



Cleveland Metroparks®

FIND YOUR PATH

2024 Employee Benefits Plan

October 19, 2023

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

- Cost Share - Dental & Vision
- Employer Paid - Life, long-term disability, and employee assistance program
- Employee Paid – Accident insurance, pet insurance, and flexible spending accounts

2023 Health Benefits Program

Budget - ~ \$9 million

- Medical Claims Payments - 84%
- Medical Administration - 3%
- Stop Loss Insurance Premium - 8%
- Fully-Insured Programs - 5%

2023 Medical Claims Performance

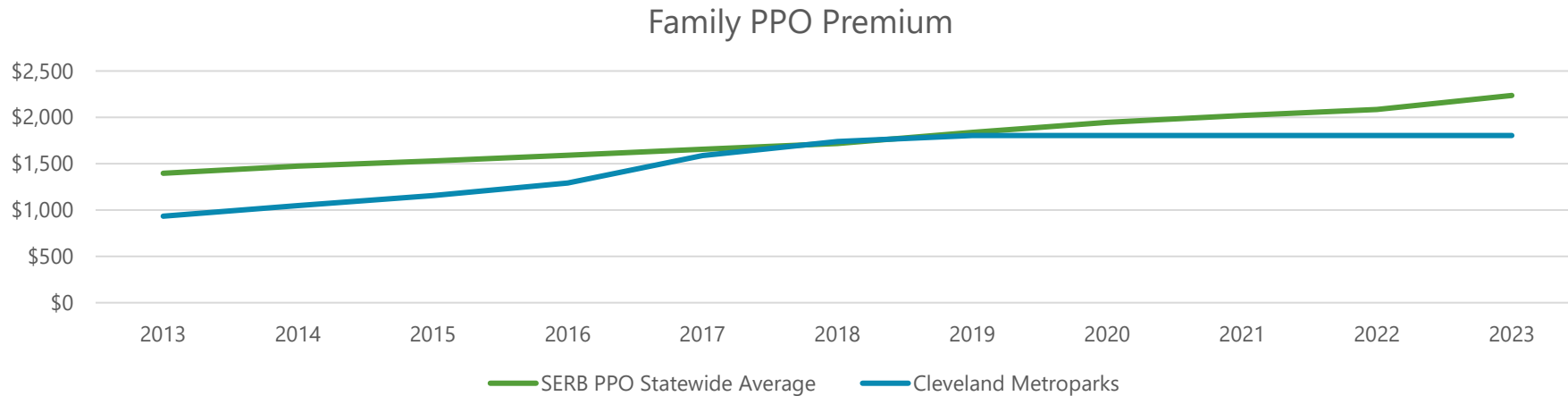
- Catastrophic Claims
 - \$2,072,193 in catastrophic claims
 - 31% of total medical plan spend
- Over \$1.3 million in stop loss reimbursements to offset catastrophic claims
- Remainder of plan performing extremely well

Benchmarking – Medical Plans and Premiums

	Cleveland Metroparks	Statewide Public Sector Average	Cleveland Area Public Sector Average
Employee Only Premium	\$751	\$869	\$808
Family Premium	\$1,804	\$2,236	\$2,071
Employee Only Deductible	\$500	\$496	\$526
Family Deductible	\$1000	\$1009	\$1,044

Benchmarking – Medical Premium Increases

	Ohio SERB Statewide Average	Cleveland Metroparks
2019	5.9%	2%
2020	6.7%	0%
2021	3.9%	0%
2022	3.7%	0%
2023	7.0%	0%
2024	Unknown	1.5%



Employee Well-Being

Physical

- Preventive care rate is almost double the Cigna benchmark rate
- Non-smoking incentives for employees and spouses
- High quality, affordable health insurance plans and access to premier health care facilities

Purpose

- Highest employee engagement scores are in mission/purpose areas
- 13 straight NorthCoast99 awards as top employer

Financial

- All full-time employees paid above single adult living wage rate for Cuyahoga County
- 72% participation in Ohio Deferred Compensation Program – approximately \$4,000 per employee annually saved

Community

- 146 employees volunteered for pilot community volunteer program
- Over \$65K in employee contributions to Charity Choice Program

Social

- 174 employees participate in Club Metro
- Over 50 participants in Corporate Challenge



2024 Benefits Renewal

Contract Approvals

- 1-year contract with Cigna to provide Stop Loss insurance (10.2% premium increase)
- Flat-rate renewal with Cigna to provide Vision insurance

Plan Designs & Premiums

- 1.5% premium increase for Medical Plans A & B
 - Employee premium increases ranges from \$1.02 to \$4.86 per month
- Plan C (High Deductible Health Plan) deductibles increasing by \$200/400 due to IRS regulation changes
 - No premium increase for Plan C