

**ORDINANCE RECORD****VILLAGE OF NEWBURGH HEIGHTS, OHIO****ORDINANCE NO. 2021-39****INTRODUCED BY:** All of Council

**AN ORDINANCE AUTHORIZING THE MAYOR TO PROCURE GROUP MEDICAL INSURANCE COVERAGE WITH MEDICAL MUTUAL OF OHIO KNOWN AS "COSE MEWA 3020-2000, W RX, WITH EMPLOYER HRA FUNDING OPTION 1" AND DECLARING AN EMERGENCY.**

WHEREAS, the Village wishes to procure insurance policies for Group Medical Insurance Coverage;

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE VILLAGE OF NEWBURGH HEIGHTS, CUYAHOGA COUNTY, OHIO, that:

Section 1. The Village Council hereby authorizes the Mayor to procure Group Medical for 2022 with Medical Mutual of Ohio for Group Medical insurance coverage under a policy of insurance known as "COSE MEWA 3020-2000, W Rx with Employer HRA Funding Option 1," as set forth in Exhibit A hereof, which is incorporated herein by reference as if fully rewritten.

Section 2. That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this Ordinance were adopted in an open meeting of this Council, and that all deliberations of this Council that resulted in such formal action occurred in meetings open to the public, in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Section 3. This Ordinance is hereby determined to be an emergency measure necessary for the immediate preservation of the public peace, health, safety and welfare of the Village and its residents, the emergency being the need to continue health and hospitalization coverage benefits for the Village's full-time employees at a reasonable cost. Therefore, provided it receives two-thirds (2/3) of the vote of all members of Council elected thereto, said Ordinance shall be in full force and effect immediately upon its adoption by the Council and approval by the Mayor, otherwise from and after the earliest period allowed by law.

PASSED: November 2, 2021

Approved at to Form

John F. A. O'Leary  
Solicitor

Trevor Elkins  
Trevor Elkins, Mayor  
Village of Newburgh Heights, Ohio

Cathleen Nagorski  
Cathleen Nagorski, Fiscal Officer  
Village of Newburgh Heights, Ohio

1<sup>ST</sup> Reading: 11/2/21  
2<sup>ND</sup> Reading: 11/2/21  
3<sup>RD</sup> Reading: 11/2/21

# Village of Newburgh Heights Medical w/ HRA Benefit Renewal Summary 2022

Effective January 1, 2022	Insurer	Current Medical Mutual of Ohio	Option 1 Medical Mutual of Ohio
<b>Plan</b>		COSE MEWA 3020-2000, W Rr w w/ Employer Funded HRA Employer Funds: Individual: \$2,000 Family: \$4,000	COSE MEWA 3020-2000, W Rr w/ Employer Funded HRA Employer Funds: Individual: \$7,000 Family: \$14,000
<b>Network</b>		Network	Non-Network
<b>Deductible (Calendar Year)</b>		Individual \$2,000 Family \$4,000	Individual \$4,000 Family \$8,000
<b>Coinsurance</b>		20%	40% of UCR
<b>Coinsurance Limit (excludes deductible)</b>		Individual \$1,000 Family \$2,000	Individual \$7,000 Family \$14,000
<b>Maximum of out Pocket (includes ded+copy+coins)</b>		Individual \$6,600 Family \$13,200	Individual \$7,000 Family \$14,000
<b>Individual Lifetime Maximum</b>		Unlimited	Unlimited
<b>Preventive Care</b>		No Copay	No Copay
<b>Office Visits (Primary/Specialist)</b>		\$30/\$60 copay	\$30/\$60 copay
<b>Inpatient Services</b>		20%	20%
<b>Outpatient Services</b>		20%	20%
<b>Urgent Care</b>		\$75 copay	\$75 copay
<b>Emergency Room Services</b>		\$350 copay, 20%	\$350 copay, 20%
<b>Prescription Drug Benefit - Retail - 30 day Generic/Formulary Brand/Non-Formulary Brand/Specialty</b>		\$15/\$45/\$75/50% to \$200	\$15/\$45/\$75/50% to \$200
<b>Prescription Drug Benefit - Mail Order - 90 day Generic/Formulary Brand/Non-Formulary Brand/Specialty (SI limited to Retail 30 days)</b>		\$45/\$135/\$225/50% to \$200	\$45/\$135/\$225/50% to \$200
<b>Insurer</b>		Medical Mutual of Ohio	Medical Mutual of Ohio
<b>Plan</b>		Current	Option 1
<b>Employee Only</b>	15	\$21,76	\$547.29
<b>Employee &amp; Spouse</b>	3	\$1,147.87	\$1,204.05
<b>Employee &amp; Child(ren)</b>	3	\$939.18	\$983.13
<b>Family</b>	10	\$1,565.29	\$1,641.89
<b>Monthly Premium</b>	31	\$29,740	\$31,196
<b>Annual Premium</b>		\$356,885	\$374,349
<b>Percent Change from Current</b>			4.89%
<b>Maximum HRA Liability</b>		\$94,000	\$235,000
<b>Projected HRA Liability</b>		\$32,900	\$56,400
<b>Annual Admin Fees (monthly, &amp; annual)</b>		\$1,962	\$1,924
<b>Total Premium + Projected HRA + Admin Fee</b>		\$391,747	\$432,673
<b>Percent Change from Current</b>			10.45%

2021 Ser-up/Annual Fee \$450; Monthly fee of \$4.50 per employee  
 2022 Admin Fee: \$250 annual fee; Monthly fee of \$4.50 per employee  
 Projected HRA Liability assumes 35% utilization; Actual utilization may vary  
 Projected HRA Liability assumes 24% utilization; Actual utilization may vary

2021 HRA Payment as of October 25, 2021: \$19,939.22

**TODD ASSOCIATES**  
 AN ALERA GROUP COMPANY

This document was created based on carrier information. Carrier's plan governs in the event of a discrepancy.

## Village of Newburgh Heights Medical w/ HRA Benefit Renewal Summary 2022

Effective January 1, 2022

Option 1

Insurer	Medical Mutual of Ohio	
Plan	COSE MEWA 3020-2000, W Rx w/ Employer Funded HRA Employer Funds: Individual \$7,000 Family: \$14,000	
Network	Network	Non-Network
Deductible (Calendar Year)		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
Coinsurance	20%	40% of UCR
Coinsurance Limit (excludes deductible)		
Individual	\$5,000	\$7,000
Family	\$10,000	\$14,000
Maximum out of Pocket (includes ded+copay+coins)		
Individual	\$7,000	Unlimited
Family	\$14,000	Unlimited
Individual Lifetime Maximum	Unlimited	
Preventive Care	No Copay	40% of UCR
Office Visits (Primary/Specialist)	\$30/\$60 copay	40% of UCR
Inpatient Services	20%	40% of UCR
Outpatient Services	20%	40% of UCR
Urgent Care	\$75 copay	40% of UCR
Emergency Room Services	\$350 copay, 20%	
Prescription Drug Benefit - Retail - 30 day Generic/Formulary Brand/Non-Formulary Brand/Specialty	\$15/\$45/\$75/50% to \$200	
Prescription Drug Benefit - Mail Order - 90 day Generic/Formulary Brand/Non-Formulary Brand/Specialty (SI limited to Retail 30 days)	\$45/\$135/\$225/50% to \$200	
Insurer	Medical Mutual of Ohio	
Plan	Option 1	
Employee Only	15	\$547.29
Employee & Spouse	3	\$1,204.05
Employee & Child(ren)	3	\$985.13
Family	10	\$1,641.89
Monthly Premium	31	\$31,196
Annual Premium		\$374,349
Percent Change from Current		4.89%
Maximum HRA Liability		\$235,000
Projected HRA Liability		\$56,400
Annual Admin Fees (monthly & annual)		\$1,924
Total Premium + Projected HRA + Admin Fee		\$432,673
Percent Change from Current		10.45%

Enrollment from Renewal

2022 Admin Fee: \$250 annual fee; Monthly fee of \$4.50 per employee  
Projected HRA Liability assumes 2.4% utilization; Actual utilization may vary

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