

VILLAGE OF SOUTH LEBANON, OHIO
RESOLUTION NO. 2017- 16

**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, the Village currently offers health insurance coverage for full-time employees as an employee benefit consisting of a low-deductible [traditional] health insurance plan from Humana with a \$1,000 annual deductible for an individual plan, and \$2,000.00 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, 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 11% increase 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 employee's 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, 2017 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, 2017 through March 31, 2018.

Section 2. That the Council approves and authorizes the renewal of the 2016 dental insurance contract with Superior Dental Plus 2017 from April 1, 2017 through March 31, 2018.

Section 3. That the Council approves and authorizes the life insurance contract with Humana from April 1, 2017 through March 31, 2018.

Section 4. That the Council approves and authorizes the renewal of the 2016 vision insurance contract with VSP from April 1, 2017 through March 31, 2018.

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 3 day of March, 2017.

Attest: Nicole Armstrong
Nicole Armstrong, Fiscal Officer

James D. Smith
James D. Smith, Mayor

Rules Suspended: <u>3/2</u> /2017 (if applicable)	Effective Date <u>3/2</u> /2017
Vote - <u>6</u> Yeas ___ Nays	
First Reading - / /2017	Effective Date - / /2017
Second Reading - / /2017	
Third Reading - / /2017	
Vote - ___ Yeas ___ Nays	

Prepared by and approved as to form:

PAUL R. REVELSON
VILLAGE SOLICITOR
SOUTH LEBANON, OHIO

By: [Signature]
Date: 3/2/2017

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 medical insurance plan without any changes in coverage this year. but is being mapped to a separate platform.
 - Plan year 2016-17 – Humana changed the plans and we saw a premium reduction of approximately 18.88%
 - Plan year 2017-18 – Humana offers the current plan at an 11% increase
 - The results of the plan premiums to the employees:
 - Village of South Lebanon contributes 89% of the premium/Employees pay 11%
 - The employee increases on a weekly payroll cycle are
 - Single \$1.76
 - Employee/Spouse \$3.52
 - Employee/Child(ren) \$3.26
 - Family \$5.46

DENTAL INSURANCE

- Superior Dental Care has offered to continue the dental insurance at an increase of 0%.

LIFE INSURANCE

- 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

- Disability - we are exploring options for the employees to secure disability insurance at both the voluntary level as well as funded in part by the Village of South Lebanon. This is investigative in nature to determine the pricing for each of our employees to cover their income while working with us.
- 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.
- HR360 – A software subscription offered and paid for by the NEST brokers that provides an online Human Resource database for forms, policies, procedures, videos, compliance, etc.