

RESOLUTION NO. 2024-08

A RESOLUTION TO PROVIDE FOR THE PAYMENT OF GROUP HEALTH INSURANCE, DENTAL AND VISION BENEFITS AND TO ESTABLISH A HEALTH INSURANCE WAIVER PROGRAM FOR ELIGIBLE MIAMI VALLEY FIRE DISTRICT EMPLOYEES EFFECTIVE JUNE 1, 2024.

WHEREAS, the City of Miamisburg, Ohio and Miami Township, Montgomery County, Ohio created the Miami Valley Fire District (the "District") consistent with Ohio Revised Code Section 505.371 via Joint Resolution, City Resolution No. 2786 and Township Resolution No. 121-2011; and

WHEREAS, the Miami Valley Fire District Board of Trustees has determined to provide group health insurance benefits for full-time employees of the Miami Valley Fire District; and

WHEREAS, the Miami Valley Fire District wishes to enter into an agreement with Medical Mutual of Ohio for employee group health insurance for the coverage period of June 1, 2024 through May 31, 2025; and

WHEREAS, the Miami Valley Fire District wishes to make an employer-paid contribution of \$1,000 to the Health Savings Account to eligible employees who enroll in the High Deductible Health Plan option; and

WHEREAS, the Miami Valley Fire District wishes to renew its Health Insurance Waiver Program, allowing eligible employees to waive coverage under the group health insurance program in exchange for taxable compensation; and

WHEREAS, the Miami Valley Fire District wishes to enter into an agreement with the Ohio Benefits Consortium for group life insurance (through The Standard) for the coverage period of June 1, 2024 through May 31, 2025; and

WHEREAS, the Miami Valley Fire District wishes to enter into an agreement with EA Wellness for an employee wellness program for the coverage period of June 1, 2024 through May 31, 2025; and

WHEREAS, the Miami Valley Fire District wishes to enter into agreements to provide ancillary benefits to eligible employees, which are to be 100% employee-paid.

NOW, THEREFORE, BE IT RESOLVED BY THE MIAMI VALLEY FIRE DISTRICT BOARD OF TRUSTEES THAT:

Section 1. The Miami Valley Fire District shall purchase group health insurance benefits for Miami Valley Fire District employees and shall pay the appropriate monthly premiums from June 1, 2024 not to exceed as follows:

**SuperMed R22 HSA 3200/0
Rx-SM1 Share Plan**

**SuperMedR22 PPO 3020-3000
Rx-SM2 Share Plan**

Employee: \$581.48
Employee+Spouse: \$1,270.25
Employee+Child: \$1,040.66
Family: \$1,729.43

Employee: \$648.27
Employee+Spouse: \$1,423.18
Employee+Child: \$1,164.88
Family: \$1,939.79

Section 2. The Miami Valley Fire District shall offer medical coverage to all full-time employees. The District shall pay an amount equal to 80% of the monthly premium as well as any additional expenses required through the Shared Program per the plan agreement with the insurance carrier.

Section 3. The Miami Valley Fire District shall provide a Health Savings Account employer contribution of \$1,000 for eligible employees that select a High Deductible Health Plan.

Section 4. The Miami Valley Fire District Board of Trustees hereby authorizes the Fire Chief to renew the Health Insurance Waiver Program for all eligible Miami Valley Fire District employees. The Miami Valley Fire District Board of Trustees hereby authorizes a taxable payment of \$125 paid monthly to eligible employees for each month of participation in the Health Insurance Waiver Program. The Miami Valley Fire District Board of Trustees hereby authorizes the Fire Chief to execute all necessary agreements, contracts, resolutions, instruments, and other documents required to execute this plan.

Section 4. The Miami Valley Fire District shall provide a group life insurance benefit program to all full-time eligible employees. The District shall pay 100% of the monthly premium as well as any additional expenses required per the plan agreement with the insurance carrier. The monthly premiums are determined by each employee’s rank, as follows:

Class 1:	\$25.86	Class 2:	\$5.30
Fire Chief		Assistant Chief	
		Battalion Chiefs	
		Finance Manager	
		HR Administrator	
Class 3:	\$3.18	Class 4:	\$2.65
Lieutenants		Firefighter/Paramedics	
Fire Marshals		Administrative Assistant	

Section 5. The Miami Valley Fire District Board of Trustees hereby authorizes the Fire Chief to enter into an agreement with EA Wellness to provide a health and wellness program for eligible full-time employees that have elected to participate in the District’s health insurance benefit program. The agreement is for a one-year commitment that runs with the plan year beginning June 1, 2024 and the cost is \$99.00.

Section 6. The Miami Valley Fire District shall offer a voluntary group dental insurance benefit program which shall be 100% employee paid.



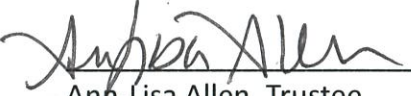

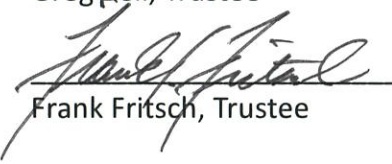
Section 7. The Miami Valley Fire District shall offer a voluntary group vision insurance benefit program which shall be 100% employee paid.

Section 8. The Miami Valley Fire District shall offer voluntary ancillary benefits to include short-term disability, critical illness, accident, and hospital indemnity insurance, which shall be 100% employee paid.

Section 9. The Board hereby finds and determine that all formal actions relative to the adoption of this resolution were taken in an open meeting of this Board, and that all deliberations of this Board and of its committees, if any, which resulted in formal action, were taken in meetings open to the public, in full compliance with applicable legal requirements, including Ohio Revised Code Section 121.22.

Section 10. This resolution shall be in full force and effect June 1, 2024 and shall superseded any prior resolution or act of this Board, which may be inconsistent or duplicative with the provisions of this resolution.

Adopted this 11th Day of April, 2024.

 _____ John Stalder, President	_____ <input checked="" type="radio"/> Yes/No
 _____ Terry Posey, Jr., Trustee	_____ <input type="radio"/> Yes/No
 _____ Ann-Lisa Allen, Trustee	_____ <input checked="" type="radio"/> Yes/No
 _____ Greg Bell, Trustee	_____ <input checked="" type="radio"/> Yes/No
 _____ Frank Fritsch, Trustee	_____ <input checked="" type="radio"/> Yes/No



MEMORANDUM

DATE: APRIL 11, 2024

TO: MVFD BOARD OF TRUSTEES

FROM: HUMAN RESOURCES ADMINISTRATOR, AMY PHILLIPS

SUBJECT: 2024-2025 HEALTH INSURANCE BENEFITS

The Fire District's benefits year runs from June 1, 2024-May 31, 2025. Due to the proposals that were received from carriers, which will be discussed in more detail at the April 11th Study Session, staff recommends accepting the proposal to renew the District's agreement for medical insurance with Medical Mutual of Ohio at a rate increase of 5%. District employees pay 20% for their medical coverage premium, from which they can choose between a High Deductible Health Plan and a PPO plan. The district funds the remaining 80% of premiums and for this year will provide an HSA employer contribution of \$1,000 for eligible employees that select a High Deductible Health Plan. Dental (Superior Dental Care) and Vision (VSP) coverage premiums are 100% employee responsibility. Dental premiums will increase slightly to allow for improved benefits, and Vision premiums will remain the same. Life insurance benefits will also remain the same.

Upon the Board's approval, Chief Johnson will enter into an agreement with Medical Mutual of Ohio, Superior Dental Care, VSP, Navia Benefits, EA Wellness, and The Standard via the Ohio Benefits Consortium.