



Cleveland Metroparks®

FIND YOUR PATH

2022 Employee Benefits Plan

September 16, 2021

Health Benefits Program

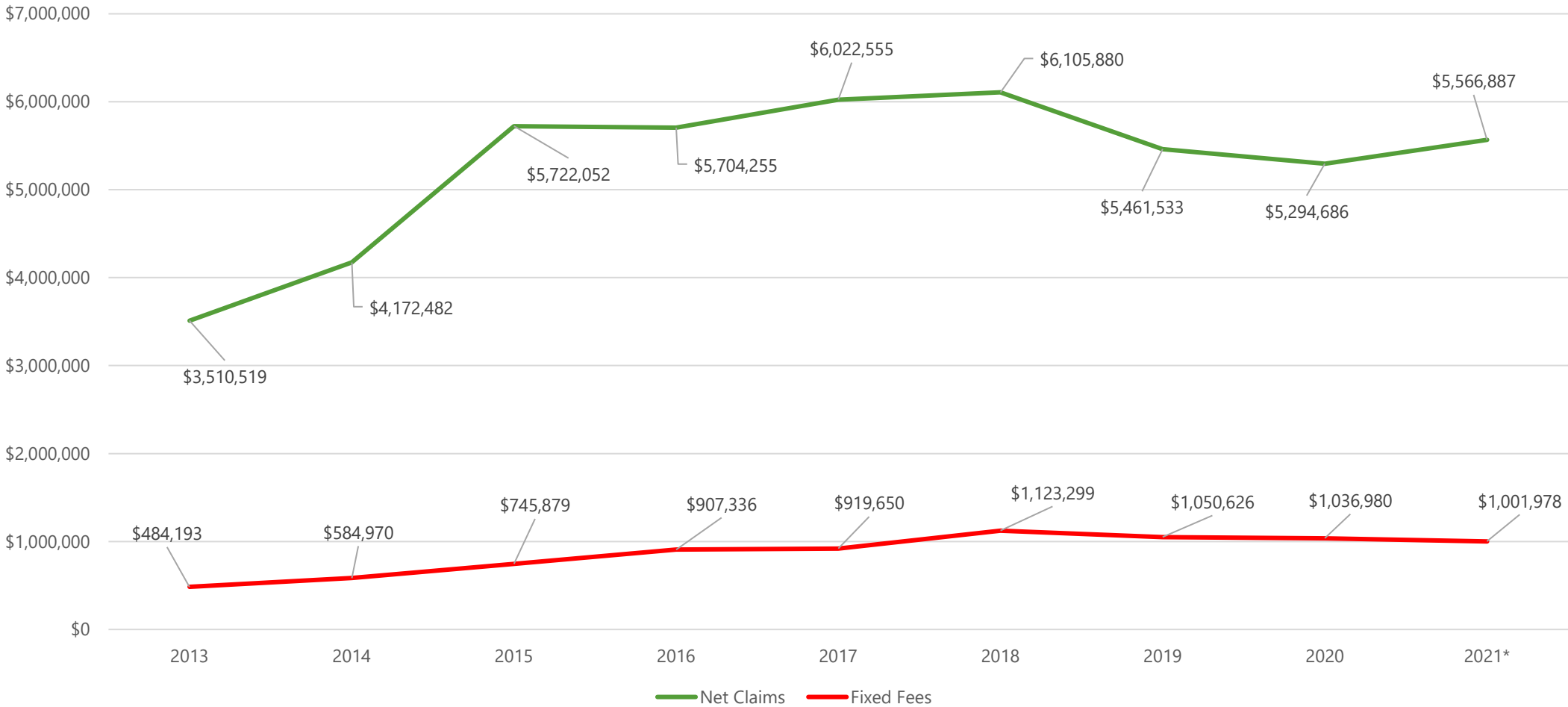
Self-Insured Medical Plan

- Claims paid dollar for dollar up to the stop loss deductible
- Contract with medical insurance carrier (Cigna) to administer the plan, access network discounts, and provide population health improvement programs
- Three medical insurance plan options
 - Plan A: Buy-Up PPO
 - Plan B: Base PPO
 - Plan C – High Deductible Health Plan (w/Health Savings Account)
- Employees contribute between 5% and 18% of premium depending on union status and plan choice

Fully-Insured Supplemental Benefits

- Dental & Vision (cost share between Park District and employee)
- Life, long-term disability, supplemental short-term disability, and accident insurance
- Pet insurance, flexible spending accounts, and employee assistance program

Self-Insured Medical Claims Experience



Success Factors

Engaged Population

- Preventive care 17% above benchmark rates
- Well visits 20.8% above benchmark rates
- Generic prescription utilization 2.7% above normal rates
- Above average compliance with maintenance medication (hypertension, diabetes, depression, cholesterol)

Plan Management

- Plan design (deductibles, co-pays, etc.) that reflect market
- Spousal redirection to own employment plans
 - 16.4 % reduction in spouses on plan over last four years

2022 Benefits Renewal

Contract Approvals

- 3-year renewal with Cigna to provide medical plan administration at overall cost reduction
- Renewal with Cigna to provide dental and vision insurance at market rate increases
- New contract with Medical Mutual of Ohio to provide life and disability insurance at reduced rates

Plan Designs

- No changes to plan designs (deductibles, co-pays, etc.)
- Anticipating minimal changes to premiums – waiting on final contract for stop loss insurance