

RECORD OF PROCEEDINGS

Minutes of **MIFFLIN TOWNSHIP BOARD OF TRUSTEES** Meeting

OPS Center, 400 W Johnstown Rd, Gahanna OH 43230

Held **October 22,** **2024**

Chair Kevin Cavener called the Regular Meeting of the Mifflin Township Board of Trustees to order at 1:30 p.m. with Vice Chair Richard Angelou, Trustee Jamie Leeseberg, Fiscal Officer Kelly Cararo, Assistant Fiscal Officer Cynthia Lampkins, Fire Chief Brian Dunlevy, Human Resources Director Mindy Owens, Service Director Roger Boggs, IT Director Craig Main, and Administrative Communications Coordinator Becky Swingle present. Police Chief David Briggs was absent from the meeting.

TRUSTEES' COMMENTS:

Chair Cavener thanked Gahanna Mayor Jadwin, Police Chief Spence, and council members for inviting the trustees to the First Responders recognition event.

VISITORS' COMMENTS:

Franklin Co. Sheriff Deputy Ken Upton attended today's meeting. He reminded all to lock vehicles at the stations and not keep valuables or security weapons in them as there have been multiple break-ins, especially at the fire stations.

MINUTES: (Consent Agenda)

Res. 204-24 Approve the meeting minutes of October 7, 2024, Regular Meeting, and the Warrants for November 2024.

Via a consent agenda, Chair Cavener moved to approve the meeting minutes of October 7, 2024, Regular Meeting, and the Warrants for November 2024. Mr. Leeseberg seconded the motion. All voted yea. Motion carried. (See attachments.)

CORRESPONDENCE:

No comments.

FINANCE:

Regarding COCIC's request to acquire and develop properties withing Mifflin Township, the trustees said they are not interested in giving back properties, but they are open to a discussion with a large developer interested in the land. (See attachments.)

Ms. Cararo said the 2021-2022 reconciliation should be completed by the end of the day and submitted to the Auditor of State's office. The 2023 reconciliation will be completed in three weeks, and the 2024 reconciliation will be completed by the end of the year. Ms. Cararo said she will determine the end of the year spending cutoff.

HUMAN RESOURCES:

Ms. Owens requested approval of the following changes to the employee benefit options for the 2025 Open Enrollment:

- Approve The Hartford as the provider for our ancillary benefits for Voluntary Life & AD&D, Critical Illness and Hospital Indemnity. Ancillary benefits are 100% employee paid.
- Approve EyeMed as our vision benefit provider.

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- Discontinue providing Township-paid short-term disability insurance and begin providing Accident insurance for the employee only. The buy-up option is available at the employee's expense for the spouse and children.

Res. 205-24 Approve the changes to the 2025 employee benefits options with the exception to stay with VSP for vision.

Chair Cavener moved to approve the changes to the 2025 employee benefits options with the exception to stay with VSP for vision. Mr. Angelou seconded the motion. All voted yea. Motion carried.

Ms. Owens said Open Enrollment begins November 16-24, 2024. She is researching and observing demonstrations of payroll software vendors, with potential implementation of a new payroll software system in the second quarter of 2025.

Ms. Owens provided updates. (See attachment.)

SERVICE:

Mr. Boggs said the owner of 2577 Woodland Avenue has requested the township vacate the property easement. The trustees said they are not in favor. Mr. Boggs said he will communicate to the property owner that they will need to exhaust their options with Franklin County.

Mr. Boggs said he is researching legislation verbiage for building sidewalks and establishing pavement in lieu program to hold funds in escrow until such time sidewalks can be constructed at the conclusion of property development. (See the township's website for more information.)

CODE ENFORCEMENT:

Mr. Boggs said 3813 Westerville Road is operating outside of zoning compliance. Mr. Boggs said he will collaborate with the Franklin Co. Code Enforcement Officer on this.

Mr. Boggs provided Code Enforcement updates. (See attachment.)

POLICE:

On behalf of Chief Briggs, Chair Cavener thanked Gahanna Mayor Jadwin and City Council for recognizing the First Responders and inviting the trustees to the ceremony.

FIRE:

Chief Dunlevy said the Division of Fire will participate in the Gahanna Goblin Fest at Academy Park on October 25th as well as the Gahanna Holiday Lights.

Chief Dunlevy said twenty-four residents participated in the Gahanna Police Citizen's government academy training at the OPS Center. The training included fire extinguisher training; how to apply a tourniquet; and how/when to administer Narcan. The participants rated the training as ten out of ten.

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Chief Dunlevy said Community Paramedic Beth DeConnick is working with Gahanna Police and the township's Division of Fire to coordinate this year's community toy donation drive to benefit the residents of Gahanna and the township's unincorporated areas.

Chief Dunlevy said all annual inspections have been completed. He said minor landscaping clean-up is being done in preparation for winter.

INFORMATION TECHNOLOGY:

Mr. Main said the township will receive credit from Spectrum within 45 days. He said the township received a "very good" rating on the phishing test. He said October is cyber security awareness month. Mr. Main will send out an email reminder to all employees, reminding them to be extra careful about attachments. Mr. Main said he will present an equipment surplus list at the next regular meeting for approval.

Chair Cavener moved to adjourn the meeting. Mr. Leeseberg seconded the motion. All voted yea. Motion carried. The meeting adjourned at 2:28 p.m.

Kevin J. Cavener, Chairperson

Richard J. Angelou, Vice Chairperson

Jamie D. Leeseberg, Trustee

Kelly Cararo, Fiscal Officer



MIFFLIN TOWNSHIP
Peace. Safety. Welfare.

TRUSTEES MEETING AGENDA
Tuesday, October 22, 2024, 1:30 p.m.
OPS Center
400 W Johnstown Rd
2nd Floor, EOC Conference Room B

Swearing-in of Division of Fire personnel: Lt. Jordan Irwin; and Firefighters Jacob Baugess, Evan Butcher, Tyler Fellure, Christopher Henestofel, Mitchell Leugers, JaMar Perry, Matthew Scarbury, and Jordan Stemen

1. Call Meeting to Order
2. Prayer and Pledge
3. Roll Call
4. Trustees' Comments
5. Visitors' Comments
6. Minutes & Warrants
 - October 7, 2024, Meeting Minutes
 - Warrants for November 2024
7. Correspondence
 - Invitation to the FCEO/FCTA Annual Meeting, November 21, 2024, Villa Milano Banquet & Conference Center, RSVP by November 15th
8. Finance
 - COCIC Development of Properties
 - Updates
9. HR
 - Request to approve the following changes to our employee benefit options for the 2025 Open Enrollment:
 - Approve The Hartford as the provider for our ancillary benefits for Voluntary Life & AD&D, Critical Illness and Hospital Indemnity. Ancillary benefits are 100% employee paid.
 - Approve EyeMed as our vision benefit provider.
 - Discontinue providing Township paid short term disability insurance and begin providing Accident insurance for the employee only. Buy up option available at the employee's expense for spouse and children.
 - Updates

Kevin J. Cavener, Chair • Richard J. Angelou, Vice Chair • Jamie D. Leeseberg, Trustee • Kelly Cararo, Fiscal Officer

400 W. Johnstown Rd., Suite 200, PO Box 307630 • Gahanna, OH 43230 • mifflin-oh.gov • 614-471-4494

10. Service

- No Requests
- Updates

11. Code Enforcement

- No Requests
- Updates

12. Police

- No Requests

13. Fire Division

- No Requests

14. OPS Center

- No Requests

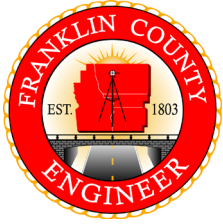
15. Information Technology

- Phishing Report

16. Adjourn

Reminders:

1. November 4, 2024, Regular Trustees Meeting, OPS Center, 10 am
2. November 11, 2024, Veterans Day – Holiday
3. November 19, 2024, Regular Trustees Meeting, OPS Center, 1:30 pm
4. November 21, 2024, FCEO/FCTA Annual Meeting, Villa Milano Banquet Center, Registration at 5:15 pm



BRAD FOSTER, P.E., P.S.
FRANKLIN COUNTY ENGINEER

October 16, 2024

The Franklin County Engineer cordially invites you to be our guest at the annual meeting of the Township and County authorities on Thursday, November 21, 2024.

This year's meeting will be held at:

Villa Milano Banquet & Conference Center
1630 Schrock Road
Columbus, Ohio 43229

Pursuant to Section 5543.06 of the Ohio Revised Code, the Franklin County Engineer is required to meet with Township and County authorities concerning maintenance of roads and bridges in Franklin County, Ohio.

Registration starts at 5:15 p.m.
Dinner and Program will begin at 6:00 p.m.
Presentation and updates from the Engineer's Office and FCTA
Special Guest: Linda S. Bailiff, Director of the Ohio Public Works Commission (OPWC)

We invite and encourage you as our special guest to attend this event.

Please R.S.V.P. no later than Friday, November 15, 2024, to:

Terri Pritchard
tpritchard@franklincountyengineer.org
Phone at 614-525-3905

We look forward to seeing you on November 21st.



COCIC-FRANKLIN COUNTY LAND BANK
845 Parsons Avenue
Columbus, Ohio 43206
Phone: 614.724.LAND (5263)
www.cocic.org • info@cocic.org

October 18, 2024

Kelly Cararo
Fiscal Officer
Mifflin Township
P.O. Box 307630
Gahanna, Ohio 43230

Re: Request to Acquire and Develop Mifflin Township Properties

Dear Kelly,

It was a pleasure meeting with you and your team recently.

In 2016 COCIC in its role as the Franklin County Land Bank acquired a 7 acre parcel (191-000046-00) after it was determined to be delinquent on county real estate taxes. Soon after its acquisition and after several conversations with former township administrator Nancy White...COCIC transferred the property to Mifflin Township so that the township could protect and guide the integrity of any future development.

As COCIC matured as a land bank, it became a tool to assist Franklin County with a myriad of development challenges. Per a request of the Franklin County Department of Development and Planning, COCIC engaged the residents of Leonard Park regarding the acquisition and potential redevelopment of their properties. The purpose of the meetings were to assist the County and the Township in addressing area drainage, infrastructure and planning concerns. Many of these discussions occurred within the offices of the township.

In the process, COCIC acquired three parcels (191-001407-00, 191-001375-00, 191-001475-00) adjacent to the beforementioned 7-acre parcel that was transferred to the Township in 2016. COCIC's plan to develop the properties in manner consistent with the vision of the township and its residents. In discussions with Ms. White COCIC inquired about the use of the 7-acre parcel and parcel 191-000047-00 which is approximately 2 acres in size, also owned by the Township, in a redevelopment plan. Ms. White agreed, provided that a planned Mifflin Township service facility could be included as a part of the redevelopment.

COCIC is wanting to pursue the development of its properties and is asking once again, that Mifflin Township allow it to include its adjacent parcels in a comprehensive development plan. Additionally, we are asking that the property be included at no costs to COCIC and its development partners.

Respectfully,

Curtiss L. Williams, Sr.

President/CEO

Removing Barriers. Reusing Land. Rebuilding Communities.



AUDITOR OFFICE

SEARCH

ONLINE TOOLS

REFERENCE

CONTACT MICHAEL

Summary

Land Profile

Parcel ID: 191-000046-00

Map Routing: 191-0059A -016-01

Record Navigator

Residential

BOARD OF TRUSTEES OF MIFFLIN TOWNSHIP

STELZER RD

1 of 1

Return to Search Results

Commercial

OWNER

Improvements

Owner

BOARD OF TRUSTEES OF MIFFLIN TOWNSHIP

Permits

Owner Mailing /

155 OLDE RIDENOUR RD

Mapping

Contact Address

GAHANNA, OH 43230

[Submit Mailing Address Correction Request](#)

Sketch

Photo

Site (Property) Address

STELZER RD

[Submit Site Address Correction Request](#)

StreetSmart

Aerial Photos

Legal Description

STELZER ROAD

R 17 T1 1/4T 4

Transfers

Calculated Acres

6.927 ACRES VACANT LOT (LAND LOCKED)

Legal Acres

6.89

CAUV Status

Tax & Payments

Tax Bill Mailing

[View or Change on the Treasurer's Website](#)

If you have recently satisfied or refinanced your mortgage, please visit the above link to review your tax mailing address to ensure you receive your tax bill and other important mailings.

Tax Distribution

Tax Calculators

Value History

Parcel Permalink

<https://audr-apps.franklincountyohio.gov/redir/Link/Parcel/191-000046-00>

Rental Contact

Incentive Details

eAlerts

[Sign Up for or Manage Property eAlerts](#)

The Auditor's office provides a Property eAlerts tool through which a property owner can sign up to receive an automated email alert whenever a change in owner or value is made to their property record. Click on the above button to sign up for or manage your Property eAlerts.

Quick Links

Tools

[View Google Map](#)

[Print Parcel Summary](#)

Actions

[Neighborhood Sales](#)

[Proximity Search](#)

[Printable Version](#)

[Custom Report Builder](#)

Reports

[Proximity Report](#)

[Map Report](#)

[Parcel Summary](#)

[Parcel Detail](#)

Go

MOST RECENT TRANSFER

Transfer Date	SEP-19-2016
Transfer Price	\$0
Instrument Type	QE
Parcel Count	1

2023 TAX STATUS

Property Class	E - Exempt
Land Use	630 - EXEMPT PROPERTY OWNED BY TOWNSHIP
Tax District	191 - MIFFLIN TWP-GAHANNA JEFFERSON
School District	2506 - GAHANNA JEFFERSON CSD [SD Income Tax]
City/Village	
Township	MIFFLIN TWP
Appraisal Neighborhood	X4901000
Tax Lien	No
CAUV Property	No
Owner Occ. Credit	2023: No 2024: No
Homestead Credit	2023: No 2024: No
Rental Registration	
Rental Exception	
Board of Revision	No
Zip Code	43219
Pending Exemption	No

COMPARE YOUR HOME VALUE

Value Comparison

[Compare Your Home Value](#)

Compare your property value to other properties in your neighborhood. View statistics comparing values in Franklin County taxing districts, school districts, municipalities, and to other regions.

Searched for:

MIFFLIN TOWN

2024-2024

No

Results 1 - 14 of 14

Parcel ID	Parcel ID	Address	Owner 1	Owner 2
025O057H 00900	025-000323-00	RIDENOUR RD	MIFFLIN TOWNSHIP BOARD OF TRU...	
025N160N 01100	025-000853-00	400 W JOHNSTOWN RD	MIFFLIN TOWNSHIP BOARD OF TRU...	
025N160N 01200	025-000870-00	384 JOHNSTOWN RD	MIFFLIN TOWNSHIP BOARD OF TRU...	
025O057H 01000	025-001903-00	155 RIDENOUR RD	MIFFLIN TOWNSHIP BOARD OF TRU...	
025O057HHH 06500	025-002808-00	219 N HAMILTON RD	MIFFLIN TOWNSHIP	
025N039H 06000	025-003870-00	475 ROCKY FORK BL	MIFFLIN TOWNSHIP BOARD OF TRU...	
025O057H 02802	025-006175-00	RIDENOUR RD	MIFFLIN TOWNSHIP	
025N039H 06001	025-006927-00	485 ROCKY FORK BL	MIFFLIN TOWNSHIP	
025N160KKKA 05500	025-007984-00	422 MCCUTCHEON RD	MIFFLIN TOWNSHIP	
025O037A 05700	025-008938-00	501 BEECHER RD	MIFFLIN TOWNSHIP	
025O037A 05600	025-008939-00	JOHNSTOWN RD	MIFFLIN TOWNSHIP	
025N160N 01101	025-012680-00	STYGLER RD	MIFFLIN TOWNSHIP BOARD OF TRU...	
191O059A 02300	191-000047-00	1854 STELZER RD	MIFFLIN TOWNSHIP	
445N034 19000	445-303204-00	2452 AGLER RD	MIFFLIN TOWNSHIP BOARD OF TRU...	



Human Resources Department
October 22, 2024

Requests:

1. Request to approve the following changes to our employee benefit options for the 2025 Open Enrollment:
 - a. Approve The Hartford as the provider for our ancillary benefits for Voluntary Life & AD&D, Critical Illness and Hospital Indemnity. Ancillary benefits are 100% employee paid.
 - b. Approve EyeMed as our vision benefit provider.
 - c. Discontinue providing Township paid short term disability insurance and begin providing Accident insurance for employee only. Buy up option available at employee's expense for spouse and children.

Updates:

1. Open enrollment is scheduled for Nov 16-24, 2024. Onsite visits will be scheduled again this year.
2. Payroll program demos have been conducted with Paycom, NeoGov, DayForce, Paylocity and Paychex. Demos with the fiscal department are scheduled on Nov 12 with Paychex and Nov 13 with Paylocity. Paycom, NeoGov, DayForce are no longer being considered.



Mifflin Township
Benefit & Financial Analysis - Basic Life & AD&D
January 2025



Carrier Name	The Standard - Current		The Hartford
Eligibility / Class Description	Class 1: All Active Full Time Members Other Than Elected Public Officials Class 2: All Active Full Time Elected Public Officials Who Began Work On or After 1/1/2006 Class 3: All Active Full Time Officials Who Began Work Prior to 1/1/2006		Class 1: All Full Time Active Employees Who Are Eligible Employees or Trustees (30 hours per week) Class 2: All Part Time Active Employees Who Are First Responders (20 hours per week)
Benefit Amount	Class 1 & 2: \$50,000 Class 3: \$40,000		\$50,000
Guarantee Issue	All amounts are GI		\$50,000
Age Reduction Schedule	35% at age 65 50% at age 70 65% at age 75		35% at age 65 50% at age 70 65% at age 75
Definition of Earnings	Partners, LLC Owner EE's, Sole Proprietors, S-Corporation Shareholders, and PC Partners: Annual compensation during the prior tax year All Other Members: Earnings in effect on last full day of active work		N/A
Portability (with or w/o EOI)	Included		Included
Conversion	Included		Included
Accelerated Death Benefit	75% up to \$500,000		80% up to \$500,000
Waiver of Premium	Included - if disabled prior to age 60, continues to age 65 or no longer disabled		Included - if disabled prior to age 60, continues to age 65
EAP - Number of Face to Face Visits	Current plan includes Life Services Toolkit *Requested to include an EAP tied to LIFE, if available		Proposal includes Funeral Concierge Service, Beneficiary Assist Counseling Services, EstateGuidance Will Services, Travel Assistance with ID Theft protection, and Ability Assist
Employer Contribution	100% Employer Paid		100% Employer Paid
Rate Guarantee	3 years		2 years
Rate Summary <i>Volume illustrated from census</i>	Current	Renewal	
Enrolled Lives	126		126
Insured Volume	\$6,300,000		\$6,300,000
Life Rate per \$1,000	\$0.189	\$0.189	\$0.140
AD&D Rate per \$1,000	\$0.041	\$0.041	\$0.034
Monthly Premium	\$1,449.00	\$1,449.00	\$1,096.20
Annual Premium	\$17,388.00	\$17,388.00	\$13,154.40
Variance to current	0.0%		-24.3%
	\$0.00		-\$4,233.60

Rates premiums provided are for illustrative purposes only are estimated based on the data submitted. The abbreviated outline of benefits in this document are not intended to express any legal opinion as to the nature of coverage.

Mifflin Township Benefit & Financial Analysis Voluntary Life & AD&D January 2025

Carrier Name	The Standard - Current	The Hartford					
Eligibility / Class Description	All Active Full Time Employees	Class 1: All Full Time Active Employees Who Are Eligible Employees or Trustees (30 hours per week) Class 2: All Part Time Active Employees Who Are First Responders (20 hours per week)					
Benefit Description - EE	\$10,000 increments	\$10,000 increments					
Benefit Maximum - EE	\$300,000	\$300,000					
Guarantee Issue - EE	\$50,000	\$200,000					
Benefit Description - SP	\$5,000 increments	\$5,000 increments					
Benefit Maximum - SP	\$150,000	\$150,000					
Amount Not To Exceed	100% of EE Amount	100% of EE Amount					
Guarantee Issue - SP	\$25,000	\$30,000					
Benefit Description & Ages - CH	Live birth to 20 years (24 if FT student): \$10,000	Live birth to 26 years: \$10,000					
Student Status Requirement	Included	Not Included					
Benefit Maximum - CH	\$10,000	\$10,000					
Amount Not To Exceed	100% of EE Amount	Not Disclosed					
Definition of Earnings	Partners, LLC Owner EE's, Sole Proprietors, S-Corporation Shareholders, and PC Partners: Annual compensation during the prior tax year All Other Members: Earnings in effect on last full day of active work	Prior Year W2					
AD&D Included	Included	Included					
AD&D Tied to Vol Life Election	Yes	Yes					
Age Reductions	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75					
Portability	Included	Included					
Conversion	Included	Included					
Accelerated Death Benefit	75% up to \$500,000	80% up to \$500,000					
Suicide Exclusion	Included	Included					
Participation Requirement	Assumes current	30% of eligible					
Open Enrollment	Requested to include	One Time Open Enrollment					
Annual Ability to Increase Benefit	Included	Included - 1 increment					
Rate Guarantee	3 years	2 years					
Rate Summary							
<i>Volume illustrated from census</i>							
Current/Renewal							
Age	EE Volume	SP Volume	Table I Rates	Employee	Spouse	Employee	Spouse
<20	\$0	\$0	\$0.05	\$0.095	\$0.062	\$0.095	\$0.061
20-24	\$50,000	\$25,000	\$0.05	\$0.095	\$0.062	\$0.095	\$0.061
25-29	\$0	\$0	\$0.06	\$0.095	\$0.062	\$0.095	\$0.061
30-34	\$920,000	\$135,000	\$0.08	\$0.098	\$0.063	\$0.098	\$0.080
35-39	\$200,000	\$75,000	\$0.09	\$0.113	\$0.070	\$0.113	\$0.090
40-44	\$150,000	\$25,000	\$0.10	\$0.169	\$0.108	\$0.169	\$0.106
45-49	\$300,000	\$85,000	\$0.15	\$0.244	\$0.153	\$0.244	\$0.151
50-54	\$110,000	\$25,000	\$0.23	\$0.418	\$0.267	\$0.418	\$0.263
55-59	\$390,000	\$150,000	\$0.43	\$0.693	\$0.452	\$0.693	\$0.445
60-64	\$220,000	\$100,000	\$0.66	\$0.913	\$0.703	\$0.913	\$0.692
65-69	\$0	\$0	\$1.27	\$1.626	\$1.252	\$1.626	\$1.270
70-74	\$0	\$0	\$2.06	\$3.545	\$2.731	\$3.545	\$2.689
75+	\$0	\$0	\$2.06	\$13.442	\$10.354	\$13.442	\$10.194
Child	\$200,000		N/A	\$0.200		\$0.1774	
Straddles Table I Rates							
EE AD&D	\$2,340,000		N/A	\$0.045		\$0.035	
SP AD&D	\$620,000		N/A	\$0.045		\$0.036	
CH AD&D	\$200,000		N/A	\$0.040		\$0.0711	
Monthly Premium				\$1,090.16		\$1,064.18	
Annual Premium				\$13,081.86		\$12,770.10	
Variance to current						-2.4% -\$311.76	

Rates premiums provided are for illustrative purposes only are estimated based on the data submitted. The abbreviated outline of benefits in this document are not intended to express any legal opinion as to the nature of coverage.



Mifflin Township Benefit & Financial Analysis - Vision January 2025



Carrier Name	The Standard - Current		Delta	VSP	EyeMed	Medical Mutual of OH
	In-Network Copays & Allowances		In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances	In-Network Copays & Allowances
Network	VSP Choice		VSP Choice	VSP Choice	EyeMed Insight	VSP Choice
Exam Copay	\$0		\$10	\$10	\$0	\$10
Materials Copay	\$0		\$10	\$0	\$0	\$25
Frequency - Exam / Lenses / Frames	12/12/12		12/12/12	12/12/12	12/12/12	12/12/12
Single Lenses	Covered in full after copay		Covered in full after copay	Covered in full after copay	Covered in full after copay	Covered in full after copay
Bifocal Lenses						
Trifocal Lenses						
Frames - After Copay	\$150		\$150 + 20% off balance Extra \$20 allowance on featured designer brands	\$150 + 20% off balance Extra \$20 allowance on featured frame brands	\$150 + 20% off balance, \$0 copay Plus Providers \$200 + 20% off balance, \$0 copay	\$150 + 20% off balance \$170 + 20% off balance of featured frame brands \$80 at Costco, Walmart, and Sam's Club
Contacts (Elective)	\$150		\$150	\$150	Conventional: \$150 + 15% off balance, \$0 copay Disposable: \$150, \$0 copay Plus Providers Conventional: \$200 + 15% off balance, \$0 copay Disposable: \$200, \$0 copay	\$150, copay does not apply
Employer Contribution	100% Employer Paid		Rates are the same for any contribution level	100% Employer Paid	100% Employer Paid	100% Employer Paid
Participation Requirement	Assumes current		1 employee	Minimum 100 enrolled	Minimum 10 enrolled	75% of net eligible
Rate Guarantee	1 year		4 years	4 years	4 years	1 year
Rate Summary <i>Enrollment illustrated from census</i>						
		Current	Renewal	150 Enhanced Plan		
Employee Only	10	\$8.44	\$8.44	\$9.48	\$10.53	\$7.07
Employee + 1 Dep	24	\$16.88	\$16.88	\$18.96	\$16.06	\$14.14
Employee + 2 or More Deps	82	\$27.20	\$27.20	\$30.54	\$28.81	\$22.78
Monthly Premium		\$2,719.92	\$2,719.92	\$3,054.12	\$2,853.16	\$2,278.02
Annual Premium		\$32,639.04	\$32,639.04	\$36,649.44	\$34,237.92	\$27,336.24
Variance to current			0.00% \$0.00	12.29% \$4,010.40	4.90% \$1,598.88	-16.25% -\$5,302.80
						-21.22% -\$6,925.68

Rates premiums provided are for illustrative purposes only are estimated based on the data submitted. The abbreviated outline of benefits in this document are not intended to express any legal opinion as to the nature of coverage.



**Mifflin Township
Benefit & Financial Analysis - Accident
January 2025**



Carrier Name	The Standard - Current	The Hartford
Coverage Type	On & Off Job	On & Off Job
Hospital / ICU Admission	\$1,000 / \$750	\$2,000 / \$4,000
Daily Hospital / ICU Confinement	\$200 / \$200	\$500 / \$750
Ambulance - Air / Ground	\$800 / \$300	\$2,000 / \$1,000
Emergency & Office Visits		
Emergency Treatment (ER)	\$150	\$200
Urgent Care	\$50	\$200
Initial Physician's Office Visit	\$50	\$200
Additional Benefits		
Dislocations	Non-Surgical: Up to \$2,500 Surgical: Up to \$5,000	Open: Up to \$10,000 Closed: 50% of Open benefit
Fractures	Non-Surgical: Up to \$4,000 Surgical: Up to \$8,000	Open: Up to \$10,000 Closed: 50% of Open benefit
Enhanced Benefit for Organized Sports-Related Accident	Included - 25% of total Covered Accident benefit payable for Child	Included - 25% increase of non-catastrophic benefits
Portability	Included	Included
Wellness	\$50	\$50
Age Reductions	None	None
Eligibility	20 hours per week	20 hours per week
Participation Requirement	10 insured members	10% of eligible
Rate Guarantee	Through 12/31/2024	3 years
Rate Summary		
	Current	
Employee	\$9.65	\$10.41
Employee + Spouse	\$15.33	\$16.44
Employee + Child	\$18.25	\$17.63
Family	\$28.59	\$27.66

Rates premiums provided are for illustrative purposes only are estimated based on the data submitted. The abbreviated outline of benefits in this document are not intended to express any legal opinion as to the nature of coverage.



Mifflin Township Benefit & Financial Analysis - Critical Illness January 2025



Carrier Name	The Standard - Current					The Hartford								
Benefit Amount/Maximum - EE	Options of \$10,000 or \$20,000					Options of \$10,000 or \$20,000								
Guarantee Issue - EE	\$20,000					\$20,000								
Benefit Amount/Maximum - SP	Options of \$5,000 or \$10,000 not to exceed 50% of EE amount					100% of EE amount								
Guarantee Issue - SP	\$10,000					\$20,000								
Child Benefit Amount	25% of EE amount					50% of EE amount								
Invasive / Malignant Cancer	Invasive: 100% Carcinoma In Situ: 25%					Invasive: 100% Carcinoma In Situ: 25%								
Category 1 -Vascular heart attack, heart failure, stroke	Heart attack, Stroke: 100%					Heart attack STEMI: 100% Heart attack NSTEMI: 25% Stroke Mild: 10% Stroke Moderate: 25% Stroke Severe: 100%								
Organ/Kidney Failure	100%					100%								
Maximum Payout	No lifetime limit for additional occurrences					500% for each covered person								
Occurrence of a Different Illness (Covered / Waiting Period)	Included / 90 days					Included / no separation period								
Additional Occurrence of Same Illness (Covered / Waiting Period)	Included / 12 months (treatment free)					Included / 180 days								
Age Reduction	None					None								
Pre-Existing Condition	None					None								
Portability	Included					Included								
Wellness Benefit	\$50					\$50								
Eligibility Hours	20 hours per week					20 hours per week								
Participation Requirement	Assumes current					None <i>*see Carrier Notes tab</i>								
Rate Guarantee	Rates do not change for the life of the policy					3 years								
Age Basis (Issue or Attained)	Issue Age					Attained Age								
Rate Summary NTB = NonTobacco; TB = Tobacco			Current					Per \$1,000 Unit Rate						
At Attained Age Of			EE NTB		SP NTB		EE TB		SP TB		Child(ren)	Employee	Spouse	Child(ren)
25			\$0.36		\$0.36		\$0.44		\$0.44		Included in EE rate	\$0.52	\$0.35	Covered at no add'l charge
35			\$0.64		\$0.64		\$0.90		\$0.90			\$0.74	\$0.64	
45			\$1.18		\$1.18		\$1.97		\$1.97			\$1.28	\$1.26	
55			\$1.96		\$1.96		\$3.77		\$3.77			\$2.47	\$2.16	
65			\$3.27		\$3.27		\$6.92		\$6.92			\$4.63	\$3.71	
Rider Charge			N/A					N/A						

**Rates illustrated above are a sample based on the specific age noted. See proposals for complete rate table.*

**Policy indicates ISSUE AGE rates; email from carrier indicates ATTAINED AGE rates*



**Mifflin Township
Benefit & Financial Analysis
Hospital Indemnity
January 2025**



Carrier Name	The Standard - Current		The Hartford		
			Plan 1	Plan 2	Plan 3
Eligibility	20 hours per week		20 hours per week		
Hospital / ICU Admissions	\$500		\$500	\$1,000	\$2,000
Hospital / ICU Confinement	\$150		\$100 / \$200	\$150 / \$300	\$200 / \$400
Pre-existing Condition	None		None <i>*pregnancy covered the same as any other illness</i>	None <i>*pregnancy covered the same as any other illness</i>	None <i>*pregnancy covered the same as any other illness</i>
Portability	Included		Included	Included	Included
Wellness	\$50		\$50	\$50	\$50
Participation Requirement	Assumes current		10% of eligible	10% of eligible	10% of eligible
Rate Guarantee	3 years		3 years	3 years	3 years
Rate Summary	Current	Renewal	Plan 1	Plan 2	Plan 3
Employee	\$9.24	\$9.40	\$7.61	\$12.52	\$20.89
Employee + Spouse	\$15.93	\$16.10	\$18.74	\$31.48	\$53.62
Employee + Child	\$13.56	\$13.64	\$15.64	\$25.92	\$43.40
Family	\$23.88	\$24.02	\$28.10	\$47.10	\$79.86

**Policyholder may select ONE plan design to offer to employees*



**A Proposal of Employee Benefits from The Hartford
for the U.S. Employees of**

Mifflin Township

Accident Insurance

Presented by: Hylant Group Inc

Proposed Effective Date: January 1, 2025

Situs State/Jurisdiction: Ohio

Date of Proposal Creation: October 16, 2024

Proposal valid until: December 15, 2024

Quote ID #: 1855143



Accident Insurance

Class Description(s): All Active Full-time Employees

Eligibility Requirement: Eligible person working 20 hours per week

Plan Information	Plan Design Option	
Plan Type	Plan 2.2	
Coverage Type	24 Hour (On and off-job)	
Dependent Benefit Amounts	Dependent benefit amounts are the same as employee benefit amounts unless otherwise indicated within the package.	
Accident Benefits		
The Hartford's Accident plan(s) will pay each scheduled benefit for treatment, injury or services incurred by a covered person who is injured in an accident while insurance is in effect, subject to any plan limitations and exclusions. State specific variations may apply to the benefits shown below.		
Emergency, Hospital & Treatment Care Package³:		
Treatment/Service	Detail (Per covered person)	Plan 2.2
ACCIDENT FOLLOW-UP	Up to 3 Treatments/accident within 90 Days	\$150
ACUPUNCTURE	Up to 10 visits/accident within 365 Days	\$75
AMBULANCE – AIR	Once/accident within 72 Hours	\$2,000
AMBULANCE – GROUND	Once/accident within 90 Days	\$1,000
BLOOD/PLASMA/PLATELETS	Once/accident within 90 Days	\$400
CHILD CARE	Up to 30 Days/accident while insured is confined	\$75
CHIROPRACTIC CARE	Up to 10 visits/accident within 365 Days	\$75
DAILY HOSPITAL CONFINEMENT	Up to 365 Days/lifetime (Total daily and ICU)	\$500
DAILY ICU CONFINEMENT	Up to 30 Days/accident (Subject to 365 Days/lifetime)	\$750
DIAGNOSTIC EXAM	Once/accident within 90 Days	\$400
EMERGENCY DENTAL – CROWN	Highest benefit once/accident within 90 Days	\$600
EMERGENCY DENTAL – EXTRACTION	Highest benefit once/accident within 90 Days	\$300
EMERGENCY ROOM	Once /accident within 72 Hours	\$200
HOSPITAL ADMISSION	Once/accident within 90 Days	\$2,000
ICU ADMISSION	Once/accident within 90 Days	\$4,000
INITIAL PHYSICIAN OFFICE VISIT	Once/accident within 90 Days	\$200
LODGING	Up to 30 Nights/lifetime	\$150
MEDICAL APPLIANCE	Once/accident within 90 Days	\$300
PHYSICAL THERAPY	Up to 10 Visits/accident within 90 Days	\$100
REHABILITATION FACILITY	Up to 15 Days/lifetime within 90 Days	\$400
TRANSPORTATION	Up to 3 Trips/accident	\$600
URGENT CARE	Once /accident within 72 Hours	\$200
X-RAY	Once/accident within 90 Days	\$150
Specified Injury & Surgery Benefit Package:		
Injury/Treatment/Service	Detail (Per covered person)	Plan 2.2
ABDOMINAL/THORACIC SURGERY	Once/accident within 90 Days	\$4,000
ARTHROSCOPIC SURGERY	Once/accident within 90 Days	\$750
BURN – 2ND DEGREE (≥ 34% OF BODY SURFACE)	Highest benefit once/accident within 72 Hours	\$1,500
BURN – 3RD DEGREE (≥ 18IN ² OF BODY SURFACE)	Highest benefit once/accident within 72 Hours	\$15,000



BURN – SKIN GRAFT (FOR 3RD DEGREE BURN)	Once/accident	50% of burn benefit	
CONCUSSION	Up to 3 Concussions/year within 72 Hours	\$300	
EYE INJURY – OBJECT REMOVAL	Highest benefit once/accident within 90 Days	\$400	
EYE INJURY – SURGERY	Highest benefit once/accident within 90 Days	\$750	
HERNIA REPAIR	Once/accident within 365 Days	\$750	
JOINT REPLACEMENT	Once/accident within 90 Days	\$5,000	
KNEE CARTILAGE – WITH REPAIR	Highest benefit once/accident within 12 Months	\$2,000	
KNEE CARTILAGE – WITHOUT REPAIR		\$500	
LACERATION – 2” TO 6”	Highest benefit once/accident within 72 Hours	\$500	
LACERATION – 6” OR GREATER	Highest benefit once/accident within 72 Hours	\$1,000	
ORGANIZED AMATEUR SPORTS INJURY	--	25% increase of non-catastrophic benefits	
RUPTURED DISC	Once/accident within 365 Days	\$2,000	
TENDON/LIGAMENT/CUFF – SINGLE	Highest benefit once/accident within 365 Days	\$1,500	
TENDON/LIGAMENT/CUFF – 2 OR MORE		\$3,000	
Specified Injury & Surgery Benefit Package: Dislocations (dollar amounts shown are for Open Surgical injuries)			
Injury	Detail (Per covered person)	Plan 2.2	
SPOUSE BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount	
CHILD(REN) BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount	
ANKLE, FOOT BONES (EXCEPT TOES)	Once/joint/lifetime (Open or closed)	\$5,000	
COLLARBONE – ACROMIO/SEPARATION		\$1,000	
COLLARBONE – STERNOCLAVICULAR		\$2,000	
ELBOW		\$2,000	
FINGER, TOE		\$500	
HIP		\$10,000	
KNEE		\$5,000	
LOWER JAW		\$2,000	
SHOULDER (GLENOHUMERAL)		\$2,000	
WRIST		\$2,000	
HAND BONES (EXCEPT FINGERS)		\$1,500	
CLOSED (NON-SURGICAL)		50% of open benefit	
INCOMPLETE/WITHOUT ANESTHESIA		25% of closed benefit	
MULTIPLE DISLOCATIONS/FRACTURES		--	≤ 200% of highest benefit
Specified Injury & Surgery Benefit Package: Fractures (dollar amounts shown are for Open Surgical injuries)			
Injury		Detail (Per covered person)	Plan 2.2
SPOUSE BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount	



CHILD(REN) BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount
ANKLE	Once/bone/accident within 90 Days	\$3,000
FOOT BONES (EXCEPT TOES)		\$3,000
COCCYX		\$1,500
COLLARBONE/CLAVICLE OR STERNUM		\$4,000
FINGER, TOE		\$500
FOREARM – RADIUS OR ULNA		\$3,000
HIP, THIGH/FEMUR		\$8,000
KNEECAP/PATELLA		\$3,000
LOWER JAW/MANDIBLE (EXC. ALV. PROCESS)		\$3,000
LOWER LEG – FIBULA OR TIBIA		\$4,000
NOSE, FACIAL BONES (EXCEPT JAW BONES)		\$3,000
PELVIS (EXCEPT COCCYX)		\$10,000
VERTEBRAE – PROCESSES		\$3,000
RIB		\$750
SHOULDER BLADE/SCAPULA		\$4,000
SKULL – DEPRESSED		\$10,000
SKULL – NON-DEPRESSED/SIMPLE		\$4,000
UPPER ARM/HUMERUS		\$3,000
UPPER JAW/MAXILLA (EXC. ALVEOLAR PROCESS)		\$3,000
VERTEBRAE – BODY		\$3,000
WRIST, HAND BONES (EXCEPT FINGERS)		\$3,000
CLOSED (NON-SURGICAL)	50% of open benefit	
CHIP FRACTURE	25% of closed benefit	
MULTIPLE FRACTURES/DISLOCATIONS	--	≤ 200% of highest benefit
Catastrophic Benefits Package:		
Injury/Treatment/Service	Detail (Per covered person)	Plan 2.2
ACCIDENTAL DEATH – EMPLOYEE	Within 90 Days	\$75,000
ACCIDENTAL DEATH – SPOUSE		50% of employee benefit
ACCIDENTAL DEATH – CHILD(REN)		25% of employee benefit
COMMON CARRIER DEATH	Within 90 Days	3 times death benefit
COMA (≥ 168 CONTINUOUS HOURS)	Once/accident within 90 Days	\$15,000
HOME HEALTH CARE	Up to 30 Days/accident	\$100
PARALYSIS – QUADRIPLEGIA	Highest benefit once/accident within 90 Days	\$75,000
PARALYSIS – PARAPLEGIA		\$37,500
PROSTHESIS – SINGLE	Highest benefit once/accident within 365 Days	\$2,000
PROSTHESIS – 2 OR MORE		\$4,000
Catastrophic Benefits Package: Dismemberments		
Injury	Detail (Per covered person)	Plan 2.2



SPOUSE BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount
CHILD(REN) BENEFIT AMOUNTS	--	100% of Employee's Coverage Amount
BOTH HANDS OR BOTH FEET	Within 90 Days	\$75,000
SIGHT – BOTH EYES		\$75,000
SPEECH & HEARING (BOTH EARS)		\$75,000
1 HAND & 1 FOOT	Once/accident within 90 Days	\$75,000
1 HAND/FOOT & SIGHT OF 1 EYE		\$75,000
1 HAND OR 1 FOOT		\$37,500
SIGHT – 1 EYE		\$37,500
SPEECH OR HEARING (BOTH EARS)		\$75,000
THUMB & INDEX FINGER (SAME HAND)		\$10,000
Additional Plan Features & Services:		
POLICY AGE LIMIT	Not Included	
PORTABILITY	Included	
CONTINUATION OF COVERAGE	Included	
CONTINUITY OF COVERAGE	Included	
HEALTH SCREENING BENEFIT/ACCIDENT PREVENTION BENEFIT	\$50 once per year for each covered person	
ABILITY ASSIST® ¹	Included	
HEALTH CHAMPION SM ¹	Included	
THE HARTFORD'S CLAIMS CONNECTIONS	Concierge-Guided Experience ⁵ – Employees receive text or email notification of potential claims opportunities based on core claim events with option for telephonic claims intake	
Enrollment & Contribution:		
ENROLLMENT TYPE	No Enrollment	
EMPLOYEE CONTRIBUTION	The Employer pays the cost of the Employee coverage tier; Employee pays the difference in cost to enroll for any dependent coverage tier.	
NUMBER OF ELIGIBLE EMPLOYEES	126	

Rate Information:				
PLAN TYPE	Employee	Employee & Spouse	Employee & Child(ren)	Family
MONTHLY RATES – PLAN 2.2 ²	\$9.51	\$15.01	\$16.10	\$25.25
INITIAL RATE GUARANTEE PERIOD	3 Years <i>Please note: If at least 10% participation is not achieved for this product, The Hartford reserves the right to adjust the Initial Rate Guarantee Period to one (1) year or to reevaluate the risk.</i>			

¹ HealthChampionSM and Ability Assist[®] are offered through The Hartford by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych.

² Rates/benefits may change on a class or plan basis. Actual per pay period premium deductions may differ slightly from monthly billed amounts due to rounding. The Hartford offers a billing tolerance to help account for this difference.

³ Hospital does not include: convalescent homes, or convalescent, rest or nursing facilities; facilities affording primarily custodial, educational or rehabilitative care; or facilities for the aged, drug addicts or alcoholics.

⁵ Core claims events include STD, LTD, leave, life, AD&D and workers' compensation claim events insured or administered by The Hartford for this policyholder. It is strongly recommended that the policyholder provide employee personal or work email or cell phone in the eligibility file/eligibility information for an employee to receive notifications. Program applies to covered event claims only (accidents, covered illness diagnosis or hospitalizations).






More of what's best, not more of the same

Get the most out of your vision plan with these EyeMed highlights

- Eye360 features a \$0 eye exam, additional dollars to spend on materials at PLUS providers.¹
- Separate contact lens fit & follow-up coverage (leaving the entire allowance for materials)

Plus, with us, you always get

 NETWORK Reinventing choice and convenience	 BENEFITS Redefining flexibility and value	 EASY Reimagining simple and transparent
<ul style="list-style-type: none"> • America's largest vision network² with the right mix of independent eye doctors and national and regional retail providers—so members can go where they want, when they want. • In-network options for buying eyewear online at glasses.com, contactsdirect.com, lenscrafters.com, oakley.com, targetoptical.com and rayban.com – with benefits applied directly in the shopping cart. • Members save more at PLUS Providers¹– in-network locations that add value on top of existing benefits. 	<ul style="list-style-type: none"> • The freedom to choose any ophthalmic frame, lens or contact lens without restrictions at any of our retail providers, independent provider locations or online. • Complimentary HealthyEyes wellness program keeps the focus on eye health with online tools, articles and videos. As part of HealthyEyes, the eyeRewards program rewards members for taking care of their vision health with savings, prizes and wellness tips. • Members enjoy exclusive savings on LASIK, including 15% off retail or 5% off the in-store promotional price.³ 	<ul style="list-style-type: none"> • Cost transparency with our Know Before You Go cost estimator. • Digital Tools like online scheduling⁴, a mobile app and personalized text alerts. • Welcome kits, ID cards and open enrollment support to ensure employees understand their benefits.

We can't wait to work with you-
Contact Alex Stothfang at astothfa@eyemed.com with questions

1 Not available in all states
 2 Based on the EyeMed Insight network, Spring 2022.
 3 Preferred lasik providers include LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute
 4 At select locations



Benefits

ER 150/150
Exam & Materials
Insight Network
Fully Insured
Employer Paid

Monthly rates

Subscriber
\$7.07

Subscriber + 1
\$14.14

Subscriber + Family
\$22.78

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES once every plan year		
<i>Exam at PLUS Providers</i>	\$0 copay	Up to \$40
Exam	\$0 copay	Up to \$40
FRAME in lieu of contacts once every plan year		
<i>Any available frame at PLUS Providers</i>	\$0 copay; 20% off balance over \$200 allowance	Up to \$75
Frame	\$0 copay; 20% off balance over \$150 allowance	Up to \$75
STANDARD PLASTIC LENSES in lieu of contacts once every plan year		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Trifocal/Lenticular	\$0 copay	Up to \$70
Progressive – Standard	\$55 copay	Up to \$50
Progressive – Premium Tier I, II, or III	\$85, \$95, or \$110 copay	Up to \$50
Progressive – Premium Tier IV	\$215 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating – Standard	\$45 copay	Up to \$23
Anti Reflective Coating – Premium Tier I, II, or III	\$57, \$68, or \$100 copay	Up to \$23
CONTACT LENSES in lieu of frame and lenses once every plan year		
<i>Contacts – Conventional at PLUS Providers</i>	\$0 copay; 15% off balance over \$200 allowance	Up to \$75
Contacts – Conventional	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
<i>Contacts – Disposable at PLUS Providers</i>	\$0 copay; 100% of balance over \$200 allowance	Up to \$75
Contacts – Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$75
Contacts – Medically Necessary	\$0 copay; paid-in-full	Up to \$300

All plans are based on a 48 month contract and 48 month rate guarantee. Monthly Rate is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. The Plan reserves the right to make changes to the products available on each tier.

Monthly rates

Subscriber
\$7.07

Subscriber + 1
\$14.14

Subscriber + Family
\$22.78



Plan Details

Quote for group situated in the State of OH and will be valid until the 01/01/2025 implementation date. Date Quoted 10/03/2024. Rates are valid only when the quoted plan is the sole stand-alone vision plan offered by the group. Percentage discounts are not part of the insurance benefit. Underwritten by Fidelity Security Life Insurance Company® of Kansas City, Missouri, except in New York. Fidelity Security Life Policy number VC-146, form number M-9184. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

Plan Exclusions/Limitations

No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state.

We're committed to keeping money in our members' pockets. That's why we offer our members additional discounts above the proposed plan benefits

VISION CARE SERVICES	IN-NETWORK MEMBER COST
----------------------	------------------------

EXAM SERVICES

Retinal Imaging

Up to \$39

CONTACT LENS FIT AND FOLLOW-UP

Fit and Follow-Up – Standard

Up to \$40

Fit and Follow-Up – Premium

10% off retail price

LENS OPTIONS

Photochromic – Non-Glass

\$75

Polycarbonate – Standard

\$40

Scratch Coating – Standard Plastic

\$15

Tint – Solid or Gradient

\$15

UV Treatment

\$15

All Other Lens Options

20% off retail price

40%OFF

additional pairs of glasses



20%OFF

any item not covered by the plan,
including non-prescription sunglasses

15%OFF

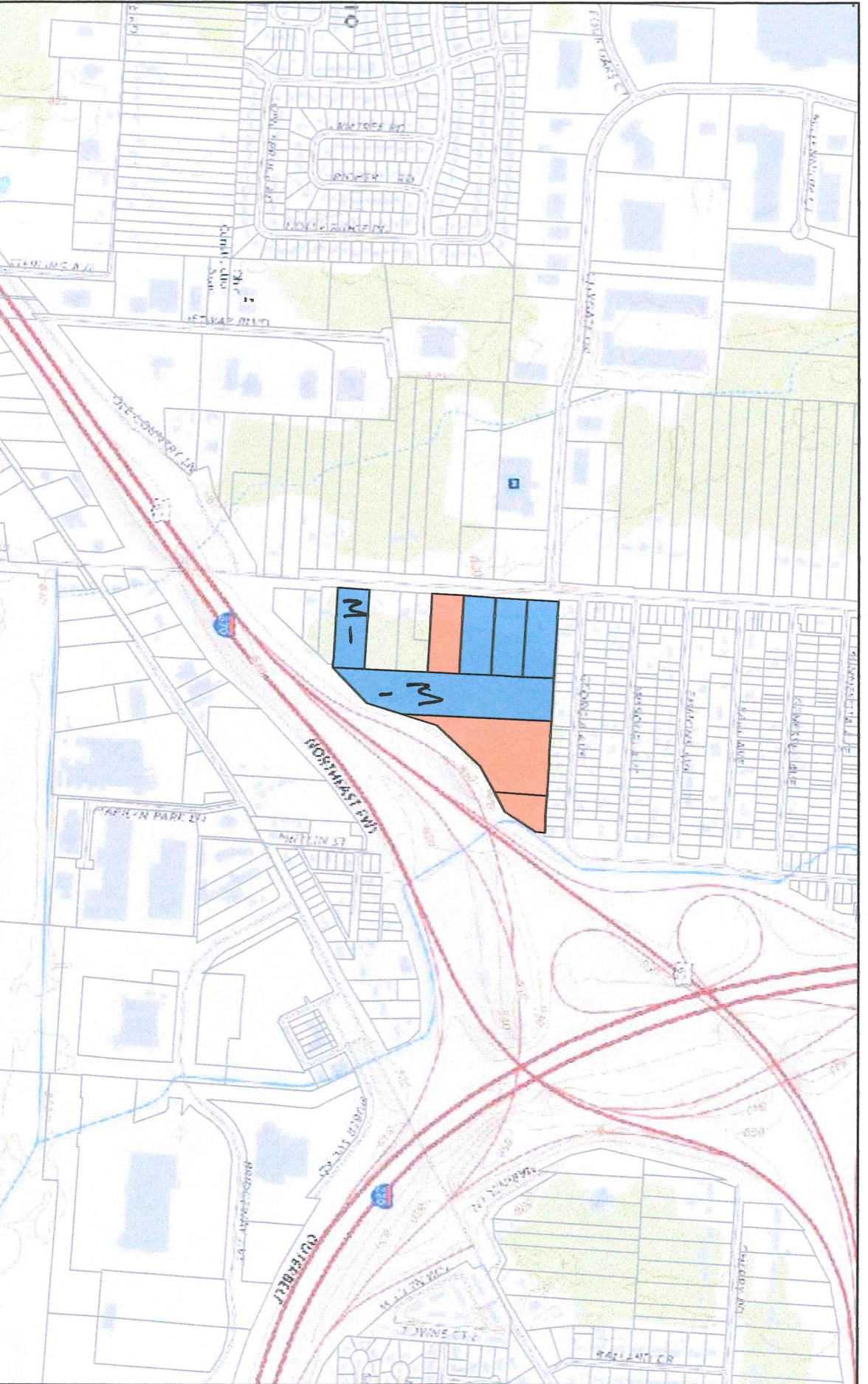
retail price or 5% off promotional price
for Lasik or PRK from US Laser NetworkUP
TO 66%OFFhearing aids, with an extended
warranty and free batteries through
Amplifon Hearing Health Care Network

Members can get exclusive additional discounts and deals that are often stackable with their vision benefits at member.eyemedvisioncare.com

DISCOUNT DETAILS

Discounts are not insured benefits. Member receives a 20% discount on items not covered by the insurance plan at EyeMed In-Network locations. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products. The Plan reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time.

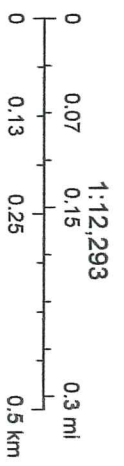
Stelzer Rd Site Map



2/28/2024

Potential Acquisitions ≈ 8.9 acres

COCIC & Mifflin Site Control ≈ 14 acres



1:12,293
USGS The National Map: National Boundaries Dataset, 3DEP Elevation Program, Geographic Names Information System, National Hydrography



M E M O

DATE: 10/22/2024
TO: Mifflin township Trustees
FROM: Service Director – Roger Boggs
SUBJECT: Updates & Requests

Service Dept. Request

Updates

- 2577 Woodland Ave. – Vacating Easement
- Possible Fees for contractors on road cuts when installing utilities in the right of way.
- Leonard Park Fall Clean-Up went Great, 2 Full 30yrd Dumpsters

Code Enforcement

Updates

- 3813 Westerville Rd. – Complaints about business at this location.

The Service Dept. is still actively tagging properties that are not in compliance and following up on All complaints that come in from our residents.

Phishing Report

Initial Campaign



What is Phishing?

Phishing is the most popular attack method used by cybercriminals. By posing as a legitimate individual or institution, the criminal attempts to trick their target into providing sensitive information or downloading malicious content. Information compromised in a phishing attack can be used to access important work or personal accounts that could lead to a major data breach for an organization, or identity theft for the affected individual.

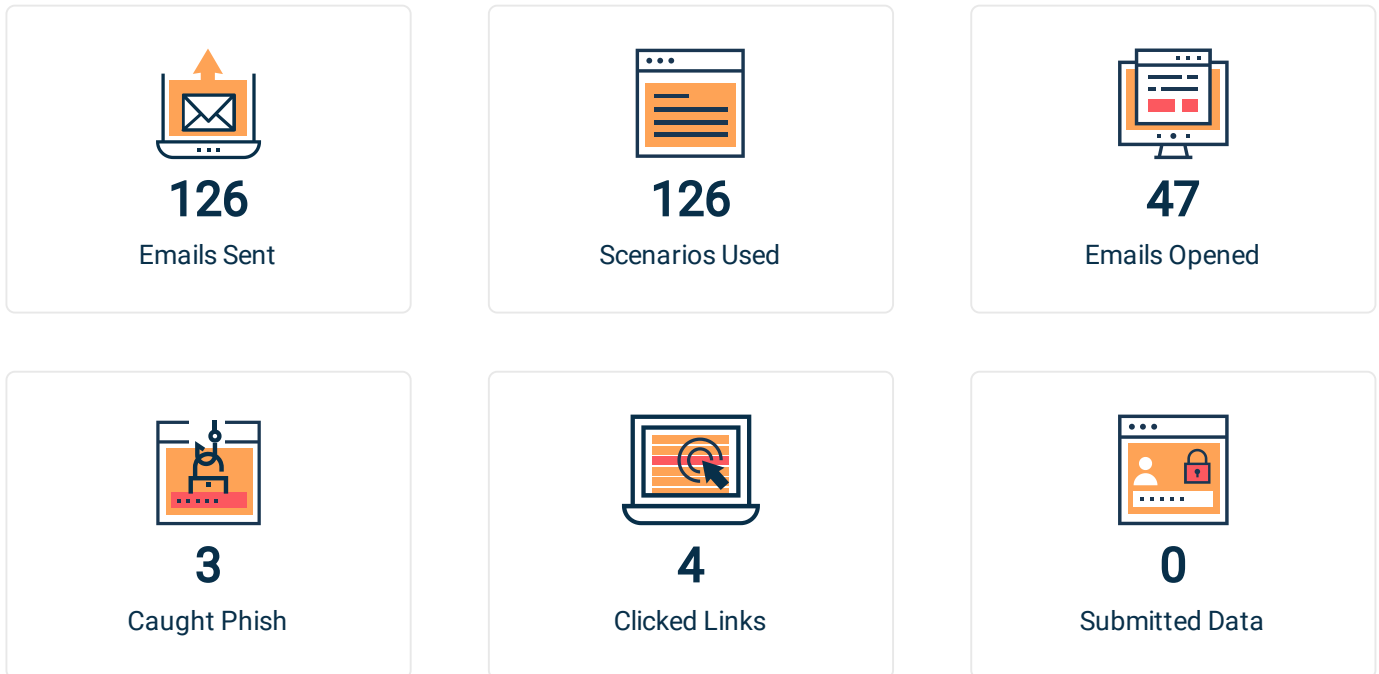
Purpose of this Report

Cybercriminals are continuously improving their phishing techniques, making it difficult for technical safeguards like spam filters to identify them and keep them out of your employees' inboxes. That means employees are on the front lines to protect your network and should be trained on how to properly identify a phishing email. Sending employees fake phishing emails known as phishing simulations is a great way to test their ability in spotting these potentially malicious messages on an ongoing basis.

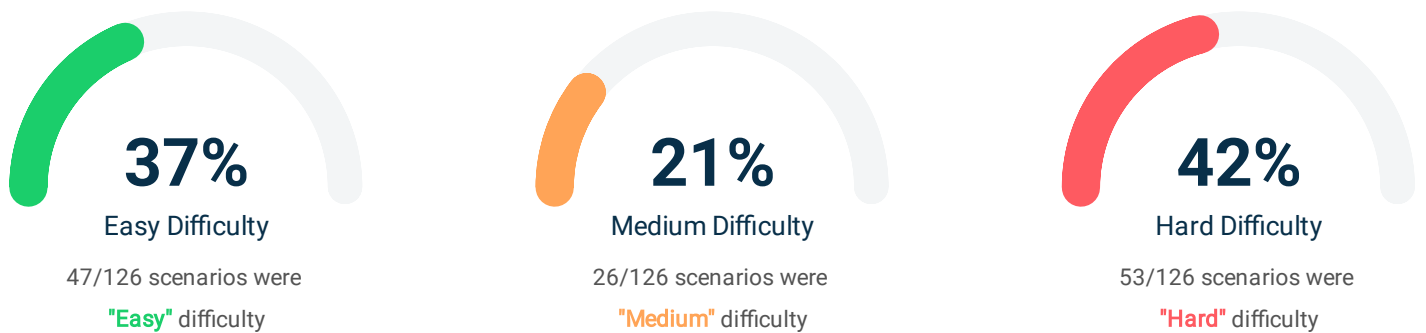
2. Phishing Results Overview

Campaign Results

Let's unpack the results from this phishing campaign and see how your employees fared.

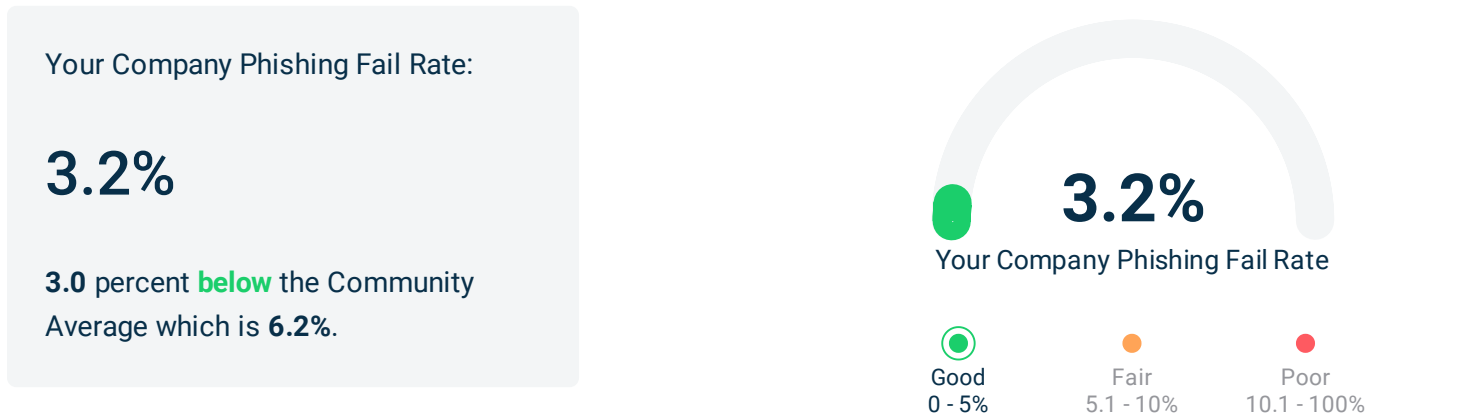


Phishing simulations sent to users are initially ranked between Easy, Medium, or Hard based on their overall click rate and plausibility. The below graphic denotes the distribution of the sent simulations between these categories.



3. Phishing Fail Rate

The figure below illustrates your organization's Phishing Fail Rate (PFR) in comparison to the Community Average Phishing Fail Rate.



What is the Phishing Fail Rate and Community Average?

Your Phishing Fail Rate (PFR) indicates the percentage of your employees who clicked on the simulated phishing link divided by the total number of employees the simulation was sent to. For comparison purposes, we've established a Community Average Phishing Fail Rate, which is the average simulated phishing campaign click rate across all organizations we monitor. Set organizational goals of having a PFR less than the community average but remember, it only takes one click on a real phishing email to potentially cause an issue.

Caught Phish

3

3 employee(s) were able to correctly identify this phishing simulation.

Please contact us if you do not have the Catch Phish plugin enabled.

Submitted Data

0

0 employee(s) entered in credentials after clicking on the simulated phishing link.

Not all simulated phishing campaigns have links that capture credentials. For these specific campaigns, please contact us for more information.

4. Campaign Results Details

Scenario Name

Identifies the name of the phishing scenario sent to the employee.

Phishing Result

Describes the action that the user took for this campaign.

Phishing Fail Rate (PFR) %

The rate at which the user has fallen for previous email phishing simulations. A higher PFR is considered high risk.

Employee Secure Score (ESS)

The lower the ESS, the more at-risk the user is of being a security concern. Above 630 is considered low risk, under 500 is considered high risk.

Please note: PFR(%) and ESS will display as N/A (Not Applicable) for clients in an Unlimited Training and HIPAA Compliance product.

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Fuhrmann Mory Fuhrmannm@mecc911.org	2024-09-23 11:00 am UTC	Tax Refund	Email Opened	0.00%	758
Higgins Keith higginsk@mifflin-oh.gov	2024-09-23 11:35 am UTC	Bank Account Low Balance - Generic Bank	Email Opened	0.00%	786
Torres Anthony Torresa@mifflin-oh.gov	2024-09-23 12:05 pm UTC	Google Account Password Change	Email Opened	0.00%	663
Cordell Michael Cordellm@mifflin-oh.gov	2024-09-23 12:35 pm UTC	Amazon Security Alert	Email Sent	0.00%	350
Wass Tami wasst@mifflin-oh.gov	2024-09-23 1:10 pm UTC	DocuSign Signature Request	Email Opened	0.00%	558

5. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Stockdale David stockdaled@mifflin-oh.gov	2024-09-23 1:40 pm UTC	Webinar Reminder	Email Sent	0.00%	724
Wilhelm Chuck Wilhelmc@mifflin-oh.gov	2024-09-23 2:10 pm UTC	Netflix Account Reset	Email Sent	0.00%	350
Davis Scott Daviss@mifflin-oh.gov	2024-09-23 2:45 pm UTC	Apple Account Update	Email Opened	0.00%	480
Grigarauskas Scott grigarauskass@mifflin-oh.gov	2024-09-23 3:15 pm UTC	Apple Itunes Invoice	Email Opened	0.00%	485
Dick Caleb dickc@mifflin-oh.gov	2024-09-23 3:45 pm UTC	Bank Account Low Balance - Chase	Email Opened	0.00%	646
Reynolds Brant brantr@mifflin-oh.gov	2024-09-23 4:20 pm UTC	Bank Account Low Balance - TD Bank	Email Sent	0.00%	696
Gibson Kyle gibsonk@mifflin-oh.gov	2024-09-23 4:50 pm UTC	Bank Account Low Balance - Wells Fargo	Email Sent	0.00%	350
Eing John Eingj@mifflin-oh.gov	2024-09-23 5:20 pm UTC	Amex Account Update (Mailing Address)	Email Opened	0.00%	500

6. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Bradley Joe bradleyj@mifflin-oh.gov	2024-09-23 5:55 pm UTC	LinkedIn Profile Ready	Email Opened	0.00%	800
Prokop Christy prokopc@mifflin-oh.gov	2024-09-23 6:25 pm UTC	Microsoft Office 365 Verify Account	Email Sent	0.00%	742
Daniels Alex danielsa@mifflin-oh.gov	2024-09-23 6:55 pm UTC	Wire Transfer	Email Opened	0.00%	543
Lee Thomas Leet@mifflin-oh.gov	2024-09-23 7:30 pm UTC	DropBox Shared File	Email Sent	0.00%	485
Roy Brian Royb@mifflin-oh.gov	2024-09-23 8:05 pm UTC	Google Shared Document	Email Sent	0.00%	708
Louks Jay louksj@mifflin-oh.gov	2024-09-23 8:30 pm UTC	IT Reset Password	Email Sent	0.00%	536
Burke Joshua burkej@mifflin-oh.gov	2024-09-23 9:10 pm UTC	eFax Email	Email Sent	0.00%	733
Frankle Jason jfrankle@mifflin-oh.gov	2024-09-23 9:35 pm UTC	LinkedIn Profile Update	Email Sent	0.00%	780

7. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Barnes Jamie barnesj@mifflin-oh.gov	2024-09-24 11:05 am UTC	Microsoft Office 365 Encrypted Email	Email Sent	0.00%	688
Coriell Matthew Coriellm@mifflin-oh.gov	2024-09-24 11:40 am UTC	Western Union	Email Sent	0.00%	350
King Kenneth Kingk@mifflin-oh.gov	2024-09-24 12:10 pm UTC	MetLife Account Security	Email Opened	0.00%	551
Dunlevy Brian Dunlevyb@mifflin-oh.gov	2024-09-24 12:40 pm UTC	Driving Violation	Email Opened	0.00%	350
Gates Jacob gatesj@mifflin-oh.gov	2024-09-24 1:15 pm UTC	AT&T Wireless Bill	Email Opened	0.00%	699
Deconnick Beth deconnickb@mifflin-oh.gov	2024-09-24 1:45 pm UTC	PayChex	Email Sent	0.00%	800
Koontz Justin koontzj@mifflin-oh.gov	2024-09-24 2:15 pm UTC	UPS Package Delivery	Email Sent	0.00%	543
Irwin Jordan Irwinj@mifflin-oh.gov	2024-09-24 2:50 pm UTC	Verizon Account Preferences Changed	Email Sent	0.00%	726

8. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Searle Christopher csearle@mifflin-oh.gov	2024-09-24 3:20 pm UTC	PayPal - You've Got Cash!	Email Opened	0.00%	752
Rella David rellad@mifflin-oh.gov	2024-09-24 3:50 pm UTC	Internship Resume Email	Email Opened	0.00%	350
Henry Christopher henryc@mifflin-oh.gov	2024-09-24 4:25 pm UTC	Resume	Email Sent	0.00%	350
Crotty Matthew Crottym@mifflin-oh.gov	2024-09-24 4:55 pm UTC	Security Breach - Virus Detected	Email Sent	0.00%	350
Fagen Steven fagens@mifflin-oh.gov	2024-09-24 5:25 pm UTC	Better Business Bureau Complaint	Email Opened	0.00%	350
Searle Nick searlen@mifflin-oh.gov	2024-09-24 6:00 pm UTC	Survey Monkey - Employee Satisfaction	Email Opened	0.00%	350
Parks Richard parksr@mifflin-oh.gov	2024-09-24 6:30 pm UTC	Email Server - Undelivered Messages	Email Sent	0.00%	350
Gilbert Gregory gilbertg@mifflin-oh.gov	2024-09-24 7:00 pm UTC	PayPal - Unusual Login Activity	Email Opened	0.00%	350

9. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Hyer Scott Hyers@mifflin-oh.gov	2024-09-24 7:35 pm UTC	Adobe Flash Player Outdated	Email Sent	0.00%	350
Yinger Jamie Yingerj@mifflin-oh.gov	2024-09-24 8:05 pm UTC	Amazon Refund Notification	Clicked Link	100.00%	415
Piper Tyler pipert@mifflin-oh.gov	2024-09-24 8:35 pm UTC	Netflix Suspension Notification	Email Sent	0.00%	528
Penn Seth penns@mifflin-oh.gov	2024-09-24 9:10 pm UTC	DropBox - Document Received	Email Opened	0.00%	350
Satterfield Kyle satterfieldk@mifflin-oh.gov	2024-09-24 9:40 pm UTC	Microsoft Security Alert	Email Sent	0.00%	690
Brake Christopher Brakec@mifflin-oh.gov	2024-09-25 11:10 am UTC	Chase Bank Alert Notice	Email Opened	0.00%	729
Kaltenbach John kaltenbachj@mifflin-oh.gov	2024-09-25 11:45 am UTC	IT Email Server Upgrade	Caught Phish	0.00%	493
Welsh Paul welshp@mifflin-oh.gov	2024-09-25 12:15 pm UTC	Dropbox - Delivery Failed	Email Opened	0.00%	494

10. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Crosson Bradford Crossonb@mifflin-oh.gov	2024-09-25 12:45 pm UTC	Sales Purchase Order	Email Sent	0.00%	500
Mosedale Shaun mosedales@mifflin-oh.gov	2024-09-25 1:20 pm UTC	Service Updates - Our Apologies	Email Sent	0.00%	350
Angelou Richard Angelour@mifflin-oh.gov	2024-09-25 1:50 pm UTC	GoToMeeting Webinar - Solving the Conference Room Setup	Email Sent	0.00%	350
Cavener Kevin kcavener@mifflin-oh.gov	2024-09-25 2:20 pm UTC	Microsoft Office 365 Upgrade	Email Sent	0.00%	470
Staneluis Brandon staneluisb@mifflin-oh.gov	2024-09-25 2:55 pm UTC	Wells Fargo - Security Alert: Account Locked	Email Sent	0.00%	350
Rousseau Rebecca rousseaur@mifflin-oh.gov	2024-09-25 3:25 pm UTC	VideoMakerFX - Spear Phishing	Email Sent	0.00%	350
Barnette Melanie barnettem@mifflin-oh.gov	2024-09-25 3:55 pm UTC	One Drive - Document Sent to You	Caught Phish	0.00%	684
Searls Don dsearls@mifflin-oh.gov	2024-09-25 4:30 pm UTC	Microsoft Office 365 Alert Account Login Attempt	Email Opened	0.00%	747

11. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Boggs Roger boggsr@mifflin-oh.gov	2024-09-25 5:00 pm UTC	Inbox Storage Notification	Email Sent	0.00%	487
Barnett Shawn Barnetts@mifflin-oh.gov	2024-09-25 5:30 pm UTC	Data.com Salesforce Account Blocked	Email Sent	0.00%	350
Desantis Clay desantisc@mifflin-oh.gov	2024-09-25 6:05 pm UTC	FedEx Package Delivery	Email Opened	0.00%	663
Lundak Chris lundakc@mifflin-oh.gov	2024-09-25 6:35 pm UTC	DHL Package Delivery	Email Sent	0.00%	350
Hendricks Mark Hendricksm@mifflin-oh.gov	2024-09-25 7:05 pm UTC	MS Outlook Exchange Activity Alerts	Email Sent	0.00%	500
Lewis Stephen lewiss@mifflin-oh.gov	2024-09-25 7:40 pm UTC	One Drive 2 - Document Sent to You	Email Sent	0.00%	350
Diehl Michael Diehlm@mifflin-oh.gov	2024-09-25 8:10 pm UTC	Coinbase Account Security	Email Sent	0.00%	350
Fey Andrew FeyA@mifflin-oh.gov	2024-09-25 8:40 pm UTC	Quickbooks Account Alert	Email Opened	0.00%	350

12. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Stricklin Scott stricklins@mifflin-oh.gov	2024-09-25 9:15 pm UTC	Digital Transfer	Email Opened	0.00%	761
Wogan Brandon Woganb@mifflin-oh.gov	2024-09-25 9:45 pm UTC	FedEx Delivery Pending	Email Opened	0.00%	685
Wilson Susan Wilsonsm@mifflin-oh.gov	2024-09-26 11:15 am UTC	Outstanding Invoice	Email Sent	0.00%	350
Morris Timothy morrism@mifflin-oh.gov	2024-09-26 11:50 am UTC	Security Alert - Irregular Activity	Email Opened	0.00%	350
Adams Taylor adamst@mifflin-oh.gov	2024-09-26 12:20 pm UTC	Microsoft Office 365 Regain Access	Email Sent	0.00%	651
Caputo Frank caputof@mifflin-oh.gov	2024-09-26 12:50 pm UTC	One Drive - Document Notification	Email Sent	0.00%	546
Williams Marvin Williamsm@mifflin-oh.gov	2024-09-26 1:25 pm UTC	Inbox 99% Full	Email Sent	0.00%	350
Haynes David haynesd@mifflin-oh.gov	2024-09-26 1:55 pm UTC	Bank Fund Transfer	Email Sent	0.00%	350

13. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Stevens Andrew stevensa@mifflin-oh.gov	2024-09-26 2:25 pm UTC	One Drive New Fax Document	Email Opened	0.00%	350
Judy Ryan Judyr@mifflin-oh.gov	2024-09-26 3:00 pm UTC	MS Office Account Will be Blocked	Email Sent	0.00%	672
Gault Robert Gaultr@mifflin-oh.gov	2024-09-26 3:30 pm UTC	Dropbox - Files in Your Folder	Email Opened	0.00%	705
Strohmeyer Jason Strohmeyerj@mifflin-oh.gov	2024-09-26 4:00 pm UTC	PayPal - Suspended Account	Email Sent	0.00%	350
Ruthers Matthew Ruthersm@mifflin-oh.gov	2024-09-26 4:35 pm UTC	Employee Wages and Statements	Email Sent	0.00%	350
Rozum Brad Rozumb@mifflin-oh.gov	2024-09-26 5:05 pm UTC	Microsoft Office 365 Sync Error	Email Sent	0.00%	350
Yorde Robert Yorder@mifflin-oh.gov	2024-09-26 5:35 pm UTC	Microsoft Office 365 Message Encryption	Email Sent	0.00%	706
Gigliotti Mark gigliottim@mifflin-oh.gov	2024-09-26 6:10 pm UTC	Payroll Update Direct Deposit	Email Sent	0.00%	483

14. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Shaffer Adam shaffera@mifflin-oh.gov	2024-09-26 6:40 pm UTC	FedEx Package Shipped	Email Sent	0.00%	350
Schick Joseph SCHICKJ@mecc911.org	2024-09-26 7:10 pm UTC	Legal Document for Review	Email Sent	0.00%	350
Kain Timothy Kaint@mifflin-oh.gov	2024-09-26 7:45 pm UTC	UPS Package Shipped	Email Opened	0.00%	661
Jones John jonesj@mifflin-oh.gov	2024-09-26 8:15 pm UTC	UPS Delivery Status Change	Clicked Link	100.00%	441
Medina-Cortes Dimaris MedinaD@mifflin-oh.gov	2024-09-26 8:45 pm UTC	New Voicemail Received	Clicked Link	100.00%	50
Kirsop William Kirsopw@mifflin-oh.gov	2024-09-26 9:20 pm UTC	Attorney for Deceased Client	Email Sent	0.00%	350
Kruse Samuel kruses@mifflin-oh.gov	2024-09-26 9:50 pm UTC	USPS Delivery Failed	Email Sent	0.00%	350
Welsh Lucas welshl@mifflin-oh.gov	2024-09-27 11:20 am UTC	USPS Holdmail Confirmation	Email Opened	0.00%	350

15. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Briggs David briggds@mifflin-oh.gov	2024-09-27 11:55 am UTC	CVS Survey	Email Sent	0.00%	350
Gatewood George gatewoodg@mifflin-oh.gov	2024-09-27 12:25 pm UTC	Walmart Rewards	Email Sent	0.00%	350
Schoelkopf Robert schoelkopf@mifflin-oh.gov	2024-09-27 12:55 pm UTC	Office O365 Messages Failed to Sync	Email Opened	0.00%	741
Foltz Kimberly foltzk@mifflin-oh.gov	2024-09-27 1:30 pm UTC	Apple Store Purchase Receipt	Email Opened	0.00%	748
Howard Seth howards@mifflin-oh.gov	2024-09-27 2:00 pm UTC	SharePoint Fax Received	Email Opened	0.00%	731
Wierwille Kale Wierwillek@mifflin-oh.gov	2024-09-27 2:30 pm UTC	Invoice Center Payment Due	Email Sent	0.00%	350
Mudzyn Nickolas mudzynn@mifflin-oh.gov	2024-09-27 3:05 pm UTC	Vendor(s) Contract Engagement Policy	Email Sent	0.00%	744
Heinfeld Zach Heinfeldz@mifflin-oh.gov	2024-09-27 3:35 pm UTC	Fatal Inbox Synchronization Error	Email Sent	0.00%	550

16. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Sutton Gabriel suttong@mifflin-oh.gov	2024-09-27 4:05 pm UTC	New Voicemail v2	Email Opened	0.00%	478
Hankinson Mike hankinsonm@mifflin-oh.gov	2024-09-27 4:40 pm UTC	Egnyte Important Update	Email Opened	0.00%	485
McDougle Zachary mcdouglez@mifflin-oh.gov	2024-09-27 5:10 pm UTC	Internal Email Problems	Email Opened	0.00%	350
Walker Cale walkerc@mifflin-oh.gov	2024-09-27 5:40 pm UTC	IT Helpdesk on Microsoft	Email Sent	0.00%	683
Hammock Beau Hammockb@mifflin-oh.gov	2024-09-27 6:15 pm UTC	Microsoft Office 365 Fix Email Issue	Email Sent	0.00%	350
Swaney Josiah swaneyj@mifflin-oh.gov	2024-09-27 6:45 pm UTC	Office 365 Audio Conferencing	Email Opened	0.00%	518
Parker Justin parkerj@mifflin-oh.gov	2024-09-27 7:15 pm UTC	Skype New Message	Email Sent	0.00%	630
Dwenger Dane dwengerd@mifflin-oh.gov	2024-09-27 7:50 pm UTC	Microsoft OneDrive Cloud - Files to Review	Email Sent	0.00%	350

17. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Swingle Becky swingleb@mifflin-oh.gov	2024-09-27 8:20 pm UTC	Netflix Account Update	Caught Phish	0.00%	760
Lapso Stacy lapsos@mifflin-oh.gov	2024-09-27 8:50 pm UTC	Ring Central New Voice Message	Clicked Link	100.00%	246
Wolfel David wolfeld@mifflin-oh.gov	2024-09-27 9:25 pm UTC	Apple New Device Sign-in	Email Opened	0.00%	350
Lorenz Natalie Lorenzn@mecc911.org	2024-09-27 9:55 pm UTC	Channel Pro Confirm Subscription	Email Sent	0.00%	740
Gabel Dylan gabeld@mifflin-oh.gov	2024-09-28 11:25 am UTC	DropBox - New Sign-in	Email Sent	0.00%	350
Owens Mindy owensm@mifflin-oh.gov	2024-09-28 12:00 pm UTC	Maildirect - Message Center	Email Sent	0.00%	350
Boyd Timothy boydt@mifflin-oh.gov	2024-09-28 12:30 pm UTC	SSN Suspicious Activity	Email Sent	0.00%	646
Starrett Kevin starrettk@mifflin-oh.gov	2024-09-28 1:00 pm UTC	Xerox - New Document Waiting	Email Sent	0.00%	350


18. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Music Eric music@miFFlin-oh.gov	2024-09-28 1:35 pm UTC	US Bank - Account Low Balance	Email Sent	0.00%	650
Shull Piercen shullp@miFFlin-oh.gov	2024-09-28 2:05 pm UTC	Walmart Order Confirmation	Email Sent	0.00%	499
Tharp Daril Tharpd@miFFlin-oh.gov	2024-09-28 2:35 pm UTC	Hulu - New Sign-in	Email Sent	0.00%	705
Liming Brodie limingb@miFFlin-oh.gov	2024-09-28 3:10 pm UTC	Renewal of Spotify Confirmation	Email Sent	0.00%	505
Mckean Matthew mckeanm@miFFlin-oh.gov	2024-09-28 3:40 pm UTC	Facebook - New Log-in	Email Sent	0.00%	502
McGuire Bridget mcguireb@miFFlin-oh.gov	2024-09-28 4:10 pm UTC	Linkedin Message in Mailbox	Email Opened	0.00%	360
Garcia Jonathan garciaj@miFFlin-oh.gov	2024-09-28 4:45 pm UTC	UPS Be Aware. Be Vigilant. Be Safe.	Email Sent	0.00%	350
Ashcraft Harrison ashcraft@miFFlin-oh.gov	2024-09-28 5:15 pm UTC	Microsoft Teams Added to a New Group	Email Sent	0.00%	670

19. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Hicks Chase hicksc@mifflin-oh.gov	2024-09-28 5:45 pm UTC	Supreme Court Subpoena	Email Sent	0.00%	760
Leeseberg Jamie JLeeseberg@mifflin-oh.gov	2024-09-28 6:20 pm UTC	Zoom Activate Account	Email Sent	0.00%	766
Thornton Shawn thorntons@mifflin-oh.gov	2024-09-28 6:50 pm UTC	Check Received	Email Sent	0.00%	503
Cararo Kelly cararok@mifflin-oh.gov	2024-09-28 7:20 pm UTC	LinkedIn Profile Fix	Email Sent	0.00%	695
Fichera Michael ficheram@mifflin-oh.gov	2024-09-28 7:55 pm UTC	PageTraffic: Get New Customers Everyday!	Email Sent	0.00%	544
Powers Sara powerss@mifflin-oh.gov	2024-09-28 8:25 pm UTC	GRT Ethernet PCI Express Server Network Card	Email Sent	0.00%	714
Lampkins Cynthia lampkinsc@mifflin-oh.gov	2024-09-28 8:55 pm UTC	T-Mobile Exclusive Reward	Email Sent	0.00%	550
Leugers Mitch leugersm@mifflin-oh.gov	2024-09-28 9:30 pm UTC	Morning Brew Newsletter	Email Sent	0.00%	742

20. Campaign Results Details

Employee Name and Email Address	Date Sent	Scenario Name	Phishing Result	PFR (%)	Employee Secure Score (ESS)
Main Craig mainc@mifflin-oh.gov	2024-09-28 10:00 pm UTC	Lemonade Referral	Email Sent	0.00%	 720

21. What's the Impact?



A Halt in Business Operations

Clicking a malicious link in a real phishing email could direct you to a malicious webpage where forms of malware or ransomware could be delivered. These infestations could wreak havoc on the device it was initiated on or could spread throughout a connected network, preventing you and your employees from accessing critical data and tools that make it possible to do your jobs. This downtime could cost you thousands in revenue, your customer's hard-earned trust, and compromise employee and customer data that could impact their lives forever.

Breached Accounts Put Data at Risk

Some phishing scams go one step further and attempt to steal login credentials to known websites by creating fake login pages, a tactic called "spoofing". If an employee enters their credentials on a spoofed website, their login information could be passed right to a cybercriminal. With that information, the criminal could get instant access into the employee's account and could try those credentials on other sites as well, which could ultimately lead to a major security breach.



Ongoing Training is Key!

As criminals continue to advance their phishing tactics to sneak through your company's spam filter, your employees play a major role in your company's overall security. So, what can you do? According to the **Herjavec Group**, "Employee training may prove to be the best ROI on cybersecurity investments for organizations globally over the next 5 years". Through ongoing training and phishing education, employees continuously practice identifying malicious emails, making spotting phishing scams second nature and greatly reducing your risk of a security incident.