

TIME TO EXPLORE

Cleveland Metroparks

2021 Employee Benefits Renewal

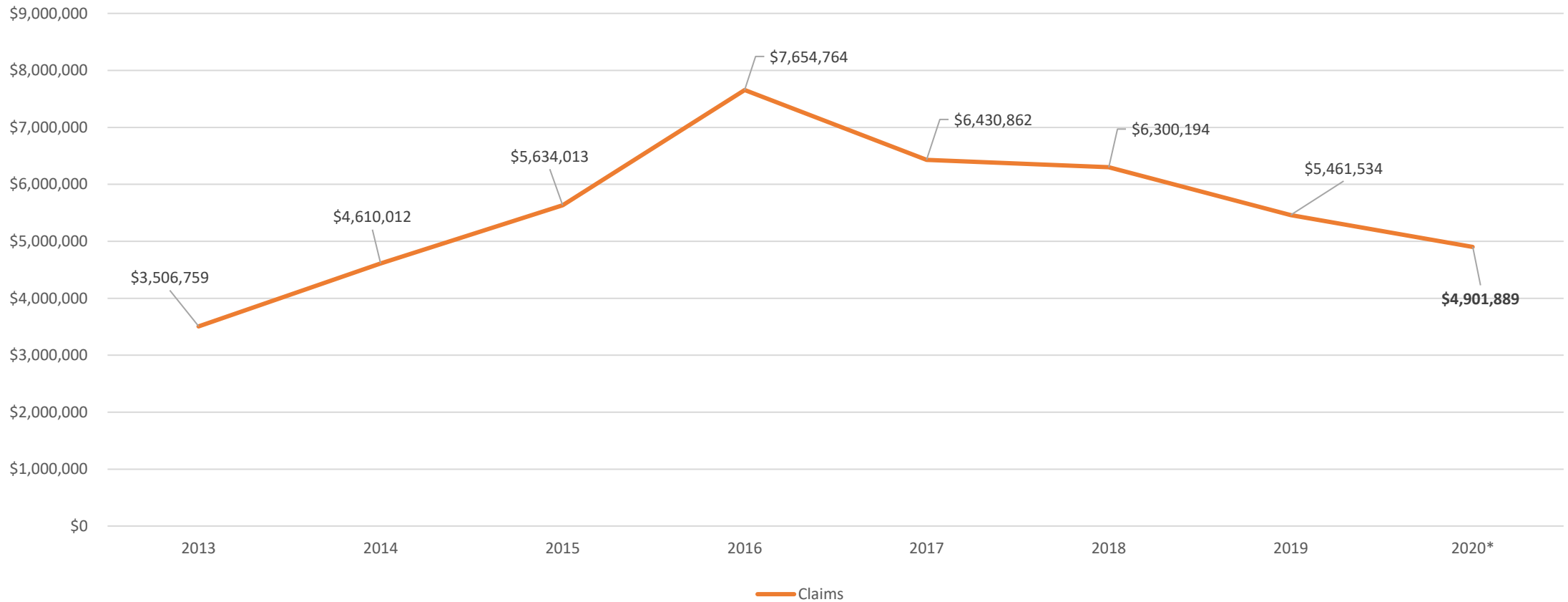
9/17/20 Board Meeting



Self-Insured Medical Plan

- Cleveland Metroparks pays all medical claims dollar for dollar up to the stop loss deductible threshold of \$175,000
- 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



*2020 projected through 12/31/20

Keys to Success

- Health Engagement Partnership with Cigna
 - Wellness visits 20.8% above the norm
 - Chronic health condition medication adherence above norm
 - 93% generic prescription rate
 - Consumer-based decision support
- Cigna Administrative Support
- Cautious Premium Pricing
- Spousal Re-Direction
 - 16.4% reduction in spouses on plan (2016-20)

2021 Health Insurance Renewal

- No Increase to Medical Premium
 - Worst Case → \$1.1 million reserve loss
- Stop-loss renewal pending further negotiation
- Fully-insured dental renewal at 0 – 3.92% increase
- Fully-insured vision renewal at flat-rate