

FAIRFIELD TOWNSHIP
RESOLUTION NO. 21-96

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

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

WHEREAS: These benefits are due for renewal on August 1, 2021; and

WHEREAS: The 2021 medical insurance renewal increased by 5%, dental by 12% and vision by 6%;
and

WHEREAS: The Board of Trustees believes that renewing these benefits as set forth in the May 25, 2021 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 in accordance with the terms set forth in the correspondence 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 23, 2021

Board of Trustees

Susan Berding: Susan Berding

Shannon Hartkemeyer: Shannon Hartkemeyer

Joe McAbee: Joe McAbee

Vote of Trustees

Yes

Yes

Yes

AUTHENTICATION

This is to certify that this is a resolution which was duly passed and filed with the Fairfield Township Fiscal Officer this 23rd day of June, 2021.

ATTEST:

Shelly Schultz
Shelly Schultz, Fairfield Township Fiscal Officer

APPROVED AS TO FORM:

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

CURRENT MONTHLY RATES			PROPOSED MONTHLY RATES		CURRENT MONTHLY CONTRIBUTIONS		PROPOSED MONTHLY CONTRIBUTIONS	
MEDICAL – NON-TOBACCO					Employer	Employee	Employer	Employee
EE	\$658.27		\$694.39		\$625.36	\$32.91	\$659.67	\$34.72
ES	\$1,448.20		\$1,527.65		\$1,315.29	\$132.91	\$1,392.93	\$134.72
EC	\$1,250.72		\$1,319.33		\$1,188.18	\$62.54	\$1,253.36	\$65.97
FAM	\$2,106.47		\$2,222.03		\$1,943.93	\$162.54	\$2,056.06	\$165.97
MEDICAL – TOBACCO								
EE	\$658.27		\$694.39		\$475.36	\$182.91	\$509.67	\$184.72
ES	\$1,448.20		\$1,527.65		\$1,165.29	\$282.91	\$1,242.93	\$284.72
EC	\$1,250.72		\$1,319.33		\$1,038.18	\$212.54	\$1,103.36	\$215.97
FAM	\$2,106.47		\$2,222.03		\$1,793.93	\$312.54	\$1,906.06	\$315.97
DENTAL								
EE	\$28.96		\$32.73		\$27.51	\$1.45	\$31.09	\$1.64
ES	\$57.92		\$65.46		\$55.02	\$2.90	\$62.19	\$3.27
EC	\$83.09		\$92.71		\$78.94	\$4.15	\$88.07	\$4.64
FAM	\$114.05		\$127.43		\$108.35	\$5.70	\$121.06	\$6.37
VISION								
EE	\$7.31		\$7.75		\$6.94	\$0.37	\$7.36	\$0.39
ES	\$14.62		\$15.50		\$13.89	\$0.73	\$14.73	\$0.78
EC	\$13.89		\$14.73		\$13.20	\$0.69	\$13.99	\$0.74
FAM	\$21.83		\$23.14		\$20.74	\$1.09	\$21.98	\$1.16
SHORT-TERM DISABILITY (Guaranteed to 4/1/2023)								
Rate / \$10 Benefit			\$0.343		100%			
BASIC LIFE/AD&D								
Rate / \$1,000								
Employee Life			No Change		100%		100%	
Employee AD&D			No Change		0%		100%	
Per Family Unit								
Spouse / Child Life			No Change					
VOLUNTARY LIFE								
Rate / \$1,000			EE	SP	EE	SP		
< 25			\$0.06	\$0.05				
25-29			\$0.06	\$0.05				
30-34			\$0.07	\$0.06				
35-39			\$0.10	\$0.08				
40-44			\$0.15	\$0.11				
45-49			\$0.23	\$0.17				
50-54			\$0.36	\$0.28				
55-59			\$0.57	\$0.44				
60-64			\$0.80	\$0.62				
65-69			\$1.33	\$1.02				
70-74			\$2.59	\$2.00				
75-79			\$3.85	\$3.85				
80 +			\$9.33	\$7.19				
Child			\$0.20 per \$1,000 per Child Unit					

Fairfield Township
Go365 Incentives 2020-21

	2020	2021
January	\$2,874.30	\$3,309.79
February	\$3,037.93	\$3,309.79
Narch	\$3,037.93	\$3,309.79
April	\$2,993.19	\$3,309.79
May	\$3,037.93	
June	\$2,855.78	
July	\$2,900.51	
August	\$3,134.69	
September	\$3,180.77	
October	\$3,088.61	
November	\$3,309.79	
December	\$3,309.79	
TOTALS	\$36,761.22	\$13,239.16
August 2020 - April 2021		\$29,262.81



895 Central Avenue, Suite 1000
Cincinnati, OH 45202
www.assuredpartners.com

May 25, 2021

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

RE: 2021 Group Benefit Renewal Recommendation

Julie:

Effective August 1, 2021, Fairfield Township's group medical, dental, vision and life/AD&D plans with Humana are up for renewal.

The initial renewal from Humana proposed increases to the medical of 7.5%, dental of 12%, vision of 6% and employer paid Basic Life of 2%. Working with our Humana renewal executive and their underwriting team, we secured a "no shop" offer with a 5% increase to the current medical plan and 0% increase to the employer paid Basic Life. There was no proposed increase to the employer paid Basic Dependent Life, Basic AD&D or Voluntary Life. Given very high loss ratios of over 100% on dental and over 200% on vision, the increases could not be lowered. Following are the estimated cost changes based on the proposed renewal:

Plan	Proposed Renewal	Monthly Premium		Difference
		Current	Renewal	
Medical	+5%	\$54,044.13	\$56,746.34	\$2,702.04
Dental	+12%	\$3,389.07	\$3,798.68	\$409.61
Vision	+6%	\$694.42	\$736.19	\$41.77
Employee Basic Life/AD&D	0%	\$153.90		\$0
Dependent Basic Life/AD&D	0%	\$121.72		\$0
Voluntary Life	0%	\$304.74		\$0

To give the Township a better picture of the overall employer and employee cost changes, I have included a comparison of current/proposed monthly rates and current/proposed monthly contributions. Please note, the 5% increased medical rates were calculated by me and may change slightly should the Township accept Humana's "no shop" offer. Humana will not process the revised increase in their system to produce the final medical rates until we notify them of your intent to renew.

Julie, as mentioned above, your group is very engaged in Humana's wellness program, Go365. The total saved in Go365 premium credits from August 2020 through April 2021 is \$29,262.81. For calendar year 2020, the premium credits totaled \$36,761.22. I would still recommend setting up a Go365 meeting for employees with Humana's Go365 representative to review the program and assist any employees with setting up their accounts.

Monica Colbert has moved to a new role with Humana; however, we do have a new Go365 representative who can facilitate a web meeting versus onsite.

My recommendation for the Township benefit package this year is to renew the current Humana plans as proposed. Once we have final approval from the Trustees, you can begin making any necessary changes in the ADP benefit administration system for open enrollment.

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

Sincerely,

Margaret J Howser

Margaret J Howser
Senior Account Executive