

West Chester

— OHIO —

Trustees Meeting Agenda October 25, 2024

Trustees

Lee Wong, Chair
Mark S. Welch
Ann Becker

Fiscal Officer

Bruce Jones
Administrator
Larry D. Burks

9:30 A.M. Special Meeting

Mr. Wong

- Convene
- Roll Call
- Pledge

Ms. Brown

Business Items

1. Adm Motion to approve contract and premium rates for medical insurance coverage with Medical Mutual for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract
2. Adm Motion to approve contract and premium rates for dental insurance coverage with Delta Dental for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract
3. Adm Motion to approve contract and premium rates for vision insurance coverage with Aetna for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract

Adjourn

AGENDA ITEM COVER SHEET



Trustee Meeting Date:	Agenda Item Type:
October 25, 2024	Business Item
Submitted By:	
Lisa Brown, Assistant Township Administrator	

Motion:
Motion to approve contract and premium rates for medical insurance coverage with Medical Mutual for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract

Background:
<p>The Township has been with Aetna for eleven years. The Aetna negotiated renewal for health insurance was 29% this year, forcing the Township to go to Market for medical, dental and vision insurance.</p> <p>Medical Mutual provided a quote of 5.85% increase in total cost over 2024 rates with Aetna. The plan design is the same as last year including the same co-pays, deductible, and prescription costs. No other provider offered the same plan design. Therefore, Administration is recommending that we enroll with Medical Mutual for health insurance.</p> <p>Benefit levels for HSA, FSA, and HRA funding will remain the same:</p> <ul style="list-style-type: none"> • HSA: \$1,000/\$2,000 • HRA: \$2,000/\$4,000 • FSA: 2:1 match up to \$500

Finance	Budgeted Item:	N/A;		
	CIP #:			
	TIF Info:			
	Purchase Order:		Total Encumbrance:	\$.00

Medical

Carrier Option					
Medical Mutual					
Platinum		Gold		HSA	
Medical Mutual		Medical Mutual		Medical Mutual	
Fully Insured		Fully Insured		Fully Insured	
Calendar Year		Calendar Year		Calendar Year	
<i>In-Network</i>		<i>In-Network</i>		<i>In-Network</i>	
-					
\$1,000		\$2,000		\$2,000	
\$2,000		\$4,000		\$4,000	
90%		80%		100%	
-					
\$2,000		\$4,000		\$3,000	
\$4,000		\$8,000		\$6,000	
Covered In Full		Covered In Full		Covered In Full	
\$20		\$30		Deductible	
\$20		\$50		Deductible	
\$100		\$200		Deductible	
\$20		\$50		Deductible	
Deductible + 10%		Deductible + 20%		Deductible	
Deductible + 10%		Deductible + 20%		Deductible	
\$10/\$25/\$40		\$20/\$60/\$100		Deductible then, \$10/\$45/\$70	
-					
6	\$1,019.45	25	\$908.06	34	\$839.00
7	\$2,242.79	10	\$1,997.73	14	\$1,839.80
5	\$1,835.01	7	\$1,634.51	23	\$1,506.20
14	\$3,058.35	20	\$2,724.18	66	\$2,507.00
\$73,808		\$108,604		\$254,388	
\$885,698		\$1,303,248		\$3,052,654	
\$26,166		\$98,860		\$102,279	
3.0%		8.2%		3.5%	
\$436,800					
\$5,241,599					
\$227,305					
5.8%					

Dental

OPTION #1	
Delta Dental	
PPO	
PPO and Premier	
PPO	
Contributory	
<i>In-Network</i>	<i>Out-of-Network (NFS)</i>
Single - \$50	Single - \$50
Family - \$150	Family - \$150
\$2,000	\$2,000
Covered in Full	Covered in Full
80%	80%
50%	50%
80%	80%
80%	80%
50%	50%
\$1,000	\$1,000
1 year	
26	
Option #1	
\$33.84	
\$65.43	
\$127.87	
\$21,257	
\$255,087	
\$40,510	
18.9%	

Vision

CURRENT/RENEWAL	
Aetna	
Vision	
Aetna	
Voluntary	
In-Network	
\$10	
\$20	
\$130 allowance	
\$130 allowance	
12 months	
12 months	
12 months	
24 months	
	1 year
Current	Renewal
\$5.76	\$5.76
\$10.91	\$10.91
\$11.48	\$11.48
\$16.90	\$16.90
\$2,314.60	\$2,314.60
\$27,775.20	\$27,775.20
	\$0.00
	0.00%

AGENDA ITEM COVER SHEET



Trustee Meeting Date:	Agenda Item Type:
October 25, 2024	Business Item
Submitted By:	
Lisa Brown, Assistant Township Administrator	

Motion:
Motion to approve contract and premium rates for dental insurance coverage with Delta Dental for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract

Background:
Delta Dental provided a renewal quote of 18.9% increase in total cost over 2024 rates with Aetna Dental. Administration is recommending returning to Delta Dental due to negative feedback from employees regarding lack of in-network providers, reduction in the types of procedures that are covered by the plan, and increased cost to employees for all services, from preventative cleanings to dental reconstruction.

Finance	Budgeted Item:	N/A;		
	CIP #:			
	TIF Info:			
	Purchase Order:		Total Encumbrance:	\$.00

AGENDA ITEM COVER SHEET



Trustee Meeting Date:	Agenda Item Type:
October 25, 2024	Business Item
Submitted By:	
Lisa Brown, Assistant Township Administrator	

Motion:
Motion to approve contract and premium rates for vision insurance coverage with Aetna for January 1, 2025, through December 31, 2025; and, authorize Township Administrator to make non-substantive changes with Law Director approval and execute said contract

Background:
Aetna Vision provided a renewal of 0% increase over 2024 rates. Administration is recommending that we stay with Aetna Vision.

Finance	Budgeted Item:	N/A;		
	CIP #:			
	TIF Info:			
	Purchase Order:		Total Encumbrance:	\$.00