

**VILLAGE OF SOUTH LEBANON, OHIO
RESOLUTION NO. 2016-08**

**A RESOLUTION APPROVING AND FURTHER AUTHORIZING THE RENEWAL
OF THE VILLAGE'S PRESENT LOW DEDUCTIBLE [TRADITIONAL] HEALTH
INSURANCE PLAN WHICH IS OFFERED TO FULL-TIME VILLAGE EMPLOYEES
AND DECLARING AN EMERGENCY**

WHEREAS, between April 1, 2015 and March 31, 2016 the Village offered health insurance coverage for full-time employees as an employee benefit consisting of a low-deductible [traditional] health insurance plan from Humana with a \$500 annual deductible for an individual plan, and \$1,000.00 annual deductible for a family plan, which provides 100% coverage of medical charges after the deductible limits are met, with no co-pays required except as stipulated in the plan; and,

WHEREAS, Humana has discontinued the Plan currently being provided to Village employees; and,

WHEREAS, the Village staff has obtained quotes from multiple health, dental, vision and life insurance companies; and,

WHEREAS, the most cost effective quote obtained for health insurance is the low deductible [traditional] plan from Humana with a \$1,000.00 annual deductible for an individual plan, and \$2,000.00 annual deductible for a family plan with an 18.88% decrease in total annual premium costs from the current plan; and,

WHEREAS, the most cost effective quote obtained for dental insurance is the present POS plan from Superior Dental; and,

WHEREAS, the most cost effective quote obtained for life insurance is the life insurance plan from Humana; and,

WHEREAS, the most cost effective quote obtained for vision insurance is the present vision insurance plan from VSP; and,

WHEREAS, the Village shall continue to pay 89% of the premium cost for each employee covered by the health, dental and life insurance plans; and,

WHEREAS, the Village shall offer employees eleven percent (11%) of any premium cost savings the Village receives as a result of the employees participation in the Humana Vitality Rewards Program; and

WHEREAS, action is required to assure the Village offer insurance coverage for those full-time employees offered health, dental life and vision insurance in accordance with the terms of their employment benefits with an effective date of April 1, 2016 and is the most cost effective means for doing so, and such action is necessary in order to preserve the public peace, health, safety or welfare of the Village.

NOW, THEREFORE, BE IT RESOLVED by the Council of the Village of South Lebanon, Ohio, at least two-thirds of all members elected thereto concurring:

Section 1. That the Council approves and authorizes the health insurance contract with Humana from April 1, 2016 through March 31, 2016.

Section 2. That the Council approves and authorizes the renewal of the 2015 dental insurance contract with Superior Dental Plus 2016 from April 1, 2016 through March 31, 2016.

Section 3. That the Council approves and authorizes the life insurance contract with Humana from April 1, 2016 through March 31, 2016.

Section 4. That the Council approves and authorizes the renewal of the 2015 vision insurance contract with VSP from April 1, 2016 through March 31, 2016.

Section 5. That the Council is acting in its administrative capacity in adopting this Resolution.

Section 6. That the recitals contained within the Whereas Clauses set forth above are incorporated by reference herein.

Section 7. That this Resolution is hereby declared to be an emergency measure in accordance with Ohio Rev. Code § 731.30 for the immediate preservation of the public peace, health, safety and general welfare.

Section 8. That it is found and determined that all formal actions of the Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of Council in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Adopted this 14th day of March, 2016.

Attest:

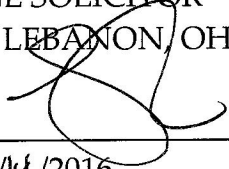

Sharon Louallen, Fiscal Officer/Clerk


James D. Smith, Mayor

Rules Suspended: <u>3 / 14 / 2016</u> (if applicable)	Effective Date - <u> </u> / <u> </u> / 2016
Vote - <u> 5 </u> Yeas <u> </u> Nays	
First Reading - <u> </u> / <u> </u> / 2016	Effective Date - <u> </u> / <u> </u> / 2016
Second Reading - <u> </u> / <u> </u> / 2016	
Third Reading - <u> </u> / <u> </u> / 2016	
Vote - <u> </u> Yeas <u> </u> Nays	

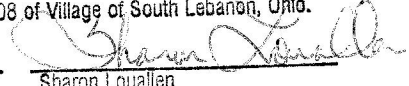
Prepared by and approved as to form:

PAUL R. REVELSON
VILLAGE SOLICITOR
SOUTH LEBANON, OHIO

By: 
Date: 3 / 14 / 2016

CERTIFICATE OF POSTING

I, Sharon Louallen, Fiscal Officer of the Village of South Lebanon, Ohio do hereby certify I posted a true and accurate copy of this ordinance or resolution, summary of ordinance or resolution, or statement, order, proclamation, notice or report at five public places within the Village as authorized by Section 731.25 of the Ohio Revised Code and Ordinance 98-08 of Village of South Lebanon, Ohio.

3-15-16
Date

Sharon Louallen
Fiscal Officer
Village of South Lebanon,
Ohio

VILLAGE OF SOUTH LEBANON

EMPLOYEE BENEFITS EXECUTIVE SUMMARY

Dear Mayor, Staff and City Council,

We would like to thank you again for the opportunity to work with the employees and families of the Village of South Lebanon. As a summary of the meeting, we offer the following updates.

Sincerely,

Derek Carnohan

Jerry Deatherage

MEDICAL INSURANCE

- Humana is offering to renew the current plan but is being mapped to a separate platform. The current plan design is no longer being offered by Humana and the details are below:
 - Premium reduction of approximately 18.88%
 - Deductible increases
 - Single \$500 moving to \$1,000
 - Family \$1,000 moving to \$2,000
 - Total Annual Out of Pocket remains as the current plan design
 - Single \$4,000
 - Family \$8,000
 - Office visits and Prescription copayments remain the same
 - Increase in the Emergency Room copayment from \$250 to \$400

DENTAL INSURANCE

- Superior Dental Care has offered a flat renewal – no increase in premiums nor changes in coverage.

LIFE INSURANCE

- The Standard has notified us they will be dropping our coverage due to being under 10 employees.
- The brokers will be securing a new carrier to cover the eligible staff with the same coverage.
- Alternatives for employees to purchase additional coverage on a voluntary offering will be presented for employees and dependents.
- No cost to the city or taxpayers for the additional coverages.

ANCILLARY BENEFITS

- The brokers are looking at alternative methods of supplementing the additional deductible outlay for the employees.
- We reviewed the Health Advocate – a health concierge service that assists in finding best-of-care, claims resolution, appeal support and other healthcare issues- currently offered by the Village to the employees. The brokers are also investigating whether Councilpersons can be covered on the plan.



2016 Medical Benefits Comparison

Effective 4/1/2016

	Humana Current Plan	Humana Mapped Plan																													
	OH 100/70 NPOS 14 Copay Opt 1 Gold	OH 100/70 16 Copay Opt 1 Gold																													
Annual Deductible	<table border="1"> <tr> <td>Network</td> <td>Non Network</td> </tr> <tr> <td>\$500</td> <td>\$1,500</td> </tr> <tr> <td>\$1,000</td> <td>\$3,000</td> </tr> </table>	Network	Non Network	\$500	\$1,500	\$1,000	\$3,000	<table border="1"> <tr> <td>Network</td> <td>Non Network</td> </tr> <tr> <td>\$1,000</td> <td>\$3,000</td> </tr> <tr> <td>\$2,000</td> <td>\$6,000</td> </tr> </table>	Network	Non Network	\$1,000	\$3,000	\$2,000	\$6,000																	
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This spreadsheet is for illustration purposes only. Accuracy of information is not guaranteed. Please refer to the carriers contract for details and specifics. All information presented herein is subject to underwriting approval and in no way guarantees coverage or rates. These rates and benefits are subject to change at any time.

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