RESOLUTION R12-16

A RESOLUTION AUTHORIZING THE RENEWAL OF HEALTH INSURANCE FOR VILLAGE EMPLOYEES

Whereas The Village of Covington deems it appropriate and necessary to maintain health insurance benefits for the Village of Covington's employees;

Whereas, the Village of Covington has been presented a renewal from Anthem Blue Cross and Blue Shield and Council has determined that Anthem Blue Cross and Blue Shield will provide insurance benefits at the most economical cost to the Village;

BE IT RESOLVED by the Legislative Authority of the Village of Covington, State of Ohio, that:

SECTION 1: that the Village Administrator along with the Fiscal Officer shall be authorized to enter into contracts with Anthem Blue Cross and Blue Shield to provide health, dental and vision insurance benefits for the Village of Covington's employees. Said contracts are more particularly described in Exhibit A.; and

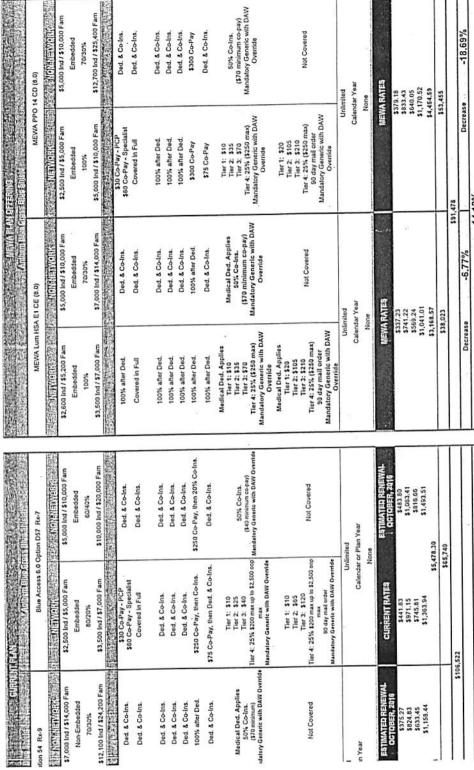
SECTION 2: This Resolution shall take effect and be in force from and after the earliest period allowed by law.

APPROVED March 21, 2016:

Edward L. McCord, Mayor

R. Scott Tobias, President of Council

Brenda Carroll, Clerk / Fiscal Officer



50% Co-Ins. (\$70 minimum co-pay) Mandatory Generic with DAW Override

Tier 2: \$10
Tier 2: \$35
Tier 2: \$70
Tier 4: 25% (\$250 max)
Mandatory Genetic with DAW
Override

Medical Ded. Applies 50% Co-Ins. (\$70 mlnimum co-pay) Mandatory Genetic with DAW Override

100% after Ded. Ded. & Co-Ins.

Ded. & Co-Ins. Ded. & Co-Ins. Ded, & Co-Ins.

100% after Ded. 100% after Ded. 100% after Ded. 100% after Ded. 100% after Ded.

Ded. & Co-Ins. \$300 Co-Pay

Not Covered

Ther 1: \$20
Ther 2: \$105
Ther 2: \$105
Ther 3: \$210
Ther 4: 25% (\$250 max)
90 day mail order
Mandlory Genetic with DAW
Override

Not Covered

Calendar Year

Calendar Year

None

MEWA RATES \$379.18 \$833.43 \$640.05 \$1,170.52 \$4,454.59 \$53,455

\$30 Co-Pay - PCP \$50 Co-Pay - Specialist

Ded. & Co-Ins. Ded. & Co-Ins. Ded. & Co-Ins.

Ded. & Co-Ins.

Covered in Full 100% after Ded. 100% after Ded. 100% after Ded. \$300 Co-Pay \$75 Co-Pay

\$12,700 Ind / \$25,400 Fam

\$5,000 Ind / \$10,000 Fam

\$7,000 Ind / \$14,000 Fam

\$3,500 Ind / \$7,000 Fam

Ded. & Co-Ins. Ded. & Co-Ins.

100% after Ded. Covered in Full

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MEWA PPO 14 CD (8.0)

\$5,000 Ind / \$10,000 Fam

\$2,500 Ind / \$5,000 Fam

\$5,000 Ind / \$10,000 Fam

\$2,600 Ind / \$5,200 Fam

Embedded

MEWA Lum HSA E1 CE (8.0)

Embedded 70/30%

Embedded 100%

None	MEWA RATES	\$741.22 \$569.24 \$1,041.01 \$3,168.57	\$38,023	Decrease -6.77%	-14,12%
None	ESTIMATED RENEWAL GGTOBER, 2016	\$483.80 \$1,063.41 \$816.66 \$1,493.51	\$65,740		
	IRRENT RATES	\$441.83 \$971.15 \$745.81 \$1,363.94 \$5	3		

-18.69%

Decrease .

of rates at an estimated increase of 9.5%. Rates shown by Anthem for the MEWA plan have been pre-screened and are not subject to further

skitat, days or dolar amounts that will be covered. India between his discription and hy group contract, the terms of the group contract will prevait Solicies, persists contribution respectively. Excluse demographics, effective date, actual evolution?, participation and SIC code validation).



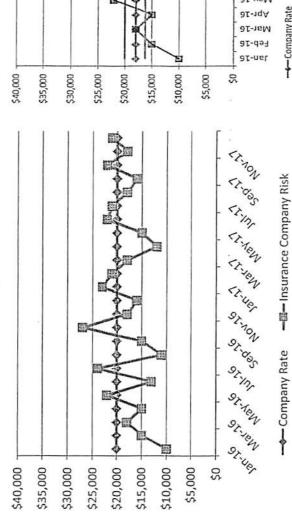
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Curre 2016 Employee Health Insurance	Current total premium including village provided life cost / MO @ 15%			Annual Council health savings		Proposed Renewal with MEWA Plan Renewal Premium For the Current Plan	Option Renewal cost / MO to employees		- 15% Employee Option Decreased Premium cost to employee per mo over previous plan.	
1 - lumenos single	\$ 351.71	\$	51.41	\$	1,000	\$ 346.23	\$	50.58	\$	(0.82)
2 - lumenos single	\$ 351.71	\$	51.41	\$	1,000	\$ 346.23	\$	50,58	\$ 1	(0.82)
3 - lumenos single	\$ 351.71.	\$	51.41	\$	1,000	\$ 346.23	\$	50.58	\$	(0.82)
4 - blue family	\$ 1,372.94	\$	204.59	\$	-	\$ 1,179.52	\$	175.58	\$	(29.01)
5 - life only	\$	\$	-	\$	-	\$ 9.00	\$		\$	
6 - blue + spouse	\$ 980.15	\$	145.67	\$	-	\$ 842.43	\$	125.01	\$.	(20.66)
7 - lumenos single	\$ 351.71	\$	51.41	\$	1,000	\$ 346.23	\$	50.58	\$ "	(0.82)
8 - blue employee+child	\$754.81	\$	111.87	\$	-	\$ 649.05	\$	96.01		(15.86)
9 - life only	\$ 9,00	\$	-			\$ 9.00	\$	學的學	\$	
10-Lumenos employee+Spouse	\$ 762.27	\$	112.99	\$	2,000	\$ 750.22	\$.	111.18	\$	(1.81)
11 - blue family	\$ 1,372.94	\$	204.59	\$	_	\$ 1,179.52	\$	175.58	\$	(29.01)
12 - lumenos employee+spouse	\$ - 762.27	\$	112.99	\$	2,000	\$ 750.22	\$	111.18.	\$	(1.81)
13 - blue employee+child	\$::754.81	\$	111.87	\$	-	\$ 649.05	\$.:	96.01	\$	(15.86)
14 - lumenos employee	\$ 351.71	\$	51.41	\$	1,000	\$ 346.23	\$	50.58	\$	(0.82)
15 - Life only	\$ 9.00	\$	-			\$ 9.00	\$		\$	
16 - Life Only	\$ 9,00	\$	-	\$	-	\$ 9.00	\$	建建建设	\$	
Monthly Cost	\$ 8,554.74	\$	1,261.61	\$	9,000	\$ 7,767.16	\$	1,143.47	\$1 (118.14)
Annual Employee Cost		\$	15,139.33				\$	13,721.69		
Total Annual Plan Cost	\$ 102,656.88					\$ 93,205.92				
Council Annual Cost	\$ 96,517.55					\$ 88,484.23				
	Current 2016 Plan				Renewal with 15% Option					
Annual Decrease with MEWA plan						\$ (8,033.32)				

annual with health savings cont (1k single, 2k family)

\$144 Village monthly exp for life insurance is included in this analysis

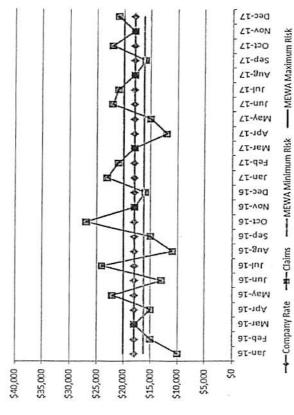
HOW IS IT FUNDED?

FULLY INSURED: OLD WAY



Company pays an insurance company a flat rate. Insurance company accepts the risk or shares in the reward.

SELF FUNDED: MEWA WAY



MEWA shares the risk and the reward together.



SOCA BENEFIT PLAN - ELIGIBLITY REQUIREMENTS

COMPLETE EMPLOYER ACKNOWLEDGEMENT FORM:

- · Must be a Member in good standing with Chamber(s) of Commerce that are qualified to offer the Plan
- Agree to Pay Product Dues Assessment of \$4 per enrolled employee per month, billed by SOCA within 30 days at annual rate.
- Agree to proxy vote for Board of Trustees to local Chamber of Commerce Executive Director
- · Failure to comply will result in removal from the Plan

