

RESOLUTION NO. 60 -2011

Offered by All of Council

A RESOLUTION AUTHORIZING THE MAYOR AND THE FINANCE DIRECTOR TO ENTER INTO AN AGREEMENT WITH OHIO PLAN HEALTH CARE CONSORTIUM FOR HEALTH INSURANCE FOR FULL-TIME VILLAGE EMPLOYEES.

WHEREAS, the Village's insurance advisor, Robert Lamm from Associated Underwriters Insurance has recommended entering into an agreement with Ohio Plan Health Care Consortium to be the provider for health insurance for full-time Village employees during the year 2012.

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 Ohio Plan Health Care Consortium for the Village's health insurance effective January 1, 2012, in accordance with the offer from Associated Underwriters Insurance presented by Robert Lamm, the Village's employee benefits consultant, a copy of which offer is attached hereto as Exhibit "A" and incorporated herein fully as if by reference.

SECTION 2. In accordance with Section 4.12 of the Charter of the Village of Richfield, this Resolution No. 60-2011 shall take effect and be in force upon the approval of the Mayor; otherwise, it shall take effect and be in force from and after the earliest period allowed by law.

PASSED: 12-6-2011

Balbir Beshara
President of Council

[Signature]
Mayor

Dated: 12/9/2011

ATTEST:
[Signature]
Clerk of Council

**TO: Village Council
Mayor Mike Lyons
William Hanna**

CC: Carolyn Sullivan

FROM: Sandy Turk, Finance Director

RE: 2012 Resolutions for health care, dental, and life & disability insurance for the November 1, 2011 Council Meeting

Date: October 29, 2011

ACTION BEING REQUESTED	TYPE OF REQUEST
Approval	Resolutions

The Finance Department requests first readings at the November 1, 2011 Council meeting for the attached Resolutions to enter into the following agreements with:

- 1) Ohio Plan Health Care Consortium for health insurance for full-time Village employees;
- 2) Delta Dental of Ohio for dental insurance for full-time Village employees; and
- 3) Consumers Life Insurance Company for life and disability insurance for full-time Village employees.

I did expect to have the actual quotes in hand this week as Bob Lamm had said that the carriers were meeting last week to discuss the quotes, but they did not come in as of yet. He did not expect to see significant increases proposed. As soon as the quotes are received I will forward the information to everyone with an analysis and recommendation.

The current coverage costs \$533,244 for health insurance, \$46,161 for dental insurance, and \$8,135 for health insurance. The proposed 2012 budget incorporates a 5% increase in these coverages. I recently saw an article in the Plain Dealer that stated health insurance costs were increasing approximately by 9%. Assuming the quotes are reasonable adoption of the Resolutions would take place at the December 6, 2011 Council meeting.

Let me know if you have any questions.

Attachment - Authorizing Resolutions No. 60, 61, & 62-2011



Health Plan Comparison

Prepared for Village of Richfield

EXHIBIT A

Associated Underwriters Ins.

Robert Lamm

(330) 645-6338

	Base Current		Proposed		Buy-up Current		Proposed	
	OHIO PLAN SMPP1500		OHIO PLAN P1510		OHIO PLAN MOPP100		OHIO PLAN SMPP1510	
	IND	FAM	IND	FAM	IND	FAM	IND	FAM
ANNUAL DEDUCT								
Network	\$0	\$0	\$250	\$500	\$0	\$0	\$100	\$200
Non-Network	\$500	\$1,000	\$500	\$1,000	\$250	\$500	\$500	\$1,000
CO-INSURANCE								
Network/ Non-Net	90%	70%	80%	60%	100%	70%	100%	90%
MAX COP								
Network	\$1,500	\$3,000	\$1,750	\$3,500	\$0	\$0	\$100	\$200
Non-Network	\$3,000	\$6,000	\$3,500	\$7,000	\$1,750	\$3,500	\$1,500	\$3,000
DOCTOR VISITS								
Network	\$15 (\$30 spec)		\$15 (\$30 spec)		\$15 (\$30 spec)		\$15 (\$30 spec)	
Non-Network	\$25 (\$50 spec)		\$25 (\$50 spec)		\$15 (\$30 spec)		\$25 (\$50 spec)	
PREVENTIVE	100%		100%		100%		100%	
EMERGENCY	\$250 + 10%		\$250		\$250		\$250	
URGENT CARE								
Network	\$35		\$35		\$35		\$35	
Non-Net	\$45 + 30%		\$45 + 40%		\$35 + 30%		\$45 + 10%	
PLAN MAX	\$5,000,000		\$5,000,000		\$5,000,000		\$5,000,000	
RX PLAN	Rx Opt 1		Rx Opt 1		Rx Opt 1		Rx Opt 1	
Tier one	\$10		\$10		\$10		\$10	
Tier two	\$20		\$20		\$20		\$20	
Tier three	\$40		\$40		\$40		\$40	
Tier four								
Notes	3rd refill 2xCopay		3rd refill 2xCopay		3rd refill 2xCopay		3rd refill 2xCopay	
	Mail Order		Mail Order		Mail Order		Mail Order	
Tier one	\$25		\$25		\$25		\$25	
Tier two	\$50		\$50		\$50		\$50	
Tier three	\$100		\$100		\$100		\$100	
Tier four								
Notes	90 Day Supply		90 Day Supply		90 Day Supply		90 Day Supply	
ADDITIONAL NOTES								
LIFE FEES								
OTHER FEES								
PRESCREENED								
COMPOSITE								
EE 7	8	\$417.00	8	\$455.59	\$455.00	7	\$495.36	
EE/SP 8	5	\$834.00	5	\$910.36	\$909.00	5	\$990.73	
EE/CH 1	2	\$584.00	2	\$637.74	\$636.00	1	\$693.56	
E/Ch 0	3	\$750.00	3	\$822.23	\$818.00	0	\$890.09	
E/SP/Ch 7	1	\$1,000.00	1	\$1,093.12	\$1,091.00	7	\$1,187.73	
Family 7	10	\$1,167.00	10	\$1,277.82	\$1,273.00	7	\$1,385.45	
			Base			Buy Up		
MONTHLY	\$23,584.00		\$25,810.01		\$24,914.00		\$27,126.99	

