

**ORDINANCE NO.: 2015-38**  
**INTRODUCED BY: MR. SUBEL**

3884

**AN ORDINANCE  
AUTHORIZING AND DIRECTING THE MAYOR TO ENTER  
INTO A CONTRACT WITH MEDICAL MUTUAL OF OHIO  
FOR HEALTH CARE INSURANCE COVERAGE FOR THE  
EMPLOYEES OF THE VILLAGE OF CHAGRIN FALLS,  
AUTHORIZING EMPLOYEE CONTRIBUTIONS FOR  
PREMIUMS, AND DECLARING AN EMERGENCY.**

WHEREAS, the Village of Chagrin Falls has received and reviewed quotes from professional services companies offering to provide health care insurance coverage for the employees of the Village of Chagrin Falls; and

WHEREAS, based upon the recommendation of the administration, this Council deems it necessary and in the best interests of the Village to enter into a contract with Medical Mutual of Ohio in order to provide this healthcare insurance coverage beginning on December 1, 2015 and wishes to authorize the Mayor to execute such agreements as are necessary to obtain such coverage; and

WHEREAS, the Village of Chagrin Falls has determined that the employees of the Village of Chagrin Falls shall contribute a portion of the premium for healthcare insurance coverage.

**NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE VILLAGE OF CHAGRIN FALLS, CUYAHOGA COUNTY, STATE OF OHIO:**

SECTION 1. That the Mayor is authorized and directed to enter into a contract with Medical Mutual of Ohio in order to provide health care insurance coverage for Village employees pursuant to the terms, conditions and specifications of that company's quote for professional services which is attached and incorporated into this Ordinance as Exhibit "A" which shall be effective on December 1, 2015.

SECTION 2. That the Director of Finance is authorized to make payments to Medical Mutual of Ohio as is set forth in Exhibit "A" from the appropriate fund of the Village.

SECTION 3. That the employees of the Village of Chagrin Falls shall contribute a portion of the premium for healthcare insurance coverage, as indicated in Exhibit "B" attached hereto.

SECTION 4. That actions of this Council concerning and relating to the passage of this legislation were adopted in lawful meetings of this Council and that all deliberations of this Council and of any of its committees that resulted in such formal action were in compliance with all legal requirements, including Chapter 114 of the Codified Ordinances of the Village of Chagrin Falls.

SECTION 5. That in accordance with Section 113.01 of the Codified Ordinances of the Village of Chagrin Falls, public notice of this Ordinance shall be given by posting a copy thereof for not less than fifteen (15) days in the Village Hall.

SECTION 6. That this Ordinance is declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health and safety of this Village and for the further reason that this Ordinance must be immediately effective so that the health insurance coverage for Village employees may continue without interruption; wherefore, provided it receives the requisite number of affirmative votes of all members elected to Council, this Ordinance shall be in full force and effect from and immediately upon its passage by this Council and approval by the Mayor; otherwise, it shall take effect and be in force after the earliest period allowed by law.

PASSED: October 26, 2015

  
\_\_\_\_\_  
Council President

Submitted to the Mayor for  
his approval on this

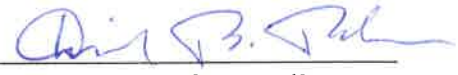
27 day of October, 2015

Approved by the Mayor

October 27, 2015

  
\_\_\_\_\_  
Mayor

I hereby certify that Ordinance No. 2015-38 was duly enacted on the 26 day of October, 2015, by the Council of the Village of Chagrin Falls and posted in accordance with Section 113.01 of the Codified Ordinances of the Village of Chagrin Falls.

  
\_\_\_\_\_  
Clerk of Council

# 2015 Village of Chagrin Falls Market Study Analysis

Prepared by Consulting Services Employee Benefits Agency, LLC.

Page 1 Revised 10/7/2015 Carrier	Current Ohio Health Pool Medical Mutual Of Ohio	Revised Renewal Opt. 2 Ohio Health Pool Medical Mutual Of Ohio
<b>Name of Plan</b>	HSA P1500/3000	HSA P1500/3000
	MM/RX	MM/RX
	100%	100%
<b>Benefits:</b>	<b>PPO</b>	<b>PPO</b>
	<b>Network</b>	<b>Network</b>
Ind. Ded.	\$1,500	
Fam. Ded.	\$3,000	<b>no changes</b>
Ind. Co-ins.	none	
Family Co-ins.	none	
Ind. Max. Out/Pocket	\$1,500	
Fam. Max. Out/Pocket	\$3,000	
Lifetime Maximum	unlimited	
Office Visits	100% after deductible	
Urgent Care	"	
Preventive Care	no cost share	
Inpatient Services	100% after deductible	
Emergency Care	"	
Outpatient Surgery	"	
Lab/Diag./X-Ray	"	
Prescription Drugs	"	
	"	
<b>Network</b>	<b>SM Plus</b>	<b>SM Plus</b>
	(no Univ. Hosp.)	(no Univ. Hosp.)
<b>Totals - (35)</b>		
Emp. Only (5)	\$475.42	\$515.67
Emp/Sp (10)	\$945.68	\$1,026.20
Emp. + 1 child (1)	\$650.83	\$701.80
Emp. + 2 children (1)	\$826.24	\$887.93
Emp. + 3+ children (2)	\$1,070.16	\$1,147.50
Emp. + Sp. + 1 child (4)	\$1,121.09	\$1,212.33
Emp. + Sp. + 2 children (8)	\$1,296.50	\$1,398.46
Emp. + Sp. + 3 + children (4)	\$1,540.42	\$1,658.03
Waiving (1)	(Includes Fed. Mandated Fees)	(Includes Fed. Mandated Fees)
<b>Program Totals:</b>		
Medical	<b>\$36,469.33</b>	<b>\$39,394.20</b>
RX	<b>included</b>	<b>included</b>
Adm. Fee	<b>\$25.00</b>	<b>\$25.00</b>
<b>Annual Total:</b>	<b>\$437,931.96</b>	<b>\$472,730.40</b>
<b>Annual Total with HSA Contr.</b>	<b>\$535,431.96</b>	<b>\$560,480.40</b>
	(Inc. Fed. Mandated Fees)	(Inc. Fed. Mandated Fees)
<b>Foot Notes:</b>		<b>same</b>
<b>2015 HSA Max. Contribution</b>		
<b>Individual - \$3350</b>	<b>Employee Premium Contribution</b>	<b>Employee Premium Contribution</b>
	<b>\$46,162.24/yr.</b>	<b>\$46,162.24/yr.</b>
<b>Family - \$6650</b>	<b>Employer Premium Contribution</b>	<b>Employer Premium Contribution</b>
	<b>\$391,769.72</b>	<b>\$426,568.16/yr.</b>
	<b>HSA Employer Contribution</b>	<b>HSA Employer Contribution</b>
	<b>\$1500/yr. per employee</b>	<b>\$1350/yr. per employee</b>
	<b>\$3000/yr. per family</b>	<b>\$2700/yr. per employee</b>
	<b>Total Contribution - \$97,500</b>	<b>Total Contribution - \$87,750</b>

## EXHIBIT "A"

ORDINANCE NO. 2015-38

**EXHIBIT "B"**

Below are the annual employee deductions for health care for policy year December 1, 2015 - November 30, 2016:

(5) Employee Only	\$3,047
(10) Employee/Spouse	\$12,182
(1) Employee/ 1 child	\$816
(1) Employee/ 2 Children	\$1,024
(2) Employee/ 3+ Children	\$2,628
(4) Employee/Spouse/1 Child	\$5,701
(8) Employee/Spouse/2 Children	\$13,062
(4) Employee/Spouse/3 Children	<u>\$7,692</u>
Total	\$46,152