

NOTICE

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

Sept. 29, 2023, at 12:15 p.m. CT Cornhusker Marriott Hotel – Garrat Room 333 S 13th Street, Lincoln

PLEASE TAKE NOTICE that on **Friday, Sept. 29, 2023, at 12:15 p.m. CT,** the League Insurance Government Health Team (LIGHT) will hold a Meeting of the LIGHT Board of Directors at the Cornhusker Marriott Hotel in the Garrat Room at 333 S 13th Street, Lincoln, Nebraska.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 1335 L Street, Lincoln, Nebraska. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

On Sept. 26, 2023, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 1335 L Street, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, with a link to the current version of the Open Meetings Act are on the website of the League of Nebraska Municipalities – www.lonm.org/light/.



AGENDA

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

Sept. 29, 2023, at 12:15 p.m. CT Cornhusker Marriott Hotel – Garrat Room 333 S 13th Street, Lincoln

In accordance with the Open Meetings Act, Chapter 84, Article 14 of the Reissue Revised Statutes of the State of Nebraska 1943, as amended, one copy of all reproducible written materials to be discussed is available to the public at the meeting and at the link below for examination and copying. The LIGHT Board of Directors may pass motions to go into closed session on agenda items pursuant to the requirements of the Open Meetings Act.

Officials of LIGHT members and members of the public may comment on agenda items or listen to the Board of Directors Meeting; however, if the Board of Directors votes to hold a closed session pursuant to the Open Meetings Act, officials of LIGHT members and members of the public may not comment or listen during that time.

1. Call meeting to order:

- **a.** 12:15 p.m. CT Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, will call the meeting to order.
- b. Roll call.
- c. Indicate that on Sept. 26, 2023, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 1335 L Street, in Lincoln, Nebraska, and also posted with the following link kept continually current: an electronic copy of the agenda and all documents being considered at the meeting, with a link to the current version of the Open Meetings Act are on the website of the League of Nebraska Municipalities www.lonm.org/light/.
- **d.** Inform the public about the location of the Open Meetings Act which is accessible to members of the public and at www.lonm.org/light/ along with a copy of all reproducible written materials to be discussed at this meeting.
- **e.** Public comment on any agenda item(s): Pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors.
- f. Pledge of Allegiance to the Flag of the United States of America.

2. Consider a motion to approve the minutes of the June 21, 2023, Meeting of the LIGHT Board of Directors.

See pages 4-7

3. Administrative update on Election of Board of Director at Members' Meeting and related issues.

L. Lynn Rex, Ex-Officio, Non-Voting Board Member; Executive Director of the League of Nebraska Municipalities (LIGHT's Administrator)

Dennis Maggart, President, McInnes Maggart Consulting Group

4. Legal update regarding membership eligibility parameters and the FAQ. Michelle Sitorius, LIGHT's Legal Counsel, Cline Williams
See pages 8-11

- 5. Discuss possible dates for the next meeting of the LIGHT Board of Directors; at least one in-person meeting is required in each calendar quarter.
 - L. Lynn Rex, Ex-Officio, Non-Voting Board Member; Executive Director of the League of Nebraska Municipalities (LIGHT's Administrator)
- 6. Consider a motion to adjourn.

MINUTES

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

June 21, 2023, at 11 a.m. CT Cornhusker Marriott Hotel – Arbor 1 Room 333 S 13th Street, Lincoln

A Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT) was held June 21, 2023, at 11 a.m. CT at the Cornhusker Marriott Hotel – Arbor 1 Room at 333 S 13th Street, Lincoln, Nebraska.

(AGENDA ITEM #1) **Call to Order.** At 11 a.m. CT, Plattsmouth Mayor Paul Lambert, Chair of the LIGHT Board, called the meeting to order.

The roll call was read with the following voting Board Members present: **Paul Lambert,** Mayor, City of Plattsmouth; **Joel Bergman,** Mayor, City of St. Paul; and **Jessica Quady,** City Administrator, City of Ashland. At the time of roll call, three voting Board Members were present. Ex-officio (non-voting) Board Member **L. Lynn Rex,** Executive Director of the League of Nebraska Municipalities, also was present; pursuant to the LIGHT Interlocal Agreement, the League of Nebraska Municipalities is the LIGHT Administrator. **Tom Goulette,** City Administrator/Utility Superintendent, City of West Point, joined the meeting at 11:15 a.m. (during Agenda Item #5).

At the time of roll call, Brenda Wheeler, Clerk, City of Blair, was absent.

Other participants included: League President Deb VanMatre, Mayor of Gibbon; Cline Williams Wright Johnson & Oldfather, L.L.P. – Michelle Sitorius and Evan Runge; McInnes Maggart Consulting Group, LLC – Dennis Maggart; BCBSNE – Sue Warner; and League of Nebraska Municipalities – Christy Abraham, Shirley Riley, Ashley Wolfe, and Brenda Henning.

Chair Lambert indicated that on June 15, 2023, a notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials were available for public inspection at 1335 L Street, in Lincoln, Nebraska, and also posted with the following link kept continually current: an electronic copy of the agenda and all documents being considered at the meeting, with a link to the current version of the Open Meetings Act are on the website of the League of Nebraska Municipalities – www.lonm.org/light/.

Chair Lambert stated in accordance with Chapter 84, Article 14 of the Reissue Revised Statutes of the State of Nebraska 1943, as amended, one copy of all reproducible written materials to be discussed was available to the public at this meeting for examination. He also stated the LIGHT Board of Directors may pass motions to go into closed session on agenda items pursuant to the requirements of the Open Meetings Act.

Chair Lambert asked those present to join him in reciting the Pledge of Allegiance to the Flag of the United States of America.

Chair Lambert stated the following regarding public comment on any agenda item(s): Pursuant to the Open Meetings Act, the LIGHT Board Chair reserves the right to limit comments on agenda items. In accordance with the Open Meetings Act, there is no time limit on comments made by members of the LIGHT Board of Directors.

(Agenda Item #2) Consider a motion to approve the minutes of the May 1, 2023, Meeting of the LIGHT Board of Directors. Quady moved, seconded by Mayor Bergman to approve the minutes of the May 1, 2023, Meeting of the LIGHT Board of Directors. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Goulette and Wheeler. *Motion carried: 3 ayes, 0 nays, 0 abstentions and 2 absent.*

(Agenda Item #3) Review the annual requirement for the LIGHT Board of Directors and key staff to complete and return to the League (as LIGHT's Administrator) the Conflict of Interest Statement as recommended by LIGHT's auditor, Thomas, Kunc & Black. (Presented by Lynn Rex) No action needed.

(Agenda Item #4) **Update on new LIGHT members and other membership-related issues.** (*Presented by Lynn Rex and Dennis Maggart*) Mayor Bergman moved, seconded by Quady to accept the report on new LIGHT members and other membership-related issues. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Goulette and Wheeler. *Motion carried: 3 ayes, 0 nays, 0 abstentions and 2 absent.*

(Agenda Item #5) Consider a motion to authorize LIGHT to offer member municipalities of LIGHT a retirement option in a defined contribution plan (457 Plan). (Presented by Lynn Rex) Mayor Bergman moved, seconded by Quady to authorize LIGHT to offer member municipalities of LIGHT a retirement option in a defined contribution, 457, SEP, or other plans. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Wheeler. Motion carried: 4 ayes, 0 nays, 0 abstentions and 1 absent.

(Agenda Item #6) Consider a motion to go into closed session to protect the public interest to receive legal advice regarding operational and administrative issues, i.e., taxation issues, 2023-24 contractual arrangements, and 2023-24 administrative authority relating to the League of Nebraska Municipalities. (Presented by Michelle Sitorius) Goulette moved, seconded by Mayor Bergman to go into closed session to protect the public interest to receive legal advice regarding operational and administrative issues, i.e., taxation issues, 2023-24 contractual arrangements, and 2023-24 administrative authority relating to the League of Nebraska Municipalities; and include the following individuals: Dennis Maggart, Sue Warner, Mayor VanMatre, Michelle Sitorius, Evan Runge, L. Lynn Rex, Christy Abraham, Shirley Riley, and Brenda Henning. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Wheeler. *Motion carried: 4 ayes, 0 nays, 0 abstentions and 1 absent.*

Chair Lambert repeated the motion again to go into closed session to protect the public interest to receive legal advice regarding operational and administrative issues, i.e., taxation issues, 2023-24 contractual arrangements, and 2023-24 administrative authority relating to the League of Nebraska Municipalities; and include the following individuals: Dennis Maggart, Sue Warner, Mayor VanMatre, Michelle Sitorius, Evan Runge, Christy Abraham, L. Lynn Rex, Shirley Riley, and Brenda Henning. Chair Lambert announced that as of 11:31 a.m., the Board was in closed session.

At 12:53 p.m., Chair Lambert said the Board was coming out of closed session. Quady moved, seconded by Mayor Bergman to affirm the Board was out of closed session. Mayor Lambert restated that the reason the Board went into closed session was to protect the public interest to receive legal advice regarding operational and administrative issues, i.e., taxation issues, 2023-24 contractual arrangements, and 2023-24 administrative authority relating to the League of Nebraska Municipalities. Chair Lambert asked if there was any discussion; there was none. Roll call vote. Ayes: Lambert, Goulette, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Wheeler. *Motion carried: 4 ayes, 0 nays, 0 abstentions and 1 absent.*

(Agenda Item #7) Discuss the date for the next meeting of the LIGHT Board of Directors. To be determined.

(Agenda Item #7) **Consider a motion to adjourn.** Quady moved, seconded by Goulette to adjourn. Roll call vote. Ayes: Lambert, Goulette, Bergman, and Quady. Nays: None. Abstentions: None. Absent: Wheeler. *Motion carried: 4 ayes, 0 nays, 0 abstentions and 1 absent.* The meeting was adjourned at 12:55 p.m. CT.

Approved on:		
ATTEST:		
Brenda Henning Membership Serv League of Nebras	vices Assistant	

L. Lynn Rex

Ex-Officio, Non-Voting, LIGHT Board Member
Executive Director of the League of Nebraska Municipalities (LIGHT Administrator)



NOTICE

Meeting of the Board of Directors of the League Insurance Government Health Team (LIGHT)

June 21, 2023, at 11 a.m. CT

Cornhusker Marriott Hotel – Arbor 1 Room

333 S 13th Street, Lincoln

PLEASE TAKE NOTICE that on **Wednesday**, **June 21**, **2023**, **at 11 a.m. CT**, the League Insurance Government Health Team (LIGHT) will hold a Meeting of the LIGHT Board of Directors at the Cornhusker Marriott Hotel in the Arbor 1 Room at 333 S 13th Street, Lincoln, Nebraska.

An agenda of subjects known at this time is included with this notice, but the agenda shall be kept continually current and readily available for public inspection at the principal office of LIGHT during normal business hours at 1335 L Street, Lincoln, Nebraska. A notice of this meeting with the agenda and other materials are available at this location with a copy of the Open Meetings Act posted.

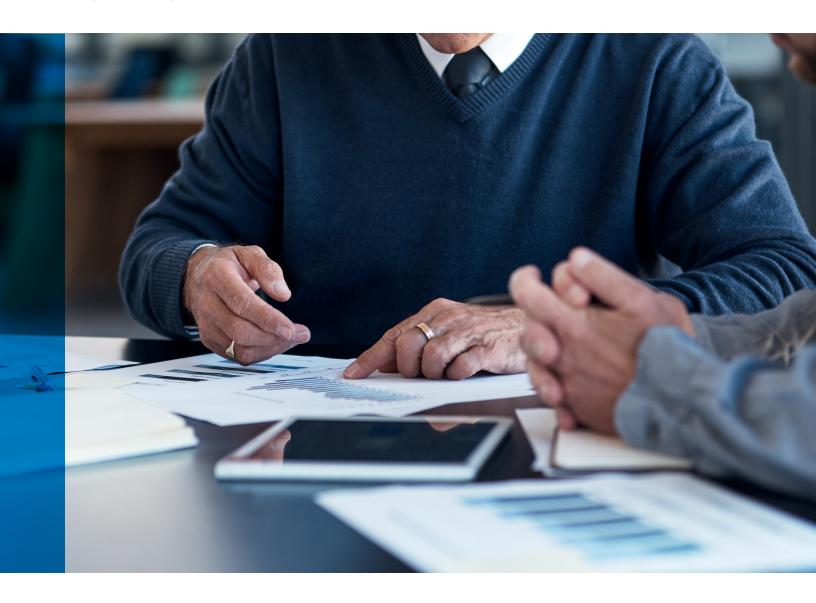
On June 15, 2023, notice of this meeting with the agenda and other materials were sent to all LIGHT members and the LIGHT Board of Directors. Notice of this meeting with the agenda and other materials are available for public inspection at 1335 L Street, in Lincoln, Nebraska and posted with the following links kept continually current: an electronic copy of the agenda, all documents being considered at the meeting, with a link to the current version of the Open Meetings Act are on the website of the League of Nebraska Municipalities – www.lonm.org/light/.



LIGHT FAQs

For members of the League Insurance Government Health Team

For plans effective July 1, 2023, and after



LIGHT

Frequently Asked Questions

In conjunction with the League of Nebraska Mutualities (LONM), Blue Cross and Blue Shield of Nebraska (BCBSNE) is offering a variety of health care coverage options available to LONM member municipalities and their employees. This plan is known as the League Insurance Government Health Team (LIGHT), which is supported by LONM. LIGHT is excited to make this plan available to you! Throughout the plan development process, a number of questions have been received, which are addressed below.

What is the eligibility criteria for group coverage with BCBSNE?

There are certain eligibility requirements to be eligible to participate in the LIGHT Association Health Plan (AHP) offered through BCBSNE. These include employer contribution requirements, employee participation requirements and employee eligibility requirements. The specifics of each of these requirements are described below. In addition, three examples are provided to illustrate situations where subgroups meet or do not meet eligibility and participation requirements. Examples 1 and 3 are scenarios where the subgroup does meet the requirements and Example 2 is one where the subgroup does not meet the requirement.

Employer Contribution Requirement – Subgroups must contribute a minimum of 50% of the single employee premium for all eligible employees enrolled with the subgroup.

Eligibility Requirement — Employees must work at least 17.5 hours per week to satisfy the eligibility requirements, and subgroups with 50 or more employees, cannot set the minimum hours of work for eligibility higher than 30 hours per week.

Participation Requirement – Each subgroup must meet one of the two following criteria: 1) 75% (net) of all eligible employees less valid waivers, but with no less than 25% (gross) of total eligible employees, or 2) 50% (gross) of total eligible employees.

EXAMPLE 1 -75%/25% net/gross participation rule IS NOT met, but the 50% gross participation rule IS. This subgroup WOULD QUALIFY.

This subgroup has six employees; five meet eligibility requirements and one does not.

Employee #1 is married, meets eligibility, has an individual policy elsewhere and is declining coverage (invalid waiver).

Employee #2 is single, meets eligibility and is applying for coverage.

Employee #3 is married, meets eligibility, has an individual policy elsewhere and is declining coverage (invalid waiver).

Employee #4 is married, meets eligibility and is applying for coverage.

Employee #5 works 20 hours per week, is single, meets eligibility and is applying for coverage.

Employee #6 works 15 hours per week, which doesn't meet the minimum requirement, so they are ineligible.

Although this subgroup does not satisfy the 75%/25% net/gross due to low gross participation, it is eligible because its 60% gross participation does satisfy the 50% gross rule.

EXAMPLE 1	75%/25% Net/Gross Rule	50% Gross Rule
Total eligible employees on the payroll on the effective date of the contract	5	5
Eligible employees not enrolling due to other group coverage, Medicare or Medicaid (valid waivers)	0	N/A
Eligible employees not enrolling due to individual coverage, other or unknown reasons (invalid waivers)	2	N/A
4. Total employees enrolling	3	3
5. Total employees eligible minus valid waivers (line 1 - line 2)	5	N/A
6. Gross percentage of employees enrolling (line 4 ÷ line 1)	60%	60%
7. Net percentage of employees enrolling (Enrolling employees ÷ eligible employees - line 4 ÷ line 5)	60%	N/A

➤ **EXAMPLE 2** – Neither net/gross participation of 75%/25% nor gross participation of 50% is met – SUBGROUP WOULD NOT QUALIFY.

This subgroup has five employees; five meet eligibility requirements.

Employee #1 is married, meets eligibility, has coverage through spouse's employer group plan and is declining coverage (valid waiver).

Employee #2 is single, meets eligibility, but has Medicare and is declining coverage (valid waiver).

Employee #3 is married, meets eligibility, has coverage through spouse's employer group plan and is declining coverage (valid waiver).

Employee #4 is married, meets eligibility and is applying for coverage.

Employee #5 is married, meets eligibility, has coverage through spouse's employer group plan and is declining coverage (valid waiver).

In this case, NEITHER PARTICIPATION RULE IS MET. In order to meet the 75% net rule, at least 25% gross total participation must be met.

EXAMPLE 2	75%/25% Net/Gross Rule	50% Gross Rule
Total eligible employees on the payroll on the effective date of the contract	5	5
Eligible employees not enrolling due to other group coverage, Medicare or Medicaid (valid waivers)	4	N/A
Eligible employees not enrolling due to individual coverage, other or unknown reasons (invalid waivers)	0	N/A
4. Total employees enrolling	1	1
5. Total employees eligible minus valid waivers (line 1 - line 2)	1	5
6. Gross percentage of employees enrolling (line 4 ÷ line 1)	20%	20%
7. Net percentage of employees enrolling (Enrolling employees ÷ eligible employees - line 4 ÷ line 5)	100%	N/A

2 Q&A

➤ **EXAMPLE 3** – Net/gross participation of 75%/25% IS met, but gross participation of 50% is NOT met – SUBGROUP WOULD QUALIFY.

This subgroup of seven employees; ALL meet eligibility requirements.

Employee #1 is married, meets eligibility, has coverage through spouse's employer group plan and is declining coverage (valid waiver).

Employee #2 is single, meets eligibility, but has Medicare and is declining coverage (valid waiver).

Employee #3 is married, meets eligibility and is applying for coverage.

Employee #4 is married, meets eligibility, has coverage through spouse's employer group plan and is declining coverage (valid waiver).

Employee #5 is married, meets eligibility and is applying for coverage.

Employee #6 is married, meets eligibility, has coverage through an individual plan and is declining coverage (invalid waiver).

Employee #7 is single, meets eligibility and is applying for coverage.

75%/25% net/gross met, 50% gross NOT met.

EXAMPLE 3	75%/25% Net/Gross Rule	50% Gross Rule
Total eligible employees on the payroll on the effective date of the contract	7	7
Eligible employees not enrolling due to other group coverage, Medicare or Medicaid (valid waivers)	3	N/A
Eligible employees not enrolling due to individual coverage, other or unknown reasons (invalid waivers)	1	N/A
4. Total employees enrolling	3	3
5. Total employees eligible minus valid waivers (line 1 - line 2)	4	N/A
6. Gross percentage of employees enrolling (line 4 ÷ line 1)	43%	43%
7. Net percentage of employees enrolling (Enrolling employees ÷ eligible employees - line 4 ÷ line 5)	75%	N/A

What is the definition of a valid waiver and what qualifies as one?

A valid waiver is the opportunity to opt out of a health plan by making a formal request under certain circumstances. Approved circumstances include coverage under another group policy, Medicare, Medicaid or TRICARE. Individual policies are not considered valid.

How do the rate tables work?

BCBSNE will assign your subgroup to one of 15 rating tables (1-15) based on the risk score for your subgroup.

The rate band assigned to the subgroup will be dependent upon the medical risk factor developed from the individual medical questionnaires or from the census. If additional information is available, i.e., paid claims experience, large claims activity, prior carrier data, etc., this will also be factored in when determining the rate band.

Once you complete and submit your health enrollment application to McInnes Group or your current agent/broker, each subgroup will be reviewed by BCBSNE's Medical Underwriting team and placed into a rate table based on the overall health risk of the subgroup.

Will a subgroup covered under the LIGHT ever have the opportunity to change rate tables?

Subgroups that are renewing will be subject to rate band adjustments if they have 13 months of paid claims experience with LIGHT. Changes will be limited to two rate bands, up or down, in any one rating period. BCBSNE will review the overall health

risk of each subgroup with the potential to move subgroups up or down one or two rate tables per year based on the overall health status of enrolled employees and dependents within each subgroup. Limiting the subgroup to two rate bands up or down, will help stabilize the experience and rates for the LIGHT health plan, and the individual subgroups within the health plan. This will only be done annually as part of the LIGHT health plan's renewal.

BCBSNE will also review the overall health risk of each subgroup with the potential to move subgroups up or down one or two rate tables per year based on the overall health status of enrolled employees and dependents within each subgroup. Limiting the subgroup to one or two rate bands up or down, will help stabilize the experience and rates for the LIGHT health plan, and the individual subgroups within the health plan. This will only be done annually as part of the LIGHT health plan renewal.

Is enrollment the only way we can find out how much coverage costs? Can we decline coverage after receiving our rate quote, or do we have to accept it?

If you choose not to enroll based on the rate table assigned to your subgroup, your subgroup can decline coverage. You may reconsider enrolling at a future enrollment period. Updated health enrollment applications will be required.

Is the assigned rate band the same for the entire subgroup or does it depend on each enrollee?

The assigned rate band will be the same for the entire subgroup.

Does the plan require eligible employees to enroll in coverage for their dependents and spouses to obtain coverage?

Yes.

Who is the plan available to?

Each subgroup applicant employer must meet the following requirements to be eligible for coverage:

- a. Is a city or village in Nebraska;
- b. Constitutes an employer as defined under ERISA Section 3(5);
- c. Employs at least one common law employee in Nebraska; and
- d. Is a dues-paying member in good standing with the League of Nebraska Municipalities.

Are there limitations on pre-existing conditions?

There are no pre-existing condition limitations on the LIGHT group health plan.

Are seasonal employees allowed on the plan?

Seasonal employees are eligible to obtain coverage through the subgroup for which they are actively employed and only during the period they are actively employed if their scheduled work hours during that period of time exceed an average of the same number of hours per week over an entire year as required by the subgroup.

If my subgroup moves to the LIGHT plan from our current insurance plan, will there be a gap in coverage or double coverage?

To ensure there is no gap in coverage or double coverage, cancellation of a current policy will need to take place before coverage under the LIGHT health plan goes into effect.

Who is considered an eligible employee?

BCBSNE's underwriting guidelines define eligible employees as all regular full-time and permanent part-time employees (not including temporary employees), who are actively performing the duties of their principal occupation for the required hours per week. "Actively at work" requirements shall be applied in a manner consistent with HIPAA non-discrimination rules and with the terms of the LIGHT membership agreement.

Example for subgroups 2-49 – An eligible employee is defined as an employee actively performing work for a minimum of 17.5 hours per week.

Example for subgroups 50+ – An eligible employee is defined as an employee actively performing work for a minimum of 17.5 hours per week and a maximum of 30 hours per week.

We have an employee who currently has coverage with her spouse's plan. She may want LIGHT coverage later if the spouse retires early. Is that OK?

Yes, if an employee currently has coverage through his or her spouse, and subsequently loses coverage as a result of the spouse's retirement, that is considered a special enrollment period. That person could then enroll in the LIGHT health plan at that time, provided his or her subgroup is participating in the health plan. They will have 31 days to enroll in the coverage.

If a subgroup terminates coverage through LIGHT, can the subgroup reapply at a later date?

If a subgroup discontinues coverage, they must wait 24 months from the date of cancellation to re-apply.

What are my plan and network options?

- **> Subgroups with 2-49 enrolled employees** can select up to two medical plan options and any combination of our three networks.
- **Subgroups with 50+ enrolled employees** can select up to three medical plan options and any combination of our three network options.

Can employer and employee premiums be paid with pre-tax dollars?

Typically they can both pay for medical coverage through AHPs using pretax dollars. The LIGHT health plan is a group health plan that qualifies for positive tax treatment. Employers should seek guidance from their own tax counsel on their specific terms.

Is more detailed information available on the options?

Yes, please contact Dennis Maggart at (Dennis@McInnesGroup.com) or Jane Limbach (Jane@McInnesGroup.com) for more information.

GET STARTED

Contact:

Dennis Maggart, Executive Vice President P: 913-378-9841 or 816-718-0335 Dennis@McInnesGroup.com

Jane Limbach, Account Manger P: 913-378-9840 Jane@McInnesGroup.com

Include the following:

- Municipality's, address and phone number
- Total number of eligible employees