



# TIME TO EXPLORE

Cleveland Metroparks

## 2019 Employee Benefits Renewal

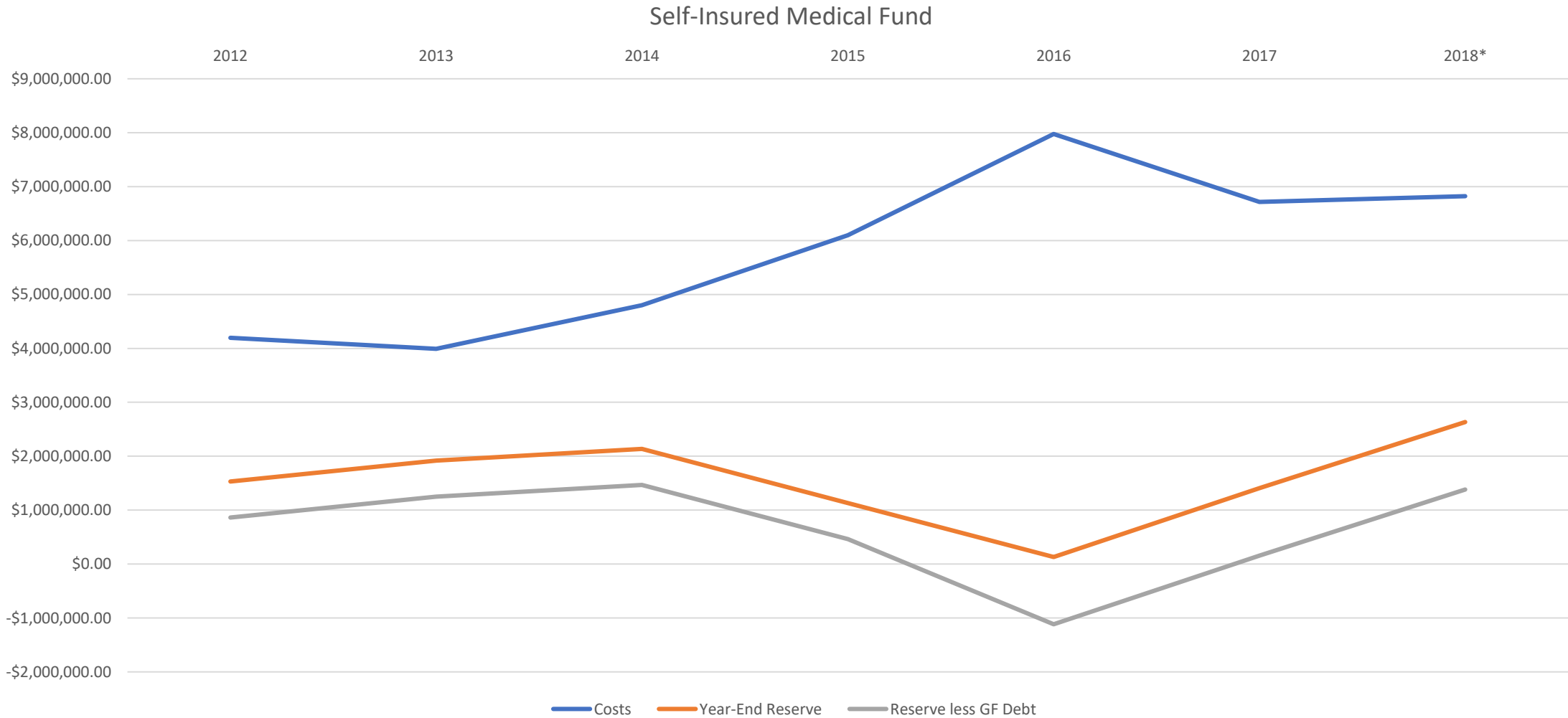
9/18/18 Board Meeting



# 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

# Self-Insured Medical Fund



# Plan Design Equity

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- Average spouse on plan costs 50% more than employee
  - Annual Cost Per-Employee - \$5,508
  - Annual Claim Cost Per-Spouse - \$8,301
- Increase cost-sharing equity
  - 3-tier medical premium structure – increased cost savings for employees with no spouse on plan
  - \$100/month surcharge for spouse who has separate coverage available

# 2019 Health Care Renewal

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- 2% Aggregate Increase to Medical Premium
- Flat-rate renewal of contract with Cigna to provide medial administrative services
- Flat-rate stop-loss renewal with Cigna with \$25,000 deductible increase
- Continuation of all supplemental benefit programs