action and Date: The board unanimously approved the adoption of alternative #1. - 12/11/2024 Board Meeting	

Audit RFP Evaluation Criteria - _McBride, Lock & Associates, LLC_ (bidder)
12/2/24 (date)

Audit RFP Evaluation – Criteria within Proposals from Bidders to look for:

- 1) ✓ 2.1.4 – must be currently licensed by and in good standing with MO State Board of Accountancy.
- 2) ✓ 2.1.5 – contractor’s organization and all personnel provided by contractor must meet guidelines for independence as set forth in GAGAS.
- 3) ✓ 2.4.9.a – shall only employee personnel authorized to work in US according to Fed/State laws
2.4.9.d – must meet definition of business entity & maintain enrollment and participation in E.verify (ie, must have Everify completed through Exh I).
Can be confirmed at <https://oa.mo.gov/purchasing/vendor-information/affidavit-work-authorization-annual-renewal> - then click on Vendor Database and search for bidder’s name to see when their work authorization is set to expire. If not listed, can request the bidder send proof of enrollment/participation.
- 4) ✓ 3.1.1 – proposal should include original along with 1 additional copy – both labeled as such
- 5) ✓ 3.1.3.a – proposal shall be page numbered and have Table of Contents referencing correct page numbers.
- 6) ✓ 3.1.3.b – submit signed page 1 of RFP with proposal.
- 7) ✓ 3.1.3.c – proposal shall have each section should be titled with each individual category.
- 8) ✓ 3.1.4 – all questions should be directed to Cheryl’s email.
- 9) ✓ 3.5.1.a – Submit 2 copies of signed EXHIBIT A: Vendor Agreements (so if selected, Agency can sign and keep one and return other to contractor)
- 10) ✓ 2.3.2 – Proposal should include a pricing page . . . plus all information requested in Exhibits A thru K
- 11) ✓ Complete Evaluation Report Form assigning points scored for the 3 categories.

Audit RFP Evaluation Criteria - McBride, Lock & Associates, LLC (bidder)
12/2/24 (date)

Upon selection, need to:

- 1) 2.4.6 – receive endorsement from their insurance adding us as an additional insured.
- 2) ~~2.4.13.b – receive from contractor personnel signed confidentiality, security, etc documents (that we provide)~~ 5/16/19 Not doing this – confidentiality and security of data is an industry standard requirement for auditor professionals, CMAAA & NWAAA are not having another formal form for auditor personnel to sign, and the RFP states that 'IF the agency requires auditors to sign' leaving it to our discretion.

Every year upon RENEWAL:

- 1) Send them a letter/amendment to be signed by both accepting the renewal.
- 2) Verify they have renewed E. Verify annually.
- 3) Receive endorsement from their insurance adding us as an additional insured.
- 4) ~~Receive from contract personnel signed confidentiality, security, etc documents (that we provide)~~

CARE CONNECTION FOR AGING SERVICES
CONSOLIDATED BALANCE SHEET
PERIOD ENDING 10/31/2024

Assets	
Cash	\$5,211,218
Acct. Receivable	\$1,586,135
Inventory	\$65,986
Prepays	<u>\$83,217</u>
TOTAL ASSETS	<u>\$6,946,556</u>
Liabilities and Net Assets	
Accounts Payable	\$197,085
Advance	\$28,558
Accrued Payroll Expenses	\$253,955
Accrued Other Expenses	\$0
TOTAL LIABILITIES	<u>\$479,598</u>
Unrestricted Net Assets	\$6,270,263
Restricted Assets-Temporarily	\$0
Revenues Over (Under) Expenditures	<u>\$196,695</u>
TOTAL NET ASSETS	<u>\$6,466,958</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$6,946,556</u>

**Care Connection for Aging Services
Revenue/Expenditure Summary
Month Ending 10/31/2024**

	Curr. Month Actual	Curr. Month Budgeted	Variance Bdg-Actual	YTD Actual	YTD Budgeted	Variance Bdg-Actual	Target Budget	YTD Actual 10/31 SFY24	Change from SFY24 YTD
Grant Revenue	\$429,065	\$326,382	\$102,683	\$1,626,198	\$1,305,526	\$320,672	\$3,916,578	\$1,552,204	\$73,994
Program Income	62,441	53,853	8,588	232,178	215,410	16,768	646,231	212,420	19,758
Contracted Services	4,246	6,932	(2,686)	14,359	27,729	(13,370)	83,188	21,145	(6,786)
Special Events	29,214	41,881	(12,667)	81,949	167,526	(85,577)	502,577	87,289	(5,340)
Contributions	46,833	28,472	18,361	127,162	113,888	13,274	341,663	120,762	6,400
Interest Income	397	96	301	1,652	383	1,269	1,150	2,648	(996)
Other Revenue Sources	142,214	203,872	(61,658)	603,561	815,486	(211,925)	2,446,458	515,311	88,250
In-Kind	109,351	98,928	10,423	419,422	395,712	23,710	1,187,135	381,666	37,756
TOTAL REVENUE	\$823,761	\$760,416	\$63,345	\$3,106,481	\$3,041,660	\$64,821	\$9,124,980	\$2,893,445	\$213,036

	Curr. Month Actual	Curr. Month Budgeted	Variance Bdg-Actual	YTD Actual	YTD Budgeted	Variance Bdg-Actual	Target Budget	YTD Actual 10/31 SFY24	Change from SFY24 YTD
Personnel & Fringe	\$327,478	\$387,710	\$60,232	1,233,398	\$1,550,840	\$317,442	\$4,652,519	1,188,203	\$45,195
Travel	18,216	17,389	(827)	52,217	69,554	17,337	208,663	44,618	7,599
Building/Utilities/Phone	53,636	55,898	2,262	251,246	223,590	(27,656)	670,771	227,004	24,242
Printing/Supplies/Office	7,629	9,830	2,201	25,946	39,318	13,372	117,954	31,410	(5,464)
Equipment & Professional Fees	14,079	24,923	10,844	96,258	99,692	3,434	299,075	154,059	(57,801)
Raw Food	105,434	83,354	(22,080)	393,464	333,414	(60,050)	1,000,242	335,335	58,129
Food Service Supplies	5,773	7,105	1,332	25,831	28,422	2,591	85,265	22,666	3,165
Home Delivered Meal Costs	20,256	18,163	(2,093)	75,763	72,652	(3,111)	217,957	70,406	5,357
Other Costs	29,846	34,351	4,505	118,971	137,403	18,432	412,208	108,411	10,560
Contractual-Outside Provider	56,419	62,647	6,228	217,270	250,589	33,319	751,767	128,746	88,524
In-Kind	109,351	99,749	(9,602)	419,422	398,995	(20,427)	1,196,986	381,667	37,755
TOTAL EXPENDITURE	\$748,117	\$801,119	\$53,002	\$2,909,786	\$3,204,469	\$294,683	\$9,613,407	\$2,692,525	\$217,261
Rev. over (Under) Expenditures	\$75,644	(\$40,703)	\$116,347	\$196,695	(\$162,809)	\$359,504	(\$488,427)	\$200,920	(\$4,225)

Wage Exp overage +471,270
PAR/CV/NGT overage +8,000
Cong Misc Expense overage +10,000

More Realistic Gain/Loss Expected 843

Consolidated Totals Actual Per Meal Breakdown FY 2025							
	Cong Program Income	HDM Program Income	Raw Food	Cooks' Wages	Meal Supplies	HDM Packaging	HDM Delivery
Budget	4.52	0.99	2.75	2.76	0.12	0.55	0.40
July	4.73	1.00	2.65	1.68	0.06	0.53	0.30
August	4.64	0.89	2.38	2.52	0.16	0.52	0.43
September	4.68	1.14	2.89	2.41	0.08	0.50	0.40
October	4.76	1.08	2.76	2.09	0.08	0.56	0.34
November							
December							
January							
February							
March							
April							
May							
June							
YTD Average	4.70	1.02	2.67	2.17	0.09	0.53	0.37

Consolidated Totals Units - Budget Vs. Actual				
	Cong Program Units	HDM Program Units	Medicaid Units	Total Units
Budget	8448	14860	12279	35586
July	8665	16691	13030	38386
August	8808	16310	13459	38577
September	8025	14835	12884	35744
October	9327	16454	13807	39588
November	0	0	0	0
December	0	0	0	0
January	0	0	0	0
February	0	0	0	0
March	0	0	0	0
April	0	0	0	0
May	0	0	0	0
June	0	0	0	0
YTD Average	8706	16073	13295	38074

Costs per Meal for Congregate & HDM

	Cong.		Cost/Meal
	Exp	Meals	
2011	\$1,451,674	226,536	6.41
2012	\$1,557,673	240,096	6.49
2013	\$1,485,191	225,624	6.58
2014	\$1,471,369	202,092	6.72
2015	\$1,494,039	203,412	6.93
2016	\$1,449,828	194,520	6.75
2017	\$1,457,258	189,168	6.81
2018	\$1,538,204	180,108	7.30
2019	\$1,513,997	171,264	7.48
2020 *1			
2021 *2			
2022	\$1,111,446	57,552	9.41
2023	\$1,460,108	112,044	8.99
2024	\$1,513,066	98,124	10.56

	HDM		Cost/Meal
	Exp	Meals	
	\$2,195,988	293,640	7.48
	\$2,294,300	311,100	7.37
	\$2,161,468	303,612	7.12
	\$2,091,285	297,336	7.41
	\$2,215,039	315,984	7.28
	\$2,386,741	343,056	7.36
	\$2,416,131	361,296	7.16
	\$2,552,244	347,532	7.99
	\$2,478,652	339,660	7.98
	\$3,182,266	369,912	10.14
	\$3,337,301	385,320	9.84
	\$3,303,353	330,276	11.45

Overall, total expenses for both programs are relatively the same in 2024 as they were in the last year 2023. However, meal numbers for both Cong and HDM are down from last year. This reflects an increase in costs as we have seen in FY2024 thru raw food, packaging, wage costs, etc.

We are proposing that the agency adopt new rates of \$10.56 for Cong and \$11.45 for HDM based on FY2024's activity.

2020 *1 No

No numbers included. Due to the COVID Pandemic situation affecting all 12 months of our FY2021 financials, our Cong and HDM programs do not reflect normal activity for the full FY2021 fiscal year.

2021 *2

Employee Meal Rate

All employees of Care Connection can purchase a noon meal at the center. The cost to employees under age 60 is identified in the schedule below. Employees who are age 60 years or over are eligible participants and may obtain a meal for a contribution.

Employee Meal Rate	Raw Food	Meal Supply	Cooks Wage	Combined Cost
2008	\$3.15			
2015	\$3.50	\$1.76	\$0.10	\$1.65
2016	\$3.50	\$1.85	\$0.10	\$1.65
2017	\$3.50	\$1.85	\$0.10	\$1.58
2018	\$3.50	\$1.85	\$0.10	\$1.66
2019	\$3.50	\$1.85	\$0.10	\$1.90
2020 *1	\$3.85			
2021 *2	\$3.85			
2022	\$3.85	\$1.85	\$0.10	\$1.99
2023	\$5.00	\$2.00	\$0.12	\$2.69
2024	\$5.00	\$2.25	\$0.12	\$2.62
2025	??	\$2.75	\$0.12	\$2.76

We are proposing that the agency increase the employee meal rate to \$5.50 to match recent increased trends in meal costs.

FMLA

- FMLA is the federal law that requires employers to grant leave for family and medical circumstances and to reinstate the employee in the same or an equivalent position upon conclusion of the leave.
- The six FMLA circumstances are:
 1. Birth of a son or daughter and to care for the newborn child.
 2. Placement with the employee of a son or daughter for adoption or foster care.
 3. Care of a spouse, son, daughter or parent with a serious health condition.
 4. A serious health condition of the employee that makes him/her unable to work.
 5. A qualifying exigency for families of members of the Regular Armed Forces, National Guard and Reserves when the covered military member is on active duty or called to active duty in support of a contingency operation in a foreign country.
 6. Care of a spouse, son, daughter, parent or next-of-kin covered servicemember with a serious illness or injury incurred in the line of duty on active duty.

Note: For circumstances 1-5 above the employee may use up to 12 weeks of FMLA leave in a 12-month period. For circumstance 6 above, the employee may use up to 26 weeks in a single 12-month period.

- When to offer FMLA?
 - If the employee or a family member is in the hospital, if the employee misses **more than three consecutive days of work**, or if the employee has a pattern of being absent for the same health condition or for a family member's health condition, **send paperwork**.
 - *Encourage employees to complete paperwork in case it is needed*
- What is covered?
 - Chronic serious health conditions
 - Migraines
 - Depression
 - Anxiety - is associated with such conditions as obsessive-compulsive disorder, panic disorder and post-traumatic stress disorder.
 - Back pain
 - Influenza
 - Pregnancy
- FMLA leave may be taken intermittently or on a reduced work schedule.
- Employees requesting FMLA leave must provide verbal or written notice of the need to their supervisor and appropriate notice, depending on whether the leave is foreseeable or not.
 - Within five business days after the employee has submitted appropriate certification, the HR representative will complete and provide the employee with a written response regarding the designation of FMLA leave.
- An employee is eligible for FMLA leave when he/she:
 - Has been employed by us for at least 12 months and

- Has worked at least 1,250 hours during the 12 months preceding start of FMLA leave.
- To avoid actions prohibited by FMLA, **do not**:
 - Make pre-hire inquiries regarding the need for FMLA leave.
 - Include periods of FMLA leave to exclude employees from good attendance awards or non-performance bonuses.
 - Ask for doctors' notes each time intermittent FMLA leave is used.
 - Interfere with an employee's FMLA rights or retaliate against employees who file FMLA complaints.