

**FAIRFIELD TOWNSHIP**  
**RESOLUTION NO. 22-87**

**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, 2022; and

**WHEREAS:** The 2022 medical insurance renewal increased by 2%, with no increase to dental, vision or life, and;

**WHEREAS:** The Board of Trustees believes that renewing these benefits as set forth in the May 23, 2022 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.

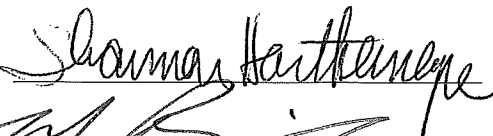
**SECTION 5:** This resolution shall take effect at the earliest period allowed by law.

**Adopted:** June 15, 2022

**Board of Trustees**

**Vote of Trustees**

Shannon Hartkemeyer:



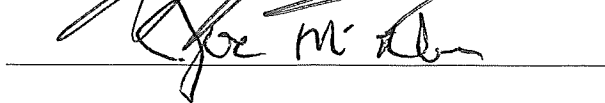
yes

Michael Berding:



yes

Joe McAbee:




yes


**AUTHENTICATION**

This is to certify that this is a resolution which was duly passed and filed with the Fairfield Township Fiscal Officer this 15<sup>th</sup> day of June, 2022.

**ATTEST:**

  
\_\_\_\_\_  
Shelly Schultz, Fairfield Township Fiscal Officer

**APPROVED AS TO FORM:**

  
\_\_\_\_\_  
Lawrence E. Barbieri, Township Law Director



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

May 23, 2022

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

RE: 2022 Group Benefit Renewal Recommendation

Julie:

Effective August 1, 2022, Fairfield Township’s group medical and life/AD&D plans with Humana are up for renewal. The current dental and vision plans are in a two-year rate guarantee and won’t renew until 2023.

The initial renewal from Humana proposed an increase to the medical of 5% with no increase to the life plans. Working with our Humana renewal executive and their underwriting team, we secured a “no shop” offer with a 2% increase to the medical plan. Following are the estimated cost changes based on the “no shop” offer:

Plan	Proposed Renewal	Monthly Premium		Difference
		Current	Renewal	
Medical	+2%	\$76,312.98	\$77,839.24	\$1,526.26
Dental	0%		\$4,173.50	\$0
Vision	0%		\$789.45	\$0
Employee Basic Life/AD&D	0%		\$159.90	\$0
Dependent Basic Life/AD&D	0%		\$121.72	\$0
Voluntary Life	0%		\$304.74	\$0
<b>Monthly Total</b>				<b>\$1,526.26</b>
<b>Annual Total</b>				<b>\$18,315.12</b>

A comparison of current/proposed monthly rates and current/proposed monthly contributions has been included. Please note, the 2% increased medical rates are estimated 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, your group continues to be very engaged in Humana’s wellness program, Go365. The total saved in Go365 premium credits from August 2020 through April 2021 is \$27,863.53. For calendar year 2021, the premium credits totaled \$35,978.17. A summary of the wellness incentives has been included as well. I would consider 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.

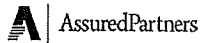
My recommendation for the Township benefit package this year is to again renew the current Humana plans as proposed. Once we have final approval from the Trustees, we will obtain the final medical rates from Humana so that your team can begin making any necessary changes in the ADP benefit administration 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



Fairfield Township  
Current and Proposed Costs 2022

	CURRENT MONTHLY RATES		PROPOSED MONTHLY RATES		CURRENT MONTHLY CONTRIBUTIONS		PROPOSED MONTHLY CONTRIBUTIONS	
					Employer	Employee	Employer	Employee
<b>MEDICAL - NON-TOBACCO</b>								
EE	\$694.39		\$708.28		\$659.67	\$34.72	\$672.86	\$35.41
ES	\$1,527.65		\$1,558.20		\$1,392.93	\$134.72	\$1,422.79	\$135.41
EC	\$1,319.33		\$1,345.72		\$1,253.36	\$65.97	\$1,278.43	\$67.29
FAM	\$2,222.03		\$2,266.47		\$2,056.06	\$165.97	\$2,099.18	\$167.29
<b>MEDICAL - TOBACCO</b>								
EE	\$694.39		\$708.28		\$509.67	\$184.72	\$522.86	\$185.41
ES	\$1,527.65		\$1,558.20		\$1,242.93	\$284.72	\$1,272.79	\$285.41
EC	\$1,319.33		\$1,345.72		\$1,103.36	\$215.97	\$1,128.43	\$217.29
FAM	\$2,222.03		\$2,266.47		\$1,906.06	\$315.97	\$1,949.18	\$317.29
<b>DENTAL</b>								
EE	\$32.73		No Change		\$31.09	\$1.64	\$31.09	\$1.64
ES	\$65.46		No Change		\$62.19	\$3.27	\$62.19	\$3.27
EC	\$92.71		No Change		\$88.07	\$4.64	\$88.07	\$4.64
FAM	\$127.43		No Change		\$121.06	\$6.37	\$121.06	\$6.37
<b>VISION</b>								
EE	\$7.75		No Change		\$7.36	\$0.39	\$7.36	\$0.39
ES	\$15.50		No Change		\$14.73	\$0.78	\$14.73	\$0.78
EC	\$14.73		No Change		\$13.99	\$0.74	\$13.99	\$0.74
FAM	\$23.14		No Change		\$21.98	\$1.16	\$21.98	\$1.16
<b>SHORT-TERM DISABILITY (Guaranteed to 4/1/2023)</b>								
Rate / \$10 Benefit	\$0.343				100%			
<b>BASIC LIFE/AD&amp;D</b>								
Rate / \$1,000								
Employee Life	\$0.07		No Change					
Employee AD&D	\$0.03		No Change		100%	0%	100%	0%
<b>Per Family Unit</b>								
Spouse / Child Life	\$3.58		No Change					
<b>VOLUNTARY LIFE</b>								
Rate / \$1,000	EE	SP	EE	SP				
< 25	\$0.06	\$0.05	No Change		0%	100%	0%	100%
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	\$5.00	\$3.85						
80 +	\$9.33	\$7.19						
Child	\$0.20 per \$1,000 per Child Unit							

**Fairfield Township**  
**Go365 Incentives 2021-22**

	<b>2021</b>	<b>2022</b>
January	\$3,309.79	\$3,163.61
February	\$3,309.79	\$3,341.37
March	\$3,309.79	\$3,545.52
April	\$3,309.79	\$3,794.80
May	\$2,939.84	
June	\$2,939.84	
July	\$2,841.10	
August	\$2,373.40	
September	\$2,723.38	
October	\$2,723.38	
November	\$3,034.46	
December	\$3,163.61	
<b>TOTALS</b>	<b>\$35,978.17</b>	<b>\$13,845.30</b>

<b>August 2021 - April 2022</b>	<b>\$27,863.53</b>
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