BRUNSWICK CITY
COMMITTEE-OF-THE-WHOLE

Agenda

DECEMBER 12, 2022
6:30 PM
or Immediately Following
Safety & Environment Committee

1. Discussion Items

    (a) Fire Station Update

2. Motion Items

    (a) Motion to increase the refuse rates by $1.95/month, effective April 1, 2023.

    (b) Motion to approve payment to Software Solutions Inc. in the amount of $27,796.65 for annual software support for the period of 2/01/2023 through 1/31/2024. This support covers various receipts, accounts payable, payroll, refuse billing and storm water billing software support services.

3. Review Legislation

    RES. NO. 110-2022 - An emergency resolution declaring the intention of the City of Brunswick to provide municipal services to a 1.5 acre parcel of land (PPN 001-02D-08-009) on Laurel Road. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Ken Fisher)*

    RES. NO. 111-2022 - An emergency resolution authorizing the City Manager to enter into a one (1) year contract with the Jefferson Health Plan (through Medical Mutual of Ohio) for the provision of major medical health insurance and prescription coverage for all full-time employees from January 1, 2023 through December 31, 2023. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Jim Foster*)

    RES. NO. 113-2022 - An emergency resolution authorizing the City Manager to enter into a one (1) year contract with MetLife for the provision of dental insurance coverage for all full-time employees from January 1, 2023 through December 31, 2023. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Carl DeForest*)

    RES. NO. 114-2022 - An emergency resolution authorizing the City Manager to enter into a two (2) year contract with VSP for the provision of vision insurance coverage for all full-time employees from January 1, 2023 through December 31, 2024. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Jim Foster*)

4. General Discussion

5. Executive Session

6. Adjournment

THE CITY OF BRUNSWICK

PROPOSED MOTION

DATE:	12/12/2022
TO:	Vice Mayor Nicholas Hanek and Members of City Council
FROM:	Carl S. DeForest, City Manager Todd Fischer
COPY:	Mayor Ron Falconi
MOTION:	Motion to increase the refuse rates by $1.95/month, effective April 1, 2023.
BACKGROUND:	Codified Ordinance Section 1060.03 (a) requires the monthly charge for each resident to equal their pro rata share of the cost of the refuse program. This should bring the rates in-line with the estimated refuse program costs. The regular monthly refuse rates would increase from $19.30/month to $21.25/month. The last time refuse rates were changed was July 1, 2019. Since that time, annual fixed cost increases included in the hauler's contract have increased on average by 0.53/month each year thereafter. As of July 1, 2023, the fixed costs alone will have increased by $2.13/month since the last rate change went into effect. With variable costs, inventory of carts, and other relevant information, it is estimated that the resident's pro rata share does not have to increase by the full $2.13/month; as an increase of $1.95/month, effective April 1, 2023, is projected to be sufficient for the next 15 months.
PURPOSE AND EXPLANATION:	
IMPLEMENTATION SCHEDULE:	Motion to pass to bring refuse rates in-line with refuse program costs in accordance with Codified Ord 1060.03 (a)
FINANCIAL INFORMATION:	
FINANCIAL SUMMARY:	See background above.
RECOMMENDED ACTION:	
ADDITIONAL INFORMATION:	If this motion is passed in December, the plan would be to notify the residents of the upcoming change in refuse rates in advance on their 1st quarter refuse bills. The actual increased rate would go into effect on April 1, 2023 on their 2nd quarter refuse bill.

THE CITY OF BRUNSWICK

PROPOSED MOTION

DATE:	12/12/2022
TO:	Vice Mayor Nicholas Hanek and Members of City Council
FROM:	Carl S. DeForest, City Manager Todd Fischer
COPY:	Mayor Ron Falconi
MOTION:	Motion to approve payment to Software Solutions Inc. in the amount of $27,796.65 for annual software support for the period of 2/01/2023 through 1/31/2024. This support covers various receipts, accounts payable, payroll, refuse billing and storm water billing software support services.
BACKGROUND:	The City has used Software Solutions Inc. for software and support services for many years. This includes various receipts, accounts payable, payroll, refuse billing and storm water billing software support services. The price is historically or generally 3% cheaper for the City to pay annually versus monthly. The total cost for the 12 month stated period of time is also in excess of $25,000, thus requiring the City Council's approval to pay. The annual software is proprietary.
PURPOSE AND EXPLANATION:	
IMPLEMENTATION SCHEDULE:	
FINANCIAL INFORMATION:	
FINANCIAL SUMMARY:	2/3 of the cost (for accounts payable & payroll) charged to the General Fund with the other 1/3 (refuse/stormwater billing) being charged 50% to Refuse Fund and 50% to the Stormwater Fund.
RECOMMENDED ACTION:	
ADDITIONAL INFORMATION:	

Software Solutions

Personal Attention. Public Solutions.

8534 Yankee Street, Suite 2B
Dayton, OH 45458

INVOICE

Invoice #:	INV-0008736
Invoice Date:	12/05/2022
Term:	Net 30
Due Date:	01/04/2023
PO #:	

Bill To:
Brunswick, City of
4095 Center Road
Brunswick, OH 44212

Ship To:
Brunswick, City of
4095 Center Road
Brunswick, OH 44212

Description
Annual Software Support Contract for Visual Intelligence and GovProfessional for period 02/01/2023 thru 01/31/2024

SUBTOTAL	$27,796.65
Sales Tax	$0.00
TOTAL	$27,796.65

To pay by ACH: Software Solutions Inc.
Acct# 4130202004 Routing# 041000124

Customer Id: CUST-000045
Accounting Phone 800-686-9578 x404

THE CITY OF BRUNSWICK

PROPOSED LEGISLATION

DATE:	12/12/2022
TO:	Vice Mayor Nicholas Hanek and Members of City Council
FROM:	Carl S. DeForest, City Manager Nicholas Hanek
COPY:	Mayor Ron Falconi
LEGISLATION:	**RES. NO. 110-2022 -** An emergency resolution declaring the intention of the City of Brunswick to provide municipal services to a 1.5 acre parcel of land (PPN 001-02D-08-009) on Laurel Road. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Ken Fisher)*
BACKGROUND:	The City of Brunswick has been notified that a Petition for Regular Annexation on Application of Owners (the "Petition") was presented to the Medina County Commissioners requesting a parcel of land be annexed from Brunswick Hills Township to the City of Brunswick.
PURPOSE AND EXPLANATION:	The approved legislation must be filed with the Medina County Commissioners' Office by January 4, 2023.
IMPLEMENTATION SCHEDULE:	Emergency, with suspension of the rules
FINANCIAL INFORMATION:	
FINANCIAL SUMMARY:	
RECOMMENDED ACTION:	

One Reading	Yes
Two Readings	No
Three Readings	No
Emergency	Yes
Suspension of Rules	Yes

If emergency or suspension of the rules, why the request?

Emergency, with suspension of the rules

ADDITIONAL INFORMATION:

CITY OF BRUNSWICK, OHIO
RESOLUTION NUMBER 110-2022

BY: Committee-of-the-Whole

AN EMERGENCY RESOLUTION DECLARING THE INTENTION OF THE CITY OF BRUNSWICK TO PROVIDE MUNICIPAL SERVICES TO A 1.5 ACRE PARCEL OF LAND (PPN 001-02D-08-009) ON LAUREL ROAD.

WHEREAS: The City of Brunswick has been notified that a Petition for Regular Annexation on Application of Owners (the "Petition") was presented to the Medina County Commissioners requesting a parcel of land be annexed from Brunswick Hills Township to the City of Brunswick, and

WHEREAS: The City of Brunswick does not object to this Petition.

WHEREAS: THE COUNCIL OF THE CITY OF BRUNSWICK HEREBY RESOLVES:

SECTION 1: The Council for the City of Brunswick hereby declares that, should the Medina County Commissioners grant the annexation of 1.5 acres of land on Laurel Road (PPN 001-02D-08-009), the City of Brunswick will provide police protection, fire prevention/suppression, EMS service, and any and all other services rendered to residents of the City of Brunswick. Additionally, the City of Brunswick will support any application to the Cleveland Division of Water for connection to the water system for the provision of water services to the property and to the Medina County Sanitary Engineer for connection to the sanitary sewer system, subject to payment of any and all applicable costs and fees.

SECTION 2: That the Council of the City of Brunswick hereby urges the County to undertake a careful and deliberate study of all matters presented in the Petition for Regular Annexation on Application of Owners, as attached hereto as Exhibit "A", and to approve the proposed annexation of such property to the City of Brunswick.

SECTION 3: This Resolution is declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, safety, welfare, and providing for the usual daily operation of a municipality, and for the further reason that the approved legislation must be filed with the Medina County Commissioners' Office twenty (20) days before the January 24, 2023 hearing date. Therefore, the same shall be in full force and effect from and after its passage by the required number of votes or from the earliest time allowed by law.

PASSED: 1st Reading _______________

Rules Suspended: AYES ___________ NAYS ___________

ADOPTED: ________________________ AYES ___________ NAYS ___________

ATTEST: ________________________
Clerk of Council
Laura E. Timura

Medina County Commissioners

Stephen D. Hambley
William F. Hutson
Colleen M. Swedyk

County Administration Building
144 North Broadway
Medina, Ohio 44256

Phone: (330) 722-9208
Toll Free: (844) 722-3800
Fax: (330) 722-9206

November 14, 2022

VIA Email – petrobarb56@gmail.com

Barbara M. Petro
9553 Scottsdale Road
Broadview Heights, OH 44147

RE: Petition for Regular Annexation –1.50 acres
Brunswick Hills Township to the City of Brunswick

Dear Ms. Petro,

The Board of Medina County Commissioners will conduct a hearing on the above-referenced petition for annexation submitted by your office today after their regular meeting on Tuesday, January 24, 2023, at approximately 10:30 a.m. A court reporter will be present at this hearing.

Sincerely,

Rhonda J. Beck

Rhonda Beck
Clerk of the Board of County Commissioners

cc: Katherine Esber, Fiscal Officer, Brunswick Hills Township
Laura Timura, Clerk of Council, City of Brunswick

THE CITY OF BRUNSWICK

PROPOSED LEGISLATION

DATE: 12/12/2022

TO: Vice Mayor Nicholas Hanek and Members of City Council

FROM: Carl S. DeForest, City Manager
Jim Foster, Jim Foster

COPY: Mayor Ron Falconi

LEGISLATION: **RES. NO. 111-2022** - An emergency resolution authorizing the City Manager to enter into a one (1) year contract with the Jefferson Health Plan (through Medical Mutual of Ohio) for the provision of major medical health insurance and prescription coverage for all full-time employees from January 1, 2023 through December 31, 2023. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Jim Foster*)

BACKGROUND: We are required by our six (6) union contracts to provide medical and prescription coverage for all full time employees.

PURPOSE AND EXPLANATION: We are required to provide medical and prescription coverage for all full time employees.

IMPLEMENTATION SCHEDULE: The coverage will be effective from January 1, 2023 through December 31, 2023.

FINANCIAL INFORMATION:

FINANCIAL SUMMARY: Our renewal for this year includes a 4.03% increase in premium costs from last year. All medical premium costs included in this legislation are subject to sufficient Council appropriations. The employee selected plans and exact related costs associated with this legislation were not known prior to the compilation of the 2023 budget document. The compilation of the 2023 budget document assumed that each employee would select the same plan as in the previous year. Any employee who selects a different plan or experiences a qualifying event changing coverage between family and single coverage from one year to the next, will all require budget amendment legislation to update the budget and related costs accordingly. All costs associated with medical insurance follow the various Collective Bargaining Agreement languages.

Employees are also required to pay a percentage of the monthly premium based on whether they have participated in a wellness program or are a new employee.

The monthly premium amounts are charged to each department and then paid into a self-insurance fund. All health care claim costs are paid out of the City's internal self-insurance fund #600 regardless of whether the costs are borne by the City or employees.

RECOMMENDED ACTION:

One Reading	Yes
Two Readings	No
Three Readings	No
Emergency	Yes
Suspension of Rules	Yes

If emergency or suspension of the rules, why the request?

We request this Resolution be adopted on an emergency basis with suspension of the rules in order for it to be effective immediately to allow for open enrollment to be conducted timely so the insurance carrier has time to make adjustments to the enrollment census.

ADDITIONAL INFORMATION:

Jefferson
HEALTH PLAN

City of Brunswick

Rating Review Package Effective 1/1/2023

Confidential

Protection you can rely on.
Experience you can trust.

The Jefferson Health Plan

Member Group: City of Brunswick

Effective Date: 1/1/2023 thru 12/31/2023

Renewal Rate Development

Row:						Medical	Rx	Total
1	**Historical Average Enrollment/Contracts**					110	110	110
	Claims and Fixed Costs Projection:							
2	**Claims Paid (Annualized)**	(for details, see exhibit A)				$1,757,086	$671,713	$2,428,800
3	Apply: Benefit Adjustment (if applicable)		Date changes made:	N/A		1.000	1.000	1.000
4	Subtotal					$1,757,086	$671,713	$2,428,800
5	Less: Large Claims Reimbursed	LCRP Deductible: $75,000				$193,616	$4,806	$198,421
6	Adjusted Paid Claims					$1,563,471	$666,908	$2,230,379
	Apply Trend							
7	Assumed Trend %					7.50%	9.50%	8.10%
		Beginning	End	Midpoint	# of mos			
8	Paid Claims Experience Period:	8/1/2020	- 7/31/2022	7/31/2021				
9	Projected Rating Period:	1/1/2023	- 12/31/2023	7/2/2023				
10	Annualized Trend Factor	=(1+Trend %)^(# months midpt to midpt/12)			23.01	1.149	1.190	1.161
11	**Projected Annual Claims**					$1,796,085	$793,701	$2,589,786
12	**Projected Claims Per Employee Per Month (PEPM)**					$1,360.67	$601.29	$1,961.96
13	**Fixed Costs PEPM**					$409.41	$0.00	$409.41
14	**Total Estimated Annual Fixed Costs**					$540,421	$0	$540,421
15	**Member Group Projected Claims and Fixed Costs PEPM**					$1,770.08	$601.29	$2,371.37
				Current Enrollment		113	113	113
16	**Total Annual Member Group Projected Claims and Fixed Costs**	**(PEPM applied to Current Enrollment)**				$2,400,229	$815,347	$3,215,576
17	**Current Annual Accruals**					$2,278,722	$679,598	**$2,958,321**

Row	**Base Accrual Calculation:**	Med/Rx Combined	Total
18	Estimated Member Group Loss Ratio	108.70%	108.70%
19	Member Group Experience Rate	8.70%	8.70%
20	Apply Credibility	50.00%	50.00%
21	JHP Consortium Renewal Rate	3.36%	3.36%
22	**Annual Base Rate Funding Increase (Med/Rx capped at 35%)**	**6.03%**	**6.03%**
23	Total Projected Blended Base Rate Funding PEPM	$2,313.14	$2,313.14
24	Total Annual Projected Blended Base Rate Funding	$3,136,619	**$3,136,619**

Reserve Accrual Calculation:

Row				Requirement	Applied to Renewal Calculation	/ # Rolling Amortized Years	= Reserve Funding in Accrual
25	Member Group Reserve Balance as of:	7/31/2022	$708,988				
26	Add: Oustanding Large Claim Reimbursements		$37,636				
27	Add: Oustanding Member Group Funding Payments		$0				
28	Adjusted Balance		$746,623				
29	Deficit Funding Requirement			$0	$0		$0
30	IBNR Funding Requirement			$309,374	fulfilled		$0
31	Claims Fluctuation Reserve (CFR) Requirement			$319,250	fulfilled		$0
32	Recommended Fully Reserved Amount			$628,624			$0
33	Available Moratoria?		N				

Row		Med/Rx Combined	Total
34	Recommended Reserve (Supplemental) Funding Amount		$0
35	Recommended Reserve (Supplemental) Funding Amount PEPM		$0.00
36	**Recommended Reserve (Supplemental) Funding Renewal Increase**		**0.00%**
37	Total Estimated Annual Required Funding Amount (Claims Projection + Fixed Costs + Reserves)	$3,136,619	**$3,136,619**
38	Total Estimated Required Funding Amount PEPM (Claims Projection + Fixed Costs + Reserves)	$2,313.14	$2,313.14
39	**Total Recommended Rate Adjustment**	**6.03%**	**6.03%**
	Total Requested Funding Amount	$3,077,541	**$3,077,541**
	Total Requested Funding Amount PEPM	$2,269.57	$2,269.57
	Total Requested Rate Adjustment	**4.03%**	**4.03%**

9/30/2022

The Jefferson Health Plan

Member Group: City of Brunswick - Med/Rx

Accrual Rate Election Sheet - Renewal Effective: 1/1/2023 - 12/31/2023

	Current Enrollment		Current Accrual Rates			Renewal Accrual Rates		
$50 90% $50-Rx $5/$10/$5	Medical	Drug	Medical	Drug	Total	Medical	Drug	Total
Employee	16	16	$681.93	$226.05	$907.98	$709.41	$235.16	$944.57
Family	33	33	$1,993.97	$676.12	$2,670.09	$2,074.33	$703.37	$2,777.70
Monthly Total	49	49	$76,712	$25,929	$102,641	$79,803	$26,974	$106,777
$50 90% $50-Rx $10/$15/$10	Medical	Drug	Medical	Drug	Total	Medical	Drug	Total
Employee	1	1	$681.93	$204.45	$886.38	$709.41	$212.69	$922.10
Family	2	2	$1,993.97	$611.47	$2,605.44	$2,074.33	$636.11	$2,710.44
Monthly Total	3	3	$4,670	$1,427	$6,097	$4,858	$1,485	$6,343
$50 90% $50-Rx $15/$25/$15	Medical	Drug	Medical	Drug	Total	Medical	Drug	Total
Employee	10	10	$681.93	$180.13	$862.06	$709.41	$187.39	$896.80
Family	51	51	$1,993.97	$538.74	$2,532.71	$2,074.33	$560.45	$2,634.78
Monthly Total	61	61	$108,512	$29,277	$137,789	$112,885	$30,457	$143,342
Total Contracts as of : 8/2022	113	113						
Estimated Monthly Accrual Total			$189,894	$56,633	$246,527	$197,546	$58,916	$256,462
Estimated Annual Accrual Total			$2,278,722	$679,598	**$2,958,321**	$2,370,557	$706,986	**$3,077,544**
Annual Base Rate Funding Increase								
Recommended Reserve (Supplemental) Funding Renewal Increase								
Renewal % Increase/Decrease						4.03%	4.03%	**4.03%**

Assumed Plan Parameters:

LCRP Deductible Level: $75,000

Note: JHP recommended a 6.03% increase. The group requested a 4.03% increase.

Please sign below to accept the renewal rates as shown above:

Member Group Representative Name (Print) ____________________ Position/Title ____________________

Member Group Representative (Signature) ____________________ Date ____________________

Notes:

- Signed election sheet must be returned The Jefferson Health Plan by November 15, 2022 via mail or email to: renewals@thejeffersonhealthplan.org
- Please remember to also forward a copy of the signed election sheet to your claims administrator (TPA) for their records.
- The standard JHP Large Claim Reimbursement Plan (LCRP) Period and Aggregate Plan Period, if applicable, cover paid dates between July 1st and June 30th.
- Changes to LCRP deductible levels can only be made effective July 1st if communicated in writing to JHP at least 30 days prior (June 1st).

9/30/2022

The Jefferson Health Plan

Member Group: City of Brunswick

Exhibit A - Paid Claims and Enrollment by Month

Prior Period	Paid Claims			Enrollment/Contracts	
Paid Month	**Medical**	**Pharmacy**	**Total**	**Medical**	**Pharmacy**
Aug-20	$140,255.71	$54,841.32	$195,097.03	113	113
Sep-20	$79,592.86	$59,133.80	$138,726.66	110	110
Oct-20	$164,853.27	$55,685.72	$220,538.99	110	110
Nov-20	$149,116.20	$66,090.82	$215,207.02	109	109
Dec-20	$142,520.65	$42,030.30	$184,550.95	109	109
Jan-21	$109,372.21	$49,749.54	$159,121.75	109	109
Feb-21	$109,466.54	$89,173.68	$198,640.22	111	111
Mar-21	$92,496.22	$33,535.62	$126,031.84	111	111
Apr-21	$182,197.08	$66,687.55	$248,884.63	111	111
May-21	$65,372.83	$55,217.78	$120,590.61	112	112
Jun-21	$171,426.12	$69,161.08	$240,587.20	109	109
Jul-21	$314,642.09	$54,755.06	$369,397.15	107	107
Prior Total	**$1,721,311.78**	**$696,062.27**	**$2,417,374.05**	**1,321**	**1,321**
PEPM	$1,303.04	$526.92	$1,829.96	110	110

Rx as a % of Total Med+Rx Claims= 28.8%

Current Period	Paid Claims			Enrollment/Contracts	
Paid Month	**Medical**	**Pharmacy**	**Total**	**Medical**	**Pharmacy**
Aug-21	$164,843.41	$76,421.38	$241,264.79	106	106
Sep-21	$94,509.93	$59,882.67	$154,392.60	110	110
Oct-21	$123,663.49	$31,725.23	$155,388.72	107	107
Nov-21	$219,853.00	$53,099.83	$272,952.83	107	107
Dec-21	$166,426.85	$62,108.90	$228,535.75	106	106
Jan-22	$125,755.33	$68,897.25	$194,652.58	113	113
Feb-22	$118,984.10	$62,840.21	$181,824.31	110	110
Mar-22	$180,068.28	$50,406.68	$230,474.96	113	113
Apr-22	$191,950.42	$41,799.49	$233,749.91	112	112
May-22	$108,682.01	$60,924.94	$169,606.95	113	113
Jun-22	$115,300.77	$34,523.84	$149,824.61	114	114
Jul-22	$173,380.72	$60,349.65	$233,730.37	115	115
Current Total	**$1,783,418.31**	**$662,980.07**	**$2,446,398.38**	**1,326**	**1,326**
PEPM	$1,344.96	$499.98	$1,844.95	111	111
+/- % Current/Prior	3.2%	-5.1%	0.8%		

Rx as a % of Total Med+Rx Claims= 27.1%

***Blended Applied/Yr**	**$1,757,086.41**	**$671,713.37**	**$2,428,799.78**	**1,320**	**1,320**
***Blended Applied PEPM**	**$1,331.13**	**$508.87**	**$1,840.00**	**110**	**110**

Notes:

- If more than 12 months available, blended claims and enrollment are weighted using 67% current period and 33% prior period.
- Paid claims are based on JHP and Member Group Financials.

9/30/2022

Glossary

Row	Terms:	
	Experience	Detail of actual claims paid during a specified time period for the member group.
	Experience Period	The period of time used to project the expected expenses for the next contract period.
	Experience Rating	Rating method which uses the actual claims and accruals for the specific group to project the group's likely experience in the next contract period, and translate this projection into rates.

Row: (correlates with the row #s on the Rate Development as a reference)

Row		
1	**Historical Average Enrollment/Contracts**	The average enrollment, or average number of contracts, used within the rate development to correlate accurately with claims paid. The calculation adds the number of employees by month for the months within the experience period.
2	**Claims Paid**	Claims paid by product line over the experience period used in the rate development. Medical and drug claims represent a blend of 67% of the current period with 33% of the prior period. Blending the current and prior periods allows to help mitigate the impact that any given year of high claims may have on the member group's renewal development. This rating methodology is applied consistently to all member groups.
3	**Benefit Adjustment**	When a benefit change has occurred during the experience period, an underwriting adjustment is made to the claims. Assuming a downgrade in benefit, the adjustment would 'recast', or reduce, the claim amount by month for each month prior to the adjustment. The intention is to bring all claims to the current benefit level to more accurately predict future claims.
5a	**LCRP Deductible (Level)**	The amount of eligible expenses relating to a covered person that the member group must pay before the member group is eligible for a large claim reimbursement (example: $150,000). LCRP coverage mitigates risks associated with individuals.
5b	**Large Claims Reimbursed**	Large claims paid by covered person that were above the LCRP Deductible threshold for the member group and below the JHP specific deductible that have been
7-10	**Trend**	Factor reflecting the combined effect of unit cost increases and increases in utilization. The trend is calculated from the mid-point of the experience period to the mid point of the contract period.
13-14	**Fixed Costs**	All fees not associated with expected claims to include, but not limited to, large claim reimbursement plan fees, aggregate protection fees, administrative and network access fees, commissions, and other bank fees, if applicable.
17	**Current Annual Accruals**	The amount of accruals paid by the member group over the length of the experience period (# of enrollees by benefit plan by contract type X current accrual rate X month). Accrual refers to the accrual rate billed by coverage type. This rate is inclusive of all costs for the program under consideration, to include projected claims, fixed costs, and reserves. These rates are similar to premiums paid under an insured policy, but are not to be considered premiums. The accrual rates represent the maximum payment to JHP, made by the member group, within the contract period.
20	**Credibility**	A credibility factor, up to 1.00, is applied to a member group's claims experience, based on group size, to blend the group's actual experience with that of the overall JHP consortium experience. The purpose is to adjust for random claims fluctuation. Generally, the larger the group, the more stable the experience will be from one year to the next. Conversely, the smaller the group, the less stable the claims experience will be from one year to the next. Credibility regresses the group's experience toward the mean for all groups of a similar size. This helps mitigate the impact that any given year of high claims may have on the member group's renewal development. This rating methodology is applied consistently to all member groups.

Glossary (continued)

	Terms:	
21	**JHP Consortium Renewal Rate**	The overall consortium renewal rate applied as a book rate during credibility to the member group's experience at renewal.
25	**Member Group Reserve Balance**	The member group's reserve account balance as of the most recent bank statement available at time of renewal.
26	**Outstanding Large Claim Reimbursements**	Any outstanding large claim reimbursements that have been submitted but not yet included on the bank statement due to a timing issue. Applied to show the earned increase in reserve balance.
27	**Outstanding Member Group Funding Payment**	Any outstanding member group funding (accrual) payments that have been submitted but not yet included on the bank statement due to a timing issue. This is applied to show the earned increase in reserve balance.
29	**Deficit Funding Requirement**	The funding amount required to reduce the deficit over a specified period of time as established by Underwriting.
30	**IBNR Funding Requirement**	Claims that have been "incurred but not reported" refers to claims that are in the "lag period" that occurs between the date of service of a claim (incurred date) and the date the claim is paid by the administrator (paid date). JHP, in accordance with Ohio Revised Code, requires member groups to fund a portion of their reserve account to cover these expenses. This reserve is determined actuarially as adequate to fund the required Ohio Revised Code claim liability for the member organization. The reserve amount associated with this additional estimated claims expense is calculated as a percentage of the total claims paid for the experience period used in the rate development. The percentage used within the calculation has been recommended by a local Actuarial firm hired by the Jefferson Health Plan based on the needs of the member groups within the consortium. JHP requires the IBNR funding requirement be fulfilled prior to applying the CFR Requirement.
31	**Claims Fluctuation Reserve (CFR) Requirement**	Claims can be volatile, unpredictable and can vary based on employer group size. JHP requires member groups to fund a portion of their reserve account to cover these unanticipated expenses. The percentage of projected annual claims, used within the calculation has been recommended by a local Actuarial firm hired by the Jefferson Health Plan based on the needs of the member groups within the Consortium. JHP requires the IBNR funding requirement be fulfilled prior to applying the CFR Requirement.
33	**Moratoria**	During each annual renewal evaluation, the reserve balance of each member organization is reviewed. If a member organization's reserve balance held by The Jefferson Health Plan exceeds the amount required under the consortium's Funding Guidelines by the equivalent of one or more months of the member organization's funding factor accrual, the member organization may apply for a Funding Moratorium.

CITY OF BRUNSWICK, OHIO
RESOLUTION NO. 111-2022

BY: Committee-of-the-Whole

AN EMERGENCY RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A ONE (1) YEAR CONTRACT WITH THE JEFFERSON HEALTH PLAN (THROUGH MEDICAL MUTUAL OF OHIO) FOR THE PROVISION OF MAJOR MEDICAL HEALTH INSURANCE AND PRESCRIPTION COVERAGE FOR ALL FULL-TIME EMPLOYEES FROM JANUARY 1, 2023 THROUGH DECEMBER 31, 2023.

WHEREAS: The City of Brunswick is required per applicable Collective Bargaining Agreements to provide major medical health insurance and prescription coverage for all full-time employees.

WHEREAS: THE COUNCIL OF THE CITY OF BRUNSWICK HEREBY RESOLVES:

SECTION 1: That the City Manager is hereby authorized and directed, upon approval of the Law Director, to enter into a one (1) year contract with the Jefferson Health Plan (through Medical Mutual of Ohio) for the provision of major medical health insurance and prescription coverage for all full-time City employees from January 1, 2023 through December 31, 2023, which contract shall be expressly subject to sufficient appropriations by City Council as required by law.

SECTION 2: That this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, safety or welfare and for the additional reason that immediate passage is necessary to allow for open enrollment of full-time City employees and to ensure the coverage is effective on January 1, 2023. Therefore, the same shall be in full force and effect from and after its passage by the required number of votes or from the earliest time allowed by law.

PASSED: 1st Reading ______________________

Rules Suspended: AYES _____ NAYS _____

ADOPTED: ______________ AYES _____ NAYS _____

ATTEST: _______________________
Clerk of Council
Laura E. Timura

THE CITY OF BRUNSWICK

PROPOSED LEGISLATION

DATE:	12/12/2022
TO:	Vice Mayor Nicholas Hanek and Members of City Council
FROM:	Carl S. DeForest, City Manager Jim Foster
COPY:	Mayor Ron Falconi
LEGISLATION:	**RES. NO. 113-2022** - An emergency resolution authorizing the City Manager to enter into a one (1) year contract with MetLife for the provision of dental insurance coverage for all full-time employees from January 1, 2023 through December 31, 2023. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Carl DeForest*)
BACKGROUND:	We are required by our six (6) union contracts to provide dental coverage for full time employees.
PURPOSE AND EXPLANATION:	We are required to provide dental coverage to our full time employees per their union agreements.
IMPLEMENTATION SCHEDULE:	This coverage would be effective from January 1, 2023 through December 31, 2023.
FINANCIAL INFORMATION:	
FINANCIAL SUMMARY:	Our renewal for dental insurance includes no increase in premium costs from last year. All costs included as a result of this legislation are subject to sufficient Council appropriations. Once plan selections occur by the employees and are known by the Finance Department, budget amendment legislation may be needed, especially if the employee has changed plan selections from one year to the next. The current 2023 budget proposal assumes the employee retains the same health insurance plan from one year to the next. Employees are required to pay a percentage of the monthly premium based on the Collective Bargaining Agreements. Date of hire and participation in wellness are also factors in the cost to the employee and the City. The monthly premium amounts are charged to each department and then paid into a self-insurance fund. All health care costs are paid out of the City's internal self-insurance fund

#600 regardless of whether the costs are borne by the City or employees.

RECOMMENDED ACTION:

One Reading	Yes
Two Readings	No
Three Readings	No
Emergency	Yes
Suspension of Rules	Yes

If emergency or suspension of the rules, why the request?

We are requesting this Resolution be adopted as an emergency with suspension of the rules in order for it to be effective immediately so open enrollment can be conducted timely and the carrier has enough time to make any changes to the employee census.

ADDITIONAL INFORMATION:

00780
Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116

MetLife

00780001005000000001000000000000000000

JOHN WAIN
4200 ROCKSIDE RD STE 300
CLEVELAND, OH 44131

Re: Group # 05949076
CITY OF BRUNSWICK

Subject: January 1, 2023 Renewal

Dear Broker / Agent / Third Party Administrator:

Enclosed is a copy of the renewal letter that will be sent to your client.

Thank you for your business!

MetLife Renewal Underwriting

Metropolitan Life Insurance Company
4150 N Mulberry Drive, Suite 300
Kansas City, MO 64116

MetLife

October 18, 2022

00780002005000000010000000000000000

Attn: Benefits Administrator
CITY OF BRUNSWICK
4095 CENTER RD
BRUNSWICK, OH 44212

Subject: Renewal Rate Analysis For CITY OF BRUNSWICK - Group # 05949076

Dear Benefits Administrator:

We would like to take this opportunity to thank you for your continued business. Each year Metropolitan Life Insurance Company conducts an evaluation of your company's composition — analyzing industry trends, age, gender, salary and where applicable, utilization patterns — to determine your group renewal rates.

After careful review, we have prepared the group renewal rates for your Dental coverage. Please refer to the Renewal Rates section for details. A customer's renewal rates are determined by predicting future claim levels (i.e. their upcoming policy year). In order to set these rates, Metlife reviews past experience (claims) to determine future experience. Typically, this would be accomplished by simply trending the customer's claims to project future claim activity for their next renewal period. However, because COVID-19 has significantly impacted dental claim patterns, these months will not be representative of future claims. Because of this, an adjustment factor has been applied to normalize the claims.

Renewal Effective Date:
Billing statements as of January 1, 2023 will reflect the renewal rates listed in the Renewal Rates section. Any additional group coverages not specifically mentioned in this letter that are active at the time of the renewal will have their rates continued through the coming year.

Add More Value to Your Benefits Plan
Optimize your benefits investment by adding a MetLife group Life and Disability plan to your benefits program. Our unmatched product suite, exceptional service and results driven enrollment programs can help you build a benefits program that's right for you and your employees.

If you have any questions, please contact your Broker or MetLife Sales Representative.

We look forward to continuing to provide quality benefit solutions to you and your employees.

Sincerely,

MetLife Renewal Underwriting

cc: Cleveland Sales Office

Renewal Rates effective January 1, 2023

*Specific group coverages not listed below will be renewed at current rates

Coverage	Current Rate(s)	Renewal Rate(s)	Lives	Renewal Annual Premium	% Change
Dental				$126,429.36	0.0%
Employee Only	$32.44	$32.44	29		
Employee + Family	$111.57	$111.57	86		
Total Lives			115		
Rates are guaranteed from January 1, 2023 - December 31, 2023 (12 months)					

Like most group insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

If you are a customer with employees working in the State of Connecticut, please review the ""CT Employee Terminations"" topic found in MetLife's online Administration Manual under the appropriate coverage section (www.whymetlife.com/adminmanual)

Request to Notify Alaska Residents of Impending Coverage and/or Premium Changes
Under Alaska Statute 21.36.225, covered individuals residing in Alaska must be notified of impending coverage and/or premium changes, as applicable. If you have employees residing in Alaska who are covered under MetLife's Disability, Dental, Vision or Accidental Death and Dismemberment policies, we ask that you provide them with written notice at least 45 days in advance of the effective date of the renewal, notifying them that coverage and/or premiums may change. Once renewal details are finalized, a second notice must be provided setting forth the details of the coverage premium change. If you would like wording for these notices, please contact your MetLife service team.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.

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U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (Products)with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an Intermediary)MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife scurrent supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife s base compensation and supplemental compensation plans can be found on MetLife s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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CITY OF BRUNSWICK, OHIO
RESOLUTION NO. 113-2022

BY: Committee-of-the-Whole

AN EMERGENCY RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A ONE (1) YEAR CONTRACT WITH METLIFE FOR THE PROVISION OF DENTAL INSURANCE COVERAGE FOR ALL FULL-TIME EMPLOYEES FROM JANUARY 1, 2023 THROUGH DECEMBER 31, 2023.

WHEREAS: The City of Brunswick is required per applicable Collective Bargaining Agreements to provide dental insurance coverage for all full-time employees.

WHEREAS: THE COUNCIL OF THE CITY OF BRUNSWICK HEREBY RESOLVES:

SECTION 1: That the City Manager is hereby authorized and directed, upon approval of the Law Director, to enter into a one (1) year contract with Metlife for the provision of dental insurance coverage for all full-time City employees from January 1, 2023 through December 31, 2023, which contract shall be expressly subject to sufficient appropriations by City Council as required by law.

SECTION 2: That this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, safety or welfare, and for the additional reason that immediate passage is necessary to allow for open enrollment of full-time City employees and to ensure the coverage is effective on January 1, 2023. Therefore, the same shall be in full force and effect from and after its passage by the required number of votes or from the earliest time allowed by law.

PASSED: 1st Reading ______________________

Rules Suspended: AYES _____ NAYS _____

ADOPTED: ______________ AYES _____ NAYS _____

ATTEST: _______________________
Clerk of Council
Laura E. Timura

THE CITY OF BRUNSWICK

PROPOSED LEGISLATION

DATE: 12/12/2022

TO: Vice Mayor Nicholas Hanek and Members of City Council

FROM: Carl S. DeForest, City Manager
Jim Foster

COPY: Mayor Ron Falconi

LEGISLATION: **RES. NO. 114-2022** - An emergency resolution authorizing the City Manager to enter into a two (2) year contract with VSP for the provision of vision insurance coverage for all full-time employees from January 1, 2023 through December 31, 2024. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Jim Foster*)

BACKGROUND: We are required by our six (6) union contracts to provide vision coverage to all full time employees.

PURPOSE AND EXPLANATION: We are required by our six unions to provide vision coverage to all full time employees.

IMPLEMENTATION SCHEDULE: This is a two (2) year contract effective January 1, 2023 through December 31, 2024.

FINANCIAL INFORMATION:

FINANCIAL SUMMARY: Our renewal for dental insurance includes no increase in premium costs from last year. All costs included as a result of this legislation are subject to sufficient Council appropriations. Once plan selections occur by the employees and are known by the Finance Department, budget amendment legislation may be needed, especially if the employee has changed plan selections from one year to the next. The current 2023 budget proposal assumes the employee retains the same vision insurance plan from one year to the next.

Employees are required to pay a percentage of the monthly premium based on the Collective Bargaining Agreements. Date of hire and participation in wellness are also factors in the cost to the employee and the City.

The monthly premium amounts are charged to each department and then paid into a self-insurance fund. All health care costs are paid out of the City's internal self-insurance fund #600 regardless of whether the costs are borne by the City or employees.

RECOMMENDED ACTION:

One Reading	Yes
Two Readings	No
Three Readings	No
Emergency	Yes
Suspension of Rules	Yes

If emergency or suspension of the rules, why the request?

We request this Resolution be adopted as an emergency with suspension of the rules so that it can be effective immediately in order to conduct an open enrollment timely to give the carrier enough time to adjust the employee census.

ADDITIONAL INFORMATION:

September 1, 2022

MS. JULIE MURAWSKI
CITY OF BRUNSWICK
4095 CENTER RD
BRUNSWICK, OH 44212-2944

DEAR MS. JULIE MURAWSKI:

Thank you for choosing VSP® Vision Care — and for your continued business. Putting your employees first and guaranteeing their satisfaction is easy, when we have partners like you.

As the only national not-for-profit vision company, we're committed to giving your employees:

- **Lowest employee out-of-pocket costs** — employees' #1 priority in a vision plan.
- **Exclusive Member Extras**. offers you won't find anywhere else — only VSP members can save more than $2,500 on vision, hearing, medical, and lifestyle services.
- **World class service** — the highest customer satisfaction in the industry, 15 years in a row.

Your VSP plan automatically renews on **January 1, 2023** and **no action is required** to continue to receive consumers' **#1** choice in vision care.

Group Name/Number:	CITY OF BRUNSWICK / 30036986
Renewal Period:	January 1, 2023 - December 31, 2024
Current Plan Frequency:	12 / 12 / 24
Current Copay:	$10 Total
Current Allowance:	$140.00 Retail Frame / $140.00 Elective Contact Lenses
Current Rates:	$9.69 / 21.93
Renewal Rates:	$9.69 / 21.93

Rates include all applicable taxes and health assessment fees known as of the date of your renewal.

Enhanced Offering
Have you considered **upgrading your Plan Frequency** or **increasing your Retail Frame Allowance** to maximize the lowest out-of-pocket for your employees? We recommend these enhancements when you renew your current plan to deliver greater value:

Plan Frequency:	12 / 12 / 12
Copay:	$10 Total
Allowance:	$140.00 Retail Frame / $140.00 Elective Contact Lenses
Renewal Rates:	$11.87 / 26.87

Updating your plan is simple! Give me a call to enhance your benefits or to lower your premium and keep delivering the lowest out-of-pocket costs.

Thank you,

Victoria McLallen (800) 216-6248

cc: JOHN WAIN
DIGITAL INSURANCE INC
4200 ROCKSIDE RD STE 300
CLEVELAND, OH 44131-2530

CMI CS Team

CITY OF BRUNSWICK, OHIO
RESOLUTION NO. 114-2022

BY: Committee-of-the-Whole

AN EMERGENCY RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A TWO (2) YEAR CONTRACT WITH VSP FOR THE PROVISION OF VISION INSURANCE COVERAGE FOR ALL FULL-TIME EMPLOYEES FROM JANUARY 1, 2023 THROUGH DECEMBER 31, 2024.

WHEREAS: The City of Brunswick is required per applicable Collective Bargaining Agreements to provide vision insurance coverage for all full-time employees.

WHEREAS: THE COUNCIL OF THE CITY OF BRUNSWICK HEREBY RESOLVES:

SECTION 1: That the City Manager is hereby authorized and directed, upon approval of the Law Director, to enter into a two (2) year contract with VSP for the provision of vision insurance coverage for all full-time City employees from January 1, 2023 through December 31, 2024, which contract shall be expressly subject to sufficient appropriations by City Council as required by law.

SECTION 2: That this Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, safety or welfare, and for the additional reason that immediate passage is necessary to allow for open enrollment of full-time City employees and to ensure the coverage is effective on January 1, 2023. Therefore, the same shall be in full force and effect from and after its passage by the required number of votes or from the earliest time allowed by law.

PASSED: 1st Reading ______________________

Rules Suspended: AYES _____ NAYS _____

ADOPTED: ______________ AYES _____ NAYS _____

ATTEST: _______________________
Clerk of Council
Laura E. Timura