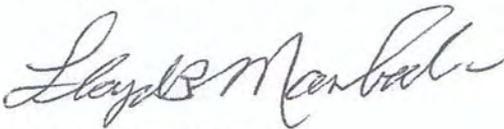


A-102. I speak with them often, sharing our respective ideas regarding evolving Government Accounting Principles and Auditing Standards. My goal in this respect is to stay closely informed with current accounting changes, and progress of the United States toward the application of International Accounting Standards.

As a postscript, let me add that, if engaged by your City, I will performing the audit with very little, and only part time, staff assistance needed. Thus my fees include little or no overhead. Also, for the most part, I will likely be the only one visiting your office. Hence there will be a need to allow for only limited office space for my audit field work, and hopefully a lesser amount of your valuable staff time.

I thank you for your time and willingness to accept my proposal, and I await your favorable response. Please understand that I am available at your convenience, given sufficient notice, to meet with you, the City Manager/City Clerk and/or the Mayor and Council regarding my proposal.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Lloyd Marshall". The signature is written in black ink and is positioned above the printed name.

Lloyd Marshall

SUMMARY RESUME & REFERENCES

LLOYD B. MARSHALL, JR.
4321 Gautier Vancleave Rd. Suite A
Gautier, MS 39553

Phone: 228-497-2788

OVERVIEW

Senior level CPA with over 35 years experience in financial management with 20 years in non-profit state government agencies and public educational television. Experienced in supervising functions including accounting, data processing, personnel, purchasing, engineering, investments, grants, and auditing. Expertise in staff development and effective communication with administration, boards, and other internal and external publics. Areas of expertise include:

- Financial Administration/Reporting
- Operations Management
- Accounting Systems Design/Implementation
- Budgeting and Strategic Planning
- Data Processing
- Taxation and Auditing
- Board and Legislative Reporting
- Facility Financing and Management
- Policy-Making
- Inventory Management
- Grantsmanship
- Investment Management
- Public Speaking/Presentations

CAREER HIGHLIGHTS

- Served as the MS Dept. of Wildlife, Fisheries, and Parks primary contact with the Mississippi Legislature, the Mississippi Department of Finance and Administration, Bureau of Buildings and Grounds, and the Legislative Budget Office.
- Have a demonstrated record of success with legislative budget requests. ETV received from the state legislature \$6.8 million for a new microwave system, \$7.2 million for new building construction, and \$5 million bond issue to initiate digital conversion.
- Initiated concept, prepared documentation, and received state funding in the amount of \$2.5 million for a new transmission tower for ETV.
- Managed multi-million dollar capital improvements projects.
- Prepared eight indirect cost proposals that were all approved by two different federal agencies.
- Have substantial experience in non-profit auditing in accordance with OMB Circular A-133 with substantial experience in auditing community colleges, school districts, municipalities, and small corporations. Highly respected by the state's Director of Auditing for Schools and Universities with some reports accepted at face value. Received no exceptions in ETV's annual audits and audited one community college for seven years without amendments to reports by the State Auditor's office.
- Directed transition to a new statewide automated accounting system (SASS) for ETV that enhanced financial reporting by providing real-time, on-line information.
- Served as integral member of statewide committee to design updated accounting system for Mississippi state government.

EDUCATION: Bachelor of Science Administration	Accounting, Math & Physics	Master of Business Emphasis in Accounting -Finance
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REFERENCES

Gerald Lee, Ph.D., Professor
School of Business
Mississippi College
Clinton, MS 39056
Phone: (601) 925-3220

Greg Mitchell, former Mayor
City of Picayune
(601) – 798 - 2642

Lloyd Roberts, Ph.D., Dean
School of Business
Mississippi College
Clinton, MS 39056
Phone: (601) 925-3419

Mike Eddlemon, Elder
Church of Christ at Creekwood
8051 Suzanne Way
Mobile, AL 36695
Phone: (251)-422-6224

William C. "Bill" Wagner, CPA
AICPA Nationally Recognized Lecturer in Governmental Accounting & Auditing
1009 Manor Vue Court
Belmont, PA
Phone: (724) 468-3293 (difficult to reach, travels nationwide, but will call back)

Charles E. Ellis, CPA
Former Treasurer – J. W. Underwood & Company
and Professor of Accounting
Mississippi College
*(Deceased. Letter of recommendation written
before death is available upon request.)*

John Gilbert, CPA, CGFM
Director, Office of Internal Accountability
MS State Dept. of Education
Jackson, MS
Cell Phone: (601)-940-3400 (difficult to reach at times)

Robert "Bob" Wilson
Executive Director
MS Mainstreet Association, Inc.
Jackson, MS
Phone: (601) 944-0113

There came for consideration of the Mayor and Members of the Council of the City of Gautier, Mississippi, the following:

ORDER NUMBER 209-2013

IT IS HEREBY ORDERED by the Mayor and Member of the Council of the City of Gautier, Mississippi that the following is hereby authorized for the FY 2014 Budget effective October 1, 2013, to provide funding for the self-insured health insurance policy.

1. To continue to pay 100% of premiums for employee only coverage in the amount of \$405.65 per month.
2. To continue to pay 87.056% of premiums for employee/child coverage in the amount of \$595.70 per month – total premium \$684.26 per month. Employee portion will be in the amount of \$88.56 per month.
3. To continue to pay 86.378% of premiums for employee/spouse coverage in the amount of \$707.30 per month – total premium \$818.84per month. Employee portion will be in the amount of \$111.54 per month.
4. To continue to pay 86.961% of premiums for family coverage in the amount of \$916.78 per month – total premium \$1,054.24 per month. Employee portion will be in the amount of \$137.46 per month.
5. To continue to pay an annual fee of \$5,760 to Consult A Doctor.
6. To continue to pay 100% of premiums for life only covered employees in the amount of \$6.00 per month.

IT IS FURTHER ORDERED that the City Manager or City Clerk is authorized to execute any and all documents necessary.

Motion was made by Councilman Martin, seconded by Councilwoman Colledge and the following vote was recorded:

AYES: Gordon Gollott
Mary Martin
Johnny Jones
Casey Vaughan
Rusty Anderson
Adam Colledge

NAYS: None

ABSTAINED Hurley Ray Guillotte

MAYOR

ATTEST:

CITY CLERK

PASSED AND ADOPTED by Mayor and Members of the Council of the City of Gautier, Mississippi, at the meeting of September 3, 2013.

**CITY OF GAUTIER
MEMORANDUM**

To: Samantha Abell, City Manager
From: Jason D. Pugh, Human Resources Director
Date: August 27, 2013
Subject: Renewal of FY 2014 Funding Rates for Self-Insured Health Benefits

REQUEST:

The Human Resources Department requests City Council approval to renew funding rates for the self-insured medical and dental insurance plans for FY2014 with Fox Everett Inc.

BACKGROUND:

The Human Resources Department has received the medical and dental renewal funding rates for FY 2014 from Fox Everett Inc. with no changes. This also includes a no specific deductible laser endorsement. This company has provided exceptional TPA services to the municipality and its municipal employees since October 1, 2004.

RECOMMENDATION:

Staff recommends the City Council authorize the continuation of medical and dental funding rates for the self-insured insurance plans with no changes for FY 2014.

The City Council may:

1. Approve the attached order; or
2. Disapprove the attached order.

ATTACHMENT(S):

Recap of Costs October 1, 2013
Fully-Insured Transplant Coverage Proposal



City of Gautier
 Recap of Costs
 October 1, 2013

	HCC Life		Westport	Optum	
SPECIFIC EXCESS COVERAGE	Current	Renewal	Option 1	Option 2	Option 3
Coverage's	Medical & Rx Drugs				
Contract Basis	12/15	12/15	12/15	12/15	12/15
Contingent Laser	\$500K	Removed			
1. Individual Specific Deductible	\$ 65,000	\$ 65,000	\$ 70,000	\$ 65,000	\$ 65,000
2. Employees without dependents	50	50	50	50	50
3. Families (including employees)	58	58	58	58	58
4. Monthly Premium Rates - Single	\$ 79.27	\$ 86.86	\$ 82.22	\$ 79.56	\$ 88.48
5. Monthly Premium Rates - Family	\$ 203.59	\$ 217.26	\$ 206.18	\$ 212.54	\$ 224.73
6. Estimated Annual Specific Premium	\$ 189,261	\$ 203,329	\$ 192,833	\$ 195,664	\$ 209,500
AGGREGATE EXCESS LOSS					
Coverage's	Medical & Rx Drugs				
Contract Basis	12/15	12/15	12/15	12/15	12/15
Maximum Aggregate Reimbursement	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Individual Claim Limit	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000	\$ 65,000
Aggregate Corridor	125%	125%	125%	125%	125%
7. Monthly Aggregate Factor - Single	\$ 361.46	\$ 371.59	\$ 373.96	\$ 364.18	\$ 363.27
8. Monthly Aggregate Factor - Family	\$ 907.91	\$ 944.32	\$ 949.86	\$ 1,011.07	\$ 912.45
9. Minimum Annual Aggregate Attachment Point	\$ 848,781	\$ 880,201	\$ 885,479	\$ 922,213	\$ 853,027
10. Expected Annual Claims	\$ 679,025	\$ 704,161	\$ 708,383	\$ 737,770	\$ 682,422
11. Monthly Premium Rate - Composite	(\$7.94 PEPM)	(\$8.80 PEPM)	(\$8.82 PEPM)	(\$8.49 PEPM)	(\$7.13 PEPM)
12. Estimated Annual Aggregate Premium	\$ 10,290	\$ 11,405	\$ 11,431	\$ 11,003	\$ 9,240
FULLY INSURED TRANSPLANT POLICY - Fairmont					
13. Monthly Premium Rates - Single	\$ 5.87	\$ 5.87	\$ 5.87	\$ 5.87	\$ 5.87
14. Monthly Premium Rates - Family	\$ 15.32	\$ 15.32	\$ 15.32	\$ 15.32	\$ 15.32
15. Estimated Annual Transplant Premium	\$ 14,185				
ADMINISTRATIVE FEES					
16. Medical Claims Administration - (PEPM)	\$ 14.50	\$ 15.26	\$ 15.26	\$ 15.26	\$ 15.26
17. Consult A Doc (PEPM)	\$ 3.20	\$ 3.20	\$ 3.20	\$ 3.20	\$ 3.20
18. Broker Fee - (PEPM)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
19. Dental Fee - (PEPM)	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00
20. COBRA & HIPAA Administration - (PEPM)	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50	\$ 1.50
21. Pre-Admission Certification - (PEPM)	\$ 1.46	\$ 1.46	\$ 1.46	\$ 1.46	\$ 1.46
22. PPO Access Fee - (PEPM)	\$ 4.95	\$ 4.95	\$ 4.95	\$ 4.95	\$ 4.95
23. PPACA - (PEPM)	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00
24. Bloodhound "Claims Edit" - (PEPM)	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50	\$ 0.50
25. Estimated Annual Administration Cost	\$ 42,911	\$ 43,896	\$ 43,896	\$ 43,896	\$ 43,896
TOTAL ANNUAL COST					
26. Minimum annual cost* (\$-0- claims)	\$ 259,142	\$ 275,310	\$ 264,840	\$ 264,747	\$ 279,317
27. Expected annual cost*	\$ 938,167	\$ 979,471	\$ 973,223	\$ 1,002,517	\$ 961,739
28. Maximum annual cost*	\$ 1,107,924	\$ 1,155,511	\$ 1,150,319	\$ 1,186,960	\$ 1,132,344
29. MS CHIRPA (PEPM: MS Residents =104)	\$2,496.00	\$2,496.00	\$2,496.00	0	\$2,496.00
	\$2.00	\$2.00	\$3.00	0	\$3.00
PGORI - \$1 per covered life annually ; Transitional Reinsurance Fee - \$5.25 per covered life monthly.					

City of Gautier

Underwritten for: Fox-Everett

TPA: Fox-Everett

Effective Date: October 1, 2013

Fully-Insured Transplant Coverage

Commissions	0%
Single Rate (74 Lives)	\$4.99
Family Rate (80 Lives)	\$13.02
Estimated Annual Premium	\$16,930
Lifetime Maximum	\$1,000,000

Brief Description of Benefits:

- \$0.00 Deductible
- Other Lifetime Maximum Options may be available upon request
- 12-month "Incurred" Benefit Period
- Transplant Services Coverage for:
heart, heart/kidney, heart/lung(s), lung(s), liver, liver/cadaveric, liver/kidney, liver/live donor, pancreas, kidney, simultaneous kidney and pancreas, pancreas after kidney, small bowel, allogeneic related, allogeneic unrelated, autologous, synogeneic, cord blood, peripheral stem cell transplants
- Case Management by Fairmont Specialty
- Fairmont Specialty Transplant Network
- Excluded: Common cornea transplants and other minor cost procedures

Please refer to the Policy for expenses incurred for treatment arising from Pre-Existing Conditions.

Note additional disclosure requirements shown on Underwriting Requirements page.

Carrier: United States Fire Insurance Company
Underwriter: Sabrina Chvojicek

Sign: _____
Date: _____

There came for consideration of the Mayor and Members of the Council of the City of Gautier, Mississippi, the following:

ORDER NUMBER 210-2013

IT IS HEREBY ORDERED by the Mayor and Member of the Council of the City of Gautier, Mississippi that the Gautier Dental Insurance Self-Funded Plan submitted by Sun Life Financial and by Fox Everett Inc. to renew the voluntary dental insurance for FY 2014 is hereby accepted.

IT IS HEREBY ORDERED that the renewal notification for dental coverage submitted by Sun Life Financial for FY 2014 is hereby accepted. This renewal will maintain current benefits and does not include a rate increase. All dental premiums are 100% employee funded.

IT IS HEREBY ORDERED that the renewal notification for vision coverage by Always Care Benefits for FY 2014 is hereby accepted. This renewal maintains current benefits and does not include a rate increase. All vision premiums are 100% employee funded.

IT IS HEREBY ORDERED that the renewal notification for a Cancer & Specified Disease policy by Bay Bridge Administrators, LLC for FY 2014 is hereby accepted. The optional insurance will be offered as long as there are a sufficient number of participants. If a plan drops below the requisite number of participants, the benefit will be cancelled. All premiums are 100% employee funded.

IT IS HEREBY ORDERED that the renewal notification for UNUM voluntary benefits at the employees' expense for life, accidental death & dismemberment, disability and accident/injury for FY 2014 is hereby accepted. This optional insurance will be offered as long as there are a sufficient number of participants. If a plan drops below the requisite number of participants, the benefit will be cancelled. All premiums are 100% employee funded.

IT IS FURTHER ORDERED that the City Manager or City Clerk is authorized to execute any and all documents necessary.

Motion was made by Councilwoman Martin, seconded by Councilman Jones and the following vote was recorded:

AYES: Gordon Gollott
Mary Martin
Johnny Jones
Casey Vaughan
Rusty Anderson
Adam Colledge

NAYS: None

ABSTAINED Hurley Ray Guillotte

MAYOR

ATTEST:

CITY CLERK

PASSED AND ADOPTED by Mayor and Members of the Council of the City of Gautier, Mississippi, at the meeting of September 3, 2013.

**CITY OF GAUTIER
MEMORANDUM**

To: Samantha Abell, City Manager
From: Jason D. Pugh, Human Resources Director
Date: August 30, 2013
Subject: Renewal of FY 2014 Employee Voluntary Insurance Benefits

REQUEST:

The Human Resources Department requests City Council approval to renew employee voluntary insurance benefits for FY 2014.

BACKGROUND:

The Human Resources Department has received the renewal premium rates for the employee voluntary insurance plans for FY 2014 from Fox Everett Inc. These plans include dental, vision, Life Term, Accidental Death & Dismemberment (Employee and Dependents), Accident (On & Off job) policy, Cancer, etc. all of which are paid by the employee.

RECOMMENDATION:

Staff recommends the City Council authorize the renewal of the aforementioned voluntary benefits for full-time employees for FY2014.

The City Council may:

1. Approve the attached order;
2. Approve the attached order with changes; or
3. Disapprove the attached order.

ATTACHMENT(S):

Summaries of Benefits



City of Gautier
Dental Plan
Effective: **October 1, 2012**



Plan Design:

➤ Type I:		Deductible:	Waived
➤ Type II, III:	Individual:		\$50
	Family:		\$150
➤ Coinsurance:			
➤ Type I:			100%
➤ Type II:			80%
➤ Type III:			50%

- **Maximum Benefit/Period:**
 - Type I, II, III \$1000/calendar year
- **Type I Plan Pays 100%**
 - Oral Examinations (Non-Emergency)
 - Dental Cleaning
 - X-Rays
 - Fluoride Treatment (under age 15)
 - Sealants (under age 15)
 - Space Maintainers (under age 15)
- **Type II Plan Pays 80% after deductible for benefits including:**
 - Emergency Oral Examinations
 - Repairs to Dentures, Crowns and Bridges
 - Fillings
 - Extractions
 - Palliative Treatment
 - Consultations
- **Type III Plan Pays 50% after deductible for benefits including:**
 - Crowns
 - Dentures
 - Bridge Work
 - Periodontics (Non-Surgical)
 - Scaling and Root Planning
 - Periodontics (Surgical)
 - Gingivectomy
 - Gingival Curettage
 - Endodontics
 - Oral Surgery

Coverage Frequencies

Full Mouth X-Rays:	Once in 60 months
Fluoride Treatments:	Once in 12 months for dependents under 15
Scaling/Root Planning	Once per quadrant in 36 months
Prosthodontics Replacement	10 years

Dental Rates
Effective: **October 1, 2012**

	<u>Bi-Weekly Rate</u>	<u>Monthly Rate</u>
Employees Only	\$12.20	\$24.40
Employee & Spouse	\$24.40	\$48.80
Employee & Child(ren)	\$27.45	\$54.90
Employee & Family	\$45.41	\$90.82