

RESOLUTION NO. 47-2018 (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 ROUNDSTONE MANAGEMENT, LTD. FOR HEALTH INSURANCE FOR FULL-TIME VILLAGE EMPLOYEES FOR JULY 1, 2018 THROUGH JUNE 30, 2019 AND DECLARING AN EMERGENCY.

WHEREAS, the Village's insurance advisor, Associated Underwriters Insurance Inc. has recommended entering into an agreement with Roundstone Management, Ltd. to be the provider for health insurance for full-time Village employees from July 1, 2018 through June 30, 2019, and declaring an emergency.

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 Roundstone Management, Ltd. effective July 1, 2018 not to exceed \$1,373,054 in accordance with the offer from Roundstone, a copy of which offer is attached hereto as Exhibit "A" and incorporated herein fully as if by reference, subject to the final approval of the Law Director.

SECTION 2. That employees will contribute twelve percent (12%) of the premium costs for health insurance.

SECTION 3. It is found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that all deliberations of this Council and of any of its committees that resulted in such formal action were in meetings open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

SECTION 4. 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

[Signature]
President of Council

ATTEST:
[Signature]
Clerk of Council

[Signature]
Mayor

Dated: 6/19/18



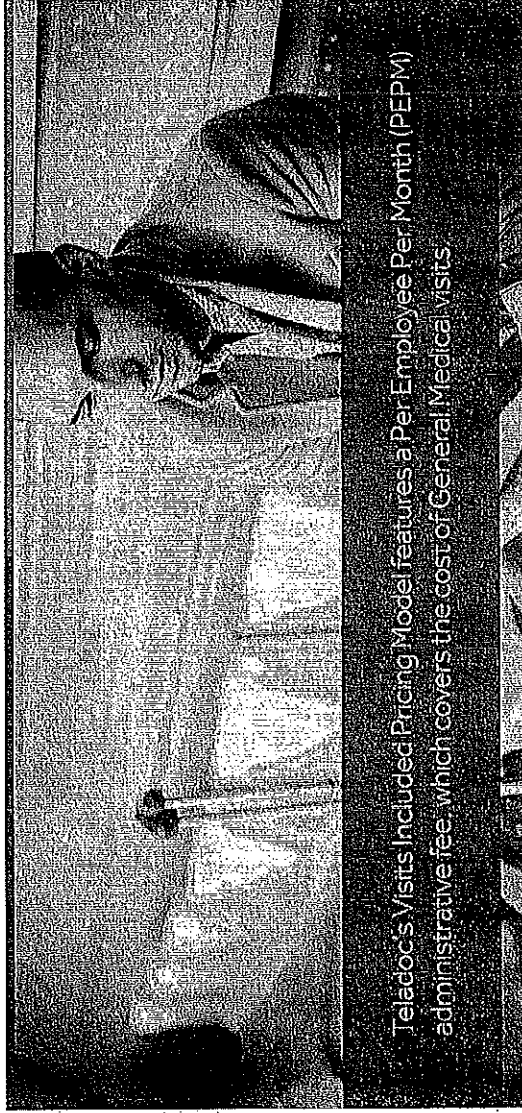
EXHIBIT A

	Current	Renewal	250 ded 80/20 oop \$2000	250 ded 80/20 oop 2500	3000 ded 100 3000oop
Admin Fixed Costs	\$54,959.80	\$55,679.80	\$55,679.80	\$55,679.80	\$55,679.80
Specific & Agg Premlum	\$286,521.00	\$331,363.00	\$331,636.00	\$331,636.00	\$331,636.00
Claims	\$694,532.00	\$801,736.00	\$769,666.56	\$761,649.20	\$657,423.52
Laser # 1	\$35,000.00	\$65,000.00	\$65,000.00	\$65,000	\$65,000
Laser # 2	\$115,000.00	\$115,000.00	\$115,000.00	\$115,000.00	\$115,000.00
	\$1,186,012.80	\$1,368,778.80	\$1,336,982.36	\$1,328,965.00	\$1,224,739.32
Dollar Difference		\$182,766.00	\$32,069.44	\$40,086.80	\$144,312.48
		1,1541	1.1273	1.1205	0.8948
		15.41%	12.73%	12.05%	8.95%

** Claim Liability on the options is not firm. It is an estimate based on prior claim usage from 1/1/17-12/31/17

Dollar Difference shown on options is based off of renewal.

Fees - Visits Included Model



Teladoc's Visits Included Pricing Model features a Per Employee Per Month (PEPM) administrative fee, which covers the cost of General Medical visits.

Our General Medical offering includes the following products at no additional PEPM.

Service	Enrolled Employees	PEPM	Total Monthly Cost	Visit Fee
General Medical*	56	\$6.25	\$350.00	\$0.00
Caregiver**	56	—	—	\$45.00

PEPM price includes:

- 40% Utilization Cap
- Fully integrated, multi-channel member marketing program
- Access to a secure digital communications portal
- 1-800 member service center support, 24/7
- Online registration and Medical History (MH)
- Free portable Electronic Health Record (EHR)

*The PEPM price includes an agreed-upon annual utilization. The Utilization Cap. If actual utilization for a year exceeds the current year's Utilization Cap, the PEPM shall increase by \$15 for each \$100 of utilization in year 1 to 25%, the Utilization Cap in year 2 would be 25%, and the PEPM would rise by \$0.25 over the prior year price. If actual utilization for a year does not exceed the agreed upon Utilization Cap, Teladoc reserves the right to increase the PEPM by up to 5% for the next renewal term. The PEPM is based upon the estimated number of enrolled employees listed above and may be subject to change based upon actual enrollment.

**Sexual Health lab fees, Dermatology and Caregiver visit fees paid by member.

Product Comparison	TELADOC	healthiestyou
Product Offerings	Teladoc \$45 Consult Fee	Teladoc Consults Included
General Medicine	X	X
Sexual Health	X	X
Best Doctors	Available as buy-up	Available as buy-up
Add On Services (may have additional cost)	X	3rd Quarter 2018
Dermatology	X	4th Quarter 2018
Smoking Cessation	X	N/A
Marketing / Engagement	Teladoc \$45 Consult Fee	Teladoc Consults Included
Client Customization	X	X
Member Welcome Kit	X	X
Engagement Tools	Client Marketing Hub	Dedicated Client Success Manager
Average Utilization	5%	40%
Administrative Support	Teladoc \$45 Consult Fee	Teladoc Consults Included
Implementation Time Line Requirements	30 days needed for implementation	3-5 business days
Customizable Marketing	X	X
Employer Portal Capabilities	Teladoc \$45 Consult Fee	Teladoc Consults Included
Member Enrollment Changes (Adds/Terms)	X	X
Monthly Utilization Reporting	X	X
Mobile App Capabilities	Teladoc \$45 Consult Fee	Teladoc Consults Included
24x7x365 Unlimited Dr Access	X	X
Geo-fencing	X	X
Prescription Savings Tool	N/A	X
Shop & Price Procedures	N/A	X
Locate Providers (in your area)	N/A	X
Health Management Content	X	X
Sync Your Medical Benefits	N/A	X
Kinsa Thermometer Integration	X	N/A

