

Cleveland Metroparks Self-Insured Medical Benefits Plan

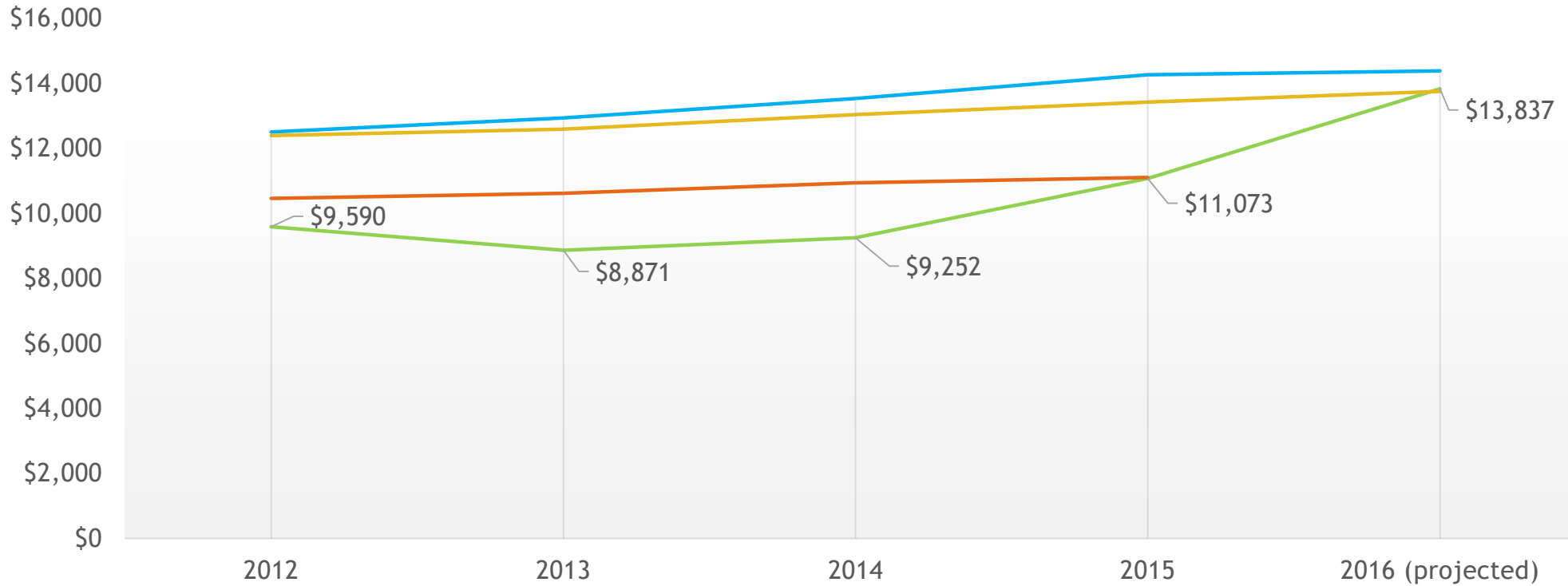
2017 Renewal

10/13/16

Self-Insured Medical Plan

- ▶ Cleveland Metroparks pays all medical claims dollar for dollar up to the stop loss deductible threshold
- ▶ Stop Loss Deductible - \$125,000 per annual claim
- ▶ Cleveland Metroparks contracts with a medical insurance carrier (Cigna) for access to network, claims management, and support programs
- ▶ Supplemental fully-insured benefits include dental, vision, life, long-term disability, flexible spending account

Medical Insurance Costs Per Employee Per Year



— Cleveland Metroparks - 10.4% Trend

— SERB Statewide - Fully-Insured - 5.1% Trend

— SERB Statewide - Self Insured - 3.6% Trend

— Mercer Midwest Region - 2.3% Trend

2017 Renewal

Immediate	Consider
Plan Design Changes - 1.5 to 2% cost shift	Additional plan design changes
Increase stop loss deductible to \$150K	Spousal restrictions
22% premium increase	Narrow network - MetroHealth
Cigna cost containment features	
Educate plan users - consumerism	
Employee well-being enhancement	