

Monday, August 11,

25

The Bainbridge Township Board of Trustees met in a special meeting at the Bainbridge Town Hall on August 11, 2025. Those present were Trustees Dr. Michael Bates, Mrs. Kristina O'Brien, and Mr. Jeffrey Markley and Fiscal Officer Mrs. Janice Sugarman. Mr. Markley presided and called the meeting to order at 5:30 P.M.

In Attendance:

Township Employees: Chris Smith, Lorrie Benza, Jon Weiner, Mike Mariola, Alex Hansel, Kurt Dreger
Oswald: Kim Klefman, Matt Romansky

Discussion:

Kim Klefman from Oswald gave the trustees an option for consideration that would save the township approximately \$30,000.00 per year. It involves including the HRA in the employee share 10% calculation. The next open enrollment is July 2026. Oswald will plan to meet with the trustees in February of 2026 to further discuss.

Since there was no further business to come before this special meeting of the Bainbridge Township Board of Trustees, Dr. Bates made a motion to adjourn with a second by Mrs. O'Brien and the meeting was adjourned at 5:54 P.M.

Respectfully Submitted,

Janice S. Sugarman,
Fiscal Officer, Bainbridge Township

Date

Date

Date

Minutes Read: _____

Minutes Approved: _____

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Bainbridge Township Trustee Meeting

August 11, 2025



Agenda

- 1) Historical Summary
- 2) Plan Summary
 - Medical Plan
 - HRA
- 3) Consideration
 - Contributions
- 4) 2025 Renewal Timeline
- 5) Appendix

Historical Review

Prior Years Renewal Outcomes

Historical Review

Medical

	2018-2020	2020	2021	2022	2023	2024
Medical <i>Initial Increase</i> <i>Final Increase</i>	Medical Mutual 9.9% 24-month guarantee w/Premium Holiday 3.2% (per year)	Medical Mutual 30.4% 15.0%	Medical Mutual 35.2% 21.99%	Medical Mutual 35.22% 24.5%	Medical Mutual 22.8% 11% for 15 months	Medical Mutual 9.5% increase 5.4% increase (illustrated)with plan changes
Comments	MMO offer – 24-month rate guarantee at 9.9% with Premium Holiday in the 24 th month. Two-year average, including move from under 50 contract to over 50 contract equals a 3.2% average increase. Guardian – negotiated to flat renewal	Renewed with MMO with negotiated rate relief and wellness fund	Renewed with MMO with negotiated rate relief and wellness fund. Changed to Employee fund Deductible First \$250.	Renewed with MMO. Plan change to increase plan deductible. Wellness fund included. Rate hold on Guardian ancillary lines.	Renewed with MMO with negotiated rate relief. Renewed ancillary with Guardian for 12-months. Added supplemental plan offering and received 1% rate reduction.	Renewed with MMO offer 9.5% 24-month rate guarantee with a 95% contingent premium arrangement

***Average rate increase over 8-year period: 10.6%**
Average Trend increase over 8-year period: 13%-15%

Plan Summary

Medical Plan and HRA (Health Reimbursement Arrangement)

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2024-2026 Medical Mutual Plan

Current plan design

BENEFITS	SuperMed Plus HRA
Deductible – Single	\$4,000
Deductible - Family	\$8,000
Coinsurance	0% after Deductible
Out-of-Pocket Maximum – Single	\$4,000
Out-of-Pocket Maximum - Family	\$8,000
Office Visit Primary Care Physician Specialist Telehealth Services	0% after Deductible
Inpatient Hospital Services	0% after Deductible
Outpatient Surgical Services	0% after Deductible
Diagnostic Services	0% after Deductible
Emergency Room Services	0% after Deductible
Prescription Drugs: Retail Rx (30-day) Mail Order Rx (90-day)	0% after Deductible

*Integrated HRA (Health Reimbursement Arrangement)

Employee First Deductible: \$250/\$500
Employer Funded HRA: \$3,750/\$7,500

HRA Plan Review

HRA Strategy since 2010

Bainbridge Township increase to HRA funding

- HRA utilization averaged 70% in Pre- Employee first HRA
 - 2021: Flipped to Employee first / Employer Second Funding
- Enrollment increased over 15-year span
 - Spread of risk
 - More exposure for Bainbridge Township
- **HRA:**
 - Employer contributes if funds utilized
 - Employer is at risk for full HRA funded plan
 - Over 15-year period the approximate savings = 30% funding
 - *Approximately \$1,000,000+ Reserved for the Township and Employees*
- **HRA Utilization:**
 - 2021: HRA utilization 63%
 - Change to increase deductible resulted in a \$14k in Risk Avoidance
 - 2022: HRA utilization 63%
 - Change to increase deductible resulted in a \$19k in Risk Avoidance
 - 2023: HRA utilization 55%
 - 2024: HRA utilization 63% (\$302,099)
 - YTD 2025: HRA utilization 42.5% (\$207,285)

Considerations

Contribution consideration

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Benchmark

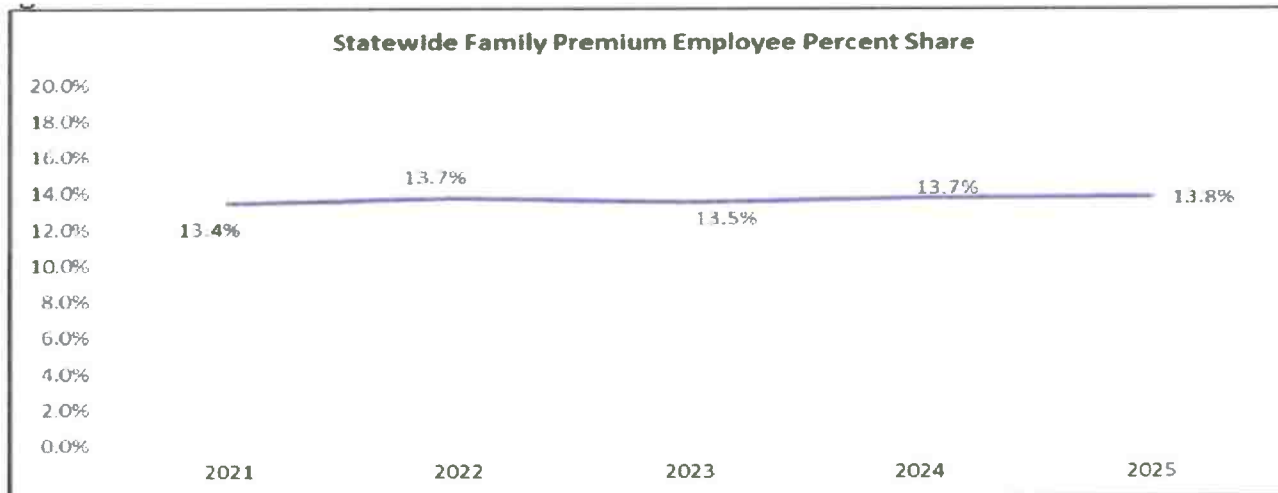
2025 SERB Report

Average In-Network Deductible Amount (All Plan Types)			
Comparison Group	Single	Family	n
STATEWIDE	\$ 1,763	\$ 3,477	2,096
State of Ohio	\$ 933	\$ 1,867	3
Counties	\$ 1,439	\$ 2,865	153
Cities	\$ 1,777	\$ 3,536	410
Townships	\$ 2,855	\$ 5,662	158
School Districts & ESCs	\$ 1,609	\$ 3,147	1,193
Universities	\$ 1,428	\$ 2,861	33
Colleges	\$ 2,356	\$ 4,680	43
Fire Districts	\$ 3,202	\$ 6,119	21
Metro Housing Authorities	\$ 2,234	\$ 4,622	52
Port Authorities	\$ 1,960	\$ 3,920	5
Regional Transit Authorities	\$ 1,248	\$ 2,516	25
REGION			
1 - Akron/Canton	\$ 1,163	\$ 2,334	248
2 - Cincinnati	\$ 1,983	\$ 3,871	250
3 - Cleveland	\$ 1,500	\$ 2,951	364
4 - Columbus	\$ 2,017	\$ 4,048	359
5 - Dayton	\$ 2,034	\$ 3,972	268
6 - Southeast Ohio	\$ 1,791	\$ 3,661	171
7 - Toledo	\$ 2,035	\$ 3,918	300
8 - Warren/Youngstown	\$ 1,317	\$ 2,566	136
EMPLOYEES COVERED			
1 - 49	\$ 2,338	\$ 4,652	340
50 - 99	\$ 1,876	\$ 3,699	323
100 - 149	\$ 1,787	\$ 3,505	427
150 - 249	\$ 1,587	\$ 3,123	427
250 - 499	\$ 1,536	\$ 3,033	335
500 - 999	\$ 1,547	\$ 3,027	146
1,000 or more	\$ 1,155	\$ 2,286	98
Note: Average deductible amounts include plans where employees contribute \$0 to the annual deductible. Note: n: number of plans.			

Cost Share Benchmark

2025 SERB Report

Towards Medical Premium (All Medical Plan Types)					
Comparison Group	Single		Family		
	Employer Share	Employee Share	Employer Share	Employee Share	
STATEWIDE	87.1%	12.9%	86.2%	13.8%	
Townships					
Less than 10,000	90.7%	9.3%	91.2%	8.8%	158
10,000 - 29,999	92.3%	7.7%	92.8%	7.2%	76
30,000 or more	90.4%	9.6%	91.2%	8.8%	58
	86.8%	13.2%	86.3%	13.7%	24



Contributions

Active Member Contributions and COBRA Rates

Current Employee Contributions:

10% of Medical Mutual Premium Only

	2024 MMO Medical Premiums	2024 Employee Contribution (10%)	Bi-weekly
Single	\$1,311.01	\$131.10	\$60.51
EE & SP	\$2,881.07	\$288.11	\$132.97
EE & CH	\$2,357.72	\$235.77	\$108.82
Family	\$3,927.78	\$392.78	\$181.28

(*current contributions calculated off Medical Plan Premium only)

Current COBRA Rates:

	Carrier Rate	Percentage of HRA Premium 80%	Full Equivalent Rate with HRA	COBRA Rate *PLUS 2% with HRA
EE	\$1,311.01	\$250.00	\$1,561.01	\$1,592.23
EE & Spouse	\$2,881.07	\$500.00	\$3,381.07	\$3,448.69
EE & Child	\$2,357.72	\$500.00	\$2,857.72	\$2,914.87
EE & Family	\$3,927.78	\$500.00	\$4,427.78	\$4,516.34

(*COBRA rates include HRA premium based on past)

Contributions

Consideration to add HRA to Employee Contribution

Full Equivalent Rate with HRA:

	Carrier Rate	Percentage of HRA Premium 60%	Full Equivalent Rate with HRA
EE	\$1,311.01	\$187.50	\$1,498.51
EE & Spouse	\$2,881.07	\$375.00	\$3,256.07
EE & Child	\$2,357.72	\$375.00	\$2,732.72
EE & Family	\$3,927.78	\$375.00	\$4,302.78

(Using Past History Method, *60% current utilization)

Employee Contribution Change:

	2025 MMO Medical Premiums Plus HRA	2025 Employee Contribution (10%)	Bi-weekly	Bi-weekly change
Single	\$1,498.51	\$149.85	\$69.16	\$8.65
EE & SP	\$3,256.07	\$325.61	\$150.28	\$17.31
EE & CH	\$2,732.72	\$273.27	\$126.13	\$17.31
Family	\$4,302.78	\$430.28	\$198.59	\$17.31

(*Contributions calculated to include Medical Plan Premium plus HRA plan)

10% of HRA plan expected utilization is \$29,250 annually based on current enrollment

Appendix

2025/2026 Service Calendar

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2025 Service Calendar

Year-Round Engagement

KEY

- Strategy/Reporting
- Compliance
- EE Engagement/Wellness

Q1 2025



JANUARY

- Monthly Touch Base



- **1/31:** W-2 Distribution Deadline



- [Cervical Health Awareness Month](#)

FEBRUARY

- **Renewal Planning Meeting**

- [American Heart Month](#)
- [Random Acts of Kindness Week 2/9 – 2/15](#)

MARCH

- RFP Data Gathering

- **3/1:** CMS Disclosure Due
- **3/1:** 1095 Distribution Deadline

- [National Nutrition Month](#)
- [Sleep Awareness Week 3/9 – 3/15](#)

Q2 2025

APRIL

- Marketing (if applicable)

- **4/1:** 1094-1095 Filing Due (Electronic)
- **4/15:** Tax filing deadline to make 2024 HSA contributions

- [Stress Awareness Month](#)
- [World Immunization Week 4/24 – 4/30](#)

MAY

- **Renewal Final Decisions**

- **Annual Compliance Review Webinar**

- [Mental Health Month](#)
- [National Women's Health Week 5/11 – 5/17](#)

JUNE

- **Open Enrollment**
- 4/1 Elections Submitted

- **6/1:** Rx Reporting Due

- [Alzheimer's & Brain Awareness Month](#)
- [National Men's Health Week 6/9 – 6/15](#)

Q3 2025



JULY

- Plan Year Begins
- OE Follow up



- **7/31:** 5500 Filing Deadline
- **7/31:** PCORI Filing Deadline



- [UV Safety Month](#)

AUGUST

- **Post-Renewal Touch Base**

- [National Immunization Awareness Month](#)
- [Safe & Sound Week 8/11 – 8/17](#)

SEPTEMBER

- Plan Documents Finalized

- **9/30:** SAR Distribution Deadline

- [Prostate Cancer Awareness Month](#)
- [Suicide Prevention Awareness Month](#)

Q4 2025

OCTOBER

- Monthly Touch Base

- **10/14:** Medicare D Creditable Coverage Notice Deadline
- **10/15:** 5500 Filing Deadline (with Extension)

- [National Breast Cancer Awareness Month](#)
- [World Mental Health Day 10/10](#)

NOVEMBER

- Monthly Touch Base

- [National Diabetes Month](#)
- [Diabetes Education Week 11/2 – 11/8](#)

DECEMBER

- Monthly Touch Base

- Open Enrollment Required Notices Distributed
- **12/31:** Gag Clause Attestations Due

- [National Safe Toys & Gifts Month](#)
- [World AIDS Day 12/1](#)

2026 Service Calendar

Year-Round Engagement

KEY

- Strategy/Reporting
- Compliance
- EE Engagement/Wellness



Q1 2026

	JANUARY	FEBRUARY	MARCH
	<ul style="list-style-type: none"> • Monthly Touch Base 	<ul style="list-style-type: none"> • Renewal Planning Meeting 	<ul style="list-style-type: none"> • RFP Data Gathering
	<ul style="list-style-type: none"> • 1/31: W-2 Distribution Deadline 		<ul style="list-style-type: none"> • 3/1: CMS Disclosure Due • 3/1: 1095 Distribution Deadline
	<ul style="list-style-type: none"> • Cervical Health Awareness Month 	<ul style="list-style-type: none"> • American Heart Month • Random Acts of Kindness Week 2/9 – 2/15 	<ul style="list-style-type: none"> • National Nutrition Month • Sleep Awareness Week 3/9 – 3/15

Q2 2026

	APRIL	MAY	JUNE
	<ul style="list-style-type: none"> • Marketing (if applicable) 	<ul style="list-style-type: none"> • Renewal Final Decisions 	<ul style="list-style-type: none"> • Open Enrollment • 4/1 Elections Submitted
	<ul style="list-style-type: none"> • 4/1: 1094-1095 Filing Due (Electronic) • 4/15: Tax filing deadline to make 2024 HSA contributions 	<ul style="list-style-type: none"> • Annual Compliance Review Webinar 	<ul style="list-style-type: none"> • 6/1: Rx Reporting Due
	<ul style="list-style-type: none"> • Stress Awareness Month • World Immunization Week 4/24 – 4/30 	<ul style="list-style-type: none"> • Mental Health Month • National Women's Health Week 5/11 – 5/17 	<ul style="list-style-type: none"> • Alzheimer's & Brain Awareness Month • National Men's Health Week 6/9 – 6/15

Q3 2026

	JULY	AUGUST	SEPTEMBER
	<ul style="list-style-type: none"> • Plan Year Begins • OE Follow up 	<ul style="list-style-type: none"> • Post-Renewal Touch Base 	<ul style="list-style-type: none"> • Plan Documents Finalized
	<ul style="list-style-type: none"> • 7/31: 5500 Filing Deadline • 7/31: PCORI Filing Deadline 		<ul style="list-style-type: none"> • 9/30: SAR Distribution Deadline
	<ul style="list-style-type: none"> • UV Safety Month 	<ul style="list-style-type: none"> • National Immunization Awareness Month • Safe & Sound Week 8/11 – 8/17 	<ul style="list-style-type: none"> • Prostate Cancer Awareness Month • Suicide Prevention Awareness Month

Q4 2026

	OCTOBER	NOVEMBER	DECEMBER
	<ul style="list-style-type: none"> • Monthly Touch Base 	<ul style="list-style-type: none"> • Monthly Touch Base 	<ul style="list-style-type: none"> • Monthly Touch Base
	<ul style="list-style-type: none"> • 10/14: Medicare D Creditable Coverage Notice Deadline • 10/15: 5500 Filing Deadline (with Extension) 		<ul style="list-style-type: none"> • Open Enrollment Required Notices Distributed • 12/31: Gag Clause Attestations Due
	<ul style="list-style-type: none"> • National Breast Cancer Awareness Month • World Mental Health Day 10/10 	<ul style="list-style-type: none"> • National Diabetes Month • Diabetes Education Week 11/2 – 11/8 	<ul style="list-style-type: none"> • National Safe Toys & Gifts Month • World AIDS Day 12/1