

PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
April 8, 2025

Meeting called to order at 2:00 p.m.

Financials

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 3/31/2025 was \$1,980,362. Expenditures exceeded revenues for the month of March by \$508,804.

Wellness

- There was no wellness update.

Oswald

- Oswald provided their monthly financial update. Medical Mutual of Ohio provided a breakdown of our plan. Also, they discussed our vision and dental plan options.

Meeting was adjourned at 2:17 p.m.

Insurance Fund Highlights

- Expenditures exceeded revenues by \$508,804.40 for the month of March. This is the ninth straight month in fiscal year 2025 that expenditures exceeded revenues in fiscal year 2025.
- The insurance fund balance as of March 31, 2025 was \$1,980,361.74.
- The medical claims amounts were similar in February 2025 and March 2025. However, administrative fees and stop loss were not posted in February 2025. The costs were recorded in March 2025 causing the expenditures to increase.
- Through March 31, 2025, expenditures have exceeded revenues by \$4,016,244 for fiscal year 2025.
- Oswald negotiated a 5% reduction in the stop loss coverage for fiscal year 2026. Stop loss accounts for 8.56% of our expenditures through March 31, 2025. This helps the plan, but the claims expenditures are the major factor in determining premium increases.
- Administrative fees through Medical Mutual of Ohio accounts for 2.44% of our expenditures through March 31, 2025.
- Our medical and prescription costs account for 87.76% of our expenditures through March 31, 2025. Medical claims expenditures have gone up 25.6% through the same period last year. Prescription claims expenditures have increased 24.53% through the same period last year. These significant increases in claims expenditures are causing the double-digit premium increase.

Fiscal Year		2025	2024	2023
FY Beg. Balance (cash)		\$ 5,996,606.30	\$ 6,985,590.17	\$ 6,795,523.85
Premiums				
Employees - Med/Rx	\$	2,619,628.28	\$ 3,078,436.35	\$ 3,142,631.17
Vision - Emp	\$	899.93	\$ 1,131.04	\$ 130,611.53
Board of Education - Med/Rx	\$	16,676,375.39	\$ 20,624,545.46	\$ 21,320,951.37
Vision - BoE	\$	94,539.66	\$ 123,338.26	\$ 931.68
Misc	\$	86,789.14	\$ 43,760.96	\$ 140,010.50
Total Revenue		\$ 19,478,232.40	\$ 23,871,212.07	\$ 24,735,136.25
Total Expense		\$ 23,494,476.96	\$ 24,860,195.94	\$ 24,545,069.93
Reserve Gain/(Loss)		\$ (4,016,244.56)	\$ (988,983.87)	\$ 190,066.32
Claims				
Medical	\$	14,786,467.29	\$ 15,911,171.06	\$ 16,726,665.33
Prescription	\$	5,832,276.75	\$ 5,699,333.25	\$ 4,864,063.60
Vision	\$	64,347.16	\$ 96,190.00	\$ 82,607.75
Fixed Costs & Other				
Administration Fee	\$	572,503.04	\$ 612,044.86	\$ 784,277.35
Stop Loss Premiums	\$	2,010,745.45	\$ 2,250,725.34	\$ 1,862,905.66
Grail	\$	-	\$ 2,547.00	
Consultant/Legal Fees	\$	187,533.69	\$ 236,264.37	\$ 199,687.79
Subrogation	\$	6,476.59	\$ 6,548.94	\$ 2,745.24
Health Fair/Wellness	\$	5,950.48	\$ 11,709.66	\$ 12,034.21
ACA Fees	\$	7,323.15	\$ -	\$ -
Misc	\$	20,853.36	\$ 33,661.46	\$ 10,083.00
FY Ending Balance (cash)		\$ 1,980,361.74	\$ 5,996,606.30	\$ 6,985,590.17

FY 2025 Insurance-
Fund by Month

Total FYTD

	July	August	September	October	November	December	January	February	March
Premiums									
Employees	(3) \$ 251,585.16	\$ 356,767.04	\$ 258,585.36	\$ 268,525.27	\$ 268,979.71	\$ 403,555.04	\$ 269,962.05	\$ 269,064.33	\$ 272,604.32
Vision - Emp	(5) \$ 82.29	\$ 124.76	\$ 82.53	\$ 102.74	\$ 93.62	\$ 133.68	\$ 92.66	\$ 87.69	\$ 99.96
Board of Education	(2) \$ 1,653,749.57	\$ 1,634,594.86	\$ 1,762,275.77	\$ 1,918,585.71	\$ 1,934,779.83	\$ 1,943,397.44	\$ 1,943,616.45	\$ 1,942,283.02	\$ 1,943,092.74
Vision - BOE	(4) \$ 9,927.18	\$ 9,610.08	\$ 9,890.49	\$ 10,667.55	\$ 10,822.21	\$ 10,893.71	\$ 10,896.76	\$ 10,903.64	\$ 10,928.04
Misc	(1) \$ 35,742.30	\$ -	\$ -	\$ -	\$ -	\$ 49,392.36	\$ 1,654.48		
Total Revenue	\$ 1,951,086.50	\$ 2,001,096.74	\$ 2,030,834.15	\$ 2,197,881.27	\$ 2,214,675.37	\$ 2,407,372.23	\$ 2,226,222.40	\$ 2,222,338.68	\$ 2,226,725.06
Total Expense	\$ 3,159,805.35	\$ 3,002,281.93	\$ 2,844,970.77	\$ 2,271,826.04	\$ 2,440,543.29	\$ 2,436,020.44	\$ 2,321,812.83	\$ 2,281,686.85	\$ 2,735,529.46
Reserve Gain/(Loss)	\$ (1,208,718.85)	\$ (1,001,185.19)	\$ (814,136.62)	\$ (73,944.77)	\$ (225,867.92)	\$ (28,648.21)	\$ (95,590.43)	\$ (59,348.17)	\$ (508,804.40)
Claims									
Medical	(1) \$ 1,718,660.69	\$ 2,059,783.12	\$ 2,138,711.93	\$ 1,159,992.59	\$ 1,670,988.88	\$ 1,230,429.73	\$ 1,363,547.46	\$ 1,716,243.78	\$ 1,728,109.11
Prescription	(2) \$ 897,494.95	\$ 630,277.54	\$ 419,926.09	\$ 822,033.10	\$ 477,276.83	\$ 918,901.30	\$ 662,810.19	\$ 540,408.79	\$ 463,147.96
Vision	(5) \$ -	\$ 15,592.20	\$ 7,571.11	\$ 10,908.91	\$ 12,006.84	\$ 4,736.45	\$ 5,327.30	\$ 3,400.48	\$ 4,803.87
Fixed Costs & Other									
Administration Fee	(4) \$ 148,603.01	\$ 51,705.32	\$ 52,963.76	\$ 53,188.13	\$ 53,213.65	\$ 53,358.97	\$ 52,900.77	\$ 1,829.10	\$ 104,740.33
Stop Loss Premiums	(3) \$ 364,408.60	\$ 203,042.08	\$ 202,617.10	\$ 205,426.19	\$ 207,424.57	\$ 206,815.32	\$ 206,753.20	\$ -	\$ 414,258.39
Grail	\$ -								
Consultant/Legal Fees	(6) \$ 18,488.60	\$ 34,430.30	\$ 8,545.60	\$ 18,181.00	\$ 18,354.60	\$ 19,673.99	\$ 30,336.60	\$ 19,479.00	\$ 20,044.00
Subrogation	(7) \$ 330.02	\$ 829.44	\$ 868.58	\$ 2,096.12	\$ 1,277.92	\$ 185.70	\$ 137.31	\$ 325.70	\$ 425.80
Health Fair/Wellness	(9) \$ 5,950.48	\$ -	\$ -	\$ -	\$ -				
ACA Fees	(8) \$ -	\$ -	\$ 7,323.15	\$ -	\$ -				
Misc	(10) \$ 5,869.00	\$ 6,621.93	\$ 6,443.45	\$ -	\$ -	\$ 1,918.98			
Total	\$ 572,503.04	\$ 2,010,745.45	\$ 187,533.69	\$ 6,476.59	\$ 5,950.48	\$ 7,323.15	\$ 20,853.36		

**FY 2024 Insurance
Fund by Month**

Total FYTD			July	August	September	October	November	December	January	February	March									
Premiums		Employees	(3) \$	120,560.46 \$	220,801.46 \$	253,998.70 \$	251,178.39 \$	251,733.36 \$	252,704.98 \$	397,236.20 \$	265,209.75 \$	267,491.33 \$								
		Vision - Emp	(5) \$	43.27 \$	71.27 \$	113.42 \$	82.08 \$	199.78 \$	79.76 \$	83.58 \$	81.80 \$	86.77 \$								
		Board of Education	(2) \$	1,569,487.28 \$	1,565,495.84 \$	1,393,079.19 \$	1,779,850.59 \$	1,786,478.03 \$	1,797,713.08 \$	1,791,944.19 \$	1,795,508.97 \$	1,794,766.67 \$								
		Vision - BOE	(4) \$	9,315.53 \$	9,343.94 \$	8,304.30 \$	10,552.52 \$	10,610.00 \$	10,687.26 \$	10,725.45 \$	10,776.33 \$	10,817.67 \$								
		Misc	(1) \$	27,500.00 \$	-	-	3,917.69 \$	3,380.23					1,309.81							
\$	17,683,320.93	Total Revenue	\$	1,726,906.54	\$	1,795,712.51	\$	2,045,581.27	\$	2,052,401.40	\$	2,199,989.42	\$	2,071,576.85	\$	2,074,472.25				
\$	18,616,770.49	Total Expense	\$	2,871,508.45	\$	1,722,770.95	\$	1,767,708.94	\$	1,857,717.15	\$	1,943,792.49	\$	2,133,002.68	\$	1,716,536.11	\$	2,048,753.35		
\$	(933,449.56)	Reserve Gain/(Loss)	\$	(1,144,601.91)	\$	72,941.56	\$	(112,213.33)	\$	187,864.12	\$	108,608.91	\$	(71,817.60)	\$	355,040.74	\$	25,718.90		
Claims		Medical	(1) \$	1,647,810.33	\$	998,270.12	\$	1,497,817.15	\$	1,022,047.96	\$	1,155,474.23	\$	1,287,816.62	\$	1,494,808.93	\$	1,310,980.42	\$	1,357,817.18
		Prescription	(2) \$	679,501.89	\$	460,869.05	\$	1,828.70	\$	553,849.02	\$	500,151.51	\$	586,130.66	\$	784,810.01	\$	166,441.35	\$	667,907.75
		Vision	(5) \$	7,856.01	\$	8,508.26	\$	8,536.78	\$	7,431.80	\$	11,389.38	\$	6,791.03	\$	4,991.62	\$	8,737.82	\$	4,220.42
Fixed Costs & Other		Administration Fee	(4) \$	101,228.17	\$	51,310.04	\$	52,011.73	\$	53,056.44	\$	52,901.31	\$	52,582.94	\$	53,027.88	\$	24,112.92	\$	3,904.60
		Stop Loss Premiums	(3) \$	374,946.17	\$	186,461.16	\$	184,988.14	\$	188,418.48	\$	188,034.34	\$	188,666.53	\$	188,199.13	\$	186,559.60	\$	-
		Graff	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
		Consultant/Legal Fees	(6) \$	31,360.12	\$	12,915.66	\$	22,193.66	\$	31,726.46	\$	35,571.63	\$	8,724.80	\$	28,158.00	\$	18,461.00	\$	9,725.00
		Subrogation	(7) \$	319.30	\$	296.66	\$	332.78	\$	1,186.99	\$	270.09	\$	1,255.10	\$	984.80	\$	328.00	\$	1,044.50
		Health Fair/Wellness	(9) \$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	915.00	\$	4,133.90
		ACA Fees	(8) \$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
		Misc	(10) \$	28,486.46	\$	4,140.00	\$	-	\$	-	\$	-	\$	1,035.00	\$	-	\$	-	\$	-

FY 2025 Insurance Claims

	MMO	Express Scripts	Total	Stop Loss Adjustment	
04/04/25	298,587.64	134,268.31	432,855.95	65,695.34	Posted in April
03/28/25	260,597.47	185,059.51	445,656.98	47,626.28	
03/21/25	418,250.36	177,765.46	596,015.82	46,389.99	
03/14/25	433,776.52	265,372.50	699,149.02	89,819.60	
03/07/25	465,395.94	100,165.61	565,561.55	3,485.87	
02/28/25	154,892.69	169,700.09	324,592.78	162,490.55	
02/21/25	589,201.85	186,625.10	775,826.95	41,366.23	
02/14/25	356,745.16	151,533.06	508,278.22	36,209.94	
02/07/25	304,893.46	80,146.07	385,039.53	34,738.31	
01/31/25	468,803.79	123,933.66	592,737.45	103,684.29	
01/24/25	383,754.21	113,732.47	497,486.68	38,479.52	
01/17/25	241,271.02	215,107.33	456,378.35	128.61	
01/10/25	379,503.18	207,128.04	586,631.22	38,384.56	
01/03/25	364,346.35	112,991.40	477,337.75	329.04	
12/27/24	287,344.95	197,576.06	484,921.01		
12/20/24	233,971.38	229,899.79	463,871.17		
12/13/24	396,056.06	154,708.11	550,764.17		
12/06/24	447,966.69	154,951.59	602,918.28		
11/29/24	352,426.35	170,574.35	523,000.70		
11/22/24	382,980.52	96,066.21	479,046.73		
11/15/24	488,985.90	141,837.53	630,823.43		
11/08/24	360,814.46	157,418.04	518,232.50		
11/01/24	450,214.84	134,116.11	584,330.95		
10/25/24	247,182.05	225,600.90	472,782.95		
10/18/24	309,215.96	154,603.08	463,819.04		
10/11/24	402,199.91	227,432.96	629,632.87		
10/04/24	212,303.58	180,980.97	393,284.55		
09/27/24	406,883.59	186,209.25	593,092.84		
09/20/24	378,928.07	164,561.92	543,489.99		
09/13/24	352,071.54	128,670.67	480,742.21		
09/06/24	252,991.39	115,166.22	368,157.61		
08/30/24	546,125.72	102,626.43	648,752.15		
08/23/24	469,840.91	146,939.12	616,780.03		
08/16/24	396,373.91	177,403.73	573,777.64		
08/09/24	663,034.78	184,274.34	847,309.12		
08/02/24	446,186.05	131,102.08	577,288.13		
07/26/24	397,998.02	186,254.23	584,252.25		
07/19/24	356,959.02	192,167.46	549,126.48		
07/12/24	271,142.38	141,349.40	412,491.78		
07/05/24	246,375.22	248,530.08	494,905.30		

Parma City Schools Health Care Committee Meeting

April 8, 2025

Ron Boynar
Tracie Collins

We See Risk So You See Opportunity

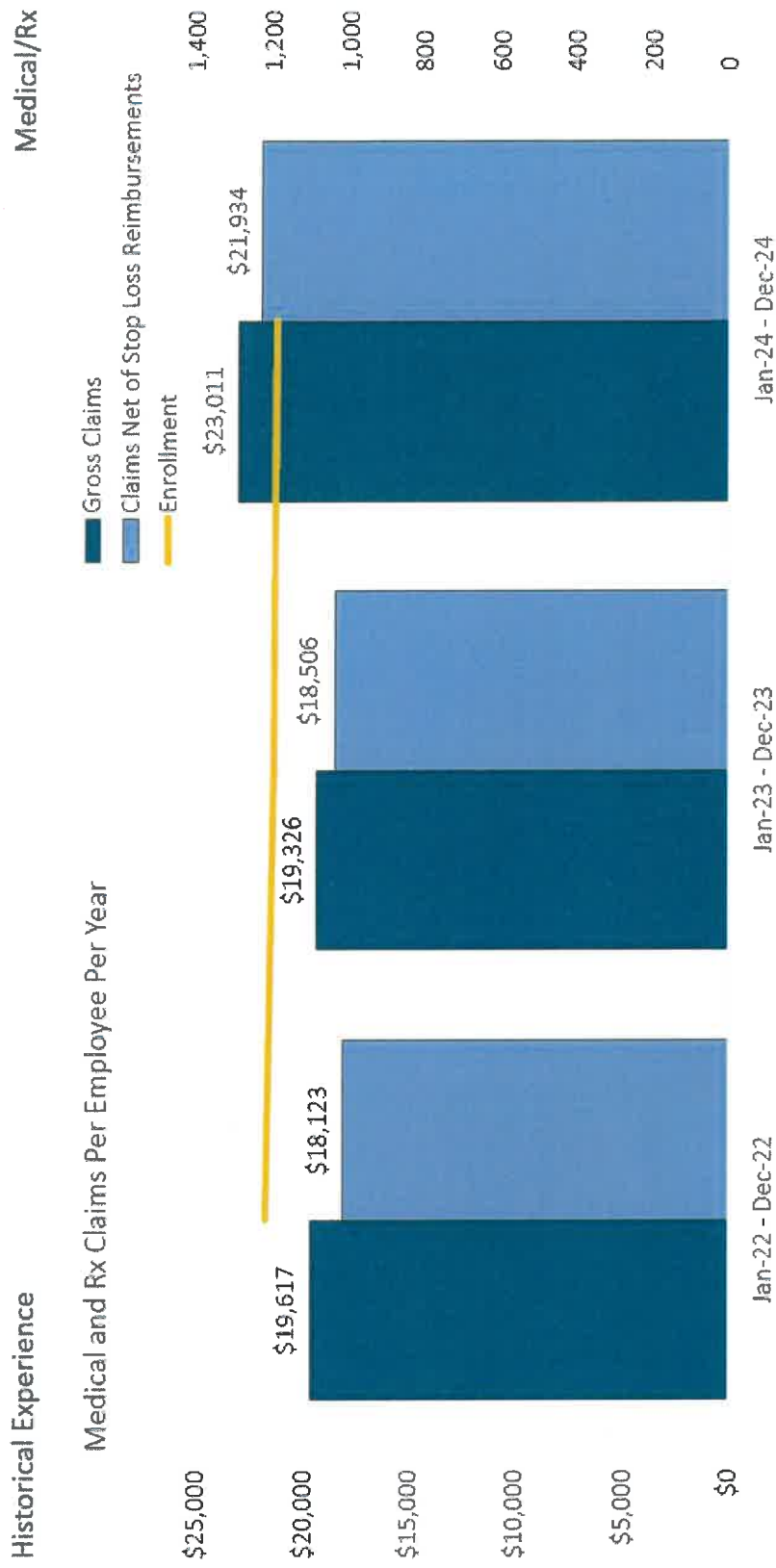


oswald

A UNISON RISK ADVISORS Company

Medical Projection

Historical Experience



Historical Experience

Claims Projection

Medical/Rx

Experience Period	Medical		Prescription Drug		Combined	
	January-24 Through December-24	January-23 Through December-23	January-24 Through December-24	January-23 Through December-23	January-24 Through December-24	January-23 Through December-23
Total Paid Claims	\$19,302,936	\$16,688,805	\$8,071,006	\$6,428,148	\$27,373,942	\$23,116,953
Less Total Large Claims	\$4,281,818	\$2,780,878			\$4,281,818	\$2,780,878
Net Claims	\$15,021,117	\$13,907,927	\$8,071,006	\$6,428,148	\$23,092,123	\$20,336,075
Annual Trend ¹	6.80%	6.80%	9.80%	9.80%		
Trend Adjustment	1.104	1.179	1.151	1.263		
Demographic Adjustment	1.000	0.985	1.000	0.985		
Plan Change Adjustment	1.000	1.000	1.000	1.000		
Projected Claims (Excludes Large Claims)	\$16,579,030	\$16,151,525	\$9,286,053	\$8,000,455	\$25,865,084	\$24,151,980
Large Claims Under the Specific Deductible	\$3,000,000	\$1,800,000			\$3,000,000	\$1,800,000
Total Projected Claims	\$19,579,030	\$17,951,525	\$9,286,053	\$8,000,455	\$28,865,084	\$25,951,980
Average Enrollment ²	1,190	1,196	1,191	1,197		
Projected Claims PEPM	\$1,371.56	\$1,250.63	\$649.97	\$557.13	\$2,021.53	\$1,807.76
Experience Period Weighting	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%
Weighted Projected Claims						
Average PEPM	\$1,347.37	\$1,347.37	\$631.40	\$631.40		
Less Expected Rebates	\$0.00	\$0.00	\$126.49	\$126.49		
Average PEPM (After Rebates)	\$1,347.37	\$1,347.37	\$504.91	\$504.91		
Experience Credibility						
Final Projected Claims PEPM					\$1,852.29	\$1,852.29
					100%	100%

¹Trend from 2024 Segal Trend Survey

²Medical enrollment lagged two months

Claims & Fixed Cost Summary [Without Lasers]

Claims Cost and Fixed Fees Summary

PEPM Cost Summary	Current	Projected Change	MMO Renewal Estimated Projected	Projected Change	MMO/Granular Estimated Projected	Projected Change	Medical/Rx Anthem Proposal Estimated Projected
Projected Claims PEPM	\$1,618.04	14.5%	\$1,852.29	14.5%	\$1,852.29	10.2%	\$1,782.36
Administrative Fees PEPM	\$38.40	0.0%	\$38.40	0.0%	\$38.40	5.0%	\$40.30
Chronic Condition Management Fee	\$2.50	56.0%	\$3.90	56.0%	\$3.90	N/A	\$0.00
Stop Loss Carveout Fee	\$0.00	N/A	\$0.00	N/A	Waived	N/A	\$0.00
Specific Stop Loss Fee PEPM	\$161.87	34.9%	\$218.36	34.9%	\$155.75	60.0%	\$258.99
Aggregate Stop Loss Fee PEPM	\$9.00	0.0%	\$9.00	0.0%	\$5.39	2.6%	\$9.23
Total Cost PEPM	\$1,829.80	15.97%	\$2,121.94	15.97%	\$2,055.72	14.27%	\$2,090.87

Projected Annual Cost	Current	Estimated Projected	Projected Change	MMO/Granular Estimated Projected	Projected Change	Anthem Proposal Estimated Projected
Enrollment	1,212	1,212		1,212		1,212
Projected Claims	\$23,532,780	\$26,939,647	14.5%	\$26,939,647	14.5%	\$25,922,604
Total Fixed Fees	\$3,079,895	\$3,921,874	27.3%	\$2,958,810	-3.9%	\$4,487,062
Total Budgeted/Projected Annual Cost	\$26,612,675	\$30,861,521	15.97%	\$29,898,457	12.35%	\$30,409,666

*Stop loss renewal includes the following provisions:
 - No lasers for the 7/1/2025-6/30/2026 contract period.
 - 50% renewal rate cap for the 7/1/2026-6/30/2027 contract period.

*Granular stop loss proposal includes the following provisions:
 - No lasers for the 7/1/2025-6/30/2026 contract period.
 - 40% renewal rate cap and no new laser provision for the 7/1/2026-6/30/2027 contract period.
 - 115% Aggregate Stop Loss corridor

*Anthem stop loss proposal includes the following provisions:
 - No lasers for the 7/1/2025-6/30/2026 contract period.



Premium Equivalent Rates

Premium Equivalent Rates					Medical/Rx				
Plan & Tier	Current		Projected (MMO Renewal w/ No Lasers)		Projected MMO/Granular (No Lasers)		Anthem Proposal (No Lasers)		
	Enrollment	Medical and Drug Rates	Medical and Drug Rates	Rate Change	COBRA Rates	Medical and Drug Rates	Rate Change	Medical and Drug Rates	Rate Change
PEA SMP PPO Employee Only Employee + Family	212	\$966.36	\$1,120.64	15.97%	\$1,143.06	\$1,085.67	12.35%	\$1,107.39	14.27%
	410	\$2,578.99	\$2,990.74	15.97%	\$3,050.55	\$2,897.41	12.35%	\$2,955.36	14.27%
OAPSE SMP PPO Employee Only Employee + Family	264	\$1,027.50	\$1,191.55	15.97%	\$1,215.38	\$1,154.36	12.35%	\$1,177.45	14.27%
	155	\$2,743.30	\$3,181.28	15.97%	\$3,244.91	\$3,082.01	12.35%	\$3,143.65	14.27%
SMP500 Employee Only Employee + Family	81	\$891.09	\$1,033.36	15.97%	\$1,054.02	\$1,001.11	12.35%	\$1,021.13	14.27%
	73	\$2,378.73	\$2,758.51	15.97%	\$2,813.68	\$2,672.42	12.35%	\$2,725.87	14.27%
Bronze Employee Only Employee + Family	15	\$647.58	\$750.97	15.97%	\$765.99	\$727.53	12.35%	\$742.09	14.27%
	2	\$1,728.94	\$2,004.97	15.97%	\$2,045.07	\$1,942.41	12.35%	\$1,981.25	14.27%
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Total Annual Cost	1,212	\$26,612,675	\$30,861,521	15.97%	\$29,998,457	12.35%	\$30,409,666	14.27%
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Exhibit includes ASO fees and stop loss premium but does not include PCORI fees.



Premium Equivalent Rates

Premium Equivalent Rates

Medical/Rx

Plan & Tier	Enrollment	Current		Projected (MMO Renewal w/ No Lasers)				Projected MMO/Granular (No Lasers)				Anthem Proposal (No Lasers)			
		Medical and Drug Rates	Rate Change	Status Quo		Option 1 (3/1/2026 Effective)		Medical and Drug Rates	Rate Change	Option 1 (1/1/2026 Effective)		Medical and Drug Rates	Rate Change	Option 1 (1/1/2026 Effective)	
				Medical and Drug Rates	Rate Change	Medical and Drug Rates	Rate Change			Medical and Drug Rates	Rate Change			Medical and Drug Rates	Rate Change
PEA SMP PPO Employee Only Employee + Family	212	\$966.36	15.97%	\$1,120.64	15.97%	\$1,118.23	15.72%	\$1,083.67	12.35%	\$1,083.34	12.10%	\$1,104.24	14.27%	\$1,101.86	14.02%
	410	\$2,578.99	15.97%	\$2,990.74	15.97%	\$2,984.30	15.72%	\$2,897.41	12.35%	\$2,891.17	12.10%	\$2,946.95	14.27%	\$2,940.61	14.02%
GAPSE SMP PPO Employee Only Employee + Family	264	\$1,027.50	15.97%	\$1,191.55	15.97%	\$1,191.55	15.97%	\$1,154.36	12.35%	\$1,154.36	12.35%	\$1,174.10	14.27%	\$1,174.10	14.27%
	155	\$2,743.30	15.97%	\$3,181.28	15.97%	\$3,181.28	15.97%	\$3,082.01	12.35%	\$3,082.01	12.35%	\$3,134.70	14.27%	\$3,134.70	14.27%
SMP500 Employee Only Employee + Family	81	\$891.09	15.97%	\$1,033.36	15.97%	\$1,033.36	15.97%	\$1,001.11	12.35%	\$1,001.11	12.35%	\$1,018.23	14.27%	\$1,018.23	14.27%
	73	\$2,378.73	15.97%	\$2,758.51	15.97%	\$2,758.51	15.97%	\$2,672.42	12.35%	\$2,672.42	12.35%	\$2,718.12	14.27%	\$2,718.12	14.27%
Bronze Employee Only Employee + Family	15	\$647.58	15.97%	\$750.97	15.97%	\$750.97	15.97%	\$727.53	12.35%	\$727.53	12.35%	\$739.97	14.27%	\$739.97	14.27%
	2	\$1,728.94	15.97%	\$2,004.97	15.97%	\$2,004.97	15.97%	\$1,942.41	12.35%	\$1,942.41	12.35%	\$1,975.62	14.27%	\$1,975.62	14.27%

Total Annual Cost
Change from Status Quo

1,212	\$26,612,675	\$30,861,521	15.97%	\$30,823,712	15.82%	\$29,898,457	12.35%	\$29,861,828	12.21%	\$30,409,666	14.27%	\$30,372,411	14.13%
				-\$37,809	-0.12%	-\$963,064	-3.12%	-\$999,693	-3.34%	-\$451,855	-1.46%	-\$489,111	-1.58%

*Excludes Reserve replenishment factor which will be finalized in May.



Illustrative Employee Contributions

	Current		MMO		Anthem	
	Certified	Classified	Certified	Classified	Certified	Classified
PEA SMP PPO						
Employee Only	\$ 144.95		\$ 162.85		\$ 165.64	
Employee + Family	\$ 386.85		\$ 434.61		\$ 442.04	
OAPSE SMP PPO						
Employee Only		\$ 102.75		\$ 115.44		\$ 117.41
Employee + Family		\$ 274.33		\$ 308.20		\$ 313.47
SMP500						
Employee Only	\$ 89.11	\$ 44.55	\$ 100.11	\$ 50.06	\$ 101.82	\$ 50.91
Employee + Family	\$ 237.87	\$ 118.94	\$ 267.24	\$ 133.62	\$ 271.81	\$ 135.91
Bronze						
Employee Only	\$ 16.19	\$ 12.95	\$ 18.19	\$ 14.55	\$ 18.50	\$ 14.80
Employee + Family	\$ 43.22	\$ 34.58	\$ 48.56	\$ 38.85	\$ 49.39	\$ 39.51

Dental Plan

Dental Financial Summary

Dental Dual Option	Delta - Current	Delta - Renewal	Medical Mutual of Ohio	Guardian	Unum
Annual Premium	\$1,019,434	\$1,226,852	\$1,345,396	\$1,529,141	\$1,203,593
Variance to current/renewal		20% / 12%	32% / 12%	50% / 30%	18% / -2%
Dollar Savings to current/renewal		\$207,418	\$325,962 / \$118,544	\$509,707 / \$302,289	\$184,159 / -\$23,259



Oswald negotiated with Delta Dental to keep the rates flat for 2 years

Vision Plan Options

As presented at the February Meeting

Vision Proposal

	Medical Mutual of Ohio - Current In-Network Copays & Allowances	Delta In-Network Copays & Allowances	Guardian In-Network Copays & Allowances	Unum In-Network Copays & Allowances	EyeMed In-Network Copays & Allowances	Vision Service Plan In-Network Copays & Allowances
Network						
Exam Copy	\$0	VSP Choice \$10	VSP Choice \$0	EyeMed Insight \$10	EyeMed Insight \$0	VSP Advantage \$0
Materials Copy	Up to \$48	Up to \$45	Up to \$39	Up to \$40	Up to \$40	Up to \$45
	\$0	\$25	Every Other Calendar Year/Every Other Calendar Year/ Every Other Calendar Year	\$10	\$0	\$0
Frequency - Exam / Lenses / Frames	24/24/24	12/12/24		12/12/24	24/24/24	24/24/24
Single Lenses	Up to \$42	Up to \$30	Up to \$23	Up to \$30	Up to \$30	Up to \$30
Bifocal Lenses	Up to \$62	Up to \$50	Up to \$37	Up to \$50	Up to \$50	Up to \$50
Trifocal Lenses	Up to \$77	Up to \$65	Up to \$49	Up to \$70	Up to \$70	Up to \$60
Lenticular Lenses	Up to \$100	Up to \$100	Up to \$64	Up to \$70	Up to \$70	N/A
	Covered in full	Covered in full after copay	Covered in full after copay	Covered in full after copay	Covered in full	Covered in full after copay
	Standard: 100% for first \$130, then 20% discount Costco: \$70		\$130 + 20% off balance Costco, Walmart, Sam's Club: \$70	\$130	\$130 + 20% off balance; \$0 copay	\$130 + 20% off balance
Frames - After Copay	Up to \$70	Up to \$70	Up to \$46	Up to \$91	Up to \$65	Up to \$50
			Costco, Walmart, Sam's Club: \$70		Conventional: \$130 + 15% off balance; \$0 copay Disposable: \$130; \$0 copay	
Contacts (Elective)	\$130	Up to \$105	Up to \$100 (Copay waived)	Up to \$130	Up to \$65	Up to \$100
	Covered in full	Covered in full after copay	Covered in full	Covered in full after copay	Covered in full	Covered in full
Contacts (Med Nec)	Up to \$120	Up to \$210	Up to \$210	Up to \$210	Up to \$300	Up to \$210
	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid	Certified & Classified: 100% Employer Paid
Employer Contribution	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid	Admin: 85% Employer Paid
Participation Requirement	Assumes current	No participation requirement	94% of eligible employees	80% of eligible employees	Minimum 10 lives	No participation requirement
Rate Guarantee	Through 6/30/25	ASO Admin: N/A	ASO Admin: 3 years	ASO Admin: N/A	ASO Admin: 4 years	ASO Admin: 4 years
	Current - ASO	Delta	Guardian	Unum	EyeMed	Vision Service Plan
Rate Summary - ASO Fixed Fee	1201		1201		1201	1201
Employee Count	\$1.06		\$1.95	ASO Not Quoted	\$0.62	\$1.35
ASO Fixed Fee	\$1,273		\$2,342		\$745	\$1,621
Monthly Premium	\$15,277		\$28,103		\$8,935	\$19,456
Annual Premium						
Rate Summary - ASO Premium Equivalents						
Employee Only	\$4.97	\$5.20	\$5.47	\$5.57		
Employee + One or More	\$11.86	\$14.36	\$13.28	\$13.28		
Monthly FI Premium	\$10,992	\$12,923	\$12,263	\$12,310		
Annual FI Premium	\$131,901	\$155,074	\$147,156	\$147,722		
Enrollment illustrated from census						
Employee Only	472					
Employee + One or More	729					
Monthly FI Premium						
Annual FI Premium						
FI Not Quoted						

*ASO Total Annual Fixed Fee Cost does not include the estimated claims cost that would occur.



Terms & Conditions

This proposal/summary has been prepared by Oswald Companies based on financial and underwriting information supplied to us by you and/or your current carrier/administrator. In the event that there have been changes or we're missing material data, you must supply the data to us so that we in turn can forward the information to the insuring companies for consideration.

This proposal is intended to be a summary. The actual policies issued by the insuring companies will contain the legally binding terms, conditions and exclusions. Upon receipt of the policies, we urge you to thoroughly review them for accuracy and expected coverage. If you have any questions regarding your understanding or acceptance, please notify us immediately.

The information displayed is intended to be a brief review of limits and coverages. It is not intended to be a complete description of all coverages, exclusions, terms or conditions. Please refer to the policy for a complete explanation of coverages.

ESI FAQs

ESI FAQs

Oswald provided the FAQs via email on 3/21/25. Please reach out to Oswald directly with any member questions or concerns.



1

Why did I receive a letter from ESI at the beginning of April? What does this mean?

The district has opted into three new programs with our Pharmacy Benefits Manager (PBM) Express Scripts: Encircle Rx Diabetes, Encircle Rx for Weight Loss, and the RxOC Unlimited Trend Package. The letter you received is alerting you of this change and the steps that your doctor will need to take on your behalf. We suggest that you provide a copy of the letter to your doctor now so they can take the necessary steps to ensure you receive your medication.

2

What steps do I need to take to ensure I am set for 5/1/25?

As the letter states, your doctor will need to submit a prior authorization on your behalf. Your doctor can call Express Scripts at 800-417-1764 or submit the necessary paperwork through the Express Scripts portal at esrx.com/PA. Doctors are familiar with the prior authorization process as this is standard with most plans; however, please notify your doctor and provide the letter so they start this process on your behalf.

3

Does this mean I can no longer access my drug?

Not necessarily. This means that your doctor will need to submit a prior authorization on your behalf to receive the drug and the prior authorization must be approved by Express Scripts. You could be responsible for the entire cost of the drug if this step is not taken, so it's important to connect with your doctor now.

4

Will my cost increase because of these new programs?

No, costs will remain the same as long as the prior authorization step is completed.

5

What happens if my doctor does not submit my prior authorization?

You may be denied your medication at the point of sale or required to pay the full cost for the medication.

6

Who can I reach out to if I have more questions?

Please reach out to your union representative or Tracy Dinard in the treasurer's office.

