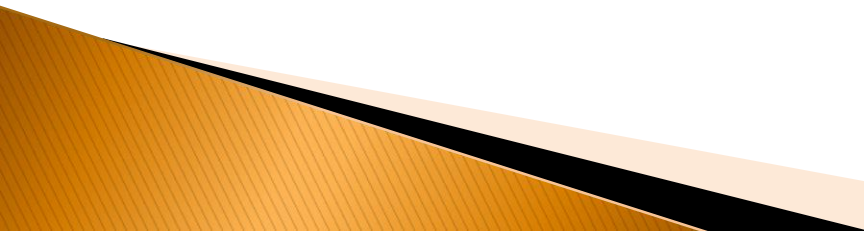


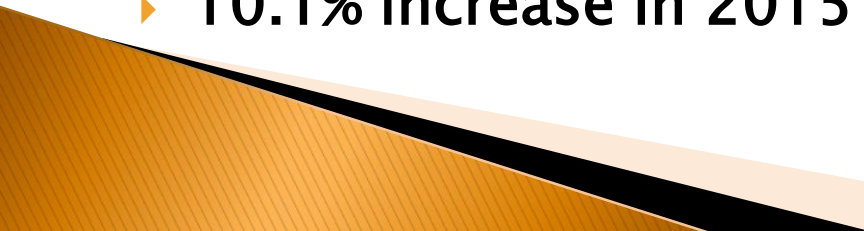
2015 Cleveland Metroparks Group Health Care Benefits

Harold G. Harrison
Chief Human Resources Officer


Current State

- ▶ **Self-insured since 2007**
 - ▶ **Average of 499 employees enrolled in medical coverage in 2014**
 - ▶ **52 employees participate in the buyout program**
 - ▶ **2014 plan design changes saved \$224,209**
 - ▶ **Three (3) major claims exceeded Stop Loss insurance deductible**
- 

Major Medical Benefits (Self Insured)

- ▶ **Current Provider : Medical Mutual of Ohio**
 - ▶ **PPO A and B Plans**
 - ▶ **Introduction of high deductible/health savings account plan – C Plan**
 - ▶ **Recommendation: contract with Medical Mutual of Ohio in 2015**
 - ▶ **2015 Estimated Claims Cost: \$4,620,304**
 - ▶ **10.1% increase in 2015**
- 

PPO Administrative Fees

- ▶ **Current Provider: Medical Mutual**
 - ▶ **Claims adjudication, education/case management and network access/discounts**
 - ▶ **2% annual Increase built into 3-year contract signed in 2013 (19% negotiated rate reduction in 2013)**
 - ▶ **2015 Estimated Cost: \$225,950**
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Stop Loss Insurance

- ▶ **Current Provider : HCC Life**
- ▶ **Specific stop loss: \$100,000 per individual**
- ▶ **Aggregate stop loss: 125% of expected claims**
- ▶ **RFP – HCC proposed a 99% premium increase for specific and 13.5% premium increase for aggregate coverage**
- ▶ **AIG Accident and Health Insurance proposed a 26.2% increase for specific and 40% premium decrease for aggregate coverage**
- ▶ **Recommend 125k/\$150,000 Laser (2 claims) proposal submitted by AIG**
- ▶ **2015 Estimated Cost: \$506,001 (\$196,881 less than the HCC renewal proposal)**

Dental & Vision Care

- ▶ **Current Providers: Aetna Dental and Aetna Vision**
- ▶ **Dental: 2.4% premium increase**
 - 2015 Estimated Cost: \$349,184
- ▶ **Vision: renewal at flat rate in 2015**
 - 2015 Estimated Cost: \$53,696

Telehealth

Current Provider: Teladoc

Telephonic medical consultation service with U.S. board-certified, state-licensed doctors

Can diagnose, recommend treatment, and prescribe medication(s)

Medical services include:

- Cold and Flu symptoms, Bronchitis, Allergies
- Poison ivy, Pink eye, Urinary tract infection
- Respiratory infections, Sinus problems, Ear infection and more!

100% satisfaction rating!



Redirection Cost

Service	Consults	Avg. Cost	Total
Primary Care	61	\$100.00	\$6,100.00
Specialist	4	\$150.00	\$600.00
Urgent Care	54	\$150.00	\$8,100.00
Emergency Room	8	\$2,000	\$16,000.00
Would not have sought treatment	8	\$0.00	\$0.00
Total	135		<u>\$30,800.00*</u>

***Through September 2014, diverted from self-insured claims experience by avoiding office, urgent care and emergency room visits**

Supplemental Benefits

- ▶ Voluntary Permanent Life Insurance Option – Trustmark Insurance
- ▶ Modification to Flexible Savings Account Plan
 - \$500 Annual Rollover

Wellness

