

**COUNCIL OF THE
VILLAGE OF HIGHLAND HILLS**

ORDINANCE NO. 2024-70

For the December 11, 2024
Council Meeting

Introduced by: Mayor Michael L. Booker

Supported by:

AN ORDINANCE PROVIDING AUTHORITY FOR THE PURCHASE OF MEDICAL, DENTAL, VISION AND LIFE INSURANCE COVERAGES FOR ELIGIBLE FULL TIME EMPLOYEES OF THE VILLAGE FOR CALENDAR YEAR 2025, AND DECLARING AN EMERGENCY.

WHEREAS, renewal of medical health insurance coverage for the Village employees occurs on January 1, 2025 while the current contract with the Village's medical, dental, vision and life insurance carriers expires on December 31, 2024; and

WHEREAS, the Village administration has reviewed its existing health care package of benefits with coverage policies for all healthcare benefits and the corresponding premiums through presentations from Dan Finlin of NFP, who did an exhaustive review and sent out requests for proposals to all carriers working in the Northeast Ohio area, and he obtained and provided quotes to the Mayor and Human Resource Director for review; and

WHEREAS, after review of all of the quotes, NFP recommended the Village accept quotes from United Healthcare for medical insurance policies and Guardian for dental, group life and AD&D insurance and Eyemed for vision coverage; and

WHEREAS, renewal of the Village's medical, dental, vision and life insurance coverage as part of the Village's comprehensive health insurance program as a benefit for full time Village employees will occur on January 1, 2025; and

WHEREAS, the Mayor recommends to Council to accept the renewal rates as recommended by NFP to be effective January 1, 2025; and

WHEREAS, Council desires to accept and approve the rates and to enter contracts with the carriers in accordance with the recommendations of NFP and the Mayor.

NOW THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE VILLAGE OF HIGHLAND HILLS, OHIO:

Section 1: That the Mayor is hereby authorized to accept the renewal rates for health care benefits for eligible full time Village employees as recommended by NFP, which will consist of offering the employees the following health insurance plans and/or coverages at the proposed negotiated rates of renewal for the plan year beginning January 1, 2025:

Medical and Health care: United Healthcare
Dental coverage: Guardian
Vision coverage: Eyemed
Group Life and
AD&D Insurance: Guardian

The comprehensive health care benefits described above will be provided to all eligible full time Village employees who elect such coverage. A true and accurate copy of the rating proposals is on file in the Clerk of Council's office.

Section 2: That the Mayor and/or Council President, if required, are hereby authorized and directed to sign any such documents or agreements as required by the individual insurance carriers identified herein in order to consummate the offer and acceptance of this health care coverage program.

Section 3: That the Law Director shall prepare, review, and/or approve as to form any documents or agreements between the Village and/or such health care insurers.

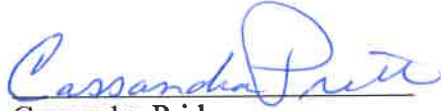
Section 4: That it is found and determined that all formal actions of this Council concerning and relating to the passage of this Ordinance were adopted in an open meeting of Council, and that all deliberations of this Council and any of its Committees that resulted in such formal action were conducted in meetings open to the public, in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Section 5: This Ordinance is hereby declared to be an emergency measure to provide for the orderly operation of the administration of the Village of Highland Hills and to provide this necessary benefit package for which the medical/health care coverage is due to expire on December 31, 2024 and is not subject to any extension, and further, provided it receives the affirmative vote of two-thirds (2/3) of all members elected to council, it shall take effect and be in force from and after the earliest period allowed by law.

Passed in Council this 14th day of December, 2024.

First Reading ✓ Second Reading _____ Third Reading _____
Vote: Pride ✓ yea ___ nay ___ Greene ✓ yea ___ nay ___ Mills ✓ yea ___ nay ___
McManus ✓ yea ___ nay ___ Wright ✓ yea ___ nay ___

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Cassandra Pride
President of Council

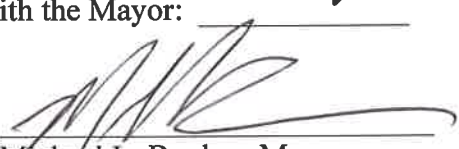
12/11/24
Date

Attest: 
Margaret Sikon, Clerk of Council

12/11/24
Date

Filed with the Mayor: 

12/12/24
Date

Approved By: 
Michael L. Booker, Mayor

12/12/24
Date

2024-70

Village of Highland Hills

Effective January 1, 2025

MEDICAL & Rx

Upgrade / Downgrade

	Current UHC Fully Insured CYOE Rx C24 \$500		Renewal UHC Fully Insured DXOS Rx K35S \$500		Option 1 - Alternative 1 UHC MEWA EBSK \$1K/100% RXG1S5		Option 1 - Alternative 2 UHC MEWA EBSH \$1K/80% RXG1S5		Option 2 Aetna AFA/Level-Funded AFA CPOSII 1000 100/50 CY V24	
	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
Deductible		Embedded		Embedded		Embedded		Embedded		Embedded
Single	\$500	\$5,000	\$500	\$10,000	\$1,000	\$10,000	\$1,000	\$10,000	\$1,000	\$2,000
Family	\$1,000	\$10,000	\$1,000	\$20,000	\$2,000	\$20,000	\$2,000	\$20,000	\$2,000	\$4,000
Coinsurance %	100%	70%	100%	50%	100%	50%	80%	50%	100%	50%
Coinsurance Max	\$0	\$5,000	\$0	\$10,000	\$0	\$10,000	\$5,000	\$10,000	\$0	\$10,000
Family	\$0	\$10,000	\$0	\$20,000	\$0	\$20,000	\$10,000	\$20,000	\$0	\$30,000
Single	\$2,000	\$10,000	\$2,500	\$20,000	\$3,000	\$20,000	\$6,000	\$20,000	\$4,500	\$12,000
Family	\$4,000	\$20,000	\$5,000	\$40,000	\$8,000	\$40,000	\$12,000	\$40,000	\$9,000	\$36,000
Preventative Exam	100% no ded	70%	100% no ded	50%	100% no ded	50%	100% no ded	50%	100% no ded	50%
Office Visit	\$25	70%	\$15	50%	\$0 (<19)/\$15	50%	\$0 (<19)/\$15	50%	\$25	50%
Specialist	\$25(T1)/\$50	70%	\$50(T1)/\$100	50%	\$50(T1)/\$100	50%	\$50(T1)/\$100	50%	\$75	50%
Emergency Room	\$300		\$300 after ded		\$300 after ded		(\$300, then 80%) after ded		\$300	
Urgent Care	\$50	70%	\$50	50%	\$25	50%	\$25	50%	\$75	50%
Rx:	Retail 30	Mail Order 90	Retail 30	Mail Order 90	Retail 30	Mail Order 90	Retail 30	Mail Order 90	Retail 30	Mail Order 90
Rx Deductible	N/A		N/A		N/A		N/A		N/A	
Tier One	\$10	\$25	\$10	\$25	\$10	\$25	\$10	\$25	\$30A/\$10	\$6A/\$20
Tier Two	\$40	\$100	\$40	\$100	\$50	\$125	\$50	\$125	\$45	\$90
Tier Three	\$85	\$212.50	\$125	\$312.50	\$125	\$312.50	\$125	\$312.50	\$75	\$150
Tier Four	\$250	\$625	\$300	\$750	\$300(\$500(S))	\$750(\$1,250(S))	\$300(\$500(S))	\$750(\$1,250(S))	40% up to \$500 (non-pref.)	20% up to \$250 (pref.)
Notes	<p>*Plan includes additional \$400 copay for Major Diagnostics (MRI, CT, etc.)</p> <p>**Rx utilizes the Essential Rx Formulary.</p> <p>***INP & OLTIP & Major Diag. covered at 100% after ded</p> <p>****Original 1/1/24 renewal of 19% negotiated by NFP in 9.4%</p> <p>**Rx utilizes the Essential Rx Formulary</p> <p>***INP & OLTIP & Major Diag. covered at 100% after ded</p> <p>****Original 1/1/24 renewal of 19% negotiated by NFP in 9.4%</p> <p>*Additional Admin/Membership Fees will apply. Illustration includes \$7.50 PEPM MEWA admin. fee which is billed monthly as a line item on invoice. It is mandatory to join the Ohio Chamber of Commerce</p> <p>**Rx utilizes the Essential PDL</p> <p>*Level-Funded adjustment. Specific Deductible is \$20 (100 with Aggregate 10%, Contract is 12/12 with 48 months of T.O. 50% of surplus retained by Aetna at turn-up approximately the 15th month</p> <p>**Includes administrative credits (deducted from the AFA roll starting in the 2nd month of the group as 2-50 Eligible Employees - \$400 per enrolled subscriber)</p>									

Employee	12	\$918.88	\$1,703.29	\$1,067.05	\$921.39	\$1,029.67
EE + Spouse	1	\$2,021.55	\$3,406.58	\$2,134.10	\$1,842.78	\$2,433.09
EE + Child(ren)	0	\$1,653.96	\$3,151.09	\$1,974.04	\$1,704.57	\$2,126.39
Family	1	\$2,756.63	\$5,280.18	\$3,307.84	\$2,856.29	\$3,330.01
Admin Fee/Credit	14	\$0	\$0	\$105	\$105	(\$467)
Monthly (Includes Fee)		\$15,805	\$29,126	\$18,352	\$15,861	\$17,652
Annual		\$189,657	\$349,515	\$220,218	\$190,329	\$211,830
\$ Adjustment			\$159,858	\$30,562	\$672	\$22,173
% Adjustment			84.2%	18.1%	0.4%	11.7%

(Based on 10/2024 Formfire census)



This is a summary of information does not guarantee benefits. It is not a detailed overview of benefits. limits and/or exclusions may apply. In the event a discrepancy exists, the policy provisions will prevail.

11/11/2024/ 3:04 PM