

**ATTACHMENT TO ORDINANCE NO. 2443-2022
AMENDING
FIRE MANAGEMENT COMPENSATION PLAN ORDINANCE NO. 2714-2013**

Section 1. To amend Ordinance. No. 2714-2013, as amended, by amending Section 9(D) as follows:

SECTION 9. INSURANCE.

- (D) High Deductible Health Plan/Health Savings Account Design Option. Effective for the plan year beginning January 1, 2023, the City shall offer a non-mandatory HDHP to all benefit eligible employees. The plan will be based on the medical plan coverage design, except as follows:

<u>Benefit</u>		
<u>Deductible</u>	<u>Single</u>	<u>Family</u>
In-Network	\$1500	\$3000
Non-Network	\$3000	\$6000
Out of Pocket Maximum		
In-Network	\$3000	\$6000
Non-Network	\$6000	\$9000

If more than one person in a family is covered under the policy, the single deductible and out-of-pocket limit does not apply. The HDHP has a combined Medical and Pharmacy Deductible and Out of Pocket Maximum and the Out-of-Pocket Maximum includes Deductible and Coinsurance for both Medical and Pharmacy Claims. After the deductible is met, both Medical and Pharmacy claims are paid at the coinsurance level until the Out of Pocket Maximum is met.

During each plan year, the annual deductibles and out-of-pocket maximums will be increased if and to the extent necessary to maintain the option's status as a high deductible health plan under the Internal Revenue Code.

For each employee that elects HDHP coverage the City shall contribute into an employee established health savings account at a financial institution chosen by the City and contribute five hundred dollars (\$500.00) for single coverage and one thousand dollars (\$1,000.00) for family coverage in 2023.

In 2024, the City contributions will be made on a semi-annual basis in January and July in the amount of three hundred dollars (\$300.00) for single coverage and six hundred dollars (\$600.00) for family coverage.

In 2025, the City shall contribute quarterly deposits in January, April, July and October in the amount of one hundred fifty dollars (\$150.00) for single coverage and three hundred dollars (\$300.00) for family coverage.

For those employees who do not elect coverage under the HDHP, there will be no health savings account contribution from the City.

Section 2. To amend Ordinance. No. 2714-2013, as amended, by amending Section 9(l) as follows:

SECTION 9. INSURANCE.

- (l) Premium Contribution. The monthly premium will be an amount equal to seventeen percent (17%) of the funding rate established by the actuary for the City for single and family coverage. For all employees hired on or after October 1, 2017, the monthly premium shall be an amount equal to twenty percent (20%) of the funding rate established by the actuary for the City for single and family coverage.

The monthly premium contribution for the HDHP/Health Savings Account design option shall be fifty dollars (\$50.00) per month less than the single rate established as the funding rate and one hundred thirty dollars (\$130.00) per month less than the family rate established as the funding rate.

Such premiums shall be paid through an automatic payroll deduction. Half of the monthly premium will be deducted each pay period not to exceed the total monthly premium.

Providing an employee continues monthly premium coverage payments, insurance coverage for which an employee is eligible will be extended ninety (90) days beyond the end of the month during which an employee's approved leave without pay or leave of absence status became effective. The employee's insurance will then be terminated with an option to participate in the City's insurance continuation program, COBRA, at the employee's expense.

Employees on disability leave, or employees receiving payments in lieu of wages from the Ohio Bureau of Workers' Compensation, must keep their

premium payments current. If at the conclusion of the ninety (90) day period as specified in the previous paragraph, the premium payments are not current, an employee's insurance will then be terminated with an option to participate in the City's insurance continuation program, COBRA, at the employee's expense.

Section 3. To amend Ordinance No. 2713-2013, as amended, by repealing Section 9(O) and by enacting Section 9(O) to read as follows:

(O) Table 1.

Table 1	PPO	HDHP
Deductible		
In-Network	\$300 single / \$600 family	\$1500 single / \$3000 family
Non-Network	\$800 single / \$1,600 family	\$3000 single / \$6000 family
Co-insurance		
In-Network	80% / 20%	20% after Deductible is met
Non-Network	60% / 40%	40% after Deductible is met
Out-of-Pocket Maximum		
In-Network	\$700 single / \$1,200 family	\$3000 single / \$6000 family
Non-Network	\$1,600 single / \$3,200 family	\$6000 single / \$9000 family
Office Visit Co-pay		
Primary Care	\$20 co-pay	N/A
Specialist	\$30 co-pay	N/A
Hospital Inpatient Stay		
In-Network	20% after deductible	20% after deductible
Non-Network	40% after deductible	40% after deductible
Outpatient Surgery		
In-Network	20% after deductible	20% after deductible
Non-Network	40% after deductible	40% after deductible
Emergency Room Co-pay		
In-Network	\$75 co-pay, 20% after co-pay and deductible (co-pay waived if admitted)	20% after Deductible is met
Non-Network	same as in-network	20% after Deductible is met
Urgent Care Co-pay		
In-Network	\$30 co-pay, 20% after co-pay and deductible	20% after Deductible is met
Non-Network	\$30 co-pay, 40% after co-pay and deductible	40% after Deductible is met
Lifetime Maximum	No maximum	No maximum
Pre-Notification Penalty	Benefits reduced to 50% of eligible expenses	Benefits reduced to 50% of eligible expenses
Rx Co-pays	Retail/Mail	
Tier 1	\$5/\$12.50	20% after Deductible is met
Tier 2	\$15/\$25	20% after Deductible is met
Tier 3/ Dispense as Written	\$30/\$60	20% after Deductible is met
Rx Co-pays Accumulate	Yes	Yes
Rx OOP Max	\$2,000 single/ \$4,000 family	Medical and RX Combined
Tobacco Surcharge	\$25.00 monthly for new hires as of January 1, 2018	\$25.00 monthly for new hires as of January 1, 2018

Section 4. To repeal existing Sections 9(D), 9(I), and 9(O) of Ordinance No. 2714-2013, as amended, with the passage of this Ordinance.

Section 5. That for reasons stated in the preamble hereto, which is hereby made a part hereof, this Ordinance is declared to be an emergency measure and shall take effect and be in force from and after its passage and approval by the Mayor or ten (10) days after its passage if the Mayor neither approves or vetoes the same.