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CITY OF CUYAHOGA FALLS, OHIO

ORDINANCE NO. 139 -2022

AN ORDINANCE AMENDING ORDINANCE 93-2018 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. Ordinance 93-2018 providing for health care insurance coverage for benefitseligible employees is hereby supplemented as follow (new text double underlined: deleted text in strikethrough):

Section 2. COVERAGE

- A. Effective-January-1,-2019 Effective January 1, 2023, 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 for benefits eligible employees working 30 hours or more per week in accordance with the Affordable Care Act.
- 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 as described herein.
- 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 3. EMPLOYEE CONTRIBUTIONS

A. Participating employees shall share in the cost of health care coverage to the extent set forth in Subsection C F 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) to the extent set forth in Subsection F.

B. Spousal Surcharge:

When the spouse of an employee is employed on a full-time basis (defined as 32 or · i. 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 a spouse obtaining health care coverage from 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 their employer to decline health care coverage from a said employer. The HMO Medflex surcharge is 25% less than the Basic plan surcharge or as determined by the Health Care Committee.

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.

- ii. No employee or dependent shall be covered under more than one health care plan offered through the City of Cuvahoga Falls Health Benefits Plan.
- iii. An employee seeking health care coverage from the City for his/her their spouse shall be required to provide the Human Resources Department a completed Spousal Certification Form that indicates the spouse's employment status along with his/her their eligibility and enrollment in their employer or retirement plan, as certified by the plan administrator of the spouse's employer or retirement plan. The employee shall promptly notify the Human Resources department of any change in the employment or insurance status of his/her their 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.
- C. Medical and Prescription Drug Coverage. Effective January 1, 2019, the employee contribution percentages for medical and prescription drug coverage will be 0% for the Health Savings Account ("HSA") plan, 5% for the PPO Basic plan, and 15% for the PPO Premier plan. The employee contribution percentage for the HMO MedFlex plan and prescription drug coverage will be 25% less than the PPO Basic plan. Medical and Prescription Drug Coverage will be provided as determined by the Health Care Committee.
- D. Dental Coverage. Effective January 1, 2019, the City shall provide the same arrangement for dental insurance that was in effect in 2018; however, the \$250 rollover provision will be eliminated and the annual benefit will increase to \$1,250 per person per year. Dental Coverage will be provided as determined by the Health Care Committee.
- E. Vision Coverage. Effective January 1, 2019, the City shall provide a base vision plan. The City will also offer an enhanced vision plan, with the increased premium amount (buy-up) paid 100% by the employees selecting the enhanced (buy-up) vision plan. Vision Coverage will be provided as determined by the Health Care Committee.
- F. Employee health insurance contribution shall be made through bi-weekly payroll deductions.

Section 4. 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.

Section 5. The Human Resources Director is hereby authorized 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 6. 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 7. It is found and determined that all formal actions of this Council concerning and relating to the adoption of this ordinance were adopted in an open meeting of this Council, and that all deliberations of this Council and any of its committees that resulted in such formal action, were in meetings open to the public, in compliance with all legal requirements to the extent applicable, including Chapter 107 of the Codified Ordinances. Section 8. 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: 12-27-2622 President of Council Clerk of Council 12/12/22 \\cf-file04\LDPublic\Council\2022ords\12-12-22\Amend 93-2018 Health Insurance Coverage 2022.docx