CITY OF SOUTH LEBANON
COUNCIL WORKSHOP MEETING MINUTES
June 18, 2026
5:30P.M.

1. Mayor Burke opened the council workshop meeting at 5:30 p.m.

2. ATTENDANCE

Linda Allen - Present	Lisa Fedor - Present
Sharon Carmack - Present	Maryan Harrison - Present
Brenda Combs - Present	David Smith - Absent

3. Mayor Burke opened the floor to the public. No members of the public spoke during this time, and the floor was closed.

4. COUNCIL WORKSHOP

New Business: High-Deductible Health Insurance Plan, Employer Contributions to Employee Health Savings Accounts, and Employer Health Insurance Premium Payments

Mayor Burke introduced the item and turned the presentation over to Director of Finance Tina Williams.

Director of Finance Williams provided a comprehensive overview of the City's transition from a traditional PPO plan to a High-Deductible Health Plan (HDHP) through the Center for Local Government, which had taken effect January 1 of the current year under a three-year commitment.

Director Williams recapped the premium increases that prompted the transition: a 9% increase in 2023, 20% in 2024, and 27.3% in 2025. Faced with unsustainable healthcare costs, the City joined a larger pooled group through the Center for Local Government to diversify risk.

The switch to the HDHP resulted in a 20.8% decrease in premiums, returning costs to levels comparable to 2024. Employee premiums were also reduced, with single-plan holders saving approximately $355 per year and family-plan holders saving approximately $1,153 per year. In addition, the City began contributing funds to employees' Health Savings Accounts (HSAs), $1,200 for single / $2,400 for family, partially offsetting plan's deductibles.

She presented comparative data from other member entities of the Center for Local Government enrolled in the same Platinum A HSA plan — including the City of Loveland, which Councilmember Smith had specifically requested for comparison. Because these entities share identical deductibles, plan structures, and premiums, Director Williams described them as the most accurate benchmark available. Among these peers, the average employer HSA contribution covers 61% of the deductible. South Lebanon currently contributes at 60%, slightly below average, while the employee's share of premiums stands at 11% — more favorable than the peer average of 13% and better than the City of Loveland's 15%.

Director Williams also referenced the State Employment Relations Board (SERB) 2025 survey data for Region 2 (Southwest Ohio, encompassing Warren, Butler, Hamilton, and surrounding counties), noting that South Lebanon compares favorably to regional and statewide averages for both the employer/employee premium split and deductible levels. The employee's share of premiums currently stands at 11%, which is more favorable than both the statewide average of

12% and the Cincinnati-region average of 13.3%. The City's deductibles ($2,000 single / $4,000 family) and out-of-pocket maximums ($3,400 single / $6,800 family) were also shown to be more favorable than state and regional averages for comparable employers.

Director Williams also addressed the specific comparisons requested by Councilmember Smith regarding the Village of Morrow (which operates at an 85/15 employer/employee premium split, less favorable than South Lebanon's 89/11) and Hamilton Township (which offers both an HDHP and a PPO, with the HDHP carrying a $3,400 single deductible and a $10,000 family out-of-pocket maximum — substantially higher than South Lebanon's plan).

Director Williams clarified that the three-year commitment to the HDHP itself is not subject to change; only the HSA contribution percentages and premium allocation are within the Council's discretion. She recommended proceeding with the new proposed legislation increasing HSA contributions from 60% to 65% of the deductible ($1,300 single / $2,600 family), surpassing the peer average at a modest additional annual cost to the city.

She cautioned against moving to 100% employer-paid premiums, noting that doing so would increase the budget by $22,819 annually, returning expenditures to the unsustainable 2025 level of approximately $230,000. She further noted that once the City moves to cover 100% of premiums, it becomes very difficult to reverse that policy if economic conditions change.

Mayor Burke expressed concern about the circumstances surrounding a recent failed vote on prior related legislation, noting that Council had originally voted unanimously to adopt the HDHP plan and questioning what had changed in the intervening months. She also noted that a meeting held with all city employees and the insurance broker just the prior week had produced no substantive complaints — only a single question was asked about whether dependent children could hold an HSA (to which the answer was no).

A procedural discussion arose regarding prior legislation on this matter that had failed at a previous Council meeting and was subsequently tabled in error. It was noted that under the Rules of Council, once legislation is voted down it cannot be tabled, and the only path to revisit the failed ordinance would be a motion to reconsider, which may only be brought by a member of the prevailing (nay) side — specifically Councilmembers Carmack, Combs, or Smith. Director Williams recommended that Council allow the prior legislation to lapse and move forward with the new proposed legislation incorporating the 65% HSA contribution increase

5. Mayor Burke asked for a motion to adjourn the workshop meeting at 5:55 p.m. A motion was made by Allen, seconded by Fedor, all yeas.

Tina Williams, Director of Finance/Clerk

Linda S. Burke, Mayor

For an audio copy of the June 18, 2026 City of South Lebanon Council Workshop Meeting, please contact the Director of Finance at twilliams@southlebanonohio.org.