

RESOLUTION NO. 48-2018 (AS AMENDED 6/14/2018)

Offered by All of Council

A RESOLUTION AUTHORIZING THE MAYOR AND THE FINANCE DIRECTOR TO ENTER INTO AN AGREEMENT WITH METLIFE FOR DENTAL INSURANCE FOR FULL-TIME VILLAGE EMPLOYEES AND DECLARING AN EMERGENCY

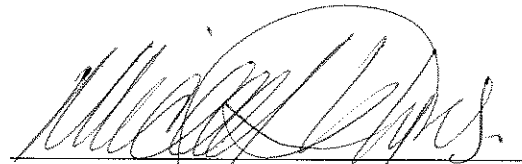
WHEREAS, the Village's Mayor has recommended entering into an agreement with MetLife to be the provider for dental insurance for full-time Village employees during the period July 1, 2018 through June 30, 2020.

NOW, THEREFORE, BE IT RESOLVED by the Council of the Village of Richfield, Summit County, State of Ohio:

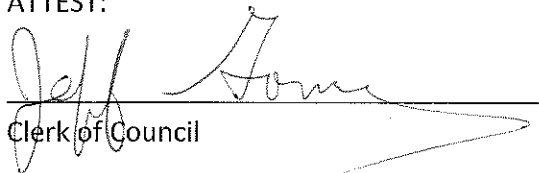
SECTION 1. That the Mayor and the Finance Director be, and they hereby are, authorized and directed to enter into an agreement with Lincoln National Life Insurance Company for the Village's dental insurance effective July 1, 2018, in accordance with the offer from Lincoln, a copy of which offer is attached hereto as Exhibit "A" and incorporated herein fully as if by reference.

SECTION 2. This Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public health, safety and welfare and for the further reason that it is immediately necessary in order to comply with the timing requirements of the program; wherefore, provided this Resolution receives the affirmative vote of two-thirds of the members of Council elected or appointed, it shall take effect immediately upon its passage and execution by the mayor; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.


PASSED: 6-19-18



President of Council

ATTEST:


Clerk of Council



Mayor

Dated: 6/19/18

VILLAGE OF RICHFIELD
DENTAL 7/18

EXHIBIT A

	Current		Renewal		2018		2019		2020		2021		2022		
	Value	Rate	Value	Rate	Value	Rate	Value	Rate	Value	Rate	Value	Rate	Value	Rate	
Employee	\$8	\$24.09	\$5,493	\$26.21	\$6,432	\$30.60	\$9,640	\$24.99	\$9,891	\$24.33	\$5,647	\$23.00	\$5,244	\$24.67	\$6,692
Employee + Spouse	11	\$70.85	\$9,354	\$82.99	\$10,863	\$92.60	\$12,144	\$70.01	\$9,241	\$71.67	\$9,447	\$71.26	\$9,405	\$72.28	\$9,541
Employee + Child(ren)	7	\$70.86	\$5,852	\$82.99	\$8,970	\$92.00	\$7,728	\$70.01	\$5,881	\$71.67	\$8,012	\$71.26	\$6,985	\$72.28	\$6,072
Employee + Family	24	\$70.86	\$20,400	\$82.99	\$23,808	\$92.00	\$26,496	\$70.01	\$20,163	\$71.67	\$20,612	\$71.26	\$20,620	\$72.28	\$20,817
Total Annual Premium			\$41,208		\$48,294		\$53,268		\$40,976		\$41,619		\$41,164		\$42,031
Adjustment to Current Premium (\$)					\$7,046		\$12,002		-\$220		\$413		-\$62		\$829
Adjustment to Current Premium (%)					17.1%		28.1%		-0.6%		1.0%		-0.1%		2.0%
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible		\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Type A		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Type B		90%	80%	90%	80%	90%	80%	90%	80%	90%	80%	90%	80%	90%	80%
Type C		80%	60%	80%	60%	80%	60%	80%	60%	80%	60%	80%	60%	80%	60%
Orthodontia		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Out of Network UCR		UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile	UCR 90th Percentile
Calendar Year Maximum		\$1,000	\$1,000	\$1,000	\$1,000 plus Rollover	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Ortho. Lifetime Maximum		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fluoride Treatment		Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive
Seals		Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive
Space Maintainers		Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive	Preventive
Pedo/Endodontics		Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Oral Care Repairs		Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major
Major Restorative Services		Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major
Implants		Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major	Major
Benefit Details		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

*For reference only. Always refer to carriers' proposals