

## RUSSELL TOWNSHIP OPEC HEALTHCARE ANALYSIS - 2017

		2 0 1 5 P L A N										
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	CHANGE from PREVIOUS YEAR	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	ADR REQUIREMENT
EE	3	\$424.17		\$1,272.51	\$63.63	\$2,290.52	\$15,270.12	\$12,979.60	\$2,500	\$7,500		
EESP	6	\$846.35		\$5,078.10	\$126.95	\$9,140.58	\$60,937.20	\$51,796.62	\$5,000	\$30,000		
EE1	1	\$560.02		\$560.02	\$84.00	\$1,008.04	\$6,720.24	\$5,712.20	\$5,000	\$5,000		
EE2	1	\$695.86		\$695.86	\$104.38	\$1,252.55	\$8,350.32	\$7,097.77	\$5,000	\$5,000		
EE3	0	\$886.02		\$0.00	\$132.90	\$0.00	\$0.00	\$0.00	\$5,000	\$0		
FAM1	7	\$984.51		\$6,891.57	\$147.68	\$12,404.83	\$82,698.84	\$70,294.01	\$5,000	\$35,000		
FAM2	4	\$1,122.66		\$4,490.64	\$168.40	\$8,083.15	\$53,887.68	\$45,804.53	\$5,000	\$20,000		
FAM3+	3	\$1,313.91		\$3,941.73	\$197.09	\$7,095.11	\$47,300.76	\$40,205.65	\$5,000	\$15,000		
	25			\$22,930.43		\$41,274.77	\$275,165.16	\$233,890.39		\$117,500	\$351,390	\$0
		C U R R E N T P L A N 2 0 1 6										
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	CHANGE from PREVIOUS YEAR	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	ADR REQUIREMENT
EE	3	\$554.42	30.71%	\$1,663.26	\$83.16	\$2,993.87	\$19,959.12	\$16,965.25	\$2,500	\$7,500		
EESP	6	\$1,106.24	30.71%	\$6,637.44	\$165.94	\$11,947.39	\$79,649.28	\$67,701.89	\$5,000	\$30,000		
EE1	1	\$731.99	30.71%	\$731.99	\$109.80	\$1,317.58	\$8,783.88	\$7,466.30	\$5,000	\$5,000		
EE2	1	\$909.54	30.71%	\$909.54	\$136.43	\$1,637.17	\$10,914.48	\$9,277.31	\$5,000	\$5,000		
EE3	0	\$1,158.09	30.71%	\$0.00	\$173.71	\$0.00	\$0.00	\$0.00	\$5,000	\$0		
FAM1	5	\$1,286.83	30.71%	\$6,434.15	\$193.02	\$11,581.47	\$77,209.80	\$65,628.33	\$5,000	\$25,000		
FAM2	5	\$1,467.40	30.71%	\$7,337.00	\$220.11	\$13,206.60	\$88,044.00	\$74,837.40	\$5,000	\$25,000		
FAM3+	4	\$1,717.37	30.71%	\$6,869.48	\$257.61	\$12,365.06	\$82,433.76	\$70,068.70	\$5,000	\$20,000		
	25			\$30,582.86		\$55,049.15	\$366,994.32	\$311,945.17		\$117,500	\$429,445	\$455

**RUSSELL TOWNSHIP OPEC HEALTHCARE ANALYSIS - 2017**

		----- O P T I O N 1 -----										ADR REQUIREMENT
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	CHANGE from PREVIOUS YEAR	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	
EE	3	\$536.36	-3.26%	\$1,609.08	\$80.45	\$2,896.34	\$19,308.96	\$16,412.62	\$2,500	\$7,500		
EESP	6	\$1,070.21	-3.26%	\$6,421.26	\$160.53	\$11,558.27	\$77,055.12	\$65,496.85	\$5,000	\$30,000		
EE1	1	\$708.14	-3.26%	\$708.14	\$106.22	\$1,274.65	\$8,497.68	\$7,223.03	\$5,000	\$5,000		
EE2	1	\$879.91	-3.26%	\$879.91	\$131.99	\$1,583.84	\$10,558.92	\$8,975.08	\$5,000	\$5,000		
EE3	0	\$1,120.37	-3.26%	\$0.00	\$168.06	\$0.00	\$0.00	\$0.00	\$5,000	\$0		
FAM1	5	\$1,244.91	-3.26%	\$6,224.55	\$186.74	\$11,204.19	\$74,694.60	\$63,490.41	\$5,000	\$25,000		
FAM2	5	\$1,419.60	-3.26%	\$7,098.00	\$212.94	\$12,776.40	\$85,176.00	\$72,399.60	\$5,000	\$25,000		
FAM3+	4	\$1,661.44	-3.26%	\$6,645.76	\$249.22	\$11,962.37	\$79,749.12	\$67,786.75	\$5,000	\$20,000		
	25		-3.26%	\$29,586.70		\$53,256.06	\$355,040.40	\$301,784.34		\$117,500	\$419,284	

		----- O P T I O N 2 -----										ADR REQUIREMENT
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	CHANGE from PREVIOUS YEAR	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	
EE	3	\$506.78	-8.59%	\$1,520.34	\$76.02	\$2,736.61	\$18,244.08	\$15,507.47	\$2,500	\$7,500		
EESP	6	\$1,011.17	-8.59%	\$6,067.02	\$151.68	\$10,920.64	\$72,804.24	\$61,883.60	\$5,000	\$30,000		
EE1	1	\$669.08	-8.59%	\$669.08	\$100.36	\$1,204.34	\$8,028.96	\$6,824.62	\$5,000	\$5,000		
EE2	1	\$831.38	-8.59%	\$831.38	\$124.71	\$1,496.48	\$9,976.56	\$8,480.08	\$5,000	\$5,000		
EE3	0	\$1,058.57	-8.59%	\$0.00	\$158.79	\$0.00	\$0.00	\$0.00	\$5,000	\$0		
FAM1	5	\$1,176.24	-8.59%	\$5,881.20	\$176.44	\$10,586.16	\$70,574.40	\$59,988.24	\$5,000	\$25,000		
FAM2	5	\$1,341.30	-8.59%	\$6,706.50	\$201.20	\$12,071.70	\$80,478.00	\$68,406.30	\$5,000	\$25,000		
FAM3+	4	\$1,569.80	-8.59%	\$6,279.20	\$235.47	\$11,302.56	\$75,350.40	\$64,047.84	\$5,000	\$20,000		
	25			\$27,954.72		\$50,318.50	\$335,456.64	\$285,138.14		\$117,500	\$402,638	

**NOTE: OPTION 2 requires a \$2,083.50 per month or lump sum \$24,000 ADR payment.**

		----- O P T I O N 2 w / M O D S -----										ADR REQUIREMENT
COVERAGE	EE (COUNT)	PREMIUM per MO. (RATE)	CHANGE from PREVIOUS YEAR	PREMIUM per MO. (COUNT*RATE)	EE CONTRIBUTION per MO. (RATE *.15)	TOTAL ANNUAL EE CONTRIBUTION (COUNT*RATE*.15*12)	TOTAL GROSS ANNUAL PREMIUM (COUNT*RATE*12)	TOTAL NET ANNUAL PREMIUM (GROSS*.85)	ANNUAL DEDUCTIBLE AMOUNT (DED)	TOTAL ANNUAL DEDUCTIBLE (COUNT*DED)	TOTAL ANNUAL COST (PREM+DED)	
EE	3	\$544.55	-1.78%	\$1,633.65	\$81.68	\$2,940.57	\$19,603.80	\$16,663.23	\$2,500	\$7,500		
EESP	6	\$1,086.54	-1.78%	\$6,519.24	\$162.98	\$11,734.63	\$78,230.88	\$66,496.25	\$5,000	\$30,000		
EE1	1	\$718.95	-1.78%	\$718.95	\$107.84	\$1,294.11	\$8,627.40	\$7,333.29	\$5,000	\$5,000		
EE2	1	\$893.34	-1.78%	\$893.34	\$134.00	\$1,608.01	\$10,720.08	\$9,112.07	\$5,000	\$5,000		
EE3	0	\$1,137.47	-1.78%	\$0.00	\$170.62	\$0.00	\$0.00	\$0.00	\$5,000	\$0		
FAM1	5	\$1,263.91	-1.78%	\$6,319.55	\$189.59	\$11,375.19	\$75,834.60	\$64,459.41	\$5,000	\$25,000		
FAM2	5	\$1,441.26	-1.78%	\$7,206.30	\$216.19	\$12,971.34	\$86,475.60	\$73,504.26	\$5,000	\$25,000		
FAM3+	4	\$1,686.79	-1.78%	\$6,747.16	\$253.02	\$12,144.89	\$80,965.92	\$68,821.03	\$5,000	\$20,000		
	25			\$30,038.19		\$54,068.74	\$360,458.28	\$306,389.54		\$117,500	\$423,890	

**NOTE: OPTION 2 w/ MODS embeds ADR into premium like OPTION 1 however 2018 Base Rate is stripped of ADR component.**



# **OHIO INSURANCE SERVICES AGENCY, INC.**

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September 1, 2016

## **Re: OPEC-HC January 1, 2017 Renewal**

Dear Member,

The Ohio Public Entity Consortium (OPEC) was formed more than 16 years ago to assist local governments in procuring and servicing their benefit needs.

Over the years, we have seen many changes in the healthcare landscape. With the onset of the Affordable Care Act, OPEC members voiced many concerns such as ever increasing costs, loss of control and benefit mandates. The Ohio Public Entity Consortium Healthcare Cooperative (OPEC-HC) was developed to provide members with a solution.

2014-15 OPEC-HC claims were higher than projected resulting in a \$7.1 million debt. The January 1, 2016 renewal aimed to address the program's accumulated debt and the increasing costs of healthcare. The 2016 program performance has continued to demonstrate a positive trend. OPEC-HC's net cash debt position is projected to be \$3.03 million going into the 2017 renewal.

Included in this renewal packet, please find two renewal options. Option 1 represents a 12.4% increase. Option 2 allows your group to select a 6.2% increase with an assessment of debt recovery (ADR) equal to \$1000 per employee. The ADR can be paid as a lump sum or spread out over the course of 12 months.

***Please return your completed renewal form by November 18, 2016. If your form is not received by this date, you will automatically renew under Option 1.***

OPEC-HC has a proven track record of providing value in a difficult marketplace. Members have saved over \$2.5 million in federal taxes and maintained benefit design control, while experiencing lower than average costs. OPEC-HC continues to provide a high level of benefits and open access to providers during a time when many other plans are reducing benefits and restricting network access.

We appreciate your continued support and look forward to serving you and your members.

Please call Ohio Insurance Services with any questions at (800) 989-9095.

8120 Corporate Blvd.  
Plain City, Ohio 43064

[www.ohioinsuranceservices.com](http://www.ohioinsuranceservices.com)

P.O. Box 1136  
Dublin, Ohio 43017-6136

Office (614) 873-2906

Toll Free (800) 989-9095

Fax (614) 873-2916



# **OPEC-HC 2017 Renewal Packet**

**Proactive Solutions for  
Your Healthcare Needs**

## OHIO INSURANCE SERVICES – LEADING FROM THE FRONT

- Independent insurance agency representing all major insurance carriers.
- 20+ years of dedicated service providing Ohio public entities with the best value available in the employee benefits market.
- Currently serving 250+ public entities in 60+ counties.
- Pioneered many unique and exclusive programs including medical, dental, vision, life, TPA funding programs, wellness programs, & employee assistance programs.
- Comprehensive service model offered through well-staffed Ohio based headquarters.
- Continuing to invest in an infrastructure that will promote greater value to members.



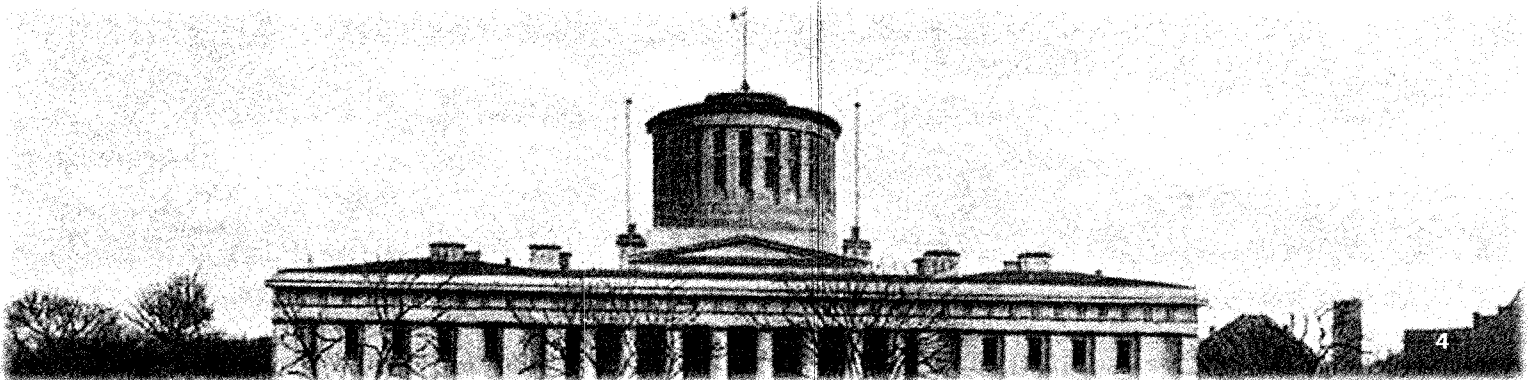
# OHIO PUBLIC ENTITY CONSORTIUM HEALTHCARE COOPERATIVE (OPEC-HC)

- The Ohio Public Entity Consortium (OPEC) was formed in 2000.
- The Patient Protection and Affordable Care Act (PPACA) was signed into law on March 23, 2010.
- OPEC members voiced concerns with the potential negative impacts of the new legislation.
  - Loss of benefit design control
  - Access to quality care
  - New taxes & fees
  - Community rating
- In 2013, OIS and OPEC worked to develop a solution.



# OHIO PUBLIC ENTITY CONSORTIUM HEALTHCARE COOPERATIVE (OPEC-HC)

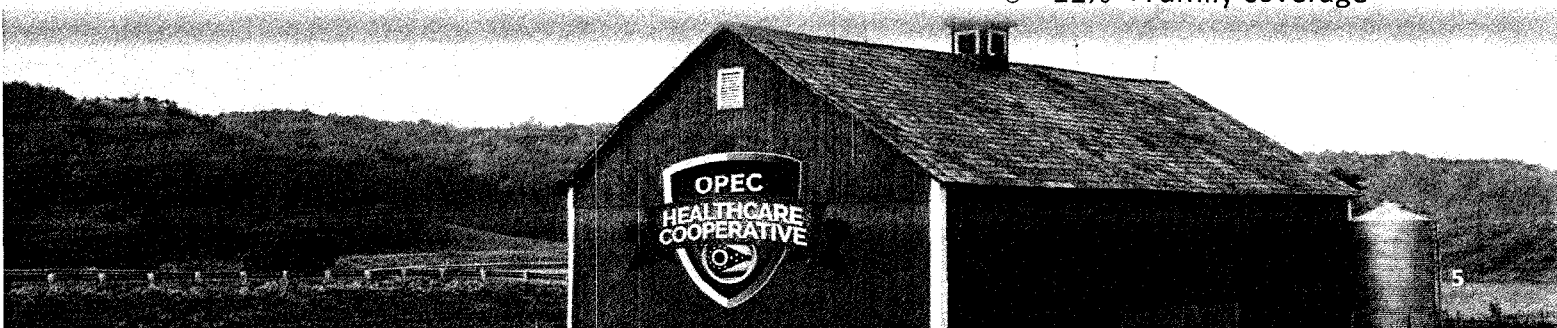
- In early 2014, a cooperative based program was determined to be the best solution for Ohio public entities.
- OPEC-HC's initial enrollment period: 7/1/2014 – 1/1/2015
  - 160 public entities
  - 3200 employee members
  - 7000+ total lives covered



# OHIO PUBLIC ENTITY CONSORTIUM HEALTHCARE COOPERATIVE (OPEC-HC)

## Member Advantages Include:

- Initial 2.5% rate reduction
- Extended renewal period (up to 18 months)
- Benefit design control
- Network and certificate advantages
- Tax advantages
- Administrative cost savings
- Ongoing cost containment
  - Integrated Wellness & EAP programs
  - OPEC-HC's 2016 average cost equivalents are less than the 2015 State Employee Relations Board averages.
    - 4% < Single coverage
    - 11% < Family coverage





# OHIO PUBLIC ENTITY CONSORTIUM HEALTHCARE COOPERATIVE (OPEC-HC)

## OPEC-HC Status

- 2014 - 2015 claims were higher than expected resulting in a debt of 7.1M.
- 2016 renewal increase addressed debt amount and medical inflation.
- Through 2016, debt has been reduced. Given JHP rating projections OPEC-HC's net cash debt is 3.03M going into the 1/1/2017 renewal.
- Current projections demonstrate the OPEC-HC program continuing to operate in a positive trend.



Russell Township in Geauga County



In-Network Benefits	Current Plan	Renewal Options	
		Option 1	Option 2
Single Deductible	\$2,500	\$2,500	\$2,500
Family Deductible	\$5,000	\$5,000	\$5,000
Co-insurance	100%	100%	100%
Single (Ded./ Co-Ins.) Out of Pocket	\$2,500	\$2,500	\$2,500
Family (Ded./ Co-Ins.) Out of Pocket	\$5,000	\$5,000	\$5,000
Primary Care Physician Office Visit	Ded. Then 100%	Ded. Then 100%	Ded. Then 100%
Specialist Office Visit	Ded. Then 100%	Ded. Then 100%	Ded. Then 100%
Emergency Room	Ded. Then 100%	Ded. Then 100%	Ded. Then 100%
Urgent Care	Ded. Then 100%	Ded. Then 100%	Ded. Then 100%
Preventative	100%	100%	100%
Retail Pharmacy (30 day supply)	Ded. Then 100%	Ded. Then 100%	Ded. Then 100%
<b>Coverage Type</b>	<b>Count</b>	<b>2016</b>	<b>2017</b>
Employee Only	3	\$477.19	\$536.36
Employee & Spouse	6	\$952.14	\$1,070.21
Employee & 1 Child	1	\$630.02	\$708.14
Employee & 2 Children	1	\$782.84	\$879.91
Employee & 3+ Children	0	\$996.77	\$1,120.37
Family & 1 Child	5	\$1,107.57	\$1,244.91
Family & 2 Children	5	\$1,262.99	\$1,419.60
Family & 3+ Children	4	\$1,478.15	\$1,661.44
<b>Monthly Premium Equivalent</b>	<b>25</b>	<b>\$26,322.67</b>	<b>\$29,586.68</b>
<b>Monthly Assessment of Debt Recovery</b>		<b>\$4,175.00</b>	<b>\$0.00</b>
<b>Total Monthly Cost</b>		<b>\$30,497.67</b>	<b>\$29,586.68</b>

Indicate Option Choice



or

Lump Sum ADR

\$25,000.00

SEE ATTACHED EXHIBIT "A"

Rates are proposed for the 1/1/2017 renewal. Renewal **Option 1** represents a flat 12.4% increase. Renewal **Option 2** represents a 6.2% increase with a monthly or lump sum assessment of debt recovery. Please indicate in the check box above your group's 1/1/2017 renewal selection. Signed renewal selection must be received by 11/18/2016.

X

Authorized Signature

9/22/16

Date

Please submit this form to:

Ohio Insurance Services

Attn: Andrea Moore

[amoore@ohioinsuranceservices.com](mailto:amoore@ohioinsuranceservices.com)

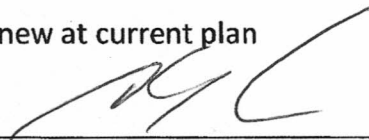
Or Fax to: (614) 873-2916

EXHIBIT 'A'

Russell Township/Geauga County				
Coverage Type	Count	Current	Renewal	Base Rate for 2018 Calculations
Employee Only	3	\$477.19	\$544.55	\$506.78
Employee & Spouse	6	\$952.14	\$1,086.54	\$1,011.17
Employee & Child	1	\$630.02	\$718.95	\$669.08
Employee & 2 Children	1	\$782.84	\$893.34	\$831.38
Employee & 3+ Children	0	\$996.77	\$1,137.47	\$1,058.57
Family 1 Child	5	\$1,107.57	\$1,263.91	\$1,176.24
Family 2 Children	5	\$1,262.99	\$1,441.26	\$1,341.30
Family 3+ Children	4	\$1,478.15	\$1,686.79	\$1,569.80
<b>Total Monthly Cost</b>		<b>\$26,322.67</b>	<b>\$30,038.17</b>	<b>\$27,954.68</b>
<b>2016 Total Annual Cost</b>			<b>\$360,458.04</b>	<b>\$335,456.11</b>

Renew at current plan

X



Authorized Signature

9/22/16

Date

Please submit this form to:

Ohio Insurance Services

Attn: Andrea Moore

[amoore@ohioinsuranceservices.com](mailto:amoore@ohioinsuranceservices.com)

Or Fax to: (614) 873-2916



## **OHIO INSURANCE SERVICES AGENCY, INC.**

**Re: OPEC News**

Dear Member:

I just wanted to pass some great news along on several fronts:

- 1.) OPEC Delta Dental – For those that have enjoyed our dental programs with Delta, thank you for your support. If you have not looked at our dental offerings we would be happy to provide information. We are entering our 17<sup>th</sup> year with Delta Dental and have not seen an increase in 3 years. Our claims have been running well and we will see only a small 2.5% renewal.
- 2.) OPEC Vision Service Plan (VSP) – Again thank you for your business and if you would like information, just let us know. We will have 0% renewal and a two year rate lock.
- 3.) Telemedicine – We are happy to announce the addition of our telemedicine program with Medical Mutual. Please see the attached flyer for additional details. Please feel free to distribute the flyer to all of your covered members.

As always, we appreciate your business and the opportunity to serve you.

Thank you.

Sincerely,

Frank Harmon

8120 Corporate Blvd.  
Plain City, Ohio 43064

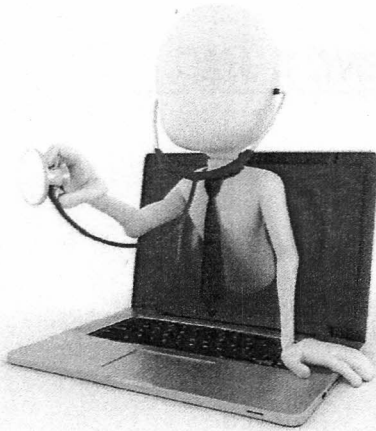
[www.ohioinsuranceservices.com](http://www.ohioinsuranceservices.com)

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Fax (614) 873-2916



# TELEMEDICINE

Health care at your fingertips!

Now available through your  
Medical Mutual health plan!

## What is it?

Get care via smart phone, tablet or computer for simple conditions, such as sinus infections, cold symptoms, rashes, ear aches and stomach pain.

## What does it cost?

Same as an office visit.

## Who are the providers?

Cleveland Clinic, with the assistance of Online Care Group for a national network

## Who can use it?

Adults & children 6 years old and up  
Patients 17 years and under must be accompanied by a parent/guardian

## How long does it take?

It's typically a 10 minute consultation

## Can providers diagnose & write Rx?

Yes, when medically appropriate

## Where do I go?

### Mobile Device:

Download App – [Cleveland Clinic Express Care](#)

### Tablet/Computer:

<http://my.clevelandclinic.org/online-services/express-care-online>

## When can I access?

24 hours a day, 7 days a week

## Is it secure?

Yes, it's private, secure & HIPAA-compliant