



2025 Employee Benefits Plan

September 19, 2024



Health Benefits Program

Self-Insured Medical Plan

- Claims paid dollar for dollar up to the stop loss deductible
- Contract with medical insurance carrier (Cigna) to administer the plan, access network discounts, and provide population health improvement programs
- Three medical insurance plan options
 - Plan A: Buy-Up PPO
 - Plan B: Base PPO
 - Plan C – High Deductible Health Plan (w/Health Savings Account)
- Employees contribute between 5% and 18% of premium depending on union status and plan choice

Fully-Insured Supplemental Benefits

- Cost Share - Dental & Vision
- Employer Paid - Life, long-term disability, and employee assistance program
- Employee Paid – Accident insurance, pet insurance, and flexible spending accounts

2024 Health Benefits Program

- **Budget – \$9.8 million**

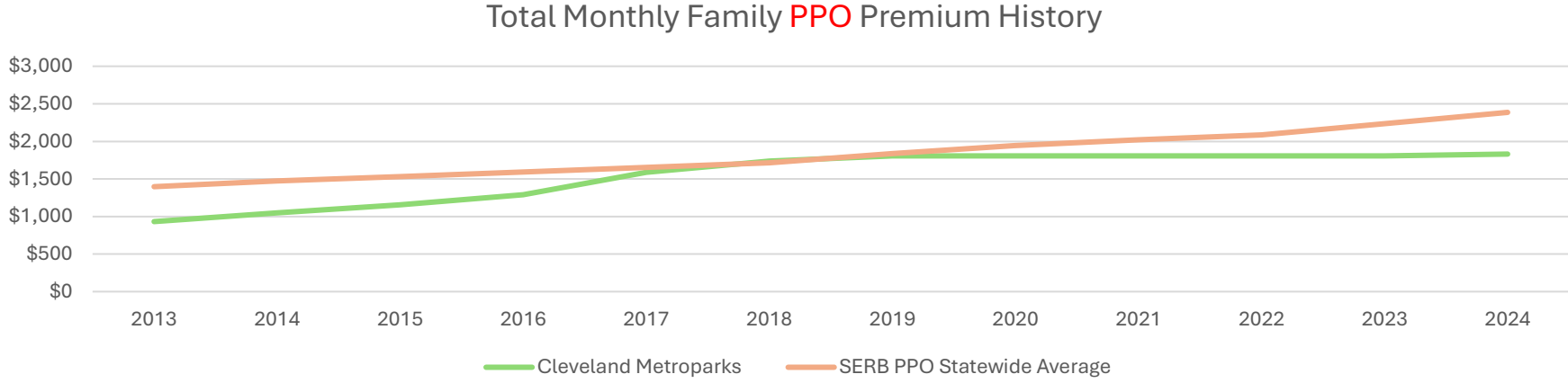
- Medical Claims Payments – 83%
- Medical Administration – 3%
- Stop Loss Insurance Premium – 9%
- Fully-Insured Programs – 5%

- **2024 Medical Claims Performance**

- Gross Claims - 130% of budget
- Net Claims (w/Stop Loss Reimbursements) – 108% of budget
- 10 Catastrophic Claims (Over \$100K spend) – 29% of total spend
- \$850K from reserve to cover shortfall – Reserve balance of \$2.3 million

Benchmarking – Medical Premium Increases

	Ohio Public Sector Statewide Average	Cleveland Metroparks
2019	5.9%	2%
2020	6.7%	0%
2021	3.9%	0%
2022	3.7%	0%
2023	7.0%	0%
2024	6.7%	1.5%



Employee Well-Being

Physical

- Preventive care rate is almost double the Cigna benchmark rate
- Non-smoking incentives for employees and spouses

Purpose

- Highest employee engagement scores are in mission/purpose areas
- 13 straight NorthCoast99 awards as top employer

Financial

- All full-time employees paid above single adult living wage rate for Cuyahoga County
- 73% participation in supplemental retirement programs – approximately \$4,000 per employee annually saved

Community

- 146 employees volunteered for pilot community volunteer program
- Over \$65K in employee contributions to Charity Choice Program

Social

- 174 employees participate in Club Metro
- Over 50 participants in Corporate Challenge



2025 Benefits Plan

• Contract Approvals

- 3-year contract with Cigna to continue medical plan administration (3% increase)
- 1-year contract with Cigna for stop loss insurance (19% increase)
- 2-year contract with Cigna to continue dental coverage (8% increase)
- 4-year contract with EyeMed for vision insurance (12% increase)
- 3-year contract with Medical Mutual for LTD insurance (no increase)
- 3-year contract with Medical Mutual for group life Insurance (no increase)

• Plan Designs & Premiums

- 18% premium increase for all medical plans
 - Employee premiums increase range from \$5.26 - \$59.35 per month
- Plan C (high deductible health plan) deductibles increasing by \$100/\$200 due to IRS Regulation changes