

ORDINANCE 24-2015

AN ORDINANCE ESTABLISHING HEALTH CARE BENEFITS FOR FULL-TIME EMPLOYEES AND THE MAYOR AND AUTHORIZING THE PURCHASE OF HEALTH INSURANCE AND DECLARING AN EMERGENCY

WHEREAS, the Village of Minerva Park (“Village”) is committed to providing a fringe benefit package to its full-time employees and Mayor; and,

WHEREAS, the fringe benefit package shall include life and accidental death and dismemberment, dental, vision, and major medical insurance; and,

WHEREAS, other fringe benefits may be made available to the all employees, which cost shall be paid by payroll deduction from the employee; and,

WHEREAS, rates for December 1, renewal policies were recently released.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE VILLAGE OF MINERVA PARK, OHIO, THAT:

Section 1. Full-time employees of the Village shall be eligible for life and accidental death and dismemberment, dental, vision, and major medical insurance coverage as provided by the Village from time to time upon such terms, conditions and requirements as defined herein. All insurance plans shall begin coverage the first of the month following the start of employment and shall continue through the end of the month of separation.

Section 2. Employees whose spouse has health care benefits available from their employer shall take the coverage available. Employees, who are eligible for family coverage and have a spouse also employed by the Village and eligible for family coverage, may only elect coverage under one of the spouse’s family coverage options. Said spouses may not hold two separate, single coverage plans.

Section 3. The major medical insurance program shall be provided through a high deductible health care plan, which deductibles shall be \$3,000 for individuals and \$6,000 for family plans.

Section 4. The Village, beginning January 1, 2016, will provide an Employee Salary Redirection Plan commonly referred to as a Section 125 Plan allowing employees to use pre-tax dollars to contribute to their HSA and purchase other eligible health care plans.

Section 5. The Village will contribute to a Health Savings Account (HSA) to assist with the deductibles under the various medical insurance plans. The annual contribution to a HSA is as follows:

	<u>Single</u>	<u>Family</u>
Village Contribution	\$2,000	\$4,000

Section 6. The Village’s HSA contribution shall be deposited within ten (10) business days of dates after the start of a new year and on the dates identified below thereafter and in the amounts listed below:

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Payments Due	Percentage of Contribution	Single	Family
January 1	50.00%	\$1,000	\$2,000
April 1	30.00%	600	1,200
July 1	20.00%	400	800

Section 7. The Mayor, upon a written request identifying a significant hardship, may waive all or part of the employer deposit timing for the HSA contribution made by the Village.

Section 8. For employees hired after March 31, the HSA contributions shall be pro-rated based upon the number of full months employed by the Village in their initial year.

The Village recognizes that under Internal Revenue Service regulations, eligible expenses of an HSA account are not limited to the major medical deductibles under the Village's major medical plan. The employee is solely responsible for the HSA and how funds are used.

Section 9. Employees who elect to waive any of the Village health insurance must provide proof of coverage from the alternate provider within 30 days of employment or qualifying event.

Section 10. Employees hired after January 1, 2016, will be required to contribute and pay \$10 per month for single and \$20 for family coverage towards the medical insurance premiums. If the annual change in aggregate monthly premiums exceeds 10 percent, the Fiscal Officer shall, effective with the first pay date in January each year, adjust the monthly employee contribution by the same percentage of change as in the change in the monthly aggregate premium.

Section 11. Sections 2, 6, and 8 of this Ordinance are effective for any employee hired after January 1, 2016.

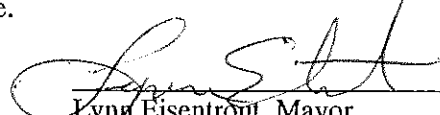
Section 12. The Mayor and Fiscal Officer are authorized to renew the health care plans with Medical Mutual, Delta Dental, and Vision Service Plan through Burnham and Flower Insurance Group for 2016, and for 2017 so long as the same plans are available and any increase in premiums is less than ten percent.

Section 13. It is hereby found and determined that all formal actions of this Council concerning and relating to the adoption of this Resolution were adopted in an open meeting of this Council, and that any and 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 of the laws of the State of Ohio.

Section 14. All prior legislation, or any parts thereof, which is/are inconsistent with this Resolution is/are hereby repealed as to the inconsistent parts thereof.

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Section 15. That this Ordinance is hereby declared to be an emergency measure, necessary for the preservation of the public health, safety, and welfare and specifically for the purpose of obtaining health care for the Village employees; WHEREFORE, this resolution shall take effect and be in force from and after its passage.



Lynn Eisentrout, Mayor

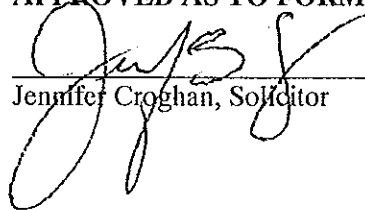
First Reading: October 12, 2015
Second Reading: October 26, 2015
Third Reading: Waived
Passed: October 26, 2015

ATTEST



Jeffrey Wilcheck, Fiscal Officer

APPROVED AS TO FORM



Jennifer Croghan, Solicitor