



Cleveland
Metroparks

100
YEARS

Cleveland Metroparks Employee Benefits

2018 Renewal

Self-Insured Medical Plan

- Cleveland Metroparks pays all medical claims dollar for dollar up to the stop loss deductible threshold of \$150,000
- Cleveland Metroparks contracts with a medical insurance carrier (Cigna) for access to network discounts, claims management, and support programs
- Cleveland Metroparks offers three medical insurance plan options
 - Plan A - Buy-Up PPO
 - Plan B - Base PPO
 - Plan C - High Deductible Health Plan / Health Savings Account
- Employees contribute between 5% and 18% of premium cost depending on union status and plan choice

Medical Plan Performance

2016

\$7,669,752 in claims

- 8 claims over \$125K
- \$1 million depletion of reserve fund

2017 Renewal

22% premium increase

- Plan design changes
- Outpatient treatment management

2017

\$6,558,255 in claims

- 4 claims over \$125K
- \$700K credit to reserve fund

2018 Medical Insurance Renewal

- 9.5% premium increase
 - \$800K allocation to health insurance reserve fund
- No plan design changes
- Continuation of wellness premium credit program
- Renewal of Stop Loss Insurance with Cigna

Supplemental Benefits

- Cleveland Metroparks offers supplemental fully-insured benefits including dental, vision, life, long-term disability, accident insurance, and flexible spending account
- RFP for Dental and Vision insurance program
 - Recommending transition to Cigna for Dental and Vision
 - Approximately \$100K in savings over two-year period
 - Minimal network disruption
 - Single point of service for primary benefits