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CITY OF CUYAHOGA FALLS, OHIO

ORDINANCE NO. //() - 2015

AN ORDINANCE PROVIDING FOR HEALTH CARE INSURANCE COVERAGE FOR BENEFITS-ELIGIBLE EMPLOYEES, AND DECLARING AN EMERGENCY.

BE IT ORDAINED by the Council of the City of Cuyahoga Falls, County of Summit, and State of Ohio, that:

Section 1. COVERAGE

- A. Effective January 1, 2016, the City will make available a health care program with employee only, employee/spouse, employee/child(ren) and family coverage options, for which benefits-eligible employees may apply.
- B. The City will offer all employees eligible under Subsection A above medical, dental, vision, and prescription drug insurance coverage through plans of the City's choosing. The City will establish a Health Care Committee ("HCC") and adopt the recommendations of the HCC achieved by consensus. All health care plan design, premium, and health care cost decisions shall be forwarded to the HCC for consideration. The City's plans will have multiple levels of coverage and costs. Cost containment measures may be adopted by the City after consideration of any recommendations from the Health Care Committee.
- C. All coverage shall be subject to the insurance carrier's eligibility, enrollment, and coverage requirements, as set forth in the plan documents and certificates of coverage.

Section 2. EMPLOYEE CONTRIBUTIONS

A. Participating employees shall share in the cost of health care coverage to the extent set forth in Subsections C and D below. Each participating employee shall contribute to the total fixed cost of the medical and prescription drug insurance coverage based on a percentage of projected health care costs, as established at the beginning of each plan year (January through December).

B. Spousal Surcharge:

i. When the spouse of an employee is employed on a full-time basis (defined as 32 or more hours of work per week) or retired and the spouse's employer or retirement plan makes health care coverage available to the spouse - regardless of the cost - the City's coverage of the spouse shall be limited to being secondary to the coverage that is available from the spouse's employer or retirement plan. As an alternative to obtaining health care coverage for their primary employer or retirement plan, employees may elect to enroll their spouse in the City's health care plan by paying a monthly premium equal to the greater of 2/7 the established premium for single coverage or any sum received by the employed spouse from his/her employer to decline health care coverage from said employer.

ii. In the event a married couple are both employed by the City of Cuyahoga Falls, each will be enrolled with single coverage; provided that if they have dependent children, the married couple shall be enrolled together under a single enrollment for family coverage or single and employee/child(ren) coverage. No employee or dependent shall be covered under more than one health care plan offered through the City of Cuyahoga Falls Health Benefits Plan.

- iii. An employee seeking health care coverage from the City for his/her spouse shall be required to provide the Human Resources Department a Spousal Certification Form that indicates the spouse's employment status along with the his/her eligibility and enrollment in their employer or retirement plan, as certified by the plan administrator. The employee shall promptly notify the Human Resources department of any change in the employment or insurance status of his/her spouse. If an employee provides false information concerning his/her spouse, or fails to notify the Human Resources Department of any required information, the employee shall be required to reimburse the City for any medical expenses paid by the City on behalf of the spouse that would not have been paid had the City had accurate information concerning the spouse's employment or insurance status. Said reimbursement may take the form of a payroll deduction in an amount not greater than 5% of the employee's gross pay until full reimbursement is made. No spousal surcharges will be refunded by the City.
- C. Medical and Prescription Drug Coverage. Effective January 1, 2016, the employee contribution percentages for medical and prescription drug coverage will be 0% for the Health Savings Account ("HSA") plan, 5% for the core/basic plan, and 15% for the premium plan.
- D. The amount of an employee's contributions shall not increase more than 25% per calendar year, if enrolling in the same plan and coverage category.
- E. Dental Coverage. Effective January 1, 2016, the City shall provide the same arrangement for dental insurance that was in effect in 2015; however, the dependent age limit is 26. The City will pay 100% of the premiums for dental coverage under the City's base plan.
- F. Vision Coverage. Effective January 1, 2016, the City shall provide a base vision plan that mirrors the same arrangement for vision insurance that was offered to non-bargaining employees in 2015. The City will also offer an enhanced vision plan, with the increased premiums (buy up) being paid 100% by the employees selecting the enhanced vision plan.
- G. Employee health insurance contribution shall be made through bi-weekly payroll deductions.

Section 3. A non-bargaining employee who is currently retired, or retires hereafter, with the Ohio Public Employees Retirement System (PERS) or the Ohio Police and Fire Pension Fund (OP&F) from employment with the City immediately before the date of retirement shall receive life insurance coverage in the amount of \$10,000.00, and said life insurance shall replace any life insurance previously provided to said retirees by the City. The benefit provided herein shall not apply to any retiree who becomes re-employed with the City during the time of said re-employment, nor shall the benefit provided herein apply to any retiree who receives a life insurance benefit as a result of a collective bargaining agreement with the City.

<u>Section 4.</u> The Human Resources Director is hereby directed to make appropriate amendments to the language of the Employee Benefit Plan to reflect the changes made herein as they relate to non-bargaining employees.

Section 5. Any Ordinances and resolutions, or portions of ordinances and resolutions inconsistent herewith are hereby repealed, but any ordinances and resolutions not inconsistent herewith and which have not previously been repealed are hereby ratified and confirmed. Section 6. It is found and determined that all formal actions of this Council concerning and relating to the passage of this ordinance were taken in an open meeting of this Council and that all deliberations of this Council and of any committees that resulted in those formal actions were in meetings open to the public, in compliance with all legal requirements including Chapter 107 of the Codified Ordinances. Section 7. This ordinance is hereby declared to be an emergency measure necessary for the preservation of the public peace, health, safety, convenience and welfare of the City of Cuyahoga Falls and the inhabitants thereof, and provided it receives the affirmative vote of two-thirds of the members elected or appointed to Council, it shall take effect and be in force immediately upon its passage and approval by the Mayor; otherwise it shall take effect and be in force at the earliest period allowed by law.

Passed: 12 28 2015

President of Council

Clerk of Council

Approved 12-29-2015

Mayor

12/14/15

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