

**FAIRFIELD TOWNSHIP
RESOLUTION NO. 19-73**

**RESOLUTION TO AUTHORIZE THE ADMINISTRATOR TO SIGN RENEWAL CONTRACTS
FOR HEALTHCARE BENEFITS.**

WHEREAS: Fairfield Township currently provides healthcare benefits to its employees and officials;
and

WHEREAS: These benefits are due for renewal on August 1, 2019; and

WHEREAS: The 2019 insurance renewal is increased by only 2.9%, due to us moving our Dental plan from Dental Care Plus to Humana; and

WHEREAS: The Board of Trustees believes that renewing these benefits as set forth in the May 30, 2019 correspondence from Margaret Howser of Assured Partners which is attached hereto, incorporated herein by reference and designated Exhibit A, will benefit the health, safety and welfare of Fairfield Township employees and officials;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Trustees of Fairfield Township, Butler County, Ohio, as follows;

SECTION 1: The Board hereby authorizes the Administrator to sign renewal contracts for healthcare for all Fairfield Township full time employees and elected officials that participate along with their covered family members attached hereto as Exhibit "A".

SECTION 2: The Board hereby dispenses with the requirement that this resolution be read on two separate days, pursuant to RC 504.10, and authorizes the adoption of this resolution upon its first reading.

SECTION 3 This resolution is the subject of the general authority granted to the Board of Trustees through the Ohio Revised Code and not the specific authority granted to the Board of Trustees through the status as a Limited Home Rule Township.

SECTION 4: That it is hereby found and determined that all formal actions of this Board concerning and relating to the passage of this Resolution were taken in meetings open to the public, in compliance with all legal requirements including §121.22 of the Ohio Revised Code.

SECTION 5: This resolution shall take effect at the earliest period allowed by law.

. Adopted: June 12, 2019

Board of Trustees

Shannon Hartkemeyer

Joe McAbee:

Susan Berding

Vote of Trustees

Yes

Yes

Absent

AUTHENTICATION

This is to certify that this is a resolution which was duly passed, and filed with the Fairfield Township Fiscal Officer, this 12th day of June, 2019.

ATTEST:

Shelly Schultz
Shelly Schultz, Fairfield Township Fiscal Officer

APPROVED AS TO FORM:

L. E. Barbieri
Lawrence E. Barbieri, Township Law Director

Asher, Gail

From: Julie Vonderhaar
Sent: Tuesday, June 11, 2019 11:24 AM
To: Asher, Gail
Subject: FW: Fairfield Township / 2019 Renewal Recommendation
Attachments: Fairfield Township Go365 2018-19.xlsx

From: Margaret Howser <Margaret.Howser@assuredpartners.com>
Sent: Wednesday, June 5, 2019 1:16 PM
To: Julie Vonderhaar <jvonderhaar@fairfieldtwp.org>
Cc: Chuck Goins <cgoins@fairfieldtwp.org>
Subject: RE: Fairfield Township / 2019 Renewal Recommendation

Sure, the attached shows the savings from the beginning of the current policy period through June. Let me know if you need anything additional. Thanks!

For assistance with Eligibility/Enrollments, Claims, Billing Issues,
please contact our AssuredPartners **Client Service Team** at
866-451-2797 or sbu.service@assuredpartners.com.

Margaret J Howser

EB Senior Account Executive

AssuredPartners
895 Central Avenue, Suite 1000
Cincinnati, OH 45202
P 513.624.1762 **F** 513.333.0735
www.assuredpartners.com

From: Julie Vonderhaar <jvonderhaar@fairfieldtwp.org>
Sent: Wednesday, June 05, 2019 1:13 PM
To: Margaret Howser <Margaret.Howser@assuredpartners.com>
Cc: Chuck Goins <cgoins@fairfieldtwp.org>
Subject: RE: Fairfield Township / 2019 Renewal Recommendation

Margaret,

Can you please email me a copy of what we have saved through the wellness program YTD?

Thanks,

Julie

From: Margaret Howser <Margaret.Howser@assuredpartners.com>
Sent: Friday, May 31, 2019 10:16 AM

To: Julie Vonderhaar <jvonderhaar@fairfieldtwp.org>
Subject: Fairfield Township / 2019 Renewal Recommendation

Julie:

As promised, attached are the renewal recommendation and supporting documents for your August 1 renewal:

- Renewal recommendation letter
- Medical, dental and vision renewal comparison
- Humana Dental Enhanced Preventive slip
- Humana Dental Extended Annual Maximum slip
- AssuredPartners Employee Navigator slip
- Employee Navigator Sample Screen Shots

In summary, I believe we should take Humana's offer to lower the increase on the current medical, implement the dental with Humana and renew all other lines. AssuredPartners is also offering Employee Navigator, a benefit administration platform for employee use for open enrollment and ongoing. Let me know if you would like to set up a time to discuss the final numbers and recommendation. Thanks!

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Fairfield Township
Go365 Incentives

8/18	\$2,980.54
9/18	\$2,981.06
10/18	\$2,941.34
11/18	\$2,941.34
12/18	\$3,174.66
1/19	\$3,118.19
2/19	\$3,118.19
3/19	\$3,118.19
4/19	\$3,118.19
5/19	\$3,118.19
6/19	\$3,118.19
	\$33,728.08

Asher, Gail

From: Julie Vonderhaar
Sent: Tuesday, June 11, 2019 11:24 AM
To: Asher, Gail
Subject: FW: Fairfield Township / 2019 Renewal Recommendation
Attachments: Fairfield Township 2019 Benefit Recommendations.pdf; Fairfield Township Final Humana Comparison 080119.xlsx; Enhanced Preventive Flyer.pdf; Extended Annual Maximum with Examples.pdf; Prospect AP SBU Slip 2019.pdf; Sample Enrollment Screenshots.pdf

From: Margaret Howser <Margaret.Howser@assuredpartners.com>
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May 30, 2018

Julie Vonderhaar
Administrator
Fairfield Township
6032 Morris Road
Fairfield Township, OH 45011

RE: 2019 Group Benefit Renewal Recommendation

Julie:

Effective August 1, 2019, Fairfield Township's group plans with Humana and Dental Care Plus are up for renewal. The Short Term Disability plan with The Standard is in a rate guarantee until April 2021.

As discussed when we met last week, the initial renewals from Humana and Dental Care Plus were:

Plan	Carrier	Initial Renewal	Monthly Premium		Difference
			Current	Renewal	
Medical	Humana	+6.9%	\$52,621.30	\$56,277.95	\$3,656.65
Dental	DCP	+4%	\$3,189.39	\$3,316.92	\$127.53
Vision	Humana	+12.1%	\$563.78	\$631.90	\$68.12
Employee Basic Life/AD&D	Humana	+11.1%	\$119.20	\$132.45	\$13.25
Dependent Basic Life/AD&D	Humana	0%	\$93.08		
Voluntary Life	Humana	0%	\$136.60		

We also reviewed some additional renewal considerations:

- Dental Care Plus made an offer to eliminate the 4% increase to the dental rates if we moved the vision plan to them through their partnership with Avesis.
- Humana dropped the vision increase from 12.1% to 6.5%.
- Humana would review the medical increase should the Township move the dental plan to them.
- AssuredPartners is offering Employee Navigator – an online benefit administration system – for employees to make their open enrollment / ongoing elections and changes at no cost to the Township.

Since our meeting, I am happy to report that Humana agreed to drop the medical increase by 4% for a final increase of approximately 2.9%, provided we move the dental plan to Humana. Out of the two options provided, I would implement the Traditional dental plan simply due to a more limited network than Dental Care Plus. The Traditional plan allows for non-network services to be considered at Usual & Customary versus contracted network rates.

Following are the numbers based on the vision renewal revision and dental carrier change, assuming that we offer the Traditional dental plan with Humana:

Plan	Carrier	Final Renewal	Monthly Premium		Difference
			Current	Renewal	
Medical	Humana	+2.9%	\$52,621.30	\$54,147.32	\$1,526.02
Dental	DCP	-5.1%	\$3,189.39	\$3,027.96	-\$161.43
Vision	Humana	+6.5%	\$563.78	\$600.22	\$36.44
Employee Basic Life/AD&D	Humana	+11.1%	\$119.20	\$132.45	\$13.25
Dependent Basic Life/AD&D	Humana	0%	\$93.08		
Voluntary Life	Humana	0%	\$136.60		

Overall, the Township would save medical premium due to the lower increase and save dental premium based on Humana's rates versus Dental Care Plus' rates for 2019. There are some plan differences that Humana is unable to match:

- Basic services would be paid at 90% versus 80%
- Major services would be paid at 60% versus 80%
- Orthodontia would be paid at 50% versus 60%

I believe we can offset any concern over the lower plan benefit for Major services with Humana having an Extended Annual Maximum provision, which pays 30% of covered Preventive, Basic or Major services after a member has reached their \$1,500 annual maximum. The plan will continue to pay this extended benefit through the end of the calendar year. I am not concerned about the Orthodontia change to 50% either as the plan only allows a \$1,500 lifetime maximum that would likely be reached regardless.

The attached spreadsheet contains the updated current medical plan renewal offer. I did include a number of alternate plans very similar to the current plan. Please note, the rates may be off slightly but should be very close to the system generated rates should we accept Humana's offer. There are also tabs for the dental and vision plans with the current dental plan and two proposed Humana options as well as the current vision plan and proposed DCP/Avesis option.

Julie, in addition to the final negotiated medical, dental and vision rates with Humana, your group is also continuing to receive Go365 premium credits monthly. The total saved in Go365 credits on your invoices from August 2018 through June 2019 is \$33,728.08. The most recent credit of \$3,118.19 relates to 19 employees/families who have engaged in the Go365 program and reached either Silver or Gold status -- just under 50% of those enrolled.

My recommendation for the Township's renewal this year would be to renew the current Humana plans and implement the Traditional dental plan with Humana. Once we have final approval from the Trustees, we can begin the necessary paperwork to move the dental and begin setting up Employee Navigator for open enrollment. Employee Navigator does require some lead time to implement, but I believe we could still make a July 1 open enrollment provided we have decisions by June 15.

Finally, I am attaching the comparison spreadsheet, two Humana dental slips regarding their comprehensive Preventive services and the Extended Annual Maximum, a slip on AssuredPartners Employee Navigator and

screen shots of the employee experience in the Employee Navigator system. I am happy to set up a demo for you and your staff if you interested in taking advantage of the system, again at no cost to the Township.

Please contact me with any questions or additional items needed. Thanks!

Sincerely,

Margaret J Howser

Margaret J Howser

Extended annual maximum

Promote overall health and ensure best pricing

Not every dental visit is routine

Someday you could go into your dentist's office for a routine cleaning and checkup, and find out there's a problem. When major dental work is needed, many of us don't expect or plan for it, but putting it off might not be an option and may cause problems to worsen.

As an example, Kevin, a 40-year-old employee, goes to the dentist regularly. But rather unexpectedly, his dentist tells him there's an issue. He'll need a root canal and a crown, which are likely to cost more than his annual maximum benefit.

Typical rollover plans give members incentive to wait until a new plan year to take action on those costly but necessary dental procedures. Fortunately, Kevin finds that Humana's extended annual maximum plans are different.

With extended annual maximum, Kevin has the benefits he needs when he needs them. That immediate attention to dental care may benefit Kevin's employer in the future by lessening claim costs from recurring or worsening oral issues.

Humana's extended annual maximum option gives your employees a valuable benefit and dental coverage when it's needed.

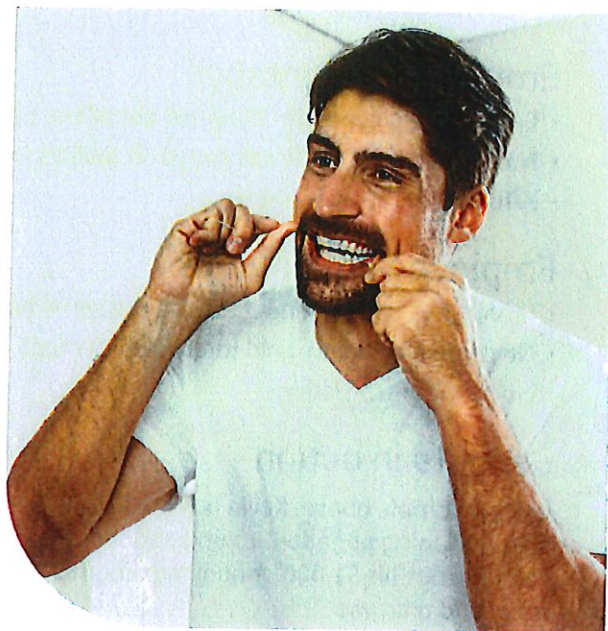
Available on PPO and Traditional Preferred plans

As a part of Humana PPO and Traditional Preferred plans, extended annual maximum takes over after a plan's annual maximum benefit is reached.

It gives employees 30% coinsurance on preventive, basic and major services, and it makes those unexpected and costly dental procedures—such as root canals and crowns—easier to afford.

In addition:

- Extended annual maximum doesn't force your employees to use only in-network providers. If they find that the services they need are best performed by an out-of-network provider, their coinsurance still applies
- There is no cap on dollars that may be paid, which means they can take advantage of the benefit whenever it's needed within the plan year.



Call your Humana representative to find out more about this benefit option.

Employer advantages

- Ensures employees get the most out of the benefits
- No need to seek and track carryover dollars for employees
- Affordable and easy to use

Employee advantages

- Employees and dependents have the same benefits
- No confusing claims paid thresholds to meet
- No provider restrictions

Benefits in action*

In the example above, Kevin has a 100/80/50 Traditional Preferred plan (including periodontics and endodontics) with a \$50 deductible and has met his \$1,000 annual maximum. Now he needs a root canal and a crown.

Dental services	Cost	Humana pays
Root canal	\$875	\$262.50
Crown	\$800	\$240

In the example, the plan has already reached its annual max of \$1,000 and Kevin has paid his \$50 deductible. Kevin submits a claim for \$875 for the root canal and extended annual maximum picks up 30% of the cost, or \$262.50. When Kevin later needs a crown, extended annual maximum also pays 30% of that cost, \$240.



Contact your Humana representative to find out more about the advantages of Humana with extended annual maximum.



*Example is for illustration only. Actual savings may vary. Implants and orthodontia excluded.

Waiting periods, limitations and exclusions may apply. Extended annual maximum option is not available in Pennsylvania on Traditional Preferred plans with coinsurance levels of 100/100/0 or 100/80/0.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, Humana Health Benefit Plan of Louisiana, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., Humana Employers Health Plan of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)



Fairfield Township
Final Renewal Medical Comparison
Effective: 08/01/2019

Carrier		Humana				
Plan Name		OH NPOS 16 Copay Opt 17	OH NPOS 16 Copay Opt 40	OH NPOS 16 Copay Opt 39	OH NPOS 16 Copay Opt 18	OH NPOS 16 Copay Opt 31
Network		In-Network Current / Renewal	In-Network Alternate 1	In-Network Alternate 2	In-Network Alternate 3	In-Network Alternate 4
Basic Benefit Overview						
Annual Deductible (Individual/Family)		\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000
Annual Out-of-Pocket Limit (Individual/Family)		\$4,000 / \$8,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$3,000 / \$6,000
Coinurance (In-Network/Out-of-Network)		100% / 70%	80% / 50%	80% / 50%	100% / 70%	90% / 60%
Routine Preventive Care Visit		No Cost	No Cost	No Cost	No Cost	80% / 50%
Office Visit / Specialist Office Visit		\$30 / \$45	\$35 / \$60	\$30 / \$45	\$35 / \$60	No Cost
Outpatient Surgery and Facility Charge		100% after ded	80% after ded	80% after ded	100% after ded	90% after ded
Outpatient Diagnostic		100% after ded	80% after ded	80% after ded	100% after ded	90% after ded
Inpatient Hospitalization		100% after ded	80% after ded	80% after ded	100% after ded	90% after ded
Emergency Services						80% after ded
Emergency Room		\$350 copay	\$350 copay	\$350 copay	\$350 copay	\$350 copay
Urgent Care		\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$100 copay
Prescription Drugs						
Retail: Tier 1 / Tier 2 / Tier 3 / Tier 4		\$10 / \$40 / \$70 / 25% / 35%	\$10 / \$45 / \$90 / 25% / 35%	\$10 / \$40 / \$70 / 25% / 35%	\$10 / \$45 / \$90 / 25% / 35%	\$10 / \$35 / \$55 / 25% / 35%
CHAMBER RATES						
Employee	17	Current \$620.53	Alternate 1 \$578.36	Alternate 2 \$601.00	Alternate 3 \$620.82	Alternate 4 \$633.07
Employee + Spouse	5	\$1,365.18	\$1,272.41	\$1,322.20	\$1,365.82	\$1,382.77
Employee + Child	8	\$1,179.02	\$1,098.90	\$1,141.90	\$1,179.57	\$1,202.85
Family	13	\$1,985.71	\$1,850.31	\$1,923.21	\$1,986.64	\$2,025.85
Monthly Medical Premium		\$52,621.30	\$49,039.40	\$50,964.93	\$52,645.92	\$53,684.89
Annual Medical Premium		\$631,455.60	\$588,472.80	\$611,579.16	\$631,751.04	\$644,218.68
Total % Difference from Current		2.9%	-6.8%	-3.1%	0.0%	2.0%
Total \$ Difference from Current		\$18,312.21	-\$42,982.80	-\$19,876.44	\$295.44	\$12,763.08
						\$8,159.52

NOTE: This Comparison Spreadsheet is a brief summary of benefits for informational purposes only, it does not constitute a binding contract. In the event of a conflict between carrier summary and Comparison Spreadsheet, the terms of the carrier summary will prevail. Final rates/benefits are subject to change based on final enrollment and final underwriting criteria.



AssuredPartners

EMPLOYEE BENEFITS

SELECT BUSINESS UNIT

Employee Benefits
Portal

System Features

Benefits Enrollment Capabilities

- Annual Enrollment
- New Hire
- Life Events
- Beneficiary Tracking

Plan Configuration Options

- Rules-Based Eligibility
- Contributions by Class
- Open Enrollment Options Including Passive Enrollment
- Programmed Rate Adjustments for Age Band Changes

Benefits Administration Features

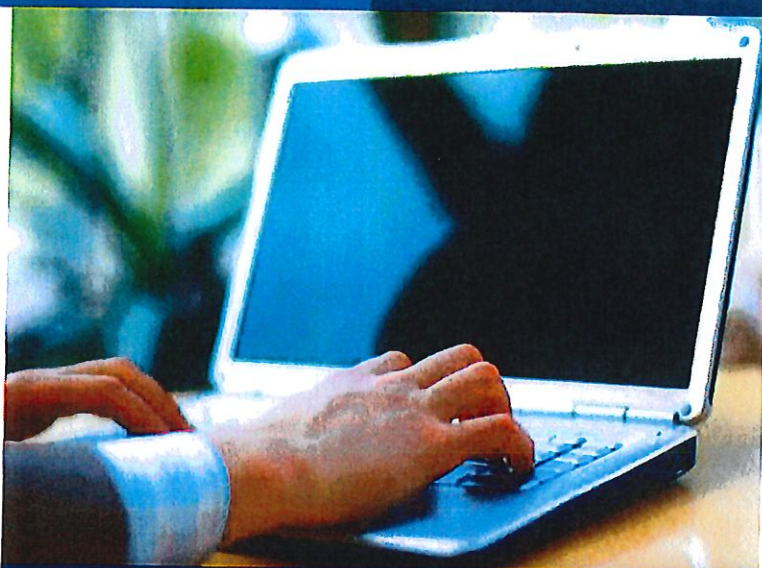
- Evidence of Insurability
- Pend Enrollments
- HR User Permissions
- Custom Event Tracking via HR "Wall"

Employee Self-Service

- Permit Employees to Update Personal Information
- Access Company Directors
- Manage Emergency Contacts
- Update Education, Licenses & Certifications

Documents & Resource Library

- Link Documents to Benefit Plans
- Post HR Forms and Policies
- Maintain Benefit Summaries, Brochures, SPDs, Handbook, etc.



Simplify benefits enrollment and save time...

- Online plan elections: A complete self-service experience for employees including new hires, annual enrollments and life events. Eliminate paper applications!
- Reports when you need them: Over 40 standard reports that can be saved, shared or exported.

AssuredPartners SBU makes it happen...

- Implementation management: You provide the plan rules, carriers contact and employee information; we do the rest.
- Employer user training and ongoing employer support: Helping you make the most of the tools.
- Renewal/Open Enrollment changes: Managed by AssuredPartners SBU specialists.

Enhanced preventive coverage

Promote overall well-being
through good oral health

Periodontal disease can affect your employees and your business

Early detection is the key to preventing more serious health conditions including diabetes, heart disease and stroke. Humana's enhanced preventive care benefits cover many services to help employees achieve and maintain their best oral health and save on out-of-pocket expenses.

Unlike plans that provide only additional routine cleanings, our enhanced preventive care benefit covers four periodontal maintenance cleanings as well as three routine cleanings every year, whichever is needed, helping employees prevent oral health issues from becoming chronic conditions. Under enhanced preventive coverage, periodontal maintenance cleanings are covered under preventive services

Partner this benefit with "Waive preventive services from deductible and annual maximum" to maximize employee preventive care.

Enhanced preventive care advantages

- Three routine cleanings per year
- Four periodontic maintenance cleaning procedures per year—covered as a preventive service
- No cross-reduction of benefit frequencies
- Space maintainers for children
- Oral cancer screenings for members aged 40 plus
- Enhanced preventive care available with all Traditional Preferred, PPO and Preventive Plus plans

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**Call your Humana
representative to
find out more about
this benefit option**

Humana.